प्रथम वार्षिक प्रतिवेदन

ANNUAL REPORT

2019-20

प्रथमा यू॰ पी॰ ग्रामीण बैंक

Prathama U. P. Gramin Bank

भारत सरकार का उपक्रम / A Govt. of India Undertaking

प्रवर्तक : पंजाब नैशनल बैंक

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

1ST

हमारे प्रेरणा स्त्रोत
Our Source of Inspiration

श्री च॰ एस॰ एस॰ मल्लिकार्जुन राव
प्रबंध निदेशक एवं मुख्य कार्यकारी अधिकारी
पंजाब नेशनल बैंक

Shri Ch. S. S. Mallikarjuna Rao
Managing Director & C.E.O.
Punjab National Bank

श्री संजय कुमार
कार्यकारी निदेशक, पंजाब नेशनल बैंक

Shri Sanjay Kumar
Executive Director
Punjab National Bank

श्री विजय दुबे
कार्यकारी निदेशक, पंजाब नेशनल बैंक

Shri Vijay Dube
Executive Director
Punjab National Bank

श्री अज्ञेय कुमार आजाद
कार्यकारी निदेशक, पंजाब नेशनल बैंक

Shri Agyey Kumar Azad
Executive Director
Punjab National Bank

प्रथमा यू॰ पी॰ ग्रामीण बैंक
(पंजाब नैशनल बैंक द्वारा प्रायोजित)

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

वार्षिक प्रतिवेदन
ANNUAL REPORT
2019-20

31 मार्च 2020 को समाप्त वर्ष के लिये
निदेशकों का प्रतिवेदन, अंकेक्षको का प्रतिवेदन,
तुलन पत्र एवं लाभ-हानि खाता

Directors's Report, Auditors's Report,
Balance Sheet and Profit & Loss Account
for the year ended 31st March 2020

प्रधान कार्यालय : रामगंगा विहार, फेज-II, मुरादाबाद-244001 (उ. प्र.)
Head Office : Ramganga Vihar, Phase-II, Moradabad-244001 (U.P.)
दूरभाष/Telephone : 0591-2455178 • Fax No. :0591-2455175
ई-मेल/E-mail : cms@prathamaupbank.com

निदेशक मण्डल

श्री अनिल कुमार शर्मा
अध्यक्ष

श्री बी॰ एस॰ मान
अंचल प्रबन्धक,
पंजाब नैशनल बैंक, आगरा

श्री राकेश चन्द्र
सहायक महाप्रबन्धक,
भारतीय रिजर्व बैंक, लखनऊ

श्री प्रभूदत्त साहू
उप महाप्रबन्धक,
नाबार्ड, लखनऊ

श्री प्रमोद कुमार
संयुक्त निदेशक,
डी.आई.एफ. लखनऊ

श्री पी॰ महेन्द्र
मण्डल प्रमुख,
पंजाब नैशनल बैंक, मुरादाबाद

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

BOARD OF DIRECTORS

Sh. Anil Kumar Sharma
Chairman

Sh. B. S. Maan
Zonal Manager,
Punjab National Bank, Agra

Sh. Rakesh Chandra
AGM,
Reserve Bank Of India, Lucknow

Sh. Prabhudatta Sahoo
Dy. General Manager,
NABARD, Lucknow

Sh. Pramod Kumar
Joint Director,
D.I.F. Lucknow

Sh. P. Mahender
Circle Head,
Punjab National Bank, Moradabad

Sh. Shiv Shankar
Dy. Director,
D.I.F. Lucknow

निदेशक मण्डल

श्री अनिल कुमार शर्मा
अध्यक्ष

श्री राकेश चन्द्र
सहायक महाप्रबन्धक
भारतीय रिजर्व बैंक, लखनऊ

श्री प्रभूदत्त साहू
उप महाप्रबन्धक
नाबार्ड, लखनऊ

श्री बी॰ एस॰ मान
अंचल प्रबन्धक
पंजाब नैशनल बैंक, आगरा

श्री प्रमोद कुमार
संयुक्त निदेशक
डी.आई.एफ. लखनऊ

श्री पी॰ महेन्द्र
मण्डल प्रमुख
पंजाब नैशनल बैंक, मुरादाबाद

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

महाप्रबन्धक गण

श्री शैलेष रंजन सिंह
महाप्रबन्धक

श्री वीरेन्द्र कान्त
महाप्रबन्धक

श्री अमित कंसल
महाप्रबन्धक

क्षेत्रीय प्रबन्धक गण

श्री डी. के. सारस्वत (एजीएम)
संभल

श्री जी. डी. गोयल
गाजियाबाद

श्री बलराम प्रताप
अलीपुर चौपला

श्री धर्मपाल बनवाल
मुजफ्फरनगर

श्री अशोक कुमार वर्मा
बिजनौर

श्री हुकुम सिंह
ठाकुरद्वारा

श्री विचित्र कुमार अग्रवाल
मुरादाबाद

श्री गोविंद सिंह रावत
झाँसी

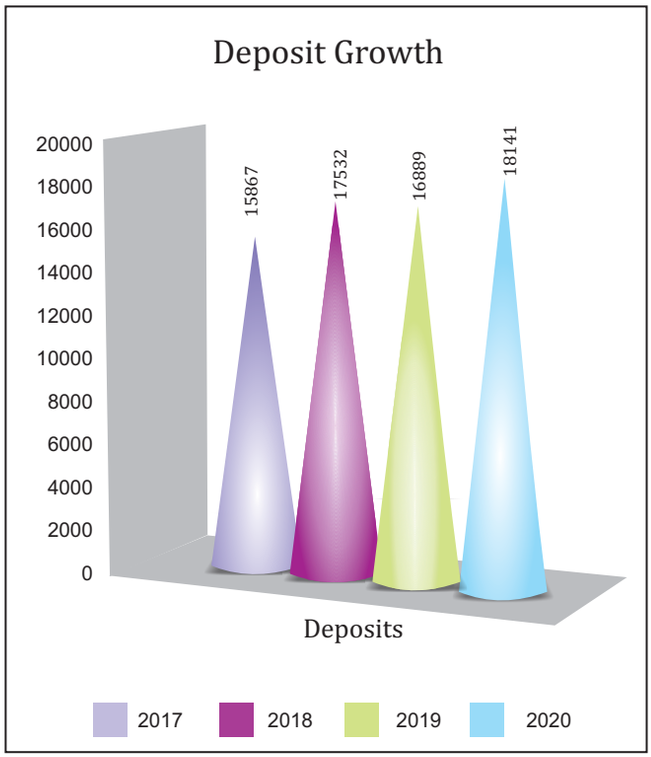
श्री मुकेश गुप्ता
गोण्डा

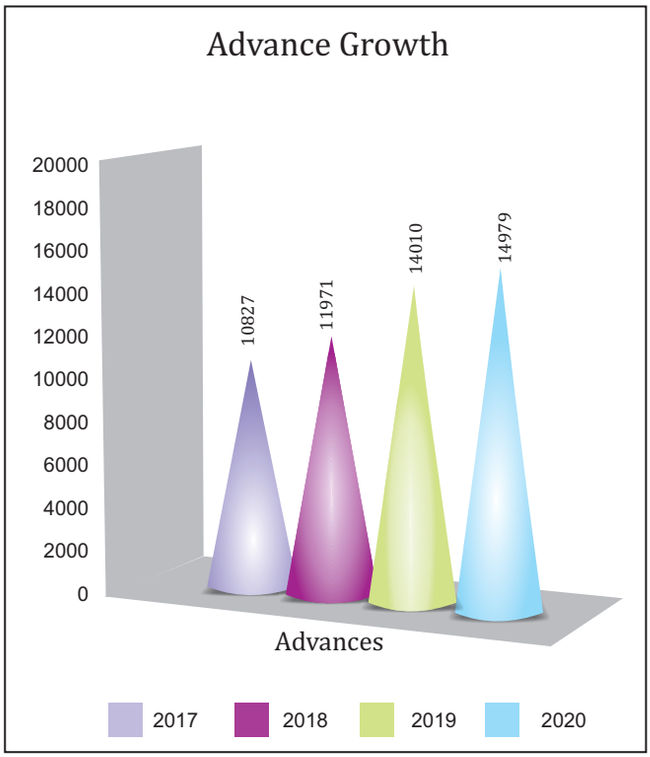
श्री राजेन्द्र सिंह
रामपुर

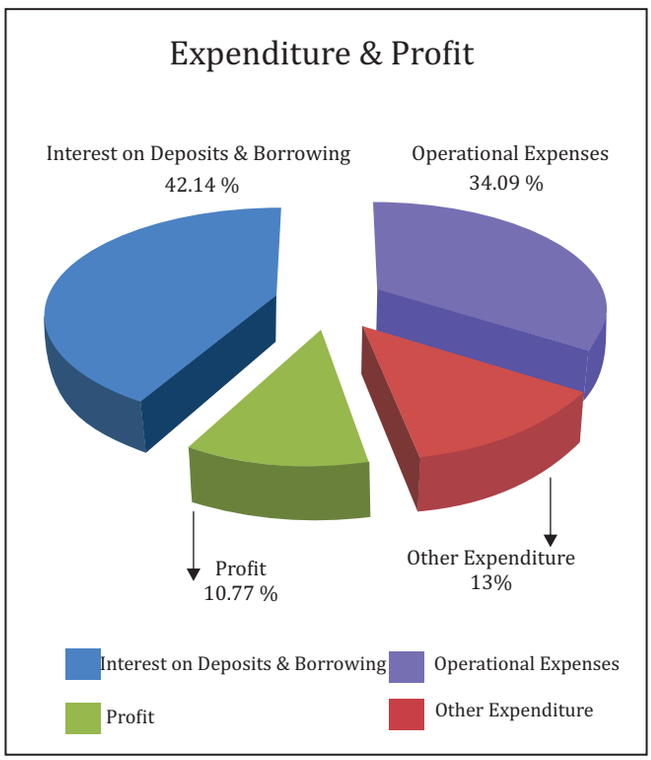
श्री शील चन्द
बलरामपुर

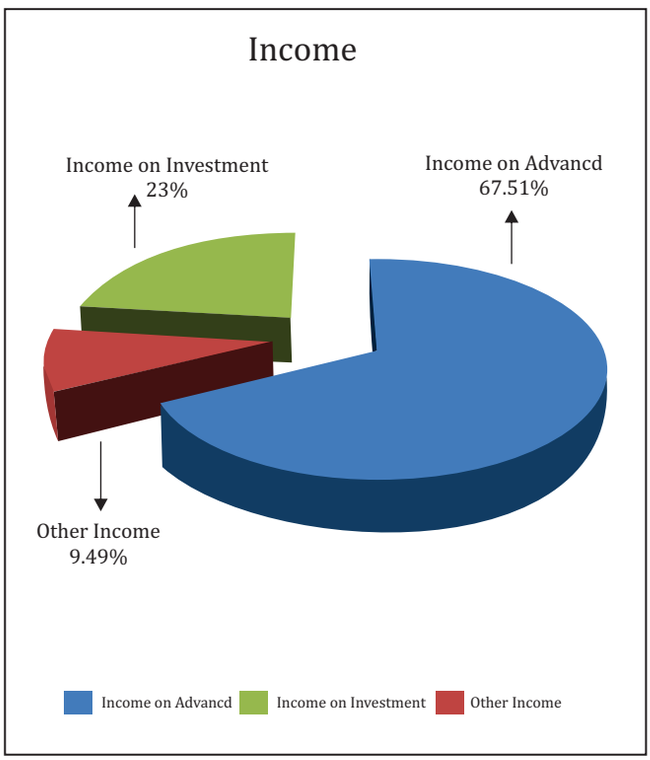
श्री प्रदीप खुराना
अमरोहा

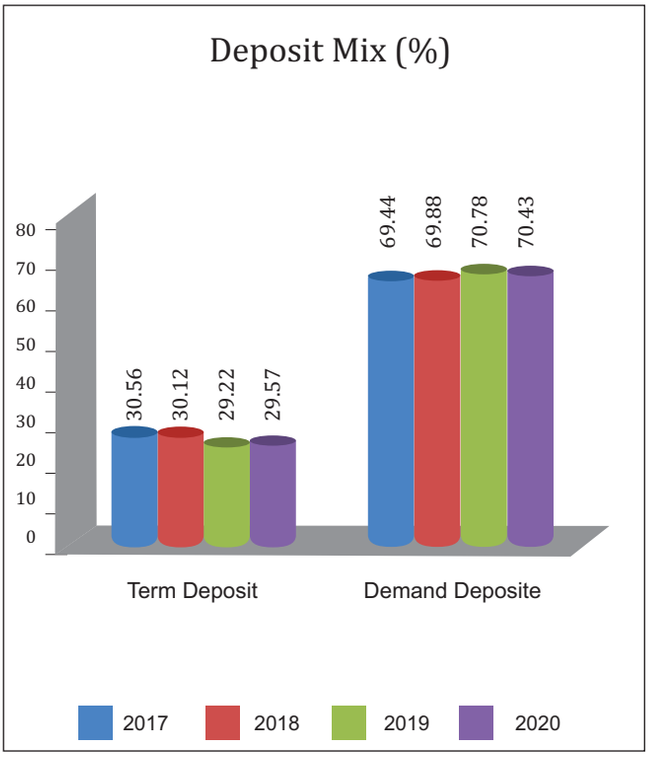
श्री अजय कुमार जायसवाल
बदायूँ

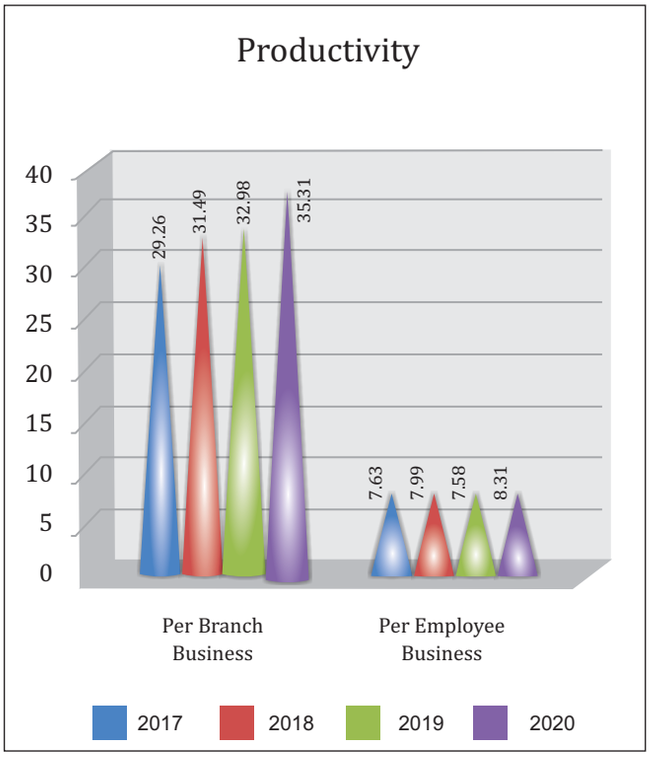

Deposit Growth
20000
18000
16000
14000
12000
10000
8000
6000
4000
2000
0
15867
17532
16889
18141
Deposits
2017
2018
2019
2020

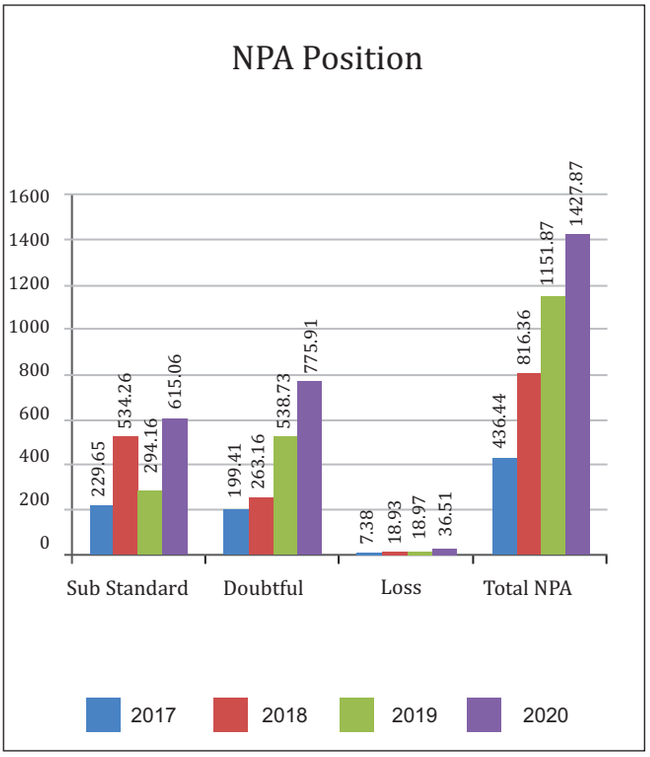

Advance Growth
20000
18000
16000
14000
12000
10000
8000
6000
4000
2000
0
10827
11971
14010
14979
Advances
2017
2018
2019
2020

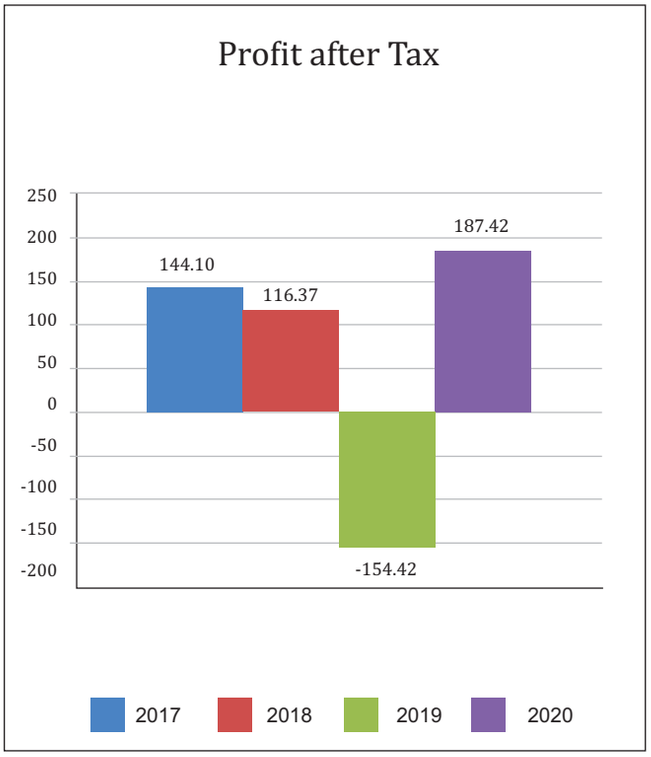

Expenditure & Profit
Interest on Deposits & Borrowing
42.14 %
Operational Expenses
34.09 %
Profit
10.77 %
Other Expenditure
13%
Interest on Deposits & Borrowing
Operational Expenses
Profit
Other Expenditure


Income
Income on Investment
23%
Income on Advancd
67.51%
Other Income
9.49%
Income on Advancd
Income on Investment
Other Income


Deposit Mix (%)
80
70
60
50
40
30
20
10
0
30.56
30.12
29.22
29.57
69.44
69.88
70.78
70.43
Term Deposit
Demand Deposite
2017
2018
2019
2020


Productivity
40
35
30
25
20
15
10
5
0
29.26
31.49
32.98
35.31
7.63
7.99
7.58
8.31
Per Branch Business
Per Employee Business
2017
2018
2019
2020


NPA Position
1600
1400
1200
1000
800
600
400
200
0
229.65
534.26
294.16
615.06
199.41
263.16
538.73
775.91
7.38
18.93
18.97
36.51
436.44
816.36
1151.87
1427.87
Sub Standard
Doubtful
Loss
Total NPA
2017
2018
2019
2020


Profit after Tax
250
200
150
100
50
0
-50
-100
-150
-200
144.10
116.37
-154.42
187.42
2017
2018
2019
2020

साँविधिक लेखा परीक्षक@Statutory Auditors

केन्द्रीय अंकेक्षक

मै॰ अनूप अग्रवाल एंड कंपनी गोरखपुर

शाखा लेखा परीक्षक

मै॰ प्रकाश एंड संतोष, मुरादाबाद
मै॰ एस. श्रीवास्तव एंड कं॰, कानपुर
मै॰ एस. सी. जे. एसोसिएट्स, आगरा
मै॰ चटर्जी एंड चटर्जी, वाराणसी
मै॰ अमित अग्रवाल एंड कंपनी, लखनऊ
मै॰ अजय शंकर एंड कंपनी, गोरखपुर
मै॰ सचिन अग्रवाल एंड एसोसिएट्स, नई दिल्ली
मै॰ राज अग्रवाल एंड कं॰, रामपुर
मै॰ एस. सिंघल एंड एसोसिएट्स, रामपुर
मै॰ दीपक बाबू एंड एसोसिएट्स, मुरादाबाद
मै॰ अरविंद कुमार अग्रवाल एंड एसोसिएट्स, मुरादाबाद
मै॰ श्वेताभ एंड एसोसिएट्स, मुरादाबाद
मै॰ शत्रुघ्न अग्रवाल एंड कंपनी, देवरिया
मै॰ संजय ढींगरा एंड एसोसिएट्स, सहारनपुर
मै॰ पी. एस. एम. जी. एंड एसोसिएट्स, मेरठ
मै॰ पी के चंद एंड कंपनी, गौतम बुद्ध नगर
मै॰ ए. आर. एंड कं., गौतम बुद्ध नगर
मै॰ रेशमा एंड कंपनी, बुलंदशहर
मै॰ जी. सी. जी. एंड कं., गौतम बुद्ध नगर
मै॰ गुप्ता एस. के. के. एंड एसोसिएट्स, लखनऊ
मै॰ सोढ़ी सिंघल एंड जैन, लखनऊ
मै॰ डब्ल्यू. डी. के. एंड एसोसिएट्स गौतम बुद्ध नगर
मै॰ पी. के. माहेश्वरी एंड कंपनी, मेरठ
मै॰ राहुल सुनीत जैन एंड एसोसिएट्स, बागपत
मै॰ संजीव एस. गुप्ता एंड एसोसिएट्स, मुरादाबाद
मै॰ गुप्ता संजीव एंड एसोसिएट्स, मेरठ
मै॰ अग्रवाल पवन एंड एसोसिएट्स, गोंडा
मै॰ आर. के. सहगल एंड कंपनी, मुजफ्फरनगर
मै॰ यू. एन. मोदी एंड कं., झांसी
मै॰ कपिल खन्ना एंड एसोसिएट्स, झाँसी
मै॰ ए. के. जे. एंड एसोसिएट्स, मेरठ
मै॰ अग्रवाल सेठ एंड कं., नोएडा
मै॰ गुप्ता एंड एस. कुमार, पंचशील नगर
मै॰ अमित वी. गुप्ता एंड एसोसिएट्स, जौनपुर
मै॰ ए. एस. एन. एंड एसोसिएट्स, सहारनपुर
मै॰ शरद मंगल एण्ड कंपनी, आगरा

Central Auditor

M/s Anoop Agarwal & Co.,Gorakhpur

Branch Auditors

M/s Prakash & Santosh, Moradabad
M/s S. Srivastava & Co.,Kanpur
M/s S. C. J. Associates,Agra
M/s Chatterjee & Chatterjee, Varanasi
M/s Amit Agarwal & Co., Lucknow
M/s Ajai Shanker & Co., Gorakpur
M/s Sachin Agarwal & Associates, New Delhi
M/s Raj Agarwal & Co., Rampur
M/s S. Singhal & Associates, Rampur
M/s Deepak Babu & Associates, Moradabad
M/s Arvind Kumar Agrwal & Associates, Moradabad
M/s Shwetabh & Associates, Moradabad
M/s Shatrughna Agrawal & Co., Deoria
M/s Sanjay Dhingra & Associates, Saharanpur
M/s P. S. M. G. & Associates, Meerut
M/s P. K. Ch & & Co., Gautam Buddha Nagar
M/s A. A. R. & Co.,Gautam Buddha Nagar
M/s Reshma & Co., Bulandshahr
M/s G. C. G. & Co., Gautam Buddha Nagar
M/s Gupta S. S. K. & Associates, Lucknow
M/s Sodhi Singhal & Jain, Lucknow
M/s W. D. K. & Associates, Gautam Buddha Nagar
M/s P. K. Maheshwari & Co., Meerut
M/s Rahul Sunit Jain & Associates, Baghpat
M/s Sanjeev S Gupta & Associates, Moradabad
M/s Gupta Sanjeev & Associates, Meerut
M/s Agrawal Pawan & Associates,Gonda
M/s R. K. Sehgal & Co., Muzaffarnagar
M/s U. N. Modi & Co., Jhansi
M/s Kapil Khanna & Associates, Jhansi
M/s A. K. J. & Associates, Meerut
M/s Agarwal Seth & Co., Noida
M/s Gupta & S Kumar, Panchsheel Nagar
M/s Amit V Gupta & Associates, Jaunpur
M/s A. S. N. & Associates, Saharanpur
M/s Sharad Mangal & Co., Agra

पीयूष मिश्रा एंड कं., लखनऊ
अवधेश अनुराग जय एंड एसोसिएट्स, वाराणसी
दीपक एस. एन. गोयल एंड एसोसिएट्स, कांशीराम नगर
जैन बोथरा एंड कं., वाराणसी
मनीष शशांक एंड कं., लखनऊ
मनीष राकेश एंड कंपनी, मेरठ
बी. आर. एस. के. एंड एसोसिएट्स, लखनऊ
निहाल जैन एंड कंपनी, आगरा
मित्तल निर्भय एंड कं., आगरा

M/s Piyush Misra & Co., Lucknow
M/s Awadhesh Anurag Jai & Associates, Varanasi
M/s Deepak S. N. Goyal & Associates, Kanshiram Nagar
M/s Jain Bothra & Co., Varanasi
M/s Manish Shashank & Co., Lucknow
M/s Manish Rakesh & Co., Meerut
M/s B. R. S. K. & Associates, Lucknow
M/s Nihal Jain & Co., Agra
M/s Mittal Nirbhay & Co.,Agra

बैंकर्स

भारतीय रिजर्व बैंक
पंजाब नेशनल बैंक
भारतीय स्टेट बैंक
आई. डी. बी. आई. बैंक
एच. डी. एफ. सी. बैंक
आई. सी. आई. सी. आई. बैंक
एक्सिस बैंक

Bankers

Reserve Bank of India
Punjab National Bank
State Bank of India
I.D.B.I. Bank
H.D.F.C. Bank
I.C.I.C.I. Bank
Axis Bank

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प्रशासनिक स्वरूप
ADMINISTRATIVE SET-UP
प्रधान कार्यालय / Head Office
स्थिति यथा 31.03.2020 / as on 31.03.2020

नाम / Name	पद / Post
श्री अनिल कुमार शर्मा	अध्यक्ष
Sh. Anil Kumar Sharma	Chairman
श्री शैलेष रंजन सिंह	महाप्रबन्धक
Sh. Shailesh Ranjan Singh	General Manager
श्री अमित कंसल	महाप्रबन्धक
Sh. Amit Kansal	General Manager
श्री वीरेन्द्र कान्त	महाप्रबन्धक
Sh. Virender Kant	General Manager

