



प्रथमा यू.पी. ग्रामीण बैंक Pratham U.P. Gramin Bank

(A Govt. of India Undertaking)

(प्रवर्तक : **पंजाब नैशनल बैंक**)

प्र.का.: मुरादाबाद (उ.प्र.) / H.O.: Moradabad (U.P.)



पंचम वार्षिक प्रतिवेदन

ANNUAL REPORT

2023 - 24

हमारे प्रेरणास्रोत Our Source of Inspiration



श्री अतुल कुमार गोयल

प्रबंध निदेशक एवं मुख्य कार्यकारी अधिकारी, पंजाब नैशनल बैंक

Shri Atul Kumar Goyal

Managing Director & C.E.O., Punjab National Bank



श्री कल्याण कुमार

कार्यकारी निदेशक, पंजाब नैशनल बैंक

Shri kalyan Kumar

Executive Director, Punjab National Bank



श्री विनोद कुमार

कार्यकारी निदेशक, पंजाब नैशनल बैंक

Shri Vinod Kumar

Executive Director, Punjab National Bank



श्री एम. परमाशिवम

कार्यकारी निदेशक, पंजाब नैशनल बैंक

Shri M. Paramasivam

Executive Director, Punjab National Bank



श्री बिभु प्रसाद महापात्रा

कार्यकारी निदेशक, पंजाब नैशनल बैंक

Shri Bibhu Prasad Mahapatra

Executive Director, Punjab National Bank

प्रथमा यू.पी. ग्रामीण बैंक
(पंजाब नेशनल बैंक द्वारा प्रायोजित)



Prathama U.P. Gramin Bank
(Sponsored by Punjab National Bank)

वार्षिक प्रतिवेदन **ANNUAL REPORT** **2023 - 24**

31 मार्च 2024 को समाप्त वर्ष के लिये
निदेशकों का प्रतिवेदन, अंकेक्षकों का प्रतिवेदन,
तुलन पत्र एवं लाभ-हानि खाता

**Directors' Report, Auditors' Report,
Balance Sheet and Profit & Loss Account
for the year ended 31st March 2024**

प्र०का० : रामगंगा विहार फेज-II, मुरादाबाद-244001 (उ०प्र०)

H.O. : Ramganga Vihar Phase-II, Moradabad-244001 (U.P.)

दूरभाष/Telephone : 0591-2492088, फैक्स/Fax : 0591-2455175

ई-मेल/E-mail : cms@prathamaupbank.com, वेबसाइट/Website : www.prathamaupbank.com



निदेशक मण्डल

श्री संजीव भारद्वाज
अध्यक्ष

श्री संजीव कुमार दुबे
अंचल प्रबन्धक, पंजाब नेशनल बैंक
अंचल कार्यालय, मेरठ

श्री दर्शन कुमार गर्ग
उप महाप्रबन्धक
आर.आर.बी. सेल. (एग्रीकल्चर डिवीजन)
पंजाब नेशनल बैंक
नई दिल्ली

डॉ० नन्दिनी घोष
उप महाप्रबन्धक
नाबार्ड, लखनऊ

श्री भुवनेश कुमार
सहायक महाप्रबन्धक
भारतीय रिजर्व बैंक, लखनऊ

श्री शिव शंकर
उप-निदेशक
डी.आई.एफ., लखनऊ

BOARD OF DIRECTORS

Sh. Sanjeev Bhardwaj
Chairman

Sh. Sanjeev Kumar Dubey
Zonal Manager, Punjab National Bank
Zonal Office, Meerut

Sh. Darshan Kumar Garg
Deputy General Manager
RRB Cell (Agriculture Division)
Punjab National Bank
New Delhi

Dr. Nandini Ghose
Dy. General Manager
NABARD, Lucknow

Sh. Bhuvnesh Kumar
Asstt. General Manager
Reserve Bank of India, Lucknow

Sh. Shiv Shanker
Deputy Director
D.I.F., Lucknow

निदेशक मण्डल



श्री संजीव भारद्वाज
अध्यक्ष



श्री संजीव कुमार दुबे
अंचल प्रबन्धक
पंजाब नेशनल बैंक, अंकां, मेरठ



श्री दर्शन कुमार गर्ग
उप महाप्रबन्धक
आर.आर.बी. सेल (एग्री डिवीजन)
पंजाब नेशनल बैंक, नई दिल्ली



डॉ० नन्दिनी घोष
उप महाप्रबन्धक
नाबार्ड, लखनऊ



श्री भुवनेश कुमार
सहायक महाप्रबन्धक
भारतीय रिजर्व बैंक, लखनऊ



श्री शिव शंकर
उप निदेशक
डी०आई०एफ०, लखनऊ



महाप्रबन्धक गण



श्री जय प्रकाश अग्रवाल
महाप्रबन्धक



श्री उपेन्द्र कुमार
महाप्रबन्धक



श्री पवन कुमार
महाप्रबन्धक



श्री किशोर चिलाना
महाप्रबन्धक



श्री अनिल कुमार गौतम
महाप्रबन्धक (सतर्कता विभाग)

क्षेत्रीय प्रबन्धक गण



श्री संजय कुमार गंधर्व
क्षेत्रीय प्रबन्धक, अमरोहा



श्री गोविन्द सिंह रावत
क्षेत्रीय प्रबन्धक, मुरादाबाद



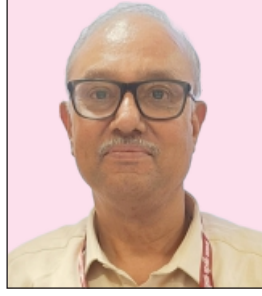
श्री मुकेश कुमार गुप्ता
क्षेत्रीय प्रबन्धक, बदायूँ



श्री राजेन्द्र सिंह
क्षेत्रीय प्रबन्धक, बिजनौर



श्री प्रदीप खुराना
क्षेत्रीय प्रबन्धक, झाँसी



श्री दीपक
क्षेत्रीय प्रबन्धक, गोंडडा



श्री संतोष कुमार झा
क्षेत्रीय प्रबन्धक, गाजियाबाद



श्री पंकज भटनागर
क्षेत्रीय प्रबन्धक, मुजफ्फरनगर



श्री अनुज कुमार मांगलिक
क्षेत्रीय प्रबन्धक, रामपुर



श्री रामऔतार शर्मा
क्षेत्रीय प्रबन्धक, अलीपुर चोपला



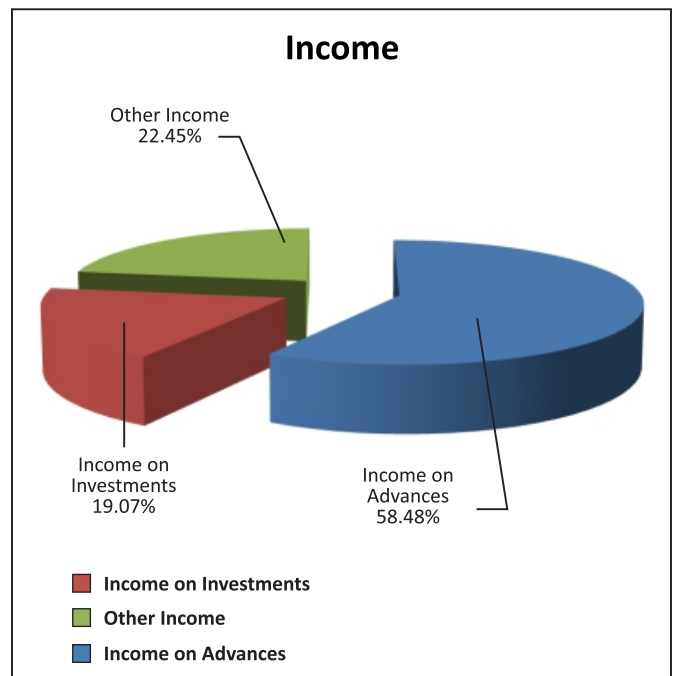
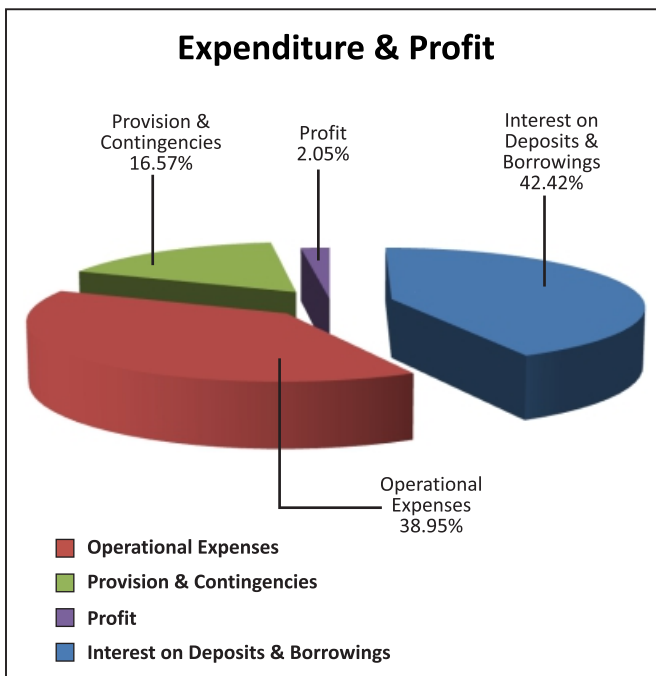
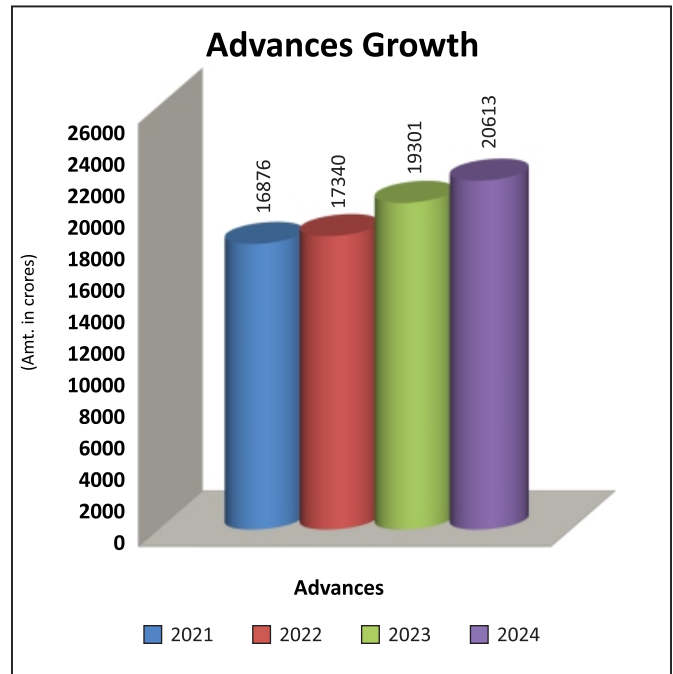
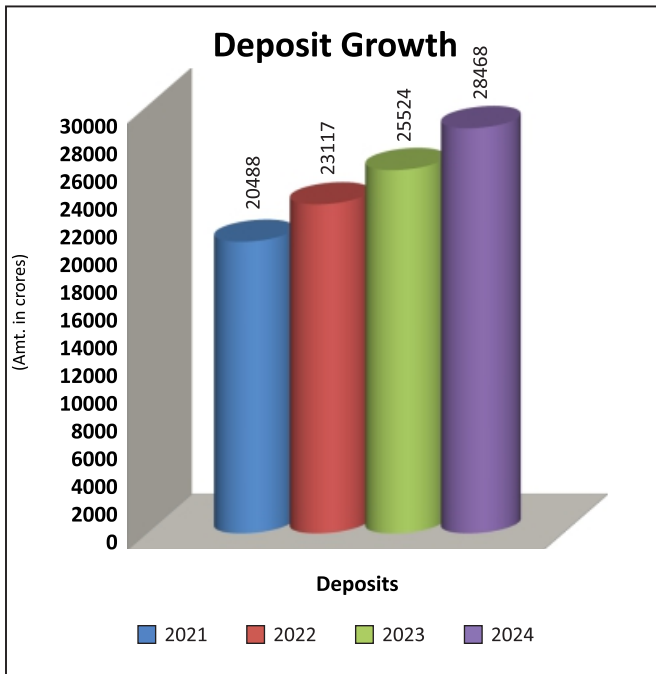
श्री संजय गुप्ता
क्षेत्रीय प्रबन्धक, सम्भल



श्री अनुज कुमार यादव
क्षेत्रीय प्रबन्धक, बलरामपुर

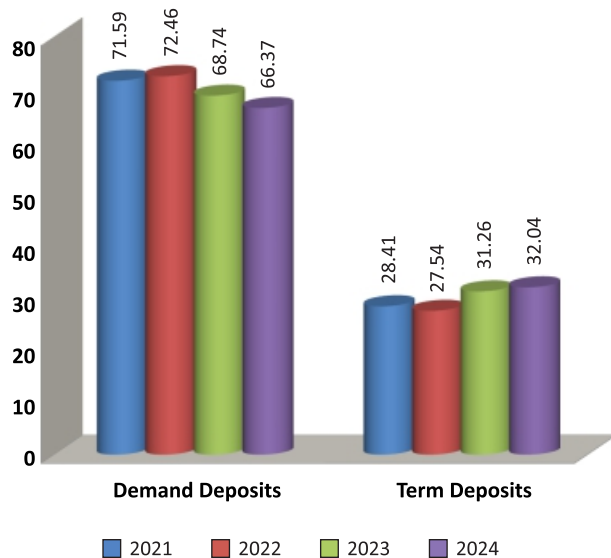


श्री राजकुमार द्विवेदी
क्षेत्रीय प्रबन्धक, ठाकुरद्वारा

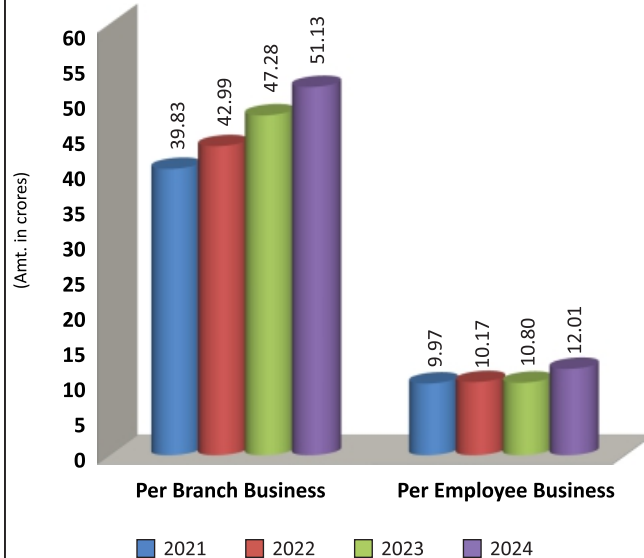




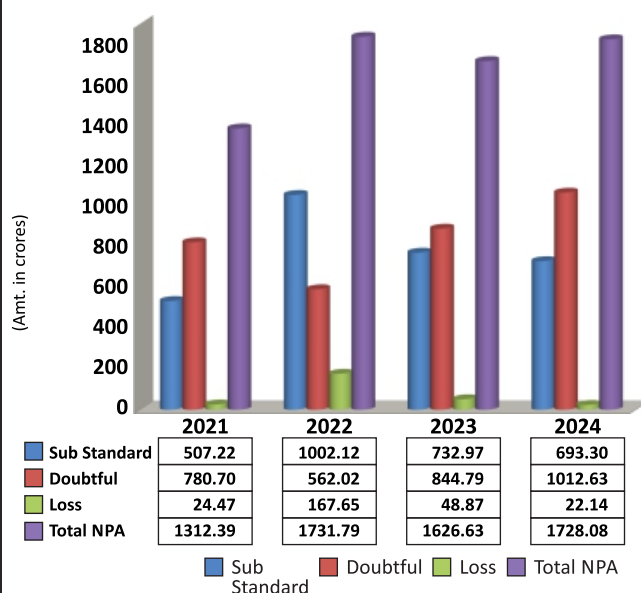
Deposit Mix (%)



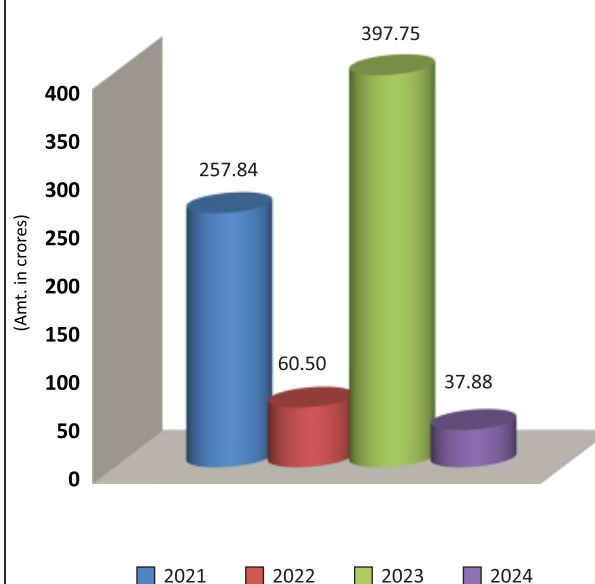
Productivity



NPA Position



Profit After Tax





साँविधिक लेखा परीक्षक Statutory Auditors

केन्द्रीय अंकेक्षक

मै. वी. पी. अदित्य एण्ड कम्पनी, कानपुर

Central Auditor

M/s V. P. ADITYA & CO., Kanpur

शाखा लेखा परीक्षक

मै. राकेश बिकाश एण्ड कम्पनी
मै. नितिन कुमार अग्रवाल एण्ड कम्पनी
मै. आर बी गाभवाला एण्ड कम्पनी
मै. जैन वाष्ण्य एण्ड कम्पनी
मै. मनोज शोभित एण्ड एसोसिएट्स
मै. श्री कुमार एण्ड एसोसिएट्स
मै. आलोक शर्मा एण्ड कम्पनी
मै. राकेश राजेश एण्ड कम्पनी
मै. सिंह और नागायच
मै. प्रबोध पटोदिया एण्ड कम्पनी
मै. ललित के शाह एण्ड कम्पनी
मै. नितिन कुमार अग्रवाल एण्ड एसोसिएट्स
मै. सी वी एम एण्ड एसोसिएट्स
मै. जे ए एम ए के एण्ड एसोसिएट्स
मै. ए एस एण्ड कम्पनी
मै. ए आनन्द एण्ड कम्पनी
मै. राकेश के एण्ड कम्पनी
मै. शर्मा राजीव एण्ड कम्पनी
मै. राज कुमार गुप्ता एण्ड एसोसिएट्स
मै. आनन्द सक्सेना एण्ड कम्पनी
मै. सेठ चतुर्वेदी एण्ड जैन
मै. राज राकेश एण्ड कम्पनी
मै. मुकेश कुमार एण्ड एसोसिएट्स
मै. नीरज अत्री एण्ड एसोसिएट्स
मै. रविन्द्र ज्योति अग्रवाल एण्ड कम्पनी
मै. पी सिंह एण्ड कम्पनी
मै. नजर एण्ड कम्पनी
मै. मनोज खुराना एण्ड एसोसिएट्स
मै. एस के ए एण्ड एसोसिएट्स
मै. राज के अग्रवाल एण्ड एसोसिएट्स एलएलपी
मै. ग्रोवर लल्ला और मेहता
मै. कैलाश सुशील एण्ड एसोसिएट्स

Branch Auditors

M/s Rakesh Bikash & Co.
M/s Nitin Kumar Agrawal & Co.
M/s R B Gabhawala & Co.
M/s Jain Varshney & Co.
M/s Manoj Shobhit & Associates
M/s Shri Kumar & Associates
M/s Alok Sharma & Co.
M/s Rakesh Rajesh & Co.
M/s Singh & Nagayach
M/s Prabodh Patodia & Co.
M/s Lalit K Shah & Co.
M/s Nitin Kumar Agarwal & Associates
M/s CVM & Associates
M/s J A M A K & Associates
M/s A S & Co.
M/s A Anand & Co.
M/s Rakesh K & Co.
M/s Sharma Rajeev & Co.
M/s Raj Kumar Gupta & Associates
M/s Anand Saxena & Co.
M/s Seth Chaturvedi & Jain
M/s Raj Rakesh & Co.
M/s Mukesh Kumar & Associates
M/s Neeraj Atri & Associates
M/s Ravindra Jyoti Agarwal & Co.
M/s P Singh & Co.
M/s Nazar & Co.
M/s Manoj Khurana & Associates
M/s S K A & Associates
M/s Raj K Aggarwal & Associates LLP
M/s Grover Lalla & Mehta
M/s Kailash Sushil & Associates.



मै. सिंघल सुनील एण्ड एसोसिएट्स
मै. एस पी एम जी एण्ड कम्पनी
मै. बी के गुप्ता एण्ड एसोसिएट्स
मै. राज हर गोपाल एण्ड कम्पनी
मै. एम वर्मा एण्ड एसोसिएट्स
मै. पी वी ए आर एण्ड एसोसिएट्स
मै. डी एस पी एण्ड एसोसिएट्स
मै. एल सी कैलाश एण्ड एसोसिएट्स
मै. वेद जैन एण्ड एसोसिएट्स
मै. वी पी जी एस एण्ड कम्पनी
मै. जैन अश्विनी एण्ड कम्पनी
मै. संदीप रामनिवास गुप्ता एण्ड कम्पनी
मै. पायल एण्ड एसोसिएट्स

M/s Singhal Sunil & Associates.
M/s S P M G & Co.
M/s B K Gupta & Associates
M/s Raj Har Gopal & Co.
M/s M Verma & Associates
M/s P V A R & Associates
M/s D S P & Associates
M/s L C Kailash & Associates
M/s Ved Jain & Associates
M/s V P G S & Co.
M/s Jain Ashwini & Co.
M/s Sandeep Ramniwas Gupta & Co.
M/s Payal & Associates

बैंकर्स

भारतीय रिजर्व बैंक
पंजाब नेशनल बैंक
भारतीय स्टेट बैंक
एच.डी.एफ.सी. बैंक
आई.सी.आई.सी.आई. बैंक लिमिटेड
ऐक्सिस बैंक लिमिटेड
बैंक ऑफ बड़ौदा
आईडीबीआई बैंक लिमिटेड
तमिलनाडु ग्रामीण बैंक
सप्तगिरि ग्रामीण बैंक
पुदुवई भर्थियार ग्रामीण बैंक
पंजाब ग्रामीण बैंक
आंध्र प्रदेश ग्रामीण विकास बैंक
तेलंगाना ग्रामीण बैंक
सर्व हरियाणा ग्रामीण बैंक
आरबीएल बैंक
बंधन बैंक
डीसीबी बैंक
आईडीएफसी फर्स्ट बैंक लिमिटेड
ए यू स्माल फाइनेंस बैंक
उज्जीवन स्माल फाइनेंस बैंक

Bankers

Reserve Bank of India
Punjab National Bank
State Bank of India
H.D.F.C. Bank
I.C.I.C.I. Bank Ltd.
Axis Bank Ltd.
Bank of Baroda
IDBI Bank Ltd.
Tamilnadu Gramin Bank
Saptgiri Gramin Bank
Puduvai Bharthiar Gramin Bank
Punjab Gramin Bank
Andhra Pradesh Gramin Vikas Bank
Telangana Gramin Bank
Sarva Haryana Gramin Bank
RBL Bank
Bandhan bank
DCB Bank
IDFC First Bank Ltd
A U Small Finance Bank
Ujjivan Small Finance Bank



विषय—सूची

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प्रशासनिक स्वरूप / ADMINISTRATIVE SET-UP

स्थिति यथा 31.03.2024 as on 31.03.2024

प्रधान कार्यालय / Head Office

नाम / Name

श्री संजीव भारद्वाज
Sh. Sanjeev Bhardwaj
श्री जय प्रकाश अग्रवाल
Sh. Jai Prakash Agarwal
श्री उपेन्द्र कुमार
Sh. Upendra Kumar
श्री पवन कुमार
Sh. Pawan Kumar
श्री किशोर चिलाना
Sh. Kishor Chilana
श्री अनिल कुमार गौतम
Sh. Anil Kumar Gautam

पद / Post

अध्यक्ष
Chairman
महाप्रबन्धक
General Manager
महाप्रबन्धक
General Manager
महाप्रबन्धक
General Manager
महाप्रबन्धक
General Manager
महाप्रबन्धक, सतर्कता विभाग
General Manager, Vigilance Department

विभागाध्यक्ष / Deptt. Incharge

नाम / Name

श्री मुकेश बाबू गुप्ता
Sh. Mukesh Babu Gupta
श्री राजेन्द्र मोहन
Sh. Rajendra Mohan
श्री योगेन्द्र सिंह यादव
Sh. Yogendra Singh Yadav
श्री नरेन्द्र सिंह
Sh. Narendra Singh
श्री शरद कुमार
Sh. Sharad Kumar
श्री अजय कुमार मित्तल
Sh. Sh. Ajay Kumar Mittal
श्री अमिताभ वर्मा
Sh. Amitabh Verma
श्री अनिल कुमार
Sh. Anil Kumar

विभाग / Department

लेखा विभाग
Accounts Department
सूचना एवं तकनीक विभाग
Information Technology Department
स्टाफ अध्ययन केन्द्र
Staff Learning Centre
निरीक्षण विभाग
Inspection Department
वित्तीय समावेशन विभाग
Financial Inclusion Department
मानव संसाधन विकास विभाग
Human Resource Development Department
वसूली विभाग
Recovery Department
योजना एवं विकास विभाग, सामान्य प्रशासन विभाग एवं मार्केटिंग विभाग
Planning & Development Department, General Administration Department & Marketing Department
एस.एम.ए. विभाग
SMA Department
ऋण विभाग
Loans Department
क्रेडिट जोखिम प्रबंधन विभाग
Credit Risk Management Department
अध्यक्षीय सचिवालय
Chairman Secretariat
विधि विभाग
Law Department

श्री श्री विनय मिश्रा
Sh. Vinay Mishra
श्री रितुराज सिंह
Sh. Rituraj Singh
श्री अमित प्रताप सिंह
Sh. Amit Pratap Singh
श्री अर्चित रस्तोगी
Sh. Archit Rastogi
श्री मलय श्रीवास्तव
Sh. Malay Srivastava



प्रशासनिक स्वरूप

अध्यक्ष

महाप्रबन्धक गण

प्रधान कार्यालय

वरिष्ठ क्षेत्रीय प्रबन्धक, बिजनौर	क्षेत्रीय प्रबन्धक, गाजियाबाद	क्षेत्रीय प्रबन्धक, मुजफ्फरनगर	वरिष्ठ क्षेत्रीय प्रबन्धक, गोंण्डा	क्षेत्रीय प्रबन्धक, बलरामपुर	वरिष्ठ क्षेत्रीय प्रबन्धक, बदायूँ	वरिष्ठ क्षेत्रीय प्रबन्धक, झाँसी
जनपद	जनपद	जनपद	जनपद	जनपद	जनपद	जनपद
बिजनौर 82	मेरठ 18	मुजफ्फरनगर 41	गोंण्डा 92	बलरामपुर 66	बदायूँ 61	झाँसी 49
हरिद्वार 01	गाजियाबाद 12	शामली 15	कुल 92	कुल 66	सम्भल 10	ललितपुर 32
कुल 83	हापुड 17	सहारनपुर 18			कुल 71	कुल 81
	गौतमबुद्धनगर 15	कुल 74				
	बागपत 09					
	बुलन्दशहर 16					
	कुल 87					

वरिष्ठ क्षेत्रीय प्रबन्धक, अमरोहा	क्षेत्रीय प्रबन्धक, अलीपुर चौपला	वरिष्ठ क्षेत्रीय प्रबन्धक, मुरादाबाद	क्षेत्रीय प्रबन्धक, रामपुर	क्षेत्रीय प्रबन्धक, संभल	क्षेत्रीय प्रबन्धक, ठाकुरद्वारा
जनपद	जनपद	जनपद	जनपद	जनपद	जनपद
अमरोहा 48	अमरोहा 66	मुरादाबाद 60	रामपुर 71	संभल 67	मुरादाबाद 53
मुरादाबाद 16	कुल 66	संभल 03	कुल 71	मुरादाबाद 09	रामपुर 10
संभल 9		रामपुर 01		कुल 76	कुल 63
कुल 73		कुल 64			

*इसमें 07 सर्विस शाखायें शामिल हैं / It includes 07 Service Branches



क्षेत्रीय कार्यालय
REGIONAL OFFICE

क्षेत्रीय प्रबन्धक Regional Manager	क्षेत्र Region
श्री संजय कुमार गंधर्व Sh. Sanjay Kumar Gandherv	अमरोहा Amroha
श्री गोविन्द सिंह रावत Sh. Govind Singh Rawat	मुरादाबाद Moradabad
श्री मुकेश कुमार गुप्ता Sh. Mukesh Kumar Gupta	बदायूँ Budaun
श्री राजेन्द्र सिंह Sh. Rajendra Singh	बिजनौर Bijnor
श्री प्रदीप खुराना Sh. Pradeep Khurana	झाँसी Jhansi
श्री दीपक Sh. Deepak	गोण्डा Gonda
श्री संतोष कुमार झा Sh. Santosh Kumar Jha	गाजियाबाद Ghaziabad
श्री पंकज भटनागर Sh. Pankaj Bhatnagar	मुजफ्फरनगर Muzaffarnagar
श्री अनुज कुमार मांगलिक Sh. Anuj Kumar Manglik	रामपुर Rampur
श्री राम औतार शर्मा Sh. Ram Autar Sharma	अलीपुर चौपला Alipur Chopla
श्री संजय गुप्ता Sh. Sanjay Gupta	सम्भल Sambhal
श्री अनुज कुमार यादव Sh. Anuj Kumar Yadav	बलरामपुर Balrampur
श्री राजकुमार द्विवेदी Sh. Rajkumar Dwivedi	ठाकुरद्वारा Thakurdwara



क्षेत्रीय कार्यालयानुसार स्थिति यथा 31.03.2024
Regional Office-wise Position as on 31.03.2024

(राशि हजारों में) (Amount in thousand)

क्र० सं० Sr. No.	क्षेत्रीय कार्यालय/ Regional Office	शाखायें Branches	कार्मिक Staff	जमा Deposits	ऋण Advances	कुल व्यवसाय Total Business	बैंक व्यवसाय में हिस्सा % % Share in Bank Business
1	अलीपुर चौपला Alipur Chopla	66	271	16656483	15354414	32010897	6.52
2	अमरोहा Amroha	73	311	24176855	17369139	41545994	8.46
3	बलरामपुर Balrampur	66	239	18017967	12277456	30295424	6.17
4	बिजनौर Bijnor	83	342	27635818	16383938	44019756	8.97
5	बदायूँ Badaun	71	296	17507415	20697396	38204811	7.78
6	गाजियाबाद Ghaziabad	87	319	25391846	13105330	38497177	7.84
7	गोण्डा Gonda	92	374	29996469	21450063	51446533	10.48
8	झाँसी Jhansi	81	343	26161045	22532167	48693212	9.92
9	मुरादाबाद Moradabad	64	336	32847584	16007902	48855486	9.95
10	मुजफ्फरनगर Muzaffarnagar	74	298	20627684	11377097	32004780	6.52
11	रामपुर Rampur	71	278	12295258	14153177	26448435	5.39
12	संभल Sambhal	76	275	16632338	14951943	31584281	6.44
13	ठाकुरद्वारा Thakurdwara	63	244	16731248	10465784	27197031	5.54
	योग / Total	967	4087	284678010	206125807	490803817	100

*इसमें 07 सर्विस शाखायें शामिल हैं/It includes 07 Service Branches

*इसमें प्रधान कार्यालय के 161 कर्मचारी शामिल हैं/It includes 161 Staff of Head Office



“बैंक की प्रगति की झलक”
"Performance of the Bank at a Glance"

(राशि हजारों में)

(Amount in thousand)

क्र.सं. Sr.No.	विवरण/Particulars	31.03.2024	31.03.2023	31.03.2022
A	प्रमुख प्रगति सूचक/ Key Performance Indicators			
1	कार्यक्षेत्र जनपद / No. of Districts Covered	20	20	20
2	शाखाओं की संख्या / No. of Branches	967	956	949
	सामान्य बैंकिंग शाखाएँ / General Banking Branches	960	948	941
	क) ग्रामीण / A) Rural	712	709	705
	ख) अर्द्धशहरी / B) Semi Urban	168	161	159
	ग) शहरी / C) Urban	66	64	63
	घ) महानगरीय / D) Metropolitan	14	14	14
	सेवा शाखाएँ / Service Branches	7	7	7
	क) अर्द्धशहरी / A) Semi Urban	2	2	2
	ख) शहरी / B) Urban	5	5	5
3	कुल कर्मचारी (प्रायोजक बैंक से प्रतिनियुक्त को छोड़कर) / Total Staff (Excluding Deputed from Sponsor Bank)	4087	4151	3979
	क) उपरोक्त में से अधिकारी / A) Of which officers	2510	2475	2288
4	जमा राशियाँ / Deposits	284678034	255237276	231166453
	% वृद्धि / % Growth	11.53	10.41	12.83
5	पुनर्वित्त अवशेष / Refinance Outstanding	10673216	13246093	10581241
	% वृद्धि / % Growth	-19.42	25.18	-39.81
6	कुल ऋण एवं अग्रिम (बकाया राशि) / Gross Loans & Advances (O/S amt.)	206126226	193006874	173403895
	% वृद्धि / % Growth	6.80	11.30	2.75
	बिन्दु सं० 6 में शामिल प्राथमिकता क्षेत्र को ऋण / Of 6 Above, Loans to Priority Sector	180896278	172147470	160027059
	बिन्दु सं० 6 में शामिल अनुसूचित जाति / जनजाति / पिछड़ी जाति को ऋण / Of 6 Above, Loans to SC/ST/OBC	64236357	61129651	54736316
	बिन्दु सं० 6 में शामिल छोटे, सीमान्त कृषक व कृषक मजदूरों को ऋण / Of 6 Above, Loans to SF/MF/AL	133693665	127227778	113734500
	बिन्दु सं० 6 में शामिल अल्पसंख्यकों को ऋण / Of 6 Above, Loans to Minorities	42058749	40037795	37632000
7	ऋण-जमा अनुपात / C.D.Ratio	72.41	75.62	75.01
8	निवेश अवशेष / Investment Outstanding	109647489	96563121	83132328
	% वृद्धि / % Growth	+13.55	+16.16	+9.16
	एस०एल०आर० निवेश / SLR Investment	70550223	72308033	73846607
	नॉन एस०एल०आर० निवेश / Non-SLR Investment	39097266	24255088	9285721



