



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

(A Govt. of India Undertaking)

(प्रवर्तक : **पंजाब नैशनल बैंक**)

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

द्वितीय वार्षिक प्रतिवेदन
**2nd ANNUAL
REPORT**

हमारे प्रेरणास्रोत Our Source of Inspiration



श्री च० एस० एस० मल्लिकार्जुन राव

प्रबंध निदेशक एवं मुख्य कार्यकारी अधिकारी
पंजाब नेशनल बैंक

Shri Ch. S. S. Mallikarjun Rao

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



श्री संजय कुमार

कार्यकारी निदेशक, पंजाब नेशनल बैंक

Sh. Sanjay Kumar

Executive Director
Punjab National Bank



श्री विजय दुबे

कार्यकारी निदेशक, पंजाब नेशनल बैंक

Sh. Vijay Dubey

Executive Director
Punjab National Bank



श्री स्वरूप कुमार साहा

कार्यकारी निदेशक, पंजाब नेशनल बैंक

Sh. Swarup Kumar Saha

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** **2020 - 21**

31 मार्च 2021 को समाप्त वर्ष के लिये
निदेशकों का प्रतिवेदन, अंकेक्षकों का प्रतिवेदन,
तुलन पत्र एवं लाभ—हानि खाता

**Directors' Report, Auditors' Report,
Balance Sheet and Profit & Loss Account
for the year ended 31st March 2021**

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

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

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

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



निदेशक मण्डल

श्री राकेश कुमार अरोड़ा
अध्यक्ष

श्री सुरिन्दर पाल सिंह
अंचल प्रबन्धक, पंजाब नेशनल बैंक
अंचल कार्यालय, मेरठ

श्री राकेश चन्द्र
सहायक महाप्रबन्धक
भारतीय रिजर्व बैंक, लखनऊ

श्री प्रभुदत्त साहू
उप महाप्रबन्धक
नाबार्ड, लखनऊ

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

श्री राजेन्द्र सिंह
मण्डल प्रमुख
पंजाब नेशनल बैंक, मुरादाबाद

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

BOARD OF DIRECTORS

Sh. Rakesh Kumar Arora
Chairman

Sh. Surindar Pal Singh
Zonal Manager, Punjab National Bank
Zonal Office, Meerut

Sh. Rakesh Chandra
Asstt. General Manager
Reserve Bank of India, Lucknow

Sh. Prabhu Datta Sahoo
Dy. General Manager
NABARD, Lucknow

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

Sh. Rajendra Singh
Circle Head
Punjab National Bank, Moradabad

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

निदेशक मण्डल



श्री राकेश कुमार अरोड़ा
अध्यक्ष



श्री राकेश चन्द्र
सहायक महाप्रबन्धक
भारतीय रिजर्व बैंक, लखनऊ



श्री प्रभुदत्त साहू
उप महाप्रबन्धक
नाबार्ड, लखनऊ



श्री सुरिन्दर पाल सिंह
अंचल प्रबन्धक
पंजाब नैशनल बैंक, मेरठ



श्री प्रमोद कुमार
संयुक्त निदेशक
डी०आई०एफ०, लखनऊ



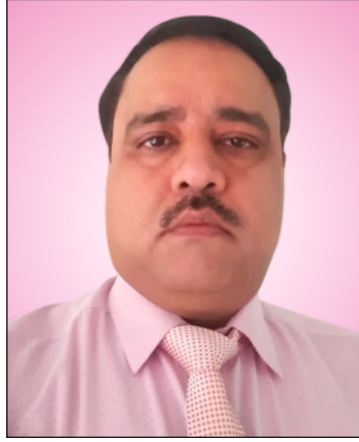
श्री राजेन्द्र सिंह
मण्डल प्रमुख
पंजाब नैशनल बैंक, मुरादाबाद



श्री शिव शंकर
उप निदेशक
डी०आई०एफ०, लखनऊ



महाप्रबन्धक गण



श्री उपेन्द्र कुमार
महाप्रबन्धक



श्री वीरेन्द्र कान्त
महाप्रबन्धक



श्री रफत अली खाँ
महाप्रबन्धक



श्री दिनेश पाठक
महाप्रबन्धक



श्री रबीन्द्र प्रताप सिंह
महाप्रबन्धक (सतर्कता विभाग)

क्षेत्रीय प्रबन्धक गण



श्री शील चन्द सिंह
क्षेत्रीय प्रबन्धक, बदायूँ



श्री पंकज भटनागर
क्षेत्रीय प्रबन्धक, गोण्डा



श्री मुकेश गुप्ता
क्षेत्रीय प्रबन्धक, बिजनौर



श्री गोविंद सिंह रावत
क्षेत्रीय प्रबन्धक, झाँसी



श्री एस.के. व्यास
क्षेत्रीय प्रबन्धक, मुजफ्फरनगर



श्री राजेन्द्र कुमार यादव
क्षेत्रीय प्रबन्धक, गाजियाबाद



श्री अरुण प्रकाश गुप्ता
क्षेत्रीय प्रबन्धक, बलरामपुर



श्री विचित्र कुमार अग्रवाल
क्षेत्रीय प्रबन्धक, मुरादाबाद



श्री राज कुमार सिंह
क्षेत्रीय प्रबन्धक, अमरोहा



श्री बलराम प्रताप
क्षेत्रीय प्रबन्धक, अलीपुर चोपला



श्री राजीव कुमार विश्नोई
क्षेत्रीय प्रबन्धक, रामपुर



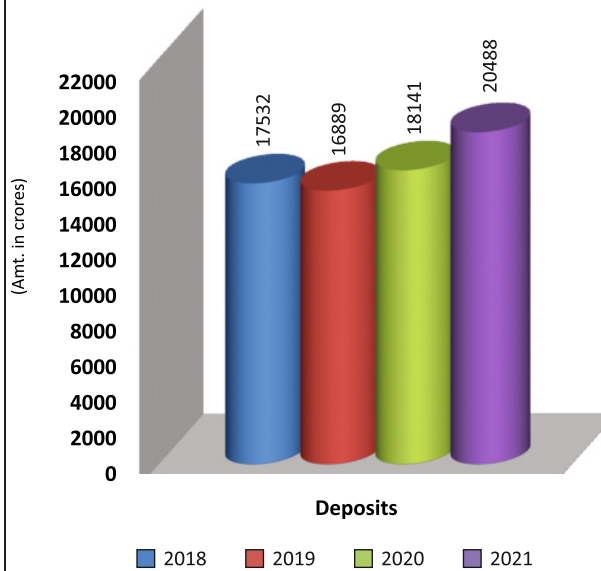
श्री संजय कुमार गंधर्व
क्षेत्रीय प्रबन्धक, संभल



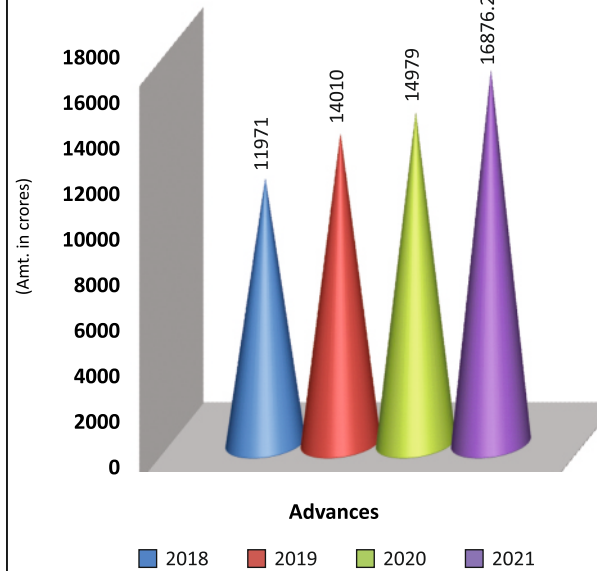
श्री अजय कुमार जायसवाल
क्षेत्रीय प्रबन्धक, ठाकुरद्वारा