विभागाध्यक्ष@Deptt. Incharge

नाम@Name	विभाग@ Department
श्री एस. के. गन्धर्व	मानव संसाधन विकास विभाग, स्टाफ अध्ययन केन्द्र
Sh. S. K. Gandherv	Human Resource Development Department, Staff Learning Centre
श्री अर्जुन सिंह	निरीक्षण एवं नियंत्रण विभाग
Sh. Arjun Singh	Inspection & Control Department.
श्री आर. के. विश्नोई	ऋण विभाग
Sh. R. K. Visnoi	Loans Department
श्री दीपक रस्तोगी	वित्तीय समावेशन विभाग
Sh. Deepak Rastogi	Financial Inclusion Department
श्री एम. बी. गुप्ता	लेखा विभाग व सूचना एवं तकनीक विभाग
Sh. M. B. Gupta	Accounts Department and Information Technology Department
श्री संजीव कुमार बंसल	सतर्कता विभाग
Sh. Sanjeev Kumar Bansal	Vigilance Department
श्री अशोक कुमार	अनर्जक आस्तियाँ एवं वसूली विभाग
Sh. Ashok Kumar	NPA & Recovery Department
श्री पंकज भटनागर	सामान्य प्रशासन विभाग
Sh. Pankaj Bhatnagar	General Adminstration Department
श्री जी. एल. पंडित	अध्यक्षीय सचिवालय
Sh. G. L. Pandit	Chairman Secretariat
श्री पार्थ पूर्बा	विधि विभाग
Sh. Partha Purba	Law Department.
श्री बृजमोहन	मार्केटिंग कक्ष
Sh. Brijmohan	Marketing Cell

प्रशासनिक स्वरूप

अध्यक्ष

|

महाप्रबन्धक गण

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क्षेत्रीय कार्यालय
REGIONAL OFFICE

क्षेत्रीय प्रबन्धक **Regional Manager**	क्षेत्र Region
श्री अजय कुमार जायसवाल Sh. Ajay Kumar Jaiswal	बदायूँ Budaun
श्री मुकेश गुप्ता Sh. Mukesh Gupta	गोण्डा Gonda
श्री अशोक कुमार वर्मा Sh. Ashok Kumar Verma	बिजनौर Bijnor
श्री गोविंद सिंह रावत Sh. Govind Singh Rawat	झाँसी Jhansi
श्री धर्मपाल बनवाल Sh. Dharmpal Banwal	मुजफ्फरनगर Muzaffarnagar
श्री जी. डी. गोयल Sh. G. D. Goel	गाजियाबाद Ghaziabad
श्री शील चन्द Sh. Sheel Chand	बलरामपुर Balrampur
श्री विचित्र कुमार अग्रवाल Sh. Vichitra Kumar Agrawal	मुरादाबाद Moradabad
श्री प्रदीप खुराना Sh. Pradeep Khurana	अमरोहा Amroha
श्री बलराम प्रताप Sh. Balram Pratap	अलीपुर चौपला Alipur Chopla
श्री राजेन्द्र सिंह Sh. Rajendra Singh	रामपुर Rampur
श्री डी. के. सारस्वत (एजीएम) Sh. D. K. Saraswat (AGM)	संभल Sambhal
श्री हुकुम सिंह Sh. Hukum Singh	ठाकुरद्वारा Thakurdwara

क्षेत्रीय कार्यालयानुसार स्थिति यथा 31.03.2020
Regional Office-wise Position as on 31.03.2020

(राशि हजारो में) (Amount in thousand)

क्र.सं. S.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 चोपला/Alipur Chopla	66	295	11414068	13068412	24482510	7.39
2	अमरोहा / Amroha	73	339	14265459	11723441	25988900	7.85
3	बलरामपुर / Balrampur	66	229	12087132	7436977	19524109	5.89
4	बिजनौर / Bijnor	83	299	16858342	12596160	29454502	8.89
5	बदायूँ / Budaun	71	275	11867301	14296832	26164133	7.90
6	गाजियाबाद / Ghaziabad	74	271	16188396	9151949	25340365	7.65
7	गोण्डा / Gonda	92	344	19597683	14499537	34097219	10.29
8	झाँसी / Jhansi	77	296	17047743	15409979	32457760	9.80
9	मुरादाबाद / Moradabad	64	372	21100884	11525329	32626213	9.85
10	मुजफ्फरनगर / Muzaffarnagar	70	251	10893491	8554230	19447721	5.87
11	रामपुर / Rampur	71	307	8271302	12785206	21056508	6.36
12	संभल / Sambhal	76	292	11688322	11626036	23314428	7.04
13	ठाकुरद्वारा / Thakurdwara	63	270	10126796	7121477	17248273	5.21
	योग / Total	946	3840	181406918	149795565	331202642	100.00

* इसमें 07 सर्विस एवं 01 अल्ट्रा स्मॉल शाखा शामिल है / It includes 07 Service & 01 Ultra Small Branches

''बैंक की प्रगति की झलक''
"Performance of the bank at a glance"

(राशि हजारों में) (Amount in thousand)

Ø-l-@ Sr.No.	fooj.k/Particulars	31.03.2020	31.03.2019	31.03.2018
A	ie[k ixfr lpd@ Key Performance Indicators			
1	कार्यक्षेत्र जनपद/No. of Districts Covered	20	20	20
2	शाखाओं की संख्या/No.of Branches	946	945	944
	lkekU; cfdx 'kk[kk;@General Banking Branches*	939	938	937
	क) ग्रामीण/A) Rural	700	699	699
	ख) अर्द्धशहरी/B) Semi Urban	162	162	162
	ग) शहरी/C) Urban	63	63	62
	घ) महानगरीय/D) Metropolitan	14	14	14
	lok 'kk[kk;@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)	3984	4078	3696
	क) उपरोक्त में से अधिकारी/A) Of which officers	2188	2209	2001
4	जमाराशियां/Deposits	181406918	168887623	175320556
	% वृद्धि/% Growth	7.41	-3.67	10.49
5	पुनर्वित अवशेष/Refinance Outstanding	17633451	18842075	24950163
	% वृद्धि/% Growth	- 6.43	-24.49	7.73
6	कुल ऋण एवं अग्रिम (बकाया राशि)/ Gross Loans & Advances (O/S amt.)	149795565	140097915	119707134
	% वृद्धि/% Growth	6.92	17.03	10.56
	बिन्दु सं0 6 में शामिल प्राथमिकता क्षेत्र को ऋण/ Of 6 Above, Loans to Priority Sector	140758878	129354729	110819460
	बिन्दु सं0 6 में शामिल अनुसूचित जाति/जनजाति/पिछडी जाति को ऋण/ Of 6 Above, Loans to SC/ST/OBC	46736216	43485301	37066664
	बिन्दु सं0 6 में शामिल छोटे, सीमान्त कृषक व कृषक मजदूरों को ऋण/ Of 6 Above, Loans to SF/MF/AL	98033605	90482516	78751711
	बिन्दु सं0 6 में शामिल अल्पसंख्यको को ऋण/ Of 6 Above, Loans to Minorities	32385801	30209536	26654195
7	ऋण–जमा अनुपात/ C.D.Ratio	82.57	82.95	68.28

*It excludes 07 Service branches

(राशि हजारों में) (Amount in thousand)

क्र.सं. Sr.No.	विवरण / Particulars	31.03.2020	31.03.2019	31.03.2018
8	निवेश अवशेष / **Investment Outstanding**	65298703	62112772	71178042
	% वृद्धि / **% Growth**	+5.13	-12.74	26.80
	एस0एल0आर0 निवेश / **SLR Investment**	40925528	38966098	41150508
	नॉन एस0एल0आर0 निवेश / **Non-SLR Investment**	24373175	23146674	30027534
B	vkSlr@**Average**			
9	औसत जमाराशियाँ / Average Deposits	167340377	152682511	156655129
	%वृद्धि / % Growth	9.60	1.35	8.19
10	औसत पुनर्वित / Average Refinance	17959499	24508821	23225410
	% वृद्धि / % Growth	-26.72	5.53	11.64
11	औसत ऋण एवं अग्रिम / Average Gross Loans & Advances	134797786	119216021	104738386
	% वृद्धि / % Growth	13.07	13.82	15.77
12	औसत निवेश / Average Investments	40370158	56793314	57935269
	% वृद्धि / % Growth	-28.92	-1.97	20.43
13	औसत कार्यकारी कोष / Average Working Funds	215472346	198737124	194191321
C	o"kZ dk vUrxZr forfjr _.k@**Loans disbrusement during the year**			
14	कुल वितरित ऋण / Total Loans disbrusement	117668699	113617230	105953851
	% वृद्धि / % Growth	3.57	7.23	12.84
	बिन्दु सं.14 में शामिल प्राथमिकता क्षेत्र को ऋण / Of 14 Above, Loans to P. S.	112357059	98282263	97304697
	बिन्दु सं.14 में शामिल अनुसूचित जाति / जनजाति / पिछडी जाति को ऋण / Of 14 Above, Loans to SC/ST/OBC	40383897	29130060	24332523
	बिन्दु सं. 14 में शामिल छोटे, सीमान्त कृषक व कृषक मजदूरों को ऋण / Of 14 Above, Loans to SF/MF/AL.	77425268	68855313	71191535
	बिन्दु सं. 14 में शामिल अल्पसंख्यकों को ऋण / Of 14 Above, Loans to Minorities	22627690	71754792	8226469
D	mRikndrk@**Productivity**			
15	प्रति शाखा / Per Branch	353094	329760	314864
16	प्रति कर्मचारी / Per Staff	83133	75769	79867
E	olyh ixfr@**Recovery Performance**			
17	कुल / Total	June-19	June-18	June-17
	माँग / Demand	82410610	86975023	71559396
	वसूली / Recovery	64997889	64855021	53218510
	अतिदेय / Overdues	17412721	22120002	18340886
	% वसूली (जून स्थिति) / Recovery % (June Position)	78.87	74.57	74.37

(राशि हजारों में) (Amount in thousand)

क्र0सं0 Sr.No.	विवरण@ Particulars	31.03.2020	31.03.2019	31.03.2018
18	कृषि क्षेत्र / Farm Sector	June-19	June-18	June-17
	माँग / Demand	67680710	76283469	58283438
	वसूली / Recovery	53018202	57264711	45198353
	अतिदेय / Overdues	14662507	19018758	13085085
	% वसूली (जून स्थिति) /Recovery % (June Position)	78.34	75.07	77.55
19	गैर कृषि क्षेत्र / Non Farm Sector	June-19	June-18	June-17
	माँग / Demand	14729900	10691554	13275958
	वसूली / Recovery	11979687	7590310	8020248
	अतिदेय / Overdues	2750214	3101244	5255800
	% वसूली (जून स्थिति) / Recovery % (June Poistion)	81.33	70.99	60.41
F	ifjlEifRr;k dk oxhdj.k@ **Assets Classification**			
20	क) मानक /A) Standard	135520749	128579257	111543578
	ख) अवमानक / B) Sub Standard	6150629	5941601	5342660
	ग) संदिग्ध / C) Doubtful	7759083	5387339	2631614
	घ) हानि / D) Loss	365104	189718	189281
	योग /Total	149795565	140097915	119707133
21	मानक ऋणों का कुल ऋणों के सापेक्ष % / Std. Assets as % to Total Loan & Advances	92.19	91.78	93.18
G	ykHkinRrk dk fo'y"k.k@ **Profitability Analysis**			
22	कुल भुगतान किया गया ब्याज / Total Interest paid	8697143	9084951	9311141
	क) जमाराशियाँ / A) Deposits	7571348	7518808	7871090
	ख) उधारी / B) Borrowings	1125795	1566143	1435865
23	स्थापना व्यय / Establishment Exp.	4778014	5142905	2679683
24	अन्य संचालन व्यय / Other Operating Expenses	2257674	1785080	1432650
25	वर्ष के अन्तर्गत किये प्रावधान / Provisions made during the year	5892691	5454227	2762806
	क) एन0पी0ए0 के विरूद्व / A) Against NPAs	3157228	3332338	2333027
	ख) अन्य प्रावधान / B) Other Provisions	2735463	2121889	429779
26	कुल प्राप्त ब्याज / Total Interest Received	18678023	16325336	16485189
	क) ऋण एवं अग्रिम / A) Loans & Advances	13938543	11302361	10577085
	ख) प्रर्वतक बैंक /अन्य बैंकों के चालू खातों पर / B) Current A/c with Sponsor Bank /Other Banks	1639737	1787102	1190341
	ग) एस0एल0आर0 निवेश / C) SLR Investments	2836138	2962253	2867897
	घ) गैर एस0एल0आर0 निवेश / D) Non-SLR Investments	120250	210707	1208389
	ड) अन्य ब्याज / Other Interest	143355	62913	0

(राशि हजारों में) (Amount in thousand)

क्र. सं. Sr. No.	fooj.k@Particulars	31.03.2020	31.03.2019	31.03.2018
27	विविध आय / Misc. Income	1959137	1815694	1214043
28	लाभ / हानि (कर के बाद) / Profir/Loss (After Taxes)	1874237	-1544244	1163706
H	**vU; lpuk,@Other Informations**			
29	अंशपूँजी जमा राशि / Share Capital Deposit Amt.	0	0	0
30	कुल प्रावधान / Cumulative Provision	13194604	15580212	4186303
	क) एन0पी0ए0 के विरूद्व / A) Against NPAs	9446479	4187192	3274227
	(क) में से अमूर्त आस्तियों, फ्राड आदि के विरूद्व / Out of (A) Against intangible Assets, Frauds etc.	243671	6954430	4277
31	मान्यता समाप्त ब्याज / Interest De-recognised			
	क) वर्ष के दौरान / A) During the year	499850	1382790	1141918
	ख) संचित / B) Cumulative	2569826	2491455	1603371
32	वर्ष के दौरान अपलिखित ऋण / Loans Written off during the year			
	क) खातों की संख्या / A) No.of A/Cs	0	0	0
	ख) राशि / B) Amount	0	0	0
33	संचित कोष / Reserves	16473387	14228916	15311761

vf/kdre 0;olk; okyh 25 'kk[kk;¡ ;Fkk 31.03.2020
25 Branches with Maximum Business as on 31.03.2020

(राशि हजारों में) (Amount in thousand)

Øe la- S. No.	'kk[kk Branch	{ks= Region	tek Deposits	vfxze Advances	dqy 0;olk; Total Business
1	Meerut Main	Ghaziabad	2855015	374445	3229460
2	Ramganga Vihar	Moradabad	2573106	568074	3141180
3	Majhola	Moradabad	1534981	312342	1847323
4	Asmoli	Sambhal	315409	1332128	1647537
5	Bijnor	Bijnor	862631	684523	1547154
6	Mauranipur(Main)	Jhansi	740581	700935	1441516
7	Bhagwati Ganj	Balrampur	1089441	274109	1363550
8	Budaun Main	Budaun	1102173	235229	1337403
9	Bangla Gaon	Moradabad	1149682	173178	1322861
10	Harthala	Moradabad	1080210	203164	1283374
11	Bargaon	Gonda	961141	305764	1266905
12	Bijnor V K Road	Bijnor	1070476	153036	1223511
13	Hasanpur	Alipur Chopla	890635	331350	1221985
14	Katghar	Moradabad	929516	269257	1198773
15	Rampur	Rampur	1029383	167782	1197165
16	Erach	Jhansi	1094736	100589	1195325
17	Milak	Rampur	400116	754723	1154838
18	Chandpur	Bijnor	706117	438867	1144984
19	Rajnagar, Ghaziabad	Ghaziabad	805565	326465	1132030
20	Garotha	Jhansi	442016	674999	1117015
21	Dhampur	Bijnor	803210	289198	1092408
22	Amroha	Amroha	775060	306653	1081712
23	Sambhal	Sambhal	672750	408228	1080977
24	Chandausi	Sambhal	846421	218751	1065171
25	Almaspur	Muz.Nagar	813417	197142	1010559

निदेशक मण्डल का प्रतिवेदन 2019-20

प्रथमा यू. पी. ग्रामीण बैंक का निदेशक मण्डल क्षेत्रीय ग्रामीण बैंक अधिनियम 1976 की धारा 20 के क्रम में 31 मार्च 2020 को समाप्त हुए वित्तीय वर्ष हेतु बैंक के प्रथम 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 यू. पी. ग्रामीण बैंक के समामेलन पश्चात् पंजाब नैशनल बैंक द्वारा प्रवर्तित प्रथमा यू. पी. ग्रामीण बैंक अस्तित्व में आया, जिसका प्रधान कार्यालय, मुरादाबाद में हैं । बैंक का कार्यक्षेत्र उत्तर प्रदेश राज्य के 20 जनपदों क्रमशः मुरादाबाद, अमरोहा, रामपुर, मेरठ, गाजियाबाद, बुलन्दशहर, गौतमबुद्धनगर, बिजनौर, मुजफ्फरनगर, सहारनपुर, बागपत, झांसी, ललितपुर, बदायूँ, गोण्डा, बलरामपुर, हापुड़, शामली एवं सम्भल में फैला हुआ है। एक शाखा उत्तराखण्ड राज्य के लालढांग (जनपद हरिद्वार) में भी है।

2. (अ) शाखा संजाल :

बैंक द्वारा वर्ष 2019-20 में निम्नवत् 01 नयी सामान्य बैंकिंग शाखा खोली गयीं हैं :–

tuin	'kk[kkvk dh l[;k
हापुड़	01

(ब) चालू वित्तीय वर्ष के अन्त में हमारे बैंक की कुल 946 शाखायें (938 पूर्ण शाखाऐं 01 अति सूक्ष्म शाखा एवं 7 सेवा शाखा) है। शाखा तन्त्र में 14 मेट्रोपालिटन, 68 शहरी, 164 अर्द्धशहरी एंव 700 ग्रामीण शाखायें शामिल हैं।

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

Directors' Report 2019-20

In terms of Sec.20 of the RRB Act 1976, the Board of Directors of Prathama UP Gramin Bank has pleasure in presenting the first Annual Report, audited balance sheet and profit & loss A/C for the year ended 31st March 2020 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 Twenty districts of U.P. state viz. Meerut, Ghaziabad, Bulandshahr, Gautam Buddha Nagar, Bijnor, Muzaffarnagar, Saharanpur, Baghpat, Jhansi, Lalitpur, Badaun, Gonda, Balrampur, Shamli, Hapur, Amroha, Rampur, Moradabad and Sambhal. It has one branch at Laldang (District Haridwar) in Uttarakhand State also.

2. (A) Branch Network :

The bank has opened 01 new General Banking Branches during the year 2019-20 as under :-

District	No.of Branches
Hapur	01

(B) At the end of the Current financial year, there are 946 Branches comprising of 938 Full Fledged branches & 01 Ultra Small Branch & 7 Service Branch in our Bank. Branch network includes 14 metropolitan, 68 urban, 164 semi-urban and 700 rural Branches.

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

lkj.kh l- 01@Table No. 01

tuin@District	eVªkiksfyVu 'kk[kk;@ Metropolitan Br.	'kgjh 'kk[kk;@ Urban Br.	v)Z'kgjh 'kk[kk;@ Semi Urban Br.	xzkeh.k 'kk[kk;@ Rural Br.	dqy 'kk[kk,@ Total Br.
{ks=h; dk;kZy; vyhiqj pkSiyk @ R. O. Alipur Chopla					
vejksgk@Amroha	0	0	14	52	66
mi ;ksx@Sub Total	0	0	14	52	66
{ks=h; dk;kZy; vejksgk @ R. O. Amroha					
vejksgk@Amroha	0	6	5	37	48
eqjknkckn@Moradabad	0	0	3	13	16
lEHky@Sambhal	0	0	0	9	9
mi ;ksx@Sub Total	0	6	8	59	73
{ks=h; dk;kZy; cyjkeiqj @ R. O. Balrampur					
cyjkeiqj@Balrampur	0	0	6	60	66
mi ;ksx@Sub Total	0	0	6	60	66
{ks=h; dk;kZy; cnk;w @ R. O. Budaun					
cnk;w@Budaun	0	4	14	43	61
lEHky@Sambhal	0	0	1	9	10
mi ;ksx@Sub Total	0	4	15	52	71
{ks=h; dk;kZy; fcTukSj @ R. O. Bijnor					
fcTukSj@Bijnor	0	0	23	59	82
gfj}kj@Haridwar	0	0	0	1	1
mi ;ksx@Sub Total	0	0	23	60	83
{ks=h; dk;kZy; xkft;kckn @ R. O. Ghaziabad					
eqjB@Meerut	8	0	3	4	15
Xkkft;kckn@Ghaziabad	6	0	1	3	10

gkiM@Hapur	0	1	1	12	14
cyUn'kgj@Bulandshahar	0	4	2	8	14
xkrec)uxj@G.B. Nagar	0	0	4	8	12
ckxir@Baghpat	0	1	1	7	9
mi ;kx@Sub Total	14	6	12	42	74
{k=h; dk;ky; xk.Mk@ R. O. Gonda					
Xkk.Mk@Gonda	0	4	15	73	92
mi ;kx@Sub Total	0	4	15	73	92
{k=h; dk;ky; >kalh@ R. O. Jhansi					
>kalh@Jhansi	0	9	11	26	46
yfyrij@Lalitpur	0	5	1	25	31
mi ;kx@Sub Total	0	14	12	51	77
{k=h; dk;ky; ejknkckn@ R. O. Moradabad					
ejknkckn@Moradabad	0	17	6	37	60
lHky@Sambhal	0	0	0	3	3
jkeij@Rampur	0	0	0	1	1
mi ;kx@Sub Total	0	17	6	41	64
{k=h; dk;ky; et¶Qjuxj@ R. O. Muzaffarnagar					
et¶Qjuxj@Muzaffar Nagar	0	4	14	21	39
'kkeyh@Shamli	0	2	3	10	15
lgkjuij@Saharanpur	0	3	7	6	16
mi ;kx@Sub Total	0	9	24	37	70
{k=h; dk;ky; jkeij@ R. O. Rampur					
jkeij@Rampur	0	4	10	57	71
mi ;kx@Sub Total	0	4	10	57	71

{k=h; dk;ky; lHky@ R. O. Sambhal					
ejknkckn@Moradabad	0	0	1	10	11
lHky@Sambhal	0	5	7	52	64
vejkgk@Amroha	0	0	0	1	1
mi ;kx@Sub Total	0	5	8	63	76
{k=h; dk;ky; Bkdqj }kjk@ R. O. Thakurdwara					
ejknkckn@Moradabad	0	0	8	45	53
jkeiqj@Rampur	0	0	2	8	10
mi ;kx@Sub Total	0	0	10	53	63
egk;kx ;kx@Grand Total	14	68	164	700	*946

इसमें 07 सेवा शाखाऐं एवं 01 अति सूक्ष्म शाखा शामिल हैं/* It Includes 07 Service Branches and 01 Ultra Small Branch.

31.03.2020 को पदधारितानुसार वर्गीकृत शाखाओं का विवरण सारणी संख्या 02 में निम्न प्रकार है :–

Details of branches categorized incumbency-wise as on 31.03.2020 is given in Table No. 02. :-

'kk[kk;@Branches	l[;k@Number
श्रेणी–I/ Scale – I	302
श्रेणी–II/Scale – II	285
श्रेणी–III/Scale – III	321
श्रेणी–IV/Scale – IV	29
श्रेणी–V/Scale – V	1
;kx@Total	938

3. अंशपूंजी :

दिनांक 31.03.2020 को बैंक की प्राधिकृत अंश पूँजी ₹ 2000 करोड, जो कि रू 10 प्रत्येक के 200 करोड़ अंशों में विभक्त है। बैंक की अभिदत्त चुकता अंश पूँजी ₹ 60.53 करोड़ है जो कि क्रमशः केन्द्र सरकार (50%), प्रवर्तक बैंक (35%) (पंजाब नैशनल बैंक) तथा उत्तर प्रदेश सरकार (15%) द्वारा प्रदत्त है।

3. Share Capital :

As on 31.03.2020, 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

¼lkj.kh l[;k 03½

(Table No. 03)

Lkkj.kh l- 03@Table No. 03

(राशि हजारों में) (Amount in thousand)

fooj.k@Particulars	Hkkjr ljdkj@ Govt. of India	iksrd cSad@ Sponsor Bank	jkT; ljdkj@ State Govt.	dqy@ Total
अंशपूंजी का अनुपात (%)/ Ratio of Share Capital (%)	50%	35%	15%	100%
अंशपूंजी/Share Capital (in amt)	302629	211840	90788	605257

3- Tkekjkf'k;k¡%

वर्ष के दौरान कुल जमाराशियाँ 7.41% की दर से रू. 125193 लाख की वृद्धि के साथ गत वर्ष की रू. 1688876 लाख से बढकर रू. 1814069 लाख हो गयीं हैं।

कोर जमाऐं गत वर्ष (31.03.19) रू0 16391.46 करोड़ के सापेक्ष इस वर्ष (31.03.20) में रू0 17808.63 करोड़ के स्तर पर रही। जिसमें गत वर्ष 13.25% वृद्धि के सापेक्ष 8.65% की वृद्धि दर्ज की गयी।

प्राईम जमाऐं गत वर्ष (31.03.19) रू0 11953.04 करोड के सापेक्ष इस वर्ष (31.03.20) में रू0 12776.33 करोड के स्तर पर रही। जिसमे गत वर्ष 14.05% वृद्धि के सापेक्ष 6.89% की वृद्धि दर्ज की गयी।

कम लागत वाली जमाओं का हिस्सा 31.03.2020 को 70.43% है। (सारणी सं. 04)

3. Deposits:

Total deposits increased from Rs. 1688876 lacs to Rs. 1814069 lacs during the year with a growth of Rs. 125193 lacs at the rate of 7.41%.

Core Deposit increased from Rs. 16391.46 Cr. (31.03.19) to Rs. 17808.63 Cr. (31.03.20) showing growth of 8.65% as against 13.25% previous year.

CASA increased from Rs. 11953.04 Cr. (31.03.19) to Rs. 12776.33 Cr. (31.03.20) showing growth of 6.89% as against 14.05% previous year.

The share of low cost deposits is 70.43% as on 31.03.2020.
(Table No. 04)

lkj.kh l- 04@Table No. 04

(राशि हजारों में) (Amount in thousand)

tek dk Lo:i@ Nature of Deposit	31.03.20			31.03.19		
	[kkrk@ A/cs	jkf'k@ Amt.	dqy tek dk çfr'kr vu'k@ % share to total deposit	[kkrk@ A/cs	jkf'k@ Amt.	dqy tek dk çfr'kr vu'k@ % share to total deposit
चालू जमा/Current Dep.	90464	4127670	2.28	98987	4022410	2.38
बचत जमा/Saving Dep.	9571083	123635668	68.15	9876929	115508047	68.39
सावधि जमा/Term Dep.	339433	53643580	29.57	363220	49357166	29.22
;kx@Total	10000980	181406918	100	10339136	168887623	100.00

वर्ष के अन्त में प्रति शाखा जमा राशिया रू. 1934 लाख हैं।

प्रति कर्मचारी जमाराशियाँ रू. 455 लाख हो गयी है।
(सारणी सं. 05)

Per branch deposit is Rs.1934 lacs at end of the year.