प्रथमा यू.पी. ग्रामीण बैंक, मुरादाबाद
Prathama U.P. Gramin Bank, Moradabad

क्र.सं. Sr.No.	विवरण /Particulars	31.03.2024	31.03.2023	31.03.2022
B	औसत / Average			
9	औसत जमाराशियाँ / Average Deposits	247596996	223460852	204535308
	% वृद्धि / % Growth	10.80	9.26	5.90
10	औसत पुनर्वित्त / Average Refinance	11403868	11048040	12613767
	% वृद्धि / % Growth	+3.22	-12.41	-37.21
11	औसत ऋण एवं अग्रिम / Average Gross Loans & Advances	182875647	170281507	161403850
	% वृद्धि / % Growth	7.40	5.50	1.33
12	औसत निवेश / Average Investments	71129537	70680407	61463432
	% वृद्धि / % Growth	0.64%	15.00%	23.25%
13	औसत कार्यकारी कोष / Average Working Funds	279609376	268654532	247675204
C	वर्ष के अन्तर्गत वितरित ऋण / Loans disbursement during the year			
14	कुल वितरित ऋण / Total Loans disbursement	196990553	145103636	107894200
	% वृद्धि / % Growth	35.76	34.49	1.41
	बिन्दु सं.14 में शामिल प्राथमिकता क्षेत्र को ऋण / Of 14 Above, Loans to P. S.	172075853	126473462	100836100
	बिन्दु सं.14 में शामिल अनुसूचित जाति / जनजाति / पिछड़ी जाति को ऋण / Of 14 Above, Loans to SC/ST/OBC	62343549	45823728	34057836
	बिन्दु सं.14 में शामिल छोटे, सीमान्त कृषक व कृषक मजदूरों को ऋण / Of 14 Above, Loans to SF/MF/AL.	126453748	92943400	81259000
	बिन्दु सं.14 में शामिल अल्पसंख्यकों को ऋण / Of 14 Above, Loans to Minorities	42742184	31414937	21441100
D	उत्पादकता / Productivity			
15	प्रति शाखा / Per Branch	511254	472831	429936
16	प्रति कर्मचारी / Per Staff	120089	107985	101676
E	वसूली प्रगति / Recovery Performance			
17	कुल / Total	June-23	June-22	June-21
	माँग / Demand	138583858	123739610	102467115
	वसूली / Recovery	107531316	96548688	79780059
	अतिदेय / Overdues	31052541	27190922	22687056
	% वसूली (जून स्थिति) / Recovery % (June Position)	77.59	78.03	77.86
	विवरण /Particulars	31.03.2024	31.03.2023	31.03.2022
18	कृषि क्षेत्र / Farm Sector	June -23	June -22	June -21
	माँग / Demand	112379779	99380807	83989091
	वसूली / Recovery	86618682	77149986	66018275
	अतिदेय / Overdues	25761096	22230821	17970816
	% वसूली(जून स्थिति) / Recovery % (June Position)	77.08	77.63	78.60
19	गैर कृषि क्षेत्र / Non Farm Sector	June -23	June -22	June -21
	माँग / Demand	17505377	24358803	18478024
	वसूली / Recovery	13245903	19398702	13761784



क्र.सं. Sr.No.	विवरण/Particulars	31.03.2024	31.03.2023	31.03.2022
	अतिदेय / Overdues	4259473	4960101	4716240
	% वसूली (जून स्थिति) / Recovery % (June Position)	76.89	79.64	74.48
F	परिसम्पत्तियों का वर्गीकरण / Assets Classification			
20	क) मानक / A) Standard	188845422	176740585	156086019
	ख) अवमानक / B) Sub Standard	6933032	7329659	10021152
	ग) संदिग्ध / C) Doubtful	10126336	8447894	5620247
	घ) हानि / D) Loss	221434	488736	1676476
	योग / Total	206126224	193006874	173403894
21	मानक ऋणों का कुल ऋणों के सापेक्ष % / Std. Assets as % to Total Loan & Advances	91.62	92.23	90.01
G	लाभप्रदत्ता का विश्लेषण / Profitability Analysis			
22	कुल भुगतान किया गया ब्याज / Total Interest paid	11134412	9131586	8170761
	क) जमा राशियाँ / A) Deposits	10364699	8487533	7629829
	ख) उधारी / B) Borrowings	769713	644053	540932
23	स्थापना व्यय / Establishment Exp.	8231110	6705983	4605592
24	अन्य संचालन व्यय / Other Operating Expenses	1991160	1931045	1715000
25	वर्ष के अन्तर्गत किये प्रावधान / Provisions made during the year	4949500	1544238	8430377
	क) एनपीए0 के विरुद्ध / A) Against NPAs	4350000	600000	4445000
	ख) अन्य प्रावधान / B) Other Provisions	599500	944238	3985377
26	कुल प्राप्त ब्याज / Total Interest Received	22256468	21579511	17098451
	क) ऋण एवं अग्रिम / A) Loans & Advances	15347140	15582278	12189359
	ख) प्रवर्तक बैंक/अन्य बैंकों के चालू खातों पर / B) Current A/c with Sponsor Bank /Other Banks	1852943	593204	481218
	ग) एस0एल0आर0 निवेश / C) SLR Investments	4856582	4887716	4108331
	घ) गैर एस0एल0आर0 निवेश / D) Non-SLR Investments	148560	135992	398739
	ड) अन्य ब्याज / Other Interest	74580	403899	25080
	विवरण/Particulars	31.03.2024	31.03.2023	31.03.2022
27	विविध आय / Misc. Income	3989054	3070831	2742865
28	लाभ / हानि (कर के बाद) /	378846	3977490	604963
H	अन्य सूचनाएँ / Other Informations			
29	अंशपूर्जी जमा राशि / Share Capital Deposit Amt.	0	0	0



प्रथमा यू.पी. ग्रामीण बैंक, मुरादाबाद
Prathama U.P. Gramin Bank, Moradabad

क्र.सं. Sr.No.	विवरण /Particulars	31.03.2024	31.03.2023	31.03.2022
30	कुल प्रावधान / Cumulative Provision	11097100	11694502	11726195
	क) एनपीए0 के विरुद्ध / A) Against NPAs	11097127	9055602	11314839
	(क) में से अमूर्त आस्तियों, फ्राड आदि के विरुद्ध / Out of (A) Against intangible Assets, Frauds etc.	278101	248348	248945
31	मान्यता समाप्त ब्याज / Interest De-recognised			
	क) वर्ष के दौरान / A) During the year	2744782	2237273	9945176
	ख) संचित / B) Cumulative	16449958	13708088	11529993
32	वर्ष के दौरान अपलिखित ऋण / Loans Written off during the year			
	क) खातों की संख्या / A) No.of A/Cs	29497	34482	51394
	ख) राशि / B) Amount	3211839	2505554	3002738
33	संचित कोष / Reserves	23343160	24084314	20106824



अधिकतम व्यवसाय वाली 25 शाखायें यथा 31.03.2024
25 Branches with Maximum Business as on 31.03.2024

(राशि हजारों में) (Amount in thousand)

क्र० सं० S.No.	शाखा Branch	क्षेत्र Region	जमा Deposits	अग्रिम Advances	कुल व्यवसाय Total Business
1	RAMGANGA VIHAR	8432	4152989	921046	5074035
2	RAJNAGAR	9128	2042618	1119640	3162258
3	MAJHOLA	8420	2318174	435479	2753653
4	RANHERA	9141	2195802	88255	2284057
5	BHAGWATI GANJ	9013	1601482	480014	2081496
6	AMROHA	8608	1688278	380919	2069197
7	BIJNOR	9259	1530713	502191	2032904
8	ASMOLI	8804	427987	1498422	1926409
9	NAVEEN NAGAR	8450	1192414	696010	1888424
10	LALITPUR (MAIN)	9451	1335350	535812	1871162
11	BUDAUN MAIN	9310	1443646	426556	1870202
12	CHANDPUR	9262	1044268	690415	1734683
13	SEMRA	9484	1222398	474476	1696874
14	GWALIOR ROAD	9427	1025303	631642	1656945
15	HARTHALA	8411	1358971	292611	1651582
16	JHANSHI (MEDICAL)	9412	1343345	288684	1632029
17	BANGLA GAON	8422	1341177	290617	1631795
18	MAURANIPUR (MAIN)	9416	797709	814608	1612317
19	GAROTHA	9408	578424	1022396	1600820
20	BALRAMPUR	9040	1086735	513129	1599865
21	MUZAFFARNAGER GC	9191	1280858	270166	1551024
22	NAWAB GANJ	9089	896640	643168	1539808
23	MADAWARA	9454	438256	1087486	1525742
24	DAYANATPUR	9148	1362551	107646	1470198
25	KATRA BHOGCHAND	9069	1112546	349898	1462443



निदेशक मण्डल का प्रतिवेदन 2023-24

प्रथमा यू.पी. ग्रामीण बैंक का निदेशक मण्डल क्षेत्रीय ग्रामीण बैंक अधिनियम 1976 की धारा 20 के क्रम में 31 मार्च 2024 को समाप्त हुए वित्तीय वर्ष हेतु बैंक के पॉचवी वार्षिक प्रतिवेदन और अंकेक्षित तुलनपत्र, लाभ-हानि खाता तथा अंकेक्षकों का प्रतिवेदन सहर्ष प्रस्तुत करता है।

1. संक्षिप्त परिचय:

क्षेत्रीय ग्रामीण बैंक अधिनियम 1976 की धारा 21 के अन्तर्गत भारत सरकार की राजाज्ञा 853 दिनांक 22.02.2019 के अनुसार पूर्ववर्ती दो ग्रामीण बैंकों प्रथमा बैंक एवं सर्व यू0पी0 ग्रामीण बैंक के समामेलन पश्चात् पंजाब नेशनल बैंक द्वारा प्रवर्तित प्रथमा यू0पी0 ग्रामीण बैंक अस्तित्व में आया, जिसका प्रधान कार्यालय, मुरादाबाद में हैं। बैंक का कार्यक्षेत्र 20 जनपदों में फैला हुआ है। उत्तर प्रदेश राज्य के 19 जनपदों क्रमशः मुरादाबाद, अमरोहा रामपुर, मेरठ, गाजियाबाद, बुलन्दशहर, गौतमबुद्धनगर, बिजनौर, मुजफ्फरनगर, सहारनपुर, बागपत, झांसी, ललितपुर, बदायूँ, गोण्डा, बलरामपुर, हापुड, शामली एवं सम्भल में तथा एक शाखा उत्तराखण्ड राज्य के लालढांग (जनपद हरिद्वार) में है।

2. शाखा संजाल:

चालू वित्तीय वर्ष के अन्त में हमारे बैंक की कुल 960 पूर्ण बैंकिंग शाखायें हैं। शाखातन्त्र में 14 मेट्रोपालिटन, 66 शहरी, 168 अर्द्धशहरी एवं 712 ग्रामीण शाखायें शामिल हैं।

जनपदवार शाखाओं की स्थिति सारणी संख्या 01 में दी गई हैं।

Directors' Report 2023-24

In terms of Sec.20 of the RRB Act 1976, the Board of Directors of Prathama UP Gramin Bank has pleasure in presenting the Fifth Annual Report, audited balance sheet and profit & loss A/C for the year ended 31st March 2024 together with the auditor's report of the bank.

1. Brief Introduction :

Prathama UP Gramin Bank, sponsored by Punjab National Bank came into existence with the amalgamation of two erstwhile RRBs, viz Prathama Bank and Sarva UP Gramin Bank vide Govt. of India notification no. 853 dated 22.02.2019 under section 21 of the RRB Act 1976 with its Head Office at Moradabad. The area of operation of the Bank is spread over 20 districts i.e. 19 districts of U.P. state and 01 in Uttarakhand. District covered are Meerut, Ghaziabad, Bulandshahr, Gautam Buddha Nagar, Bijnor, Muzaffarnagar, Saharanpur, Baghpat, Jhansi, Lalitpur, Badaun, Gonda, Balrampur, Shamli, Hapur, Amroha, Rampur, Moradabad and Sambhal in U.P. and one branch at Laldang at District Haridwar in Uttarakhand State.

2. Branch Network :

At the end of the Current financial year, there are 960 Full Fledged branches in our Bank. Branch network includes 14 metropolitan, 66 urban, 168 semi-urban and 712 rural Branches.

The district-wise position of the branches is given in Table No. 01. :-



सारणी सं. 01 / Table No. 01

जनपद / District	मेट्रोपालिटन शाखायें / Metropolitan Br.	शहरी शाखायें / Urban Br.	अर्द्धशहरी शाखायें / Semi - Urban Br.	ग्रामीण शाखायें / Rural Br.	कुल शाखायें / Total Br.
क्षेत्र 01 अलीपुर चौपला / R.O. Alipur Chopla					
अमरोहा / Amroha	0	0	13	53	66
उप योग / Sub Total	0	0	13	53	66
क्षेत्र 02 अमरोहा / R.O. Amroha					
अमरोहा / Amroha	0	6	5	37	48
मुरादाबाद / Moradabad	0	0	2	14	16
संभल / Sambhal	0	0	0	9	9
उप योग / Sub Total	0	6	7	60	73
क्षेत्र 03 बलरामपुर / R.O. Balrampur					
बलरामपुर / Balrampur	0	0	6	60	66
उप योग / Sub Total	0	0	6	60	66
क्षेत्र 04 बदायूँ / R.O. Budaun					
बदायूँ / Budaun	0	3	15	43	61
संभल / Sambhal	0	0	1	9	10
उप योग / Sub Total	0	3	16	52	71
क्षेत्र 05 बिजनौर / R.O. Bijnor					
बिजनौर / Bijnor	0	0	22	59	81
हरिद्वार / Haridwar	0	0	0	1	1
उप योग / Sub Total	0	0	22	60	82
क्षेत्र 06 गाजियाबाद / R.O. Ghaziabad					
मेरठ / Meerut	8	1	5	4	18
गाजियाबाद / Ghaziabad	6	1	2	3	12
हापुड / Hapur	0	1	2	14	17
बुलन्दशहर / Bulandshahar	0	4	4	8	16
गौतमबुद्धनगर / G.B. Nagar	0	0	5	10	15
बागपत / Baghpat	0	1	1	7	9
उप योग / Sub Total	14	8	19	46	87
क्षेत्र 07 गोण्डा / R.O. Gonda					
गोण्डा / Gonda	0	4	15	73	92
उप योग / Sub Total	0	4	15	73	92
क्षेत्र 08 झोंसी / R.O. Jhansi					
झोंसी / Jhansi	0	9	12	27	48
ललितपुर / Lalitpur	0	5	2	25	32
उप योग / Sub Total	0	14	14	52	80
क्षेत्र 09 मुरादाबाद / R.O. Moradabad					
मुरादाबाद / Moradabad	0	17	6	37	60
संभल / Sambhal	0	0	0	3	3
रामपुर / Rampur	0	0	0	1	1
उप योग / Sub Total	0	17	6	41	64
क्षेत्र 10 मुजफ्फरनगर / R.O. Muzaffarnagar					
मुजफ्फरनगर / Muzaffar Nagar	0	4	14	23	41
शामली / Shamli	0	2	3	10	15
सहारनपुर / Saharanpur	0	3	8	7	18
उप योग / Sub Total	0	9	25	40	74



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क्षेत्र 01 रामपुर / R.O. Rampur					
रामपुर / Amroha	0	4	10	57	71
उप योग / Sub Total	0	4	10	57	71
क्षेत्र 02 संभल / R.O. Sambhal					
मुरादाबाद / Moradabad	0	0	1	8	9
संभल / Sambhal	0	5	6	56	67
उप योग / Sub Total	0	5	7	64	76
क्षेत्र 03 ठाकुरद्वारा / R.O. Thakurdwara					
मुरादाबाद / Moradabad	0	0	7	46	53
रामपुर / Rampur	0	0	2	8	10
उप योग / Sub Total	0	0	9	54	63
महायोग / Grand Total	14	69	163	710	960*

इसमें 07 सेवा शाखाएँ शामिल हैं / * It Includes 07 Service Branches.

31.03.2024 को पदधारितानुसार वर्गीकृत शाखाओं का विवरण सारणी संख्या 02 में निम्न प्रकार है :- Details of branches categorized incumbency-wise as on 31.03.2024 is given in Table No. 02. :-

सारणी सं. 02 / Table No. 02

शाखाएँ / Branches	संख्या / Number
श्रेणी-I / Scale - I	192
श्रेणी-II / Scale - II	275
श्रेणी-III / Scale - III	413
श्रेणी-IV / Scale - IV	77
श्रेणी-V / Scale - V	3
योग / Total	960

3. अंशपूँजी :

दिनांक 31.03.2024 को बैंक की प्राधिकृत अंश पूँजी रु.2000 करोड़, जो कि रु 10 प्रत्येक के 200 करोड़ अंशों में विभक्त है। बैंक की अभिदत्त चुकता अंश पूँजी रु. 60.53 करोड़ है जो कि क्रमशः केन्द्र सरकार (50%), प्रवर्तक बैंक (35%) (पंजाब नेशनल बैंक) तथा उत्तर प्रदेश सरकार (15%) द्वारा प्रदत्त है।
(सारणी संख्या-03)

3. Share Capital :

As on 31.03.2024, the authorized Share Capital of the Bank is Rs.2000 crore, divided into 200 crore shares of Rs.10 each. The subscribed and fully paid up share capital of the bank is Rs. 60.53 crore, which is subscribed by Central Government (50%), Sponsor Bank (Punjab National Bank) (35%) and State Government (15%) respectively.
(Table No. 03)

सारणी सं. 03 / Table No. 03

(राशि हजारों में)

(Amount in thousand)

विवरण / Particulars	भारत सरकार / Govt. of India	प्रवर्तक बैंक / Sponsor Bank	राज्य सरकार / State Govt.	कुल / Total
अंशपूँजी का अनुपात (%) / Ratio of Share Capital (%)	50%	35%	15%	100%
अंशपूँजी / Share Capital (in amt)	302629	211840	90788	605257



3. जमाराशियाँ :

वर्ष के दौरान कुल जमाराशियाँ 11.53% की दर से रु. 294407 लाख की वृद्धि के साथ गत वर्ष की रु. 2552373 लाख से बढ़कर रु. 2846780 लाख हो गयी हैं। कोर जमाएँ गत वर्ष (31.03.23) रु0 2443794 लाख के सापेक्ष इस वर्ष (31.03.24) में रु0 2655926 लाख के स्तर पर रही। जिसमें गत वर्ष 05.80% वृद्धि के सापेक्ष 08.68% की वृद्धि दर्ज की गयी।

प्राईम जमाएँ गत वर्ष (31.03.23) रु0 1754397 लाख के सापेक्ष इस वर्ष (31.03.24) में रु0 1934541 लाख के स्तर पर रही। जिसमें गत वर्ष 04.73% वृद्धि के सापेक्ष 10.26% की वृद्धि दर्ज की गयी।

कम लागत वाली जमाओं का हिस्सा 31.03.2024 को 67.96% है। (सारणी सं. 04)

3. Deposits :

Total deposits increased from Rs. 2552373 Lakh to Rs. 2846780 Lakh during the year with a growth of Rs. 294407 Lakh at the rate of 11.53%.

Core Deposit increased from Rs. 2443794 Lakh (31.03.23) to Rs. 2655926 Lakh (31.03.24) showing growth of 08.68% as against 05.80% previous year.

CASA increased from Rs. 1754397 Lakh (31.03.23) to Rs. 1934541 Lakh (31.03.24) showing growth of 10.26% as against 4.73% previous year.

The share of low cost deposits is 67.96% as on 31.03.2024. (Table No. 04)

सारणी सं. 04 / Table No. 04

(राशि हजारों में)

(Amount in thousand)

जमा का स्वरूप / Nature of Deposit	31.03.24			31.03.23		
	खाते / A/cs	राशि / Amt.	कुल जमा का प्रतिशत अंश / % share to total deposit	खाते / A/cs	राशि / Amt.	कुल जमा का प्रतिशत अंश / % share to total deposit
चालू जमा / Current Dep.	75462	4523683	1.59	71282	4851172	01.90
बचत जमा / Saving Dep.	11581243	188930461	66.37	11215781	170588575	66.84
सावधि जमा / Term Dep.	342406	91223890	32.04	333938	79797529	31.26
योग / Total	11999111	284678034	100	11621001	255237276	100

वर्ष के अन्त में प्रति शाखा जमाराशिया रु. 2956 लाख हैं। प्रति कर्मचारी जमाराशियाँ रु. 696 लाख हो गयी हैं।

(सारणी सं. 05)

Per branch deposit is Rs.2965 lacs at end of the year. Per employee deposits is Rs. 696 lacs.

(Table No.05)

सारणी सं. 05 / Table No. 05

(राशि हजारों में)

(Amount in thousand)

		31.03.24	31.03.23
प्रति शाखा जमा	Per Branch Deposit	296540	268954
प्रति कार्मिक जमा	Per Employee Deposit	69655	61488

पुनर्वित्त :

बैंक ने कृषि और ग्रामीण ऋण संचालनों को बढ़ाने के लिए नाबार्ड से पुनर्वित्त प्राप्त किया है।

5. Refinance :

The bank has availed refinance from NABARD to increase its agriculture and rural credit operations.



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इस वर्ष के दौरान बैंक द्वारा एस.टी. (एस.ए.ओ) के अन्तर्गत रु. 70000.00 लाख का तथा एस.टी. (ए.एस.ए.ओ) के अन्तर्गत रु. 20000.00 लाख का पुनर्वित्त नाबार्ड से प्राप्त किया गया है तथा मध्य कालीन योजना के अन्तर्गत 31.03.2024 को अवशेष राशि रु. 16720.35 लाख की है। संस्थानुसार पुनर्वित्त राशि का विवरण सारणी सं. 06 में दिया गया है।

During the year bank has availed refinance of Rs. 70000.00 Lakh under ST (SAO) and Rs. 20000.00 Lakh under ST (ASAO) from NABARD and outstanding as on 31.03.2024 under Medium Term Scheme is Rs.. 16720.35 Lakh. The details of agencywise refinance amount are given in Table No. 06.

सारणी सं. 06 / Table No. 06

(राशि हजारों में)

(Amount in thousand)

संस्था / Institution	दिनांक 31.03.2023 को अवशेष / Balance as on 31.03.2023	स्वीकृत सीमा 2023-24 / Sanctioned Limit 2023-24	प्राप्त पुनर्वित्त 2023-24 / Refinance Availed 2023-24	2022-23 में किया गया पुनर्भुगतान / Repayment during 2023-24	दिनांक 31.03.24 को अवशेष / Balance as on 31.03.24
1. राष्ट्रीय बैंक / National Bank					
— अल्पकालीन मौ0कृ0प0 / Short Term S.A.O.	8000000	7000000	7000000	8000000	7000000
— अतिरिक्त अल्पकालीन मौ0कृ0प0 / Addl. Short Term S.A.O.	2000000	6000000	2000000	2000000	2000000
— अल्पकालीन मौ0कृ0प0 (O) / Short Term S.A.O. (O)	-	0	0	0	-
— मध्यकालीन योजनागत / Medium Term Schematic	3243159	-	159147	30918707	1672035
उप-योग / Sub Total	13243159	13000000	9159147	40918707	10672035
2. राष्ट्रीय आवास बैंक / National Housing Bank					
— मध्यकालीन योजनागत / Medium Term Schematic	-	-	-	-	-
3. नैशनल सफाई कर्मचारी फाइनेन्स डेवलपमेन्ट कॉरपोरेशन / NSKFDC					
4. नैशनल बैंकवर्ड क्लास फाइनेन्सियल डेवलपमेंट कॉरपोरेशन / NBCFDC					
	309	-	-	154	155
5. नैशनल शेड्यूल कास्ट फाइनेन्सियल डेवलपमेंट कारपोरेशन / (NSFDC)					
	0	-	0	0	0
6. नैशनल विकलांग फाइनेन्सियल डेवलपमेंट कारपोरेशन / (NHFDC)					
	2625	-	-	1599	1026
योग / Total	13246093	13000000	9159147	40918861	10673216

- वर्ष के दौरान पुनर्वित्त का भुगतान बिना किसी विलम्ब या त्रुटि के देय तिथियों पर किया गया है।
- वर्ष के दौरान रु. 5601.73 लाख की राशि ब्याज के
- The repayment of refinance has been made on due dates without any delay or default during the year.
- During the year, a sum of Rs. 5601.73 lacs has



रूप में भुगतान की गयी तथा पुनर्वित्त की औसत लागत 4.91% हैं।

been paid as interest, average cost of refinance is 4.91%

6. अन्य दायित्व: निक्षेप बीमा और प्रत्यय गारंटी निगम (डीआईसीजीसी)

बैंक ने अपनी जमाओं को डीआईसीजीसी से बीमित करवाया है और वर्ष के दौरान रु 3096.00 लाख प्रीमियम के रूप में भुगतान किया है।

6. Other Liabilities: Deposit Insurance & Credit Guarantee Corporation (DICGC):

The bank has got insured its deposits with DICGC and has paid Rs. 3096.00 lacs as premium during the year.

7. नकदी तथा बैंक शेष :

वर्ष 2023-24 के दौरान औसत जमाओं के सापेक्ष औसत रखी गयी नकदी 0.87% हैं, जो कि 2022-23 में 0.86% थी।

(सारणी सं. 07)

7. Cash & Bank Balances:

Average cash holding vis-a-vis average deposits is 0.87% during 2023-24 as compared to 0.83% during 2022-23.

(Table No. 07).

सारणी सं. 07 / Table No. 07

(राशि हजारों में)

(Amount in thousand)

विवरण / Particulars	31.03.24	31.03.23
रोकड़ बकाया (वर्षान्त में) / Cash in hand (as on year end)	1671563	1850623
वार्षिक औसत / Yearly Average	2166053	1904008
औसत जमाओं के सापेक्ष औसत नकदी % / Average Cash as % to Average Deposits	0.87	0.86

बैंक को आरबीआई के साथ (मुख्यतः सीआरआर के पालन हेतु) दैनिक संचालनों के लिए प्रवर्तक तथा अन्य व्यवसायिक बैंकों के साथ चालू खाते रखने की आवश्यकता होती है। (सारणी सं.08)

The Bank is required to maintain current accounts with RBI (mainly for CRR compliance), Sponsor and other Commercial Banks for day to day operations. (Table No.08)

सारणी सं. 08 / Table No. 08

(राशि हजारों में)

(Amount in thousand)

.. के साथ चालू खाते / Current A/cs with	शेष Balance	
	31.03.24	31.03.23
भारतीय रिजर्व बैंक / Reserve Bank of India	11233716	10247246
प्रवर्तक एवं अन्य व्यवसायिक बैंक / Sponsor and other commercial Banks	788505	487606

8. निवेश :

बैंक ने निदेशक मंडल द्वारा अनुमोदित अपनी निवेश नीति के अनुसार निवेश किए हैं। मार्च 2024 को बैंक का कुल निवेश रु. 725075.35 लाख है।

सांविधिक तरल अनुपात (एस.एल.आर.) को बनाए रखने के लिए किए गए मार्च 2024 को बैंक का कुल निवेश रु 705502.23 लाख है।

8. Investments :

The bank has made investments in accordance with its Investment Policy duly approved by the Board of Directors. The total investments (Excluding FDR) by the bank as on March 2024 are Rs. 725075.35 lakh.

The investments made to maintain Statutory Liquidity Ratio (SLR) as on Mar 2024 is Rs. 705502.23 Lakh.



प्रथमा यू.पी. ग्रामीण बैंक, मुरादाबाद
Prathama U.P. Gramin Bank, Moradabad

दि. 31.03.2024 को गैर एस.एल.आर. निवेश रु. 19573.12 लाख (बैंकों के साथ रु. 390972.66 लाख की सावधि जमाओं सहित) रहा।

बैंक की कुल आय में निवेश से प्राप्त आय का हिस्सा 18.98% है।

बैंक की पूंजी पर आगम की दर 1.58% हैं।

(सारणी सं. 09)

As on 31.03.2024 Non-SLR investments remained Rs. 19573.12 Lakh (Including FDRs with banks of Rs. 390972.66 Lakh).

The share of income from investment out of total income of the bank is 18.98%.

The Return on Equity (ROE) of bank is 1.58%.

(Table No. 09)

सारणी सं. 09 / Table No. 09

(राशि हजारों में)

(Amount in thousand)

विवरण / Particulars	31.03.24	31.03.23
एसएलआर निवेश / SLR Investments	70550223	72308033
गैर एसएलआर निवेश / Non-SLR Investments	1957312	2196866
योग / Total	72507535	74504899
अनुमोदित प्रतिभूतियों / Approved Securities	-	-
अन्य प्रतिभूतियों एवं बैंक की सावधि जमा राशियों / Other Securities and Fixed Deposit with Banks	37139954	22058222
एसएलआर निवेश पर अर्जित आय / Income earned on SLR Investments	4856582	4887716
गैर एसएलआर निवेश पर अर्जित आय / Income earned on Non-SLR Investments	148560	135992
एसएलआर / गैर एसएलआर प्रतिभूतियों के विक्रय पर आय / लाभ / Income/Profit on sale of SLR & Non SLR Securities (Included in mis.inc.)	200772	150916
औसत आगम / Average Yield on -		
- एसएलआर / गैर एसएलआर निवेशों पर आगम (विक्रय पर आय / लाभ सहित) / Yield on Investment (Including trading income/profit)	7.48%	7.29%
- जमाओं पर आगम / Yield on Deposits (FDRs)	7.88%	5.19%

9. ऋण एवं अग्रिम

बैंक का ऋण अवशेष 6.80% से बढ़कर रु. 2061262.25 लाख के स्तर पर पहुँच गया है। बैंक कृषकों को उत्पादन ऋण में शामिल किसान क्रेडिट कार्ड (के.सी.सी.) जो बैंक के कुल ऋण का 73.26% है, के माध्यम से वित्त पोषण जारी रखे हुए है।

बैंक के द्वारा विभिन्न प्रकार के ऋण वितरित करने हेतु प्रयास किए जा रहे हैं। इस वित्तीय वर्ष में सूक्ष्म लघु एवं मध्यम रिटेल मियादी ऋण को वितरित करने पर जोर दिया गया है। वित्तीय वर्ष 2023-24 में कुल बैंक ऋण बकाया का सूक्ष्म लघु एवं मध्यम क्षेत्र में 8.25% व रिटेल मियादी ऋण में 11.81% है।

प्राथमिकता क्षेत्रों को अग्रिम के अन्तर्गत कुल ऋण बकाया का 87.76% है।

9. Loans and Advances :

The credit outstanding of the bank increased by 6.80% reaching a level of Rs. 2061262.25 Lakh. The bank continues to finance farmers through production credit including Kisan Credit Cards (KCC) which constitutes 73.26% of total credit of the bank.

Bank is giving more thrust to diversify the credit portfolio. During the year more emphasis was given to Retail loans and MSME Loans. FY 2023-24, the outstanding of Retail loans is 11.81% and MSME is 8.25% respectively of total advances.

The advance under 'Priority Sector' is to the level of 87.76% of the total advances.



बैंक द्वारा कमजोर वर्गों को हमेशा प्राथमिकता दी गयी है। दिनांक 31.03.2024 को कमजोर वर्ग के ऋणों में आवश्यक स्तर 15% के सापेक्ष 66.78% हो गयी है।

आई.बी.पी.सी. और पी.एस.एल.सी. के अन्तर्गत बिक्रीत आस्तियों बैंक प्रबन्धन के अधीन ही हैं। फिर भी, इस आई.बी.पी.सी. और पी.एस.एल.सी. लेन देन के बाद प्राथमिकता क्षेत्र ऋण का हिस्सा 53% हैं।

बैंक का ऋण जमा अनुपात 72.41% हैं।

(सारणी सं.10)

Bank is always given preferences to finance weaker sections. As on 31.03.2024 advances to Weaker Sections has reached at 66.78% of total advances against the desired level of 15%.

The assets covered under IBPC & PSLC remained under the management of the bank. However the Ratio of PS advances to total advances is 53% after IBPC & PSLC transaction.

The Credit Deposit (CD) Ratio of the bank is 72.41% (Table No.10)

सारणी सं. 10 / Table No. 10

(राशि हजारों में)

(Amount in thousand)

विवरण / Particulars		31.03.24	31.03.23
कुल ऋण (अवशेष) / Total Loans (O/S)		206126226	193006874
इनमें से / Out of which			
1.	प्राथमिकता क्षेत्र ऋण / Priority Sector Loans		
	फसली ऋण / Crop Loan	150999401	145229223
	मध्यावधि कृषि ऋण / Medium Term Ag. Loans	6448375	6358408
	ग्रामीण दस्तकार एवं सेवाओं हेतु ऋण / Loans for Rural Artisan & Services	17003759	14543483
	अन्य प्राथमिकता क्षेत्र ऋण / Other Priority Sector Loans	6444743	6016356
	कुल प्राथमिकता क्षेत्र ऋण / Total Priority Sector Loans*	180896278	172147470
2.	गैर प्राथमिकता क्षेत्र ऋण / Non-Priority Sector Loans	25229947	20859404
3.	कमजोर वर्ग को ऋण / Loans to Weaker Sector	135012678	128368401
4.	एससी/एसटी/ओबीसी को ऋण / Loans to SC/ST/OBC	65284847	61129651
5.	अल्पसंख्यकों को ऋण / Loans to Minorities	42759303	40037795
6.	लघु/सीमान्त/खेतीहर मजदूरों को ऋण / Loans to SF/MF/AL	135875894	127227778
7.	कुल ऋण में प्राथमिकता क्षेत्र ऋण का अंश / Share of Priority Sector Loans to Total Loans	87.76	89.19
8.	कुल प्राथमिकता क्षेत्र ऋणों में कमजोर वर्ग के ऋणों का अंश / Share of Weaker Section Loans to total P.S Loans	74.64	73.90
9.	कुल ऋणों में कमजोर वर्ग के ऋणों का अंश / Share of Weaker Section Loans to total advances	65.60	66.50
10.	ऋण जमा अनुपात / CD Ratio	72.41	75.62

(* Without accounting the PSLC issued of Rs. 7950 Cr & PSLC purchased of Rs. 1750 Cr).