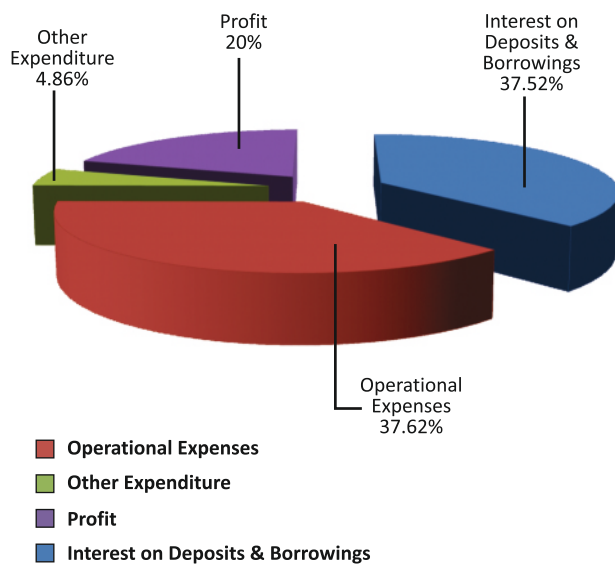
Deposit Growth



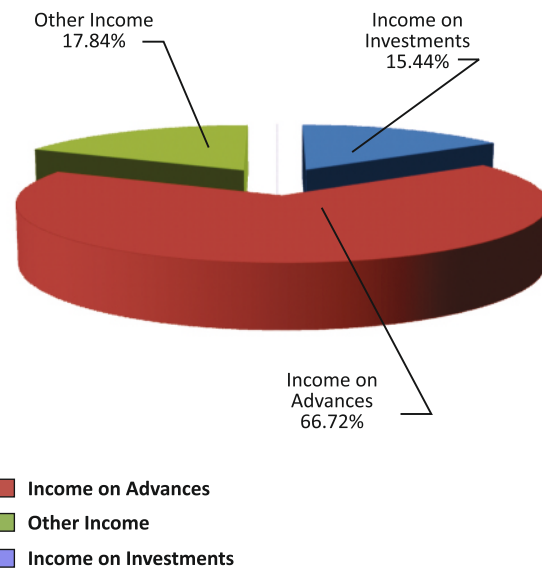
Advances Growth



Expenditure & Profit

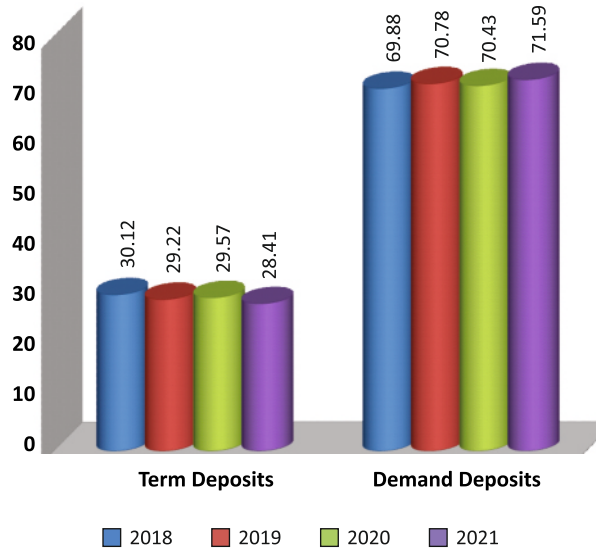


Income

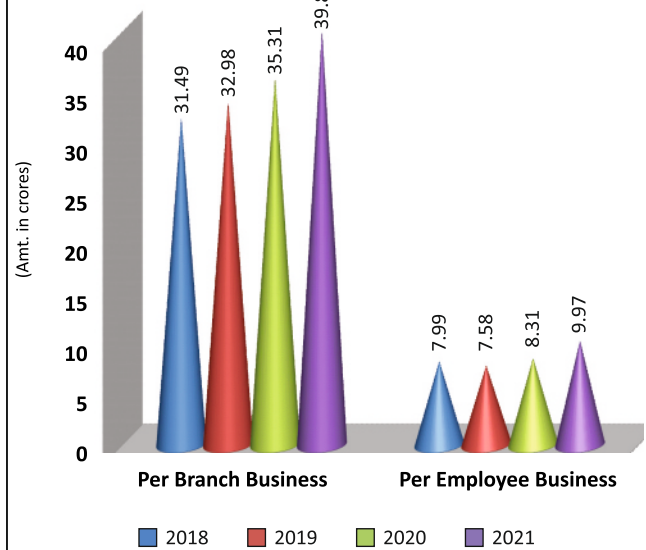




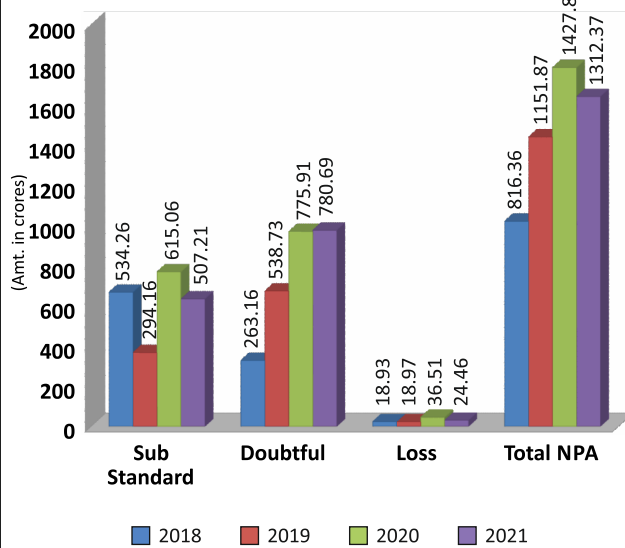
Deposit Mix (%)



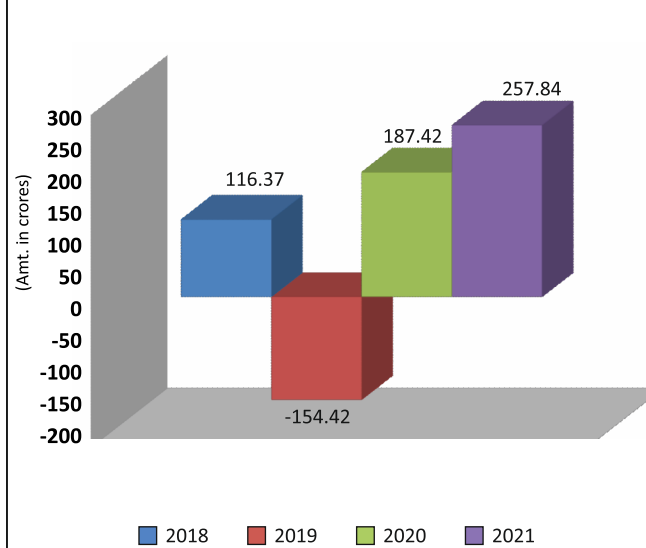
Productivity



NPA Position



Profit After Tax





साँविधिक लेखा परीक्षक Statutory Auditors

केन्द्रीय अंकेक्षक

मै. अनूप अग्रवाल एंड कंपनी गोरखपुर

शाखा लेखा परीक्षक

मै. प्रकाश और संतोष , मुरादाबाद
मै. एस. श्रीवास्तव और कं , कानपुर
मै. एस. सी. जे. एसोसिएट्स , आगरा
मै. चटर्जी और 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. पी. के. चंद एंड कंपनी , गौतम बुद्ध नगर
मै. ए. ए. आर. एंड कं गौतम बुद्ध नगर
मै. रेशमा एंड कंपनी , बुलंदशहर
मै. जी. सी. जी. एंड कं , गौतम बुद्ध नगर
मै. गुप्ता एस. एस. के. एंड एसोसिएट्स , लखनऊ
मै. सोदी सिंघल और 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 , मुज़फ्फरनगर
मै. यू. एन. मोदी एंड कं , झांसी
मै. कपिल खन्ना एंड एसोसिएट्स , झांसी
मै. ए. के. जे. एंड एसोसिएट्स , मेरठ
मै. अग्रवाल सेठ एंड कं , नोएडा
मै. गुप्ता और एस कुमार , पंचशील नगर

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 Kr Agrawal & Associates , Moradabad
M/s Shwetabh & Associates , Moradabad
M/s Shatrughna Agrawal & Co. , Deoria
M/s P. K. Chand & 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



मै. अमित वी गुप्ता एंड एसोसिएट्स , जौनपुर
मै. ए. एस. एन. एंड एसोसिएट्स , सहारनपुर
मै. शरद मंगल एंड कंपनी , आगरा
मै. पीयूष मिश्रा एंड कं , लखनऊ
मै. दीपक एस.एन.गोयल एंड एसोसिएट्स, कांशीराम नगर
मै. जैन बोथरा एंड कं , वाराणसी
मै. मनीष शशांक एंड कं , लखनऊ
मै. मनीष राकेश एंड कंपनी ,, मेरठ
मै. बी. आर. एस. के. एंड एसोसिएट्स , लखनऊ
मै. मित्तल निर्भय एंड कं , आगरा

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

M/s Amit V Gupta & Associates , Jaunpur
M/s A. S. N. & Associates , Saharanpur
M/s Sharad Mangal & Co. , Agra
M/s Piyush Misra & Co. , Lucknow
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 Mittal Nirbhay & Co. , Agra

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



विषय—सूची

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प्रशासनिक स्वरूप / ADMINISTRATIVE SET-UP

स्थिति यथा 31.03.2021 as on 31.03.2021

प्रधान कार्यालय / Head Office

नाम / Name	पद / Post
श्री राकेश कुमार अरोड़ा Sh. Rakesh Kumar Arora	अध्यक्ष Chairman
श्री उपेन्द्र कुमार Sh. Upendra Kumar	महाप्रबन्धक General Manager
श्री वीरेन्द्र कान्त Sh. Virender Kant	महाप्रबन्धक General Manager
श्री रफत अली खां Sh. Rafat Ali Khan	महाप्रबन्धक General Manager
श्री दिनेश पाठक Sh. Dinesh Pathak	महाप्रबन्धक General Manager
श्री रबीन्द्र प्रसाद सिंह Sh. Rabindra Prasad Singh	महाप्रबन्धक, सतर्कता विभाग General Manager, Vigilance Department

विभागाध्यक्ष / Deptt. Incharge

नाम / Name	विभाग / Department
श्री प्रेमराज सिंह Sh. Premraj Singh	मानव संसाधन विकास विभाग, सामान्य प्रशासन विभाग Human Resource Development Department, General Administration Department.
श्री राजेन्द्र सिंह Sh. Rajendra Singh	निरीक्षण एवं नियंत्रण विभाग Inspection & Control Department.
श्रीमती शिखा अग्रवाल Smt. Shikha Agarwal	योजना एवं विकास विभाग Planning & Development Department
श्री अनुज कुमार मांगलिक Sh. Anuj Kumar Manglik	ऋण विभाग Loans Department
श्री दीपक रस्तोगी Sh. Deepak Rastogi	वित्तीय समावेशन विभाग, Financial Inclusion Department.
श्री दीपक Sh. Deepak	लेखा विभाग व सूचना एवं तकनीक विभाग, Accounts Department and Information Technology Department
श्री सलिल कुमार जोशी Sh. Salil Kumar Joshi	अनर्जक आस्तियों एवं वसूली विभाग NPA & Recovery Department.
श्री अलोक आहुजा Sh. Alok Ahuja	अध्यक्षीय सचिवालय Chairman Secretariat
श्री मलय श्रीवास्तव Sh. Malay Srivastava	विधि विभाग Law Department.
श्री कुलदीप कुमार मिश्रा Sh. Kuldeep Kumar Mishra	मार्केटिंग कक्ष Marketing Cell
श्री योगेन्द्र सिंह यादव Sh. Yogendra Singh Yadav	स्टाफ अध्ययन केन्द्र Staff Learning Centre



प्रशासनिक स्वरूप

अध्यक्ष

महाप्रबन्धक गण

प्र०का०

क्षेत्रीय प्रबन्धक, बिजनौर	क्षेत्रीय प्रबन्धक, गाजियाबाद	क्षेत्रीय प्रबन्धक, मुजफ्फरनगर	क्षेत्रीय प्रबन्धक, गोंडा	क्षेत्रीय प्रबन्धक, बलरामपुर	क्षेत्रीय प्रबन्धक, बदायूँ	क्षेत्रीय प्रबन्धक, झाँसी
जनपद	जनपद	जनपद	जनपद	जनपद	जनपद	जनपद
बिजनौर 82	मेरठ 15	मुजफ्फरनगर 39	गोंडा 92	बलरामपुर 66	बदायूँ 61	झाँसी 46
हरिद्वार 01	गाजियाबाद 10	शामली 15	कुल 92	कुल 66	सम्भल 10	ललितपुर 31
कुल 83	हापुड 14	सहारनपुर 16			कुल 71	कुल 77
	गौतमबुद्धनगर 12	कुल 70				
	बागपत 09					
	बुलन्दशहर 14					
	कुल 74					

क्षेत्रीय प्रबन्धक, अमरोहा	क्षेत्रीय प्रबन्धक, अलीपुर चौपला	क्षेत्रीय प्रबन्धक, मुरादाबाद	क्षेत्रीय प्रबन्धक, रामपुर	क्षेत्रीय प्रबन्धक, संभल	क्षेत्रीय प्रबन्धक, ठाकुरद्वारा
जनपद	जनपद	जनपद	जनपद	जनपद	जनपद
अमरोहा 48	अमरोहा 66	मुरादाबाद 60	रामपुर 71	संभल 64	मुरादाबाद 53
मुरादाबाद 16	कुल 66	संभल 03	कुल 71	मुरादाबाद 11	रामपुर 10
संभल 9		रामपुर 01		अमरोहा 01	कुल 63
कुल 73		कुल 64		कुल 76	