Per employee deposits is Rs. 455 lacs.

(Table No. 05)

lkj.kh l- 05@Table No. 05

(राशि हजारों में) (Amount in thousand)

		31.03.20	31.03.19
प्रति शाखा जमा	Per Branch Deposit	193398	180243
प्रति कार्मिक जमा	Per Employee Deposit	45534	41414

5- iqufoZÙk %

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

इस वर्ष के दौरान बैंक द्वारा एस.टी. (एस.ए.ओ) के अन्तर्गत नाबार्ड से रु. 95000.00 लाख का पुनर्वित्त प्राप्त किया गया हैं तथा मध्य कालीन योजना के अन्तर्गत 31.03.2020 को अवशेष राशि रु. 78885.87 लाख की है।

संस्थानुसार पुनर्वित्त राशि का विवरण सारणी सं0 06 में दिया गया है।

5. Refinance:

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

During the year bank has availed refinance of Rs. 95000.00 lacs under ST (SAO) from NABARD and outstanding as on 31.03.2020 under Medium Term Scheme is Rs. lacs. 78885.87

The details of agency wise refinance amount are given in Table No. 06.

lkj.kh l- 06@Table No. 06

(राशि हजारों में) (Amount in thousand)

lLFkk@Institution	fnukd 31.03.19 dk vo'k"k@ Balance as on 31.03.19	Lohd`r lhek 2019&20@ Sanctioned Limit 2019-20	ikIr iqufoZr 2019-20 Refinance Availed 2019-20	2019-20 esa fd;k x;k iqukHkqxrku@ Repayment during 2019-20	fnukd 31.03.20 dk vo'k"k@ Balance as on 31.03.20
1. jk"Vªh; cSad@National Bank					
अल्पकालीन मौ0 कृ0प0/ Short Term S.A.O.	5850000	7500000	7500000	5850000	7500000
अतिरिक्त अल्पकालीन मौ0कृ0प0 / Addl. Short Term S.A.O.	0	2000000	2000000	0	2000000
अल्पकालीन मौ0कृ0प0 (O) Short Term S.A.O. (O)	400000	0	0	400000	0
मध्यकालीन योजनागत/ Medium Term Schematic	11965756	0		4077169	7888587
mi&;kx@Sub Total	18215756	9500000	9500000	10327169	17388587
2. jk"Vªh; vkokl cSad@National Housing Bank					
मध्यकालीन योजनागत/ Medium Term Schematic	3600	0	0	3600	0
3. u'kuy lQkbZ deZpkjh QkbuSal MkSyieSaV dkjikjZ'ku@NSKFDC					
	272841	0	0	272841	0
4. u'kuy cSadksM Dyk QkbuSfU;y MkSyieSaV dkjikjZ'ku@NBCFDC					
	928	0	0	116	812

5. u'kuy 'kM;y dkLV QkbuSfU;y MoyieV dkjikj'ku@NSFDC					
	267000	504000	100800	145300	222500
6. u'kuy fodyk x QkbuSfU;y MoyieV dkjikj'ku@NHFDC					
	73552	0	0	54436	19116
;kx @Total	18833677	10004000	9600800	10803462	17631015

- वर्ष के दौरान पुनर्वित्त का भुगतान बिना किसी विलम्ब या त्रुटि के देय तिथियों पर किया गया है।
- वर्ष के दौरान रू. 10678 लाख की राशि ब्याज के रूप में भुगतान की गयी तथा पुनर्वित्त की औसत लागत 6.27% हैं।

6- vU; nkf;Ro% fu{ki chek vkj iR;; xkjUVh fuxe ¼MhOvkbZlhOthOlh½

बैंक ने अपनी जमाओं को डीआईसीजीसी से बीमित करवाया है और वर्ष के दौरान रू 2214.49 लाख प्रीमियम के रूप में भुगतान किया हैं।

7- udnh rFkk cSad 'ks"k %

वर्ष 2019-20 के दौरान औसत जमाओं के सापेक्ष औसत रखी गयी नकदी 1.00% हैं, जो कि 2018-19 में 0.88% थी।

(सारणी सं. 07)

- 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. 10678 lacs has been paid as interest, average cost of refinance is 6.27%

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

The bank has got insured its deposits with DICGC and has paid Rs. 2214.49 lacs as premium during the year.

7. Cash & Bank Balances:

Average cash holding vis-a-vis average deposits is 1.00% during 2019-20 as compared to 0.88% during 2018-19.

(Table No. 07).

lkj.kh l- 07@Table No. 07

(राशि हजारों में) (Amount in thousand)

fooj.k @ Particulars	31.03.20	31.03.19
रोकड़ बकाया (वर्षान्त में) / Cash in hand (as on year end)	1256272	1529903
वार्षिक औसत / Yearly Average	1421063	1407048
औसत जमाओं के सापेक्ष औसत नकदी % / Average Cash as % to Average Deposits	1.00	0.88

बैंक को आरबीआई के साथ (मुख्यतः सीआरआर के पालन हेतु) दैनिक संचालनों के लिए प्रवर्तक तथा अन्य व्यवसायिक बैंको 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)

lkj.kh l- 08@Table No. 08

(राशि हजारों में) (Amount in thousand)

cSad ds lkFk pkyw [kkrs@Current A/cs with Bank	'ks"k@Balance	
	31.03.20	31.03.19
भारतीय रिजर्व बैंक / Reserve Bank of India	7057767	6303031
प्रवर्तक एवं अन्य व्यवसायिक बैंक / Sponsor and other commercial Banks	379390	924548

8- fuo:'k%

बैंक ने निदेशक मंडल द्वारा अनुमोदित अपनी निवेश नीति के अनुसार निवेश किए हैं। मार्च 2020 को बैंक का कुल निवेश रू. 439897.15 लाख है (रू. 440988.11 लाख गत वर्ष)।

सांवधिक तरल अनुपात (एसएलआर) को बनाए रखने के लिए किए गए मार्च 2020 को बैंक का कुल निवेश रू 409255.28 लाख है (रू. 389660.97 लाख गत वर्ष)।

दि.31.03.2020 को गैर एसएलआर निवेश रू. 30641.87 लाख (बैंकों के साथ रु 243731.75 लाख की सावधि जमाओं सहित) रहा।

बैंक की कुल आय में निवेश से प्राप्त आय का हिस्सा 24.61% है।
बैंक की पूंजी पर आगम की दर 19.96% हैं।

(सारणी सं. 09)

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 Mar 2020 are Rs. 439897.15 lacs (Rs. 440988.11 lacs last year).

The investments made to maintain Statutory Liquidity Ratio (SLR) as on Mar 2020 is Rs. 409255.28 lacs. (Last year Rs. 389660.97 lacs)

As on 31.03.2020 Non-SLR investments remained Rs. 30641.87 lacs (Including FDRs with banks of Rs. 243731.75 lacs).

The share of income from investment out of total income of the bank is 24.61%.

The Return on Equity (ROE) of bank is 19.96%.

(Table No.09)

lkj.kh l- 09@Table No. 09

(राशि हजारों में) (Amount in thousand)

fooj.k @ Particulars	31.03.20	31.03.19
एसएलआर निवेश/SLR Investments	40925528	38966097
गैर एसएलआर निवेश/Non-SLR Investments	3064187	5132714
;kx@Total	**43989715**	**44098811**
अनुमोदित प्रतिभूतियाँ/Approved Securities	-	-
अन्य प्रतिभूतियाँ एवं बैंक की सावधि जमाराशियाँ/ Other Securities and Fixed Deposit with Banks	21308988	18013961
एसएलआर निवेश पर अर्जित आय/Income earned on SLR Investments	2836138	2962253
गैर एसएलआर निवेश पर अर्जित आय/ Income earned on Non SLR Investments	120250	210707
एसएलआर और गैर एसएलआर प्रतिभूतियों के विक्रय पर आय/लाभ /Income/Profit on sale of SLR & Non SLR Securities (Included in mis.inc.)	36688	66765
औसत आगम/ Average Yield on एसएलआर/गैर एसएलआर निवेशों पर आगम (विक्रय पर आय/लाभ सहित)/ Yield on Investment (Including trading income/profit)	7.41%	--
जमाओं पर आगम / Yield on Deposits (FDRs)	7.67%	--

9- _.k ,o vfxze

बैंक का ऋण अवशेष 6.92% से बढ़कर रू. 1497956 लाख के स्तर पर पहुँच गया है। बैंक कृषकों को उत्पादन ऋण में शामिल किसान क्रेडिट कार्ड (केसीसी) जो बैंक के कुल ऋण का 80.71% है, के माध्यम से वित्त पोषण जारी रखे हुऐ है।

बैंक के द्वारा विभिन्न प्रकार के ऋण वितरित करने हेतु प्रयास किए जा रहे है । इस वित्तीय वर्ष में कृषि मियादी ऋण रिटैल मियादी ऋण को वितरित करने पर जोर दिया गया है । वित्तीय वर्ष 2019-20 में कुल बैंक ऋण बकाया का कृषि मियादी ऋण में 8.68% व रिटेल मियादी ऋण में 8.38% है ।

प्राथमिकता क्षेत्रों को अग्रिम' के अन्तर्गत कुल ऋण बकाया का 93.96% (गत वर्ष 92.05%) है।

बैंक द्वारा कमजोर वर्गो को हमेशा प्राथमिकता दी गयी है । दिनांक 31.03.20 को कमजोर वर्ग के ऋणों में गत वर्ष से 0.20% की वृद्वि के साथ बढकर आवश्यक स्तर 15% के सापेक्ष 59.07% हो गयी है।

आईबीपीसी और पीएसएलसी के अन्तर्गत बिक्रीत आस्तियॉ बैंक प्रबन्धन के अधीन ही हैं। फिर भी, इस आई.बी.पी.सी. और पीएसएलसी लेन देन के बाद प्राथमिकता क्षेत्र ऋण का हिस्सा 80.70% हैं।

बैंक का ऋण जमा अनुपात 82.57% हैं।

(सारणी सं.10)

9. Loans and Advances :

The credit outstanding of the bank increased by 20.71% reaching a level of Rs. 754411 lacs. The bank continues to finance farmers through production credit including Kisan Credit Cards (KCC) which constitutes 73.90% 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 Agricultural Term Loans. FY 2018-19, the outstanding of Retail loans is 11.07% and Agricultural Term Loan is 05.17% respectively of total advances.

The advance under 'Priority Sector' is to the level of 91.43% (94.18% last year) of the total advances. Where total outstanding of Priority Sector includes IBPC of Rs 50000 lacs.

Bank is always given preferences to finance weaker sections. As on 31.03.19 advances to Weaker Sections has increased by 19.51% against last year and reached at 68.90% 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 75.12% after IBPC & PSLC transaction.

The Credit Deposit (CD) Ratio of the bank is 82.57%

(Table No.10)

lkj.kh l- 10@Table No. 10

(राशि हजारों में) (Amount in thousand)

	fooj.k @ Particulars	31.03.20	31.03.19
	dqy _.k ¼vo'ks"k½ @ **Total Loans (O/S)**	**149795565**	**140097915**
	इनमें से / Out of which		
1.	प्राथमिकता क्षेत्र ऋण / Priority Sector Loans		
	फसली ऋण / Crop Loan	107553692	96181085
	मध्यावधि कृषि ऋण / Medium Term Ag. Loans	13009134	13578222
	ग्रामीण दस्तकार एवं सेवाओं हेतु ऋण / Loans for Rural Artisan & Services	9336994	9024289
	अन्य प्राथमिकता क्षेत्र ऋण / Other Priority Sector Loans	10859058	10571132
	dqy iz kFkfedrk {ks= _.k@**Total Priority Sector Loans***	**140758878**	129354729

2.	गैर प्राथमिकता क्षेत्र ऋण/Non-Priority Sector Loans	9036686	10743186
3.	कमजोर वर्ग को ऋण/Loans to Weaker Sector	88477000	82479138
4.	एससी/एसटी/ओबीसी को ऋण/Loans to SC/ST/OBC	46736216	43490043
5.	अल्पसंख्यकों को ऋण/Loans to Minorities	32385801	30209472
6.	लघु/सीमान्त/खेतीहर मजदूरों को ऋण/Loans to SF/MF/AL	98033605	90482516
7.	कुल ऋण में प्राथमिकता क्षेत्र ऋण का अंश/ Share of Priority Sector Loans to Total Loans	93.96	92.33
8.	कुल प्राथमिकता क्षेत्र ऋणों में कमजोर वर्ग के ऋणों का अंश / Share of Weaker Section Loans to total P.S Loans	62.86	63.76
9.	कुल ऋणों में कमजोर वर्ग के ऋणों का अंश /Share of Weaker Section Loans to total advances	59.07	58.87
10.	ऋण जमा अनुपात/CD Ratio	82.57	82.95

(* Without Excluding IBPC of Rs.50000 lacs and PSLC of Rs.73000 lacs)

10- vk; vfHkKku ,o vkfLr;k dk oxhdj.k ekun.M %

¼v½ vkfLr;k dk oxhdj.k %

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.

lkj.kh l- 11@Table No. 11

(राशि हजारों में) (Amount in thousand)

fooj.k Particulars	jkf'k / Amt. 31.03.20	iko/kku/ Provision 31.03.20	jkf'k / Amt. 31.03.19	iko/kku/ Provision 31.03.19
मानक आस्तियाँ/Standard Assets	135520749	665197	128579257	411357
अवमानक आस्तियाँ/Sub-Standard Assets	6150629	755468	5941601	1570509
संदिग्ध आस्तियाँ/Doubtful Assets	7759083	8325907	5387339	3463225
हानि आस्तियाँ/Loss Assets	365104	365104	189718	185347
dqy _.k@Total Assets	**149795565**	**10111676**	140097915	5630438

कुल अवशेष ऋण में मानक आस्तियाँ 92.19% हैं तथा फ्राड की राशि ₹ 109489 हजार हानि आस्तियों में शामिल हैं।

* ₹ 500 करोड़ के आईबीपीसी पर प्रावधान बैंक द्वारा नहीं किया गया है

The standard Assets form 92.19 % of the total advances. Fraud Amt. of Rs 109489 Thousands is included in Loss Assets.

* Bank has not made provision on IBPC of Rs. 500 Cr.

lkj.kh l- 12@Table No. 12

(राशि हजारों में) (Amount in thousand)

iko/kku @ Provision as on 31.03.20						
ekud vkfLr;k (0.25% ls 0.40%) / Standard Assets (0.25% to 0.40%)	voekud vkfLr;k dk 15%/ 15% of Sub Standard Assets	lfnX/k vkfLr;k dk 25% / 25% of Doubtful Assets	lfnX/k vkfLr;k dk 40% / 40% of Doubtful Assets	lfnX/k vkfLr;k dk 100% / 100% of Doubtful Assets	gkfu vkfLr;k d iki{k 100% /100% Against Loss Assets	dqy @ Total
665197	755468	8325907			365104	10111676

* इसमें फ्राड एवं डकैती के लिये रू. 109489 हजार का प्रावधान शामिल हैं

नियमानुसार पी.सी.आर. बनाये रखने हेतु बैंक द्वारा रू. 54462 लाख का प्रावधान किया गया है।

* It includes provision of Rs. 109489 thousand for frauds & robbery.

To maintain PCR (Provision Coverage Ratio) as per. norms, Bank has made provision of Rs 54462 lacs.

c½ vutid vkfLr;k&ekU;rk lekIr vk; ¼C;kt½ %

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 :-

lkj.kh l- 13@Table No. 13

(राशि हजारों में) (Amount in thousand)

ekU;rk lekIr vk; ¼C;kt½@De-Recognised Income (Interest) :	2019-20	2018-19
वर्ष के आरम्भ में मान्यता समाप्त आय / De-recognised income at the beginning of the year	2491455	1603371
वर्ष के दौरान वसूली एवं वापसी / Recovery & Reversal during the year	421479	494706
वर्ष के दौरान वृद्धि / Addition during the year	499850	1382790
वर्षान्त पर मान्यता समाप्त आय / De-recognised income at the end of the year	2569826	2491455

¼l½ vutid vkfLr;k dk izcU/ku %

बैंक की अनर्जक आस्तियॉ रू. 117049 लाख के स्तर पर हैं। बैंक की सकल अनर्जक आस्तियॉ दिनांक 31.03.2018 को 8.53% की तुलना में दिनांक 31.03..2019 को 7.81% तथा शुद्ध अनर्जक आस्तियाँ 31.03.2019 को 1.64% हैं।

(सारणी सं. 14)

(C) NPA Management :

NPA level of the Bank is Rs. 117049 lacs. The gross NPAs of the Bank as on 31.03.2020 stood at 7.81% against 8.53% as on 31.03.2019 and Net NPAs stood at 1.64% as on 31.03.2020.

(Table No.14)

lkj.kh l- 14@Table No. 14

(राशि हजारों में) (Amount in thousand)

vutid vkfLr;k @ NPAs	31.03.20	31.03.19
वर्ष के आरम्भ में अनर्जक आस्तियाँ/NPAs at the beginning of the year	11518658	8163552
वर्ष के दौरान अनर्जक आस्तियों में कमी/Reduction against NPAs during the year	5223569	5861963
वर्ष के दौरान अनर्जक आस्तियों में वृद्धि/Addition to NPAs during the year	5409900	9217069
वर्षान्त पर अनर्जक आस्तियाँ/NPAs at the end of the year	11704989	11518658
वर्षान्त पर अनर्जक आस्तियाँ के विरूद्ध प्रावधान/ Provision against NPAs at the end of the year	* 9446479	* 6546192
वर्षान्त पर शुद्ध अनर्जक आस्तियाँ/Net NPAs at the end of the year	2258510	4775584
शुद्ध ऋणों में शुद्ध अनर्जक आस्तियों का भाग/ Net NPAs as a proportion of Net Advances	1.64%	3.41%

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

* इसमें ग्रामीण क्षेत्र के ऋणों के लिये 31.03.2020 एवं 31.03.2019 को क्रमशः रू. 5044.05 लाख व रू. 5044.05 लाख का प्रावधान शामिल है।

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

* It includes provision of Rs. 5044.05 lacs and Rs. 5044.05 lacs as on 31.03.2020 & 31.03.2019 respectively for Rural Sector Advances.

11- _.k ,o vfxze ¼forj.k½ %

वर्ष के दौरान ऋण एवं अग्रिम वितरण रू. 1176687 लाख हैं। बैंक द्वारा वर्ष 2019-20 के वार्षिक ऋण योजना के लक्ष्य के सापेक्ष 82.19% की प्राप्ति दर्ज की है।

कुल वितरण में प्राथमिकता क्षेत्र तथा कृषि अग्रिम का अंश क्रमशः 95.48% तथा 89.50% 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. 1176687 lacs. The Bank has achieved 82.19% the annual action plan budgets for the year 2019-20.

The share of the PS and Agriculture credit in the total disbursements is 95.48% and 89.50% 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:-

lkj.kh l- 15@Table No. 15

(राशि हजारों में) (Amount in thousand)

fooj.k@Particulars	31.03.20	31.03.19
dqy forfjr _.k@Total Loan Disbursed	117668699	113617230
इनमें से / Out of which		
ikFkfedrk {ks= _.k@Priority Sector Loans		
फसली ऋण / Crop Loans	104473356	78277974
मध्यावधि कृषि ऋण / Medium Term Ag. Loans	841110	3853500
ग्रामीण दस्तकार एवं सेवाओं हेतु ऋण / Loans for Rural Artisan & Services	5271500	8413912
अन्य प्राथमिकता क्षेत्र ऋण / Other Priority Sector Loans	1771093	7736877
dqy ikFkfedrk {ks= _.k@Total Priority Sector Loans	112357059	98282263
गैर प्राथमिकता क्षेत्र ऋण / Loans to Non Priority Sector	5311640	15334968
कमजोर वर्ग को ऋण / Loans to Weaker Sector	71442982	80817435
एससी / एसटी / ओबीसी को ऋण / Loans to SC/ST/OBC	403838797	29999521
अल्पसंख्यकों को ऋण / Loans to Minorities	22627690	8415892
लघु / सीमान्त कृषक / भूमिहीन कृषक मजदूरों को ऋण / Loans to SF/MF/AL	77425268	68855313

lkj.kh l- 16@Table No. 16

(राशि हजारों में) (Amount in thousand)

;kstuk@Scheme	31.03.2020	
	y{; ¼l½ / Target (No.)	ikfIr ¼l½/ Achievements(No.)
प्रधानमंत्री मंत्री आवास योजना / Pradhan Mantri Awas Yojana (Subsidy Amt)	-	754600
डेली इंटरप्रेनियुरशिप डेवलपमेंट / DEDS (Units)	-	120743
खुदरा अग्रिम योजना / Retail Lending Yojna	-	19871803
अति सुक्ष्म, सुक्ष्म एव मध्यम उद्यम / Micro Small & Medium Enterprises(Units)	-	5271500
प्रधान मन्त्री मुद्रा योजना / Pardhan Mantri Mudra Yojna (in Amt.)	4000000	4044700

- **i/kkuea=h vkokl ;kstuk%**

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।

okf"kd _.k ;kstuk%

बैंक द्वारा वर्ष 2018-19 के दौरान ए.सी.पी लक्ष्यों रु. 1431626 लाख के सापेक्ष रु. 1176687 लाख का ऋण वितरित किया है। लक्ष्यों के सापेक्ष प्राप्ति 82.19% है ।

- **leg _.k%**

बैंक द्वारा पंजाब नैशनल बैंक के नेतृत्व वाले एवं समूह व्यवस्था के अन्तर्गत मै0 धामपुर शुगर मिल्स, धामपुर को जारी नकदी सीमा को नवीनीकृत किया गया। इन ऋणों ने इस तरह के अग्रिमों की बढोतरी के लिये बैंक के विश्वास को दृढ़ किया हैं।

12- _.kksa dh olwyh%

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 2019-20 के दौरान एनपीए खातों में कुल रू 8889 लाख की कमी सम्भव हो सकी। वर्ष 2020-21 में भी बैंक ने यही रणनीति अपनाने का निर्णय लिया हैं।

- **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. 1176687 Lacs against the ACP target of Rs.1431626 lacs during 2019-20. The achievement against target is 82.19%.

- **Consortium Loan :**

The bank renewed existing limits under consortium arrangements lead by PNB to M/s Dhampur Sugar Mills, Dhampur. Such loans have given Bank confidence to go further in such advances.

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. 8889 lakh could be possible in NPA Accounts during current financial year 2019-20. We wish to continue the same strategy during the coming year 2020-21.

lkj.kh l- 17@Table No. 17

(राशि हजारों में) (Amount in thousand)

I) {k=okj olwyh dh fLFkfr@Sector-wise Recovery Position

fooj.k Particulars	30.06.2019				30.06.2018			
	dqy ekax Total Demand	olwyh Recovery	vfrns; Overdue	olwyh% Recovery %	dqy ekax Total Demand	olwyh Recovery	vfrns; Overdue	olwyh% Recovery%
कुल ऋण Total Advances	82410610	64997889	17412721	78.87	86975023	64855021	22120002	74.57
कृषि क्षेत्र Farm Sector	67680710	53018202	14662507	78.34	76283469	57264712	19018758	75.07
अकृषि क्षेत्र Non Farm Sector	14729900	11979687	2750214	81.33	10691554	7590310	3101244	70.99

II) 30.06.18 ,oa 30.06.19 dk vof/kokj vfrns;ksa dh fLFkfr
Age-wise Position of Overdues as on 30.06.18 & 30.06.19

fooj.k Particulars	30.06.19	30.06.18
	jkf'k / Amount	jkf'k / Amount
1 वर्ष से कम / Less than 1 year	8230638	10941795
1 वर्ष से अधिक 3 वर्ष तक / Over 1 year to 3 years	4891887	5820276
3वर्ष से अधिक 5वर्ष तक / Over 3 years to 5 years	2211201	3543960
5 वर्ष से अधिक / Over 5 years	2078995	1813971

13- ¼v½ _.kksa dk vi;sZ[ku %

बैंक द्वारा अनर्जक आस्तियों को इस वर्ष तथा गत वर्ष में अपलिखित नही किया गया हैं।
स्थिति सारणी सं. 18 में दी गयी है।

13. (A) Write off of Loans.

This year as well as last year, bank has not written off in non-performing assets.
The position is given in table No.18.

lkj.kh l- 18@Table No. 18

(राशि हजारों में) (Amount in thousand)

Ø-l- / Sl.No.	fooj.k@Particulars	2019-20	2018-19
1.	अपलिखित खातों की संख्या / No. of Written Off A/cs	0	0
2.	अपलिखित राशि / Amount Written Off	0	0

¼c½ vkj-ch-vkbZ- o jk"Vªh; cSad ds fn'kk funsZ'kksa ls le>kSrk uhfr ,oa ,dqe'r lek/kku ;kstuk%

बैंक ऋणों/ अनर्जक आस्तियों में समझौता/एकमुश्त समाधान की सम्भावनाओं को तलाशता रहा है। 2019-20 के दौरान 7833 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. 7833 Accounts are covered under this scheme during 2019-20.

The data is given in Table 19.

lkj.kh l- 19@Table No. 19

(राशि हजारों में) (Amount in thousand)

Ø-l- / Sl.No.	fooj.k@Particulars	2019-20	2018-19
1.	समझौता किये गये खातों की संख्या/No. of Compromised A/cs	7833	10210
2.	वसूली राशि/Amount Recovered	574760	196960

¼l½ ifrHkwfrdj.k vf/kfu;e 2002 ds vUrxZr ekeys%

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 1198 सरफेशी खातों के अतिरिक्त चालू वर्ष के दौरान बैंक द्वारा 267 खाते जिनकी राशि रु. 2562.43 लाख थी, में सरफेसी अधिनियम के अर्न्तगत कार्यवाही करने के लिऐ नोटिस जारी किये गऐ । इसके फलस्वरूप कुल 801 खातों में रु. 1725.54 लाख की वसूली हुयी। इनमें से 188 खाते रु. 1050.32 लाख के वर्ष के दौरान बंद हो गये तथा 368 खाते जिनकी अवशेष राशि रु 2416.81 लाख थी, मानक श्रेणी में आ गये। प्रतिभूतिकरण अधिनियम के अन्तर्गत की गयी कार्यवाही ने बैंक की वसूली को मजबूत किया है।

(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 1198 SARFAESI accounts outstanding at the end of previous year, bank took up 267 loan accounts involving amt. of Rs. 2562.43 lakh for action by serving notices under the Act during current year. As a result, an amount of Rs. 1725.54 lakh recovered in total 801 accounts. Out of these, 188 loan accounts involving amt. of Rs. 1050.32 lakh were closed during the year & 368 loan accounts involving Rs. 2416.81 lakh were upgraded in standard category. The action under the SARFAESI Act has strengthened the recovery of the bank.