10. आय अभिज्ञान एवं आस्तियों का वर्गीकरण मानदण्ड :

(अ) आस्तियों का वर्गीकरण :

आस्तियों के वर्गीकरण एवं प्रावधान की स्थिति क्रमशः सारणी 11 व 12 के अनुसार है:-

10. Income Recognition and Assets Classification Norms :

(A) Assets Classification

The position of classification and provision is as per Table No. 11 & 12 respectively.



सारणी सं. 11 / Table No. 11

(राशि हजारों में)

(Amount in thousand)

विवरण Particulars	राशि / Amt. 31.03.24	प्रावधान/ Provision 31.03.24	राशि / Amt. 31.03.23	प्रावधान/ Provision 31.03.23
मानक आस्तियों / Standard Assets	188845424	599500	176740585	641400
अवमानक आस्तियों / Sub-Standard Assets	6933032	749357	7329659	742365
संदिग्ध आस्तियों / Doubtful Assets	10126336	10126336	8447894	7824501
हानि आस्तियों / Loss Assets	221434	221434	488736	488736
कुल ऋण / Total Assets	206126226	11696627	193006874	9697002

कुल अवशेष ऋण में मानक आस्तियों 91.62% हैं।

The standard Assets form 91.62% of the total advances.

सारणी सं. 12 / Table No. 12

(राशि हजारों में)

(Amount in thousand)

प्रावधान / Provision as on 31.03.24						
मानक आस्तियों (0.25% से 0.40%) / Standard Assets (0.25% to 0.40%)	अवमानक आस्तियों का 15% / 15% of Sub- Standard Assets	संदिग्ध आस्तियों का 25% / 25% of Doubtful Assets	संदिग्ध आस्तियों का 40% / 40% of Doubtful Assets	संदिग्ध आस्तियों का 100% / 100% of Doubtful Assets	हानि आस्तियों के सापेक्ष 100% /100% Against Loss Assets	कुल / Total
599500	749357	10126336			221434	11696627

नियमानुसार पी.सी.आर. बनाये रखने हेतु बैंक द्वारा रु.110971.27 लाख का प्रावधान किया गया है।

To maintain PCR (Provision Coverage Ratio) as per norms, Bank has made provision of Rs 110971.27 lacs.

ब) अनर्जक आस्तियाँ-मान्यता समाप्त आय (ब्याज):
गत वर्ष एवं चालू वर्ष में मान्यता समाप्त आय (ब्याज) में वसूली की स्थिति निम्न प्रकार रही है :-

B) NPAs:De-Recognised Income (Interest):
Recovery position of DI during previous & current year is as under :-

सारणी सं. 13 / Table No. 13

(राशि हजारों में)

(Amount in thousand)

मान्यता समाप्त आय(ब्याज) / De - Recognised Income (Interest) :	2023-24	2022-23
वर्ष के आरम्भ में मान्यता समाप्त आय / De-recognised income at the beginning of the year	13708088	11529993
वर्ष के दौरान वसूली एवं वापसी / Recovery & Reversal during the year	2522117	2229026
वर्ष के दौरान वृद्धि / Addition during the year	5263986	4407121
वर्षान्त पर मान्यता समाप्त आय / De-recognised income at the end of the year	16449957	13708088



(स) अनर्जक आस्तियों का प्रबन्धन :

बैंक की अनर्जक आस्तियाँ रु. 172808.02 लाख के स्तर पर हैं। बैंक की सकल अनर्जक आस्तियाँ दिनांक 31.03.2023 को 8.43% की तुलना में दिनांक 31.03.2024 को 8.38% है तथा शुद्ध अनर्जक आस्तियाँ 31.03.2024 को 3.17% हैं।

(सारणी सं.14)

(C) NPA Management :

NPA level of the Bank is Rs. 172808.02 Lakh. The gross NPAs of the Bank as on 31.03.2024 stood at 8.38% against 8.43% as on 31.03.2023 and Net NPAs stood at 3.17% as on 31.03.2024.

(Table No.14)

सारणी सं. 14 / Table No. 14

(राशि हजारों में)

(Amount in thousand)

अनर्जक आस्तियाँ / NPAs	31.03.24	31.03.23
वर्ष के आरम्भ में अनर्जक आस्तियाँ / NPAs at the beginning of the year	16266289	17317875
वर्ष के दौरान अनर्जक आस्तियों में कमी / Reduction against NPAs during the year	12902142	11566848
वर्ष के दौरान अनर्जक आस्तियों में वृद्धि / Addition to NPAs during the year	13916655	10515262
वर्षान्त पर अनर्जक आस्तियाँ / NPAs at the end of the year	17280802	16266289
वर्षान्त पर अनर्जक आस्तियों के विरुद्ध प्रावधान / Provision against NPAs at the end of the year	11097127	9055602
वर्षान्त पर शुद्ध अनर्जक आस्तियाँ / Net NPAs at the end of the year	6183675	7210687
शुद्ध ऋणों में शुद्ध अनर्जक आस्तियों का भाग / Net NPAs as a proportion of Net Advances	3.17%	3.92%

शुद्ध ऋणों की गणना में आईबीपीसी व पी एस एल सी को संज्ञान में नहीं लिया गया है।

No Cognizance of IPBC & PSLC transaction is taken while calculating Net Advances

11. ऋण एवं अग्रिम (वितरण) :

वर्ष के दौरान ऋण एवं अग्रिम वितरण रु. 1969905.53 लाख हैं। बैंक द्वारा वर्ष 2023-24 के वार्षिक ऋण योजना के लक्ष्य के सापेक्ष 115.95% की प्राप्ति दर्ज की है।

कुल वितरण में प्राथमिकता क्षेत्र तथा कृषि अग्रिम का अंश क्रमशः 87.35% तथा 71.68% है।

वर्गवार व उद्देश्यवार ऋण वितरण का गत वर्ष एवं वर्तमान वर्ष हेतु विवरण सारणी सं0 15 में दिया है। विभिन्न कार्यक्रमों में प्रगति सारणी सं0 16 में दी गयी है:-

11. Loan and Advances (Disbursement) :

The loans and advances disbursed during the year is Rs. 1969905.53 lacs. The Bank has achieved 115.95% the annual action plan budgets for the year 2023-24.

The share of the PS and Agriculture credit in the total disbursements is 87.35% and 71.68% respectively.

The purpose-wise and category-wise break up of loan disbursement for the previous year and current year is given in Table No.15. In Table 16, the performance under important Schemes is given:-



सारणी सं. 15 / Table No. 15

(राशि हजारों में)

(Amount in thousand)

विवरण / Particulars	31.03.24	31.03.23
कुल वितरित ऋण / Total Loan Disbursed	196990553	145103636
इनमें से / Out of which		
प्राथमिकता क्षेत्र ऋण / Priority Sector Loans		
फसली ऋण / Crop Loans	137892700	114438500
मध्यावधि कृषि ऋण / Medium Term Ag. Loans	3309500	603700
ग्रामीण दस्तकार एवं सेवाओं हेतु ऋण / Loans for Rural Artisan & Services	29395106	10300494
अन्य प्राथमिकता क्षेत्र ऋण / Other Priority Sector Loans	1478500	1130768
कुल प्राथमिकता क्षेत्र ऋण / Total Priority Sector Loans	172075853	126473462
गैर प्राथमिकता क्षेत्र ऋण / Loans to Non Priority Sector	24914715	18630174
कमजोर वर्ग को ऋण / Loans to Weaker Sector	129521223	101115405
एससी/एसटी/ओबीसी को ऋण / Loans to SC/ST/OBC	62209616	45823728
अल्पसंख्यकों को ऋण / Loans to Minorities	42648454	31414937
लघु/सीमान्त कृषक/भूमिहीन कृषक मजदूरों को ऋण / Loans to SF/MF/AL	126178587	92943400

सारणी सं. 16 / Table No. 16

(राशि हजारों में)

(Amount in thousand)

योजना / Scheme	31.03.2024	
	लक्ष्य (सं) / Target (No.)	प्राप्ति (सं) / Achievements(No.)
खुदरा अग्रिम योजना / Retail Lending Yojna	23500000	24369525
अति सूक्ष्म, सूक्ष्म एवं मध्यम उद्यम / Micro Small & Medium Enterprises(Units)	24000	27733
प्रधान मंत्री मुद्रा योजना / Pradhan Mantri Mudra Yojna (in Amt.)	3250000	2975100

प्रधानमंत्री आवास योजना :

प्रधानमंत्री आवास योजना (शहरी) के अन्तर्गत रिटेल हाउसिंग ऋणों में गति लाने हेतु आर्थिक रूप से कमजोर और कम आय वर्ग, मध्यम आय वर्ग I/II के लाभार्थियों को वित्तीय सहायता हेतु हुडको के साथ समझौता ज्ञापन 18.01.20 निष्पादित किया।

वार्षिक ऋण योजना :

बैंक द्वारा वर्ष 2023-24 के दौरान ए.सी.पी लक्ष्यों रु. 1698930 लाख के सापेक्ष रु. 1969906 लाख का ऋण वितरित किया है। लक्ष्यों के सापेक्ष प्राप्ति 115.95% है।

समूह ऋण :

बैंक द्वारा पंजाब नेशनल बैंक के नेतृत्व वाले एवं समूह

Pradhan Mantri Awas Yojana:

Bank has executed MOU with HUDCO for accelerating Retail Housing Loans under PMAY (Urban) for financing to EWS, LIG, MIG - I/II beneficiaries as on 18.01.20.

Annual Action Plan :

The Bank disbursed loans of Rs. 1969906 Lacs against the ACP target of Rs.1698930 lacs during 2023-24. The achievement against target is 115.95%.

Consortium Loan :

The bank renewed existing limits under consortium



व्यवस्था के अन्तर्गत मै0 धामपुर बायोऑर्गेनिक्स लिमिटेड, धामपुर को जारी नकदी सीमा को नवीनीकृत किया गया। इन ऋणों ने इस तरह के अग्रिमों की बढ़ोतरी के लिये बैंक के विश्वास को दृढ़ किया है।

arrangements lead by PNB to M/s Dhampur Bio Organics Limited, Dhampur. Such loans have given Bank confidence to go further in such advances.

12. ऋणों की वसूली :

ऋणों की वसूली में सुधार हेतु बैंक द्वारा निरन्तर प्रयास किए गए। अतिदेय खातों के अनुसरण हेतु क्षेत्रों के लिये विशेष रूप से प्रबन्धक नामांकित किये गये। जिसके फलस्वरूप चालू वित्तीय वर्ष 2023-24 के दौरान एन.पी.ए. खातों में कुल रु. 129021.42 लाख की कमी सम्भव हो सकी। वर्ष 2024-25 में भी बैंक ने यही रणनीति अपनाने का निर्णय लिया है।

12. Recovery of Loans :

Continuous efforts were made by the bank to improve recovery in the advances. Managers were specially deputed in the regions for the follow-up of irregular and NPA accounts. As a result reduction of Total Rs. 129021.42 lakh could be possible in NPA Accounts during current financial year 2023-24. We wish to continue the same strategy during the coming year 2024-25

सारणी सं. 17 / Table No. 17

(राशि हजारों में)

(Amount in thousand)

I) क्षेत्रवार वसूली की स्थिति / Sector-wise Recovery Position								
विवरण Particulars	30.06.2023				30.06.2022			
	कुल माँग Total Demand	वसूली Recovery	अतिदेय Overdue	वसूली % Recovery %	कुल माँग Total Demand	वसूली Recovery	अतिदेय Overdue	वसूली % Recovery %
कुल ऋण Total Advances	138583858	107531316	31052541	77.59	123739610	96548688	27190922	78.03%
कृषि क्षेत्र Farm Sector	112379779	86618682	25761096	77.08	99380807	77149986	22230821	77.63%
अकृषि क्षेत्र Non Farm Sector	17505377	13245903	4259473	76.89	24358803	19398702	4960101	79.64%

II) 30.06.22 एवं 30.06.23 को अवधिवार अतिदेयों की स्थिति Age-wise Position of Overdues as on 30.06.22 & 30.06.23

विवरण Particulars	30.06.23	30.06.22
	राशि / Amount	राशि / Amount
1 वर्ष से कम / Less than 1 year	11484855	10494507
1 वर्ष से अधिक 3 वर्ष तक / Over 1 year to 3 years	6350394	5352687
3 वर्ष से अधिक 5 वर्ष तक / Over 3 years to 5 years	8591203	6682972
5 वर्ष से अधिक / Over 5 years	4626089	4660756

13. (अ) ऋणों का अपलेखन :

बैंक द्वारा रु. 32118.39 लाख की अनर्जक आस्तियों को इस वर्ष तकनीकी अपलिखित किया गया है। स्थिति सारणी सं. 18 में दी गयी है।

13. (A) Write off of Loans.

This year bank has Technical written off Rs. 32118.39 lakh of non-performing assets. The position is given in table No. 18.



सारणी सं. 18 / Table No. 18

(राशि हजारों में)

(Amount in thousand)

क्र.सं./ Sl.No.	विवरण / Particulars	2023-24	2023-24
1.	अपलिखित खातों की संख्या / No. of Written Off A/cs	29497	71351
2.	अपलिखित राशि / Amount Written Off	3211839	4622343

(ब) आर.बी.आई. व राष्ट्रीय बैंक के दिशा निर्देशानुसार समझौता नीति एवं एकमुश्त समाधान योजना :

बैंक ऋणों/अनर्जक आस्तियों में समझौता/एकमुश्त समाधान की सम्भावनाओं को तलाशता रहा है। 2023-24 के दौरान 48545 खाते इस योजना में शामिल किये गये।

आंकड़े सारणी सं. 19 में दिये गये हैं

(B) Compromise Policy & One Time Settlement Scheme as per guidelines of RBI/ NABARD :

The bank has been exploring the possibility of compromise/one time settlement of loans /NPAs. 48545 Accounts are covered under this scheme during 2023-24.

The data is given in Table 19.

सारणी सं. 19 / Table No. 19

(राशि हजारों में)

(Amount in thousand)

क्र.सं./ Sl.No.	विवरण / Particulars	2023-24	2022-23
1.	समझौता किये गये खातों की संख्या / No. of Compromised A/cs	48545	33503
2.	वसूली राशि / Amount Recovered	3424842	3555830

(स) प्रतिभूतिकरण अधिनियम 2002 के अन्तर्गत मामले:

बैंक द्वारा पात्र अनर्जक खातों में प्रतिभूतिकरण अधिनियम 2002 के प्रावधानों के अन्तर्गत वसूली कार्यवाही को चालू वर्ष में भी जारी रखा है। गत वर्ष के अन्त में बकाया सरफेसी खातों में रु. 6672.39 लाख के अतिरिक्त चालू वर्ष के दौरान बैंक द्वारा 912 खाते जिनकी राशि रु. 8242.58 लाख थी, में सरफेसी अधिनियम के अन्तर्गत कार्यवाही करने के लिए नोटिस जारी किये गए। इसके फलस्वरूप कुल 1083 खातों में रु. 5381.04 लाख की वसूली हुयी, इनमें से 103 खाते रु. 566.58 लाख के वर्ष के दौरान बन्द हो गये तथा 980 खाते जिनकी अवशेष राशि रु. 4814.46 लाख थी, मानक श्रेणी में आ गये। वित्तीय वर्ष मार्च 2024 की समाप्ति पर प्रतिभूतिकरण अधिनियम 2002 के अन्तर्गत कुल खाते 1038 जिनकी राशि 9034.23 लाख है।

14. अर्जित आय :

बैंक ने रु. 153471.40 लाख एवं रु. 49818.05 लाख की ब्याज आय क्रमशः ऋणों एवं निवेशों से अर्जित की हैं।

(C) Cases under SARFAESI Act -2002 :

The bank has continued recovery action in eligible NPA accounts under provisions of SARFAESI Act-2002 during current year also. In addition to 908 SARFAESI accounts outstanding Rs. 6672.39 lakh at the end of previous year, bank took up 912 loan accounts involving amt. of Rs. 8242.58 lakh for action by serving notices under the Act during current year. As a result, an amount of Rs. 5381.04 lakh recovered in total 1083 accounts. Out of these, 103 loan accounts involving amt. of Rs. 566.58 lakh were closed during the year & 980 loan accounts involving Rs. 4814.46 lakh were upgraded in standard category. At the end of financial year Mar 2024 Total Account under SARFAESI ACT 2002 are 1038 amounting Rs. 9034.23 Lakh.

14. Income Earned :

The Bank has earned interest income of Rs. 153471.40 lacs and Rs. 49818.05 lacs from Advances



विस्तृत स्थिति सारणी सं. 20 में दी गयी हैं।

and Investments respectively. The detailed position is given in Table No. 20.

सारणी सं. 20 / Table No. 20

(राशि हजारों में)

(Amount in thousand)

क्र.सं. / Sl. No.	विवरण / Particulars	2023-24	2022-23
आय अर्जित / Income earned			
1.	ऋण / Advances	15347140	15582278
2.	निवेश / Investments	4981805	5000130
	अन्य ब्याज / Other Interest	1927523	997103
3.	अन्य आय / Other Income	3989054	3070831
	कुल आय / Total Income	26245522	24650342
	— ऋणों पर आगम (%) / - Yield on Advances	8.39	9.15
	— निवेशों पर आगम (%) / - Yield on Investments	7.48	7.29

15. उपाजित व्यय :

जमाओं पर ब्याज, उधार पर दिये ब्याज, स्थापना व्यय तथा अन्य खर्चों के रूप में किए गए खर्चों का विवरण सारणी सं. 21 में दिया गया है :-

15. Expenditure Incurred :

The Details of Expenditures incurred by way of interest on deposit, interest Paid on borrowings, establishment cost & other expenditure is given in Table No. 21 :-

सारणी सं. 21 / Table No. 21

(राशि हजारों में)

(Amount in thousand)

क्र.सं. / Sl. No.	विवरण / Particulars	2023-24	2022-23
1.	जमाओं पर भुगतान ब्याज / Intt. Paid on deposits	10364699	8487533
2.	उधार पर भुगतान ब्याज / Intt. Paid on borrowings	769713	644053
3.	स्थापना व्यय / Establishment Cost	8231110	6705983
4.	अन्य परिचालन व्यय / Other Operating Cost	1991160	1931045
5.	प्रावधान / Provisions	4350000	1544238
	योग / Total	25706682	19312852

16. वित्तीय अनुपात :

बैंक की उपलब्धियों को प्रदर्शित करने वाले वित्तीय अनुपात निम्नवत हैं:

16. Financial Ratios :

The financial ratios depicting bank's achievements are as under :



सारणी सं. 22 / Table No. 22

(राशि हजारों में)

(Amount in thousand)

क्र.सं. / Sl. No.	विवरण / Particulars	31.03.24	31.03.23
	औसत कार्य निधि / Average Working Funds	279609376	268654535
I.	वित्तीय आगम / Financial Return	7.96	8.03
II.	वित्तीय लागत / Financial Cost	3.98	3.40
III.	वित्तीय मार्जिन (I-II) / Financial Margin (I-II)	3.98	4.63
IV.	कार्यशील लागत / Operating Cost	3.66	3.21
V.	विविध आय / Miscellaneous Income	1.43	1.14
VI.	कार्यशील मार्जिन (III-IV+V) / Operating Margin (III-IV+V)	1.75	2.56
VII.	जोखिम लागत / Risk Cost	1.56	0.57
VIII.	शुद्ध मार्जिन (VI-VII) / Net Margin (VI-VII)	0.19	1.99

17. कृषक गोष्ठी / ऋण वितरण शिविर :

बैंक ने हमारे पात्र मौजूदा उधारकर्ताओं को ऐड-ऑन सुविधाओं के माध्यम से अतिरिक्त ऋण सुविधायें प्रदान की हैं। घर घर केसीसी अभियान के हिस्से के रूप में, भारत सरकार ने पी एम किसान लाभार्थियों को किसान क्रेडिट कार्ड योजना के माध्यम से अल्पावधि कृषि ऋण से संतृप्त करने हेतु विशेष अभियान शुरू किया है। बैंक इस विशेष अभियान के तहत सक्रिय रूप से भाग ले रहा है और के.सी.सी. सुविधा द्वारा इस वित्तीय वर्ष में 70569 प्रधानमंत्री किसान सम्मान लाभार्थियों को संतृप्त किया इस वित्तीय वर्ष में बैंक द्वारा कृषि क्षेत्र में कुल 81466 ऋण खातों में रु 2267.40 करोड़ ऋण स्वीकृत किया गया, साथ ही हमारे बैंक द्वारा वर्तमान वित्तीय वर्ष में एफ.पी.ओ. को रु 0.67 करोड़ स्वीकृत कर योजना का शुभारम्भ किया गया। खुदरा एवं एमएसएमइ पोर्टफोलियो को बड़ा करने के लिये बैंक ने समय समय पर चलाये गये 'विशेष ऋण भागीदारी अभियान' के अन्तर्गत वर्तमान वित्तीय वर्ष में कुल 37595 ऋण खातों में रु. 1824.66 करोड़ ऋण स्वीकृत किया।

18. कृषकों की आय को दुगना करना :

हमने मार्च 2024 तक कृषि अग्रियों को 586.02 करोड़ रुपये (3.87%) की वृद्धि के साथ 15744.78 करोड़ रुपये के स्तर तक पहुँचा दिया है। 2024 तक किसान की आय को दोगुना करने के बैंक के प्रयासों को देखते हुए 918881 किसानों को लाभान्वित किया गया है। कृषि ऋण का हिस्सा कुल अग्रिम का 76.39% है।

17. Farmers Meeting / Credit Camp / Special Drive:

Bank has provided the additional credit facilities to our eligible existing borrowers by the way of add-on facilities. As a part of the Ghar Ghar KCC campaign, Government of India has launched a special drive to satiate PM kisan beneficiaries with short term agricultural credit through the Kisan Credit Card Scheme. The bank is actively participating under this special drive and has saturated 70569 Pradhan Mantri Kisan Samman beneficiaries in this financial year 2023-24, the bank sanctioned 81466 loan accounts of Rs 2267.40 crore in agriculture sector. Our bank also started financing to FPOs by sanctioning Rs 0.67 crore in the current financial year. To enlarge the Retail and MSME portfolio bank has launched 'Vishesh Rin Bhagidari Abhiyan' from time to time where the bank sanctioned 37595 loan accounts of amount Rs 1824.66 crore in the financial year 2023-24.

18. Doubling of Farmer's Income :

We have increased agricultural advances by Rs 586.02 crore i.e 3.87% to reach the level of Rs 15744.78 crore as on March 2024. In view of the bank's efforts to double the farmers' income by 2024, 918881 farmers have been benefitted. The share of agricultural credit is 76.39% of the total advances.

सारणी सं. 23 / Table No. 23

(राशि हजारों में)

(Amount in thousand)

वर्ष / Year	कृषि ऋण / Agri. Advances
31.03.24 की स्थिति / As on 31.03.24	157447776

19. स्वयं सहायता समूह योजना :

बैंक ने स्वयं सहायता समूहों को वित्तपोषण जारी रखा है। स्वयं सहायता समूहों को वित्त पोषित मुख्य आर्थिक गतिविधियाँ भैंसपालन/सुअरपालन/यातायात/भेड़ बकरी पालन/क्लाथ प्रिंटिंग इत्यादि हैं। बैंक द्वारा अब तक 59187 एस.एच.जी. को राशि रु. 32858 लाख से वित्तपोषित किया है।

31.03.2024 के अनुसार स्वयं सहायता समूहों के गठन/सम्बद्धता की प्रगति सारणी सं. 24 में दी गयी है।

19. Self Help Group (SHG) Programme :

The bank continued to finance the SHGs. The main activities financed to SHGs are Dairy/ Piggery/Transport/Sheep & Goat/Cloth Printing etc. The bank has so far financed 59187 SHGs for a sum of Rs. 32858 Lakh.

The progress of formation / linkage of Self Help Groups as on 31.03.2024 is given in Table No. 24.

सारणी सं. 24 / Table No. 24

(राशि हजारों में)

(Amount in thousand)

क्र.सं. / Sl. No.	विवरण / Particulars	वर्ष के दौरान / During the year	संचयी स्थिति (योजना शुरू होने से) / Cumulative Position Since Inception of Scheme
1.	गठित एवं बचत सम्बद्ध समूह (सं०) / Group Formed & Saving Linked (No.)	7395	105653
2.	ऋण सम्बद्ध समूह (सं०) / Credit Linked Group (No.)	6141	59187
3.	वितरित ऋण (राशि) / Loan Disbursed(Amt.)	544318	3285858

20. राष्ट्रीय लक्ष्यों के अन्तर्गत उपलब्धियाँ :

राष्ट्रीय लक्ष्यों के सापेक्ष बैंक की उपलब्धियाँ निम्नवत हैं :-

20. Achievement under National Goals :

Performance of Bank vis-a-vis National goals is as under:-

सारणी सं. 25 / Table No. 25

मानदण्ड / Parameters	राष्ट्रीय लक्ष्य / National Goals	प्राप्ति / Achievement (%)	
		(Excluding IBPC & PSLC)	(Including IBPC & PSLC)
ऋण जमा अनुपात / C.D. Ratio	75.18	72.41	47.03
प्राथमिकता क्षेत्र ऋण / Priority Sector Adv.	75	82.93	138.08
कमजोर वर्ग को ऋण / Weaker Sector Adv.	15	20.72	105.07
कृषि / Agriculture	18	25.91	120.18
लघु एवं सीमान्त कृषक / Small and Marginal Farmers	9	19.32	103.67



प्रथमा यू.पी. ग्रामीण बैंक, मुरादाबाद
Prathama U.P. Gramin Bank, Moradabad

21. विकास कार्य योजना/सहमति ज्ञापन पत्र के अन्तर्गत उपलब्धियाँ :

बैंक ने प्रवर्तक बैंक के साथ सहमति ज्ञापन-पत्र हस्ताक्षरित किया था। वित्तीय वर्ष 2023-24 हेतु बैंक की एम.ओ.यू. के अन्तर्गत निर्धारित लक्ष्यों के सापेक्ष उपलब्धियाँ सारणी सं. 26 में दी गई हैं।

21. Achievements under DAP / Memorandum of Understanding (MOU) :

The Bank has signed MOU with the Sponsor Bank. Our achievements under MOU for the year 2023-24 are given in Table No. 26.

सारणी सं. 26 / Table No. 26

(राशि हजारों में)

(Amount in thousand)

क्र.सं. / Sl. No.	विवरण Particulars	अपेक्षाएँ / Obligations 2023-24	उपलब्धियाँ / Achievements 2023-24	उपलब्धियाँ %/ Achievement %
1.	कुल जमा / Total Deposits	280000000	284678034	101.67%
2.	माँग जमा / Demand Deposits	190000000	193454144	101.81%
3.	कुल ऋण / Total Advances	210500000	206126224	97.92%
4.	प्राथमिकता ऋण / Priority Sector Loan (o/s)	189000000	180896278	95.71%
5.	कृषि ऋण / Agriculture Advances (o/s)	167700000	157447776	93.87%
6.	चालू वर्ष में कृषि में वितरित ऋण / Disbursement in Agri. During current year			
	- Accounts	580000	660152	102.62%
	- Amount	120000000	141202231	
7.	लाभ कर पूर्व / Profit Before Tax	2700000	538840	19.95%
8.	लाभ कर बाद / Profit After Tax	1880000	378840	20.15%
9.	कुल एनपीए / Gross NPA			
	- Amount	16840000	17280802	102.61%
	- %age	8%	8.38%	0.38%
10.	ऋण जमा अनुपात / C.D. Ratio (%)	75.18%	72.41%	-2.77%
11.	वसूली (%) (जून) / Recovery % (June)	80%	77.59%	-2.41%
12.	चालू वर्ष के दौरान ऋण वितरण / Loan Disbursement	169893022	196990553	115.95%
13.	नये स्वयं सहायता समूहों का गठन / Fresh SHGs formed	16000	7395	46.22%
14.	चालू वर्ष के दौरान स्वयं सहायता समूहों का क्रेडिट लिंकेज / Fresh SHGs credit linked during the year	4500	6141	136.46%
15.	नये जारी होने वाले केसीसी / Fresh KCC issued (No.)	135000	637593	472.29%
16.	नये जारी होने वाले जीसीसी / Fresh GCC issued (No.)	500	348	69.60%
17.	खुलने वाले पीएमजेडीवाई खातों की संख्या / No. of no PMJDY accounts opened	284400	162673	57.19



18.	नया एसएमई वित्तपोषण / No. of SME financed	24000	88071	366.96%
19.	नये कृषकों को वित्तपोषण / No. of new farmers financed	140000	660152	471.53%
20.	आय से व्यय का अनुपात / Cost to Income Ratio %	51%	67.65%	16.65%
21.	प्रति शाखा व्यवसाय / Per Branch Business	500500	511254	102.14%
22.	प्रति कर्मचारी व्यवसाय / Per Employee Business	103500	120089	116.02%
23.	प्रति कर्मचारी लाभ / Per Employee Profit (Rs. in lacs)	4.42	0.93	21.04%
24.	नयी खुलने वाली शाखाएँ / No. of Branches to be opened	22	11	50%
25.	12 महीने से अधिक हानि वाली शाखाएँ / Loss making Branches more than 12 months	0	2	-

22. राजभाषा समिति :

राजभाषा अधिनियम 1963 के उपबन्धों के अनुरूप हिन्दी के प्रयोग को बढ़ावा देने के उद्देश्य से प्रधान कार्यालय में राजभाषा समिति गठित है। बैंक अधिकारिक भाषा में कामकाज को उच्च प्राथमिकता देता है।

23. निरीक्षण एवं नियन्त्रण :

बैंक में स्थापित निरीक्षण विभाग के माध्यम से निरीक्षण कराने की एक सुदृढ़ प्रणाली प्रधान कार्यालय पर है। इसने शाखाओं के कार्यकलाप हेतु विस्तृत नीतियाँ बनायी हैं। नीति सम्बन्धी मार्गनिर्देशों की समय-समय पर समीक्षा की जाती है। निदेशक मण्डल की अंकेक्षण समिति इन कार्यकलापों से सम्बन्धित विभिन्न परिचालनात्मक मामलों की देख रेख करती है। बैंक द्वारा निर्धारित अवधि पर सामान्य रूप से शाखाओं का जोखिम आधारित आन्तरिक अंकेक्षण नीति के अनुसार आवधिक निरीक्षण किया गया है। बैंक द्वारा अपने प्रायोजक बैंक की नीति के आधार पर समवर्ती अंकेक्षण कराने हेतु नीति बनायी गयी है जो अनियमितताओं एवं त्रुटियों तथा प्रचलित पद्धति प्रणाली एवं नियंत्रण जोखिम के उल्लंघन का पता लगाने की पूर्व चेतावनी सूचक का कार्य करती है। जो धोखाधड़ी जैसे लेन देन से बैंक को बचाती है। राजस्व अंकेक्षण के अन्तर्गत शाखाओं का नियमित निरीक्षण के एक भाग के रूप में आय-व्यय अंकेक्षण किया जाता है। निरीक्षण कार्य करने के लिये बैंक में निरीक्षकों की अपनी एक टीम है। अपने ग्राहकों को जानिए/धनशोधन निवारण के भारतीय रिजर्व बैंक से प्राप्त दिशा-निर्देश लागू किया गया है।

22. Rajbhasha Committee:

In compliance of Official Language Act 1963 for promoting the use of Hindi language, Rajbhasha Committee has been constituted at Head Office. The bank gives high priority to work in the official language.