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



क्षेत्रीय कार्यालय
REGIONAL OFFICE

क्षेत्रीय प्रबन्धक Regional Manager	क्षेत्र Region
श्री शील चन्द सिंह Sh. Sheel Chand Singh	बदायूँ Budaun
श्री पंकज भटनागर Sh. Pankaj Bhatnagar	गोण्डा Gonda
श्री मुकेश गुप्ता Sh. Mukesh Gupta	बिजनौर Bijnor
श्री गोविंद सिंह रावत Sh. Govind Singh Rawat	झाँसी Jhansi
श्री एस.के. व्यास Sh. S.K. Vyas	मुजफ्फरनगर Muzaffarnagar
श्री राजेन्द्र कुमार यादव Sh. Rajendra Kumar Yadav	गाजियाबाद Ghaziabad
श्री अरुण प्रकाश गुप्ता Sh. Arun Prakash Gupta	बलरामपुर Balrampur
श्री विचित्र कुमार Sh. Vichitra Kumar	मुरादाबाद Moradabad
श्री राज कुमार Sh. Raj Kumar	अमरोहा Amroha
श्री बलराम प्रताप Sh. Balram Pratap	अलीपुर चौपला Alipur Chopla
श्री राजीव कुमार विश्नोई Sh. Rajeev Kumar Vishnoi	रामपुर Rampur
श्री संजय कुमार गंधर्व Sh. Sanjay Kumar Gandherv	संभल Sambhal
श्री अजय कुमार जायसवाल Sh. Ajay Kumar Jaiswal	ठाकुरद्वारा Thakurdwara



क्षेत्रीय कार्यालयानुसार स्थिति यथा 31.03.2021
Regional Office-wise Position as on 31.03.2021

(राशि हजारों में)

(Amount in thousand)

क्र० सं० Sr. No.	क्षेत्रीय कार्यालय/ Regional Office	शाखायें Branches	कार्मिक Staff	जमा Deposits	ऋण Advances	कुल व्यवसाय Total Business	बैंक व्यवसाय में हिस्सा % % Share in Bank Business
1	अलीपुर चौपला Alipur Chopla	66	277	12819812	14271459	27091271	7.25
2	अमरोहा Amroha	73	308	16380517	12982173	29362690	7.86
3	बलरामपुर Balrampur	66	217	13743364	9021726	22765090	6.09
4	बिजनौर Bijnor	83	289	21281069	14501184	35782253	9.58
5	बदायूँ Badaun	71	255	13307191	16950579	30257770	8.10
6	गाजियाबाद Ghaziabad	74	242	15881526	9992251	25873777	6.93
7	गोण्डा Gonda	92	316	21765953	16940840	38706793	10.36
8	झाँसी Jhansi	77	291	18856435	17357782	36214217	9.69
9	मुरादाबाद Moradabad	64	342	23426359	12700747	36127106	9.67
10	मुजफ्फरनगर Muzaffarnagar	70	244	13857571	9812205	23669776	6.33
11	रामपुर Rampur	71	284	8302888	13759089	22061977	5.90
12	संभल Sambhal	76	275	13418988	12259861	25678849	6.87
13	ठाकुरद्वारा Thakurdwara	63	250	11835744	8212751	20048495	5.37
	योग / Total	946	3746	204877417	168762647	373640064	100

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

*इसमें प्रधान कार्यालय के 156 कर्मचारी शामिल है/It includes 156 Staff of Head Office



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

(राशि हजारों में)

(Amount in thousand)

क्र.सं. Sr.No.	विवरण/Particulars	31.03.2021	31.03.2020	31.03.2019
A	प्रमुख प्रगति सूचक/ Key Performance Indicators			
1	कार्यक्षेत्र जनपद/No. of Districts Covered	20	20	20
2	शाखाओं की संख्या/No. of Branches	946	946	945
	सामान्य बैंकिंग शाखाएँ/ General Banking Branches	938	938	938
	क) ग्रामीण/ A) Rural	699	699	699
	ख) अर्द्धशहरी/ B) Semi Urban	162	162	162
	ग) शहरी/ C) Urban	63	63	63
	घ) महानगरीय/ D) Metropolitan	14	14	14
	सेवा शाखाएँ/ Service Branches	7	7	7
	क) अर्द्धशहरी/ A) Semi Urban	2	2	2
	ख) शहरी/ B) Urban	5	5	5
3	कुल कर्मचारी (प्रायोजक बैंक से प्रतिनियुक्त को छोड़कर)/ Total Staff (Excluding Deputed from Sponsor Bank)	3746	3984	4078
	क) उपरोक्त में से अधिकारी/ A) Of which officers	2075	2188	2209
4	जमा राशियाँ/ Deposits	204877417	181406918	168887623
	% वृद्धि/ % Growth	12.94	7.41	-3.67
5	पुनर्वित्त अवशेष/ Refinance Outstanding	17581635	17631015	18842075
	% वृद्धि/ % Growth	-0.28	-6.41	-24.49
6	कुल ऋण एवं अग्रिम (बकाया राशि)/ Gross Loans & Advances (O/S amt.)	168762647	149795565	140097915
	% वृद्धि/ % Growth	12.66	6.92	17.03
	बिन्दु सं० 6 में शामिल प्राथमिकता क्षेत्र को ऋण/ Of 6 Above, Loans to Priority Sector	158858964	140758878	129354729
	बिन्दु सं० 6 में शामिल अनुसूचित जाति/जनजाति/पिछड़ी जाति को ऋण/ Of 6 Above, Loans to SC/ST/OBC	52354794	46736216	43485301
	बिन्दु सं० 6 में शामिल छोटे, सीमान्त कृषक व कृषक मजदूरों को ऋण/ Of 6 Above, Loans to SF/MF/AL	111931700	98033605	90482516
	बिन्दु सं० 6 में शामिल अल्पसंख्यकों को ऋण/ Of 6 Above, Loans to Minorities	32429800	29462847	30209536
	Including 07 service branches & 01 USB branch			
7	ऋण-जमा अनुपात/ C.D.Ratio	82.37	82.57	82.95
8	निवेश अवशेष/ Investment Outstanding	76155743	65298703	62112772
	% वृद्धि / %Growth	+16.63	+5.13	-12.74
	एस0एल0आर0 निवेश/ SLR Investment	51381756	40925528	38966098
	नॉन एस0एल0आर0 निवेश/ Non-SLR Investment	24773987	24373175	23146674



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

क्र.सं. Sr.No.	विवरण/Particulars	31.03.2021	31.03.2020	31.03.2019
B	औसत / Average			
9	औसत जमाराशियों / Average Deposits	193142168	167340377	152682516
	% वृद्धि / % Growth	15.42	9.60	-2.54
10	औसत पुनर्वित्त / Average Refinance	20088215	17959499	24508837
	% वृद्धि / % Growth	11.85	-26.72	5.53
11	औसत ऋण एवं अग्रिम / Average Gross Loans & Advances	159279106	134797786	119216017
	% वृद्धि / % Growth	18.16	13.07	13.82
12	औसत निवेश / Average Investments	49867853	40370158	56793341
	% वृद्धि / % Growth	23.63	-28.92	-1.97
13	औसत कार्यकारी कोष / Average Working Funds	239011717	215472346	198737125
C	वर्ष के अन्तर्गत वितरित ऋण / Loans disbursement during the year			
14	कुल वितरित ऋण / Total Loans disbursement	106388600	117668699	113617230
	% वृद्धि / % Growth	-9.59	3.57	7.23
	बिन्दु सं.14 में शामिल प्राथमिकता क्षेत्र को ऋण / Of 14 Above, Loans to P. S.	100747700	112357059	98282263
	बिन्दु सं.14 में शामिल अनुसूचित जाति / जनजाति / पिछड़ी जाति को ऋण / Of 14 Above, Loans to SC/ST/OBC	33259383	40383897	29130060
	बिन्दु सं.14 में शामिल छोटे, सीमान्त कृषक व कृषक मजदूरों को ऋण / Of 14 Above, Loans to SF/MF/AL.	67627385	77425268	68855313
	बिन्दु सं.14 में शामिल अल्पसंख्यकों को ऋण / Of 14 Above, Loans to Minorities	21169659	22627690	71754792
D	उत्पादकता / Productivity			
15	प्रति शाखा / Per Branch	398337	353094	329760
16	प्रति कर्मचारी / Per Staff	99744	83133	75769
E	वसूली प्रगति / Recovery Performance			
17	कुल / Total	June-20	June-19	June-18
	माँग / Demand	80878525	82410610	86975023
	वसूली / Recovery	63563349	64997889	64855021
	अतिदेय / Overdues	17315176	17412721	22120002
	% वसूली (जून स्थिति) / Recovery % (June Position)	78.59	78.87	74.57
	विवरण /Particulars	31.03.2021	31.03.2020	31.03.2019
18	कृषि क्षेत्र / Farm Sector	June -20	June -19	June-18
	माँग / Demand	63558287	67680710	76283469
	वसूली / Recovery	49599862	53018202	57264711
	अतिदेय / Overdues	13958425	14662507	19018758
	% वसूली(जून स्थिति) / Recovery % (June Position)	78.03	78.34	75.07
19	गैर कृषि क्षेत्र / Non Farm Sector	June -20	June -19	June-18
	माँग / Demand	17320238	14729900	10691554
	वसूली / Recovery	13963487	11979687	7590310



क्र.सं. Sr.No.	विवरण /Particulars	June-20	June-19	June-18
	अतिदेय / Overdues	3356751	2750214	3101244
	% वसूली (जून स्थिति) / Recovery % (June Poistion)	80.61	81.33	70.99
F	परिसम्पत्तियों का वर्गीकरण / Assets Classification			
20	क) मानक / A) Standard	152707180	135520749	128579257
	ख) अवमानक / B) Sub Standard	6240578	6150629	5941601
	ग) संदिग्ध / C) Doubtful	9526953	7759083	5387339
	घ) हानि / D) Loss	287933	365104	189718
	योग / Total	168762647	149795565	140097915
21	मानक ऋणों का कुल ऋणों के सापेक्ष % / Std. Assets as % to Total Loan & Advances	90.48	92.19	91.78
G	लाभप्रदत्ता का विश्लेषण / Profitability Analysis			
22	कुल भुगतान किया गया ब्याज / Total Interest paid	8602510	8697143	9084951
	क) जमा राशियाँ / A) Deposits	7308656	7571348	7518808
	ख) उधार / B) Borrowings	1293854	1125795	1566143
23	स्थापना व्यय / Establishment Exp.	6546800	4778014	5142905
24	अन्य संचालन व्यय / Other Operating Expenses	2076920	2257674	1785080
25	वर्ष के अन्तर्गत किये प्रावधान / Provisions made during the year	1100000	5892691	5454227
	क) एनपीए के विरुद्ध / A) Against NPAs	10202591	3157228	3332338
	ख) अन्य प्रावधान / B) Other Provisions	4125427	2735463	2121889
26	कुल प्राप्त ब्याज / Total Interest Received	20173440	18678023	16325336
	क) ऋण एवं अग्रिम / A) Loans & Advances	15295329	13938543	11302361
	ख) प्रवर्तक बैंक / अन्य बैंकों के चालू खातों पर / B) Current A/c with Sponsor Bank / Other Banks	1185563	1639737	1787102
	ग) एसएलआर निवेश / C) SLR Investments	3249503	2836138	2962253
	घ) गैर एसएलआर निवेश / D) Non-SLR Investments	286404	120250	210707
	ड) अन्य ब्याज / Other Interest	152310	143355	62913
	विवरण /Particulars	31.03.2021	31.03.2020	31.03.2019
27	विविध आय / Misc. Income	2751186	1959137	1815694
28	लाभ / हानि (कर के बाद) /	2578396	1874237	-1544244
H	अन्य सूचनाएँ / Other Informations			
29	अंशपूँजी जमा राशि / Share Capital Deposit Amt.	0	0	0
30	कुल प्रावधान / Cumulative Provision	10613947	13194604	15580212