14- vftZr vk; %

बैंक ने रू. 139385 लाख एवं रू. 29564 लाख की ब्याज आय क्रमशः ऋणों एवं निवेशों से अर्जित की हैं। विस्तृत स्थिति सारणी सं. 20 में दी गयी हैं।

14. Income Earned:

The Bank has earned interest income of Rs. 139385 lacs and Rs. 29564 lacs from Advances and Investments respectively. The detailed position is given in Table No. 20.

lkj.kh l- 20@Table No. 20

(राशि हजारों में) (Amount in thousand)

Ø- l- Sl. No.	fooj.k @ Particulars	2019-20	2018-19
vk; vftZr@Income earned			
1.	ऋण / Advances	13938543	11302361
2.	निवेश / Investments	2956388	3172960
	अन्य ब्याज / Other Interest	1783092	1850015
	अन्य आय / Other Income	1959137	1815694
3.	dqy vk;@Total Income	**20637160**	18141030
	– ऋणों पर आगम (%) / -Yield on Advances (%)	10.34	9.53
	– निवेशों पर आगम (%) / -Yield on Investments (%)	7.34	8.73

15- mikftZr O;;%

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 :

lkj.kh l- 21@Table No. 21

(राशि हजारों में) (Amount in thousand)

Ø- l-@Sl. No.	fooj.k @ Particulars	2019-20	2018-19
1.	जमाओं पर भुगतान ब्याज / Intt. Paid on deposits	7571348	7518808
2.	उधार पर भुगतान ब्याज / Intt. Paid on borrowings	1125795	1566143
3.	स्थापना व्यय / Establishment Cost	4778014	5142905
4.	अन्य परिचालन व्यय / Other Operating Cost	2257674	1,785,080
5.	प्रावधान / Provisions	2682092	3,332,338
	;kx@Total	18414923	19345274

16- foRrh; vuqikr%

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

16. Financial Ratios :

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

lkj.kh l- 22@Table No. 22

(राशि हजारों में) (Amount in thousand)

Ø- l- Sl. No.	fooj.k / Particulars	31.03.20	31.03.19
	औसत कार्य निधि / Average Working Funds	215412346	198737116
I.	वित्तीय आगम / Financial Return	8.67	8.21
II.	वित्तीय लागत / Financial Cost	4.04	4.57
III.	वित्तीय मार्जिन (I-II) / Financial Margin (I-II)	4.63	3.64
IV.	कार्यशील लागत / Operating Cost	3.27	3.49
V.	विविध आय / Miscellaneous Income	0.91	0.91
VI.	कार्यशील मार्जिन (III-IV+V) / Operating Margin (III-IV+V)	2.28	1.07
VII.	जोखिम लागत / Risk Cost	1.24	1.68
VIII.	शुद्ध मार्जिन (VI-VII) / Net Margin (VI-VII)	1.03	-0.61

17- d"kd xk"Bh@_.k forj.k f'kfoj %

बैंक की शाखाओं ने पूरे वर्ष के दौरान कृषकों को ऋण वितरण जारी रखा। कई शाखाओं ने बैंक की ऋण योजनाओं के विभिन्न पहलुओं से कृषकों को परिचित कराने के लिए कृषक गोष्ठियां/ऋण मेले/वृहद कृषि ऋण कैम्प भी समयान्तराल पर आयोजित किए। बैंक ने कृषि ऋण वितरण में तेजी लाने के लिऐ विशेष कृषि ऋण संतृप्ति करण तथा खुदरा ऋण में वृद्वि के लिऐ बैंक द्वारा 01.07.2019 से 07.08.2019 की अवधि के लिऐ अभियान चलाया। इस अभियान में खुदरा ऋण में 26.39 करोड़ का ऋण में 26.39 करोड़ का ऋण 546 खातों में दिया गया एवं झब्ब संतृप्तिकरण अभियान के अंतर्गत बैंक ने रू. 159.59 करोड़ 19394 खातों में दिया। एक विशेष खुदरा ऋण अभियान दिनांक 09.10.2019 से 15.11.2019 तक चलाया गया जिसमें हमने 751 खातों में रू. 28.52 करोड़ का ऋण दिया।

17. Farmers Meeting/Credit Camp :

The bank's branches continued to disburse credit to the farmers throughout the year. Many branches also organized Kisan Goshthis/credit camps & Mega Credit Camps periodically to make the farmers aware of the various aspects of the bank's credit schemes. To speed up the disbursement of agriculture advances and Retail loans the Bank launched Retail loan Campaign and KCC saturation Campaign from 01.07.2019 to 07.08.2019, retail loan to the tune of Rs 26.39 Cr in 546 accounts have been disbursed and in KCC saturation campaigon our bank has disbursed 159.59 Cr in 19394 accounts. A Special Retail Credit Campaign was also organized from 09.10.2019 to 15.11.2019 for increasing our retail loan portfolio we have disbursed Rs 28.52 Cr in 751 accounts

18- d"kdk dh vk; dk nxuk djuk %

बैंक द्वारा मार्च 2020 को कृषि ऋणमें 1080 करोड़ (9.84%) की वृद्धि के साथ 890997 कृषकों को रू. 12.056 करोड़ के स्तर पर पहुंच गया। कुल ऋणों में कृषि ऋणों का हिस्सा 80.70% है ।

18. Doubling of Farmer's Income :

We have increased the agriculture advances by 1,080 Cr i.e. 9.84% to the level of Rs. 12,056 Cr as on Mar 2020 to 8,90,997 farmers in view of Bank's efforts towards doubling of farmer's income by 2022. The share of agriculture credit 80.70% of total advance.

lkj.kh l- 23@Table No. 23

(राशि हजारों में) (Amount in thousand)

o"kZ@Year	dfr"k _.k / Agri. Advances
31.03.20 की स्थिति / As on 31.03.20	120562826

19- Lo;a lgk;rk leg ;ktuk%

बैंक ने स्वयं सहायता समूहों को वित्त पोषण जारी रखा है। स्वयं सहायता समूहों को वित्त पोषित मुख्य आर्थिक गतिविधियां भैंसपालन / सुअरपालन / यातायात / भेड बकरी पालन / क्लाथ प्रिंटिग इत्यादि हैं। बैंक द्वारा अब तक 45703 एसएचजी को राशि रू. 10453 लाख से वित्तपोषित किया है।

31.03.20 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 45703 SHGs for a sum of Rs. 10453 lacs.

The progress of formation / linkage of Self Help Groups as on 31.03.20 is given in Table No. 24.

lkj.kh l- 24@Table No. 24

(राशि हजारों में) (Amount in thousand)

Ø- l-@ Sl. No.	fooj.k@Particulars	o"kZ ds nkSjku During the year	lapqfr fLFkfr ¼;ktuk 'kq: gksus ls½ Cumulative Position Since Inception of Scheme
1.	गठित एवं बचत समबद्ध समूह (सं0) / Group Formed & Saving Linked (No.)	4714	66915
2.	ऋण सम्बद्ध समूह (सं0) / Credit Linked Group (No.)	1395	45703
3.	वितरित ऋण (राशि) / Loan Disbursed(Amt.)	536120	1045300

20- jk"Vªh; y{;ksa ds vUrxZr miyfC/k;k¡%

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:-

lkj.kh l- 25@Table No. 25

(राशि हजारों में) (Amount in thousand)

ekun.M@Parameters	jk"Vªh; y{;@ National Goals	ikfIr@Achievement (%)	
		(Excludng IBPC & PSLC)	(Includng IBPC & PSLC)
ऋण जमा अनुपात / C.D. Ratio	75%	82.29	82.57
प्राथमिकता क्षेत्र ऋण / Priority Sector Adv.	75%	93.87	93.96
कमजोर वर्ग को ऋण / Weaker Sector Adv.	15%	58.84	59.39
कृषि/Agriculture	18%	80.21	80.48
लघु एवं सीमान्त कृषक/Small and Marginal Farmers	8%	64.97	65.44

lkj.kh l- 26@Table No. 26

(राशि हजारों में) (Amount in thousand)

Ø-l- S.No.	fooj.k/ Particulars	vi{kk,@ Obligations 2019-20	miyfC/k;k@ Achievements 2019-20	miyfC/k;k %/ Achievement %
1.	dy tek@Total Deposits	189160000	181406918	95.90
2.	Ekkx tek@Demand Deposits	133870000	127763338	95.44
3.	dy _.k@Total Advances	159380000	149795564	93.99
4.	ikFkfedrk _.k@Priority Sector Loan (o/s)	147470000	140758878	95.45
5.	df"k _.k@Agriculture Advances (o/s)	125130000	120892832	96.61
6.	Pkky o"k e df"k e forfjr _.k@ Disbursement in Agri. During current year			
	- Accounts	400000	441411	110.35
	- Amount	89000000	93847327	105.45
7.	ykHk dj ioZ@Profit Before Tax	2040000	2222237	108.93
8.	ykHk dj ckn@Profit After Tax	1360000	1874237	137.81
9.	dy ,uih,@Gross NPA			
	- Amount	7950000	11704989	147.23
	- % age	4.99	7.81	156.51
10.	_.k tek vuikr /C.D. Ratio (%)	70	82.57	117.96
11.	olyh (%) ¼tu½@Recovery % (June)	75	78.87	105.16
12.	Pkky o"k dk nkjku _.k forj.k/Loan Disbursement	115000000	127207336	110.62
13.	Uk;s Lo;a lgk;rk lewgk dk xBu@ Fresh SHGs to be formed	3500	4556	130.17
14.	Pkky o"k dk nkjku Lo;a lgk;rk lewgk dk ØsfMV fyad t@ Fresh SHGs to be credit linked during the year	1180	1244	105.42
15.	Uk;s tkjh gksus okys dslhlh@ Fresh KCC to be issued (No.)	175000	182944	105.13
16.	Uk;s tkjh gksus okys thlhlh@ Fresh GCC to be issued (No.)	1400	1218	87
17.	[kqyus okys uks fQ;y [kkrks dh l[;k@ No. of no frill accounts to be opened	190000	61584	32.41
18.	Uk;k ,l,eÃ foRrik"k.k @ No. of SME to be financed	22000	26187	119.03
19.	Uk;k xzkeh.k vkokl foRrik"k.k @ No. of Rural Housing Financed	600	405	67.5

20.	u;s d"kdksa dks foRrik"k.k@ **No. of New Farmers to be financed**	182000	187565	103.06
21.	vk; ls 0;; dk vuqikr@ **Cost to Income Ratio %**	50	58.93	117.86
22.	çfr 'kk[kk 0;olk;@ **Per Branch Business**	370000	353094	95.43
23.	çfr deZpkjh 0;olk;@ **Per Employee Business**	80000	83133	166.27
24.	çfr deZpkjh ykHk@ **Per Employee Profit (Rs. in Lacs)**	500	470.44	94.09
25.	ubZ [kksyus okyh 'kk[kk;sa@ **No. of Branches to be opened**	4	1	25
26.	12 eghus ls vf/kd gkfu okyh 'kk[kk;sa@ **Loss making Branches more than 12 Months**	40	13	307.69

22- jktHkk"kk lfefr %

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- fujh{k.k ,oa fu;U=.k %

बैंक में स्थापित निरीक्षण विभाग के माध्यम से निरीक्षण कराने की एक सुदृण 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 परिचालानात्मक 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 एंव त्रुटियों तथा प्रचलित पद्धति प्रणाली एंव नियंत्रण जोखिम के उल्लंघन का पता लगाने की पूर्व चेतावनी सूचक का कार्य करती है। जो बैंक को 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। वर्ष के दौरान अपने ग्राहकों को जानिए/धनशोधन निवारण के भारतीय रिजर्व बैंक से प्राप्त दिशा–निर्देश लागू किया गया। सतर्कता संकेत वाले

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

मामले प्रवर्तक बैंक के सर्तकता विभाग को प्रेषित किए गए। रिजर्व बैंक/ नाबार्ड/भारत सरकार के निरीक्षण से सम्बन्धित विभिन्न निर्देशों का अनुपालन सुनिश्चित किया गया। बैंक ने चौदह जनसूचना अधिकारियों 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 विधि कक्ष प्रधान कार्यालय स्तर पर स्थापित है जो निरीक्षण विभाग के अधीन बैंक के कार्यों हेतु किये गये मुकदमें में पैरवी का प्रावधान है और विधिक अनुपालन सुनिश्चित करता है।

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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 ब्याज 6.25 % से 7.50% की दर पर ब्याज का भुगतान किया गया एवं शाखाओं द्वारा उधार ली गयी निधि पर 6.00 % से 7.50 % की दर पर ब्याज की वसूली की गयी।

25- xj C;kt vk; %

बैंक ने इस वित्तीय वर्ष में गैर ब्याज आय में रु0 195.91 करोड़ (कुल आय का 9.49%), गत वर्ष रु0 181.57 करोड (कुल आय का 10.08%) के सापेक्ष अर्जित किये। बैंक की 107 शाखाओं में लाकर सुविधा उपलब्ध है, जिससे बैंक ने वर्ष के दौरान रु0 116. 32 लाख का किराया अर्जित किया। बैंक द्वारा वर्ष 2019–20के दौरान प्राथमिकता क्षेत्र ऋण प्रमाण पत्र (पी.एस.एल.सी.) से रु0 46.31 करोड एवं अन्तः बैंक भागीदारी प्रमाण पत्र (आई.बी.पी.सी.) से रु0 12.36 करोड (कुल रु0 18.51 करोड़) की अतिरिक्त आय प्राप्त की गयी । इसके अतिरिक्त हमने गैर ब्याज आय के अन्तर्गत बीमा व्यवसाय से भी रू. 512 लाख अर्जित किये।

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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 :–

guidelines of Know Your Customers/Anti Money laundering which were reviewed through RBI from time to time have been implemented during the year. The matters involving vigilance overtones were regularly being referred to Vigilance Officer of the bank. The compliance of various instructions in respect of inspection from RBI/NABARD/GOI is being ensured. The bank has designated fourteen (14) Public Information Officers 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. who works under the Inspection Department.

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 ranging from 6.25% to 7.50% on branch funds and recovers interest ranging from 6.00% to 7.50% on funds borrowed by branches.

25. Non Interest Income :

During the FY, Bank has earned Rs. 195.91 cr. (9.49%of total income), previous year Rs. 181.57 cr. (10.08%of total income) from Non intrest income. Bank has locker facilities in 107 branches secured Rs. 116.32 Lac as rent of lockers during the year. During FY 2019-20, bank has earned net additional income of Rs. 46.31 Crore by issuance of Priority Sector Lending Certificate and Rs. 12.36 Crore by issuance of Inter Bank Participation Certificate (total Rs. 18.51 Crore). Besides it, we have also earned non-interest income of Rs. 512 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

बैंक द्वारा अपने कुल ऋणो में से प्राथमिकता ऋणों के पोर्टफोलियो के आंकलन के आधार पर वर्ष 2019–20 के दौरान कुल रु0 5200 करोड के प्राथमिकता क्षेत्र ऋण प्रमाण पत्र – छोटे व सीमान्त किसान वर्ग मे जारी किये गये जिस पर बाजार रुझान के आधार पर बैंक को कुल रू. 84.52 करोड़ की आय प्राप्त हुई ।

बैंक द्वारा अपने कुल ऋणों में से प्राथमिकता ऋणों के पोर्टफोलियो का आंकलन कर रु0 5000 करोड़ के प्राथमिकता क्षेत्र ऋण प्रमाण पत्र सामान्य वर्ग एवं एसएमई वर्ग में क्रय किये गये। जिस पर बाजार रूझान के आधार पर बैंक को कुल रू. 35.05 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 रु0 200.00 करोड के प्राथमिकता क्षेत्र ऋण प्रमाण पत्र मे जारी करते कुल रु0 49.47 करोड़ की शुद्ध आय प्राप्त की गयी ।

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

During the year 2019-20, on assessment of total priority sector portfolio, bank has issued Priority Sector Lending Certificates of Rs. 5200 crore in SF/MF sector, on which bank has earned a total income of Rs 84.52 crore on the basis of market trends.

On assessment of total priority sector portfolio, bank has purchased Priority Sector Lending Certificates of Rs. 5000 crore in General and SME portfolio. On which bank has paid Rs 35.05 crore on the basis of market trends.

Thus, during the year, bank has earned net income of Rs. 49.47 Crore through Priority Sector Lending Certificates for Rs. 200 Crore by optimum utilization of surplus of priority sector advances against the national goal (which is 75% of the total advances).

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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 भागीदारी प्रमाण पत्र जारी करने की अनुमति दी है।

इस वर्ष के दौरान, बैंक ने आईबीपीसी सौदे पर शुद्ध ब्याज आय 12.36 करोड़ रूपये अर्जित की है। पंजाब नेशनल बैंक के साथ आईबीपीसी अदला–बदली का सौदे के अर्न्तगत 3,000 करोड़ रूपये 31.03.2020 तक प्रभावी थी, जहाँ बैंक ने छोटे और सीमांत किसानों के तहत आईबीपीसी जारी करके स्वैप डील में प्रवेश किया है और साथ ही अन्य पीएस श्रेणी के तहत आईबीपीसी खरीदा है।

IBPC सौदे वित्त वर्ष 2019-20 का सारांश

Date ofDeal	Participant Bank	Deal Amount (in crore)	Net Interest Income for the FY 2019-20
29-Mar-2019	HDFC Bank	500	3.66
26-June-2019	PNB-Swap Deal	1000	2.47
24-Sep-2019	PNB-Swap Deal	2000	4.93
30-Dec-2019	PNB-Swap Deal	1000	1.26
30-Mar-2020	PNB-Swap Deal	2000	0.05
	Total		**12.36**

बैंक ने पीएस–एसएफ/एमएफ श्रेणी में 5,200 करोड़ रूपये के पीएसएलसी प्रमाणपत्र भी जारी किए हैं और वित्त वर्ष 2019–20 के दौरान पीएस–जनरल श्रेणी में 5,000 करोड़ रूपये के पीएसएलसी प्रमाणपत्र खरीदे हैं। जारी की गई शुद्ध पीएसएलसी 31.03.2020 की देय तिथि के साथ 200 करोड़ रूपये (पिछला वर्ष 1,830 करोड़ रूपये) है। इसलिए बैंक ने अपनी प्राथमिकता क्षेत्र की उपलब्धियों में 200 करोड़ रूपये की कमी की है। बैंक ने वित्त वर्ष 2019–20 में **PSLC** सौदे पर शुद्ध ब्याज आय 46.31 करोड़ रूपये अर्जित की है।

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बैंक ने पीएस–एसएफ/एमएफ श्रेणी में 5,200 करोड़ रूपये के पीएसएलसी प्रमाणपत्र भी जारी किए हैं और वित्त वर्ष

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 Certificates.

During the year, Bank has earned net interest income on IBPC deal is Rs 12.36 Crore. As on 31.03.2020, the outstanding IBPC is Rs 3,000 Crore with Punjab National Bank where bank has entered in swap deal by issuing IBPC under Small and Marginal Farmers and simultaneously purchase IBPC under other PS category. Advances under Small & marginal farmers reduced by Rs 3,000 Crore and simultaneously advance under PS-others has been increased by Rs 3,000 Crore. Henceforth, there is no change in overall achievement of Priroty Sector Advances. Inter Bank Participation Certificate has been issued /obtained as per RBI guidelines.

Summary of IBPC deal FY 2019-20

Date ofDeal	Participant Bank	Deal Amount (in crore)	Net Interest Income for the FY 2019-20
29-Mar-2019	HDFC Bank	500	3.66
26-June-2019	PNB-Swap Deal	1000	2.47
24-Sep-2019	PNB-Swap Deal	2000	4.93
30-Dec-2019	PNB-Swap Deal	1000	1.26
30-Mar-2020	PNB-Swap Deal	2000	0.05
	Total		**12.36**

Bank has also issued Rs 5,200 Crore PSLC Certificate in PS-SF/MF category and purchased Rs 5,000 Crore PSLC certificates in PS-General Category during the FY 2019-20. The Net PSLC issued is Rs 200 crore (Previous Year Rs 1,830 Crore) with due date 31.03.2020. Therefore Bank has reduced its Priority Sector achievements by Rs 200 Crore. Bank has earned net interest income on PSLC deal is Rs 46.31 crore in the FY 2019-20.

C. Additional total Income from Priority Sector Advances portfolio:

Bank has also issued Rs 5,200 Crore PSLC Certificate in PS-SF/MF category and purchased Rs 5,000 Crore

2019–20 के दौरान पीएस–जनरल श्रेणी में 5,000 करोड़ रूपये पीएसएलसी प्रमाणपत्र खरीदे हैं। जारी की गई शुद्ध पीएसएलसी 31.03.2020 की देय तिथि के साथ 200 करोड़ रूपये (पिछला वर्ष 1,830 करोड़ रूपये) है। इसलिये बैंक ने अपनी प्राथमिक क्षेत्र की उपलब्धियों में 200 करोड़ रूपये की कमी की है। बैंक ने वित्त वर्ष 2019–20 में PSLC सौदे पर शुद्ध ब्याज आय 46.31 करोड़ रूपये अर्जित की है।

26- tkf[ke fuf/k %

जोखिम निधि का कोई प्रावधान नहीं किया गया है।

27- lpuk rduhd ¼vkbZ-Vh-½@lhch,l %

बैंक के ग्राहकों हेतु जुलाई 2011 से नेशनल इलेक्ट्रानिक फन्ड ट्रासंफर की सुविधा प्रारम्भ हुई थी वर्तमान वित्तीय वर्ष 2019.20 में कुल 48.25 लाख खातों में रू. 24238.55 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 2019.20 में कुल 73959 खातों में रू 8261.20 करोड़ की राशि का लेनदेन हुआ है ।

बैंक द्वारा वित्तीय वर्ष 2019-20 में लोक वित्तीय प्रबन्धन प्रणाली के अन्तर्गत 1496 करोड़ की राशि लाभार्थियों के खाते में अन्तरित की गई है ।

बैंक ने भारतीय राष्ट्रीय भुगतान निगम द्वारा विकसित स्वदेशी भुगतान प्रणाली पर आधारित 1397450 रूपे डेबिट कार्ड जारी किए गये हैं इनमें प्रधानमंत्री जन धन योजना अन्तर्गत जारी 557257 व किसानों को जारी 390193 कार्ड शामिल हैं ।

बैंक द्वारा वित्तीय वर्ष 2019–20 में बैंक के आन लाइन ढाँचे को आधुनिक तकनीक के साथ तारतम्य बैठाने के लिए बैंक की वेबसाइट को रिमाडयूल किया गया है । अब हमारी वेबसाइट EV-SSL certified है ।

बैंक द्वारा अपने ऋृण खाता धारकों का विवरण क्रेडिट एजेन्सियों की साइट पर अपडेट किया जाता है जिसके डाटा प्राप्ति स्वीकार करने की दिनांक 31.03.2020 में स्थिति निम्नवत है ।

1. क्रिफ – 100 प्रतिशत
2. इक्यूफैक्स – 91.5 प्रतिशत
3. इक्सपेरियन – 98.09 प्रतिशत
4 सिबिल – 72 प्रतिशत

PSLC certificates in PS-General Category during the FY 2019-20. The Net PSLC issued is Rs 200 crore (Previous Year Rs 1,830 Crore) with due date 31.03.2020. Therefore Bank has reduced its Priority Sector achievements by Rs 200 Crore. Bank has earned net interest income on PSLC deal is Rs 46.31 crore in the FY 2019-20.

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:2019-20, total transaction in 48.25 Lakh account involving Rs.24238.55 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 73959 customer account involving Rs. 8261.20 crore has been initiated/received by our bank in FY:2019-20.

Bank has received Rs. 1496 Crore in various beneficiary accounts through Public Fund Management System (PFMS) during FY: 2019-20.

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 1397450 customers, out of which 557257 RuPay cards are issued under PMJDY scheme. Bank has also issued 390193 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 31.03.2020 are as under:

1. CRIF - 100%
2. Equi Fax - 91.5%
3. Experian - 98.09%
4. CIBIL - 72%

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 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।

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

इस सुविधा का उपयोग करते हुए वित्तीय वर्ष 2019–20 में हमारी बैंक के ग्राहकों ने 1329370 खातों में 1359.30 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।

28- cSad dk b';kjUl 0;olk; %

वर्ष के दौरान, बैंक द्वारा जीवन बीमा, सामान्य बीमा एवं स्वास्थ्य बीमा के क्षेत्र में क्रमशः मैं. पी. एन. बी. मेट लाइफ इंडिया इंश्योरेन्स क. लि., मैं. बजाज आलियांज लाइफ इंश्योरेन्स क. लि., मैं. फ्यूचर जनरली इंडिया इंश्योरेन्स क. लि., मैं. रेलीगेयर हेल्थ इंश्योरेन्स क. लि. तथा मैं. मेक्स बूपा हेल्थ इंश्योरेन्स क. लि. के साथ बीमा व्यवसाय किया गया हैं ।

वर्ष 2019–20 के दौरान बैंक द्वारा जीवन बीमा व्यवसाय में रु. 4. 43 करोड़ का व्यवसाय किया गया जिसके माध्यम से रु. 1.21 करोड़ की आय अर्जित की गयी, सामान्य बीमा व्यवसाय में रु. 30.70 करोड़ का व्यवसाय किया गया जिसके माध्यम से रु. 2.75 करोड़ की आय अर्जित की गयी तथा स्वास्थ्य बीमा व्यवसाय में रु. 8.30 करोड़ का व्यवसाय किया गया जिसके माध्यम से रु. 1.16 करोड़ की आय अर्जित की गयी। अतः बीमा व्यवसाय से कुल 5.12 करोड़ की गैर ब्याज आय बैंक द्वारा अर्जित की गयी है।

E-commerce 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 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.1359.30 crore in 1329370 acccounts has been done by our bank's customers in FY: 2019-20.

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

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., M/s Religare Health Insurance Co. Ltd. and M/s Max Bupa Health Insurance Co Ltd. respectively.

The Bank has earned the income of Rs. 1.21 crore by soliciting Life insurance business of Rs. 4.43 crore, Rs. 2.75 crore by soliciting the General insurance business of Rs. 30.70 crore and Rs. 1.16 crore by soliciting the Health insurance business of Rs. 8.30 crore. Thus, the total non-interest income of Rs. 5.12 crore has been earned during the Financial Year 2019-20 by the Bank.