23. Inspection and control :

The bank has robust system of inspections through its Inspection Department at HO. It has laid down detailed policies regarding functioning of branches. The policy guidelines are reviewed from time to time. The Audit Committee of Board oversees the various operational matters relating to these functions. According to the Risk Based Internal Audit Policy the bank has undertaken periodic inspection of branches normally as per prescribed frequency ensuring compliance of systems and procedures and has taken remedial actions for mitigating the various risks involved in business operations. Bank has framed Concurrent Audit Policy in line with Sponsor Bank as a part of Bank's early warning system to detect irregularities and lapses which help in checking deviations from system and procedure, controlling risks and prevent fraudulent transactions. The income and expenditure audit of the branches is regularly conducted as a part of Regular Inspection. The bank has an in house team of inspectors for this job. The guidelines of Know Your Customers/Anti Money laundering which were reviewed through RBI from



सतर्कता संकेत वाले मामले प्रवर्तक बैंक के सतर्कता विभाग को प्रेषित किए गए। रिजर्व बैंक/नाबार्ड/भारत सरकार के निरीक्षण से सम्बन्धित विभिन्न निर्देशों का अनुपालन सुनिश्चित किया गया। बैंक ने तेरह जनसूचना अधिकारियों व एक केन्द्रीय जनसूचना अधिकारी को नामांकित किया है जो सूचना के अधिकार अधिनियम 2005 के अन्तर्गत प्राप्त प्रार्थनापत्रों को देखते हैं। बैंक द्वारा जनता को सूचना देने में सूचना के अधिकार अधिनियम 2005 के प्रावधानों को महत्व दिया गया है।

बैंक का विधिक कक्ष प्रधान कार्यालय स्तर पर स्थापित है जो बैंक के मुकदमे में पैरवी और विधिक अनुपालन सुनिश्चित करता है।

24. अन्तरण मूल्य प्रणाली :

परिवर्तित परिस्थितियों के दृष्टिगत बैंक द्वारा अन्तरण मूल्य प्रणाली को चालू वर्ष में संशोधित कर दिया गया। इसके अन्तर्गत प्र0का0 द्वारा शाखाओं की निधि पर 5.65% प्राइम जमा तथा सावधि पर समूल्य दर पर ब्याज का भुगतान किया गया एवं शाखाओं द्वारा उधार ली गयी निधि पर 6.00% से 7.00% की दर पर ब्याज की वसूली की गयी।

25. गैर ब्याज आय :

बैंक ने इस वित्तीय वर्ष में गैर ब्याज आय में रु. 398.91 करोड़ (कुल आय का 15.20%), गत वर्ष रु. 307.08 करोड़ (कुल आय का 12.46%) के सापेक्ष अर्जित किये। बैंक की 110 शाखाओं में लाकर सुविधा उपलब्ध है, जिससे बैंक ने वर्ष के दौरान रु. 126.99 लाख का किराया अर्जित किया। बैंक द्वारा वर्ष 2023-24 के दौरान प्राथमिकता क्षेत्र ऋण प्रमाण पत्र (पी.एस.एल.सी.) से रु. 217.89 करोड़ एवं अन्तः बैंक भागीदारी प्रमाण पत्र (आई.बी.पी.सी.) से रु. 2.54 करोड़ की अतिरिक्त आय प्राप्त की गयी। इसके अतिरिक्त हमने गैर ब्याज आय के अन्तर्गत बीमा व्यवसाय से भी रु. 923.78 लाख अर्जित किये।

अ. प्राथमिकता क्षेत्र ऋण प्रमाण पत्र :

भारतीय रिजर्व बैंक द्वारा अपने परिपत्र संख्या FIDD.CO.Plan.BC.23/40.09.01/2015-16 दिनांकित 07.04.2016 के द्वारा क्षेत्रीय ग्रामीण बैंकों को प्राथमिकता क्षेत्र ऋण प्रमाण पत्र जारी करने की अनुमति दी है। ये प्राथमिकता क्षेत्र ऋण प्रमाण पत्र प्राथमिकता प्राप्त ऋणों के निम्न 4 प्रकार के वर्गों में जारी किये जा सकते हैं :-

time to time have been implemented since amalgamation. The matters involving vigilance overtones were regularly being referred to Vigilance Cell of the bank. The compliance of various instructions in respect of inspection from RBI/NABARD/GOI is being ensured. The bank has designated thirteen (13) Public Information Officers & one Central Public Information Officer who attend to the applications under Right to Information Act 2005. The bank attaches significance to the provision of Right to Information Act 2005 providing information to the public. The bank has a 'Legal Cell' at the HO for legal compliance, Litigation Management, etc.

24. Transfer Price Mechanism (TPM) :

The bank has revised the transfer price mechanism during current year in view of changed scenario. Under TPM, Head Office pays interest @5.65% on Prime deposits and at par on term deposits on branch funds and recovers interest ranging from 6.00% to 7.00% on funds borrowed by branches.

25. Non Interest Income :

During the FY, Bank has earned Rs. 398.91 cr. (15.20% of total income), previous year Rs. 307.08 cr. (12.46% of total income) from Non interest income. Bank has locker facilities in 110 branches secured Rs. 126.99 Lac as rent of lockers during the year. During FY 2023-24, bank has earned net additional income of Rs. 217.89 Crore by issuance of Priority Sector Lending Certificate and Rs. 2.54 Crore by issuance of Inter Bank Participation Certificate. Besides it, we have also earned non-interest income of Rs. 923.78 lakh through insurance business.

A. Priority Sector Lending Certificate :

Reserve Bank of India vide its circular No. FIDD.CO.Plan.BC.23 / 40.09.01 / 2015-16 dated 07.04.2016 has permitted to the Regional Rural Banks for issuing Priority Sector Lending Certificates. These Priority Sector Lending Certificates can be issued to following 4 categories :-



S. No.	Type of PSLCs	Representing	Counting for
1.	PSLC Agriculture	- All eligible Agriculture loans except loans to SF/MF for which separate certificates are available	Achievement of agriculture target and overall PSL target
2.	PSLC SF/MF	- All eligible loans to small/marginal farmers	Achievement of SF/MF sub-target, agriculture target and overall PSL target
3.	PSLC Micro Enterprises	- All PSL Loans to Micro Enterprises	Achievement of micro-enterprise sub-target and overall PSL target
4.	PSLC General	- The residual priority sector loans i.e. other than loans to agriculture and micro enterprises for which separate certificates are available	Achievement of overall PSL target

S. No.	Type of PSLCs	Representing	Counting for
1.	PSLC Agriculture	- All eligible Agriculture loans except loans to SF/MF for which separate certificates are available	Achievement of agriculture target and overall PSL target
2.	PSLC SF/MF	- All eligible loans to small/marginal farmers	Achievement of SF/MF sub-target, agriculture target and overall PSL target
3.	PSLC Micro Enterprises	- All PSL Loans to Micro Enterprises	Achievement of micro-enterprise sub-target and overall PSL target
4.	PSLC General	- The residual priority sector loans i.e. other than loans to agriculture and micro enterprises for which separate certificates are available	Achievement of overall PSL target

बैंक द्वारा अपने कुल ऋणों में से प्राथमिकता ऋणों के पोर्टफोलियो के आंकलन के आधार पर वर्ष 2023-24 के दौरान कुल रु. 11050 करोड़ के प्राथमिकता क्षेत्र ऋण प्रमाण पत्र—छोटे व सीमान्त किसान वर्ग व रु 1500 करोड़ कृषि क्षेत्र व रु. 400 करोड़ माइक्रो इण्टरप्राइजेज में जारी किये गये जिस पर बाजार रुझान के आधार पर बैंक को कुल रु. 220.14 करोड़ की आय प्राप्त हुई।

बैंक द्वारा अपने कुल ऋणों में से प्राथमिकता ऋणों के पोर्टफोलियो का आंकलन कर रु. 5525 करोड़ के प्राथमिकता क्षेत्र ऋण प्रमाण पत्र सामान्य वर्ग एवं रु 200 करोड़ कृषि क्षेत्र में क्रय किये गये। जिस पर बाजार रुझान के आधार पर बैंक को कुल रु. 2.25 करोड़ का भुगतान करना पड़ा इस प्रकार बैंक द्वारा वर्ष के दौरान अपने कुल ऋणों में से प्राथमिकता ऋणों के राष्ट्रीय लक्ष्यों (जो कि कुल ऋणों का 75% है) को प्राप्त करने के पश्चात अतिरिक्त पोर्टफोलियो का सर्वोत्तम प्रयोग करते हुए कुल रु. 217.89 करोड़ की शुद्ध आय प्राप्त की गयी।

ब. अन्तः बैंक भागीदारी प्रमाण पत्र :

भारतीय रिजर्व बैंक द्वारा अपने परिपत्र संख्या RPCD.CO.RRB.BC.No.13/03.05.33/2009-10 दिनांकित 04.08.2009 के द्वारा क्षेत्रीय ग्रामीण बैंकों को अन्तः बैंक

During the year 2023-24, on assessment of total priority sector portfolio, bank has issued Priority Sector Lending Certificates of Rs. 11050 crore in SF/MF sector, Rs 1500 Crore in Agriculture sector and Rs 400 Crore in Micro Enterprises, on which bank has earned a total income of Rs 220.14 crore on the basis of market trends.

On assessment of total priority sector portfolio, bank has purchased Priority Sector Lending Certificates of Rs. 5525 crore in General and Rs 200 Crore in Agriculture sector. On which bank has paid Rs 2.25 crore on the basis of market trends. Thus, during the year, bank has earned net income of Rs. 217.89 Crore through Priority Sector Lending Certificates by optimum utilization of surplus of priority sector advances against the national goal (which is 75% of the total advances).

B. Inter Bank Participation Certificate:

Reserve Bank of India vide its circular No. RPCD.CO.RRB.BC.No.13/03.05.33/2009-10 dated 04.08.2009 has permitted to the Regional Rural Banks for issuing Inter Bank Participation



भागीदारी प्रमाण पत्र जारी करने की अनुमति दी है।

वर्ष के दौरान बैंक ने आई.बी.पी.सी. सौदे पर रु. 2.54 करोड़ रुपये की शुद्ध ब्याज आय अर्जित की है। 31.03.2024 को किसी भी प्रकार का आई बी पी सी सौदा शेष नहीं था। इसलिए प्राथमिक क्षेत्र के अग्रिमों की समग्र उपलब्धि में कोई परिवर्तन नहीं हुआ है। भारतीय रिजर्व बैंक के दिशा-निर्देशों के अनुसार इण्टर बैंक भागीदारी प्रमाण पत्र जारी/प्राप्त किया गया है।

IBPC सौदे वित्त वर्ष 2023-24 का सारांश

Date of Deal	Participating Bank	Deal Amount (in crore)	Net Income (in crore)
07-Dec-22	PNB	950	2.54
	Total		2.54

स. प्राथमिकता क्षेत्र ऋण पोर्टफोलियो से प्राप्त अतिरिक्त कुल आय :

बैंक ने वित्त वर्ष 2023-24 के दौरान रु. 11050 करोड़ के प्राथमिक क्षेत्र ऋण प्रमाण पत्र – छोटे व सीमान्त किसान वर्ग, रु. 1500 करोड़ कृषि क्षेत्र व रु. 400 करोड़ माइक्रो इंटरप्राइजेज के पी एस एल सी प्रमाण पत्र जारी किये गये एवं रु. 5525 करोड़ के प्राथमिकता क्षेत्र ऋण प्रमाण पत्र सामान्य वर्ग एवं रु 200 करोड़ कृषि क्षेत्र वर्ग पी.एस.एल. सी. प्रमाण पत्र क्रय किये हैं। देयतिथि 31.03.2024 के साथ जारी शुद्ध पी.एस.एल.सी. 7225 करोड़ रुपये है इसलिए बैंक ने अपनी प्राथमिकता क्षेत्र की उपलब्धियों में 7225 करोड़ रुपये की कमी की है। वित्तवर्ष 2023-24 में बैंक ने PSLC सौदे पर 217.89 करोड़ रुपये की शुद्ध ब्याज आय अर्जित की है।

26. जोखिम निधि :

जोखिम निधि का कोई प्रावधान नहीं किया गया है।

27. सूचना तकनीक (आई.टी.)/सीबीएस :

बैंक के ग्राहकों हेतु जुलाई 2011 से नेशनल इलेक्ट्रॉनिक फंड ट्रांसफर की सुविधा प्रारम्भ हुई थी। वर्तमान वित्तीय वर्ष 2023-24 में कुल 123.43 लाख खातों में रु. 34904.93 करोड़ की राशि का लेनदेन हुआ है।

बैंक के ग्राहकों हेतु अगस्त 2015 से वास्तविक समय सकल निपटान सुविधा प्रारम्भ हुई थी वर्तमान वित्तीय वर्ष 2023-24 में कुल 231152 खातों में रु 21241.44 करोड़ की राशि का लेनदेन हुआ है।

बैंक द्वारा वित्तीय वर्ष 2023-24 में लोक वित्तीय प्रबन्धन प्रणाली के अन्तर्गत 40.19 करोड़ की राशि लाभार्थियों के

Certificates.

During the year, Bank has earned net interest income of Rs 2.54 Crore on IBPC deal. As on 31.03.2024, no outstanding IBPC was there. Hence, there is no change in overall achievement of Priority Sector Advances. Inter Bank Participation Certificate has been issued /obtained as per RBI guidelines.

Summary of IBPC deal FY 2023-24

Date of Deal	Participating Bank	Deal Amount (in crore)	Net Income (in crore)
07-Dec-22	PNB	950	2.54
	Total		2.54

C. Additional total Income from Priority Sector Advances portfolio :

During FY 2023-24, bank has also issued Priority Sector Lending Certificate of Rs. 11050 Crore in SF/MF sector and Rs 1500 crore in Agriculture sector and Rs 400 crore in Micro enterprises and purchased Priority sector Lending Certificate of Rs 5525 crore in General and Rs. 200 crore in Agriculture sector. The Net PSLC issued is Rs 7225 crore with due date 31.03.2024. Therefore Bank has reduced its priority sector achievements by Rs 7225 crore. Bank has earned net interest income on PSLC deal of Rs. 217.89 crore in the FY 2023-24.

26. Risk Fund :

No provision has been made for risk fund.

27. Information Technology (I.T.)/CBS :

Bank has started National Electronic Fund Transfer (NEFT) in July, 2011. During FY: 2023-24, total transaction in 123.43 Lakh account involving Rs. 34904.93 crore has been initiated/received by our bank.

Real Time Gross Settlement (RTGS) facility for fund transfer was started in our bank in August 2015. Transactions in 231152 customer accounts involving Rs. 21241.44 crore has been initiated / received by our bank in FY: 2023-24.

Bank has received Rs. 40.19 Crore in various beneficiary accounts through Public Fund



खाते में अन्तरित की गई है।

बैंक ने भारतीय राष्ट्रीय भुगतान निगम द्वारा विकसित स्वदेशी भुगतान प्रणाली पर आधारित 174791 रुपये डेबिट कार्ड जारी किए गये हैं इनमें प्रधानमंत्री जन धन योजना अन्तर्गत जारी 30019 व किसानों को जारी 277 कार्ड शामिल हैं।

बैंक द्वारा वित्तीय वर्ष 2023-24 में बैंक के ऑन लाइन ढाँचे को आधुनिक तकनीक के साथ तारतम्य बैठाने के लिए बैंक की वेबसाइट को रिमाड्यूल किया गया है। अब हमारी वेबसाइट EV-SSL certified है।

बैंक द्वारा अपने ऋण खाता धारकों का विवरण क्रेडिट एजेन्सियों की साइट पर अपडेट किया जाता है जिसके डाटा प्राप्ति स्वीकार करने की दिनांक 31.03.2024 में स्थिति निम्नवत है।

1. क्रिफ	— 99.99 प्रतिशत
2. इक्यूफैक्स	— 97.70 प्रतिशत
3. इक्सपेरियन	— 97.98 प्रतिशत
4. सिबिल	— 99.30 प्रतिशत

बैंक द्वारा E-COMMERCE की सुविधा ग्राहकों के लिए प्रारम्भ की गयी है। अब E-COMMERCE सुविधा के तहत हमारी बैंक के ग्राहकों को आन लाइन खरीददारी तथा भुगतान, SMS, Net Banking, QR code generation की सुविधायें प्राप्त हो गयी हैं।

बैंक द्वारा मोबाइल बैंकिंग की सुविधा ग्राहकों के लिए प्रारम्भ की गयी है। मोबाइल बैंकिंग की सुविधा का उपयोग करके ग्राहक अब अन्तः शाखा व अन्तः बैंक निधियों का अन्तरण अपने मोबाइल से कर सकेंगे। साथ ही 15G/H, Social security, Debit Card management, FD Opening से सम्बन्धित कार्य भी मोबाइल से कर सकेंगे।

बैंक द्वारा में IMPS की सुविधा शाखा व मोबाइल चैनल द्वारा ग्राहकों के लिए प्रारम्भ की गयी है जिसके तहत अब ग्राहको को अन्तः शाखा व अन्तः बैंक निधियों ऑन लाइन अन्तरण की सुविधायें भी हमारी बैंक के माध्यम से प्राप्त हो गयी हैं।

इस सुविधा का उपयोग करते हुए वित्तीय वर्ष 2023-24 में हमारी बैंक के ग्राहकों ने 87.50 लाख खातों में 3907.42 करोड़ का लेन देन किया है।

बैंक द्वारा बिल डेस्क पेमेन्ट गेट वे की सुविधा से ग्राहकों हेतु प्रारम्भ की गयी है इस सुविधा का उपयोग करते हुए अब बैंक ग्राहक मोबाइल रिचार्ज व डी टी एच रिचार्ज आदि मोबाइल एप द्वारा आसानी से कर सकते हैं।

Management System (PFMS) during FY: 2023-24.

Based on domestic Payment gateway system developed by NPCI, bank has introduced RuPay Cards in Bank in January, 2014. Bank has issued RuPay Cards to 174791 customers, out of which 30019 RuPay cards are issued under PMJDY scheme. Bank has also issued 277 RuPay Kisan Card.

In order to make the online infrastructure compatible with the new technologies, our Bank's new website has been revamped with EV-SSL certificate, a global standard security technology.

Our bank is regularly submitting the borrower's details to various credit rating agencies. The status of data acceptance by the rating agencies as on 31.03.2024 are as under:

1. CRIF	- 99.99%
2. Equi Fax	- 97.70%
3. Experian	- 97.98%
4. CIBIL	- 99.30%

E-commerce, SMS, Net Banking, QR code generation facility has been started by the bank to facilitate online purchasing and electronic payment at the convenience of the customer.

Mobile banking facility was made live, which includes inter and intra bank transaction, 15G/H, Social security, Debit Card management, FD Opening facility for the customers.

Also IMPS transaction on Branch and Mobile channel was made live for the purpose of instant interbank /intra Bank electronic fund transfer of customers.

Total transaction of Rs.39.42 crore in 87.50 Lakh accounts has been done by our bank's customers in FY: 2023-24.

Various recharge and bill payment facility has been made available to our bank's customer through Bill-Desk Payment gateway via Mobile app.



28. बैंकाश्योरेन्स व्यवसाय:

वर्ष के दौरान, बैंक द्वारा जीवन बीमा, सामान्य बीमा एवं स्वास्थ्य बीमा के क्षेत्र में क्रमशः मै. पी.एन.बी. मेटलाईफ इण्डिया इन्श्योरेन्स कं. लि., मै. बजाज आलियांज लाईफ इन्श्योरेन्स कं. लि., मै. फ्यूचर जनरली इंडिया इन्श्योरेन्स कं. लि., तथा मै. केयर हेल्थ इन्श्योरेन्स कं. लि. के साथ बीमा व्यवसाय किया गया है।

वर्ष 2023-24 के दौरान बैंक द्वारा जीवन बीमा व्यवसाय में रु. 7.91 करोड़ का व्यवसाय किया गया जिसके माध्यम से रु. 2.31 करोड़ की आय अर्जित की गयी, सामान्य बीमा व्यवसाय में रु. 26.39 करोड़ का व्यवसाय किया गया जिसके माध्यम से रु. 3.52 करोड़ की आय अर्जित की गयी तथा स्वास्थ्य बीमा व्यवसाय में रु. 24.83 करोड़ का व्यवसाय किया गया जिसके माध्यम से रु. 3.41 करोड़ की आय अर्जित की गयी। अतः बीमा व्यवसाय से कुल 9.24 करोड़ की गैर-ब्याज आय बैंक द्वारा अर्जित की गयी है।

29. फसली ऋण/केसीसी कृषकों हेतु व्यक्तिगत दुर्घटना बीमा योजना :

उक्त पॉलिसी के स्थान पर PMSBY योजना को लागू कर दिया गया है। इस योजना के तहत किसानों के कल्याणार्थ रु. 20 लाख का दुर्घटना बीमा कवर प्रदान किया जा रहा है, जिसका प्रीमियम रु. 20 स्वयं किसानों द्वारा जिनकी आयु सीमा 70 वर्ष है वहन किया जाता है।

30. प्रधानमंत्री फसल बीमा योजना—(फसली ऋण/केसीसी धारक)

बैंक में राष्ट्रीय बीमा योजना के स्थान पर प्रधानमंत्री फसल बीमा योजना को लागू कर लिया गया है।

प्रधानमंत्री फसल बीमा योजना के अन्तर्गत बैंक ने वित्तीय वर्ष 2023-24 में 392241 कृषकों को बीमित किया है। जिसमें 175393 खरीफ फसल के लिए और 216848 रबी फसल के लिए बीमित हैं। प्रधानमंत्री फसल बीमा योजना के अन्तर्गत वित्तीय वर्ष 2023-24 बैंक ने 2022.81 लाख का प्रीमियम का भुगतान किया है।

31. निधि प्रबन्धन :

सी.बी.एस. पर अन्तः शाखा सम्पर्कता की मदद से बैंक अपनी निधि प्रबन्धन क्षमताओं को उन्नत करने का प्रयास कर रहा है। फिर भी अन्य बैंकों के करेन्सी चेस्ट पर निर्भरता, शाखाओं में के.सी.सी खातों एवं सरकारी कार्यक्रमों जैसे-मनरेगा आदि में भारी नकद लेन-देन बैंक के समक्ष चुनौती पेश करते हैं।

फिर भी, बैंक द्वारा दो करेन्सी चेस्ट एक बिजनौर क्षेत्र तथा दूसरा गोंडा क्षेत्र में स्थापित करने हेतु आवेदन किया गया

28. Bancassurance Business :

During the year, insurance business has been solicited by the Bank under Life, General and Health Insurance segments with M/s PNB Met Life India Insurance Co. Ltd, M/s Bajaj Allianz Life Insurance Co. Ltd., M/s Future Generali India Insurance Co. Ltd., and M/s Care Health Insurance Co. Ltd. respectively.

The Bank has earned the income of Rs. 2.31 crore by soliciting Life insurance business of Rs. 7.91 crore, Rs. 3.52 crore by soliciting the General insurance business of Rs. 26.39 crore and Rs. 3.41 crore by soliciting the Health insurance business of Rs. 24.83 crore. Thus, the total non-interest income of Rs. 9.24 crore has been earned during the Financial Year 2023-24 by the Bank.

29. Personal Accidental Insurance Scheme (PAIS) for Crop Loan/KCC Farmers :

2016 PAIS scheme has been replaced by Pradhan Mantri Suraksha Bima Yojna (PMSBY) in which accidental coverage of Rs. 2 lakh is being rendered to the farmers and in this scheme farmers up to the age limit of 70 years have to pay Rs. 20/- as premium by themselves.

30. Pradhan Mantri Fasal Bima Yojana (PMFBY) to Crop loans/ KCC holders :

The new scheme PMFBY has been implemented in lieu of Rastriya Krishi Bima Yojana (RKBY) in the Bank.

Bank has insured 392241 farmers under PMFBY in FY 2023-24 where 175393 and 216848 farmers are covered in Kharif 2023 and Rabi 2023-24 respectively. Bank has paid 2022.81 lakhs premium under PMFBY in FY 2023-24.

31. Funds Management :

The bank is making efforts to improve its fund management capabilities with the help of CBS inter branch connectivity. However, dependence on the currency chests of other banks, heavy cash transactions at branches in the KCC accounts & in the Govt. Programmes like MNREGA etc. pose challenges to the bank.

However, the bank has applied and got in - principle permission from Reserve Bank of India for



तथा भारतीय रिजर्व बैंक से सैद्धान्तिक अनुमति प्राप्त की गई है।

32. क्रेडिट गारन्टी ट्रस्ट फण्ड फॉर माइक्रो एण्ड स्माल इन्टरप्राइजेज (सीजीटीएमएसई) :

भूतपूर्व प्रथमा बैंक तथा भूतपूर्व सर्व यू.पी. ग्रामीण बैंक ने वर्ष 2009 में सी.जी.टी.एम.एस.ई. की क्रेडिट गारन्टी योजना की सदस्यता प्राप्त की थी। समामेलन के उपरान्त नई इकाई प्रथमा यू.पी. ग्रामीण बैंक ने सदस्यता जारी रखी। इस प्रकार सूक्ष्म एवं लघु उद्यमी इकाइयों को किसी समपार्श्विक प्रतिभूति अथवा तृतीय पक्ष गारन्टी के बिना रु. 200 लाख तक के ऋणों का वित्त पोषण करना सम्भव है। बैंक द्वारा सीजीटीएमएसई के हाइब्रिड सिक्योरिटी मॉडल में भी ऋण वितरण किया जा रहा है जिसके अन्तर्गत ऋण सीमा के कुछ हिस्से को प्रतिभूति द्वारा तथा कुछ हिस्से को सीजीटीएमएसई द्वारा कवर किया जाता है। एस.एम.ई. अग्रिमों में वृद्धि कर हमें ऋण समूह के विविधीकरण में मदद करेगा।

33. वित्तीय समावेशन योजना :

वित्तीय समावेशन बैंक के लिए प्राथमिक क्षेत्र माना गया है। जैसा कि इसके लक्ष्य “गैर बैंकिंग से बैंकिंग” में परिलक्षित होता है।

1. प्रधान मंत्री जन धन योजना :

प्रधान मंत्री जन धन योजना हमारे बैंक में सफलता पूर्वक लागू है। इस योजना के अंतर्गत बैंक द्वारा 2172202 खाते खोलकर एक उल्लेखनीय प्रदर्शन दर्ज किया है, जिसमें 1125.85 करोड़ की जमा राशि सम्मिलित है। 31.03.2024 को इस योजना के अन्तर्गत ग्राहकों को 1031164 रुपये कार्ड जारी किए गए हैं।

2. कियोस्क बैंकिंग समाधान :

कियोस्क बैंकिंग समाधान अन्तर्गत बैंक मित्र लोकेशन पर 1540 कियोस्क केन्द्रों का संचालन किया जा रहा है। इन कियोस्क केन्द्रों के माध्यम से ई-के.वाई.सी. के द्वारा 2023-24 में 136188 पी.एम.जे.डी.वाई. खाते खोले गए हैं तथा ए.ई.पी.एस. एवं रुपये कार्ड द्वारा मार्च 2024 तक 8534196 लेन-देन की संख्या रु. 4421.88 करोड़ की राशि का लेन-देन किया जा चुका है।

- ई-के.वाई.सी. द्वारा पेपर रहित खाता खोले जाने की प्रक्रिया जो कि आधार कार्ड पर आधारित है, सभी कियोस्क केन्द्रों पर सफलता पूर्वक चलायी जा रही है।
- हमारे सभी कियोस्क केन्द्रों पर ऑफ-अस लेन-देन भी सफलतापूर्वक शुरू किए जा चुके हैं।

setting up of two Currency Chests, one in Bijnor region and the other in Gonda region.

32. Credit Guarantee Trust Fund for Micro and Small Enterprises (CGTMSE):

Erstwhile Prathama Bank and erstwhile Sarva UP Gramin Bank have joined the Credit Guarantee Scheme of CGTMSE on 2009. After amalgamation new entity i.e. Prathama UP Gramin Bank has continued the same. Thus we are facilitating financing of loans up to Rs.200 lakh as per CGTMSE guidelines to Micro & Small Enterprises (SME) units without collateral security and/or third party guarantee. Bank is also financing under hybrid security model of CGTMSE in which some part of loan is covered by security and the remaining part is covered by CGTMSE. This will help us in diversifying our credit portfolio by increasing SME advances.

33. Financial Inclusion :

Financial inclusion has been priority area for the Bank as reflected in its mission “Banking from Unbanked”

1. Pradhan Mantri Jan Dhan Yojna :

Pradhan Mantri Jan Dhan Yojana has successfully implemented by the Bank. Bank has registered a remarkable performance under the scheme by opening 2172202 accounts involving deposits of Rs. 1125.85 Crore. 1031164 Rupay cards have been issued to the PMJDY customers as on 31.03.2024.

2. KIOSK Banking Solution :

Under KIOSK banking solution, at BC locations 1540 KIOSK centre have been operationalised, 136188 PMJDY deposits accounts have been opened through e KYC during the FY 2023-24 & 8534196 transactions amounting Rs. 4421.88 Crore have taken place by March 2024 at these KIOSK centers through AEPS & RuPay card.

- E-KYC, a paperless process for opening of accounts based on Aadhar based Authentication from UIDAI data has been successfully started at all our KIOSK centers.
- Off-us transactions have been successfully started at all our KIOSK centers.



3. माइक्रो एटीएम—

बैंक द्वारा अपने ग्राहकों को रुपये कार्ड एवम आधार कार्ड के माध्यम से लेन—देन, माइक्रो एटीएम के द्वारा करने की सुविधा प्रदान की जा चुकी है। इसमें नकदी आहरण, फण्ड अन्तरण एवं बकाया राशि की जांच बैंक मित्र केन्द्रों पर माइक्रो एटीएम के माध्यम से की जाती है। इन केन्द्रों पर माइक्रो एटीएम के माध्यम से ऑफ—अस लेन—देन की सुविधा भी है।

4. सामाजिक सुरक्षा योजनाएँ

प्रधान मंत्री जीवन ज्योति बीमा योजना एवं प्रधान मंत्री सुरक्षा बीमा योजना: भारत सरकार द्वारा आयोजित सुरक्षा बीमा योजनाएं हमारे बैंक में नागरिकों के लिए सफलता पूर्वक लागू हो गयी है जिसके अन्तर्गत 1047600 ग्राहकों को प्रधान मंत्री जीवन ज्योति बीमा योजना के अंतर्गत एवं 3058175 ग्राहकों को प्रधान मंत्री सुरक्षा बीमा योजना के अन्तर्गत दिनांक 31.03.2024 तक पंजीकृत किया गया है। बैंक द्वारा दोनों सामाजिक सुरक्षा योजनाओं के माध्यम से 134.26 लाख रुपये की आय भी अर्जित की गयी है।

5. अटल पेंशन योजना

अटल पेंशन योजना के क्रियान्वयन से दिनांक 31.03.2024 तक योजना के अन्तर्गत कुल 495666 ग्राहकों को पंजीकृत किया गया है।

वर्तमान वित्तीय वर्ष 2023-24 में बैंक के द्वारा योजना के अंतर्गत पी.एफ.आर.डी.ए. द्वारा दिए गए लक्ष्य 94800 के सापेक्ष 97906 की प्राप्ति पंजीकृत की है। बैंक द्वारा अटल पेंशन योजना के अन्तर्गत वित्तीय वर्ष 2023—24 तक रु. 88.11 लाख की आय अर्जित की गई।

हमारे बैंक ने पी.एफ.आर.डी.ए./डी.एफ.एस. द्वारा आयोजित निम्न अभियानों में विशेष उपलब्धि प्राप्त की है।

अ. अटल पेंशन योजना — विनिंग वेडनसडे

इस अभियान के तहत हमारे बैंक ने इस अवधि के दौरान अभियान के लक्ष्यों को प्राप्त किया है।

ब. अटल पेंशन योजना — वन्दरस वारियर ऑफ विनिंग वेडनसडे

इस अभियान के तहत हमारे बैंक ने इस अवधि के दौरान अभियान के लक्ष्यों को प्राप्त किया है।

स. अटल पेंशन योजना—अवार्ड ऑफ पर एक्सीलेंस अंडर बिग बिलिवर्स

इस अभियान के तहत हमारे बैंक ने इस अवधि के दौरान अभियान के लक्ष्यों को प्राप्त किया है।

3. MICRO ATMs :

To provide card as well as Aadhar based transaction services to such customers, bank is also providing the services of cash withdrawal, fund transfer & balance enquiry through MICRO-ATMs at BC locations. On these locations, off-us transactions through MICRO-ATM is also available. Our all MICRO-ATMs are Aadhaar enabled.

1. Social Security Scheme:- PMJJBY & PMSBY:-

PMJJBY & PMSBY:- Our Bank has successfully implemented social security scheme initiated by Govt. of India for the citizens, under which total 1047600 customers were registered under PMJJBY and total 3058175 customers/ beneficiaries were registered under PMSBY by 31.03.2024. Also Bank has earned income of Rs. 134.26 Lakh from both the Social Security Scheme.

5. Atal Pension Yojana (APY)

Under APY (Atal Pension Yojana) 495666 customers were registered up to 31.03.2024 since inception of this scheme.

During the financial year 2023-24, Bank enrolled 97906 applications against target of 94800 given by PFRDA. Under this scheme bank has earned income of Rs. 88.11 Lakh financial year 2023-24.

Our Bank has also achieved remarkable position in following campaigns organized by PFRDA/DFS.

A. APY - Winning Wednesday

Under this campaign our Bank has qualified during the period.

B. APY-Wondrous Warrior of Winning Wednesday

Under this campaign our Bank has qualified during the period.

C. APY award of par excellence under big believers

Under this campaign our Bank has qualified during the period.



द. अटल पेंशन योजना-एनुअल अवार्ड ऑफ एक्सीलेंस अचीवर्स

इस अभियान के तहत हमारे बैंक ने इस अवधि के दौरान अभियान के लक्ष्यों को प्राप्त किया है।

य. मेगा एपीवाई आईकन अवार्ड अंडर मेगा लॉगिन डेज कैम्पेन

इस अभियान के तहत हमारे बैंक ने इस अवधि के दौरान अभियान के लक्ष्यों को प्राप्त किया है।

र. अवार्ड ऑफ एक्सीलेंस अंडर सर्किल ऑफ एक्सीलेंस

इस अभियान के तहत हमारे बैंक ने इस अवधि के दौरान अभियान के लक्ष्यों को प्राप्त किया है।

6. वित्तीय साक्षरता केन्द्र

ग्रामीण क्षेत्रों में वित्तीय साक्षरता को बढ़ावा देने एवम बैंक की विभिन्न योजनाओं में जागरूकता बढ़ाने हेतु बैंक के सेवा क्षेत्र के 20 जिलों में 13 वित्तीय साक्षरता केन्द्र बैंक खोले गए हैं। वर्तमान वित्तीय वर्ष 2023-2024 में इन केन्द्रों के निदेशकों द्वारा कुल 7556 कैम्पों का आयोजन किया गया है जिनमें 152117 व्यक्तियों ने भाग लिया है।

7. वित्तीय साक्षरता जागरूकता कार्यक्रम (गोइंग डिजिटल):

बैंक ने नाबार्ड द्वारा वित्तीय सहायता प्राप्त 215 गोइंग डिजिटल कैम्पों का सफलतापूर्वक आयोजन किया जिसमें 8450 व्यक्तियों द्वारा भाग लिया। कैम्प के आयोजन के दौरान लोगो को बैंक की मोबाइल एप्लीकेशन, आधार आधारित पेमेंट सिस्टम, यू.पी.आई., यू.एस.एस.डी. आदि के तहत जानकारी दी गयी।

नाबार्ड द्वारा फाइनेंसियल सपोर्ट फंड के तहत बैंक ने 05 मोबाइल वैन खरीदी गयी है जिसका उपयोग डिजिटल इंडिया के लक्ष्य को प्राप्त करने हेतु गांवों में बैंकिंग तकनीक के प्रचार प्रसार के लिए किया जा रहा है।

8. आधार नामांकन अद्यतन सेंटर एवं प्रमाणीकरण सुविधा :

UIDAI ने अपने GOI के भारत के राजपत्र दिनांक 14.07.2017 के क्रम में बैंकों को निर्देश दिया है कि बैंकों को अपनी प्रत्येक 10 शाखाओं में से 01 शाखा में एक आधार नामांकन तथा अद्यतन केन्द्र स्थापित करना अनिवार्य है। उक्त नियमों के अनुपालन स्वरूप बैंक द्वारा 95 आधार नामांकन तथा अद्यतन केन्द्र का चुनाव किया गया है।

D. APY-Annual Award of Excellence Achievers

Under this campaign our Bank has qualified during the period.