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Prathama U.P. Gramin Bank, Moradabad

	क) एनपीए0 के विरुद्ध / A) Against NPAs	10202591	9446479	4187192
	(क) में से अमूर्त आस्तियों, फ्राड आदि के विरुद्ध / Out of (A) Against intangible Assets, Frauds etc.	250832	243671	6954430
31	मान्यता समाप्त ब्याज / Interest De-recognised			
	क) वर्ष के दौरान / A) During the year	361861	499850	1382790
	ख) संचित / B) Cumulative	2931687	2569826	2491455
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	19306549	16473387	14228916



अधिकतम व्यवसाय वाली 25 शाखायें यथा 31.03.2021
25 Branches with Maximum Business as on 31.03.2021

(राशि हजारों में) (Amount in thousand)

क्र० सं० S.No.	शाखा Branch	क्षेत्र Region	जमा Deposits	अग्रिम Advances	कुल व्यवसाय Total Business
1	RAM GANGA VIHAR	Moradabad	3121102	547891	3668993
2	MAJHOLA LINE PAR	Moradabad	1544170	294218	1838389
3	BIJNOR	Bijnor	1068982	768389	1837370
4	CHANDPUR	Bijnor	1128235	475627	1603862
5	V.K.ROAD	Bijnor	1261402	186313	1447715
6	CIVIL LINES	Budaun	1171761	262528	1434289
7	BHAGWATIGANJ	Balrampur	1160147	274138	1434285
8	BANGLA GAON	Moradabad	1228043	189326	1417370
9	MAURANIPUR	Jhansi	692902	679362	1372264
10	RAJNAGAR	Ghaziabad	981026	378781	1359806
11	KATGHAR	Moradabad	1081340	262645	1343984
12	GANDHI COLONY	Muzaffar nagar	1116314	224255	1340569
13	HARTHALA	Moradabad	1133975	204520	1338495
14	BARGAON	Gonda	994472	323927	1318399
15	GAROTHA	Jhansi	506035	776465	1282500
16	MEERUT MAIN BRANCH	Ghaziabad	915494	364010	1279505
17	HASANPUR	Alipur Chopla	902075	352142	1254217
18	MILAK	Rampur	383326	797600	1180926
19	MADAWARA	Jhansi	345288	794863	1140151
20	AMROHA	Amroha	825574	313712	1139286
21	BALRAMPUR	Balrampur	880731	254125	1134855
22	DHAMPUR	Bijnor	803751	322911	1126662
23	LALITPUR (MAIN)	Jhansi	695464	430758	1126222
24	ALMASPUR	Muzaffarnagar	926342	191998	1118340
25	SAMBHAL	Sambhal	729460	388682	1118142



निदेशक मण्डल का प्रतिवेदन 2020-21

प्रथमा यू.पी. ग्रामीण बैंक का निदेशक मण्डल क्षेत्रीय ग्रामीण बैंक अधिनियम 1976 की धारा 20 के क्रम में 31 मार्च 2021 को समाप्त हुए वित्तीय वर्ष हेतु बैंक के द्वितीय 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 बैंको प्रथमा बैंक एवं सर्व यू.पी. ग्रामीण बैंक के समामेलन पश्चात् पंजाब नेशनल बैंक द्वारा प्रवर्तित प्रथमा यू.पी. ग्रामीण बैंक अस्तित्व में आया, जिसका प्रधान कार्यालय, मुरादाबाद में है। बैंक का कार्यक्षेत्र 20 जनपदों में फैला हुआ है। उत्तर प्रदेश राज्य के 19 जनपदों क्रमशः मुरादाबाद, अमरोहा, रामपुर, मेरठ, गाजियाबाद, बुलन्दशहर, गौतमबुद्धनगर, बिजनौर, मुजफ्फरनगर, सहारनपुर, बागपत, झांसी, ललितपुर, बदायूँ, गोण्डा, बलरामपुर, हापुड, शामली एवं सम्भल में तथा एक शाखा उत्तराखण्ड राज्य के लालढांग (जनपद हरिद्वार) में है।

2. शाखा संजाल :

चालू वित्तीय वर्ष के अन्त में हमारे बैंक की कुल 939 बैंकिंग शाखायें (938 पूर्ण शाखाएँ एवं 01 अति सूक्ष्म शाखा) है। शाखातन्त्र में 14 मेट्रोपालिटन, 63 शहरी, 162 अर्द्धशहरी एवं 700 ग्रामीण शाखायें शामिल हैं। जनपदवार शाखाओं की स्थिति सारणी संख्या 01 में दी गई है।

Directors' Report 2020-21

In terms of Sec.20 of the RRB Act 1976, the Board of Directors of Prathama UP Gramin Bank has pleasure in presenting the second Annual Report, audited balance sheet and profit & loss A/C for the year ended 31st March 2021 together with the auditor's report of the bank.

1. Brief Introduction :

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

2. Branch Network :

At the end of the Current financial year, there are 939 Banking Branches comprising of 938 Full Fledged branches & 01 Ultra Small Branch in our Bank. Branch network includes 14 metropolitan, 63 urban, 162 semi-urban and 700 rural Branches. The district-wise position of the branches is given in Table No. 01. :-



सारणी सं. 01 / Table No. 01

जनपद / District	मेट्रोपालिटन शाखायें / Metropolitan Br.	शहरी शाखायें / Urban Br.	अर्द्धशहरी शाखायें / Semi - Urban Br.	ग्रामीण शाखायें / Rural Br.	कुल शाखायें / Total Br.
क्षेत्र 01 अलीपुर चौपला / R.O. Alipur Chopla					
अमरोहा / Amroha	0	0	14	52	66
उप योग / Sub Total	0	0	14	52	66
क्षेत्र 02 अमरोहा / R.O. Amroha					
अमरोहा / Amroha	0	6	5	37	48
मुरादाबाद / Moradabad	0	0	3	13	16
संभल / Sambhal	0	0	0	9	9
उप योग / Sub Total	0	6	8	59	73
क्षेत्र 03 बलरामपुर / R.O. Balrampur					
बलरामपुर / Balrampur	0	0	6	60	66
उप योग / Sub Total	0	0	6	60	66
क्षेत्र 04 बदायूँ / R.O. Budaun					
बदायूँ / Budaun	0	3	14	43	60
संभल / Sambhal	0	0	2	9	11
उप योग / Sub Total	0	3	16	52	71
क्षेत्र 05 बिजनौर / R.O. Bijnor					
बिजनौर / Bijnor	0	0	23	59	82
हरिद्वार / Haridwar	0	0	0	1	1
उप योग / Sub Total	0	0	23	60	83
क्षेत्र 06 गाजियाबाद / R.O. Ghaziabad					
मेरठ / Meerut	8	0	3	4	15
गाजियाबाद / Ghaziabad	6	0	1	3	10
हापुड / Hapur	0	1	1	12	14
बुलन्दशहर / Bulandshahar	0	4	2	8	14
गौतमबुद्धनगर / G.B. Nagar	0	0	4	8	12
बागपत / Baghpat	0	1	1	7	9
उप योग / Sub Total	14	6	12	42	74
क्षेत्र 07 गोण्डा / R.O. Gonda					
गोण्डा / Gonda	0	4	15	73	92
उप योग / Sub Total	0	4	15	73	92
क्षेत्र 08 झोंसी / R.O. Jhansi					
झोंसी / Jhansi	0	9	11	26	46
ललितपुर / Lalitpur	0	5	1	25	31
उप योग / Sub Total	0	14	12	51	77
क्षेत्र 09 मुरादाबाद / R.O. Moradabad					
मुरादाबाद / Moradabad	0	17	6	37	60
संभल / Sambhal	0	0	0	3	3
रामपुर / Rampur	0	0	0	1	1
उप योग / Sub Total	0	17	6	41	64
क्षेत्र 10 मुजफ्फरनगर / R.O. Muzaffarnagar					
मुजफ्फरनगर / Muzaffar Nagar	0	4	14	21	39
शामली / Shamli	0	2	3	10	15
सहारनपुर / Saharanpur	0	3	7	6	16
उप योग / Sub Total	0	9	24	37	70



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क्षेत्र 010 रामपुर / R.O. Rampur					
रामपुर / Amroha	0	4	10	57	71
उप योग / Sub Total	0	4	10	57	71
क्षेत्र 010 संभल / R.O. Sambhal					
मुरादाबाद / Moradabad	0	0	1	8	9
संभल / Sambhal	0	5	7	55	67
उप योग / Sub Total	0	5	8	63	76
क्षेत्र 010 ठाकुरद्वारा / R.O. Thakurdwara					
मुरादाबाद / Moradabad	0	0	8	45	53
रामपुर / Rampur	0	0	2	8	10
उप योग / Sub Total	0	0	10	53	63
महायोग / Grand Total	14	68	164	700	*946

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

31.03.2021 को पदधारितानुसार वर्गीकृत शाखाओं का विवरण सारणी संख्या 02 में निम्न प्रकार है :- Details of branches categorized incumbency-wise as on 31.03.2021 is given in Table No. 02. :-

सारणी सं. 02 / Table No. 02

शाखाएँ / Branches	संख्या / 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
योग / Total	938

3. अंशपूँजी :

दिनांक 31.03.2021 को बैंक की प्राधिकृत अंश पूँजी रु. 2000 करोड़, जो कि रु 10 प्रत्येक के 200 करोड़ अंशों में विभक्त है। बैंक की अभिदत्त चुकता अंश पूँजी रु. 60.53 करोड़ है जो कि क्रमशः केन्द्र सरकार (50%), प्रवर्तक बैंक (35%) (पंजाब नेशनल बैंक) तथा उत्तर प्रदेश सरकार (15%) द्वारा प्रदत्त है।
(सारणी संख्या-03)

3. Share Capital :

As on 31.03.2021, the authorized Share Capital of the Bank is Rs.2000 crore, divided into 200 crore shares of Rs.10 each. The subscribed and fully paid up share capital of the bank is Rs. 60.53 crore, which is subscribed by Central Government (50%), Sponsor Bank (Punjab National Bank) (35%) and State Government (15%) respectively.
(Table No. 03)

सारणी सं. 03 / Table No. 03

(राशि हजारों में)

(Amount in thousand)

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



3. जमाराशियाँ :

वर्ष के दौरान कुल जमाराशियाँ 12.94% की दर से रु. 234705 लाख की वृद्धि के साथ गत वर्ष की रु. 1814069 लाख से बढ़कर रु. 2048774 लाख हो गयीं हैं।

कोर जमाएँ गत वर्ष (31.03.20) रु0 17808.63 करोड़ के सापेक्ष इस वर्ष (31.03.21) में रु0 20452.68 करोड़ के स्तर पर रही। जिसमें गत वर्ष 8.65% वृद्धि के सापेक्ष 14.85% की वृद्धि दर्ज की गयी।

प्राईम जमाएँ गत वर्ष (31.03.20) रु0 12776.33 करोड़ के सापेक्ष इस वर्ष (31.03.21) में रु0 14666.83 करोड़ के स्तर पर रही। जिसमें गत वर्ष 6.89% वृद्धि के सापेक्ष 14.80% की वृद्धि दर्ज की गयी।

कम लागत वाली जमाओं का हिस्सा 31.03.2021 को 71.59% है। (सारणी सं. 04)

3. Deposits :

Total deposits increased from Rs. 1814069 lacs to Rs. 2048774 lacs during the year with a growth of Rs. 234705 lacs at the rate of 12.94%.