29- Qlyh _.k@dlhlh d"kdk gr 0;fDrxr n?kVuk chek ;kstuk %

उक्त पॉलिसी के स्थान पर PMSBY योजना को लागू कर दिया गया है। इस योजना के तहत किसानों के कल्याणार्थ ₹ 2 लाख का दुर्घटना बीमा कवर प्रदान किया जा रहा है, जिसका प्रीमियम ₹ 12 स्वयं किसानों द्वारा जिनकी आयु सीमा 70 वर्ष है वहन किया जाता है ।

30- i/kkuea=h Qly chek ;kstuk ¼Qlyh _.k @dlhlh/kkjd½

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 2019&20 में 276920 कृषकों को बीमित किया है। जिसमें 148571 में खरीफ फसल के लिए और 128349 रबी फसल के लिए बीमित हैं। प्रधानमंत्री फसल बीमा योजना के अन्तर्गत वित्तीय वर्ष 2019&20 बैंक ने 1861.67 लाख का प्रीमियम का भुगतान किया है।

31- fuf/k izcU/ku %

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

32- ØfMV xkjUVh VªLV Q.M Qkj ekbØks ,.M Leky bUVjizkbZtsl ¼lhthVh,e,lb½ %

बैंक ने दिनांक 01.12.09 में सीजीटीएमएसई की क्रेडिट गारन्टी योजना की सदस्यता प्राप्त की थी।

इस प्रकार सूक्ष्म एवं लघु उद्यमी इकाईयों को किसी समपार्श्विक प्रतिभूति अथवा तृतीय पक्ष गारन्टी के बिना रू. 50 लाख तक के ऋणों का वित्त पोषण करना सम्भव है। यह एसएमई अग्रिमों में वृद्धि कर हमें ऋण समूह के विविधीकरण में मदद करेगा।

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. 12/- 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 276920 farmers under PMFBY in FY 2019-20 where 148571 and 128349 farmers are covered in Kharif 2019 and Rabi 2019-20 respectively. Bank has paid 1861.67 lakhs premium under PMFBY in FY 2019-20

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 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):

The bank joined the Credit Guarantee Scheme of CGTMSE on 01.12.09.

Thus we are facilitating financing of loans up to Rs.50 lakh as per CGTMSE guidelines to Micro and Small Enterprises (SME) units. This will help us in diversifying our credit portfolio by increasing SME advances

33- foRrh; lekos'ku ;kstuk%

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

1- iz/kku eU=h tu /ku ;kstuk%&

प्रधान मंत्री जन धन योजना हमारे बैंक में सफलता पूर्वक लागू है। इस योजना के अंतर्गत बैंक द्वारा 1246527 खाते एक उल्लेखनीय प्रदर्शन दर्ज किया है। जिसमें 636.81 करोड़ की जमा राशि सम्मलित है। 31.03.2020 को इस योजना के अंतर्गत ग्राहकों को 828584 रूपे कार्ड जारी किए गए हैं ।

2- fd;kLd cSfdax lek/kku%&

fd;kLd cSfdax lek/kku अंतर्गत बैक मित्र लोकेशन पर 1184 कियोस्क केन्द्रों का संचालक किया जा रहा है। इन कियोस्क केन्द्रों के माध्यम से ई केवाईसी के द्वारा 515346 बचत खाते खोले जा चुके हैं तथा ई एईपीएस एवं रूपे कार्ड द्वारा मार्च 2020 तक 3459119 लेन–देन की संख्या द्वारा रू॰ 1105 करोड़ की राशि का लेन–देन किया जा चुका है ।

– ई–केवाईसी 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 सफलता पूर्वक शुरू किए जा चुके हैं ।

3. ekbØks ,Vh,e&

cSd }kjk viuh xkgdksa dks :पे 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 एवम बकाया राशि की जांच बैंक मित्र केन्द्रों पर माइक्रो एटीएम के माध्यम से किया जा रहा है। इन केन्द्रों पर माइक्रो एटीएम के माध्यम से ऑफ–अस लेन–देन की भी सुविधा सफलता पूर्वक शुरू की जा चुकी है ।

हमारे सभी माइक्रो एटीएम आधार कार्ड से कार्य हेतु सक्रिय हैं। माइक्रो एटीएम के द्वारा सभी लेन–देन आनलाईन रीयल टाईम के माध्यम से किए जा रहे हैं तथा इनकी रसीद माइक्रो एटीएम से तुरंत प्राप्त हो रही है ।

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 1246527 accounts involving deposits of RS.636.81 Crore. 828584 Rupay cards have been issued to the PMJDY customers as on 31.03.2020.

2. KIOSK Banking Solution :-

Under KIOSK banking solution, at BC locations 1184 KIOSK centre have been operationalised, 515346 saving deposits accounts have been opened through e KYC & 3459119 transactions amounting Rs. 1105 Crore have taken place by March 20 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. 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 MICROATMs at BC locations. On these locations, off-us transactions through MICROATM have been successfully started. Our all MICROATMs are Aadhaar enabled.

Transactions through MICROATMs are being done in On-line real time mode and receipt is generated immediately by MICROATMs.

– यह सुविधा 637 बैंक मित्र केन्द्रों में 567 माइक्रो एटीएम द्वारा प्रदान की जा चुकी हैं।

– शेष अन्य बैंक मित्र केन्द्रों पर तथा नये केन्द्रों पर भी यह सुविधा शीघ्र ही प्रदान करने की प्रक्रिया में है।

4- Lkkekftd lqj{kk ;kstuk,a % iz/kku eU=h thou T;kfr chek ;kstuk ,oe iz/kku eU=h lqj{kk chek ;kstuk %& भारत सरकार द्वारा आयोजित सुरक्षा बीमा योजनाएं हमारे बैंक में नागरिकों के लिए सफलता पूर्वक लागू हो गयी है जिसके अंतर्गत 304163 ग्राहकों को प्रधान मंत्री जीवन ज्योति बीमा योजना के अंतर्गत एवम 1140896 ग्राहकों को प्रधान मंत्री सुरक्षा बीमा योजना के अंतर्गत दिनांक 31.03.2020 तक पंजीकृत किया गया है । बैंक द्वारा दोनों सामाजिक सुरक्षा योजना के माध्यम से 74.19 लाख रुपये की आय भी अर्जित की गयी है।

5- vVy iSa'ku ;kstuk

अटल पेंशन योजना के क्रियान्वन से दिनांक 31.03.2020 तक योजना के अंतर्गत कुल 214925 ग्राहकों को पंजीकृत किया गया है।

वर्तमान वित्तीय वर्ष 2019-2020 में बैंक के द्वारा योजना के अंतर्गत पीएफआरडीए द्वारा दिए गए लक्ष्य 46900 के सापेक्ष 48155 की प्राप्ति पंजीकृत की है ।जोकि प्राप्त लक्ष्यों का 100% से अधिक है साथ ही साथ बैंक द्वारा अटल पेंशन योजना के अंतर्गत फरवरी 2020 तक रू. 29.55 लाख की आय अर्जित की गई।

हमारे बैंक नें पीएफआरडीए/डीएफएस द्वारा आयोजित निम्न अभियानों में विशेष उपलब्धि प्राप्त की है ।

v- vVy iSa'ku ;kstuk :– çkbe pSfi;uf'ki di ¼30-05-2019&12-07-2019½ ;kstuk के अंतर्गत बैंक ने 17214 अटल पेंशन योजना खातों को पंजीकृत कराया गया।

c- vVy iSa'ku ;kstuk & Q,jsfyu M+s ¼09-05-2019&23-05-2019½

योजना के अंतर्गत बैंक ने 1000 ए0पी0वाई0 खातो के लक्ष्य के सापेक्ष 1418 अटल पेंशन योजना खातों को पंजीकृत कराया गया।

-- Facility is made live in 567 MICROATMs among at 637 BC locations.

-- Bank is under the process of procuring Micro ATMs for remaining and newly appointed BCAs.

4. Social Security Scheme :-

PMJJBY & PMSBY:- Our Bank has successfully implemented social security scheme initiated by Govt. of India for the citizens, under which total 304163 customers were registered under PMJJBY and total 1140896 customers/ beneficiaries were registered under PMSBY by 31.03.2020.Also Bank has earned income of Rs.74.19 lacs from both the Social Security Scheme.

5. Atal Pension Yojana (APY)

Under APY (Atal Pension Yojana) 214925 customers were registered up to 31.03.2020 since inception of this scheme. During the financial year 2019-2020, Bank has achieved the target of APY (allotted by PFRDA) by more than 100%, as our Bank enrolled 48155 applications against target of 46900 given by PFRDA. Under this scheme bank has earned income of Rs.29.55 lacs till Feb'2020.

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

A. APY- Prime Championship Cup for RRBs (30.05.2019-12.07.2019) –

Under this campaign our Bank had qualified by registering 17214 APY accounts during the period.

B. APY-Formation Day (09.05.2019-18.05.2019)

Under this campaign our Bank had qualified by registering **11418** APY accounts against the target of 1000 APY accounts during the period.

l& vVy i'ku ;kstuk & vkV v,Q i,flcy ¼D;w1 ctV dh çkfIr½

vVy i'ku ;kstuk – आर्ट ऑफ पॉसिबल कैम्पेन के अन्तर्गत 13 ए0पी0वाई0 खाते प्रति शाखा के क्यू 1 के लक्ष्य के सापेक्ष 19 ए0पी0वाई0 खाते प्रति शाखा को प्राप्त किया गया गया।

n& vVy i'ku ;kstuk & okjfjvkl v,Q foufux oMu lM ¼26-06-2019&11-07-2019 ½

vVy i'ku ;kstuk& वाररिओर्स ऑफ विननिंग वेडनसडे योजना के अंतर्गत बैंक ने 10 ए0पी0वाई0 खाते प्रति शाखा के लक्ष्य के सापेक्ष 11 अटल पेंशन योजना खातों को पंजीकृत कराया गया।

;& vVy i'ku ;kstuk & fe'ku i,flcy ¼15-07-2019&26-07-2019½

vVy i'ku ;kstuk & मिशन पॉसिबल योजना के अंतर्गत बैंक ने 2000 ए0पी0वाई0 खाते के लक्ष्य के सापेक्ष 3208 अटल पेंशन योजना खातों को पंजीकृत कराया गया।

j& vVy i'ku ;kstuk & yhMjf'ki dfiVy 2-0 ¼06-01-2020&31-01-2020½

vVy i'ku ;kstuk & लीडरशिप कैपिटल 2.0 योजना के अंतर्गत बैंक ने 6000 ए0पी0वाई0 खातो के लक्ष्य के सापेक्ष 6121 अटल पेंशन योजना में खातों को पंजीकृत कराया ।

y& vVy i'ku ;kstuk– jkbl ,co nk jLV 2-0 ¼10-02-2020&31-03-2020½

vVy i'ku ;kstuk & राइस एबव दा रेस्ट योजना के अंतर्गत बैंक ने 2000 ए0पी0वाई0 खातो या 14 ए0पी0वाई0 खाते प्रति शाखा के लक्ष्य के खिलाफ 15221 या 16.2 ए0पी0वाई0 खाते प्रति शाखा अ खातों को पंजीकृत कराया गया ।

o& vVy i'ku ;kstuk & okjfjvkl v,Q foufux oMu lM ¼01-01-2020&31-03-2020½

वाररिओर्स ऑफ विननिंग वेडनसडे योजना के अंतर्गत बैंक ने प्रत्येक बुधवार को 750 ए0पी0वाई0 खातो के लक्ष्य के सापेक्ष 4687 अटल पेंशन योजना खातों को पंजीकृत कराया ।

g& vVy i'ku ;kstuk&fcx fcfyoj 2-0 ¼20-03-2020&31-03-2020½

बिग बिलिवर्स 2.0 योजना के अंतर्गत बैंक ने 3600 ए0 पी0 वाई0 खातो के लक्ष्य के खिलाफ 4687 अटल पेंशन योजना खातों को पंजीकृत कराया ।

C- APY-Art of Possible (Achievment of Q1 Budgets)

Under this campaign our bank qualified for achieving target of 13 accounts per branch as per Q1 budgets by enrolling 19 APY accounts per Branch.

d. APY-Warriors of Winning Wednesday (26.06.2019-11.07.2019)

Under APY-Warriors of Winning Wednesday this campaign our Bank had qualified by registering 10.98 APY accounts per branch against the target of 10 APY accounts per branch during the period.

e. APY-Mission Possible (15.07.2019-26.07.2019)

Under this campaign our Bank had qualified by registering 3208 APY accounts against the target of 2000 APY accounts during the period.

f. APY-Leadership Capital 2.0 (06.01.2020-31.01.2020)

Under this campaign our Bank had qualified by registering 6121 APY accounts against the target of 6000 APY accounts during the period.

g. APY-Rise Above the Rest 2.0 (10.02.2020-31.03.2020)

Under this campaign our Bank had qualified by registering 15221 APY accounts or 16.2 APY accounts per branch against the target of 2000 APY accounts or 14 APY accounts per branch during the period.

h. APY- Warriors of Winning Wednesday (01.01.2020-31.03.2020)

Under this campaign our Bank had qualified by registering 4687 APY accounts against the target of 750 APY accounts on every Wednesday during the period.

i. APY- Big Believers 2.0 (20.03.2020-31.03.2020)

Under this campaign our Bank had qualified by registering 4687 APY accounts against the target of 3600 APY accounts during the period.

N& vVy i'ku ;kstuk& cSV nk cLV 2-0
¼01-02-2020&31-03-2020½

योजना के अंतर्गत बैंक ने सर्टिफिकेट ऑफ एप्रिसिएशन के लिए प्रति शाखा 30 ए0पी0वाई0 खातों, सर्टिफिकेट ऑफ एक्सीलेंस के लिए प्रति शाखा 40 ए0 पी0 वाई0 खाते, और सर्टिफिकेट ऑफ पार एक्सीलेंस के लिए 50 ए0 पी0 वाई0 खाते प्रति शाखा का लक्ष्य को प्राप्त किया ।

=& vVy i'ku ;kstuk& xsepsat l
¼foRrh; o"kZ 2019&2020½

कैम्पेन के अन्तर्गत दिए गये लक्ष्य प्रति शाखा 50 ए0पी0वाई0 खाते प्रति शाखा के लक्ष्य के सापेक्ष 51 खाते प्रति शाखा ए0 पी0 वाई0 पंजीकृत कर लक्ष्य प्राप्त किये गये।

6& foRrh; lk{kjrk dsUnz& ग्रामीण क्षेत्रों में वित्तीय साक्षरता को बढावा देने एवम् बैंक की विभिन्न योजनाओं में जागरूकता बढाने हेतु बैंक के सेवा क्षेत्र के 8 जिलों में 8 वित्तीय साक्षरता केन्द्र बैंक खोले गये हैं। वर्तमान वित्तीय वर्ष 2019–2020 में इन केन्द्रों के निदेशकों द्वारा कुल 1304 कैम्पों का आयोजन किया गया है जिनमें 46429 व्यक्तियों ने भाग लिया है ।

7& foRrh; lk{kjrk tkx:drk dk;Øe
¼xksbx fMthVy½ %&

बैंक ने नाबार्ड द्वारा वित्तीय सहायता प्राप्त 85 गोइंग डिजीटल कैंपों का सफलतापूर्वक आयोजन किया जिसमें 834 व्यक्तियों द्वारा भाग लिया। कैंप के आयोजन के दौरान लोगों को बैंक की मोबाइल एप्लीकेशन,आधार आधारित पेमेंट सिस्टम ,यूपीआई,युएसएसडी आदि के तहत जानकारी दी गयी। नाबार्ड द्वारा फाइनेंसियल सपोर्ट फण्ड के तहत बैंक ने 5 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& vk/kkj ukekadu v|ru lsVj ,oa çek.khdj.k lqfo/kk %&

UIDAI ने अपने GOI के भारत के राजपत्र दिनांक 14–07–2018 के क्रम बैंकों को निर्देश दिया है कि बैंकों को अपनी प्रत्येक 10 शाखाओं में से 1 शाखा में एक आधार नामांकन तथा अद्यतन केंद्र स्थापित करना अनिवार्य है । उक्त नियमो के अनुपालन स्वरुप बैंक द्वारा 93 आधार नामांकन तथा अधतन केंद्र का चुनाव किया गया है ।

बैंक द्वारा अपने वर्तमान ग्राहकों हेतु आधार प्रमाणीकरण की सुविधा बायोमेट्रिक सत्यापन के माध्यम से प्रदान की गयी है तथा जल्द ही OTP माध्यम से भी आधार प्रमाणीकरण की सुविधा ग्राहकों को शीघ्र ही उपलब्ध करा दी जायेगी ।

j. APY- Beat the Best (01.02.2020-31.03.2020)

Under this campaign our Bank had qualified by achieving the target of 30 APY accounts per branch for Certificate of Appreciation, 40 APY accounts per branch for Certificate of Excellence, and 50 APY accounts per branch for Certificate of Par Excellence during the period.

k. APY- Game Changers (FY 2019-2020)

Under this campaign our Bank had qualified by registering 51 APY accounts per branch against the target of 50 APY accounts per branch during the period.

6. Financial Literacy Centers :-

To promote financial literacy in rural areas to create awareness about the bank's schemes, eight financial literacy centers were opened in 8 districts of our Bank. During the financial year (2019-2020) total 1304 such camps were organized in which 46429 persons participated.

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

85 Going Digital were organized successfully in which 834 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 5 mobile van for demonstration of banking technology in rural area to achieve the national mission of Digital India.

8. Aadhaar Enrolmant, 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 93 branches for set of Aadhaar Enrolment and update centre facilities for residents.

Bank has started Aadhaar authentication facility for existing customers through Biometric verification and shortly OTP based authentication will be made live for customers.

lkj.kh l- 27@Table No. 27

FINANCIAL INCLUSION AT A GLANCE					
	Particulars	As on 31.03.2020		As on 31.03.2019	
		Account (In Lac)	Amount (in Crore)	Account (In Lac)	Amount (in Crore)
	Accounts opened under PMJDY amt. mobilised through account opened under PMJDY PMJDY STARTED IN Aug 2014	12.46	636.81	11.85	339.51
	Number of Rupay cards issued to accounts holders	8.28	NA	9.45	NA
	Aadhaar seeding in PMJDY A/Cs	9.73	NA	9.91	NA
	Overdraft sanctioned in PMJDY A/Cs	.40	98.74	5.56	
	Total No of BCs	1184		1180	
	Transactions done by BCs (in lacs)	34.59		78.34	
	Business (Deposit) Mobilised by BCs (in crore)	1105.12		742.48	
	Fee based Income earned (in crore)	0.17		0.68	
Progress under UIDAI					
		As on 31/03/2020 Figures (in lac)		As on 31/03/2019 Figures (in lac)	
(i)	Accounts seeded with Aadhaar & mapped with NPCI Mapper	38.41		35.27	
(ii)	Accounts opened through e-kyc	5.15		3.45	

34- lkeqnkf;d lkekftd mRrjnkf;Ro %

जिम्मेदार निगमित ईकाई के रूप में बैंक ने समाज के गरीब एवं जरूरतमंद वर्ग की मदद करने के लिऐ कई कार्य किये। वित्तीय वर्ष 2019–20 में बैंक द्वारा किये गये सामाजिक कार्यों का विवरण निम्नवत है:–

- विद्यालय को शिक्षण कार्य में सुधार के लिए उपकरण, लैब इत्यादि हेतु आर्थिक सहायता
- जन जागरूकता अभियान हेतु वित्तीय सहभागिता
- सांस्कृतिक एवं शैक्षिक संगोष्ठियों/ सैमिनार को प्रायोजित/सह–प्रायोजित करना
- उच्चतर माध्यमिक विद्यालय में छात्रों हेतु बेंचो एवं पंखो का वितरण
- वृक्षारोपण एवं ट्री–गार्ड को लगाने का कार्य

34. Corporate Social Responsibility :

The bank as a responsible corporate entity undertook several initiatives for helping poor & needy strata of society during the year.

The details of social activities undertaken by the bank during the FY 2019-20 are as under:-

- Financial assistance to the school for equipment, Lab etc for uplifting teaching standered.
- Financial participation for Public awareness programme.
- Sponsorship/Co-sponsorship of sports meets cultural & educational seminar/programme.
- Distribution of Benches & Fans for students in Junior High School.
- Plantation and Tree-guard installation

35- 'kk[kkvk dk vk/kkjHkr lajpuk inku djuk ,o lkt&lTTkk e lq/kkj djuk%

बैंक द्वारा शाखाओं को आवश्यक आधारभूत संरचना उपलब्ध कराकर बैंक की साज–सज्जा एवं उपयोगी सेवाओं में सुधार पर विशेष ध्यान दिया गया है । इस वर्ष वर्तमान शाखाओं को बड़े एवं बेहतर परिसरों में स्थानान्तरित करने की अनुमति/स्वीकृति 23 मामलों में दी गयी है, जबकि 46 शाखाओं के परिसर सम्बन्धी मामले प्रधान कार्यालय/क्षेत्रीय कार्यालय शक्ति के अन्तर्गत अनुमोदित किये गये । साथ ही 11 शाखाओं में स्ट्रांग रूम अनुमोदित किये गयें हैं, जिससे शाखा को अतिरिक्त सुरक्षा विशेषता से लैस करने के साथ साथ ग्राहकों को लॉकर सुविधा उपलब्ध करायी जा सके । इसके अतिरिक्त, सुरक्षा को ध्यान में रखते हुए, पूर्ववर्ती प्रथमा बैंक की 223 शाखाओं को प्राथमिकता देते हुए कैश सेफ उपलब्ध करायी गयी, जहाँ पर पूर्व में कैश सेफ उपलब्ध नहीं थी । शहरी/अर्द्धशहरी क्षेत्र में दूसरे बैंकों की शाखाओं से प्रतिस्पर्धा तथा जन सुविधा के दृष्टिगत् चयनित आधार पर शाखाओं को एअर कण्डीशनर से लैस किया जा रहा है ।

बैंक अपने सभी कर्मचारियों की योग्यता विस्तारीकरण और प्रशिक्षण प्रदान करने की दिशा में प्रतिबद्ध है। समामेलन के उपरान्त, पूर्ववर्ती प्रथमा बैंक के प्रशिक्षण केंद्र (RBTC) को 50 व्यक्तियों की क्षमता वाले नये सुसज्जित हॉल एवं इन हॉउस मेस सुविधा युक्त स्टाफ अध्ययन केन्द्र (SLC) में परिवर्तित किया गया है। प्रधान कार्यालय परिसर की फर्निशिंग/ डिजाइनिंग को उपलब्ध स्थान (स्पेस) के अधिकतम उपयोग हेतु संशोधित/पुनर्निर्मित किया गया है । उक्त कार्य में एक 100 व्यक्तियों हेतु एक कान्फ्रेन्स हॉल भी जोड़ा गया है ।

35. Improving Ambience & Providing Infrastructure to Branches :

Bank continues to pay special focus on improving the ambience and utility services of the bank by providing necessary infrastructure to the branches. Permission/ sanction for shifting of existing branches to bigger and better premises has been given in 23 cases while proposal of Premises of 46 branches have been approved under HO/RO power. Also, in 11 branches Strong Rooms have been approved with a view to provide additional security feature, ambience and Potential of Locker facility to strengthen to customer base. Further keeping in view the security, Cash safes were provided on priority to 223 branches of erstwhile Prathama Bank, which were not having Cash Safe earlier.

Also, keeping in view the competition from other bank branches in urban /semi urban area and public comfort, branches are being equipped with ACs (air conditioners) on selective basis.

The Bank is also committed towards capacity building and imparting training to all its employees. After amalgamation, the existing training center (RBTC) of erstwhile Prathama Bank has been replaced with renovated new Staff Learning Centre (SLC) hall of 50 person capacity & in house kitchen (for mess facility). The existing furnishing / designing of the Head office premises has been change/renovated for maximising utilisation of space. A conference hall for 100 people has also been added within the existing space.

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(राशि हजारों में) (Amount in thousand)

Sl. No.	Particulars	Total No. of Branches / Proposals	Amt. / Cost
1	Building Sanctioned (per month)	46	5.69
2	Furnishing	78	79.33
3	Electrification	32	10.00
4	A.C. Installed	15	4.98
5	Strong Room Doors	11	33.61

lkj.kh l- 29@Table No. 29

(राशि हजारों में) (Amount in thousand)

Sl. No.	Particulars	2019 - 20
1	No. of Branches having Lockers	107
2	Income from Locker rent	116.32

36- ekuo lalk/ku fodkl %

वित्तीय वर्ष 2019–20 के अन्त में हमारी कुल मानव शक्ति 3984 है। इसमें वित्तीय वर्ष 2019–20 के दौरान (i) 77 कार्यालय सहायकों, 111 अधिकारी स्केल–1, 61 अधिकारी स्केल–2 एवं 09 अधिकारी स्केल–3 की HkrhZ (ii) 79 कार्यालय सहायकों, 49 अधिकारियों का bLrhQk (iii) 16 कार्यालय परिचरों, 19 कार्यालय सहायकों, 160 अधिकारियों की lsokfuoRr (iv) 15 स्टाफ सदस्य की बर्खास्तगी (v) 14 स्टाफ सदस्यों का ngkolku हुआ है ।

बैंक ने अपने मानव संशाधनों को महत्व दिया है तथा 2019 –20 के दौरान उनके विकास के लिए आवश्यक कदम उठाए हैं।

¼v½ lkgknZiw.kZ vkS|ksfxd lEcU/k %

वर्ष के दौरान संस्था में सौहार्द पूर्ण औद्योगिक सम्बंध बने रहे। एससी/एसटी कर्मचारियों के वेलफेयर एसोसिएशन प्रतिनिधियों के साथ समय– समय पर बैठकें आयोजित की गयीं। बैंक द्वारा मान्यताप्राप्त कर्मचारियों के यूनियन के प्रतिनिधियों/अन्य एसोसिएशन के प्रतिनिधियों के साथ नियमित आधार पर बैठक की गयी।

¼c½ izf'k{k.k

1. बैंक की प्रशिक्षण हेतु पीएनबी द्वारा संचालित अचंल प्रशिक्षण केन्द्र, देहरादून, क्षेत्रीय स्टाफ कालिज, लखनऊ, आईटी केन्द्र फरीदाबाद एवं केद्रीय स्टाफ कालिज, दिल्ली के साथ नियमित व्यवस्था है। 02 अधिकारियों को ऋण एवं अग्रिम/आईटी/सीबीएस, प्रबन्धन/रूटीन/ग्रामीण बैकिंग/एनपीए प्रबन्धन/एसएचजी/वित्तीयसमावेशन /नयी भर्ती स्टाफ को प्रारम्भिक प्रशिक्षण आदि पर विभिन्न कार्यक्रमों के लिए इन केन्द्रो पर भेजा गया।

2. बैंक द्वारा अपने स्वयं के स्टाफ अध्ययन केन्द्र के माध्यम से वर्ष 2019–20 में 2217 अधिकारियों एवं 1123 कर्मचारियों को प्रशिक्षण दिया गया है ।

3. वर्ष के दौरान बैंक ने राष्ट्रीय स्तर के वाहय संस्थानो जैसे बैंकर ग्रामीण विकास संस्थान, लखनऊ, भारतीय बैंक प्रबन्धन संस्थान, गुवाहाटी, कृषि बैंकिंग महाविद्यालय, पुणे इत्यादि में 02 अधिकारियों को प्रशिक्षण हेतु भेजा गया। विवरण निम्नवत् है

36. Human Resources Development:

At the end of F.Y.2019-20, our total staff strength is 3984. It includes (i) Recruitment of 77 Office Assistants, 111 Officers Scale- I, 61 Officers Scale –II and 09 Officers Scale-III (ii) Resignation of 79 Office Assistants, 49 Officers (iii) Retirement of 16 Office Attendants, 19 Office Assistants, 160 Officers (iv) Removal of 15 Staff Member and (v) Deaths of 14 Staff Members.