E. Mega APY icon award under mega login days campaign-

Under this campaign our Bank has qualified during the period.

F. Award of excellence under circle of excellence

Under this campaign our Bank has qualified during the period.

6. Financial Literacy Centers:-

To promote financial literacy in rural areas to create awareness about the bank's schemes, 13 financial literacy centers were opened in 20 districts of our Bank. During the financial year (2023-2024) total 7556 such camps were organized in which 152117 persons participated.

7. 'Going Digital' - Financial Literacy Awareness Programmes:

215 Going Digital were organized successfully in which 8450 persons participated under support of NABARD. During the campaigns people were made aware of using banks mobile application, Aadhaar Enabled Payment System (AEPS) transaction, UPI, USSD etc.

NABARD under Financial Inclusion Fund has supported our bank to purchase 05 mobile vans for demonstration of banking technology in rural area to achieve the national mission of Digital India.

8. Aadhaar Enrolment, Update centre and Authentication Services :

UIDAI through GOI gazette notification dated 14.07.2017 instructed bank to set up one branch as Aadhaar Enrolment and update Centre out of ten branches. In compliance of these guidelines our bank has identified 95 branches for set of Aadhaar Enrolment and update centre facilities for residents.



सारणी सं. 27 / Table No. 27

FINANCIAL INCLUSION AT A GLANCE						
	Particulars		As on 31.03.2024		As on 31.03.2023	
	Accounts opened under PMJDY amt. mobilised through account opened under PMJDY	Account (In Lac)	Amount (in Crore)	Account (In Lac)	Amount (in Crore)	
		21.72	1185.25	20.12	1072.32	
	PMJDY STARTED IN Aug 2014					
	Number of Rupay cards issued to accounts holders		10.31	NA	10.00	NA
	Aadhaar seeding in PMJDY A/Cs		19.27	NA	16.23	NA
	Overdraft sanctioned in PMJDY A/Cs		1.69	13.08	1.45	11.23
	Total No of BCs		1540		1185	
	Transactions done by BCs (in lacs)		85.34		66.31	
	Business (Deposit) Mobilised by BCs (in crore)		4421.88		3286.12	
Fee based Income earned (in crore)		1.34		1.23		
Progress under UIDAI						
		As on 31/03/2024		As on 31/03/2023		
		Figures (in lac)		Figures (in lac)		
(i)	Accounts seeded with Aadhaar & mapped with NPCI Mapper	74.85		43.92		
(ii)	Accounts opened through e-kyc	1.36		1.09		

34. सामुदायिक सामाजिक उत्तरदायित्व

बैंक ने एक जिम्मेदार कॉर्पोरेट इकाई के रूप में समाज के गरीब और जरूरतमंद तबके की मदद के लिए कई पहल की है। वित्तीय वर्ष 2023-24 के दौरान हमारे बैंक ने समाज की बेहतरी के लिए विभिन्न सी.एस.आर. गतिविधियाँ शुरू की हैं। उनमें से कुछ इस प्रकार हैं:-

1. आदर्श विद्यालय इण्टर कालेज, भगवतीगंज बलरामपुर में पंखों की स्थापना।
2. गैर सरकारी संगठन 'स्नेह' मुरादाबाद जोकि महिलाओं को रोजगार उपलब्ध कराता है उसे डायरेक्ट ड्राइव इन्टरलॉक मशीन की आपूर्ति की है।
3. कस्तूरबा गाँधी बालिका विद्यालय, मुरादाबाद में एक स्मार्ट टीवी स्थापित किया गया तथा छात्रों को स्कूल बैग्स व जूते वितरित किये गये हैं।
4. शीतकाल में मुरादाबाद, बदायूँ में जरूरतमंद व्यक्तियों को कम्बल वितरित किये गये।
5. लोक अदालत कोर्ट बदायूँ में आर ओ वाटर कूलर लगवाया गया।
6. जिलाधिकारी मुजफ्फरनगर को आँगनवाड़ी किट उपलब्ध करायी गयी।

34. Corporate Social Responsibility:

The bank as a responsible corporate entity undertook several initiative for helping poor & needy strata of society. During financial year 2023-24 our bank has undertaken various CSR activities for betterment of society, few of them are as follows

1. Installation of fans in Adarsh Vidyalaya Inter College, Bhagwatiganj Balrampur.
2. Direct drive interlock machine has been supplied to NGO 'Sneh' Moradabad which provides employment to women.
3. A smart TV was installed in kasturba Gandhi Balika Vidyalaya, Moradabad and school bags and shoes were distributed to the students.
4. During winter, blankets were distributed to needy people in Moradabad and Badaun.
5. RO water cooler was installed in Lok Adalat court Badaun.
6. Aganwadi kits were provided to District Magistrate Muzaffarnagar.



35. शाखाओं को आधारभूत संरचना प्रदान करना एवं साज-सज्जा में सुधार करना :

बैंक ने पी.एन.बी. के आर.आर.बी. प्रकोष्ठ द्वारा शुरू किये गये स्वच्छता अभियान में भाग लेने के लिए भरसक प्रयास किए। सभी 13 क्षेत्रों में स्वच्छता अभियान चलाया गया और बैंक के प्रधान कार्यालय क्षेत्र और सार्वजनिक स्थानों पर परिवेश और शाखाओं को साफ किया गया और बैंक कर्मचारियों द्वारा स्वच्छता के महत्व के बारे में आमजन के बीच जागरूकता फैलायी गयी।

35. Improving Ambience & Providing Infrastructure to Branches :

Bank took meticulous efforts to participate in Swachhata Abhiyan initiated by RRB cell of PNB. Cleanliness campaign was observed in all 13 regions and Head Office area of bank and ambience at public places and branches were cleaned and awareness about importance of cleanliness was spread by bank staff.

सारणी सं. 28 / Table No. 28

(Amt. In Lakh)

Sl. No.	Particulars	Total No. of Branches/ Proposals	Amt./Cost
1	Building Sanctioned	84	10096225
2	Furnishing	75	20763811
3	Electrification	57	1609483
4	A.C. Installed	16	1810561
5	Strong Room Doors	14	4604636

सारणी सं. 29 / Table No. 29

(Amt. In Lakh)

Sl. No.	Particulars	2023-24
1	No. of Branches having Lockers	110
2	Income from Locker rent	126.99

36. मानव संसाधन विकास :

वित्तीय वर्ष 2023-24 के अन्त में हमारी कुल मानव शक्ति 4087 है। इसमें वित्तीय वर्ष 2023-24 के दौरान (i) 03 कार्यालय परिचर, 21 कार्यालय सहायकों, 98 अधिकारी स्केल-1, 10 अधिकारी स्केल-2 एवं 12 अधिकारी स्केल-3 की भर्ती (ii) 20 कार्यालय सहायकों, 31 अधिकारियों का इस्तीफा (iii) 08 कार्यालय परिचरों, 26 कार्यालय सहायकों, 103 अधिकारियों की सेवानिवृत्ति (iv) 05 अधिकारियों की स्वैच्छिक सेवानिवृत्ति (v) 06 स्टाफ सदस्य की बर्खास्तगी (vi) 09 स्टाफ सदस्यों का देहावसान हुआ है।

बैंक ने अपने मानव संसाधनों को महत्व दिया है तथा 2023-24 के दौरान उनके विकास के लिए आवश्यक कदम उठाए हैं।

36. Human Resources Development :

At the end of F.Y.2023-24, our total staff strength is 4087. It includes (i) Recruitment of 03 Office Attendants, 21 Office Assistants, 98 Officers Scale- I, 10 Officers Scale -II and 12 Officers Scale-III (ii) Resignation of 20 Office Assistants, 31 Officers (iii) Retirement of 08 Office Attendants, 26 Office Assistants, 103 Officers (iv) Voluntary Retirement of 05 officers (v) Removal of 06 Staff Member and (vi) Deaths of 09 Staff Members.

The bank values its human resources and has taken requisite steps for their development during 2023-24.



(अ) सौहार्दपूर्ण औद्योगिक सम्बन्ध :

वर्ष के दौरान संस्था में सौहार्दपूर्ण औद्योगिक सम्बन्ध बने रहे। एससी/एसटी कर्मचारियों के वेलफेयर एसोसिएशन प्रतिनिधियों के साथ समय-समय पर बैठकें आयोजित की गयीं। बैंक द्वारा मान्यता प्राप्त कर्मचारियों के यूनियन के प्रतिनिधियों/अन्य एसोसिएशन के प्रतिनिधियों के साथ नियमित आधार पर बैठक की गयी।

(ब) प्रशिक्षण

1. बैंक द्वारा अपने स्वयं के स्टाफ अध्ययन केन्द्र के माध्यम से वर्ष 2023-24 में 1561 अधिकारियों एवं 555 कर्मचारियों को प्रशिक्षण दिया गया है।
2. वर्ष के दौरान बैंक ने राष्ट्रीय स्तर के बाह्य संस्थानों जैसे बैंकर ग्रामीण विकास संस्थान, लखनऊ, बैंकिंग अध्ययन और कॉर्पोरेट प्रबन्धक के राष्ट्रीय संस्थान, नोएडा, भारतीय रिजर्व बैंक लखनऊ, पंजाब नेशनल बैंक प्रशिक्षण संस्थान, कृषि बैंकिंग महाविद्यालय, पुणे इत्यादि में 45 अधिकारियों को प्रशिक्षण कराया गया। विवरण निम्नवत् है:-

(a) Cordial Industrial Relationship :

Cordial Industrial Relations prevailed during the year in the organization. Periodic meetings with representatives of Recognised Union/other Unions and SC/ST employees' welfare association were held on regular basis.

(b) Training

1. Bank has imparted training through own Staff Learning Centre for 1561 Officers & 555 employees during the year 2023-24.
2. The bank deputed 45 officers to outside national level training institute like BIRD Lucknow, NIBSCOM Noida, RBI Lucknow, PNB Training Institute, CAB Pune etc during the year. Details are below:

सारणी सं. 30 / Table No. 30

क्र.सं./ Sl.	संस्था का नाम Name of the Institution	प्रशिक्षण के लिये प्रतिनियुक्त अधिकारियों की संख्या / No. of Officers deputed for training
1	BIRD, Lucknow	16
2	CAB, Pune	02
3	Other	27

द) पदक्रम के अनुसार मानव शक्ति की स्थिति c) The scale-wise position of manpower is given as under:-

सारणी सं. 31 / Table No. 31

क्र.सं./ Sl. No.	पदनाम/ Designation	संख्या /No.	
		31.03.2024	31.03.2023
प्रवर्तक बैंक से प्रतिनियुक्ति पर/ On Deputation from Sponsor Bank			
1	अध्यक्ष स्केल— VII/ Chairman Scale - VII	01	01
2	महाप्रबन्धक स्केल— V/General Manager Scale - V	05	05
3	मुख्यप्रबन्धक स्केल— IV/Chief Manager Scale - IV	03	04
4	क्षेत्रीय प्रबन्धक स्केल— IV/Regional Managers Scale - IV	01	01
5	वरिष्ठ प्रबन्धक स्केल— III/Senior Manager Scale - III	-	-
6	अधिकारी स्केल— II/Officers Scale - II	-	-
7	अधिकारी स्केल— I/Officers Scale - I	-	-
	योग/Total	10	11



बैंक स्टाफ / Bank Staff			
1	अधिकारी स्केल— V / Officers Scale - V	06	04
2	अधिकारी स्केल— IV / Officers scale-IV	49	53
3	अधिकारी स्केल— III / Officers scale-III	240	192
4	अधिकारी स्केल— II / Officers scale-II	709	664
5	अधिकारी स्केल— I / Officers scale-I	1506	1562
6	लिपिक / Clerical	1412	1461
7	संदेशवाहक / Subordinate Staff	165	215
	कुल / Total	4087	4151

31.03.2024 को कर्मचारियों में अनुसूचित जातियों एवं अनुसूचित जनजातियों का संमिश्रण निम्नवत है।

As on 31.03.2024 composition of Scheduled Castes and Scheduled Tribes in the Employees Strength is as under :

सारणी सं. 32 / Table No. 32

क्र.सं. / Sl. No.	विवरण / Particulars	संख्या / No.	एससी एवं एसटी / SC & ST %
1	अधिकारी / Officers	550	21.91
2	लिपिक / Clerical	433	29.64
3	संदेशवाहक / Subordinate Staff	45	27.27

37. निदेशक मण्डल :

वित्तीय वर्ष 2023-24 में निदेशक मण्डल की आवश्यक 6 बैठकें आयोजित की गयीं।

निदेशक मण्डल में परिवर्तन

वित्तीय वर्ष 2023-24 के दौरान निदेशक मण्डल के गठन में निम्न परिवर्तन हुए :

नवागन्तुक निदेशकगण

- श्री संजीव कुमार दुबे, अंचल प्रबन्धक, पंजाब नेशनल बैंक, अंचल कार्यालय, मेरठ
- श्री दर्शन कुमार गर्ग, उप महाप्रबन्धक, आर.आर.बी. सेल (एग्रीकल्चर डिवीजन), पंजाब नेशनल बैंक, नई दिल्ली।

31.03.2024 को निदेशक मण्डल

- श्री संजीव भारद्वाज, अध्यक्ष, प्रथमा यू.पी. ग्रामीण बैंक
- श्री संजीव कुमार दुबे, अंचल प्रबन्धक, पंजाब नेशनल बैंक, अंचल कार्यालय, मेरठ
- श्री भुवनेश कुमार, सहायक महाप्रबन्धक, भारतीय रिजर्व बैंक, लखनऊ।

37. Board of Directors :

Required Six Board Meetings were conducted during the financial year 2023-24.

Change of Directors

The following changes took place in the composition of Board during the financial year 2023-24.

Incoming Directors

- Sh. Sanjeev Kumar Dubey, Zonal Manager, Punjab National Bank, Zonal Office, Meerut.
- Sh. Darshan Kumar Garg, Deputy General Manager, RRB Cell (Agriculture Division), Punjab National Bank, New Delhi

Board of Directors as on 31.03.2024

- Sh. Sanjeev Bhardwaj, Chairman, Prathama U.P. Gramin Bank
- Sh. Sanjeev Kumar Dubey, Zonal Manager, Punjab National Bank, Zonal Office, Meerut.
- Sh. Bhuvnesh Kumar, AGM, Reserve Bank of India, Lucknow



4. डॉ. नन्दिनी घोष, उपमहाप्रबन्धक, नाबार्ड, लखनऊ।
5. श्री दर्शन कुमार गर्ग, उप महाप्रबन्धक, आर.आर.बी. सेल (एग्रीकल्चर डिवीजन), पंजाब नेशनल बैंक, नई दिल्ली।
6. श्री शिव शंकर, उप निदेशक, डी.आई.एफ., लखनऊ

38. आभारोक्ति

निदेशक मण्डल, भारत सरकार, उ०प्र० सरकार, भारतीय रिजर्व बैंक, नाबार्ड, प्रवर्तक बैंक (पंजाब नेशनल बैंक) तथा जिला प्रशासन द्वारा बैंक की उन्नति एवं विकास हेतु समय-समय पर दिए गए सहयोग, बहुमूल्य सुझावों एवं समर्थन हेतु कृतज्ञता एवं धन्यवाद ज्ञापित करता है।

बैंक नवागन्तुक निदेशकों का बैंक के निदेशक मण्डल में स्वागत करता है तथा इस वर्ष निदेशक मण्डल में कार्यकाल पूर्ण करने वाले निदेशक के लिए धन्यवाद ज्ञापित करता है।

निदेशक मण्डल मैसर्स वी.पी. अदित्य एंड कंपनी, कानपुर जिन्हें इस वर्ष बैंक का केन्द्रीय सांवधिक अंकेक्षक नियुक्त किया गया है, का भी स्वागत करता है तथा धन्यवाद देता है।

निदेशक मण्डल बैंक की छवि ग्राहकोन्मुखी बनाने एवं व्यवसाय विकास में दिए गए योगदान एवं सहयोग के लिए सभी कार्मिकों के लिए हर्षपूर्वक प्रशंसा अंकित करता है।

निदेशक मण्डल अपने बैंक के ग्राहकों एवं शुभेच्छुओं का उनसे नियमित संरक्षकत्व एवं सहयोग हेतु धन्यवाद ज्ञापित करने में हर्ष का अनुभव करता है।

निदेशक मण्डल के प्रति और उनकी ओर से,

संजीव भारद्वाज

अध्यक्ष

4. Dr. Nandini Ghosh, DGM, NABARD, Lucknow
5. Sh. Darshan Kumar Garg, Deputy General Manager, RRB Cell (Agriculture Division), Punjab National Bank, New Delhi.
7. Sh. Shiv Shankar, Deputy Director, DIF, Lucknow

38. Acknowledgements

The Board of Directors expresses gratitude and sincere thanks to the Govt. of India, Govt. of Uttar Pradesh, R.B.I., NABARD, Sponsor Bank (PNB) and District Administrations for their continuous co-operation, valuable guidance and support for promoting growth and development of the Bank.

The Bank welcomes to new incoming Directors and records its appreciations for outgoing Director.

The Board of Directors welcomes and thanks to M/s V P ADITYA & CO., Kanpur, our Statutory Central Auditor inducted during the year.

The Board of Directors is pleased to record its appreciation for the services rendered by the staff in projecting a customer friendly image and promoting business of the bank.

The Board of Directors expresses its sincere thanks to bank's customers and well wishers for their continued patronage and support.

For & on Behalf of the Board of Directors.

Sanjeev Bhardwaj

Chairman

विभिन्न कार्यक्रमों की झलकियाँ





विभिन्न कार्यक्रमों की झलकियाँ



विभिन्न कार्यक्रमों की झलकियाँ





V.P. ADITYA & COMPANY
CHARTERED ACCOUNTANTS

15/198-A, Civil Lines, Kanpur - 208 001
Ph. : 0512 4025353, 2306882
E-mail : vpaditya@rediffmail.com, vpaditya123@gmail.com

Independent Auditor's Report

To,
The Shareholders of
Prathama U.P. Gramin Bank
Moradabad

Report on Audit of Standalone Financial Statements

Opinion

1. We have audited the accompanying standalone financial statements of Prathama U.P. Gramin Bank, Moradabad ("the Bank"), which comprise the Balance Sheet as at 31 March 2024, the Statement Profit and Loss Account and the Statement of Cash Flows for the year then ended, and notes to financial statements including a summary of significant accounting policies and other explanatory information in which are included the returns for the year ended on that date:

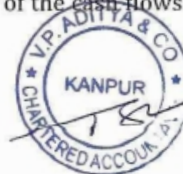
- of the Head Office, 13 Region Offices and **91 branches** audited by us and
- 522 branches** audited by other Statutory Branch Auditors.

The branches audited by us and those audited by other auditors have been selected by the Bank in accordance with the guidelines issued to the Bank by NABARD. Also incorporated in the Balance Sheet, the Statement Profit and Loss Account and the Statement of Cash Flows are the returns from **347 branches** which have not been subjected to audit. These unaudited branches account for **24.04%** of advances, **24.49%** of deposits, **24.58%** of interest income and **23.06%** of interest expenses.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by the Banking Regulation Act, 1949 in the manner so required for bank and are in conformity with accounting principles generally accepted in India and:

- the Balance Sheet, read with the notes thereon is a full and fair Balance Sheet containing all the necessary particulars, is properly drawn up so as to exhibit a true and fair view of the state of affairs of the Bank as at 31st March, 2024;
- the Profit and Loss Account, read with the notes thereon shows a true balance of profit; and
- the Cash Flow Statement gives a true and fair view of the cash flows for the year ended on that date.

Page 1 of 8



Branch offices at Lucknow, Prayagraj & Ghaziabad



Basis for Opinion

2. We conducted our audit in accordance with the Standards on Auditing (SAs) and guidance note on Audit of Banks (Revised 2024) issued by the ICAI. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with ethical requirements that are relevant to our audit of the financial statements prepared in accordance with the accounting principles generally accepted in India, including the Accounting Standards issued by the ICAI, and provisions of section 29 of the Banking Regulation Act, 1949 and circulars and guidelines issued by the Reserve Bank of India as applicable from time to time and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

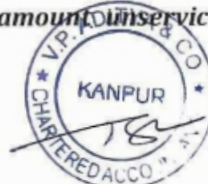
Emphasis of Matter

3. In Accordance with the Standards of Audit (SA)- 706 (Emphasis of Matter paragraph) without qualifying our opinion on these matters, we draw attention to the following:

a) The bank has not identified/ transferred all eligible unclaimed/inoperative accounts outstanding for more than 10 years to DEAF to comply with section 26 and section 26A of RBI Act, 1949. In this regard, bank has transferred saving bank deposits and current deposits amounting to ₹ 71.54 crores (528725 accounts) only during the current financial year. However, bank has not identified/transferred the balances lying for more than 10 years in other specified accounts Eg. Term Deposits, Bills/DD Payable and Sundry Deposits etc.

b) Although the bank had implemented system generated NPA Marking since September' 2021 but timely down-gradation from Sub-Standard to D1, D1 to D2 and D2 to D3 Category is not being done correctly for want of non-availability of data prior to period of migration.

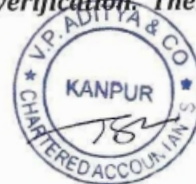
Similarly, when an account is slipped to NPA the entire amount of unserviced interest is not being shifted to DI account i.e. the system considers the amount of interest debited in the account after the date of migration rather than the whole interest amount unserviced by the





borrower.

- c) Bank is making Ad-hoc Provisions on NPAs which are higher than the prescribed existing regulations in order to achieve PCR at the level of 70% in a phased manner. In this regard there is no consistency adopted in order to achieve targets set for profit on monthly pro-rata basis.
- d) Several accounts have been rephased /restructured multiple times by the branches without completing/executing required documentation to avoid the accounts being classified as NPA. The total amount could not be quantified for want of granular details.
- e) As per IRAC Norms prescribed by RBI, a KCC account should be treated as NPA if the instalment or interest thereon remains overdue for two crop seasons for short duration crops and one crop season for long duration crop. The bank is not strictly adhering while marking NPA in KCC accounts. Bank is not identifying the accounts of NPA even if the instalment of principal has not been recovered. The KCC accounts are treated as standard if the credit in the accounts are sufficient to cover the interest debited in the account for two crop season/one crop season (as the case may be) even if the principal is not recovered during that period. The total amount could not be quantified for want of granular details.
- f) Net Debit Balance amounting to ₹ 171.10 crores lying in Inter Branch Accounts as on 31st March, 2024. The debit balance of ₹ 1.10 crore and credit balance of ₹ 0.07 crore are lying unreconciled.
- g) Depreciation on the Fixed Assets is provided on the basis of Straight-Line Method which is neither in accordance with Schedule II of the Companies Act 2013, nor as per the guidelines of Reserve Bank of India.
- h) The RBI vide its notification No. RBI/2023-24/40 DOR.STR.REC.20/21.04.048/2023-24 dated June 08, 2023 has issued comprehensive regulatory framework governing Compromise Settlements and Technical Write-offs, however bank has not implemented such policy during the financial year 2023-24.
- i) Complete data pertaining to Capital Contracts remaining to be executed as on 31.03.2024 is not made available for verification. Therefore no





comments with regard to liability remains to be accounted for in respect of the same can be given.

- j) The full details pertaining to Claims lodged against the Bank as on 31.03.2024 are not made available for verification. Therefore complete details have not been shown in the Balance Sheet as at 31.03.2024.
- k) The bank is claiming subvention on the entire amount outstanding in crop loan accounts (including maintenance and consumption portion).
- l) In terms of the guidelines issued by RBI vide its Master Circular No. DBR.No.BP.BC.6/21.04.141/20156-16 dated 01 July, 2015 and Circular No. DBR.No.BP.BC.102/21.04.048/2017-18 dated 02 April, 2018, with a view to building adequate reserves to protect against increase in yields of investments in future, bank has been advised to create IFR w.e.f. the year 2018-19 at least 2% of HFT & AFS Portfolio within a period of 3 years. The bank has not so far met the said requirement and there is a shortfall of ₹ 17.69 Crore as on 31.03.2024. (Refer Note No. 1(f) of schedule-18 to Notes to Accounts).
- m) The Bank has not recognised the value of fund, liability of leave encashment as on 31.03.2024 and income accrued on the funds in its books of account. (also refer point no. 3(c) of Schedule 18- Notes to Accounts)
- n) Non-Compliance of AS: Branch is not adhering to the following Accounting Standards (AS):
- Accounting for Property, Plant and Equipment (AS-10): The disclosure regarding method of depreciation adopted by bank has not been disclosed in its accounting policy.
 - Accounting for Taxes on Income (AS- 22): Deferred Tax Asset and Deferred Tax Liability are not recognised.
 - Impairment of Assets (AS- 28): The guidelines prescribed under AS 28 are not being scrupulously followed.

Other Matters





4. We did not audit the financial statements / information of 522 branches included in the standalone financial statements of the Bank whose financial statements / financial information reflect total advances of ₹12758.99 crores as at 31st March 2024 and total interest earned of ₹ 9425.55 crores for the year ended on that date, as considered in the standalone financial statements. The financial statements/ information of these branches have been audited by the branch auditors whose reports have been furnished to us, and our opinion in so far as it relates to the amounts and disclosures included in respect of branches, is based solely on the report of such branch auditors. Our opinion is not modified in respect of this matter.

Information other than the Financial Statements and Auditor's Report thereon

5. The Bank's Board of Directors is responsible for the other information. The other information comprise the Directors' Report, including annexures, Corporate Governance Report and other reports (but does not include the financial statements and our auditor's report thereon).

Our opinion on Financial Statements does not cover the other information and we do not and will not express any form of assurance conclusion thereon.

In connection with the audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. **We have nothing to report in this regard as Director's Report and other information forming part of financial statements were not made available to us during the audit.**

Responsibilities of Management and Those Charged with Governance for the Standalone Financial Statements

6. The Bank's Board of Directors is responsible with respect to the preparation of these standalone financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards issued by ICAI, and provisions of Section 29 of the Banking Regulation Act, 1949 and circulars and guidelines issued by the Reserve Bank of India ("RBI") and NABARD as applicable from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and





completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the standalone financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

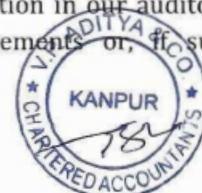
Those Board of Directors are also responsible for overseeing the bank's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

7. Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such





disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the bank to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation

Materiality is the magnitude of the misstatements in the standalone financial statements that, individually or aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the financial statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning of the scope of our audit work and evaluating the results of our audit work; and (ii) to evaluate the effect of any identified misstatement in the financial statements.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

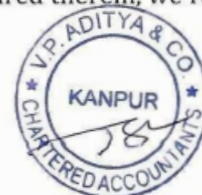
We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on Other Legal and Regulatory Requirements

8. The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with Section 29 of the Banking Regulation Act, 1949;

Subject to the limitations of the audit indicated in paragraphs 5 to 7 above and as required by the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970/1980, and subject also to the limitations of disclosure required therein, we report that:





- a) We have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purposes of our audit and have found them to be satisfactory;
- b) The transactions of the Bank, which have come to our notice, have been within the powers of the Bank; and
- c) The returns received from the offices and branches of the Bank have been found adequate for the purposes of our audit.
- d) We have not observed any financial transaction or matter which has adverse effect on the functioning of the bank.

9. We further report that:

- a) in our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books
- b) the Balance Sheet, the Profit and Loss Account and the Statement of Cash Flows dealt with by this report are in agreement with the books of account
- c) the reports on the accounts of the branch offices audited by branch auditors of the Bank under section 29 of the Banking Regulation Act, 1949 have been sent to us and have been properly dealt with by us in preparing this report; and
- d) In our opinion, the Balance Sheet, the Statement of Profit and Loss Account and the Statement of Cash Flows comply with the applicable accounting standards, to the extent they are not inconsistent with the accounting policies prescribed by RBI and NABARD.

For V.P. Aditya & Co.
Chartered Accountants
FRN: 000542C



CA Jitendra Shukla
Partner
M. No. 412422
UDIN: 24412422BKHGXX8132

Place: Moradabad
Date: 22.05.2024



प्रथमा यू.पी. ग्रामीण बैंक, मुरादाबाद
Prathama U.P. Gramin Bank, Moradabad



PRATHAMA U.P. GRAMIN BANK
HEAD OFFICE : MORADABAD

तुलन पत्र यथा ३१०३२४
BALANCE SHEET AS ON 31.03.2024

FORM - A

प्रारूप - क

(रुपि हजारों में)

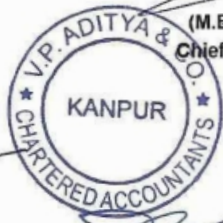
Rs in "000"

धूजी एवं देयताएँ	CAPITAL & LIABILITIES	अनुसूची SCHEDULE	Current Year as on 31.03.24 चालू वर्ष	Previous Year as on 31.03.23 गत वर्ष
1 धूजी	Capital			
अंशधूजी	Share Capital	1	605257	605257
2 प्रारक्षितियों एवं अधिवेह	Reserves & Surplus	2	23343160	24084314
3 निक्षेप	Deposits	3	284678034	255237276
4 उधार	Borrowings	4	13690470	14918617
5 अन्य देयताएं एवं प्रावधान	Other Liabilities and Provisions	5	8059408	9109360
योग	TOTAL		330376329	303954824
आस्तियों	ASSETS			
1 नकदी एवं भारतीय रिजर्व बैंक में अवशेह	Cash & Balances with Reserve Bank of India	6	12905279	12097869
2 बैंक में अवशेह तथा मोंग एवं अल्प सूचना पर प्राप्य राशि	Balances with Banks & money at call and short notice	7	39518459	22795828
3 निवेश	Investments	8	72507535	74504899
4 अग्रिम	Advances	9	194985736	183902497
5 स्थिर आस्तियों	Fixed Assets	10	477828	500812
6 अन्य आस्तियों	Other Assets	11	9981492	10152919
योग	TOTAL		330376329	303954824
आकस्मिक देयताएँ	Contingent Liabilities	12	3386405	1990047
योग	TOTAL		3386405	1990047

(Schedule 1 to 18 form integral part of accounts)

As per our separate report of even date attached

For V P Aditya & Co
Chartered Accountants
FRN: 000542C



(M.B Gupta)
Chief Manager

(J.P. Agrawal)
General Manager

(Sanjeev Bhardwaj)
Chairman

(Shiv Shanker)
Director

(CA Jitendra Shukla)
Partner
(M.No 412422)

(Darshan Kumar Garg)
Director

(Nandini Ghose)
Director

(Bhuvnesh Kumar)
Director

(Sanjeev Kumar Dubey)
Director

Place : Moradabad
Date : 22.05.2024



PRATHAMA U.P. GRAMIN BANK
HEAD OFFICE : MORADABAD

लाभ-हानि खाता वास्ते अवधि ३१.०३.२४
PROFIT AND LOSS A/C FOR PERIOD 31.03.24

FORM - B

प्राप्त - ख

(रुपि हजारों में)

Rs in "000"

	अनुसूची SCHEDULE	Current Year as on 31.03.24 वर्तमान वर्ष	Previous Year as on 31.03.23 गत वर्ष
I आय	Income		
1 अर्जित व्याज	Interest Earned	22256468	21579511
2 अन्य आय	Other Income	3989054	3070831
योग	TOTAL	26245522	24650342
II व्यय	Expenditure		
1 व्यय किया गया व्याज	Interest expended	11134412	9131586
2 परिचालन व्यय	Operating Expenses	10222270	8637028
3 प्रावधान एवं आकस्मिकाएँ	Provisions and contingencies	4350000	1544238
योग	TOTAL	25706682	19312852
iii लाभ / हानि	Profit/Loss		
1 वर्ष के लिए शुद्ध लाभ	Net profit for the year	538840	5337490
जोड़ें पूर्व अवधि समायोजन	Add : Prior Period Adjustment	6	0
	Sub-Total	538846	5337490
पहले के वर्षों के लिए भुगतान किया गया कर	Tax Paid for Earlier Years (ePB)		
आयकर के लिए प्रावधान	Provision for Income Tax	160000	1360000
	Sub-Total A (Net Profit after Tax)	378846	3977490
2 अग्रानीत लाभ	Profit (+) brought forward	16639149	13587157
	Add : I. Tax Refunds of earlier years received during the year	0	0
	Sub-Total B	16639149	13587157
योग	TOTAL	17017995	17564647
iv विनियोजन	Appropriations		
सांविधिक संवय में अंतरण	Transfer to Statutory reserves	75770	795498
विशेष संवय में अंतरण	Transfer to Special Reserves u/s 36(i)(viii)		0
वर्ष के दौरान अंतरण	Transfer during the year	10000	60000
निवेश उतार-चढ़ाव रिजर्व	INVESTMENT FLUCTUATION RESERVE	293076	70000
अन्य संवय में अंतरण	Transfer to other Reserves	0	0
सरकार को अंतरण/प्रस्तावित लाभांश	Transfer to Government/ proposed dividend	0	0
अवशेष तुलन में अग्रसारित	Balance Carried over to Balance Sheet	16639149	16639149
लेखाओं पर टिप्पणी	Significant Accounting Policies	17	
	Notes on Accounts	18	
योग	TOTAL	17017995	17564647

(Schedule 1 to 18 form integral part of accounts)

As per our separate report of even date attached

For V P Aditya & Co
Chartered Accountants
FRN: 000542C

(CA Jitendra Shukla)
Partner
(M.No 412422)