Core Deposit increased from Rs. 17808.62 Cr. (31.03.20) to Rs. 20452.68 Cr. (31.03.21) showing growth of 14.85% as against 8.65% previous year.

CASA increased from Rs. 12776.33 Cr. (31.03.20) to Rs. 14666.83 Cr. (31.03.21) showing growth of 14.80% as against 6.89% previous year.

The share of low cost deposits is 71.59% as on 31.03.2021. (Table No. 04)

सारणी सं. 04 / Table No. 04

(राशि हजारों में)

(Amount in thousand)

जमा का स्वरूप / Nature of Deposit	31.03.21			31.03.20		
	खाते / A/cs	राशि / Amt.	कुल जमा का प्रतिशत अंश / % share to total deposit	खाते / A/cs	राशि / Amt.	कुल जमा का प्रतिशत अंश / % share to total deposit
चालू जमा / Current Dep.	87040	4887241	2.39	90464	4127670	2.28
बचत जमा / Saving Dep.	10186689	141781031	69.20	9571083	123635668	68.15
सावधि जमा / Term Dep.	331446	58209145	28.41	339433	53643580	29.57
योग / Total	10605175	204877417	100	10000980	181406918	100

वर्ष के अन्त में प्रति शाखा जमाराशिया रु. 2184 लाख हैं। प्रति कर्मचारी जमाराशियाँ रु. 547 लाख हो गयी है।

(सारणी सं. 05)

Per branch deposit is Rs.2184 lacs at end of the year. Per employee deposits is Rs. 547 lacs.

(Table No.05)

सारणी सं. 05 / Table No. 05

(राशि हजारों में)

(Amount in thousand)

		31.03.21	31.03.20
प्रति शाखा जमा	Per Branch Deposit	218419	193398
प्रति कार्मिक जमा	Per Employee Deposit	54692	45534

पुनर्वित्त :

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

5. Refinance :

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



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इस वर्ष के दौरान बैंक द्वारा एस.टी. (एस.ए.ओ.) के अन्तर्गत नाबार्ड से रु. 125000.00 लाख का पुनर्वित्त प्राप्त किया गया हैं तथा मध्य कालीन योजना के अन्तर्गत 31.03.2021 को अवशेष राशि रु. 50647.34 लाख की है। संस्थानुसार पुनर्वित्त राशि का विवरण सारणी सं. 06 में दिया गया है।

During the year bank has availed refinance of Rs. 125000.00 lacs under ST (SAO) from NABARD and outstanding as on 31.03.2021 under Medium Term Scheme is Rs.. 50647.34 lacs.

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

सारणी सं. 06 / Table No. 06

(राशि हजारों में)

(Amount in thousand)

संस्था / Institution	दिनांक 31.03.20 को अवशेष / Balance as on 31.03.20	स्वीकृत सीमा 2020-21 / Sanctioned Limit 2020-21	प्राप्त पुनर्वित्त 2020-21 / Refinance Availed 2020-21	2020-21 में किया गया पुनर्भुगतान / Repayment during 2020-21	दिनांक 31.03.21 को अवशेष / Balance as on 31.03.21
1. राष्ट्रीय बैंक / National Bank					
— अल्पकालीन मौ0कृ0प0 / Short Term S.A.O.	7500000	12500000	12500000	7500000	12500000
— अतिरिक्त अल्पकालीन मौ0कृ0प0 / Addl. Short Term S.A.O.	2000000	-	-	2000000	-
— अल्पकालीन मौ0कृ0प0 (O) / Short Term S.A.O. (O)	0	-	-	-	-
— मध्यकालीन योजनागत / Medium Term Schematic	7888587		402170	3226023	5064734
उप-योग / Sub Total	17388587	12500000	12902170	12726023	17564734
2. राष्ट्रीय आवास बैंक / National Housing Bank					
— मध्यकालीन योजनागत / Medium Term Schematic	-	-	-	-	-
3. नैशनल सफाई कर्मचारी फाइनेन्स डेवलपमेन्ट कॉरपोरेशन / NSKFDC					
4. नैशनल बैकवर्ड क्लास फाइनेंशियल डेवलपमेंट कॉरपोरेशन / NBCFDC					
	812	-	-	194	618
5. नेशनल शेड्यूल कास्ट फाइनेंशियल डेवलपमेंट कारपोरेशन / (NSFDC)					
	222500	-	-	217100	5400
6. नेशनल विकलांग फाइनेंशियल डेवलपमेंट कारपोरेशन / (NHFD)					
	19116	0	0	8233	10883
योग / Total	17631015	12500000	12902170	12951550	17581635

- वर्ष के दौरान पुनर्वित्त का भुगतान बिना किसी विलम्ब या त्रुटि के देय तिथियों पर किया गया है।
- The repayment of refinance has been made on due dates without any delay or default during the year.



- वर्ष के दौरान रु. 11951 लाख की राशि ब्याज के रूप में भुगतान की गयी तथा पुनर्वित्त की औसत लागत 5.39% हैं।

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

बैंक ने अपनी जमाओं को डीआईसीजीसी से बीमित करवाया है और वर्ष के दौरान रु. 2722.08 लाख प्रीमियम के रूप में भुगतान किया है।

7. नकदी तथा बैंक शेष :

वर्ष 2020-21 के दौरान औसत जमाओं के सापेक्ष औसत रखी गयी नकदी 0.78% हैं, जो कि 2019-20 में 0.83% थी।

(सारणी सं. 07)

- During the year, a sum of Rs. 11951 lacs has been paid as interest, average cost of refinance is 5.39%

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

The bank has got insured its deposits with DICGC and has paid Rs. 2722.08 lacs as premium during the year.

7. Cash & Bank Balances:

Average cash holding vis-a-vis average deposits is 0.78% during 2020-21 as compared to 0.83% during 2019-20.

(Table No. 07).

सारणी सं. 07 / Table No. 07

(राशि हजारों में)

(Amount in thousand)

विवरण / Particulars	31.03.21	31.03.20
रोकड़ बकाया (वर्षान्त में) / Cash in hand (as on year end)	1772895	1256272
वार्षिक औसत / Yearly Average	1514584	1421063
औसत जमाओं के सापेक्ष औसत नकदी % / Average Cash as % to Average Deposits	0.78	1.00

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

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

सारणी सं. 08 / Table No. 08

(राशि हजारों में)

(Amount in thousand)

.. के साथ चालू खाते / Current A/cs with	शेष Balance	
	31.03.21	31.03.20
भारतीय रिजर्व बैंक / Reserve Bank of India	6836435	7057767
प्रवर्तक एवं अन्य व्यवसायिक बैंक / Sponsor and other commercial Banks	582417	379390

8. निवेश :

बैंक ने निदेशक मंडल द्वारा अनुमोदित अपनी निवेश नीति के अनुसार निवेश किए हैं। मार्च 2021 को बैंक का कुल निवेश रु. 557459.91 लाख है। (रु. 439897.15 लाख गत वर्ष)।

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 2021 are Rs. 557459.91 lacs (Rs. 439897.15 lacs last year).



सांवधिक तरल अनुपात (एसएलआर) को बनाए रखने के लिए किए गए मार्च 2021 को बैंक का कुल निवेश रु 512965.22 लाख है (रु. 409255.28 लाख गत वर्ष)।

दि.31.03.2021 को गैर एसएलआर निवेश रु. 43642.35 लाख (बैंकों के साथ रु 247739.87 लाख की सावधि जमाओं सहित) रहा।

बैंक की कुल आय में निवेश से प्राप्त आय का हिस्सा 23.42% है।

बैंक की पूंजी पर आगम की दर 15.10% हैं।

(सारणी सं. 09)

The investments made to maintain Statutory Liquidity Ratio (SLR) as on Mar 2021 is Rs. 512965.22 lacs. (Last year Rs. 409255.28 lacs)

As on 31.03.2021 Non-SLR investments remained Rs. 43642.35 lacs (Including FDRs with banks of Rs. 247739.87 lacs).

The share of income from investment out of total income of the bank is 23.42%.

The Return on Equity (ROE) of bank is 15.10%.

(Table No.09)

सारणी सं. 09 / Table No. 09

(राशि हजारों में)

(Amount in thousand)

विवरण / Particulars	31.03.21	31.03.20
एसएलआर निवेश / SLR Investments	51296522	40925528
गैर एसएलआर निवेश / Non-SLR Investments	4449469	3064187
योग / Total	55745991	43989715
अनुमोदित प्रतिभूतियों / Approved Securities	-	-
अन्य प्रतिभूतियों एवं बैंक की सावधि जमा राशियों / Other Securities and Fixed Deposit with Banks	20409752	21308988
एसएलआर निवेश पर अर्जित आय / Income earned on SLR Investments	3249503	2836138
गैर एसएलआर निवेश पर अर्जित आय / Income earned on Non-SLR Investments	286404	120250
एसएलआर व गैर एसएलआर प्रतिभूतियों के विक्रय पर आय / लाभ / Income/Profit on sale of SLR & Non SLR Securities (Included in mis.inc.)	151788	36688
औसत आगम / Average Yield on -		
- एसएलआर / गैर एसएलआर निवेशों पर आगम (विक्रय पर आय / लाभ सहित) / Yield on Investment (Including trading income/profit)	7.27%	7.41%
- जमाओं पर आगम / Yield on Deposits (FDRs)	7.85%	7.67%

9. ऋण एवं अग्रिम

बैंक का ऋण अवशेष 12.67% से बढ़कर रु. 1687626 लाख के स्तर पर पहुँच गया है। बैंक कृषकों को उत्पादन ऋण में शामिल किसान क्रेडिट कार्ड (केसीसी) जो बैंक के कुल ऋण का 74% है, के माध्यम से वित्त पोषण जारी रखे हुए है।

बैंक के द्वारा विभिन्न प्रकार के ऋण वितरित करने हेतु प्रयास किए जा रहे हैं। इस वित्तीय वर्ष में कृषि मियादी ऋण रिटेल मियादी ऋण को वितरित करने पर जोर दिया

9. Loans and Advances :

The credit outstanding of the bank increased by 12.67% reaching a level of Rs. 1687626 lacs. The bank continues to finance farmers through production credit including Kisan Credit Cards (KCC) which constitutes 74% 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



गया है। वित्तीय वर्ष 2020-21 में कुल बैंक ऋण बकाया का कृषि मियादी ऋण में 7.18% व रिटेल मियादी ऋण में 8.05% है।

प्राथमिकता क्षेत्रों को अग्रिम के अन्तर्गत कुल ऋण बकाया का 94.13% (गत वर्ष 93.96%) है।

बैंक द्वारा कमजोर वर्गों को हमेशा प्राथमिकता दी गयी है। दिनांक 31.03.21 को कमजोर वर्ग के ऋणों में आवश्यक स्तर 15% के सापेक्ष 55.36% हो गयी है।

आईबीपीसी और पीएसएलसी के अन्तर्गत बिक्रीत आस्तियाँ बैंक प्रबन्धन के अधीन ही हैं। फिर भी, इस आई.बी.पी.सी. और पीएसएलसी लेन देन के बाद प्राथमिकता क्षेत्र ऋण का हिस्सा 71.65% है।

बैंक का ऋण जमा अनुपात 82.37% है। (सारणी सं. 10)

2020-21, the outstanding of Retail loans is 8.05% and Agricultural Term Loan is 7.18% respectively of total advances.