The bank values its human resources and has taken requisite steps for their development during 2019-20.

(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. The bank has arrangement for training with Zonal Training Centre Dehradun, Regional Staff College, Lucknow IT Centre, Faridabad and Central Staff College, Delhi, operated by PNB. 02 officers were deputed at these centres for various programmes on Loan & advance/IT/CBS/ Management/Routine/ Rural banking/NPA Management /SHG / FI/ Induction Programme for newly recruited employee etc.

2. Bank has imparted training through own Staff Learning Centre for 2217 Officers & 1123 employes during the year 2019-20.

3. The bank deputed 02 officers to outside national level training institute like BIRD Lucknow, IIBM Guwahati, CAB Pune etc during the year. Details

lkj.kh l- 30@Table No. 30

(Amt. In Lakh)

Ø- l SI.	lLFkk dk uke Name of the Institution	if'k{k.k d fy; ifrfu;Dr vf/kdkfj;k dh l[;k@ No. of Officers deputed for training
1	BIRD, Lucknow	02
2	CAB, Pune	-
3	Other	

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c) **The scale-wise position of manpower is given as under:-**

lkj.kh l- 31@Table No. 31

(Amt. In Lakh)

Ø- l- Sl. No.	inuke@ Designation	l[;k@No.	
		31.03.2020	31.03.2019
iksLV d d l ifrfu;fDr ij@On Deputation from Sponsor Bank			
1	अध्यक्ष स्केल–VII/ Chairman Scale -VII	01	01
2	महाप्रबन्धक स्केल–V/General Manager Scale -V	03	03
3	मुख्यप्रबन्धक स्केल–IV/Chief Manager Scale - IV	--	02
4	क्षेत्रीय प्रबन्धक स्केल–IV/Regional Managers Scale - IV	03	04
5	वरिष्ठ प्रबन्धक स्केल– III/Senior Manager Scale - III	01	01
6	अधिकारी स्केल–II/Officers Scale - II	--	00
7	अधिकारी स्केल–I/Officers Scale - I	--	00
	;kx@Total	**08**	**11**
Ckad LVkQ@Bank Staff			
1	अधिकारी स्केल–V/Officers Scale- V	**01**	04
2	अधिकारी स्केल–IV/Officers scaleI-V	**49**	48
3	अधिकारी स्केल–III/Officers scale-III	192	218
4	अधिकारी स्केल–II/Officers scale-II	598	571
5	अधिकारी स्केल–I/Officers scale - I	1348	1368
6	लिपिक / Clerical	1398	1451
7	संदेशवाहक / Subordinate Staff	398	418
	dqy@Total	**3984**	**4078***

* अन्य ग्रामीण बैंकों से प्रतिनियुक्त एक अधिकारी स्केल- III / * Including one Officer scale-III from other RRBs.

31.03.2020 को कर्मचारियों में अनुसूचित जातियों एवं अनुसूचित जनजातियों का संम्मिश्रण निम्नवत हैं।

As on 31.03.2020 composition of Scheduled Castes and Scheduled Tribes in the Employees Strength is as under :

lkj.kh l- 32@Table No. 32

Ø- l- Sl. No.	fooj.k@Particulars	l[;k@No.	,llh ,o ,lVh@ SC & ST %
1	अधिकारी / Officers	2188	20.89
2	लिपिक / Clerical	1398	27.54
3	संदेशवाहक / Subordinate Staff	398	23.12

37- funs'kd e.My %

कैलेन्डर वर्ष 2019 में निदेशक मण्डल की आवश्यक 6 बैठकें आयोजित की गयीं।

funs'kd e.My esa ifjorZu

वित्तीय वर्ष 2019–20 के दौरान निदेशक मण्डल के गठन में निम्न परिवर्तन हुए :

uokxUrqd funs'kdx.k

1. श्री प्रमोद कुमार, संयुक्त निदेशक, डी.आई.एफ., लखनऊ
2. श्री शिव शंकर, उप निदेशक, डी.आई.एफ., लखनऊ

31-03-2020 dks funs'kd e.My

1. श्री अनिल कुमार शर्मा, अध्यक्ष, प्रथमा यू.पी.ग्रामीण बैंक
2. श्री बी0 एस0 मान, अंचल प्रबन्धक, पी.एन.बी., आगरा
3. श्री राकेश चन्द्र, सहायक महाप्रबन्धक, भारतीय रिजर्व बैंक, लखनऊ
4. श्री प्रभुदत्त साहू, उपमहाप्रबन्धक, नाबार्ड, लखनऊ
5. श्री पी0 महेन्द्र, मंडल प्रमुख, पी.एन.बी., मुरादाबाद
6. श्री प्रमोद कुमार, संयुक्त निदेशक, डी.आई.एफ.,लखनऊ
7. श्री शिव शंकर, उप निदेशक, डी.आई.एफ., लखनऊ

38- vkHkkjkfDr

निदेशक मण्डल, भारत सरकार, उ0प्र0 सरकार, भारतीय रिजर्व बैंक, नाबार्ड, प्रवर्तक बैंक (पंजाब नैशनल बैंक) तथा जिला प्रशासन द्वारा बैंक की उन्नति एंव 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 हैं तथा इस वर्ष निदेशक मण्डल में कार्यकाल पूर्ण करने वाले निदेशकों को लिऐ धन्यवाद ज्ञापित करता हैं।

37. Board of Directors :

Required Six Board Meetings were conducted during the calendar year 2019.

Change of Directors

The following changes took place in the composition of Board during the financial year 2019-20.

Incoming Directors

1. Sh. Pramod Kumar, Joint Director, DIF, Lucknow
2. Sh. Shiv Shankar, Deputy Director, DIF, Lucknow

Board of Directors as on 31.03.2020

1. Sh. Anil Kumar Sharma, Chairman, Prathama U.P. Gramin Bank
2. Sh. B. S. Mann, Zonal Manager, PNB, Agra
3. Sh. Rakesh Chandra, AGM, Reserve Bank of India, Lucknow
4. Sh. Prabhudatta Sahoo, DGM, NABARD, Lucknow
5. Sh. P. Mahender, Circle Head, PNB,Moradabad
6. Sh. Pramod Kumar, Joint Director, DIF, Lucknow
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.

निदेशक मण्डल e l l vui vxoky ,M diuh] xkj [kiij जिन्हें इस वर्ष बैंक का केन्द्रीय सावंधिक अकेंक्षक नियुक्त किया गया हैं, का भी स्वागत करता हैं तथा धन्यवाद देता हैं।

निदेशक मण्डल बैंक की छवि ग्राहकोन्मुखी बनाने एवं व्यवसाय विकास में दिए गए योगदान एवं सहयोग के लिए सभी कार्मिको 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,

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v/;{k

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

The Board of Directors welcomes and thanks to M/s **Anoop Agarwal & Co., Gorakhpur**, 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.

Anil Kumar Sharma
Chairman

ANOOP AGARWAL & CO.
Chartered Accountant

Head Office:
14-Saket Nagar, Lachhipur
P.O. Gorakhnath,
Gorakhpur-273015
Ph. : 0551-2260693
E-mail : anoop.rotary@gmail.com
caanoopagarwal@gmail.com

INDEPENDENT AUDITORS' REPORT

To,
The Shareholders of
Prathama UP Gramin Bank
Moradabad

Report on Audit of the Standalone Financial Statements

Opinion

1. We have audited the accompanying standalone financial statements of **Prathama UP Gramin Bank, Moradabad** ('the Bank'), which comprise the Balance Sheet as at 31 March 2020, the Statement of Profit and Loss and the Statement of Cash Flows for the year then ended, and notes to standalone financial statements including a summary of significant accounting policies and other explanatory information in which are included returns for the year ended on that date of

i. The HO, 13 Region offices and 51 branches audited by us;

ii. 570 branches audited by respective 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 the NABARD. Also incorporated in the Balance Sheet, the Statement of Profit and Loss and Statement of Cash Flows are the returns from 317 branches which have not been subjected to audit. These unaudited branches account for 24.64% of advances, 27.08% of deposits, 43.66% of interest income and 37.10% of interest expenses.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid standalone 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 give:

a. true and fair view in case of the Balance sheet, of the state of affairs of the Bank as at 31st March, 2020;

b. true balance of profit in case of Profit & loss account for the year ended on that date; and

c. true and fair view in case of statement of cash flows for the year ended on that date.

Basis for Opinion

2. We conducted our audit in accordance with the Standards on Auditing (SAs) Guidance Note on Audit of Banks (Revised 2019) issued by 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 in Moradabad, 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. We draw attention to Note No. 13.10 of schedule- 18 of the Standalone Financial Statements regarding impact of COVID-19 pandemic. The situation continues to be uncertain and the Bank is evaluating the situation on an ongoing basis with respect to challenges faced.

Our opinion is not modified in respect of this matter.

Key Audit Matters

4. Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Sr. No.	Key Audit Matters	How the matter was addressed in our audit
1	The Advances of the Bank constitutes of 64.16% of the total assets, which is the significant part of the financial statements. Besides following the prudential norms on Income Recognition, Asset Classification and Provisioning relating to Advances issued by the Reserve Bank of India ("RBI"), the Bank also has certain policies for provisioning of non - performing assets. Due to reliance placed on data submitted by the borrowers & lead bank for Drawing Power calculations third party for security valuation, computation of provisions as per various guidelines issued by the RBI and NABARD for advances, recognition of interest income including in non- performing \ advances; we have considered this to be a key audit matter.	We had obtained understanding from the Bank about the controls built in the system, checks and balances incorporated with respect to adherence to the RBI and NABARD guidelines and related Bank's Policies for identification of non-performing assets, provisioning and had accordingly planned our audit procedures. We have audited 51 branches and have relied on the work done by the branch auditor for other branches selected by the Bank. Our audit procedures with respect to our audit of 51 branches, focused on - • Test checked the design and implementation as well as operating effectiveness of relevant controls, including involvement of manual process in relation to income recognition, assets classification and provisioning pertaining to advance. • For non-performing advances on sample basis, we have performed loan file reviews to inspect financial particulars, existence of security and assessed the adequacy of the provisions recognized in the books of accounts including valuation of collateral and the cash flows. Besides above, we have also referred to the reports of the Internal audit and other audits conducted by the Bank

	Modified Audit Procedures carried out in fight of COVID-19 outbreak: Due to COVID-19 pandemic, nationwide lockdown and travel restrictions imposed by Central/ State Government and Local Authorities during the period of audit, audit could not be conducted by visiting the premises of certain Branches of the Bank. As we could not gather audit evidence in person/ physically/ through discussions and personal interactions with the officials of the branches, we identified such audit procedures as a Key Audit Matter. Accordingly, our audit procedures were modified to carry out the audit remotely.	Due to outbreak of COVID-19 pandemic that caused nationwide lockdown and other travel restrictions imposed by Central / State Government and Local Authorities during the period of audit, we could not travel to the certain branches and carry out audit processes physically at the respective offices. Wherever physical access was not possible, necessary records / reports / documents/ certificates were made available to us by Bank through digital platform, emails and remote access to FINACLE. To this extent, the audit process was carried out on the basis of such documents, reports and records made available to us which were relied upon as audit evidence for conducting audit and reporting for the period. Accordingly, we modified our audit procedures as follows : a. Conducted verification of necessary records/ documents/and FINACLE electronically through remote access / emails in respect of some Branches wherever physical access was not possible to us. b. Carried out verification of scanned copies of documents and the related records made available to us through emails and remote access over secure network of the Bank. c. Making enquiries and gathering necessary audit evidence through video call, dialogues and discussion over phone calls/conference calls, emails and similar communication channels. d. Resolution of our audit observations telephonically/ through email instead of face-to-face interaction with the designated officials.

Other Matters

5. We did not audit the financial statements/ information of 570 branches included in the Standalone Financial Statements of the Bank whose financial statements/financial information reflects total advances of Rs. 9592.31 crore at March 31, 2020 and total interest earned of Rs. 903.58 crore 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 in our opinion in so far as it relates to the amounts and disclosures included in respect of branches, are based solely on the report of such branch auditors.

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') 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 relvant 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 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.

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.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by 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.

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 he 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;

9. 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.

10. 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 and proper returns adequate for the purposes of our audit have been received from branches not visited by us;

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 and with the returns received from the branches not visited by us;

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 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.

For **Anoop Aggarwal & Co.**
Chartered Accountants
F. Reg. No. 001739C

Place : Moradabad
Date : 13.07.2020

C.A. Rishi Srivastava
(Partner)
M.No: 431031
UDIN: 20431031AAAAEZ6665

तुलन पत्र यथा 31.03.2020

BALANCE SHEET AS ON 31.03.2020

प्रारूप – क

FORM - A

(राशि हजारों में) Rs in "000"

	पूँजी एवं देयताऐं	CAPITAL & LIABILITIES	अनुसूची SCHEDULE	Current Year as on 31.03.20 चालू वर्ष	Previous Year as on 31.03.19 गत वर्ष
1	पूंजी/अंशपूँजी	Capital / Share Capital	1	605257	605257
2	प्रारक्षितियाँ एवं अधिशेष	Reserve & Surplus	2	16473387	14228916
3	निक्षेप	Deposits	3	181406918	168887623
4	उधार	Borrowings	4	17633451	18842075
5	अन्य देयताएं एवं प्रावधान	Other Liabilites and Provisions	5	5831503	6430304
		योग / TOTAL		**221950516**	**208994175**
	आस्तियाँ	**ASSETS**			
1	नकदी एवं भारतीय रिजर्व बैंक में अवशेष	Cash & Balances with Reserve Bank of India	6	8314039	7832933
2	बैंकों में अवशेष तथा माँग एवं अल्प सूचना पर प्राप्य राशि	Balances with Banks & money at call & short notice	7	21632915	18938509
3	निवेश	Investment	8	43989715	44098811
4	अग्रिम	Advances	9	138263137	128836075
5	स्थिर आस्तियाँ	Fixed Assets	10	635875	580316
6	अन्य आस्तियाँ	Other Assets	11	9114835	8707531
	योग	**TOTAL**		**221950516**	**208994175**
	आकस्मिक देयताऐं	Contingent Liabilities	12	4422061	2656299
	लेखा नीतियाँ महत्वपूर्ण	Significant Accounting Policies	17		
	लेखाओ पर टिप्पणी	Notes on Accounts	18		
	योग	**TOTAL**		**4422061**	**2656299**

As per our separate report of even date attached

For Anoop Agarwal & Co.
Chartered Accountants
FRN : 001739C

(CA Rishi Srivastava)
Partner (M.No.431031)

UDIN-20431031AAAAEZ6665

PLACE : MORADABAD

(Mukesh Babu Gupta)
Chief Manager

(Virender Kant)
General Manager

(Rakesh Kumar Arora)
Chairman

(Soumendu Kumar Dash)
Director

(Rakesh Chandra)
Director

(Prabhudatta Sahoo)
Director

(Rajendra Singh)
Director

(Pramod kumar)
Director

(Shiv Shankar)
Director

प्रारूप – ख
FORM - B

लाभ-हानि खाता वास्ते अवधि 31.03.2020
PROFIT AND LOSS A/C FOR PERIOD 31.03.2020

(राशि हजारों में) Rs in "000"

			अनुसूची SCHEDULE	Current Year as on 31.03.20 चालू वर्ष	Previous Year as on 31.03.19 गत वर्ष
I	आय	**Income**			
1	अर्जित ब्याज	Interest Earned	13	18678023	16325336
2	अन्य आय	Other Income	14	1959137	1815694
	योग	**TOTAL**		**20637160**	**18141030**
II	व्यय	**Expenditure**			
1	व्यय किया गया ब्याज	Interest expended	15	8697143	9084951
2	परिचालन व्यय	Operating Expenses	16	7035688	6927985
3	प्रावधान एवं आकस्मिताये	Provision and contingencies		2682092	3332338
	योग	**TOTAL**		**18414923**	**19345274**
iii	लाभ / हानि	**Profit/loss**			
1	वर्ष के लिए शुद्ध लाभ	Net profit for the year		2222237	-1204244
		Sub-Total		**2222237**	**-1204244**
		Tax Paid for Earlier Years (ePB)		116000	0
		Provision for Income Tax		232000	340000
		Sub-Total A (Net Profit after Tax)		**1874237**	**-1544244**
2	अग्रानीत लाभ	Profit (+) brought forward		8824468	10137322
		Add : I.Tax Refunds of earlier years received during the year		285000	461399
		Sub-Total B		**9109468**	**10598721**
	योग	**TOTAL**		**10983705**	**9054477**
iv	विनियोजन	**Appropriations**			
	सांविधिक संचय में अंतरण	**Transfer to Statutory reserves**		374847	217609
	विशेष संचय में अंतरण	**Transfer to Special Resrves u/s 36(i)(viii)**			
	वर्ष के दौरान अंतरण	Transfer during the year		24200	12400
	निवेश उतार चटाव आरक्षितियां	**INVESTMENT FLUCTUATION RESERVE**		36688	0
	अन्य संचय में अंतरण	**Transfer to other Resrves**		0	0
	लाभांश में अंतरण	**Transfer to Dividend**		0	0
	अवशेष तुलन में अग्रसारित	Balance Carried over to Balance Sheet		10547970	8824468
	महत्वपूर्ण लेखा नीतियाँ	Significant Accounting Policies	17		
	लेखाओ पर टिप्पणी	Notes on Accounts	18		
	योग	**TOTAL**		**10983705**	**9054477**

As per our separate report of even date attached

For Anoop Agarwal & Co.
Chartered Accountants
FRN : 001739C

(CA Rishi Srivastava)
Partner (M.No.431031)

UDIN-20431031AAAAEZ6665

PLACE : MORADABAD

(Mukesh Babu Gupta)
Chief Manager

(Virender Kant)
General Manager

(Rakesh Kumar Arora)
Chairman

(Soumendu Kumar Dash)
Director

(Rakesh Chandra)
Director

(Prabhudatta Sahoo)
Director

(Rajendra Singh)
Director

(Pramod Kumar)
Director

(Shiv Shankar)
Director

अनुसूची-1 पूँजी

SCHEDULE 1- CAPITAL

(राशि हजारों में) Rs in "000"

				Current Year as on 31.03.20 चालू वर्ष	Previous Year as on 31.03.19 गत वर्ष
I	अंश पूँजी	**SHARE CAPITAL**			
	प्राधिकृत पूँजी	**AUTHORIESD CAPITAL**			
	600000 अंश प्रत्येक रू0 100/-	600000 shares of Rs. 100/-each			
	200 करोड़ अंश प्रत्येक रू0 10/-	200 Crore shares of Rs. 10/-each		20000000	20000000
	निर्गमित पूँजी	**ISSUED CAPITAL**			
	60525662 अंश, प्रत्येक अंश रू0 10/-	60525662 Shares of Rs. 10/- each		605257	605257
	प्रतिश्रुत पूँजी	**SUBSCRIBED AND FULLY PAID**			
		UP CAPITAL			
(A)	भारत सरकार का भाग	**By Govt. of India**			
	30262816 अंश, प्रत्येक अंश रू0 10/-	30262816 Shares of Rs. 10/- each		302629	302629
(B)	उत्तर प्रदेश सरकार का भाग	**By Govt. Of Uttar Pradesh**			
	9078849 अंश, प्रत्येक अंश रू0 10/-	9078849 Shares of Rs. 10/- each		90788	90788
(C)	पंजाब नैशनल बैंक का भाग	**By Punjab National Bank**			
	21183997 अंश, प्रत्येक अंश रू0 10/-	21183997 Shares of Rs. 10/- each		211840	211840
	योग	**TOTAL**		**605257**	**605257**
II	अंश पूँजी जमा खाता	**SHARE CAPITAL DEPOSIT ACCOUNT**			
1	भारत सरकार का भाग	By Govt of India		0	0
2	उ0 प्र0 सरकार का भाग	By Govt of Uttar Pradesh		0	0
3	पंजाब नैशनल बैंक का भाग	By Punjab National Bank		0	0
	योग	**TOTAL**		**0**	**0**

अनुसूची 2 – आरक्षितियाँ एवं अधिशेष

SCHEDULE 2 - RESERVES AND SURPLUS

(राशि हजारों में) Rs in "000"

			Current Year as on 31.03.20 चालू वर्ष	Previous Year as on 31.03.19 गत वर्ष
1	कानूनी आरक्षितियाँ	**STATUTORY RESERVES**		
I	प्रारम्भिक शेष	Opening Balance	4208832	3991223
ii	वर्ष के दौरान परिवर्धन	Additions during the year	374847	217609
iii	वर्ष के दौरान कटौतियां	Deductions during the year	0	0
2	पूँजी आरक्षितियां	**CAPITAL RESERVES**		
I	प्रारम्भिक शेष	Opening Balance	0	0
ii	वर्ष के दौरान परिवर्धन	Additions during the year	0	0
iii	वर्ष के दौरान कटौतियां	Deductions during the year	0	0
3	निवेश उतार चड़ाव आरक्षितियाँ'	**INVESTMENT FLUCTUATION RESERVE***		
I	प्रारम्भिक शेष	Opening Balance	0	0
ii	वर्ष के दौरान परिवर्धन	Additions during the year	121922	0
iii	वर्ष के दौरान कटौतियाँ	Deductions during the year	0	0
4	विशेष आरक्षितियाँ	**Special Resrves u/s 36(i)(viii)**		
I	प्रारम्भिक शेष	Opening Balance	75616	63216
ii	वर्ष के दौरान परिवर्धन	Additions during the year	24200	12400
iii	वर्ष के दौरान कटौतियाँ	Deductions during the year	0	0
5	आरक्षितियां u/s 36 (i) (viia) of I.Tax Act	**RESERVES - u/s 36(i)(viia) of I.TAX ACT**		
I	प्रारम्भिक शेष	Opening Balance	1120000	1120000
ii	वर्ष के दौरान परिवर्धन	Additions during the year	0	0
iii	वर्ष के दौरान कटौतियां	Deductions during the year	0	0
6	लाभ हानि खाता शेष	**BALANCE IN PROFIT AND LOSS A/C**		
I	प्रारम्भिक शेष	Opening Balance	8824468	10137322
ii	वर्ष के दौरान परिवर्धन	Additions during the year	1723502	-1312854
iii	वर्ष के दौरान कटौतियां	Deductions during the year	0	0
	योग	**Total**	**16473387**	**14228916**

*This includes a sum of (a) Current Year P/L transfer of Rs 36688 ('000)
(b) Transfer from provision for depreciation on investment to IFR of Rs. 85234 ('000).

अनुसूची 3- निक्षेप

SCHEDULE 3 - DEPOSITS

(राशि हजारों में) Rs in "000"

			Current Year as on 31.03.20 चालू वर्ष	Previous Year as on 31.03.19 गत वर्ष
1	माँग निक्षेप	**DEMAND DEPOSITS**		
I	बैंकों से	From Bank	0	3888
ii	अन्य से	From Others	6985709	4857627
2	बचत बैंक निक्षेप	**SAVING BANK DEPOSIT**	120777629	114668908
3	सावधि निक्षेप	**TERM DEPOSITS**		
I	बैंको से	From Bank	3320700	4428640
ii	अन्य से	From Others	50322880	44928560
	योग (1+2+3)	**TOTAL (1+2+3)**	**181406918**	**168887623**
I	भारत में शाखाओ के निक्षेप	Deposit of Branches in India	181406918	168887623
ii	भारत के बाहर शाखाओ के निक्षेप	Deposit of Branches outside India	-	-
	योग	**TOTAL**	**181406918**	**168887623**

अनुसूची 4. उधार

SCHEDULE 4 - BORROWINGS

(राशि हजारों में) Rs in "000"

			Current Year as on 31.03.20 चालू वर्ष	Previous Year as on 31.03.19 गत वर्ष
A	भारत में उधार	**BORROWINGS IN INDIA**		
I	भरतीय रिजर्व बैंक	Reserve Bank of India	0	0
ii	अन्य बैंक	Other Banks	2436	8398
ii	अन्य संस्थाऐं एवं अभिकरण	Other Institutions & Agencies	17631015	18833677
B	भारत में बाहर से उधार	Borrowings From Outside India	0	0
	योग	**TOTAL**	**17633451**	**18842075**
	उक्त अ और ब में समाहित सुरक्षित उधार	Secured borrowings include in A & B above	**17633451**	**18842075**

अनुसूची 5 – अन्य देयताऐं और प्रावधान

SCHEDULE 5- OTHER LIABILITIES AND PROVISIONS

(राशि हजारों में) Rs in "000"

			Current Year as on 31.03.20 चालू वर्ष	Previous Year as on 31.03.19 गत वर्ष
I	संदेय बिल	Bills Payable	284379	404656
II	अंतर कार्यालय समायोजन (शुद्ध)	Inter office adjustment (Net)	0	7990
III	उपार्जित ब्याज	Interest accrued	767209	296618
IV	अन्य (प्रावधान सहित) –	Others (Including provisions) -		
i	विविध जमा	Sundry Deposits	298251	176221
ii	निवेश पर ह्रास हेतु प्रावधान	Provisions for Dep. on Investment	0	390541
iii	मानक आस्तियों हेतु आकस्मिक प्रावधान	Contingency Prov. for Standard Assets	716616	411357
iv	वस्तु एवं सेवा कर दायित्व	Goods & Service Tax Liability	39085	16542
v	आयकर हेतु प्रावधान	Provision for Income Tax	990500	927500
vi	अन्य प्रावधान	Other Provisions	2735463	3798879
	योग	**Total**	**5831503**	**6430304**

अनुसूची 6 – नकदी एवं भारतीय रिर्जव बैक में अवशेष

SCHEDULE 6 - CASH AND BALANCES WITH RESERVE BANK OF INDIA

(राशि हजारों में) Rs in "000"

			Current Year as on 31.03.20 चालू वर्ष	Previous Year as on 31.03.19 गत वर्ष
1	हाथ में नकदी (विदेशी मुद्रा सहित)	CASH IN HAND (including Foreign Currency notes)	1256272	1529903
2	भारतीय रिर्जव बैक में अवशेष –	Balances With Reserve Bank Of India -		
i	चालू खातों में	In current Accounts	7057767	6303030
ii	अन्य खातों में	In other Accounts	0	0
	योग (1 और 2)	**TOTAL (1 & 2)**	**8314039**	**7832933**

अनुसूची 7- बैंको में अवशेष तथा मांग एवं अल्प सूचना पर प्राप्य राशि

SCHEDULE 7- BALANCE WITH BANKS & MONEY AT CALL & SHORT NOTICE

(राशि हजारों में) Rs in "000"

			Current Year as on 31.03.20 चालू वर्ष	Previous Year as on 31.03.19 गत वर्ष
1	भारत में	**IN INDIA**		
I	बैकों में अवशेष	BALANCE WITH BANKS		
A	चालू खातों में	In Current Accounts	323927	924548
	मार्गस्थ रोकड़	in remittance in transit		
B	अन्य जमा खातों में	In Other Deposit Accounts	21308988	18013961
II	माँग एवं अल्प सूचना पर प्राप्य राशि	MONEY AT CALL & SHORT NOTICE		
A	बैको में	With Banks	0	0
B	अन्य संस्थाओं में	With other Institutions	0	0
	योग (।और।।)	**TOTAL (I&ii)**	**21632915**	**18938509**
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	माँग एवं अल्प सूचना पर प्राप्य राशि	Money at call & short notice	0	0
	योग	**TOTAL**	**0**	**0**
	कुल योग (1 और 2)	**GRAND TOTAL (I&2)**	**21632915**	**18938509**