Place : Moradabad
Date: 22.05.2024



(M.B Gupta)
Chief Manager

(Darshan Kumar Garg)
Director

(J P Agrawal)
General Manager

(Nandini Ghose)
Director

(Sanjeev Bhardwaj)
Chairman

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Director



प्रथमा यू.पी. ग्रामीण बैंक, मुरादाबाद
Prathama U.P. Gramin Bank, Moradabad



PRATHAMA U.P. GRAMIN BANK
HEAD OFFICE : MORADABAD

अनुसूची-१ पूंजी
SCHEDULE 1- CAPITAL

		(रुपि हजारों में) Rs in "000"	
		Current Year as on 31.03.24 वर्तमान वर्ष	Previous Year as on 31.03.23 पिछले वर्ष
I अंश पूंजी	SHARE CAPITAL		
प्राधिकृत पूंजी	AUTHORISED CAPITAL		
२०० करोड़ अंश प्रत्येक रु० १०/-	200 Crore shares of Rs. 10/-each	20000000	20000000
निर्गमित पूंजी	ISSUED CAPITAL		
६०५२५६६२ अंश, प्रत्येक अंश रु० १०/-	60525662 Shares of Rs. 10/-each	605257	605257
प्रतिश्रुत पूंजी	SUBSCRIBED AND FULLY PAID		
	UP CAPITAL		
(A) भारत सरकार का भाग	By Govt. of India		
३०२६२८१६ अंश, प्रत्येक अंश रु० १०/-	30262816 Shares of Rs. 10/-each	302629	302629
(B) उत्तर प्रदेश सरकार का भाग	By Govt. Of Uttar Pradesh		
९०७८८४९ अंश, प्रत्येक अंश रु० १०/-	9078849 Shares of Rs. 10/- each	90788	90788
(C) पंजाब नेशनल बैंक का भाग	By Punjab National Bank		
२११८३९९७ अंश, प्रत्येक अंश रु० १०/-	21183997 Shares of Rs. 10/-each	211840	211840
योग	TOTAL	605257	605257
II अंश पूंजी जमा खाता	SHARE CAPITAL DEPOSIT ACCOUNT		
१ भारत सरकार का भाग	By Govt of India	0	0
२ उ०प्र० सरकार का भाग	By Govt of Uttar Pradesh	0	0
३ पंजाब नेशनल बैंक का भाग	By Punjab National Bank	0	0
योग	TOTAL	0	0

For V P Aditya & Co
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PRATHAMA U.P. GRAMIN BANK
HEAD OFFICE : MORADABAD
अनुसूची २ - आरक्षितियाँ एवं अधिशेष
SCHEDULE 2 - RESERVES AND SURPLUS

		(राशि हजारों में) Rs in "000"	
		Current Year as on 31.03.24 चालू वर्ष	Previous Year as on 31.03.23 गत वर्ष
1 कानूनी आरक्षितियाँ	STATUTORY RESERVES		
i प्रारंभिक शेष	Opening Balance	6015849	5220351
ii वर्ष के दौरान परिवर्धन	Additions during the year	75770	795498
iii वर्ष के दौरान कटौती	Deductions during the year	0	0
2 पूँजी आरक्षितियाँ	CAPITAL RESERVES		
i प्रारंभिक शेष	Opening Balance	0	0
ii वर्ष के दौरान परिवर्धन	Additions during the year	0	0
iii वर्ष के दौरान कटौती	Deductions during the year	0	0
3 निवेश उतार चढ़ाव आरक्षितियाँ	INVESTMENT FLUCTUATION RESERVE*		
i प्रारंभिक शेष	Opening Balance	70000	0
ii वर्ष के दौरान परिवर्धन	Additions during the year	293076	70000
iii वर्ष के दौरान कटौती	Deductions during the year	0	0
4 विशेष आरक्षितियाँ	Special Reserves u/s 36(i)(viii)		
i प्रारंभिक शेष	Opening Balance	239316	179316
ii वर्ष के दौरान परिवर्धन	Additions during the year	10000	60000
iii वर्ष के दौरान कटौती	Deductions during the year	0	0
5 आरक्षितियाँ	RESERVES - u/s 36(i)(viii) of I.TAX ACT		
i प्रारंभिक शेष	Opening Balance	0	1120000
ii वर्ष के दौरान परिवर्धन	Additions during the year	0	0
iii वर्ष के दौरान कटौती	Deductions during the year	0	0
6 लाभ हानि खाता चेहू	BALANCE IN PROFIT AND LOSS A/C		
i प्रारंभिक शेष	Opening Balance	16639149	13587157
ii वर्ष के दौरान परिवर्धन	Additions during the year	0	3051992
iii वर्ष के दौरान कटौती	Deductions during the year		0
योग	Total	23343160	24084314

For V P Aditya & Co
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प्रथमा यू.पी. ग्रामीण बैंक, मुरादाबाद
Prathama U.P. Gramin Bank, Moradabad



PRATHAMA U.P. GRAMIN BANK
HEAD OFFICE : MORADABAD

अनुसूची ३- निक्षेप
SCHEDULE 3 - DEPOSITS

(रुपि हजारों में)
Rs in "000"

		Current Year as on 31.03.24 चालू वर्ष	Previous Year as on 31.03.23 गत वर्ष
1 मांग निक्षेप	DEMAND DEPOSITS		
i बैंको से	From Bank	13084	35931
ii अन्य से	From Others	4510599	4815242
2 बचत बैंक निक्षेप	SAVINGS BANK DEPOSITS	188930461	170588575
3 सावधि निक्षेप	TERM DEPOSITS		
i बैंको से	From Bank	19072328	10821898
ii अन्य से	From Others	72151562	68975630
योग(1+2+3)	TOTAL(1+2+3)	284678034	255237276
i भारत में शाखाओं के निक्षेप	Deposits of Branches in India	284678034	255237276
ii भारत के बाहर शाखाओं के निक्षेप	Deposits of Branches outside India	-	-
योग	TOTAL	284678034	255237276

अनुसूची ४. उधार
SCHEDULE 4 - BORROWINGS

(रुपि हजारों में)
Rs in "000"

		Current Year as on 31.03.24 चालू वर्ष	Previous Year as on 31.03.23 गत वर्ष
A भारत में उधार	BORROWINGS IN INDIA		
i भारतीय रिजर्व बैंक	Reserve Bank of India	2999909	0
ii अन्य बैंक	Other Banks	17345	1672834
ii अन्य संस्थानों एवं अभिकरण	Other Institutions & Agencies	10673216	13245783
B भारत में बाहर से उधार	Borrowings Outside India	0	0
योग	TOTAL	13690470	14918617

उक्त अ और ब में समाहित
सुरक्षित उधार

Secured borrowings included
in A & B above

13690470

14918617

For V P Aditya & Co
Chartered Accountants
FRN: 000542C

(M.B Gupta)
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PRATHAMA U.P. GRAMIN BANK
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अनुसूची ५ - अन्य देयताएँ और प्रावधान
SCHEDULE 5- OTHER LIABILITIES AND PROVISIONS

		(रुपि हजारों में) Rs in "000"	
		Current Year as on 31.03.24 चालू वर्ष	Previous Year as on 31.03.23 गत वर्ष
I संदेय बिल	Bills Payable	636502	592308
II उपार्जित ब्याज	Interest accrued	440184	582218
III अन्य (प्रावधान सहित) -	Others (Including provisions) -	-	-
i विविध जमा	Sundry Deposits	191246	200008
ii विभाग के लिए प्रावधान निवेश पर	Provisions for Dep. on Investment	408640	823704
iii आर्कास्मिकता प्रावधान मानक आस्तियों के लिए	Contingency Prov. For Standard Assets	641400	641400
iv मात और सेवा कर देयता	Goods & Service Tax Liability	54388	61068
v आयकर के लिए प्रावधान	Provision for Income Tax	3148965	2988965
vi अन्य प्रावधान	Other Provisions	2538083	3219689
योग	Total	8059408	9109360

अनुसूची ६- नकदी एवं भारतीय रिजर्व बैंक में अवशेद
SCHEDULE 6 - CASH AND BALANCES WITH RESERVE BANK OF INDIA

		(रुपि हजारों में) Rs in "000"	
		Current Year as on 31.03.24 चालू वर्ष	Previous Year as on 31.03.23 गत वर्ष
1 हाथ में नकदी (विदेशी मुद्रा सहित)	CASH IN HAND (including Foreign Currency notes)	1671563	1850623
2 भारतीय रिजर्व बैंक में अवशेद -	Balances With Reserve Bank Of India -	-	-
i चालू खातों में	In current Accounts	11233716	10247246
ii अन्य खातों में	In other Accounts	0	0
योग (और)	TOTAL (1 & 2)	12905279	12097869

For V P Aditya & Co
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FRN: 000542C

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प्रथमा यू.पी. ग्रामीण बैंक, मुरादाबाद
Prathama U.P. Gramin Bank, Moradabad



PRATHAMA U.P. GRAMIN BANK
HEAD OFFICE : MORADABAD

अनुसूची ७- बैंको में अवशेह तथा मांग एवं अल्प सूचना पर प्राप्य राशि
SCHEDULE 7- BALANCES WITH BANKS & MONEY AT CALL & SHORT NOTICE

		(राशि हजारों में) Rs in "000"	
		Current Year as on 31.03.24 चालू वर्ष	Previous Year as on 31.03.23 गत वर्ष
1 भारत में	IN INDIA		
I बैंको में अवशेह	Balances with Banks		
A चालू खातों में	In Current Accounts	788505	487606
B अन्य जमा खातों में	In Other Deposit Accounts	37139954	22058222
II मांग एवं अल्प सूचना पर प्राप्य राशि	Money at call and Short notice (Reverse Repo)	-	-
A बैंको में	With Banks		0
B अन्य संस्थाओं में	With other Institutions	1590000	250000
योग (IऔरII)	TOTAL (I&II)	39518459	22795828
2 भारत से बाहर	OUTSIDE INDIA		
i चालू खातों में	In current Accounts	0	0
ii अन्य जमा खातों में	In Other deposit accounts	0	0
iii मांग एवं अल्प सूचना पर प्राप्य राशि	Money at call & short notice	0	0
योग	TOTAL	0	0
कुल योग (1 और 2)	GRAND TOTAL (1&2)	39518459	22795828

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PRATHAMA U.P. GRAMIN BANK
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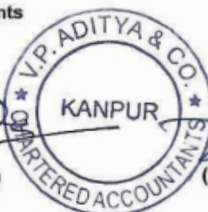
अनुसूची ८ - विनियान
SCHEDULE 8 - INVESTMENTS

(राशि हजारों में)

Rs in "000"

		Current Year as on 31.03.24 वर्तमान वर्ष	Previous Year as on 31.03.23 गत वर्ष
1 भारत में विनियान	INVESTMENTS IN INDIA		
i सरकारी प्रतिभूतियाँ	Government Securities	70635457	72393267
निवेश पर ह्रास हेतु प्रावधान	Less: Dep. On Investments	85234	85234
ii शेयर	Shares	4429	4429
iii डिबेन्चर एवं बांध पत्र	Debentures & Bonds	1746543	1751108
	Subsidiaries and/ or joint ventures	0	
iv अन्य (विवरण दें)	Others (To be specified)	-	
v म्यूचुअल फण्ड	Mutual Funds	106440	341429
1 टी.एम.बी. (नाबार्ड)	TMB (NABARD)	0	0
2 नन-एस.एल.आर. प्रतिभूतियाँ	Non SLR Securities	99900	99900
योग (१)	TOTAL (1)	72507535	74504899
2 भारत के बाहर विनियान	INVESTMENTS OUTSIDE INDIA		
i सरकारी प्रतिभूतियाँ	Government Securities	0	0
स्थानीय प्राधिकरण सहित	(Including local authorities)		
ii विदेश स्थित समुनाहियों/सह उद्यमियों में	Subsidiaries and / or joint ventures abroad	0	0
iii अन्य विनियान (विवरण दें)	Other Investment (to be specified)	0	0
योग (२)	TOTAL (2)	0	0
योग (१ एवं २)	Grand Total (1 & 2)	72507535	74504899

For V P Aditya & Co
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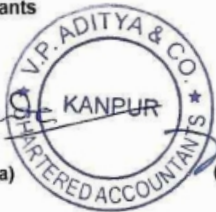
PRATHAMA U.P. GRAMIN BANK
HEAD OFFICE : MORADABAD

अनुसूची ६ - अग्रिम
SCHEDULE 9 - ADVANCES

(रुपि हजारों में)
Rs in "000"

		Current Year as on 31.03.24 चालू वर्ष	Previous Year as on 31.03.23 गत वर्ष
अ	A		
i कृय एवं मिति काटे पर मुनाये गये विपत्र	Bills Purchased & discounted	0	0
ii नकदी उधार, अधिविकई और मौग पर पुनर्देय ऋण	Cash credits, overdrafts & loans repayable on demand	164833042	157768987
iii सावधि ऋण	Term Loans	30152694	26133510
योग	TOTAL	194985736	183902497
ब	B		
i मूर्त आस्तियों द्वारा प्रतिभूत	Secured by tangible assets	192322554	181192059
ii बैंक / सरकारी प्रत्याभूतियों द्वारा संरक्षित	Covered by bank / Government Guarantees	2030593	1664308
iii अप्रतिभूत	Unsecured	632589	1046130
योग	TOTAL	194985736	183902497
स	C		
I भारत में अग्रिम	ADVANCE IN INDIA		
i प्राथमिकता क्षेत्र	Priority sectors	170072432	165174656
ii सार्वजनिक क्षेत्र	Public Sector		
iii बैंक	Banks		
iiii अन्य	Others	24913304	18727841
योग	TOTAL	194985736	183902497
द	D		
II भारत के बाहर अग्रिम	ADVANCES OUTSIDE INDIA		
i बैंकों में शोध्य	Due from banks	0	0
ii अन्य में शोध्य	Due from others	0	0
iii कृय एवं मिति काटे पर मुनाये गये विपत्र	Bills purchased & discounted	0	0
b अभिपद ऋण	Syndicated Loans	0	0
c अन्य	Others		
योग	TOTAL	0	0
कुल योग (स एवं द)	Grand Total (C & D)	194985736	183902497

For V P Aditya & Co
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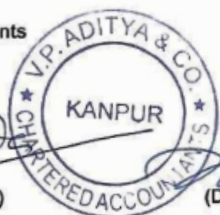
PRATHAMA U.P. GRAMIN BANK
HEAD OFFICE : MORADABAD

अनुसूची १० - स्थिर आस्तियाँ
SCHEDULE 10 - FIXED ASSETS

(रुपि इकाई में)
Rs in "000"

		Current Year as on 31.03.24 वर्तमान वर्ष	Previous Year as on 31.03.23 गत वर्ष
1 परिसर	PREMISES		
i गतवर्ष के ३१ मार्च की लागत पर	At cost as on 31st March of the preceding year	33376	33376
ii वर्ष के दौरान परिवर्धन	Additions during the year		0
iii वर्ष के दौरान कटौतियाँ	Deductions during the year		0
iv अद्यतन अवक्षयण	Depreciation to date	22573	21891
2 अन्य स्थिर आस्तियाँ (परिष्कार व जुड़नार सहित)	OTHER FIXED ASSETS Including furniture & fixture		
i गतवर्ष के ३१ मार्च की लागत पर	At cost as on 31st March of the preceding year	1898152	1808684
ii वर्ष के दौरान परिवर्धन	Additions during the year	70968	118649
iii वर्ष के दौरान कटौतियाँ	Deductions during the year	25745	29181
iv अद्यतन अवक्षयण	Depreciation to date	1476350	1408825
कुल योग (१ और २)	Total (1 & 2)	477828	500812

For V P Aditya & Co
Chartered Accountants
FRN: 000542C



(M.B Gupta)
Chief Manager

(J.P. Agrawal)
General Manager

(Sanjeev Bhardwaj)
Chairman

(Shiv Shanker)
Director

(CA Jitendra Shukla)
Partner
(M.No 412422)

(Darshan Kumar Garg)
Director

(Nandini Ghose)
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(Bhuvnesh Kumar)
Director

(Sanjeev Kumar Dubey)
Director



प्रथमा यू.पी. ग्रामीण बैंक, मुरादाबाद
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PRATHAMA U.P. GRAMIN BANK
HEAD OFFICE : MORADABAD

अनुसूची ११ - अन्य आस्तियां
SCHEDULE 11 - OTHER ASSETS

(रुपि हजारों में)
Rs in "000"

		Current Year as on 31.03.24 चालू वर्ष	Previous Year as on 31.03.23 गत वर्ष
i अन्तः कार्यालय समायोजन (शुद्ध)	Inter Office adjustments (Net)	1713109	2106711
ii उपाजित ब्याज	Interest accrued	1980017	1720382
iii अग्रिम रूप से संदत्त कर/स्रोत कर कटौती	Tax Paid in Advance/Tax deducted at source	3335886	3158656
iv लेखन सामग्री और टिकटे	Stationery & Stamps	2503	2515
v वस्तु एवं सेवा कर - आई.टी.सी.	Goods & Service Tax Assets - Input Tax Credit	44241	25892
vi स्टाफ को ब्याजमुक्त अग्रिम	Intt free advance to staff	43654	48775
vii सुरक्षा जमा	Security Deposits	333	333
viii जीएसटी का अग्रिम भुगतान किया गया	GST paid in Advance	25	-
ix सस्पेंस खाता (सब्सर्वेशन सहित)	Suspense Account (including subvention)	2859016	3089655
x प्रीपेड खर्चे	Prepaid Expenses	9	-
xi अन्य प्राप्य	Other Receivables (Commission Income)	2699	0
योग	Total (i to viii)	9981492	10152919

अनुसूची १२ - समाश्रित दायित्व
SCHEDULE 12 - CONTINGENT LIABILITIES

(रुपि हजारों में)
Rs in "000"

		Current Year as on 31.03.24 चालू वर्ष	Previous Year as on 31.03.23 गत वर्ष
i बैंक के विरुद्ध दावों जिन्हे ऋण के रूप में स्वीकार नहीं किया है	Claims against the Bank not acknowledged as debts	136288	122047
ii संघटकों की ओर से दी गयी प्रतिश्रुतियां -	Guarantees given on behalf of constituents -		
a भारत में	In India	7719	48712
b भारत से बाहर	Outside India	0	0
iii प्रतिग्रहण, पृष्ठांकन एवं अन्य बाध्यताएँ (संग्रही हेतु बिल)	Acceptances endorsements and other obligations. (Bill for Collection)	2014492	1306593
iv अन्य मद जिनके लिए बैंक का समाश्रित दायित्व है (डी०ई०एफ फंड)	Other Items for which the bank is contingently liable. [DEAF FUND]	1218241	512695
v पूंजीगत प्रतिबद्धताएं अनुबंध ३१०३२०२४ तक निष्पादित किए जाने शेष हैं	Capital Commitment/Contracts remaining to be executed as on 31.03.2024	9665	0
योग	TOTAL	3386405	1990047

For V P Aditya & Co
Chartered Accountants
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PRATHAMA U.P. GRAMIN BANK
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अनुसूची १३. अर्जित ब्याज
SCHEDULE 13 - INTEREST EARNED

		(रुपि हजारों में) Rs in "000"		
		Current Year as on 31.03.24 चालू वर्ष	Previous Year as on 31.03.23 गत वर्ष	
i	अग्रिम/विपत्रों/पर ब्याज /छूट	Interest / discount on advances /bills	15347140	15582278
ii	निवेशों पर आय	Income on investments	5005142	5023707
	घटाई प्रतिभूतियों पर परिशोधन	Less: Amortisation on Securities	23337	23577
iii	भारतीय रिजर्व बैंक में अवशेषों एवं अन्य अंतर बैंक निधियों पर ब्याज	Interest on balances with Reserve Bank of India & other Inter bank funds.	1852943	593204
iv	अन्य	Others	74580	403899
योग		TOTAL	22256468	21579511

अनुसूची १४ अन्य आय
SCHEDULE 14 OTHER INCOME

		(रुपि हजारों में) Rs in "000"		
		Current Year as on 31.03.24	Previous Year as on 31.03.23	
		चालू वर्ष	गत वर्ष	
i	कमीशन, विनिमय और दलाली	Commission; exchange & brokerage	209784	172531
ii	निवेशों के विक्रय पर लाभ	Profit on sale of investments	200772	150916
	घटाइये निवेशों के विक्रय पर हानि	Less : Loss on sale of investments	0	0
iii	निवेशों के पुनर्मूल्यांकन पर लाभ	Profit on revaluation of investments	0	0
	घटाइये निवेशों के पुनर्मूल्यांकन पर हानि ।	Less : Loss on revaluation of investments	0	0
iv	भूमि भवनों व अन्य आस्तिया के विक्रय पर लाभ	Profit on sale of land, building & other assets	790	1342
	घटाइये भूमि भवनों व अन्य आस्तियों के विक्रय पर हानि ।	Less : Loss on sale of land, buildings & other assets	9	83
v	विनिमय संव्यवहारों पर लाभ	Profit on exchange transactions	0	0
	घटाइये विनिमय संव्यवहारों पर हानि	Less: Loss on exchange transactions	0	0
vi	लाभांश के माध्यम से अर्जित आय	Income earned by way of dividends		0
II	भारत में निवेश से लाभांश के माध्यम से अर्जित आय	Income earned by way of dividends from Investments in India	382	
III	विधिवि आय (पीएसएलसी आय सहित)	Miscellaneous Income (including PSLC Income)	3564635	2733211
a	पी एन बी नाबार्ड से वेतन व भत्तो की प्रतिपूर्ति ।	Reimbursement of salary & All. from PNB / NABARD.	0	0
b	पी एन बी से यात्रा भत्ता व्यय की प्रतिपूर्ति ।	Reimbursment of travelling expenses from PNB	0	0
c	किराया लाकर ।	Locker Rent	12700	12914
योग	TOTAL		3989054	3070831

For V P Aditya & Co
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(CA Jitendra Shukla)
Partner
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अनुसूची १५ - व्यय किया गया ब्याज
SCHEDULE 15 - INTEREST EXPENDED

(रुपि हजारों में)
Rs in "000"

		Current Year as on 31.03.24 चालू वर्ष	Previous Year as on 31.03.23 गत वर्ष
I. निक्षेप पर ब्याज	Interest on deposits	10364699	8487533
II. भारतीय रिजर्व बैंक/नाबाई/अंतर बैंक उधारों पर ब्याज	Interest on Reserve Bank of India/ Inter Bank Borrowings	740325	590283
III. अन्य	Others	29388	53770
योग	TOTAL	11134412	9131586

अनुसूची १६ - परिचालन व्यय
SCHEDULE 16 - OPERATING EXPENSES

(रुपि हजारों में)
Rs in "000"

		Current Year as on 31.03.24 चालू वर्ष	Previous Year as on 31.03.23 गत वर्ष
i. कर्मचारियों को भुगतान और उनके लिए प्रावधान	Payments to & provisions for employees	8231110	6705983
ii. किराया कर और प्रकाश व्यवस्था	Rent, taxes & Lighting	356202	337760
iii. मुद्रण और लेखन सामग्री	Printing & Stationery	36153	41915
iv. विज्ञापन और प्रचार	Advertisement & Publicity	3786	2992
v. बैंक की सम्पत्ति पर अवक्षयण	Depreciation on Bank's Property	93898	98665
vi. निदेशकों के शुल्क भत्ते और व्यय	Director's Fees allowances & Exp.	0	0
vii. लेखा परीक्षकों की फीस और व्यय (शाखा लेखा परीक्षकों सहित)	Auditor's Fees & Expenses (Including Branch auditors)	10395	7533
viii. विधि प्रचार	Law Charges	18655	19441
ix. डाक टिकट, तार, दूरभाह आदि (नेटवर्किंग सहित)	Postage, Telegrams, Telephone etc (including Networking)	129559	165544
x. मरम्मत व अनुरक्षण	Repair & Maintenance	34619	30631
xi. बीमा	Insurance	2306	2226
xii. कमीशन का भुगतान	Commission Paid	24381	0
xiii. अन्य व्यय	Other Expenditure		
a) यात्रा भत्ता व्यय (अध्यक्ष सहित)	a) Travelling Exp. (including Chairman)	45104	34430
b) डी.आई.सी.जी.सी. फीस	b) D.I.C.G.C. Fee	309600	300000
c) अन्य	c) Others	926502	889908
योग	TOTAL	10222270	8637028
प्रावधान व आकस्मिकताएँ	Provisions and contingencies		
प्रावधान व आकस्मिकताएँ	Provisions and contingencies	4350000	1544238
	(Loan loss provisions)		
TOTAL		4350000	1544238

For V P Aditya & Co
Chartered Accountants
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PRATHAMA U. P. GRAMIN BANK, MORADABAD

SCHEDULE 17 – Significant accounting policies

(A) Basis of Preparation

The financial statements have been prepared on the going concern basis with accrual concept, in accordance with the accounting policies and practices consistently followed unless and otherwise stated. The accompanying financial statements have been prepared under historical cost convention and conform to applicable statutory Provisions, regulatory norms or guideline prescribed by Reserve Bank of India and Banking Regulation Act, 1949, Accounting standards (AS) issued by ICAI, and practices prevailing in Banking Industry, in India.

(B) Accounting Estimates

The preparation of financial statements requires the management to make estimates and assumptions considered in the reported amount of assets and liabilities (including contingent liabilities) as on the date of the financial statements and the reported income and expenses during the reporting period. Management believes that the estimates used in preparation of the financial statements are prudent and reasonable. Future results could differ from these estimates.

(C) Significant Accounting Policies

1. Revenue Recognition

- Income & expenditure are generally recognized on accrual basis unless otherwise stated.
- Interest earned on loans and advances is accounted for as per Income Recognition & Assets Classification norms as prescribed by Reserve Bank of India.
- Insurance Claim / Locker Rent / Commission/Re-imbursement of expenses by NABARD have been accounted for on cash basis.
- Interest accrued on FDR (Investments/Deposits) has been accounted for on compounding rate of interest.
- Recovery of Non Performing advances is appropriated first towards interest and thereafter (i) arrear of installments in term loans and (ii) principal irregularity in other accounts. However recovery in Suit filed including recovery in SARFAESI Act is appropriated towards principal or as per terms of decree/settlement.
- LTC/LFC is accounted for on cash basis.
- Profit on sale of assets has been recognized in P&L Account.
- Income from interest on refund of income tax is accounted for in the year the order is passed by the concerned authority.
- Interest on unpaid and unclaimed matured term deposits is accounted for at savings bank rate.

2. Investment:

2.1 Classification:

Investments are classified into three categories i.e. Held to Maturity (HTM), Available for Sale (AFS) & Held for Trading (HFT) categories as per RBI circular No. RBI/2013-14/434 dated 07.01.2014. However, for disclosure in Balance sheet, these are classified under following six groups (i) Govt. Sec. (ii) other approved Securities (iii) Shares (iv) Debentures & Bonds (v) subsidiaries/ joint ventures (vi) others (to be specified).

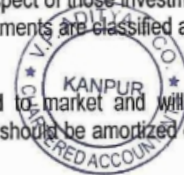
2.2 Basis of Classification:

- Investments that the Bank intends to hold till maturity are classified as "Held to Maturity (HTM)".
- Investments that are held principally for resale within 90 days from the date of purchase are classified as "Held for Trading (HFT)".
- Investments, which are not classified in above two categories, are classified as "Available for Sale (AFS)".
- An investment is classified as HTM, HFT or AFS at the time of its purchase and subsequent shifting amongst categories is done in conformity with regulatory guidelines.
- Investments in subsidiaries and joint ventures are classified as HTM except in respect of those investments which are acquired and held exclusively with a view to its subsequent disposal. These investments are classified as AFS.

2.3 Valuation standards:

- Investment classified under Held to Maturity category need not be marked to market and will be carried at acquisition cost unless it is more than the face value, in which case the premium should be amortized over the period remaining to maturity.

The banks should reflect the amortized amount in schedule 13- interest earned.





- II. Income on investment as a deduction. However, the deduction need not be disclosed separately. The book value of the security should continue to be reduced to the extent of the amount amortized during the relevant accounting period.
- III. The individual scrips in the Available for sale category will be marked to market at quarterly or at more frequent intervals. The book value of the individual securities would not undergo any change after the revaluation.
- IV. The individual scrips in the Held for Trading category will be marked to market at monthly or at more frequent intervals. The book value of the individual securities in this category would not undergo any change after marking to market.
- V. The transactions in Securities are recorded on "Settlement Date".
- VI. Transfer of securities from one category to another is carried out at the lower of acquisition cost/ book value/market value on the date of transfer. The depreciation, if any, on such transfer is fully provided for.

Transfer of scrips from AFS / HFT category to HTM category should be made at the lower of book value or market value. In other words, in cases where the market value is higher than the book value at the time of transfer, the appreciation should be ignored and the security should be transferred at the book value. In cases where the market value is less than the book value, the provision against depreciation held against this security (including the additional provision, if any, required based on valuation done on the date of transfer) should be adjusted to reduce the book value to the market value and the security should be transferred at the market value.

In the case of transfer of securities from HTM to AFS / HFT category:

- (a) If the security was originally placed under the HTM category at a discount, it may be transferred to AFS / HFT category at the acquisition price / book value. (It may be noted that as per existing instructions banks are not allowed to accrue the discount on the securities held under HTM category and, therefore, such securities would continue to be held at the acquisition cost till maturity). After transfer, these securities should be immediately re-valued and resultant depreciation, if any, may be provided.
 - (b) If the security was originally placed in the HTM category at a premium, it may be transferred to the AFS / HFT category at the amortized cost. After transfer, these securities should be immediately re-valued and resultant depreciation, if any, may be provided.
- VII. In the case of transfer of securities from AFS to HFT category or vice-versa, the securities need not be re-valued on the date of transfer and the provisions for the accumulated depreciation, if any, held may be transferred to the provisions for depreciation against the HFT securities and vice-versa.
 - VIII. Securities are immediately revalued and resultant depreciation, if any, is provided. An investment is classified as HTM, HFT or AFS at the time of its purchase and subsequent shifting amongst categories is done in conformity with regulatory guidelines.

3. Loans / Advances and Provisions thereon

- 3.1 Loans and Advances are classified as performing and non-performing, based on the guidelines/ directives issued by the RBI / NABARD. Loan Assets become Non- Performing Assets (NPAs) where:
 - i. In respect of term loans, interest and/ or installment of principal remains overdue for a period of more than 90 days;
 - ii. In respect of Overdraft or Cash Credit advances, a cash credit or overdraft account is classified as NPA if it is 'out of order'. An account shall be treated as 'out of order' if:
 - (a) the outstanding balance in the CC/OD account remains continuously in excess of the sanctioned limit/drawing power for 90 days, or
 - (b) The outstanding balance in the CC/OD accounts is less than the sanctioned limit/drawing power but there are no credits continuously for 90 days, or the outstanding balance in the CC/OD accounts is less than the sanctioned limit/drawing power but credits are not enough to cover the interest debited during the previous 90 days period.
 - iii. In respect of bills purchased/ discounted, the bill remains overdue for a period of more than 90 days;
 - iv. In respect of agricultural advances: (a) for short duration crops, where the installment of principal or interest remains overdue for two crop seasons; and (b) for long duration crops, where the principal or interest remains overdue for one crop season.
- 3.2 NPAs are classified into Sub-Standard, Doubtful and Loss Assets, based on the following criteria stipulated by RBI / NABARD:
 - i. Sub-standard: A loan asset that has remained nonperforming for a period less than or equal to 12 months.

- ii. Doubtful: A loan asset that has remained in the substandard category for a period of 12 months.
- iii. Loss: A loan asset where loss has been identified but the amount has not been fully written off.

3.3 Provisions are made for NPAs as per the extant guidelines prescribed by the regulatory authorities, subject to minimum provisions as prescribed below:

Substandard Assets:	<ul style="list-style-type: none"> i. A general provision of 10% on the total outstanding; ii. Additional provision of 10% for exposures which are unsecured ab-initio (i.e. where realizable value of security is not more than 10% ab-initio) iii. Unsecured Exposure in respect of infrastructure advances where certain safeguards such as escrow accounts are available- 20%
Doubtful Assets:	
-Secured Portion	<ul style="list-style-type: none"> i. Up to one year- 20% ii. One to three years- 30% iii. More than three years- 100%
-Unsecured Portion	100%
Loss Assets:	100%

3.4 Adhoc Provision: The Bank should try to maintain PCR to the level of 70% as far as possible subject to achievement of targets for profits on monthly pro rata basis and if sufficient margin of profit is available, bank can increase the level of PCR up to 100% as better risk mitigation approach.

4. Fixed Assets, Depreciation and Amortization

- i. Fixed assets are carried at cost less accumulated depreciation/ amortization.
- ii. Cost includes cost of purchase and all expenditure such as site preparation, installation costs and professional fees incurred on the asset before it is put to use. Subsequent expenditure(s) incurred on the assets put to use are capitalized only when it increases the future benefits from such assets or their functioning capability.
- iii. The rates of depreciation and method of charging depreciation in respect of domestic operations are as under:

Sr. No.	Description of Fixed Assets	Method of charging depreciation	Depreciation/ Amortization Rate
1	Steel Articles	Straight Line Method (SLM)	5%
2	Wooden Articles	Straight Line Method (SLM)	10%
3	Machinery, Electricals & Misc. Items	Straight Line Method (SLM)	15%
4	Mattresses	Straight Line Method (SLM)	20%
5	Computer & Related Items	Straight Line Method (SLM)	33.33%
6	Mobile Phone Instruments	Straight Line Method (SLM)	33.33%
7	Software	Straight Line Method (SLM)	20%
8	Motor-Car & Cycle (MCC)	Straight Line Method (SLM)	15%
9	Building	Straight Line Method (SLM)	2.5%
10	Solar Lighting	Straight Line Method (SLM)	40%

(Bank is following management approved policy for depreciation)

- iv. Depreciation on Fixed Assets purchased during the current financial year 2023-24 has been provided from the date of purchase. In case of Disposal/Written off depreciation has been provided till the date of disposal/write off. In all other cases Depreciation for full year has been provided on fixed assets.
- v. Fixed assets have been recognized as and when payments are made for them and depreciation is charged from the date in which assets are recorded.

5. Employee Benefits:

- i. Contribution to provident fund by the employer is charged to profit and loss account.
- ii. Provision for Pension, Gratuity and Leave encashment is made on actuarial basis and the contribution is charged to Profit & Loss account.