The advance under 'Priority Sector' is to the level of 94.13% (93.96% last year) of the total advances.

Bank is always given preferences to finance weaker sections. As on 31.03.21 advances to Weaker Sections has reached at 55.36% 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 71.65% after IBPC & PSLC transaction.

The Credit Deposit (CD) Ratio of the bank is 82.37% (Table No.10)

सारणी सं. 10 / Table No. 10

(राशि हजारों में)

(Amount in thousand)

विवरण / Particulars		31.03.21	31.03.20
कुल ऋण (अवशेष) / Total Loans (O/S)		168762647	149795565
इनमें से / Out of which			
1.	प्राथमिकता क्षेत्र ऋण / Priority Sector Loans		
	फसली ऋण / Crop Loan	124894668	107553692
	मध्यावधि कृषि ऋण / Medium Term Ag. Loans	12112123	13009134
	ग्रामीण दस्तकार एवं सेवाओं हेतु ऋण / Loans for Rural Artisan & Services	15401427	9336994
	अन्य प्राथमिकता क्षेत्र ऋण / Other Priority Sector Loans	6450746	10859058
	कुल प्राथमिकता क्षेत्र ऋण / Total Priority Sector Loans*	158858964	140758878
2.	गैर प्राथमिकता क्षेत्र ऋण / Non-Priority Sector Loans	9903683	9036686
3.	कमजोर वर्ग को ऋण / Loans to Weaker Sector	93436000	88477000
4.	एससी/एसटी/ओबीसी को ऋण / Loans to SC/ST/OBC	52354794	46736216
5.	अल्पसंख्यकों को ऋण / Loans to Minorities	32429800	32385801
6.	लघु/सीमान्त/खेतीहर मजदूरों को ऋण / Loans to SF/MF/AL	111931700	98033605
7.	कुल ऋण में प्राथमिकता क्षेत्र ऋण का अंश / Share of Priority Sector Loans to Total Loans	94.13	93.96
8.	कुल प्राथमिकता क्षेत्र ऋणों में कमजोर वर्ग के ऋणों का अंश / Share of Weaker Section Loans to total P.S Loans	58.81	62.86
9.	कुल ऋणों में कमजोर वर्ग के ऋणों का अंश / Share of Weaker Section Loans to total advances	55.36	59.07
10.	ऋण जमा अनुपात / CD Ratio	82.37	82.57

(* Without accounting the PSLC issued of Rs. 7000 Cr & PSLC purchased of Rs. 3205 Cr).



10. आय अभिज्ञान एवं आस्तियों का वर्गीकरण मानदण्ड :

(अ) आस्तियों का वर्गीकरण :

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

10. Income Recognition and Assets Classification Norms :

(A) Assets Classification

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

सारणी सं. 11 / Table No. 11

(राशि हजारों में)

(Amount in thousand)

विवरण Particulars	राशि / Amt. 31.03.21	प्रावधान/ Provision 31.03.21	राशि / Amt. 31.03.20	प्रावधान/ Provision 31.03.20
मानक आस्तियाँ / Standard Assets	152707180	411356	135520749	665197
अवमानक आस्तियाँ / Sub-Standard Assets	6240578	936086	6150629	755468
संदिग्ध आस्तियाँ / Doubtful Assets	9526953	8978525	7759083	8325907
हानि आस्तियाँ / Loss Assets	287933	287933	365104	365104
कुल ऋण / Total Assets	168762644	10613900	149795565	10111676

कुल अवशेष ऋण में मानक आस्तियाँ 90.48% हैं तथा फ्राड की राशि ₹42438 हजार हानि आस्तियों में शामिल हैं।

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

The standard Assets form 90.48% of the total advances. Fraud Amt of Rs 42438 Thousands is included in Loss Assets.

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

सारणी सं. 12 / Table No. 12

(राशि हजारों में)

(Amount in thousand)

प्रावधान / Provision as on 31.03.21						
मानक आस्तियाँ (0.25% से 0.40%) / Standard Assets (0.25% to 0.40%)	अवमानक आस्तियों का 15% / 15% of Sub- Standard Assets	संदिग्ध आस्तियों का 25% / 25% of Doubtful Assets	संदिग्ध आस्तियों का 40% / 40% of Doubtful Assets	संदिग्ध आस्तियों का 100% / 100% of Doubtful Assets	हानि आस्तियों के सापेक्ष 100% /100% Against Loss Assets	कुल / Total
411356	936086	8978525			287933	10613900

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

नियमानुसार पी.सी.आर. बनाये रखने हेतु बैंक द्वारा रु.102026 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 102026 lacs.



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

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

सारणी सं. 13 / Table No. 13

(राशि हजारों में)

(Amount in thousand)

मान्यता समाप्त आय(ब्याज) / De - Recognised Income (Interest) :	2020-21	2019-20
वर्ष के आरम्भ में मान्यता समाप्त आय / De-recognised income at the beginning of the year	2569826	2491455
वर्ष के दौरान वसूली एवं वापसी / Recovery & Reversal during the year	554030	421479
वर्ष के दौरान वृद्धि / Addition during the year	915891	499850
वर्षान्त पर मान्यता समाप्त आय / De-recognised income at the end of the year	2931687	2569826

(स) अनर्जक आस्तियों का प्रबन्धन :

बैंक की अनर्जक आस्तियाँ रु. 131238 लाख के स्तर पर हैं। बैंक की सकल अनर्जक आस्तियाँ दिनांक 31.03.2020 को 7.81% की तुलना में दिनांक 31.03.2021 को 7.78% है तथा शुद्ध अनर्जक आस्तियाँ 31.03.2021 को 1.87% हैं।
(सारणी सं. 14)

(C) NPA Management :

NPA level of the Bank is Rs. 131238 lacs. The gross NPAs of the Bank as on 31.03.2021 stood at 7.78% against 7.81% as on 31.03.2020 and Net NPAs stood at 1.87% as on 31.03.2021.
(Table No.14)

सारणी सं. 14 / Table No. 14

(राशि हजारों में)

(Amount in thousand)

अनर्जक आस्तियाँ / NPAs	31.03.21	31.03.20
वर्ष के आरम्भ में अनर्जक आस्तियाँ / NPAs at the beginning of the year	11704989	11518658
वर्ष के दौरान अनर्जक आस्तियों में कमी / Reduction against NPAs during the year	3917970	5223569
वर्ष के दौरान अनर्जक आस्तियों में वृद्धि / Addition to NPAs during the year	5336759	5409900
वर्षान्त पर अनर्जक आस्तियाँ / NPAs at the end of the year	13123778	11704989
वर्षान्त पर अनर्जक आस्तियों के विरुद्ध प्रावधान / Provision against NPAs at the end of the year	10202591	9446479
वर्षान्त पर शुद्ध अनर्जक आस्तियाँ / Net NPAs at the end of the year	2921187	2258510
शुद्ध ऋणों में शुद्ध अनर्जक आस्तियों का भाग / Net NPAs as a proportion of Net Advances	1.87%	1.64%

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

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

* इसमें ग्रामीण क्षेत्र के ऋणों के लिये 31.03.2021 एवं 31.03.2020 को क्रमशः रु. 4409.00 लाख व रु. 5044.05 लाख का प्रावधान शामिल है।

* It includes provision of Rs. 4409.00 lacs and Rs. 5044.05 lacs as on 31.03.2021 & 31.03.2020 respectively for Rural Sector Advances.



11. ऋण एवं अग्रिम (वितरण) :

वर्ष के दौरान ऋण एवं अग्रिम वितरण रु. 1063886 लाख हैं। बैंक द्वारा वर्ष 2020-21 के वार्षिक ऋण योजना के लक्ष्य के सापेक्ष 79.09% की प्राप्ति दर्ज की है।

कुल वितरण में प्राथमिकता क्षेत्र तथा कृषि अग्रिम का अंश क्रमशः 94.70% तथा 89.00% 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. 1063886 lacs. The Bank has achieved 79.09% the annual action plan budgets for the year 2020-21.

The share of the PS and Agriculture credit in the total disbursements is 94.70% and 89.00% respectively.

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

सारणी सं. 15 / Table No. 15

(राशि हजारों में)

(Amount in thousand)

विवरण / Particulars	31.03.21	31.03.20
कुल वितरित ऋण / Total Loan Disbursed	106388600	117668699
इनमें से / Out of which		
प्राथमिकता क्षेत्र ऋण / Priority Sector Loans		
फसली ऋण / Crop Loans	94120500	104473356
मध्यावधि कृषि ऋण / Medium Term Ag. Loans	561100	841110
ग्रामीण दस्तकार एवं सेवाओं हेतु ऋण / Loans for Rural Artisan & Services	4794100	5271500
अन्य प्राथमिकता क्षेत्र ऋण / Other Priority Sector Loans	1272000	1771093
कुल प्राथमिकता क्षेत्र ऋण / Total Priority Sector Loans	100747700	112357059
गैर प्राथमिकता क्षेत्र ऋण / Loans to Non Priority Sector	5640900	5311640
कमजोर वर्ग को ऋण / Loans to Weaker Sector	60575045	71442982
एससी/एसटी/ओबीसी को ऋण / Loans to SC/ST/OBC	33259383	403838797
अल्पसंख्यकों को ऋण / Loans to Minorities	21169659	22627690
लघु/सीमान्त कृषक/भूमिहीन कृषक मजदूरों को ऋण / Loans to SF/MF/AL	67627385	77425268

सारणी सं. 16 / Table No. 16

(राशि हजारों में)

(Amount in thousand)

योजना / Scheme	31.03.2021	
	लक्ष्य (सं) / Target (No.)	प्राप्ति (सं) / Achievements(No.)
प्रधानमंत्री आवास योजना / Pradhan Mantri Awas Yojana (Subsidy Amt)	-	6928
डेरी इंटरप्रेनियुशिप डेवलपमेंट स्कीम / DEDS (Units)	-	-
खुदरा अग्रिम योजना / Retail Lending Yojna	-	13593731
अति सूक्ष्म, सूक्ष्म एवं मध्यम उद्यम / Micro Small & Medium Enterprises(Units)	-	15401427
प्रधान मंत्री मुद्रा योजना / Pradhan Mantri Mudra Yojna (in Amt.)	5130000	3050200



प्रधानमंत्री आवास योजना :

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

वार्षिक ऋण योजना :

बैंक द्वारा वर्ष 2020-21 के दौरान ए.सी.पी लक्ष्यों रु. 1345150 लाख के सापेक्ष रु. 1063886 लाख का ऋण वितरित किया है। लक्ष्यों के सापेक्ष प्राप्ति 79.09% है।

समूह ऋण :

बैंक द्वारा पंजाब नेशनल 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 बढ़ोतरी के लिये बैंक के विश्वास को दृढ़ किया है।

12. ऋणों की वसूली :

ऋणों की वसूली में सुधार हेतु बैंक द्वारा निरन्तर प्रयास किए गए। अतिदेय खातों के अनुसरण हेतु क्षेत्रों के लिये विशेष रूप से प्रबन्धक नामांकित किये गये। जिसके फलस्वरूप चालू वित्तीय वर्ष 2020-21 के दौरान एनपीए खातों में कुल रु 39172 लाख की कमी सम्भव हो सकी। वर्ष 2021-22 में भी बैंक ने यही रणनीति अपनाने का निर्णय लिया है।

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. 1063886 Lacs against the ACP target of Rs.1345150 lacs during 2020-21. The achievement against target is 79.09%.