अनुसूची 8 - विनिधान

SCHEDULE 8 - INVESTMENTS

(राशि हजारों में) Rs in "000"

			Current Year as on 31.03.20 चालू वर्ष	Previous Year as on 31.03.19 गत वर्ष
1	भारत में विनिधान	**INVESTMENTS IN INDIA**		
I	सरकारी प्रतिभूतियां	Govt. Securitites	40925528	38966097
ii	अन्य अनुमोदित प्रतिभूतियां	Other approved securitits		
iii	शेयर	Shares	4429	4429
iv	डिबेन्चर एवं बांध पत्र	Debentures & Bonds	1089372	1388573
	घटाया : एन0पी0आई0 के लिए प्रावधान	Less : Provision for N.P.I	-244900	-100000
v	म्यूचुअल फण्ड	Mutual Funds	365386	890187
vi	अन्य (विवरण दें)	Others (To be specified)		
1	टी.एम.बी. (नाबार्ड)	TMB (NABARD)	1750000	2800000
2	नन-एस.एल.आर. प्रतिभूतियां	Non SLR Secutities	99900	149525
	योग (1)	**TOTAL (1)**	**43989715**	**44098811**
2	भारत के बाहर विनिधान	**INVESTMENTS OUTSIDE INDIA**		
i	सरकारी प्रतिभूतियां	Govt. Securities	0	0
	स्थानीय प्राधिकरण सहित	(Including local authorities)		
ii	विदेश स्थित समुनंषिगियों/सह उद्यमियों में	Subsidiaries and / or joint ventures abroad	0	0
iii	अन्य विनिधान (विवरण दें)	Other Investment (to be specified)	0	0
	योग (2)	**TOTAL (2)**	**0**	**0**
	योग (1 एवं 2)	**Grand Total (1 & 2)**	**43989715**	**44098811**

अनुसूची 9 – अग्रिम

SCHEDULE 9 - ADVANCES

(राशि हजारों में) Rs in "000"

			Current Year as on 31.03.20 चालू वर्ष	Previous Year as on 31.03.19 गत वर्ष
	अ	A		
i	क्रय एवं मिति काटे पर भुनाये गये विपत्र	Bills Purchased & discounted	0	0
ii	नकदी उधार, अधिविकर्ष और मॉग पर पुर्नदेय ऋण	Cash credit overdrafts & loans repayable on demand	115100563	103856492
iii	सावधि ऋण	Term Loans	23162574	24979583
	योग	**TOTAL**	**138263137**	**128836075**
	ब	**B**		
i	मूर्त आस्तियों द्वारा प्रतिभूत	Secured by tangible assets	130555220	121806922
ii	बैंक / सरकारी प्रत्याभूतियों द्वारा संरक्षित	Covered by bank / Government Guarantees	4064269	5308868
iii	अप्रतिभूत	Unsecured	3643648	1720285
	योग	**TOTAL**	**138263137**	**128836075**
	स	**C**		
I	भारत में अग्रिम	**ADVANCE IN INDIA**		
i	प्राथमिकता क्षेत्र	Priority sector	129976763	122536111
ii	सार्वजनिक क्षेत्र	public Sector	-	-
iii	बैंक	Banks	-	-
iiii	अन्य	Others	8286374	6299964
	योग	**TOTAL**	**138263137**	**128836075**
	द	**D**		
II	भारत के बाहर अग्रिम	**ADVANCE OUTSIDE INDIA**		
i	बैंको में शोध्य	Due from banks	0	0
ii	अन्य में शोध्य	Due from others	0	0
iii	क्रय एवं मिति काटे पर भुनाये 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)**	**138263137**	**128836075**

अनुसूची 10 – स्थिर आस्तियॉ

SCHEDULE 10 - FIXED ASSETS

(राशि हजारों में) Rs in "000"

			Current Year as on 31.03.20 चालू वर्ष	Previous Year as on 31.03.19 गत वर्ष
1	परिसर	**PERMISES**		
i	गतवर्ष के 31 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	0
iii	वर्ष के दौरान कटौतियां	Deductions during the year	0	0
iv	अद्यतन अवक्षयण	Depreciation to date	19843	19160
2	अन्य स्थिर आस्तियां	**OTHER FIXED ASSETS**		
	(परिष्कार व जुडनार सहित)	Including furniture & fixture		
i	गतवर्ष के 31 मार्च की लागत पर	At cost as on 31st March of the preceding year	1550524	1443415
ii	वर्ष के दौरान परिवर्धन	Additions during the year	205435	136919
iii	वर्ष के दौरान कटौतिंया	Deductions during the year	784	29810
iv	अद्यतन अवक्षयण	Depreciation to date	1132833	984424
	कुल योग (1 और 2)	**Total (1 & 2)**	**635875**	**580316**

अनुसूची 11 – अन्य आस्तियां

SCHEDULE 11 -OTHER ASSETS

(राशि हजारों में) Rs in "000"

			Current Year as on 31.03.20 चालू वर्ष	Previous Year as on 31.03.19 गत वर्ष
i	अन्त: कार्यालय समायोजन (शुद्ध)	Inter Office adjustment (Net)	1309009	889197
ii	उपार्जित ब्याज	Interest accrued	1875208	1342266
iii	अग्रिम रूप से संदत्त कर/स्रोत कर कटौती	Tax Paid in Advance/Tax deducted at source	2890782	3235179
iv	लेखन सामग्री और टिकटे	Stationary & Stamps	7096	8440
v	वस्तु एवं सेवा कर – आई.टी.सी.	Goods & Service Tax Assets - Input Tax Credit	15861	18867
vi	अन्य (धोकाधड़ी आदि सहित)	Others (including fraud etc.)	232882	1263004
vii	स्टाफ को ब्याजमुक्त अग्रिम	Intt free advance to staff	61190	31096
viii	उचन्त खाता (subvenion सहित)	Suspense Account (including subvention)	2722807	1919482
	योग (i से viii)	**Total (i to viii)**	**9114835**	**8707531**

अनुसूची 12 – समाश्रित दायित्व

SCHEDULE 12 - CONTINGENT LIABILITIES

(राशि हजारों में) Rs in "000"

			Current Year as on 31.03.20 चालू वर्ष	Previous Year as on 31.03.19 गत वर्ष
i	बैंक के विरूद्ध दावे जिन्हें ऋण के रूप में स्वीकार नहीं किया है	Claims against the Bank not acknowledged as debts	4015016	2144054
ii	भागत: सदत्त विनिधानो के लिए दायित्व	Liability for partly paid investments.	0	0
iii	अविद्यमान अग्रिम विनियम संविदाओं की बाबत दायित्व ।	Liability on account of outstanding forward exchange contracts.	0	0
iv	संघटको की ओर से दी गयी प्रतिभूतियां –	Guarantees given on behalf of constituents -		
a	भारत में	In India	128724	201637
b	भारत से बाहर	Outside India		
v	प्रतिग्रहण, पृष्ठाकंन एवं अन्य बाध्यताऐं (संग्रहण हेतू बिल)	Acceptances endorsements and other obligations. (Bill for Collection)	262370	295187
vi	अन्य मद जिनके लिए बैक का समाश्रित दायित्व है (डी0ई0ए0एफ फण्ड)	Other Items for which the bank is contingently liable. [DEAF FUND]	15951	15421
	योग	**TOTAL**	**4422061**	**2656299**

अनुसूची 13. अर्जित ब्याज

SCHEDULE 13 - INTEREST EARNED

(राशि हजारों में) Rs in "000"

			Current Year as on 31.03.20 चालू वर्ष	Previous Year as on 31.03.19 गत वर्ष
I	अग्रिम / विपत्रो / पर ब्याज /छूट	Interest / discount on advances /bills	13938543	11302361
ii	निवेशों पर आय	Income on investments	2956388	3172960
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.	1639737	1787102
iv	अन्य	Others	143355	62913
	योग	**TOTAL**	**18678023**	**16325336**

अनुसूची 14 अन्य आय

SCHEDULE 14 OTHER INCOME

(राशि हजारों में) Rs in "000"

			Current Year as on 31.03.20 चालू वर्ष	Previous Year as on 31.03.19 गत वर्ष
i	कमीशन, विनिमय और दलाली	Commission; exchange & brokerage	84367	429987
ii	निवेशों के विक्रय पर लाभ	Profit on sale of investments	36722	66765
	घटाइये निवेशों के विक्रय पर हानि	**Less :** loss onsale of investments	0	0
iii	निवेशों के पुर्नमूल्याकंन पर लाभ	Profit on revaluation of investments	0	0
	घटाइये निवेशों के पुर्नमूल्याकँन पर हानि ।	**Less :** loss on revaluation of investments	0	0
iv	भूमि भवनों व अन्य आस्तियाँ के विक्रय पर लाभ	Profit on sale of land, building & other assets	8279	1126
	घटाइये भूमि भवनों व अन्य आस्तियों के विक्रय पर हानि ।	**Less :** loss on sale of land, building & other assets	-5	-5
v	विनिमय संव्यवहारों पर लाभ	Profit on exchange transactions	0	0
	घटाइये विनिमय संव्यवहारों पर हानि	**Less :** loss on exchange transaction.		
vi	विदेश/भारत में स्थापित समनुषंगियों कम्पनी एवं	Income earned by way of dividends etc.	0	0
	/ या सहउद्यमियों से लाभाशों आदि के रूप में	from subsidiaries companies & joint ventures		
	अर्जित आय	abroad / in India.		
vii	विविध आय (PSLC आय सहित)	Miscellaneous Income (including PSLC Income)	1818142	1314226
a	पी एन बी नाबार्ड से वेतन व भत्तों 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	11632	3595
	योग	**TOTAL**	**1959137**	**1815694**

अनुसूची 15 – व्यय किया गया ब्याज

SCHEDULE 15 - INTEREST EXPENDED

(राशि हजारों में) Rs in "000"

			Current Year as on 31.03.20 चालू वर्ष	Previous Year as on 31.03.19 गत वर्ष
I.	निक्षेप पर ब्याज	Interest on deposits	7571348	7518808
II.	भारतीय रिजर्व बैंक/नाबार्ड/अंतर	Interest on Reserve Bank of India/NABARD/	1067777	1474794
	बैंक उधारों पर ब्याज	Inter Bank Borrowings		
III.	अन्य	Others	58018	91349
	योग	**TOTAL**	**8697143**	**9084951**

अनुसूची 16 - परिचालन व्यय

SCHEDULE 16 - OPERATING EXPENSES

(राशि हजारों में) Rs in "000"

			Current Year as on 31.03.20 चालू वर्ष	Previous Year as on 31.03.19 गत वर्ष
I	कर्मचारियों को भुगतान और उनके लिए प्रावधान	Payment to & provisions for employees	4778014	5142905
II.	किराया कर और प्रकाश व्यवस्था	Rent taxes & Lighting	324922	321117
III.	मुद्रण और लेखन सामग्री	Printing & Stationary	58236	47710
IV.	विज्ञापन और प्रचार	Advertisement & Publicity	1605	1976
V	बैक की सम्पत्ति पर अवक्षयण	Depreciation on Bank's Property	141222	94417
VI	निदेशको के शुल्क भत्ते और व्यय	Director's Fees allowances & Exp.	0	126
VII.	लेखा परिक्षको के शुल्क और व्यय	Auditor's Fees & Expenses	8500	13792
	(शाखा लेखा परीक्षकों सहित)	(Including Branch auditors)		
VIII.	विधि प्रभार	Law Charges	5248	10465
IX.	डाक टिकट, तार, दूरभाष आदि (नेटवर्किंग सहित)	Postage,Telegrams,Tele. etc (including Networking)	111909	65819
X	मरम्मत व अनुरक्षण	Repair & Maintenance	32652	152277
XI	बीमा	Insurance	6576	4538
XII.	अन्य व्यय	Other Expenditure		
a)	यात्रा भत्ता व्यय (अध्यक्ष सहित)	a) Travelling Exp. (including Chairman)	35566	24997
b)	डी.आई.सी.जी.सी. फीस	b) D.I.C.G.C. Fee	202809	103209
c)	अन्य	c) Others	1315994	921605
d)	प्रतिभूतियो पर परिशोधन	d) Amortisation on Securities	12435	23032
	योग	**TOTAL**	**7035688**	**6927985**
	प्रावधान व आकस्मिकताऐं	**Provisions and contingencies**		
	प्रावधान व आकस्मिकताऐं	Provisions and contingencies	2682092	3332338
		(Loan loss provisions)		
	योग	**TOTAL**	**2682092**	**3332338**

Statement of Cash Flow

PARTICULARS	31.03.2020 (Amt. Rs.'000')	31.03.2019 (Amt. Rs.'000')	31.03.2018 (Amt. Rs.'000')
CASH FLOW FROM OPERATING ACTIVITIES			
Profit Before Tax	2222235	-1204244	1448706
Non-Cash adjustment to reconcile PBT to net cash flow			
Depreciation Expenses	141222	94417	
Loss/(Profit) on sale of Fixed Assets	-8274	318	
Adjustment on account of investments being restated to M2M			
OPERATING PROFIT BEFORE WORKING CAPITAL CHANGE	**2355183**	**-1109509**	
Movements in working capital			
Increase/Decrease in Deposits	12519295	-6432933	175320556
Increase/ Decrease in Other Liabilities	-598801	2304010	4126294
Decrease/Increase in Advances	-9427062	-16904519	111931556
Decrease/Increase in Investments	139202	4888779	48987590
Decrease/Increase in Other Assets	-407304	88194	8795725
Cash Generated from I(u ad In) operations	**2225330**	**-16056469**	
NET CASH FLOW FROM/OPERATING ACTIVITIES(A)	**4580513**	**-17165978**	
Cash flows from investing activities			
Purchase of Fixed Assets	-205435	-136919	-109555
Proceeds from sale of fixed Assets	9058	131174	7652
NET CASH FLOW FROM/INVESTING ACTIVITIES(B)	**-196377**	**-5745**	
Cash flows from financing Activities			
Increase/ Decrease in borrowings	-1208624	-6734096	25576171
NET CASH FLOW FROM/FINANCING ACTIVITIES(C)	**-1208624**	**-6734096**	
Net Increase/Decrease in cash & Cash equivalents(A+B+C)	**3175512**	**-23905819**	
Prior Period Adjustments			
NET INCREASE/DECREASE IN CASH & CASH EQUIVALENTS	**3175512**	**-23905819**	
CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR			
A) Cash and Balances with RBI	7832933	7480428	6715106
B) Balances with Banks and Money at call and Short Notice	18938509	43196833	41983504
Total-I	**26771442**	**50677261**	
CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR			
A) Cash and Balances with RBI	8314039	7832933	7480428
B) Balances with Banks and Money at call and Short Notice	21632915	18938509	43196833
Total-II	**29946954**	**26771442**	
TOTAL CASH FLOW DURING THE YEAR			
Increase/(Decrease) in Cash Flow(II-I)	**3175512**	**-23905819**	

As per our separate report of even date attached

For Anoop Agarwal & Co.
Chartered Accountants
FRN : 001739C

(CA Rishi Srivastava)
Partner (M.No.431031)

PLACE : MORADABAD

(Mukesh Babu Gupta)
Chief Manager

(Soumendu Kumar Dash)
Director

(Rajendra Singh)
Director

(Virender Kant)
General Manager

(Rakesh Chandra)
Director

(Pramod kumar)
Director

(Rakesh Kumar Arora)
Chairman

(Prabhudatta Sahoo)
Director

(Shiv Shankar)
Director

SCHEDULE 17 – Significant accounting policies

(A) Basis of Preparation

The financial statements have been prepared on the going concern basis. 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

(a) Income & expenditure are generally recognized on accrual basis unless otherwise stated.
(b) Interest earned on loans and advances is accounted for as per Income Recognition & Assets Classification norms as prescribed by Reserve Bank of India.
(c) Insurance Claim / Locker Rent / Re-imbursement of expenses by NABARD have been accounted for on cash basis.
(d) Interest accrued on FDR (Investments/Deposits) has been accounted for on compounding rate of interest.
(e) 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 SARFEASI Act is appropriated towards principal or as per terms of decree/settlement.
(f) LTC/LFC is accounted for on cash basis.
(g) 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.
(h) Profit on sale of assets has been recognized in P&L Account.

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:

i. Investments that the Bank intends to hold till maturity are classified as "Held to Maturity (HTM)".
ii. Investments that are held principally for resale within 90 days from the date of purchase are classified as "Held for Trading (HFT)".
iii. Investments, which are not classified in above two categories, are classified as "Available for Sale (AFS)".
iv. 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.
v. 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:

I. 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 amortised amount in schedule 13- interest earned: item

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 amortised 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.

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. 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, the account remains "out of order", i.e. if the outstanding balance exceeds the sanctioned limit/ drawing power continuously for a period of 90 days, or if there are no credits continuously for 90 days as on the date of balance sheet, or if the credits are not adequate to cover the interest debited during the same 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:
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 :	i. A general provision of 15% 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	i. Upto one year - 25% ii. One to three years - 40% iii. More than three years-100%
- Unsecured Portion	100%
Loss Assets:	100%

1. Fixed Assets, Depreciation and Amortisation

4.1 Fixed assets are carried at cost less accumulated depreciation/ amortization.

4.2 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.

4.3 The rates of depreciation and method of charging depreciation in respect of domestic operations are asunder :

Sr. No.	Description of Fixed Assets	Method of charging depreciation	Depreciation/ Amortisation Rate
1	Steel Articles	Straight Line Method (SLM)	5%
2	Wooden Articles	Straight Line Method (SLM)	10%
3	Machnery, Electricals & Misc. items	Straight Line Method (SLM)	15%
4	Matresses	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%

4.4 Depreciation on Fixed Assets purchased during the current financial year 2019-20 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.

4.5 There is no impairment of fixed assets (AS -28) as certified by management.

1. Taxes on Income

Provision for Income Tax has been made for the F.Y. 2019-20 as per previous year trend and in accordance with the provisions of Income Tax Act 1961.

2. Provisions, Contingent Liabilities and Contingent Assets

6.1 In conformity with AS 29, "Provisions, Contingent Liabilities and Contingent Assets", issued by the Institute of Chartered Accountants of India, the Bank recognises 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.

6.2 Contingent Assets are not recognised in the financial statements.

3. Effect of changes in the foreign exchange rate:

There is no any foreign exchange business during the F/Y.

4. Cash and Cash equivalents:

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

As Per Our Separate Report Of Even Date Attached

For, Anoop Agarwal & Co.
Chartered Accountants
FRN. 001739C

CA Rishi Srivastava
Partner
M.No. 431031
UDIN - 20431031AAAAEZ6665

Date : 13.07.2020
Place: Moradabad

(Mukesh Babu Gupta)
Chief Manager

(Virender Kant)
General Manager

(Rakesh Kumar Arora)
Chairman

(Soumendu Kumar Das)
Director

(Rakesh Chandra)
Director

(Prabhudatta Sahoo)
Director

(Rajendra Singh)
Director

(Pramod Kumar)
Director

(Shiv Shankar)
Director

SCHEDULE 18 – NOTES TO ACCOUNTS

1. Investments

(a) SLR Securities classified under Held-to-Maturity is 211743.43 lakh (Previous Year Rs. 190941.33 lakh) and SLR Securities under Held-for-Trading/Available-for-sale is Rs. 197511 lakh (Previous Year Rs 198719.64 lakh). Securities have been shown Book Value less amortization of premium of Rs.118.44 lakh (Previous Year Rs. 230.32 lakh).

The market value of SLR Investment as on 31.03.2020 is Rs. 422651.69 lakh (Previous year Rs. 192249.29 lakh) against the book value of Rs. 409255.28 lakh (Previous year Rs. 389660.98 lakh) after amortization. Thus there is appreciation of Rs. 13396.41 lakh (Previous Year Rs. NIL) in the value of SLR securities as on 31.03.2020.

(b) Bank's Non SLR Securities amounting Rs.33091.87 lakh (Previous Year Rs 52327.13 lakh) held under Available for sale / Held for trading as per RBI directives. During the current year depreciation is Rs. NIL (Previous Year - NIL) are charged to Profit & loss Account.

(c) **Classification of securities** **Amt in Lacs**

Securities	Held to Maturity	Available for Sale/ Held for Trading	Total
Govt. Securities - SLR	211743.44	197511.84	409255.28
Govt. Securities - Non SLR	Nil	999.00	999.00
Other approved Securities	Nil	Nil	Nil
Shares	Nil	44.29	44.29
Investment in NABARD TMB	Nil	17500.00	17500.00
Non SLR - Bond	Nil	10893.72	10893.72
Non SLR - Mutual Funds	Nil	3653.86	3653.86
Total	**211743.44**	**230602.71**	**442346.15**

(a) 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.

(b) Investment in term deposit receipts amounting to Rs. 213089.88 lakh (Previous Year Rs. 180139.61 lakh) under non SLR deposit category are shown in balance sheet under schedule -7 under head 'Balance with Banks - In other Deposit Accounts'.

1. Advances:

(a) Provisions for doubtful advances and their classification have been made as per the guidelines issued by RBI. Classifications of advances are not fully verifiable and have been accepted as certified by the Branch Managers and Branch Auditors.

i. Provision for sub-standard advances have been made on amount of advances after deduction of SRF (Subsidy) & DI as per RBI guidelines.

ii. Bank has also made provision for NPA of Rs. 31572 lakh during the current year (Previous year Rs. 33323 lakh).

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. The aggregate average advances (on monthly average basis) made by the Rural Branches (as per census 2011) of the Bank is amounting to Rs. 5044.04 lacs.

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 dt. 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 Rs. 611.90 lakh (Previous Year Rs. 817.68 lakh) which have been shown in other assets asper RBI Guidelines.

vii. 2% interest subvention (IS) and 3% prompt repayment incentive (PRI) to eligible crop loanee farmers for 2019-20 as per the directives issued by NABARD Vide its Circular No. NB.DoR(Policy)/ 2965/IS-1/ 2018-19 dated 15.02.2019, amounting Rs. 7442.32 lakh (2% IS) and Rs. 5458.47 lakh (3% PRI) respectively. Interest effect due to refinance from NABARD is accounted for 2% IS, which is amounting Rs. 1260.03 lakh for the period 01.04.2019 to 31.03.2020.

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 HDFC Bank Ltd and Punjab National Bank, under the contract. The details of IBPC issued and purchased during the year is as below :-

Amt. in Crore

S no	PARTICIPATED BANK	PARTICULAR	CONTRACT AMOUNT	DATE OF ISSUANCE	Date of IBPC Maturity	Period of IBPC	INTEREST PAID	INTEREST RECEIVED	NET PROFIT ON DEAL	NET INTEREST INCOME FOR FY 2019-20	REMARKS
1	HDFC BANK LTD	IBPC ISSUED UNDER SF/MF to HDFC for Rs 500 crore @ 5.90%	500	29-Mar-19	25-Sep-19	180 DAYS	14.55	18.27	3.72	3.66	IBPC amount has been invested in FDRs with PNB @7.45%
2	PUNJAB NATIONAL BANK	SWAP DEAL- IBPC ISSUED UNDER AGRICULTURE @ 6.50% AND PURCHASED THE OTHER -PS @ 7.00% FOR Rs 1000 CRORE	1000	26-Jun-19	23-Dec-19	180 DAYS	32.05	34.52	2.47	2.47	SWAP DEAL NET INTEREST MARGIN @ 0.50%
3	PUNJAB NATIONAL BANK	SWAP DEAL- IBPC ISSUED UNDER AGRICULTURE @ 6.50% AND PURCHASED THE OTHER -PS @ 7.00% FOR Rs 2000 CRORE	2000	24-Sep-19	22-Mar-20	180 DAYS	64.11	69.04	4.93	4.93	SWAP DEAL NET INTEREST MARGIN @ 0.50%
4	PUNJAB NATIONAL BANK	SWAP DEAL- IBPC ISSUED UNDER AGRICULTURE @ 6.50% AND PURCHASED THE OTHER -PS @ 7.00% FOR Rs 1000 CRORE	1000	30-Dec-19	27-Jun-20	180 DAYS	32.05	34.52	2.47	1.26	SWAP DEAL NET INTEREST MARGIN @ 0.50%
5	PUNJAB NATIONAL BANK	SWAP DEAL- IBPC ISSUED UNDER AGRICULTURE @ 6.50% AND PURCHASED THE OTHER -PS @ 7.00% FOR Rs 2000 CRORE	2000	30-Mar-20	26-Sep-20	180 DAYS	64.11	69.04	4.93	0.05	SWAP DEAL NET INTEREST MARGIN @ 0.50%
	GRAND TOTAL		**6500**				**206.88**	**225.39**	**18.51**	**12.36**	

During the year, Bank has earned net interest income on IBPC deal is Rs 12.36 Crore. As on 31.03.2020, the outstanding IBPC is Rs 3,000 Crore with Punjab National Bank where bank has entered in swap deal by issuing IBPC under Small and Marginal Farmers and simultaneously purchase IBPC under other PS category. Advances under Small & marginal farmers reduced by Rs 3,000 Crore and simultaneously advance under PS-others has been increased by Rs 3,000 Crore. Henceforth, there is no reduction in overall achievement of advances. Inter Bank Participation Certificate have been issued/obtained as per RBI guidelines.

Bank has also issued Rs 5,200 Crore PSLC Certificate in PS-SF/MF category and purchased Rs 5,000 Crore PSLC certificates in PS-General Category during the FY 2019-20. The Net PSLC issued is Rs 200 crore (Previous Year Rs 1,830 Crore) with due date 31.03.2020. Therefore Bank has reduced its Priority Sector achievements by Rs 200 Crore. Bank has earned net interest income on PSLC deal is Rs 46.31 crore in the FY 2019-20.

ix. The Bank has written off Rs Nil in Zero advances accounts.

x. The bank has reduced the provision for rural branches advances made in earlier years by Rs. 545.98 Lacs (Previous year Rs. 402.59 Lacs) by compromise/settlement in the rural advances not recoverable and are bad & doubtful debts. Balance net provision for rural branches advances is Rs. 5044.05 Lacs included in other provisions in Schedule-5.

xi. Bank has received guidelines/instruction from State/Central Government to pass the facility of natural calamity to the respective borrowers of our command area as under :

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

1. **Employee Benefits:**

(a) **Gratuity :**

Gratuity 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. The scheme is funded by the bank & managed by a separate trust. Group Gratuity policy from Life Insurance Corporation of India, Bajaj Allianz Life Insurance Company and PNB Metlife has been taken for all the officers & employees of the bank.

Bank has obtained actuarial valuation of Gratuity liability as on 30.03.2020 for the limit of Rs. 20.00 Lakh per employee which comes to Rs. 157.79 Crore (Previous year Rs. 96.08 Crore).