6. Taxes on Income

Provision for current tax is made on the basis of the assessable income under the Income Tax Act, '1961.

7. Provisions, Contingent Liabilities and Contingent Assets

- i. In conformity with AS 29, "Provisions, Contingent Liabilities and Contingent Assets" issued by the Institute of Chartered Accountants of India, the Bank recognizes provisions only when it has a present obligation as a result of a past event, and would result in a probable outflow of resources embodying economic benefits will be required to settle the obligation, and when a reliable estimate of the amount of the obligation can be made.



ii. Contingent Assets are not recognized in the financial statements.

8. Effect of changes in the foreign exchange rate:

There is no any foreign exchange business during the financial year 2023-24.

9. Cash and Cash equivalents:

Cash and cash equivalents include Cash and Balances with RBI, Balances with Banks and money at call and short notice.

10. Segment Reporting

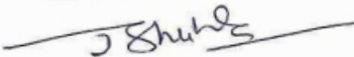
The Bank recognizes the Business segment as the Primary reporting segment and Geographical segment as the Secondary reporting segment, in accordance with the RBI guidelines and in compliance with the Accounting Standard 17 issued by ICAI.

11. Impairment of Assets

Wherever applicable adequate disclosures has been given as per AS 28- "Impairment of Assets" issued by Institute of Chartered Accountants of India.

As Per Our Separate Report Of Even Date Attached

For V P Aditya & Co.
Chartered Accountants
FRN. 000542C



CA Jitendra Shukla
Partner
M.No. 412422
UDIN:




(M.B. Gupta)
Chief Manager


(Bhuvnesh Kumar)
Director


(Sanjeev Kumar Dubey)
Director


(J.P. Agrawal)
General Manager


(Darshan Kumar Garg)
Director


(Shiv Shanker)
Director


(Sanjeev Bhardwaj)
Chairman


(Nandini Ghose)
Director

Place: Moradabad
Date: 22.05.2024



PRATHAMA U. P. GRAMIN BANK , MORADABAD

SCHEDULE 18 – NOTES TO ACCOUNTS

1. Investments

(a) SLR Securities classified under Held-to-Maturity is ₹ 4559.21 Crore (Previous Year ₹ 5,013.17 Crore) and SLR Securities under Held-for-Trading/Available-for-sale is ₹ 2504.34 Crore (Previous Year ₹ 2,226.16 Crore). Securities have been shown Book Value less amortization of premium of ₹ 2.33 Crore (Previous Year ₹ 2.36 Crore).

(b) Bank's Non SLR Securities Amounting ₹ 195.72 Crore (Previous Year ₹ 219.68 Crore) held under Available for sale /Held for trading as per RBI directives. During the current year depreciation is ₹ 40.86 Crore (Previous Year – ₹70.74 Crore) are charged to Profit & loss Account.

(c) Classification of securities:-

(Amount in Crore)

Securities	Held to Maturity	Available for Sale/ Held for Trading	Total
Govt. Securities – SLR	4,559.21	2,504.34	7,063.55
Govt. Securities - Non SLR	Nil	9.99	9.99
Other approved Securities	Nil	Nil	Nil
Shares	Nil	0.44	0.44
Investment in NABARD TMB	Nil	Nil	Nil
Non SLR- Bond (Excluding Provision for NPI & Provision for Depreciation in Investment)	Nil	160.02	160.02
Non SLR - Mutual Funds	Nil	10.64	10.64
Total	4,559.21	2,685.43	7244.64

(d) Income on investment have been provided for on the basis of actual interest earned/accrued interest and accounted for on the applicable rate of interest.

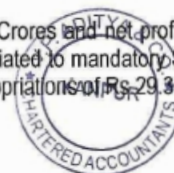
(e) Investment in term deposit receipts Amounting to ₹ 3,714.00 Crore (Previous Year ₹ 2,205.82 Crore) under non SLR deposit category are shown in balance sheet under schedule -7 under head 'Balance with Banks - In other Deposit Accounts.

(f) Investment Fluctuation Reserve (IFR).

As per RBI Master Circular RBI/2013-14/434 RPCD.CO.RRB.BC.No./74/03.05.33/2013-14 dated 07 January 2014, RBI/2013-14/434 RPCD.CO.RRB.BC.No./74/03.05.33/2013-14 dated 07th January 2014, RBI/2017-18/147 DBR.No.BP.BC.102/21.04.048/2017-18 dated 02nd April 2018, RBI/2019-20/175 DOR.BP.BC.No.42/21.04.141/2019-20 dated 17 March 2020 and NABARD Audit observations, an Investment Fluctuation Reserve (IFR) has to be maintained at least 2 percent of the HFT and AFS portfolio, on a continuing basis to meet future depreciation requirement for investments in the AFS and HFT category if any.

An Investment Fluctuation Reserve is a reserve created out of profit to meet the change in the market value of the investment. An amount is kept aside in the reserve in the name of fluctuation reserve to meet the change in the value of the investment. The difference between the book value and the market value of the investment is adjusted through Investment Fluctuation Reserve. IFR will be part of Tier 2 Capital in CRAR.

The net profit on sale of investments during the year 2023-24 is Rs.20.08 Crores and net profit after tax for year 2023-24 is Rs.37.88 Crores. Out of which Rs.7.57 Crores has been appropriated to mandatory Statutory Reserves and Rs.1 Crores towards Special Reserves after allocating mandatory appropriations of Rs.29.31 Crores .





Requirement of IFR for FY 2023-24		
S.NO	PARTICULARS	AMOUNT IN CRORES
1	Total investment under AFS Category	2700.00
2	Requirement of IFR (i.e.2% of AFS)	54.00
3	Less -IFR Created during FY 2022-23	07.00
4	Remaining Requirement of IFR for FY 2023-24 (2-3)	47.00

In view of the extant guidelines, due to mark to market valuation the amount of write back as per calculation given here under has been appropriated towards investment fluctuation reserve. After appropriation the total IFR becomes Rs.36.31 Crores, hence the shortfall of Rs.17.69 crores will be met during the next financial years until the amount of IFR reached the level of at least 2% of the HFT and AFS portfolio.

Depreciation of Investment Write back		
S.NO	PARTICULARS	AMOUNT IN CRORES
1	Total Depreciation write back amount as on 31.03.2024	41.51
2	Net profit on sale of investment during the year	20.08
3	Profit after tax less mandatory appropriations	29.31
4	Lower of the 2 and 3	20.08
5	To mitigate the shortfall, appropriation towards IFR during 2023-24	29.31

2. Advances:

- (a) Provisions for doubtful advances and their classification have been made as per the guidelines issued by RBI. Classifications of advances has been accepted as certified by the Branch Managers, Branch Auditors and Central Statutory Auditor.
- (b)
 - i. Provision for sub-standard advances has been made on an amount of advances after deduction of SRF (Subsidy) & DI as per RBI guidelines.
 - ii. Bank has total provision for NPA of ₹ 1109.71 Crore as on 31.03.2024.
 - iii. Deduction to the extent of 8.50% of the total income (computed before making any deduction under this clause and Chapter VIA) and 10% of the aggregate average advances made by the rural branches of the Bank has available as per Income Tax Act.
 - iv. Advances are net of provision and derecognized interest made for NPA in accordance with the prudential norms prescribed by Reserve Bank of India from time to time. However, provision for advances, classified as Standard Assets is included under other liabilities.
 - v. The NPA are classified as sub-standard, doubtful and loss assets as per Guidelines of Reserve Bank of India and SLBC (U.P.) As per letter No. UPZ/31/SLBC/229 dated 13.06.2005 of SLBC (UP), sugarcane crop is long duration crop and related loans are classified accordingly.
 - vi. Interest free advances to staff are ₹ 4.37Cr. (Previous Year ₹ 4.88 Cr.) which has been shown in other assets as per RBI Guidelines.
 - vii. 1.5% & 2% interest subvention (IS) and 3% prompt repayment incentive (PRI) to eligible crop loanee farmers for 2023-24 as per the directives issued by NABARD Vide its Circular No. NB.DoR(Policy)/1691/IS-1/ 2021-22 dated 29.03.2022 and NB.DoR(Policy)/910/IS-1/ 2023-24 dated 08.09.2022 Amounting ₹ 112.167 Crore (1.5 % & 2% IS) and ₹ 98.267 Crore (3% PRI) respectively. Interest effect due to refinance from NABARD is accounted for 1.5 % IS, which is Amounting ₹ 11.39 Crore for the period 01.04.2023 to 31.03.2024.





viii. Bank has executed various participations contract (with risk) in terms of and subject to the provisions of the uniform code governing Inter Bank Participations 1988, with Punjab National Bank, under the contract. The details of IBPC issued and purchased during the year is as below:-

(Amount in Crore)

S.No.	PARTICIPATING BANK	PARTICULAR	CONTRACT AMOUNT	DATE OF ISSUANCE	DATE OF MATURITY	PERIOD OF IBPC	INTEREST PAID	INTEREST RECEIVED	NET PROFIT ON DEAL	NET INCOME FOR FY 2023-24	REMARKS
1	PUNJAB NATIONAL BANK	SWAP DEAL- IBPC ISSUED UNDER PS- AGRICULTURE @ 5.5% & PURCHASED PS OTHERS @ 7% FOR 950 CRORES	950	07-12-2022	05-06-2023	180	25.76	32.79	7.03	2.54	SWAP DEAL NET INTEREST MARGIN @ 1.50%
	TOTAL		950				25.76	32.79	7.03	2.54	

During the year, Bank has earned net interest income on IBPC deal is ₹ 2.54 Crores. As on 31.03.2024, the outstanding IBPC is NIL. Hence, there is no reduction in overall achievement of advances. Inter Bank Participation Certificate has been issued/ obtained as per RBI guidelines.

Bank has also issued ₹ 11,050 Crores PSLC Certificate in PS-SF/MF category, ₹ 1500 Crores PSLC Certificate in PS-Agriculture category, ₹ 400 Crores PSLC Certificate in PS-Micro Enterprises categories and purchased ₹ 5525 Crores PSLC certificates in PS - General Category & ₹ 200 Crores PSLC certificates in PS - Agriculture Category during FY 2023-24. The Net PSLC issued is ₹ 7,225 Crores with due date 31.03.2024. Bank has earned net interest income on PSLC deal of ₹ 217.89 Crores in FY 2023-24.

ix. The Bank has made technical written off of ₹ 321.18 Crores during the F.Y 2023-24 and total technical write off as on 31.03.2024 is ₹ 616.41 Crore.

(c) Adopting prudential norms (RBI Cir. Dt. 22.03.1996) unrealized interest on NPA advances has not been taken into income.

3. Employee Benefits:

(a) Pension:

In terms of Prathama U.P. Gramin Bank Pension Regulation 2018 notified in the Gazette of India on 11.12.2019, the employees of the bank are eligible for Pension/NPS w.e.f 01.04.2018. As per provisions of pension regulation, the bank has constituted a fund in the name of 'Prathama U.P. Gramin Bank Pension Fund' for purpose of payment of pension to Employees and Dependent of deceased employees (family pension). Pension liability is a defined benefit obligation and is provided on the basis of actuarial valuation.

(b) Gratuity:

Gratuity liability is a defined benefit obligation and is provided for, on the basis of actuarial valuation. The scheme is funded by the bank and is managed by a separate trust.

(c) Leave Encashment:

Leave encashment liability is a defined benefit obligation and is provided for on the basis of an actuarial valuation made at the end of the financial year. Bank has taken leave encashment policy from Life Insurance Corporation of India, Bajaj Allianz Life Insurance co. Ltd. for all the officers & employees of the bank.

Bank has obtained actuarial valuation of leave encashment liability as on 31.03.2024 which comes to ₹ 86.46 Crore



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The bank's fund position as on 31.03.2024 towards Leave Encashment liability is ₹ 92.26 Crore (₹ 81.82 Crore with LIC and ₹ 10.44 Crore with Bajaj Allianz Life insurance Co. Ltd.).

Disclosures as per Accounting Standard 15 – Employees Benefits:

TABLE I - Principal Actuarial Assumptions and the basis of these assumptions

Actuarial Assumptions	Pension		Gratuity		Leave Encashment	
	31.03.2024	31.03.2023	31.03.2024	31.03.2023	31.03.2024	31.03.2023
Discount Rate	7.09%	7.39%	7.09%	7.46%	7.09%	7.46%
Expected Return on Plan Assets	7.09%	7.39%	7.09%	7.46%	7.09%	7.46%
Rate of Escalation in salary	6.00%	3.00%	6.00%	5.00%	6.00%	5.00%
Pension Escalation Rate	1.50%	1.50%	-	-	-	-
Attrition Rate	3.00%	3.00%	3.00%	8.00%	3.00%	8.00%

TABLE II - Changes in Present value of the obligation

(Amounts in Crores)

		Pension		Gratuity		Leave Encashment	
		31.03.2024	31.03.2023	31.03.2024	31.03.2023	31.03.2024	31.03.2023
	Present value of Obligation at the beginning of period	674.90	326.09	135.79	-	86.16	-
Add:	Interest Cost	47.41	35.67	9.85	-	7.14	-
Add:	Current Service Cost	18.05	313.14	7.72	-	4.71	-
Add:	Past Service Cost	-	-	-	-	-	-
Less:	Benefits paid	(76.15)	-	(28.94)	-	(15.12)	-
	Actuarial loss / (gain) on obligations (Balancing Figure)	55.78	-	(4.20)	-	3.57	-
	Present value of Obligation as at the end of the period	719.99	674.90	120.22	-	86.46	-

TABLE III - Changes in the FV of the Plan Assets

(Amounts in Crores)

		Pension		Gratuity		Leave Encashment	
		31.03.2024	31.03.2023	31.03.2024	31.03.2023	31.03.2024	31.03.2023
	Fair value of Plan Assets, at the beginning of period	549.93	326.09	120.58	-	100.42	-
Add:	Expected return on Plan assets	40.64	24.10	9.00	-	7.49	-
Add:	Contributions paid by Bank	133.01	185.00	-	-	-	-
Add:	Contributions paid by Bank for Past Service Cost (on Family Pension liability)	-	-	-	-	-	-
Less:	Benefits Paid	-	-	-	-	-	-



Less	Actuarial (loss) / gain on Plan Assets (Balancing Figure)	(5.31)	14.74	2.55	-	(15.65)	-
	Fair value of Plan Assets as at the end of the period	718.27	549.93	132.13	-	92.26	-

TABLE IV - Actual Return on Plan Assets

(Amounts in Crores)

		PENSION		GRATUITY		LEAVE ENCASHMENT	
		31.03.2024	31.03.2023	31.03.2024	31.03.2023	31.03.2024	31.03.2023
	Expected return on Plan Assets	40.64	24.10	9.00	-	7.49	-
	Actuarial (loss) / gain on Plan Assets	(5.31)	14.74	2.55	-	(15.65)	-
Add:	Actual Return on Plan Assets	35.33	38.84	11.55	-	(8.16)	-

TABLE V - Net Actuarial (Gain) / loss recognized

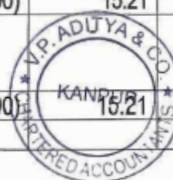
(Amounts in Crores)

		PENSION		GRATUITY		LEAVE ENCASHMENT	
		31.03.2024	31.03.2023	31.03.2024	31.03.2023	31.03.2024	31.03.2023
	Actuarial loss / (gain) for the period - Obligations	55.78	-	(4.20)	-	3.57	-
	Actuarial (gain) / loss for the period - Plan Assets	(5.31)	14.74	2.55	-	(15.65)	-
	Total (gain) / loss for the period	50.47	14.74	(1.65)	-	(12.08)	-
	Actuarial (gain) or loss recognized in the period	50.47	14.74	(1.65)	-	(12.08)	-
	Unrecognized Actuarial (gain) / loss at the end of the year	-	-	-	-	-	-

TABLE VI - Amount recognized in Balance Sheet

(Amounts in Crores)

		PENSION		GRATUITY		LEAVE ENCASHMENT	
		31.03.2024	31.03.2023	31.03.2024	31.03.2023	31.03.2024	31.03.2023
	Present value of Defined Benefit Obligation	719.99	674.90	120.23	135.79	86.46	86.16
Less	Fair value of Plan Assets	718.27	549.93	132.13	120.58	92.26	100.42
	Difference	1.72	124.97	(11.90)	15.21	(5.80)	(14.26)
Less	Unrecognized Past Service cost (on Family Pension liability)	-	-	-	-	-	-
	Net Liability/ (Asset)	1.72	124.97	(11.90)	15.21	(5.80)	(14.26)
	Amounts in the Balance Sheet						





Liability Recognized in the Balance Sheet	1.72	124.97	(11.90)	15.21	(5.80)	(14.26)
Assets Recognized in the Balance Sheet (on Family	-	-	-	-	-	-
Net Liability/ (Asset)	1.72	124.97	(11.90)	15.21	(5.80)	(14.26)
Negative amount determined under Paragraph 55 of AS-15 (R)	-	-	-	-	-	-
Present value of available refunds and reductions in future contributions	-	-	-	-	-	-
Asset recognized as per Paragraph 59 (b) of AS-15 (R)	-	-	-	-	-	-

TABLE VII - Expense to be recognized in Profit and loss Account

		(Amounts in Crores)					
		PENSION		GRATUITY		LEAVE ENCASHMENT	
		31.03.2024	31.03.2023	31.03.2024	31.03.2023	31.03.2024	31.03.2023
	Current Service Cost	18.05	313.14	7.72	-	4.71	-
Add:	Interest cost	47.41	35.67	0.86	-	(0.36)	-
Less	Expected return on Plan assets	(40.64)	(24.10)	-	-	-	-
Add:	Net Actuarial (gain) / loss recognized in year	61.09	(14.74)	(6.75)	-	19.23	-
Add:	Past Service Cost- Recognized (on Family Pension liability)	-	-	-	-	-	-
	Expenses recognized in the statement of profit and loss	85.91	309.97	1.83	-	23.58	-

TABLE VIII- Movement in Net Liability to be recognized in Balance Sheet

		(Amounts in Crores)					
		PENSION		GRATUITY		LEAVE ENCASHMENT	
		31.03.2024	31.03.2023	31.03.2024	31.03.2023	31.03.2024	31.03.2023
	Opening Net Liability	124.97	-	15.21	-	(14.26)	-
Add:	Expense	85.91	309.97	1.83	-	23.58	-
Less:	Contributions Paid	(209.16)	(185.00)	(28.94)	-	(15.12)	-
Less	Benefits Paid by the company	-	-	-	-	-	-
	Closing Net Liability/ (Asset) recognized in B/S in current period)	1.72	124.97	(11.90)	-	(5.80)	-





TABLE IX -Amount for the current Period

(Amounts in Crores)

		PENSION		GRATUITY		LEAVE ENCASHMENT	
		31.03.2024	31.03.2023	31.03.2024	31.03.2023	31.03.2024	31.03.2023
	Present value of Obligation	719.99	674.90	120.23	135.79	86.46	86.16
Less	Fair value of Plan Assets	718.27	549.93	132.13	120.58	92.26	100.42
	Surplus / (Deficit)	(1.72)	(124.97)	11.90	(15.21)	5.80	14.25
	Experience Adjustments in Plan Liabilities -(loss) / Gain	33.07	-	(2.67)	-	(9.64)	-
	Experience Adjustments in Plan Assets (loss) / Gain	(5.31)	-	2.55	-	(15.65)	-

TABLE X -Major Categories of Plan Assets (as percentage of Total Plan Assets) as managed by Trust

	PENSION		GRATUITY		LEAVE ENCASHMENT	
	31.03.2024	31.03.2023	31.03.2024	31.03.2023	31.03.2024	31.03.2023
Government of India Securities	-	-	-	-	-	-
State Govt Securities	-	-	-	-	-	-
High Quality Corporate Bonds	-	-	-	-	-	-
Equity Shares of listed companies/ Mutual Fund Investments	-	-	-	-	-	-
Property	-	-	-	-	-	-
Special deposit scheme/ FDR	-	-	-	-	-	-
Funds managed by Insurer/ Investment in Life insurance Companies	100%	100%	100%	100%	100%	100%
Other Deposits, Accruals etc.	-	-	-	-	-	-
TOTAL	100%	100%	100%	100%	100%	100%

TABLE XI -ENTERPRISE'S BEST ESTIMATE OF CONTRIBUTION DURING NEXT YEAR

	Pension (Funded)		Gratuity (Funded)		Leave Encashment (Funded)	
	31.03.2025	31.03.2024	31.03.2025	31.03.2024	31.03.2025	31.03.2024
Bank's best estimate of Contribution during next	-	-	-	-	-	-





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- d) **Provident Fund :**
 Provident fund is a defined contribution under EPF Act, 1972 scheme as the bank pays fixed contribution at predetermined rates. The obligation of the bank is limited to such fixed contribution. The contributions are charged to Profit & Loss A/C. The same has been deposited with Employee Provident Fund Department regularly up to Jan-2020 and from Feb-2020 onwards provident fund maintained with us as per Prathama UP Gramin Bank Pension Regulation 2018.
- e) **Bonus :**
 No provision was made in terms of the "The Payment of Bonus (Amendment) Act, 2015", as no employee is eligible for Bonus payment during this year.
- f) **Medical insurance Scheme for Staff :**
 ₹ 7.30 Crore was paid as the premium for the renewal of Health Insurance Policy during the financial year 2023-24.
- g) **NPS**
 No Provision has been made under NPS in FY 2023-24.

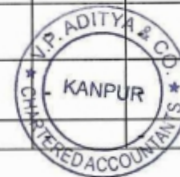
4. **Information Regarding Related Party Disclosure (AS -18) in respect of:**
 Key management personnel: Sh. Sanjeev Bhardwaj (Chairman . PUPGB) w.e.f 26-05-23 To 31-03-2024
 Key management personnel: Sh. Rakesh Kumar Arora (Chairman . PUPGB) w.e.f 01-04-23 To 29-05-2023
Parent Bodies : Punjab National Bank is as under :-

(Amt.in lakhs)

Items Related Party	Parent Body (As per ownership or control)	Subsidiaries	Associate Joint Venture	Key Management Personnel	Relatives of Key Management Personnel	Total
Remuneration to - Sh. Rakesh Kumar Arora Chairman (01.04.2023 to 29.05.2024) (HRD)				8.62		8.62
Remuneration to - Sh. Sanjeev Bhardwaj Chairman (26.05.2023 to 31.03.2024) (HRD)				29.59		29.59

(Amount In Crore)

Items Related Party	Parent Body (As per ownership or control)	Subsidiaries	Associate Joint Venture	Key Management Personnel	Relatives of Key Management Personnel	Total
Borrowings [OD availment] as on 31.03.2024	-	-	-	-	-	
Deposits [FD] as on 31.03.2024	873.98	-	-	-	-	873.98
Placement of Deposits	-	-	-	-	-	
Advances	-	-	-	-	-	
Investment in PNB Share	-	-	-	-	-	
Non funded commitments	-	-	-	-	-	
Leasing/HP arrangements availed	-	-	-	-	-	
Leasing/HP arrangements provided	-	-	-	-	-	
Purchase of fixed assets	-	-	-	-	-	
Sale of Fixed assets	-	-	-	-	-	
Interest paid during FY 23-24 on OD	2.92	-	-	-	-	2.92
Interest received during FY 23-24 on FDRs	46.66	-	-	-	-	46.66
CBS Hosting Charges paid (excluding GST)	4.13	-	-	-	-	4.13
Managements contracts	-	-	-	-	-	





Debt due to staff of the bank as on 31.03.2024 is ₹ 598.06 Crore

5. Other Disclosures:-

(a) Capital

As per guidelines issued by RBI Cir. No. RBI/2014-15/270 RPCD.CO.RRB.No.BC.35/03.05.33/2014-15 dt.21.10.2014, the Capital to Risk Weighted Assets Ratio (CRAR) of the bank as on 31.03.2024 is (Previous year 14.64 %) against the regulatory minimum requirement of 9%.

Sr.	Particulars	Current Year	Previous Year
i)	CRAR (%)	13.32	14.64
ii)	CRAR- Tier I Capital (%)	11.89	13.39
iii)	CRAR- Tier II Capital (%)	1.43	1.25
iv)	Percentage of Shareholding of the		
a	Government of India	50%	50%
b	State Government	15%	15%
c	Sponsor Bank	35%	35%

(b) Investments

(Amount in Crore)

Sr.	Particulars	Current Year	Previous Year
1	Value of Investments		
i)	Gross Value of Investments	7259.27	7459.01
ii)	Provisions for Depreciation	40.86	82.37
iii)	Net Value of Investments	7218.41	7376.64
2	Movement of provisions held towards depreciation on investments.		
i)	Opening Balance	82.37	11.63
ii)	Add: Provisions made during the year	NIL	70.74
iii)	Less: Write off/ write back of excess provisions during the year	41.51	Nil
iv)	Closing Balance	40.86	82.37

(c) Repo Transactions:- Repo transactions during the year:

(Amount in Crore)

Item	Minimum outstanding during the year	Maximum outstanding during the year	Daily Average outstanding during the year	As on 31 March 2024
Securities Sold under Repos	49.99	300.00	124.66	299.99
Securities purchased under reverse repos	NIL	NIL	NIL	NIL

(d) Sales and transfers of securities to/from Held to Maturity (HTM) category:

The Bank has shifted SLR investment from HTM to AFS and AFS to HTM as under:-

(Amount in Crore)

	Particulars	Dates of Shifting	Amount	Amount taken to P & L
1	HTM Sold	NIL	NIL	NIL
2	AFS to HTM	NIL	NIL	NIL
3	HTM to AFS	01-Apr-2023	451.63	0





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The shifting has been done as per the extant RBI guidelines and the same has been approved by the board of director of the bank in its meeting dated 29.04.2023. The shifting has been done only once during the financial year 2023-24.

Bank has not sold any securities from HTM category in current financial year.

(e). Non-SLR Investment portfolio

(i) Issuer composition of Non-SLR Investments

(Amount in Crore)

No	Issuer	Amount	Extent of Private placement	Extent of below investment grade securities	Extent of unrated securities	Extent of unlisted securities
(1)	(2)	(3)	(4)	(5)	(6)	(7)
i)	PSUs	132.95	-	-	-	-
ii)	FIs	26.88	-	-	-	-
iii)	Banks (Bonds)	NIL	-	-	-	-
iv)	Private Corporate	14.82	-	-	-	-
v)	Others-					
	• Non SLR Govt. Sec.	9.99			-	
	• Mutual Funds	10.64	-	-	-	-
	• NABARD TMB	NIL				
	• Shares	0.44				
vi)	* Provisions held towards depreciation	40.86	-	-	-	-
	Total	195.72	-	-	-	-

(ii) Non- performing Non-SLR investments:

(Amount in Crore)

Particulars	Current Year	Previous Year
Opening balance	14.69	24.81
Additions during the year since 1 st April	NIL	NIL
Reductions during the above period	0.06	10.12
Closing balance	14.63	14.69
Total provisions held	14.63	14.69

6. Asset Quality

(a) Non- performing Assets

(Amount in Crore)

10.5	Particulars	Current Year	Previous Year
I	Net NPAs to Net Advances (%)	3.17%	3.92%
li	Movement of NPAs (Gross)		
(a)	Opening balance	1626.63	1731.78
(b)	Additions during the year	1391.67	1051.53
(c)	Reductions during the year	1290.22	1156.68
(d)	Closing balance	1728.08	1626.63
lii	Movement of Net NPAs		
(a)	Opening balance	721.07	600.30
(b)	Additions during the year	677.66	762.93





(c)	Reductions during the year	780.36	642.16
(d)	Closing balance	618.37	721.07
iv	Movement of provisions for NPAs (excluding provisions on standard assets)		
(a)	Opening balance	905.56	1131.48
(b)	Provisions made during the year	714.01	288.60
(c)	Write off/ write-back of excess provisions	509.86	514.52
(d)	Closing balance	1109.71	905.56

d) Details of Loan Assets subject to Restructuring

Sr.	Particulars	Current Year	Previous Year
i	Total Amount of loan assets subject to restructuring, rescheduling, renegotiation;	Nil	Nil
ii	The Amount of Standard assets subjected to restructuring, rescheduling, renegotiation;	Nil	Nil
iii	The Amount of Sub-Standard assets subjected to restructuring, rescheduling, renegotiation;	Nil	Nil
iv	The Amount of Doubtful assets subjected to restructuring, rescheduling, renegotiation;	Nil	Nil
	Note [(i) = (ii) + (iii) + (iv)]	Nil	Nil

(c) Details of financial assets sold to Securitization (SC)/ Reconstruction Company (RC) for Assets Reconstruction:

(Amount in Crore)

Sr.	Particulars	Current Year	Previous Year
i	No. of accounts	Nil	Nil
ii	Aggregate value (net of provisions) of accounts sold to SC/RC	Nil	Nil
iii	Aggregate consideration	Nil	Nil
iv	Additional consideration realized in respect of accounts transferred in earlier years	Nil	Nil
v	Aggregate gain/loss over net book value	Nil	Nil

(d) Details of Non-performing financial assets purchased/sold

i. Details of Non-performing financial assets purchased:

(Amount in Crore)

Sr.	Particulars	Current Year	Previous Year
1(a)	No. of accounts/purchased during the year	Nil	Nil
(b)	Aggregate outstanding	Nil	Nil
2(a)	Of these, number of account restructured during the year	Nil	Nil
(b)	Aggregate outstanding	Nil	Nil

ii. Details of non-performing financial assets sold:

(Amount in Crore)

Sr.	Particulars	Current Year	Previous Year
1	No. of accounts sold	Nil	Nil
2	Aggregate outstanding	Nil	Nil
3	Aggregate consideration received	Nil	Nil

(e) Provisions on Standard Asset

(Amount in Crore)

Sr.	Particulars	Current Year	Previous Year
1	Provisions towards Standard Assets	64.14	64.14





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7. Business Ratio:

Sr.	Particulars	Current Year	Previous Year
I	Interest Income as a percentage to working Funds	7.96	8.03
II	Non- interest income as a percentage to working funds	1.43	1.14
III	Operating Profit as a percentage to Working Funds	1.75	2.56
IV	Returns on Assets [PBT/ Average working funds] (in %)	0.19	1.99
V	Returns on Assets [PAT/ Average working funds] (in %)	0.14	1.48
VI	Business (Deposits plus advances) per employee (in Lacs)	1200.89	1079.85
VII	Profit per employee (Profit before tax & provision) (in Lacs)	11.96	16.58

8. Asset Liability Management

Maturity pattern of certain items of assets and liabilities are as under:-

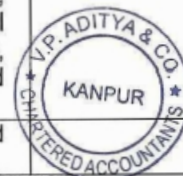
(Amount in Crore)

Particulars	1 to 14 days	15 to 28 days	29 days to 3 month	Over 3 months and up to 6 months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits (Total)	2224.37	109.02	959.77	2228.96	3898.45	18849.90	122.28	75.06	28467.80
Advances [Net IBPC]	9155.80	187.07	1318.41	1968.61	3905.98	1313.07	889.55	1869.78	20608.26
Investment (including FDR)	561.82	0.00	151.62	696.22	2366.82	231.13	319.82	6645.84	10973.27
Borrowings	302.07	0	13.62	35.57	926.22	86.83	5.08	0.00	1369.39
IBPC Borrowings	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Foreign currency assets	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Foreign currency liabilities	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL

9. Exposures – Exposure to Real Estate Sector

(Amount in Crore)

Sr.	Category	As on 31.03.2024
A	Direct exposure	
(i)	Residential Mortgages Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented (individual housing loan up to ₹ 15 lakh may be shown separately) (Up to ₹ 15 lac)	350.45
	(Above ₹ 15 lac)	520.97
(ii)	Commercial Real Estate Lending secured by mortgages on commercial real estate's (office buildings, retail space, multi-purpose commercial premises, multi-family residential buildings, multi-tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.) Exposure would also include non-fund based (NFB) limits;	0
(iii)	Investments in Mortgage Backed Securities (MBS) and other securitized exposures.	





a. Residential	0
b. Commercial Real Estate	0
b) Indirect Exposure	0
Fund-based and non-fund based exposures on National Housing Bank (NHB) and housing Finance Companies (HFCs)	0

10. Details of single borrower (SGL), group borrower limit (GBL) exceeded by the bank.

The bank has not exceeded the prudential exposure limits during the year as certified by management.

11. Miscellaneous – Amount of provisions made for Income tax during the year

(Amount in Crore)

Particulars	Current Year	Previous Year
Provision for income tax for current year	16	136
TOTAL	16	136

12. Disclosure of penalties imposed by RBI

No penalty imposed by RBI under the provision of Section 46(4) of The Banking Regulation Act, 1949 for contraventions of any of the provision of the Act, 1949 during the financial year.

13. Additional Disclosures

(a) Provisions and Contingencies:

Floating Provisions - There is no floating provision on investment.