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. 39172 lakh could be possible in NPA Accounts during current financial year 2020-21. We wish to continue the same strategy during the coming year 2021-22.

सारणी सं. 17 / Table No. 17

(राशि हजारों में)

(Amount in thousand)

I) क्षेत्रवार वसूली की स्थिति / Sector-wise Recovery Position								
विवरण Particulars	30.06.2020				30.06.2019			
	कुल माँग Total Demand	वसूली Recovery	अतिदेय Overdue	वसूली % Recovery %	कुल माँग Total Demand	वसूली Recovery	अतिदेय Overdue	वसूली % Recovery%
कुल ऋण Total Advances	80878525	63563349	17315176	78.59	82410610	64997889	17412721	78.87
कृषि क्षेत्र Farm Sector	63558287	49599862	13958425	78.03	67680710	53018202	14662507	78.34
अकृषि क्षेत्र Non Farm Sector	17320238	13963487	3356751	80.61	14729900	11979687	2750214	81.33



II) 30.06.19 एवं 30.06.20 को अवधिवार अतिदेयों की स्थिति
Age-wise Position of Overdues as on 30.06.19 & 30.06.20

विवरण Particulars	30.06.20	30.06.19
	राशि / Amount	राशि / Amount
1 वर्ष से कम / Less than 1 year	9091966	8230638
1 वर्ष से अधिक 3 वर्ष तक / Over 1 year to 3 years	4248888	4891887
3 वर्ष से अधिक 5 वर्ष तक / Over 3 years to 5 years	3041530	2211201
5 वर्ष से अधिक / Over 5 years	932792	2078995

13. (अ) ऋणों का अपलेखन :

बैंक द्वारा अनर्जक आस्तियों को इस वर्ष तथा गत वर्ष में अपलिखित नहीं किया गया है।
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.

सारणी सं. 18 / Table No. 18

(राशि हजारों में)

(Amount in thousand)

क्र.सं./ Sl.No.	विवरण / Particulars	2020-21	2019-20
1.	अपलिखित खातों की संख्या / No. of Written Off A/cs	0	0
2.	अपलिखित राशि / Amount Written Off	0	0

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

बैंक ऋणों/अनर्जक आस्तियों में समझौता/एकमुश्त समाधान की सम्भावनाओं को तलाशता रहा है। 2020-21 के दौरान 5553 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. 5553 Accounts are covered under this scheme during 2020-21.

The data is given in Table 19.

सारणी सं. 19 / Table No. 19

(राशि हजारों में)

(Amount in thousand)

क्र.सं./ Sl.No.	विवरण / Particulars	2020-21	2019-20
1.	समझौता किये गये खातों की संख्या / No. of Compromised A/cs	5553	7833
2.	वसूली राशि / Amount Recovered	534011	574760

(स) प्रतिभूतिकरण अधिनियम 2002 के अन्तर्गत मामले:

बैंक द्वारा पात्र अनर्जक खातों में प्रतिभूतिकरण अधिनियम 2002 के प्रावधानों के अन्तर्गत वसूली कार्यवाही को चालू वर्ष में भी जारी रखा है। गत वर्ष के अन्त में बकाया

(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 1133 SARFAESI accounts outstanding at the end of



1133 सरफेसी खातों के अतिरिक्त चालू वर्ष के दौरान बैंक द्वारा 190 खाते जिनकी राशि रु. 1582.48 लाख थी, में सरफेसी अधिनियम के अन्तर्गत कार्यवाही करने के लिए नोटिस जारी किये गए। इसके फलस्वरूप कुल 231 खातों में रु. 1091.42 लाख की वसूली हुई। इनमें से 129 खाते रु. 457.84 लाख के वर्ष के दौरान बंद हो गये तथा 121 खाते जिनकी अवशेष राशि रु. 1293.52 लाख थी, मानक श्रेणी में आ गये। प्रतिभूतिकरण अधिनियम के अन्तर्गत की गयी कार्यवाही ने बैंक की वसूली को मजबूत किया है।

14. अर्जित आय :

बैंक ने रु. 152953.29 लाख एवं रु. 35402.38 लाख की ब्याज आय क्रमशः ऋणों एवं निवेशों से अर्जित की हैं। विस्तृत स्थिति सारणी सं. 20 में दी गयी हैं।

previous year, bank took up 190 loan accounts involving amt. of Rs. 1582.48 lakh for action by serving notices under the Act during current year. As a result, an amount of Rs. 1091.42 lakh recovered in total 231 accounts. Out of these, 129 loan accounts involving amt. of Rs. 457.84 lakh were closed during the year & 121 loan accounts involving Rs. 1293.52 lakh were upgraded in standard category. The action under the SARFAESI Act has strengthened the recovery of the bank.

14. Income Earned :

The Bank has earned interest income of Rs. 152953.29 lacs and Rs. 35402.38 lacs from Advances and Investments respectively. The detailed position is given in Table No. 20.

सारणी सं. 20 / Table No. 20

(राशि हजारों में)

(Amount in thousand)

क्र.सं./ Sl. No.	विवरण / Particulars	2020-21	2019-20
आय अर्जित / Income earned			
1.	ऋण / Advances	15295329	13938543
2.	निवेश / Investments	3540238	2956388
	अन्य ब्याज / Other Interest	1337873	1783092
3.	अन्य आय / Other Income	2751186	1959137
	कुल आय / Total Income	22924626	20637160
	— ऋणों पर आगम (%) / - Yield on Advances	9.60	10.34
	— निवेशों पर आगम (%) / - Yield on Investments	7.27	7.32

15. उपार्जित व्यय :

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

15. Expenditure Incurred :

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



सारणी सं. 21 / Table No. 21

(राशि हजारों में)

(Amount in thousand)

क्र.सं / Sl. No.	विवरण / Particulars	2020-21	2019-20
1.	जमाओं पर भुगतान ब्याज / Intt. Paid on deposits	7308656	7571348
2.	उधार पर भुगतान ब्याज / Intt. Paid on borrowings	1293854	1125795
3.	स्थापना व्यय / Establishment Cost	6546800	4778014
4.	अन्य परिचालन व्यय / Other Operating Cost	2076920	2257674
5.	प्रावधान / Provisions	1100000	2682092
	योग / Total	18326230	18414923

16. वित्तीय अनुपात :

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

16. Financial Ratios :

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

सारणी सं. 22 / Table No. 22

(राशि हजारों में)

(Amount in thousand)

क्र.सं. / Sl. No.	विवरण / Particulars	31.03.21	31.03.20
	औसत कार्य निधि / Average Working Funds	239011717	215412346
I.	वित्तीय आगम / Financial Return	8.44	8.67
II.	वित्तीय लागत / Financial Cost	3.60	4.04
III.	वित्तीय मार्जिन (I-II) / Financial Margin (I-II)	4.84	4.63
IV.	कार्यशील लागत / Operating Cost	3.61	3.27
V.	विविध आय / Miscellaneous Income	1.15	0.91
VI.	कार्यशील मार्जिन (III-IV+V) / Operating Margin (III-IV+V)	2.38	2.28
VII.	जोखिम लागत / Risk Cost	0.46	1.24
VIII.	शुद्ध मार्जिन (VI-VII) / Net Margin (VI-VII)	1.92	1.03

17. कृषक गोष्ठी / ऋण वितरण शिविर :

कोविड-19 महामारी के प्रभाव के बावजूद बैंक की शाखाओं ने वर्ष भर किसानों को आर्थिक सहायता देना जारी रखा। बैंक ने हमारे पात्र मौजूदा उधारकर्ताओं को ऐड-ऑन सुविधाओं के माध्यम से अतिरिक्त ऋण सुविधाएँ प्रदान की हैं।

आत्मनिर्भर भारत पैकेज के हिस्से के रूप में, भारत सरकार ने किसान क्रेडिट कार्ड योजना के तहत फसल किसानों, डेयरी किसानों और मछुआरों को रियायती ऋण तक पहुंच प्रदान करने के लिए विशेष संतुष्टि अभियान शुरू किया है। बैंक इस विशेष अभियान के तहत सक्रिय रूप से भाग

17. Farmers Meeting / Credit Camp / Special Drive:

Despite the affect of Covid 19 pendamic, bank's branches continued the financial assistance to the farmers throughout the year. Bank has provided the additional credit facilities to our eligible existing borrorowers by the way of add- on facilities.

As part of atmanirbhar bharat package, GOI has launched the special saturation drive under the Kisan Credit Card scheme to provide access to concessional credit to Crop farmers, Dairy farmers and fishermen.



ले रहा है और केसीसी सुविधा द्वारा 425852 प्रधानमंत्री किसान सम्मान लाभार्थियों को संतुष्ट किया है। खुदरा पोर्टफोलियो को बढ़ा करने के लिए बैंक ने 01.10.2020 से 31.01.2021 तक खुदरा ऋण अभियान शुरू किया है, जहाँ कुल 1975 ऋण खातों में रु. 117.62 करोड़ स्वीकृत हैं।

18. कृषकों की आय को दुगना करना :

बैंक द्वारा मार्च 2021 को कृषि ऋण में रु. 1611.4 करोड़ 13.33% की वृद्धि के साथ 828700 कृषकों को रु0 13700.68 करोड़ के स्तर तक पहुंच गया। बैंक 2022 तक कृषकों की आय को दुगना करने की दिशा में प्रयास कर रहा है। कुल ऋणों में कृषि ऋणों का हिस्सा 81.18% है।

Under this, Bank has saturated 425852 farmers engaged in crop and animal husbandry activities. To enlarge the Retail portfolio bank has launched Retail loan Campaign from 01.10.2020 to 31.01.2021, where bank has sanctioned total 1975 loans accounts amounting to Rs. 117.62 crore.

18. Doubling of Farmer's Income :

We have increased the agriculture advances by 1,611.4 Cr i.e. 13.33% to the level of Rs. 13700.68 Cr as on Mar 2021 to 8,28,700 farmers in view of Bank's efforts towards doubling of farmer's income by 2022. The share of agriculture credit 81.18% of total advance.