Bank has invested Rs 22.13 Crore to LIC during the year. The bank's present fund position towards Gratuity liability is Rs. 126.96 Crore (Rs. 120.62 Crore with LIC, Rs. 4.98 Crore with Bajaj Allianz, Rs. 1.36 Crore with PNB Metlife.

The Management is on the view that the Fund of Rs. 126.96 Crore already available with various Fund managers is sufficient to discharge Bank's Gratuity Liability and remaining amount of Rs. 30.83 Crore will be placed in coming two years.

(b) **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 30.03.2020 which comes to Rs. 92.96 Crore (Previous year amount Rs.49.87 Crore).

Bank has invested Rs. 26.60 Crore (Rs. 26.60 Crore to LIC) during the year. The bank's present fund position towards Leave Encashment liability is Rs. 96.24 Crore (Rs.90.47 Crore with LIC and Rs. 5.77 Crore with Bajaj Allianz Life insurance Co. Ltd.) against the entire liability of Rs. 92.96 Crore.

Thus, the bank has fully provided towards the Leave Encashment Liability and is in conformity of AS-15 issued by ICAI.

(c) **Ex Gratia :**

Bank has implemented the Revised Scheme for Appointment on Compassionate Ground w.e.f. 08.02.2019 as approved by Govt. of India vide letter no. F.No.7/38/2014-RRB dated 31.12.2018, so Bank has not required new provision for Ex Gratia. However, a provision as on 31.03.2020 is available for Rs. 82.68 Lakh.

(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, from feb-2020 onwards provident fund maintained with us as per Prathama UP Gramin Bank Pension Regulation 2018.

(e) **Bonus :**

In terms of the "The Payment of Bonus (Amendment) Act, 2015", Bank has made provision of Rs. 2,98,558.00 for F.Y. 2019-20 (previous year Rs. 3,28,767/-) for payment of bonus.

(f) **Medical insurance Scheme for Staff :**

This year bank has introduced a Medical insurance Scheme w.e.f. 24.07.2019, for staff of the Bank on the line of IBA Scheme, and add staff of erstwhile Prathama Bank in this policy and an amount of Rs. 1,63,06,674/- has been paid as premium for Prathama UP Gramin Bank.

(g) **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 or family pension. The fund comprised of the refund of Bank's share by the Employees, return of funds from EPFO and contribution by the Bank. The process of exclusion from EPFO is still in progress all over India

As per actuarial value provided by the LIC of India as on 03.03.2020 there will be requirement of Rs. 517.84 Crore w.e.f 01.04.2018 for implementation of the pension scheme. As per the guidelines provided by the NABARD the fund corpus has

to be amortized for period of 5 years. Accordingly, previous of Rs. 224.94 Cr. have been made up to 31.03.2020 against actuarial liability i.e.207.13 . The bank has disbursed the amount to retirees as pension commutation and arrears for Rs 132.37 Crore from this account. The amount of Rs. 92.57 Crore is available.

The position the Pension liability and available funds as under –

Amt. in Lacs.

Total Pension Liability as on 31st March 2020 as per actuaries	Pension Liability as on 31.03.20 for 2nd year to be required	Refund received from Retired Employees	Actual Provision made	Intt. Earned	Total Resource (4+5+6)	Available Amount
2	3	4	5	6	7	8
51784.00	**20713.00**	**5080.00**	**17354.00**	**60.00**	**22494.00**	**9257.00**

NPS

Provision of Rs. 10 Crore has been made during the year and total provision amount is available of Rs. 57.65 Cr.

4. Information Regarding Related Party Disclosure (AS -18) in respect of:

Key management personnel: Sh. A. K. Sharma (Chairman, PUPGB)

Parent Bodies : Punjab National Bank is as under :- **(Amt.in Lacs)**

Items Related Party	Parent Body (As per ownership or control)	Subsidi - aries	Associate Joint Venture	Key Management Personnel	Relatives of Key Management Personnel	Total
Remuneration to Sh. A. K. Sharma Chairman (01.04.2019 to 31.03.2020)				26.49		**26.49**

Related Party transaction with Punjab National Bank

Items Related Party	Parent Body (As per ownership or control)	Subsidi - aries	Associate Joint Venture	Key Management Personnel	Relatives of Key Management Personnel	Total
Borrowings [OD availment] as on 31.03.2020	Nil	-	-	-	-	**Nil**
Deposits [FD] as on 31.03.2020	188444.23	-	-	-	-	**188444.23**
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 19-20 on OD	575.47	-	-	-	-	**575.47**
Interest received during FY 19-20 on FDRs	16396.95	-	-	-	-	**16396.95**
CBS Hosting Charges paid (excluding GST)	651.68	-	-	-	-	**651.68**
Managements contracts	-	-	-	-	-	-

Debt due to staff of the bank as on 31.03.2020 is Rs. 14372.66 Lacs.

5. Other Disclosures:-

5.1 . 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 31.03.2020 is 12.42% (Previous year 11.67%) against the regulatory minimum requirement of 9%.

Amt. in Lacs.

Sr.	Particulars	Current Year	Previous Year
i)	CRAR (%)	12.60	11.67
ii)	CRAR- Tier I Capital (%)	11.35	11.03
iii)	CRAR- Tier II Capital (%)	1.25	0.64
iv)	Percentage of Shareholding of the		
a	Government of India	50%	50%
b	State Government	15%	15%
c	Sponsor Bank	35%	35%

5.2 . Investments

Amt. in Lacs.

Sr.	Particulars	Current Year	Previous Year
1	Value of Investments		
i)	Gross Value of Investments	442346.15	441988.11
ii)	Provisions for Depreciation	2449.00	1000.00
iii)	Net Value of Investments	439897.15	440988.11
2	Movement of provisions held towards depreciation on investments.		
i)	Opening Balance	Nil	Nil
ii)	Add: Provisions made during the year	Nil	Nil
iii)	Less: Write off/ write back of excess provisions during the year	Nil	Nil
iv)	Closing Balance	Nil	Nil

Repo Transactions:- There is no repo transaction during the year. **(Amt. in Lacs)**

Item	Minimum outstanding during the year	Maximum outstanding during the year	Daily Average outstanding during the year	As on 31 March 2020
Securities Sold under Repos	Nil	Nil	Nil	Nil
Securities purchased under reverse repos	Nil	Nil	Nil	Nil

Non-SLR Investment portfolio

(i) Issuer composition of Non-SLR Investments

(Amt. in Lacs)

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	-	-	-	-	-
ii)	FIs	-	-	-	-	-
iii)	Banks (Bonds)	10893.72	-	-	-	-
iv)	Private Corporate	-	-	-	-	-
v)	Others - • Non SLR Govt. Sec. • Mutual F unds • NABARD TMB • Shares	 999.00 3653.86 17500.00 44.29	-	-	-	-
vi)	* Provisions held towards depreciation	2449.00	-	-	-	-
	Total	**30641.87**	**-**	**-**	**-**	**-**

(ii) Non- performing Non-SLR investments :

Amt. in Lacs.

Particulars	Current Year	Previous Year
Opening balance	1000.00	1000.00
Additions during the year since 1st April	3000.00	Nil
Reductions during the above period	Nil	Nil
Closing balance	4000.00	1000.00
Total provisions held	2449.00	1000.00

6. Asset Quality

6.1 Non- performing Assets

(Amt.in Lacs)

Sr.	Particulars	Current Year	Previous Year
i	**Net NPAs to Net Advances (%)**	1.64	3.41
ii	**Movement of NPAs (Gross)**		
(a)	Opening balance	115186.58	81635.52
(b)	Additions during the year	54099.00	92170.69
(c)	Reductions during the year	52235.69	58619.63
(d)	Closing balance	117049.89	115186.58
iii	**Movement of Net NPAs**		
(a)	Opening balance	47755.84	48659.77
(b)	Additions during the year	13672.61	38053.96
(c)	Reductions during the year	38843.35	38957.89
(d)	Closing balance	22585.10	47755.84
iv	**Movement of provisions for NPAs (excluding provisions on standard assets)**		
(a)	Opening balance	**63629.74**	31251.85
(b)	Provisions made during the year	31572.28	33323.38
(c)	Write off/ write-back of excess provisions	737.23	945.49
(d)	Closing balance	**94464.79**	**63629.74**

6.2 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**

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

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

6.4 Details of Non-performing financial assets purchased/sold

A. Details of Non-performing financial assets purchased: **(Amt. in Lacs)**

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

B. Details of non-performing financial assets sold : **(Amt. in Lacs)**

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

6.5 Provisions on Standard Asset

(Amt. in Lacs)

Sr.	Particulars	Current Year	Previous Year
1	Provisions towards Standard Assets	3599.38	4113.57

7. Business Ratio :

Sr.	Particulars	Current Year	Previous Year
(i)	Interest Income as a percentage to working Funds	8.54	8.21
(ii)	Non- interest income as a percentage to working funds	0.90	0.91
(iii)	Operating Profit as a percentage to Working Funds	2.24	-0.61
(iv)	Returns on Assets [PBT/ Average working funds] (in %)	1.02	-0.61
(v)	Returns on Assets [PAT/ Average working funds] (in %)	0.85	-0.78
(vi)	Business (Deposits plus advances) per employee (in Lacs)	802.38	757.69
(vii)	Profit per employee (Profit before tax & provision) (in Lacs)	5.57	-2.95

8. Asset Liability Management`

Maturity pattern of certain items of assets and liabilities are as under :- (Amt. in Lacs)

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 year and up to 5 years	Over 5 years	Total
Deposits (Total)	156340	6	645	12209	18855	1563266	18754	43996	**1814071**
Advances [Net of IBPC]	3278	4335	57530	69058	121118	679563	431893	131188	**1497963**
Investment (including FDR)	254810	1058	23286	70572	87222	39258	19451	159780	**655437**
Borrowings	444	0	444	17478	109677	39983	8133	151	**176310**
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

(Amt. in Lacs)

Sr.	Category	As on 31.03.2020
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 upto Rs. 15 lakh may be shown separately) (Up to Rs. 15 lac)	44462
	(Above Rs. 15 lac)	17666
(ii)	Commercial Real Estate Lending secured by mortgages on commercial real estate's (office buildings, retail space, multipurpose 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;	0.00
(iii)	Investments in Mortgage Backed Securities (MBS) and other securitized exposures.	0.00
	a. Residential	0.00
	b. Commercial Real Estate	0.00
b)	Indirect Exposure	0.00
	Fund based and non- fund based exposures on National Housing Bank (NHB) and housing Finance Companies (HFCs)	0.00

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

(Amt. in Lacs)

Particulars	Current Year	Previous Year
Provision for Income Tax	9905.00	9275.00

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

13.1 Provisions and Contingencies :

Floating Provisions : There is no floating provision on investment.

13.2 Draw down from reserves : NIL

13.3 Disclosure of complaints :

A. Customer Complaints

Sr.	Particulars	Current Year	Previous Year
A	No. of complaints pending at the beginning of the year	08	09
B	No. of complaints received during the year	968	648
C	No. of complaints redressed during the year	909	649
D	No. of complaints pending at the end of the year	67	08

B. Award passed by the Banking Ombudsman

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

13.4 Concentration on Deposits, Advances, Exposures and NPAs :

A. Concentration of Deposits (Amt. in Lacs)

Concentration of Deposits	Current Year
Total Deposits of twenty largest depositors	48844
Percentage of Deposits of twenty largest depositors to Total Deposits of the Bank	2.69%

B. Concentration of Advances (Amt. in Lacs)

Concentration of Advances	Current Year
Total Advan ces of twenty largest borrowers	26651
Percentage of Advances to twenty largest borrowers to Total Advances of the Bank	1.78%

C. Concentration of Exposure (Amt. in Lacs)

Concentration of Exposures	Current Year
Total Exposures of twenty largest borrowers/customers	26651
Percentage of Exposures to twenty largest borrowers/ customers to Total Exposure of the bank on borrowers/customers	1.78%

D. Concentration of NPA (Amt. in Lacs)

Concentration of NPAs	Current Year	Previous Year
Total Exposure to top four NPA accounts	961.50	1449.28

13.5 Sector-wise NPAs: (Amt. in Lacs)

Sr. No.	Sector	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that Sectors	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that Sectors
A	**Priority Sector**						
1	Agriculture and allied activities	1205628.27	67182.57	5.57%	1003800.01	68644.96	6.84%
2	Advances to industries sector eligible as priority sector lending	92355.84	22632.68	24.51%	31161.07	7415.11	23.80%
3	Services	46616.87	17309.51	37.13%	103552.43	28121.41	27.16%
4	Personal loans	62987.80	7497.71	11.90%	105025.91	5977.71	5.69%
	Sub-total (A)	**1407588.78**	**114622.47**		**1243539.42**	**110159.19**	
B	**Non-Priority Sector**						
1	Agriculture and allied activities	--	--	--	--	--	--
2	Industry	--	--	--	--	--	--
3	Services	--	--	--	24866.87	2459.64	9.89%
4	Personal loans	90366.87	2427.42	2.69%	82565.76	2567.75	3.11%
	Sub-total (B)	90366.87	2427.42		**107432.63**	**5027.39**	
	Total (A+B)	**1497955.65**	**117049.89**		**1350972.05**	**115186.58**	

13.6 Movement of NPAs : (Amt. in Lacs)

Particulars		Current Year	Previous Year
Gross NPA as on 1st April of particular year (Opening Balance)		**115186.58**	**81635.52**
Addition (Fresh NPAs) during the year		54099.00	92170.69
	Sub-total (A)	**169285.58**	**173806.21**
Less :			
(i)	Upgradations	21011.70	8223.27
(ii)	Recoveries (excluding recoveries made from upgraded accounts)	31223.99	50396.36
(iii)	Write-offs	0.00	0.00
	Sub-total (B)	**52235.69**	**58619.63**
Gross NPA as on 31st March of following year (Closing Balance) (A-B)		**117049.89**	**115186.58**

13.7 Movement to DEAF

(Amt. in Lacs)

Particulars	Current Year	Previous Year
Opening balance of amount transferred to DEAF	154.22	86.08
Add : Amounts transferred to DEAF during the year	5.29	72.23
Less : Amount reimbursed by DEAF towards claims	0.00	4.02
Closing balance of amounts transferred to DEAF	159.51	154.22

13.8. Priority Sector Lending Certificates :

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

(Amt. in Lacs)

Sr. No.	Category of PSLCs	Total PSLC Issued	Total PSLC Subscribed	Total Premium Earned	Total Premium Paid
01.	PS - SF/MF	520000	Nil	8452.00	Nil
02.	PS - Micro Enterprises	Nil	Nil	Nil	Nil
03.	PS - General	Nil	500000	Nil	3505.00

13.9 Disclosure of Fraud/Dacoity and Provisions thereon

The amount of loss due to Robbery & Fraud has been classified as Other assets amounting to Rs. 23, 57,79,129/- outstanding as on 31.03.2020 against the Total Fraud of Rs. 23, 57,79,129/- . The Bank has made a Provision of Rs.24, 04, 62,717 against the loss.

Position of Fraud & Dacoity as on 31.03.2020 (Amt. in Rs.)

S. No.	Name of Branch / E.C FRAUD	Date of detection	Outstanding as on 31.03.2020	Provision held as on 31.03.2020
		R.O. Muzaffarnagar		
1.	E.C Kairana (Br. Bhoora)	13.10.2001	5,24,867	5,24,867
2.	E.C Bajheri (Br. Bagowali)	17.07.2006	23,72,652	23,72,652
3.	Ratheri	09.07.2015	32,577	32,577
	Total		29,30,096	29,30,096
		R.O. Ghaziabad		
4.	Saidpur	December 1998	2,23,622	2,23,622
5.	Vijay Nagar	16.10.2011	5,23,841	5,23,841
6.	Rajnagar, Ghaziabad	16.10.2011	7,78,946	7,78,946
7.	Sahibabad	19.12.2011	11,39,566	11,39,566
8.	Sahibabad	19.12.2011	11,29,545	11,29,545
9.	Hapur	02.06.2011	0	80,000
10.	Sahibabad	14.06.2012	5,68,509	5,68,509
11.	Sahibabad	19.11.2012	6,83,559	6,83,559
12.	Sahibabad	19.11.2012	10,68,539	10,68,539
13.	Sahibabad (8 V/L)	06.07.2013	18,61,270	18,61,270
14.	Rajnagar (2 V/L)	07.09.2013	9,33,991	9,33,991
	Total		89,11,388	89,91,388
		R.O. Bijnor		
15.	Guniapur	31.12.2012	43,85,100	43,85,100
16.	Khaspura	14.09.2015	10,00,000	10,00,000
	Total		53,85,100	53,85,100

		R.O. Balrampur		
17.	Pipra	16.10.2015	0	3,89,343
18.	Chamroopur (Khundarey)	29.01.2016	0	34,89,745
19.	Pechperwa	14.07.2015	0	0
	Total		0	38,79,088
		R.O. Gonda		
20.	Khargupur	22.07.2000	39,58,157	39,58,157
21.	Chanwatpur	23.04.2018	0	0
22.	Itiathok	21.02.2019	5,80,542	5,80,542
23.	Maskanwa	11.09.2009	0	0
	Total		45,38,699	45,38,699
		R.O. Jhansi		
24.	Gandhigar-Ka-Tapra	23.02.1999	8,800	8,800
25.	Station Road Lalitpur	06.04.2017	0	0
26.	Baghera	03.09.2019	20,91,489	20,91,989
	Total		2,100,289	2,100,789
		R.O. Budaun		
27.	Rajpura	31.10.1994	1,58,751	1,58,751
28.	Guladiya	02.09.1997	2,96,275	2,96,275
29.	Civil lines	10.05.2003	2,400	2,400
30.	Zarif Nagar	24.10.2018	1,02,33,600	1,02,33,600
31.	Zarif Nagar	31.07.2019	0	0
32.	Data Ganj	14.12.2006	0	0
33.	Islam Nagar	07.02.2007	0	0
	Total		1,06,91,026	1,06,91,026
		R.O. Moradabad		
34.	Town Hall	20.10.2007	0	0
35.	Akka Dilari	20.05.2016	0	0
36.	Moondha Pandey	08.04.2009	32,000	32,000
	Total		**32,000**	**32,000**
		R.O. Thakurdwara		
37.	Thakurdwara	27.10.1997	4,88,980	4,88,980
38.	Barkheda Chak	15.04.2017	4,12,200	4,12,200
39 .	Dulhapur	28.08.2019	0	0
	Total		**9,01,180**	**9,01,180**
		R.O. Amroha		
40	Lodhipur Rajput	23.05.2005	0	0
41.	Umri Kalan	02.03.2005	0	0
42.	Paigambarpur	17.10.2017	500	500
43.	Kail Bakri	23.11.2017	41,98,140	48,02,140
44.	Jamna Khas	27.11.2017	42,97,760	42,97,760
	Total		**84,96,400**	**91,00,400**

		R.O. Rampur		
45.	Punjab Nagar	27.01.2004	90,04,285	90,04,285
46.	Mubarakpur	10.07.2009	1,30,000	1,30,000
	Total		**91,34,285**	**91,34,285**
		R.O. Alipur Chopla		
47.	MS Hasanpur	13.11.2017	17,67,74,383	16,40,77,294
48.	Chapna	11.04.2018	13,54,633	13,54,633
	Total		**178,129,016**	**178,129,016**
		R.O Sambhal		
49.	Sarai Tareen	29.03.1985	89,250	89,250
	Total		**89,250**	**89,250**
A	**Grand Total (Fraud)**		**23,12,08,729**	**23,58,92,317**

B. Theft/Dacoity as on 31.03.2020

S. No.	Name of Branch / E.C	Sol Id	Date of detection	Outstanding as on 31.03.2020	Provision held as on 31.03.2020
			R.O. Muzaffarnagar		
1	Bidoloi	9175	19.04.2003	990670	990670
2	Behat	9223	--	3	3
3	Pawati	9284	17.04.2017	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	--	100	100
13	Kaulhai	9331	--	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	Moondha Pandey	8610	07.01.1991	5000	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			**385557**	**385557**
			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		02.06.1992	38500	38500
	TOTAL			**38500**	**38500**
		TOTAL		**4570400**	**4570400**
A+B		**Grand Total (Fraud & Dacoity)**		**23,57,79,129**	**24,04,62,717**

Note:
As regard Fraud & Dacoity cases outstanding as on 31.03.2020, there were 57& 24 cases respectively, amounting of Rs. 23,57,79,129/- against them a provision of Rs. 24,04,62,717/- has been made. However, a sum of (i) Rs. 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 Rs. 80,000/-, (ii) Rs. 3,89,343/-, (iii) Rs. 34,89,745/- for unauthorized withdrawals & transfer of funds in several Accounts at Branch Office Pipra, Khundarey & Chamroopur, apprehended to be contingent liability.

13.10 Covid-19 pandemic continues to spread across several countries including India resulting in a significant volatility in global and Indian financial markets and a significant decline in global and local economic activities. The Govt. of India had announced a series of lock down measures from March 24, 2020 onwards which have been extended from time to time upto June 30, 2020. Govt. of India has directed a calibrated and gradual withdrawal of lock down and partial resumption of economic activities.
In this situation, though the challenges continue to unfold, the Bank is gearing itself on all fronts to meet the same. The situation continues to be uncertain and the Bank is evaluating the situation on an going basis. Major challenges for the Bank would arise from extended working capital cycle and waning cash flows.

Despite these events and conditions, there would not be any significant impact on the liquidity and profitability of the Bank.

In accordance with RBI guidelines relating to 'COVID 19 Regulatory Package' on asset classification and provisioning viz; Notification No. RBI/2019-20/186 DOR.No.BP. BC.47/21.04.048/2019-20 dated 27th March 2020 and circular DOR.No.BP.BC.63/21.04.048/2019- 20 dated 17th April 2020, Bank has granted a moratorium on payment of installments and / or interest as applicable, falling due between March 1, 2020 and August 31, 2020 to eligible borrowers classified as standard, even if overdue, as on February 29, 2020 without considering the same as restructuring. The moratorium period, wherever granted, shall be excluded by the Bank from the number of days the account is past due for the purpose of asset classification under RBI's Income Recognition and Asset Classification norms. In accordance with RBI's guidelines, the Bank is required to make provision 10% of the outstanding advances over two quarters beginning with the quarter ended March 31, 2020 in respect of such borrowal accounts where assets classification benefit has been granted as per RBI Guidelines. Accordingly, Bank has extended the relief in terms of the said circulars as follows:

Sr. No.	Particulars	Amt. in (Lacs)
i.	Respective amounts where the moratorium/ deferment was extended	438454.35
ii.	Out of above (i) amount where asset classification benefits is extended	61051.90
iii.	Provisions made during the Q4FY 2019-2020 (5%) on above (ii).	3052.59
iv.	Provisions adjusted during the respective accounting periods against slippages and the residual provisions	Nil

13.11. Provision for Income Tax: Excess provision of Income tax made during the year and Taxes paid accordingly. However, net effect of the same shall be taken while filing of Income Tax Return as per the respective provisions of Income Tax Act, 1961.

13.12 Amalgamation of erstwhile Prathama Bank and erstwhile Sarva U.P. Gramin Bank

The Government of India, Ministry of Finance vide Gazette Notification no. 853 dated 22.02.2019 had notified the Amalgamation of erstwhile Sarva UP Gramin Bank, HO: Meerut (Sponsored by Punjab National Bank) and erstwhile Prathama Bank, HO: Moradabad (Sponsored by Syndicate Bank) in a **single entity "Prathama U.P. Gramin Bank" with its Head Office at Moradabad** under the sponsorship of Punjab National Bank, **which came into existence from 1st day of April 2019.**

By virtue of this notification, all the assets, liability, contracts, deeds, bonds, agreements, guarantees, powers of attorney, grants of legal representation and other instruments etc of erstwhile Sarva UP Gramin Bank and Prathama Bank had been transferred to Prathama UP Gramin Bank.

13.13 Contingent Liabilities: Read with Schedule-12

Details of Claims against the Bank not acknowledge as Debt of Rs 4015016239/- as contingent liability, belongs to Income Tax cases of erstwhile Prathama Bank pending at various stages as under:-

Details of Income Tax Demands contingent in Nature

AY	Demand Type	Demand Amount	Status 1	Status 2
2009-10	Re-Assessment	190502640	Case is in favour of Bank at ITAT New Delhi	I.Tax Department Appeal pending at High Court
2010-11	Assessment	268598040	Case is in favour of Bank at ITAT New Delhi	I.Tax Department Appeal pending at High Court
2011-12	Assessment	64881400	Case is in favour of Bank at ITAT New Delhi	I.Tax Department Appeal pending at High Court
2012-13	Assessment	282552810	Case is in favour of Bank at ITAT New Delhi	I.Tax Department Appeal pending at High Court
2012-13	Penalty	12500000	---	Bank's Appeal with CIT(A), Moradabad pending
2013-14	Assessment	534949710	Case is against at CIT(A) Moradabad level	Bank's Appeal with ITAT, New Delhi pending
2013-14	Penalty	632856040	---	Bank's Appeal with CIT(A), Moradabad pending
2014-15	Assessment	194309640	Case is against at CIT(A) Moradabad level	Bank's Appeal with ITAT, New Delhi pending
2014-15	Penalty	733971006	---	Bank's Appeal with CIT(A), Moradabad pending
2015-16	Assessment	453048730	Case is against at CIT(A) Moradabad level	Bank's Appeal with ITAT, New Delhi pending
2016-17	Assessment	257643401	---	Bank's Appeal with CIT(A), Moradabad pending
2017-18	Assessment	389202822	---	Bank's Appeal with CIT(A), Moradabad pending
Total		**4015016239**		

13.14 Previous year figures have been regrouped/ reclassified, wherever necessary, to confirm to 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.

Note: Previous year figures are sum of erstwhile Prathama Bank and erstwhile Sarva U.P. Gramin Bank.

sd/-	sd/-	sd/-
(Mukesh Babu Gupta)	**(Virender Kant)**	**(Rakesh Kumar Arora)**
Chief Manager	**General Manager**	**Chairman**
sd/-	sd/-	sd/-
(Soumendu Kumar Das)	**(Rakesh Chandra)**	**(Prabhudatta Sahoo)**
Director	**Director**	**Director**
sd/-	sd/-	sd/-
(Rajendra Singh)	**(Pramod Kumar)**	**(Shiv Shankar)**
Director	**Director**	**Director**

Place: Moradabad

As Per Our Separate Report Of Even Date Attached

For, Anoop Agarwal & Co.
Chartered Accountants
FRN. 001739C

CA Rishi Srivastava
Partner
M.No. 431031

Place: Moradabad

निदेशक मण्डल द्वारा तुलन–पत्र अंगीकरण (Adoption) बैठक की मुख्य झलकियाँ

विभिन्न कार्यक्रमों की झलकियाँ

प्रथमा यू॰ पी॰ ग्रामीण बैंक
Prathama U. P. Gramin Bank

भारत सरकार का उपक्रम / A Govt. of India Undertaking

प्रवर्तक : पंजाब नैशनल बैंक

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