(b) Draw down from reserves

NIL

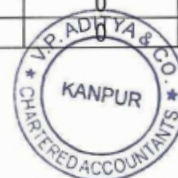
(c) Disclosure of complaints :

i. Customer Complaints

Sr.	Particulars	Current Year	Previous Year
A	No. of complaints pending at the beginning of the year	17	19
B	No. of complaints received during the year	1130	1286
C	No. of complaints redressed during the year	1147	1288
D	No. of complaints pending at the end of the year	0	17

ii. Award passed by the Banking Ombudsman

Sr.	Particulars	Current Year	Previous Year
A	No. of unimplemented Awards at the beginning of the year	0	0
B	No. of Award passed by the Banking Ombudsmen during the year	0	0
C	No. of Awards implemented during the year	0	0
D	No. of unimplemented Awards at the end of the year	0	0





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(d) Concentration on Deposits, Advances, Exposures and NPAs :

iii. Concentration of Deposits

(Amount in Crore)	
Concentration of Deposits	Current Year
Total Deposits of twenty largest depositors	449.77
Percentage of Deposits of twenty largest depositors to Total Deposits of the Bank	1.58

iv. Concentration of Advances

(Amount in Crore)	
Concentration of Advances	Current Year
Total Advances of twenty largest borrowers	327.22
Percentage of Advances to twenty largest borrowers to Total Advances of the Bank	1.59

iii. Concentration of Exposure

(Amount in Crore)	
Concentration of Exposures	Current Year
Total Exposures of twenty largest borrowers/customers	936.70
Percentage of Exposures to twenty largest borrowers/ customers to Total Advances of the Bank	4.54

iv. Concentration of NPA

(Amount in Crore)		
Concentration of NPAs	Current Year	Previous Year
Total Exposure to top four NPA accounts	8.08	8.63

(e) Sector-wise NPAs:

(Amount in Crore)							
Sr. No	Sector	Current Year			Previous Year		
		Outstand ing Total Advance s	Gross NPAs	Percentage of Gross NPAs to Total Advances in that Sectors	Outstand ing Total Advance s	Gross NPAs	Percentage of Gross NPAs to Total Advances
A	Priority Sector						
1	Agriculture and allied activities	15744.78	1539.24	9.78%	15,158.76	1353.92	8.93%
2	Advances to industries sector eligible as priority sector lending	-	-	-			
3	Services	1700.38	129.17	7.60%	1,454.35	199.93	13.33%
4	Other Priority	644.47	44.88	6.96%	601.64	61.85	10.28%



	Sector						
	Sub-total (A)	18089.62	1713.29	9.47%	17214.75	1609.70	9.35%
B	Non-Priority Sector						
1	Agriculture and allied activities	0	0		0	0	
2	Industry	0	0		0	0	
3	Services	0	0		0	0	
4	Other including personal loans	2523	14.79	0.58%	2085.94	16.93	0.81%
	Sub-total (B)	2523	14.79	0.58%	2085.94	16.93	0.81%
	Total (A+B)	20612.62	1728.08	8.38%	19300.69	1626.63	8.43%

(f) Details of accounts subjected to restructuring:

In terms of instructions given by the RBI vide notification Master Direction no.RBI/DOR/2021-22/83 DOR.ACC.REC.No45/21.04.018/2021-22 August 30, regarding disclosure of details of accounts subjected to restructuring, the detail is being furnished as under:

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Standard	Number of borrowers	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Gross Amount (in crore)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Provision held	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Sub-standard	Number of borrowers	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Gross Amount	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Provision held	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Doubtful	Number of borrowers	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Gross Amount	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Provision held	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Total	Number of borrowers	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Gross Amount(in crore)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Provision held	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL

(g) Movement of NPAs :

(Amount in Crore)

Particulars	Current Year	Previous Year
Gross NPA as on 1 st April of particular year (Opening Balance)	1626.63	1731.78
Addition (Fresh NPAs) during the year	1391.67	1051.53
Sub-total (A)	3018.30	2783.31
Less :		





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(i)	Upgradations	518.70	495.30
(ii)	Recoveries (excluding recoveries made from upgraded accounts)	450.34	410.82
(iii)	Write-offs	321.18	250.56
Sub-total (B)		1290.22	1156.68
Gross NPA as on 31st March of following year (Closing Balance) (A-B)		1728.08	1626.63

14. Movement to DEAF

(Amount in Crore)

Particulars	Current Year	Previous Year
Opening balance of Amount transferred to DEAF	51.2695	1.7188
Add : Amounts transferred to DEAF during the year	71.5399	49.5606
Less : Amount reimbursed by DEAF towards claims	0.9853	0.0099
Closing balance of Amounts transferred to DEAF	121.8241	51.2695

15. Priority Sector Lending Certificates :

During the year, Bank has issued/sold and subscribed/purchased the Priority Sector Lending Certificates (PSLCs) as under :

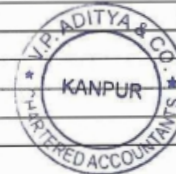
(Amount in Crore)

Sr. No.	Category of PSLCs	Total PSLC Issued	Total PSLC Subscribed	Total Premium Earned	Total Premium Paid
01.	PS - SF/MF	11050	Nil	215.08	Nil
02.	PS - Micro Enterprises	400	Nil	0.40	Nil
03.	PS - General	Nil	5525	Nil	0.7612
04.	PS- Agriculture	1500	200	4.66	1.48
Total				220.14	2.2412

16. Disclosure of Fraud/Dacoity and Provisions thereon:

The amount of loss due to Robbery & Fraud has been classified as other assets amounting to ₹ 27,95,66,981/- outstanding as on 31-03-2024. The Bank has made a Provision of ₹ 28,26,72,069/- against the loss.

Fraud Outstanding and provision held as on 31.03.2024				
(Amt. in Rs.)				
S. No.	Name of Branch	Date of detection	Outstanding as on 31.03.2024	Provision held as on 31.03.2024
FRAUD				
R.O. Muzaffarnagar				
1	E.C Kairana (Br. Bhoora)	13.10.2001	524867	524867
2	Ratheri	09.07.2015	32577	32577
	Total		557444	557444
R.O. Ghaziabad				
3	Vijay Nagar	16.10.2011	523841	523841
4	Rajnagar, Ghaziabad	16.10.2011	778946	778946
5	Sahibabad	19.12.2011	1139566	1139566
6	Sahibabad	19.12.2011	1129545	1129545
7	Hapur	02.06.2011	0	80,000
8	Sahibabad	14.06.2012	568509	568509
9	Sahibabad	19.11.2012	683559	683559
10	Sahibabad	19.11.2012	1068539	1068539
11	Sahibabad (8 V/L)	06.07.2013	1861270	1861270
12	Rajnagar (2 V/L)	07.09.2013	933991	933991
13	Kulesra	05.01.2022	399000	399000
14	Jagriti Vihar(Meerut Main)	22.06.2022	0	0
	Total		9086766	9166766





R.O. Bijnor				
15	Guniapur	31.12.2012	4385100	4385100
16	Khaspura	14.09.2015	1000000	1000000
17	Ahmadpur Sadat	24.01.2023	0	0
	Total		5385100	5385100
R.O. Balrampur				
18	Pipra	16.10.2015	0	389343
19	Chamroopur (Khundarey)	29.01.2016	0	3489745
20	Utraula Gramin	24.01.2022	0	0
21	Gainsari	22.02.2023	0	0
22	Ittairampur	01.01.2024	5618030.61	5618030.61
	Total		5618030.61	9497118.61
R.O. Gonda				
23	Khargupur	22.07.2000	3958157	3958157
24	Itiathok	21.02.2019	580542	580542
25	Maskanwa	11.09.2009	0	0
	Total		4538699	4538699
R.O. Jhansi				
26	Gandhigar-Ka-Tapra	23.02.1999	8,800	8,800
27	Baghera	03.09.2019	964339	964339
	Total		9,73,139	9,73,139
R.O. Budaun				
28	Guladiya	02.09.1997	296275	296275
29	Civil lines	10.05.2003	2,400	2,400
30	Zarif Nagar	24.10.2018	10120600	10120600
31	Zarif Nagar	31.07.2019	0	0
32	Meera Sarai	29.12.2022	0	0
33	Civil Lines	29.12.2022	0	0
	Total		1,04,19,275	1,04,19,275
R.O. Moradabad				
34	Town Hall	20.10.2007	0	0
35	Akka Dileri	20.05.2016	0	0
36	Moondha Pandey	08.04.2009	32,000	32,000
37	Sarkarakhas	17.06.2023	0	0
	Total		32,000	32,000
R.O. Thakurdwara				
38	Thakurdwara	27.10.1997	488980	488980
39	Barkheda Chak	15.04.2017	412200	412200
40	Dulhapur	28.08.2019	0	0
41	SAINTA KHERA	23.09.2020	17540327	17540327
42	Rehta Mafi	17.10.2023	8,95,800	8,95,800
	Total		19337307	19337307
R.O. Amroha				
43	Lodhipur Rajput	23.05.2005	0	0
44	Umri Kalan	02.03.2005	0	0
45	Paigambarpur	17.10.2017	500	500
46	Kail Bakri	23.11.2017	4198140	4198140
47	Jamna Khas	27.11.2017	4297760	4297760
	Total		8496400	8496400
R.O. Rampur				
48	Punjab Nagar	27.01.2004	9004285	9004285
49	Mubarakpur	10.07.2009	130000	130000
	Total		9134285	9134285
R.O. Alipur Chupla				
50	MS Hasanpur	13.11.2017	176321383	176321383
51	Chapna	11.04.2018	1002428	1002428
52	Baldana Heera Singh	10.04.2024	23240324	23240324
	Total		20,05,64,135	20,05,64,135

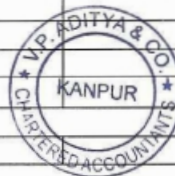


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R.O. Sambhal				
53	Panwasa	12.07.2021	0	0
54	Rustampur Niyawali/Tanda Kothi	01.10.2021	0	0
55	Mehmoodpur Mafi	11.04.2022	0	0
Total			0	0
H.O. Accounts				
56	H.O. Accounts	01.07.2021	0	0
Total			0	0
Total			0	0
Grand Total (Fraud)			27,41,42,581	27,81,01,669

B. Theft/Dacoity as on 31.03.2024

S. No.	Name of Branch	Sol Id	Date of Occurrence detection	Outstanding as on 31.03.2024	Provision held as on 31.03.2024
R.O. Muzaffarnagar					
1	BIDOLOI	9175	19.04.2003	990670	990670
2	BEHAT	9223	No Record Available	3	3
3	PAWATI	9284	17.04.2011	28570	28570
4	PINANA	9240	30.05.2017	211626	211626
5	LACHHERA	9197	23.09.1997	73873	73873
Total				1304742	1304742
R.O. Ghaziabad					
6	UBARPUR	9131	14.05.2012	1000000	1000000
7	DOOHARI	9123	11.11.2013	324000	324000
Total				1324000	1324000
R.O. Balrampur					
8	MAHARAJ GANJ KASHIPUR	9091	03.05.2008	177475	177475
Total				177475	177475
R.O. JHANSI					
9	ISKIL	9407	24.09.2007	158000	158000
Total				158000	158000
R.O. BIJNOR					
10	RASHIDPUR GARI	9294	17.04.2017	62159	62159
11	SAINDWAR	9567	17.07.2017	12526	12526
Total				74685	74685
R.O. Budaun					
12	NOORPUR PINONI	9339	No Record Available	100	100
13	KAULHAI	9331	No Record Available	100	100
Total				200	200
R.O. Moradabad					
14	H P Chhirawali	8421	02.05.1997	5000	5000
15	Fatehpur Vishnoi	8408	25.05.1998	500000	500000
TOTAL				505000	505000
R.O Amroha					
16	Moonda Khera	8610	07.01.1991	18000	5000
17	Manota	8662	30.10.1992	155000	155000
18	Kankar Sarai	8624	18.10.2012	215557	215557
19	Umri Kalan	8655	31.12.1996	10000	10000
TOTAL				398557	398557
R.O Thakurdwara					
20	Budhanpur Aliganj	8913	04.12.1999	131741	131741
21	Chaukhandi	8926	16.03.1999	200000	200000
22	M.P.Khem	8917	11.06.1998	200000	200000
TOTAL				531741	531741
R.O Sambhal					
23	Asalatpur Jarai	8830	29.09.2015	57500	57500





TOTAL				57500	57500
R.O Alipur Chopla					
24	Chhapna	8552	02.06.1992	38500	38500
TOTAL				38500	38500
R.O. Gonda					
25	Pant Nagar	9524	02.02.2024	854000	0
TOTAL				854000	0
TOTAL DACOITY (B)				5424400	4570400
Total (Fraud & Dacoity) (A+B)				27,95,66,981	28,26,72,069

Note : As regard Fraud & Dacoity cases outstanding as on 31-03-2024, there were 64 & 25 cases respectively, Amount of ₹ 27,95,66,981/- against these a provision of ₹. 28,26,72,069/- has been made. However a sum of (i) ₹ 80,000 has been provided for an additional provision in respect of an account having KYC issue and freezed at Branch Office Hapur for a cheque collection of ₹.80,000/-, (ii) ₹ 3,89,343/-, (iii) ₹ 34,89,745/- for unauthorized withdrawals & transfer of funds in several accounts at Branch Office Pipra, Khundarey & Chamroopur, apprehended to be contingent liability.

17. Resolution of Stressed Assets

In terms of RBI circular DOR. No. BP.BC/3/21.04.048/2020-21 dated May 05, 2021 the detailed requirement as per Resolution Framework for COVID-19 related Stress during the year is :

Type of Borrower	(A) Number of accounts where resolution plan has been implemented under this window	(B) Exposure to accounts mentioned at (A) before implementation of plan	(C) Of (B), aggregate Amount of debt that was converted into other securities	(D) Additional funding sanctioned, if any, including between invocation of the plan and implementation	(E) Increase in provisions on account of the implementation of the resolution
Personal Loan	Nil	Nil	Nil	Nil	Nil
Corporate Persons	Nil	Nil	Nil	Nil	Nil
Of which, MSMEs	Nil	Nil	Nil	Nil	Nil
Others	Nil	Nil	Nil	Nil	Nil
Total	Nil	Nil	Nil	Nil	Nil

18. Contingent Liabilities: Read with Schedule-12

Details of claims against the bank not acknowledged as debt of ₹ 13.62 crore as contingent liability, belongs to the bank guarantee furnished by the bank to DCLC, Dehradun against the order of ALC, Bareilly.

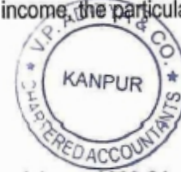
19. There has been no impairment of Fixed Assets as per As-28 as certified by management.

20. Previous year figures have been regrouped/ reclassified, wherever necessary, to confirm the current year classification. In cases where disclosures have been made for the first time in terms of RBI guidelines /Accounting Standards, previous year's figures have not been mentioned.

21. As per RBI circular RBI /2022-23/155 DOR.ACC.REC.No.91/21.04.018/2022-23 dated 13.12.2022 in case any Item under +the subhead "Miscellaneous Income" under the head "Schedule 14-Other Income" or in case of subhead "Other expenditure" under the head "Schedule 16-Operating Expenses" exceeds one per cent of total income, the particulars shall be given in the notes to accounts.

As per above circular following two expenses have been disclosed:-

- DICGC expense, which Amounted to ₹ 30.96 cr for the financial year 2023-24.
- Outsourcing of financial services, expense of which Amounted to ₹ 33.86 cr for the financial year 2023-24.





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22. As per the RBI circular, RBI/2022-23 DOR.RET.REC.15/12.01.001/2022-23 dated April 08, 2022 bank has lent ₹ 159 Cr in SDF (ASISO) as on 31.03.2024, which is over and above the balance to be maintained in current account in RBI for the purpose of maintaining CRR, balance of which is shown in Balance Sheet (Schedule-VII).

As Per Our Separate Report Of Even Date Attached

For V P Aditya & Co.
Chartered Accountants
FRN. 000542C



CA Jitendra Shukla
Partner
M.No. 412422
UDIN:




(M.B Gupta)
Chief Manager


(Bhuvnesh Kumar)
Director


(Sanjeev Kumar Dubey)
Director


(J P Agrawal)
General Manager


(Darshan Kumar Garg)
Director


(Shiv Shanker)
Director


(Sanjeev Bhardwaj)
Chairman


(Nandini Ghose)
Director

Place: Moradabad
Date: 22.05.2024



Statement on CRAR

Bank Name : PRATHAMA UP GRAMIN BANK, MORADABAD
Year End Date : 31.03.2024

PART – A : CAPITAL FUNDS AND RISK ASSETS RATIO

		Rs. in lakhs
Sl. No.	Item	Book Value
1	Capital Funds :	
A	Tier I capital elements	
	(a) Paid up share capital	6052.57
	Add. : Share Capital Deposit	0.00
	Less : intangible assets and losses	0.00
	Net Paid-up Capital	6052.57
	(b) Reserves & Surplus	
	1. Statutory Reserves	60916.19
	2. Capital Reserves (see note below)	0.00
	3. Other Reserves	2493.16
	4. Surplus in Profit & Loss A/C*	166391.49
	Total Reserves & Surplus	229800.84
	A - Total Tier I Capital Funds (a+b)	235853.41

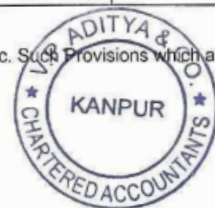
Note : Capital reserves representing surplus on sale of assets and held in separate account will be included

Revaluation reserves, general/floating provisions and specific provisions made for loan losses and other asset losses or diminution in the value of any assets will not be reckoned as capital funds.

* Any surplus (net) in profit and loss account i.e. balance after appropriation towards dividend payable, education fund, other funds whose utilization is defined and asset loss, if any etc.

B	Tier II capital elements	
	(i) Undisclosed Reserves	0.00
	(ii) Revaluation Reserves	0.00
	(iii) General provisions and loss provisions (Includes General Provision on standard assets) #	24795.86
	(iv) Investment Fluctuation Reserves / Funds	3630.76
	(v) Hybrid debt capital instruments	0.00
	(vi) Subordinated debts	0.00
	Total	28426.62
	HEAD ROOM DEDUCTION	0.00
	B - Total Tier II Capital	28426.62
C	Total Capital Fund (A+B)	264280.03
2	Risk Assets :	
	A. Adjusted value of funded risk assets on balance sheet items (tallies with Part-B)	1978141.32
	b. Adjusted value of non-funded and off balance sheet items (tallies with Part-C)	5527.11
	C. Total Risk Weighted Assets(A+B)	1983668.43
3	Percentage of Total capital funds to risk weighted assets[1(C) : 2(C)]	13.32
	Percentage of Tier I capital funds to risk weighted assets[1(A) : 2(C)]	11.89
	Percentage of Tier II capital funds to risk weighted assets[1(B) : 2(C)]	1.43

#Includes General Provision on Standard Assets, excess provision in respect of Bad and Doubtful Debt etc. Such Provisions which are considered for inclusion in Tier II Capital will be admitted up to 1.25% of total risk weighted assets.





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PART-B : RISK WEIGHTED ASSETS AND EXPOSURES (DOMESTIC)

Rs. in lakhs

Sl. No.	Item	Book value	Margins and provisions	Book value (net)	Risk Weight %	Risk Adjusted Value
I	Cash & Bank Balance	524237.38	0.00	524237.38		75856.92
1	Cash, Balances with RBI	144952.79	0.00	144952.79	0.00	0.00
2	Balances in current a/c with other Banks	379284.59	0.00	379284.59	20.00	75856.92
3	Claims on Banks	0.00	0.00	0.00	20.00	0.00
II	Investments	725927.69	6401.85	719525.84		34831.92
1	Investment in Government Securities	707353.57	3983.52	703370.05	2.50	17584.25
2	Investment in Other approved securities guaranteed by Central / State Govt - NABARD TMB	0.00	0	0.00	2.50	0.00
3	Investments in other securities where payment of interest and repayment of principal are guaranteed by central Govt. (It will include Indira/Kisan vikas patra and investment in bonds where payment of interest and principal is guaranteed by Central Govt/State Govt.)	0.00	0.00	0.00	2.50	0.00
4	Investment in Other Securities where payment of interest and repayment of principal are guaranteed by State Govt. (If, the same has become NPA, it will attract 102.50% risk weight and therefore include under all other investment at x below.)	0.00	0.00	0.00	2.50	0.00
5	Investment in Other Approved securities where payment of interest and repayment of principal is not guaranteed by Central / State Govt.	0.00	0.00	0.00	22.50	0.00
6	Investment in Govt. guaranteed securities of government undertakings which do not form part of the approved market borrowing Programme.	0.00	0.00	0.00	22.50	0.00
7	Claims on commercial banks.	0.00	0.00	0.00	22.50	0.00
8	Investments in securities which are guaranteed by banks as to payment of interest and repayment of principal	0.00	0.00	0.00	22.50	0.00
9	Investments in bonds issued by public financial institutions for their Tier II capital	0.00	0.00	0.00	102.50	0.00
10	All other investments including investments in securities issued by Public Financial Institutions (Mutual Funds Shares & Bonds)	14,359.07	955.22	13403.85	102.50	13738.95
11	Direct investment in equity shares, convertible bonds, debentures and units of equity oriented mutual funds including those exempted from Capital Market Exposure	4215.05	1463.11	2751.94	127.50	3508.72
12	All Other Investments*	0.00	0.00	0.00	102.50	0.00

Note: 1. Intangible assets for which losses have been deducted from Tier capital should be assigned Zero weight.

2. While calculating the aggregate of funded and non funded exposure of a borrower for the purpose of assignment of risk weight, banks may 'netoff' against the total outstanding exposure of the borrower -

(a) advances collateralised by cash margins or deposits,

(b) credit balances in current or other accounts of the borrower which are not earmarked for specific purposes and free from any lien,

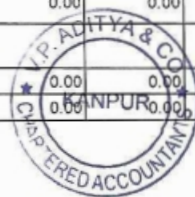
(c) in respect of any assets where provisions for depreciation or for bad debts have been made,

(d) claims received from ECGC and kept in a separate account pending adjustment in case these are not adjusted against the dues outstanding in the respective accounts.





Sl. No.	Item	Book value	Margins and provisions	Book value (net)	Risk Weight %	Risk Adjusted Value
III	Loans & Advances , including bills purchased and discounted and other credit facilities	2060825.71	110968.35	1949857.36		1806747.93
1	Loans and advances guaranteed by GOI	0.00	0.00	0.00	0.00	0.00
2	Loans guaranteed by State Governments	0.00	0.00	0.00	0.00	0.00
3	State Government guaranteed loan which has become a non performing asset	0.00	0.00	0.00	100.00	0.00
4	Loans granted to PSU of GOI	0.00	0.00	0.00	100.00	0.00
5	Loans granted to PSU of State Govt.	0.00	0.00	0.00	100.00	0.00
6	Others including PFIs	1752075.51	110968.35	1641107.16	100.00	1641107.16
7.1	For the purpose of credit exposure, bills purchased/ discounted/negotiated under LC (where payment to the beneficiary is not under reserve) is treated as an exposure on the LC issuing bank and assigned risk weight as is normally applicable to inter-bank exposures	0.00	0.00	0.00	20.00	0.00
7.2	Bills negotiated under LCs under reserve, bills purchased/ discounted/ negotiated without LCs, will be reckoned as exposure on the borrower constituent. Accordingly, the exposure will attract a risk weight appropriate to the borrower					
a	Government	0.00	0.00	0.00	0.00	0.00
b	Banks	0.00	0.00	0.00	20.00	0.00
c	Others	0.00	0.00	0.00	100.00	0.00
8	Micro and Small Enterprises (MSE) Advances Guaranteed by Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) up to the guaranteed portion. (Banks may assign zero risk weight for the guaranteed portion. Outstanding balance in excess of the guaranteed portion would attract a risk-weight as appropriate to the counter-party)	20305.94	0.00	20305.94	0.00	0.00
9.1	Housing Loan to individuals - Category of Loan					
a	Up to Rs 20 lakh (LTV Ratio - 90%)	49446.39	0.00	49446.39	50.00	24723.20
b	Above Rs 20 lakh and up to Rs 75 lakh (LTV Ratio - 80%)	32695.51	0.00	32695.51	50.00	16347.76
c	Above Rs. 75 lakh (LTV Ratio - 75%)	4973.31	0.00	4973.31	75.00	3729.98
9.2	Housing loans guaranteed by Credit Risk Guarantee Fund Trust for Low Income Housing (CRGFTLIH) up to the guaranteed portion. (The bank may assign zero risk weight for the guaranteed portion. The balance outstanding in excess of the guaranteed portion would attract a risk-weight as appropriate to the counterparty).	0.00	0.00	0.00	0.00	0.00
10.1	Consumer credit including personal loan	84430.96	0.00	84430.96	125.00	105538.70
10.2	Consumer credit including personal loan - Credit card receivables	0.00	0.00	0.00	150.00	0.00
11	Loans up to Rs. 1 lakh against gold and silver ornaments. (In case the loan amount is more than Rs. 1 lakh, entire loan amount has to be risk weighted for the purpose for which the loan has been sanctioned.)	0.00	0.00	0.00	50.00	0.00
12	Education loans	3340.02	0.00	3340.02	100.00	3340.02
13	Loans extended against primary/ collateral security of shares/debentures	0.00	0.00	0.00	125.00	0.00
14	Advances covered by DICGC/ ECGC (The risk weight of 50% should be limited to the amount guaranteed and not the entire outstanding balance in the accounts. In other words, the outstanding in excess of the amount guaranteed, will carry 100% risk weight.)	0.00	0.00	0.00	50.00	0.00
15	Advances for term deposits, life policies, NSC, IVPs, and KVPs where adequate margin is available	53752.49	0.00	53752.49	0.00	0.00
16	Loans and Advances granted by RRBs to their staff	59805.58	0.00	59805.58	20.00	11961.12
17	Takeout Finance					
i	Unconditional takeover (in the books of lending institution)					
a	Where full credit risk is assumed by the taking over institution	0.00	0.00	0.00	20.00	0.00
b	Where only partial credit risk is assumed by taking over institution					
b.1	The amount to be taken over	0.00	0.00	0.00	20.00	0.00
b.2	The amount not to be taken over	0.00	0.00	0.00	100.00	0.00





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ii	Conditional takeover (in the books of lending and taking over institution)	0.00	0.00	0.00	100.00	0.00
V	Other Assets -	104593.20	0.00	104593.20		60704.55
i	Premises, Furniture and fixtures	4778.28	0.00	4778.28	100.00	4778.28
ii	Interest due on Government Securities / Accrued interest on CRR balance maintained with RBI on account of Government Transaction (net of claims of government/RBI on banks on account of such transactions)	10529.79	0.00	10529.79	0.00	0.00
iii	Income tax deducted at source (net of provision))	33358.86	0.00	33358.86	0.00	0.00
iv	Advance tax paid (net of provision))	0.00	0.00	0.00	0.00	0.00
v	All Other assets	55926.27	0.00	55926.27	100.00	55926.27
	TOTAL	3415583.98	117370.20	3298213.78		1978141.32

* Intangible assets and losses deducted from Tier capital should be assigned Zero weight





PART -C (Section 1) : OFF - BALANCE SHEET ITEMS

Rs. in lakhs

Credit Contingent/ OBS Items	Guarantor	Gross Block Exposure	Margin and Provisions	Net Exposure Gross - Margin	CCF for contingent	RW for obligant	Risk Adjusted value of Exposure
Letter of Credit (Doc)	Govt.	0.00	0.00	0.00	20.00	0.00	0.00
Letter of Credit (Doc)	Banks	0.00	0.00	0.00	20.00	20.00	0.00
Letter of Credit (Doc)	Others	0.00	0.00	0.00	20.00	100.00	0.00
Total Letter of Credit		0.00	0.00	0.00			0.00
Guarantees- Financial	Govt.	0.00	0.00	0.00	100.00	0.00	0.00
Guarantees- Financial	Banks	0.00	0.00	0.00	100.00	20.00	0.00
Guarantees- Financial	Others	0.00	0.00	0.00	100.00	100.00	0.00
Total Guarantees Financial		0.00	0.00	0.00			0.00
Guarantees- Others	Govt.	0.00	0.00	0.00	50.00	0.00	0.00
Guarantees- Others	Banks	0.00	0.00	0.00	50.00	20.00	0.00
Guarantees- Others	Others	77.19	0.00	77.19	50.00	100.00	38.60
Total Guarantees- Others		77.19	0.00	77.19			38.60
Acceptance and Endorsements	Govt.	0.00	0.00	0.00	100.00	0.00	0.00
Acceptance and Endorsements	Banks	20144.92	0.00	20144.92	100.00	20.00	4028.98
Acceptance and Endorsements	Others	0.00	0.00	0.00	100.00	100.00	0.00
Total Acceptance and Endorsements		20144.92	0.00	20144.92			4028.98
Undrawn Committed credit lines	Govt.	0.00	0.00	0.00	20.00	0.00	0.00
Undrawn Committed credit lines	Banks	0.00	0.00	0.00	20.00	20.00	0.00
Undrawn Committed credit lines	Others	0.00	0.00	0.00	20.00	100.00	0.00
Undrawn Committed credit lines		0.00	0.00	0.00			0.00
Certain transaction -related contingent items (e.g.warranties and standby/L/Cs related to particular transactions) / Note issuance facilities and revolving underwriting facilities / Other commitments (e.g.. formal standby facilities and credit lines) with an original maturity of over one year.	Govt.	0.00	0.00	0.00	100.00	0.00	0.00
Certain transaction -related contingent items (e.g.warranties and standby/L/Cs related to particular transactions) / Note issuance facilities and revolving underwriting facilities / Other commitments (e.g.. formal standby facilities and credit lines) with an original maturity of over one year.	Banks	0.00	0.00	0.00	100.00	20.00	0.00
Certain transaction -related contingent items (e.g.warranties and standby/L/Cs related to particular transactions) / Note issuance facilities and revolving underwriting facilities / Other commitments (e.g.. formal standby facilities and credit lines) with an original maturity of over one year.	Others	0.00	0.00	0.00	100.00	100.00	0.00
Others	Govt.	12182.41	0.00	12182.41	100.00	0.00	0.00
Others	Banks	0.00	0.00	0.00	100.00	20.00	0.00
Others	Others	96.65	0.00	96.65	100.00	100.00	96.65
Total Others		12279.06	0.00	12279.06			96.65
Total Contingent Exposure		32501.17	0.00	32501.17			4164.23
Claims against bank not acknowledged as debt		1362.88	0.00	1362.88	100.00	100.00	1362.88
Total of Part C		33864.05		33864.05			5527.11

Note: 1. While calculating the aggregate of funded and non funded exposure of a borrower for the purpose of assignment of risk weight, bank may 'net-off' against the total outstanding exposure of the borrower credit balances in current or other accounts which are not earmarked for specific purposes and free from any lien.

2. After applying the conversion factor as indicated above, the adjusted off-Balance Sheet value shall again be multiplied by the weight attributable to the relevant counter-party as specified.

Part C (Section 2) : Weighted Non Funded Exposures/ Off Balance Sheet Items (Foreign Exchange Contracts and Derivatives)



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Prathama U.P. Gramin Bank, Moradabad

Sl. No.	Nature of Item	Book Value	conversion Factor (%)	Equivalent Value	Risk Weight	Adjusted Value
NIL						

Note: Netting may be done only for advances collateralized by cash margins or deposits and in respect of assets where provisions for depreciation on for bad and doubtful debts.

Part C Section 2 (i) : TOTAL OF CONTRACTS AND DERIVATIVES (Foreign Exchange)

Rs. in lakhs

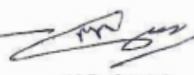
Item	Notional Principal Amount	Risk Weight	Risk Adjusted value
1 Forward Forex Contract			
2 Interest Rate Contract			
3 Others			
4 Total			
5 Extra			



(CA Jintendra Shukla)

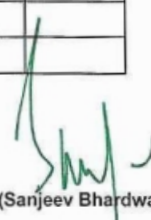
Partner (M No:412422)

Date:22.05.2024

Place:Moradabad


(M.B. Gupta)
Chief Manager


(J.P. Agrawal)
General Manager


(Sanjeev Bhardwaj)
Chairman





PRATHAMA U.P. GRAMIN BANK
HEAD OFFICE : MORADABAD

Statement of Cash Flow

PARTICULARS	31.03.2024	31.03.2023
	(Amt. Rs.'000')	(Amt. Rs.'000')
CASH FLOW FROM OPERATING ACTIVITIES		
Profit Before Tax and Prior Period Adjustments	538840	5337490
Non-Cash adjustments		
Depreciation Expenses	93898	98665
Loss/(Profit) on sale of Fixed Assets	-781	-1259
Adjustment of net provision of Income Tax with Advance Tax Paid		-1109529
OPERATING PROFIT BEFORE WORKING CAPITAL CHANGE	631957	4325367
Movements in working capital		
Increase/Decrease in Deposits	29440758	24070823
Increase/ Decrease in Other Liabilities	-1049911	678975
Decrease/Increase in Advances	-11083239	-21867382
Decrease/Increase in Investments	1997364	1395604
Decrease/Increase in Other Assets	171427	5004105
Less: Taxes paid	-160000	-250471
Cash Generated from operations	19316399	9031654
NET CASH FLOW FROM/OPERATING ACTIVITIES(A)	19948356	13357021
CASH FLOW FROM/INVESTING ACTIVITIES		
Cash flows from investing activities		
Purchase of Fixed Assets	-70968	-118649
Proceeds from sale of fixed Assets	800	1379
NET CASH FLOW FROM/INVESTING ACTIVITIES(B)	-70168	-117270
CASH FLOW FROM/FINANCING ACTIVITIES		
Cash flows from financing Activities		
Increase/ Decrease in borrowings	-1228147	463718
Increase/ Decrease in Reserve and Surplus	-1120000	0
NET CASH FLOW FROM/FINANCING ACTIVITIES(C)	-2348147	463718
NET INCREASE/DECREASE IN CASH & CASH EQUIVALENTS (A+B+C)	17530041	13703469
CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR		
A) Cash and Balances with RBI	12097869	10854938
B) Balances with Banks and Money at call and Short Notice	22795828	10335290
Total-I	34893697	21190228
CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR		
A) Cash and Balances with RBI	12905279	12097869
B) Balances with Banks and Money at call and Short Notice	39518459	22795828
Total-II	52423738	34893697
II. Total Cash Flow During the year		
Increase/(Decrease) in Cash Flow(II-I)	17530041	13703469

As per our separate report of even date attached

For V P Aditya & Co
Chartered Accountants
FRN: 000542C

(CA Jitendra Shukla)
Partner
(M.No 412422)



(M.B Gupta)
Chief Manager

(J.P. Agrawal)
General Manager

(Sanjeev Bhardwaj)
Chairman

(Sanjeev Kumar Dubey)
Director

(Bhuvnesh-Kumar)
Director

(Nandini Ghose)
Director

(Darshan-Kumar Garg)
Director

(Shiv Shanker)
Director

Place : Moradabad
Date: 22.05.2024

गृह ऋण



एमएसएमई
ऋण



व्यक्तिगत
ऋण



ट्रैक्टर
ऋण



कार
ऋण



शिक्षा
ऋण



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Prathama U.P. Gramin Bank

(A Govt. of India Undertaking)

(प्रवर्तक : पंजाब नैशनल बैंक)

प्र.का.: मुरादाबाद (उ.प्र.) / H.O.: Moradabad (U.P.)