सारणी सं. 23 / Table No. 23

(राशि हजारों में)

(Amount in thousand)

वर्ष / Year	कृषि ऋण / Agri. Advances
31.03.21 की स्थिति / As on 31.03.21	137006790

19. स्वयं सहायता समूह योजना :

बैंक ने स्वयं सहायता समूहों को वित्त पोषण जारी रखा है। स्वयं सहायता समूहों को वित्त पोषित मुख्य आर्थिक गतिविधियां भैंसपालन/ सुअरपालन/ यातायात/ भेड़ बकरी पालन/ क्लार्थ प्रिंटिंग इत्यादि हैं। बैंक द्वारा अब तक 46816 एसएचजी को राशि रु. 13315 लाख से वित्तपोषित किया है।

31.03.21 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 46816 SHGs for a sum of Rs. 13315 lacs.

The progress of formation / linkage of Self Help Groups as on 31.03.21 is given in Table No.24.

सारणी सं. 24 / Table No. 24

(राशि हजारों में)

(Amount in thousand)

क्र.सं./ Sl. No.	विवरण / Particulars	वर्ष के दौरान / During the year	संचयी स्थिति (योजना शुरू होने से) / Cumulative Position Since Inception of Scheme
1.	गठित एवं बचत सम्बद्ध समूह (सं०)/ Group Formed & Saving Linked (No.)	3850	70765
2.	ऋण सम्बद्ध समूह (सं०)/ Credit Linked Group (No.)	1113	46816
3.	वितरित ऋण (राशि)/ Loan Disbursed(Amt.)	286250	1331550



20. राष्ट्रीय लक्ष्यों के अन्तर्गत उपलब्धियाँ :

राष्ट्रीय लक्ष्यों के सापेक्ष बैंक की उपलब्धियाँ निम्नवत हैं :-

20. Achievement under National Goals :

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

सारणी सं. 25 / Table No. 25

मानदण्ड / Parameters	राष्ट्रीय लक्ष्य / National Goals	प्राप्ति / Achievement (%)	
		(Excluding IBPC & PSLC)	(Including IBPC & PSLC)
ऋण जमा अनुपात / C.D. Ratio	75%	82.37	82.37
प्राथमिकता क्षेत्र ऋण / Priority Sector Adv.	75%	94.13	71.65
कमजोर वर्ग को ऋण / Weaker Sector Adv.	15%	55.36	55.36
कृषि / Agriculture	18%	81.18	22.82
लघु एवं सीमान्त कृषक / Small and Marginal Farmers	8%	66.32	45.58

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

बैंक ने प्रवर्तक बैंक के साथ सहमति ज्ञापन-पत्र हस्ताक्षरित किया था। वित्तीय वर्ष 2020-21 हेतु बैंक की एम.ओ.यू. के अन्तर्गत निर्धारित लक्ष्यों के सापेक्ष उपलब्धियाँ सारणी सं. 26 में दी गई हैं।

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

The Bank has signed MOU with the Sponsor Bank. Our achievements under MOU for the year 2020-21 are given in Table No. 26.

सारणी सं. 26 / Table No. 26

(राशि हजारों में)

क्र.सं. / Sl. No.	विवरण / Particulars	अपेक्षाएँ / Obligations 2020-21	(Amount in thousand)	
			उपलब्धियाँ / Achievements 2020-21	उपलब्धियाँ % / Achievement %
1.	कुल जमा / Total Deposits	208700000	204877417	98.17
2.	माँग जमा / Demand Deposits	147600000	146668271	99.37
3.	कुल ऋण / Total Advances	175500000	168762647	96.16
4.	प्राथमिकता ऋण / Priority Sector Loan (o/s)	158000000	158858964	100.54
5.	कृषि ऋण / Agriculture Advances (o/s)	140280000	137006790	97.67
6.	चालू वर्ष में कृषि में वितरित ऋण / Disbursement in Agri. During current year			
	- Accounts	525000	623484	118.76
	- Amount	107000000	94681600	88.49
7.	लाभ कर पूर्व / Profit Before Tax	4000000	4598396	114.96
8.	लाभ कर बाद / Profit After Tax	3100000	2578396	83.17
9.	कुल एनपीए / Gross NPA			
	- Amount	7950000	13123778	165.08
	- %age	4.53	7.78	171.74



10.	ऋण जमा अनुपात / C.D. Ratio (%)	84.09	82.37	97.95
11.	वसूली (%) (जून) / Recovery % (June)	80	78.59	98.24
12.	चालू वर्ष के दौरान ऋण वितरण / Loan Disbursement	150000000	106388600	70.93
13.	नये स्वयं सहायता समूहों का गठन / Fresh SHGs formed	5000	3850	77.00
14.	चालू वर्ष के दौरान स्वयं सहायता समूहों का क्रेडिट लिंकेज / Fresh SHGs credit linked during the year	1430	1113	77.83
15.	नये जारी होने वाले केसीसी / Fresh KCC issued (No.)	210000	147884	70.42
16.	नये जारी होने वाले जीसीसी / Fresh GCC issued (No.)	1340	451	33.66
17.	खुलने वाले नो फ्रिल खातों की संख्या / No. of no frill accounts opened	75000	220985	294.65
18.	नया एसएमई वित्तपोषण / No. of SME financed	31500	37908	120.34
19.	नया ग्रामीण आवास वित्तपोषण / No. of Rural Housing financed	485	285	58.76
20.	नये कृषकों को वित्तपोषण / No. of new farmers financed	215700	151530	70.25
21.	आय से व्यय का अनुपात / Cost to Income Ratio %	50	60.21	120.42
22.	प्रति शाखा व्यवसाय / Per Branch Business	408500	398337	97.51
23.	प्रति कर्मचारी व्यवसाय / Per Employee Business	94900	99744	105.10
24.	प्रति कर्मचारी लाभ / Per Employee Profit (Rs. in lacs)	765	688.31	89.98
25.	नयी खुलने वाली शाखाएँ / No. of Branches to be opened	2	0	0.00
26.	12 महीने से अधिक हानि वाली शाखाएँ / Loss making Branches more than 12 months	8	3	-

22. राजभाषा समिति :

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

23. निरीक्षण एवं नियन्त्रण :

बैंक में स्थापित निरीक्षण विभाग के माध्यम से निरीक्षण कराने की एक सुदृढ़ प्रणाली प्रधान कार्यालय पर है। इसने शाखाओं के कार्यकलाप हेतु विस्तृत नीतियाँ बनायी हैं। नीति सम्बन्धी मार्गनिर्देशों की समय-समय पर समीक्षा की

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



जाती है। निदेशक मण्डल की अंकेक्षण समिति इन कार्यकलापों से सम्बन्धित विभिन्न परिचालनात्मक मामलों की देख रेख करती है। बैंक द्वारा निर्धारित अवधि पर सामान्य रूप से शाखाओं का जोखिम आधारित आन्तरिक अंकेक्षण नीति के अनुसार आवधिक निरीक्षण किया गया है। बैंक द्वारा अपने प्रायोजक बैंक की नीति के आधार पर समवर्ती अंकेक्षण कराने हेतु नीति बनायी गयी हैं, जो अनियमितताओं एवं त्रुटियों तथा प्रचलित पद्धति प्रणाली एवं नियंत्रण जोखिम के उल्लंघन का पता लगाने की पूर्व चेतावनी सूचक का कार्य करती है। जो धोधाधड़ी 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 मामले प्रवर्तक बैंक के सतर्कता विभाग को प्रेषित किए गए। रिजर्व बैंक/नाबार्ड/भारत सरकार के निरीक्षण से सम्बन्धित विभिन्न निर्देशों का अनुपालन सुनिश्चित किया गया। बैंक ने आठ 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 विधिक कक्ष प्रधान कार्यालय स्तर पर स्थापित है जो निरीक्षण विभाग के अधीन बैंक कार्यों हेतु किये गये मुकदमे में पैरवी का प्रावधान है और विधिक अनुपालन सुनिश्चित करता है।

24. अन्तरण मूल्य प्रणाली :

परिवर्तित परिस्थितियों के दृष्टिगत बैंक द्वारा अन्तरण मूल्य प्रणाली को चालू वर्ष में संशोधित कर दिया गया। इसके अन्तर्गत प्र0का10 द्वारा शाखाओं की निधि पर 5.75% प्राईम जमा पर तथा सावधि पर समूल्य दर पर ब्याज का भुगतान किया गया एवं शाखाओं द्वारा उधार ली गयी निधि पर 6.00% से 7.00% की दर पर ब्याज की वसूली की गयी।

25. गैर ब्याज आय :

बैंक ने इस वित्तीय वर्ष में गैर ब्याज आय में रु0 275.12 करोड़ (कुल आय का 12%), गत वर्ष रु0 195.91 करोड़ (कुल आय का 9.49%) के सापेक्ष अर्जित किये। बैंक की 106 शाखाओं में लाकर सुविधा उपलब्ध है, जिससे बैंक ने

various operational matters relating to these functions. According to the Risk Based Internal Audit Policy the bank has undertaken periodic inspection of branches normally as per prescribed frequency ensuring compliance of systems and procedures and has taken remedial actions for mitigating the various risks involved in business operations. Bank has framed Concurrent Audit Policy in line with Sponsor Bank as a part of Bank's early warning system to detect irregularities and lapses which help in checking deviations from system and procedure, controlling risks and prevent fraudulent transactions. The income and expenditure audit of the branches is regularly conducted as a part of Regular Inspection. The bank has an in house team of inspectors for this job. The guidelines of Know Your Customers/Anti Money laundering which were reviewed through RBI from 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 @5.75% on Prime deposits and at par on term deposits on branch funds and recovers interest ranging from 6.00% to 7.00% on funds borrowed by branches.

25. Non Interest Income :

During the FY, Bank has earned Rs. 275.12 cr. (12% of total income), previous year Rs. 195.91 cr. (9.49% of total income) from Non interest income. Bank has locker facilities in 106 branches secured Rs. 116.13



वर्ष के दौरान रु0 116.13 लाख का किराया अर्जित किया। बैंक द्वारा वर्ष 2020-21 के दौरान प्राथमिकता क्षेत्र ऋण प्रमाण पत्र (पी.एस.एल.सी.) से रु0 95.56 करोड़ एवं अन्तः बैंक भागीदारी प्रमाण पत्र (आई.बी.पी.सी.) से रु0 15.37 करोड़ (कुल रु0 18.51 करोड़) की अतिरिक्त आय प्राप्त की गयी। इसके अतिरिक्त हमने गैर ब्याज आय के अन्तर्गत बीमा व्यवसाय से भी रु. 823.11 लाख अर्जित किये।

अ. प्राथमिकता क्षेत्र ऋण प्रमाण पत्र :

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

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

बैंक द्वारा अपने कुल ऋणों में से प्राथमिकता ऋणों के पोर्टफोलियो के आकलन के आधार पर वर्ष 2020-21 के दौरान कुल रु0 7000 करोड़ के प्राथमिकता क्षेत्र ऋण प्रमाण पत्र – छोटे व सीमान्त किसान वर्ग में जारी किये गये जिस पर बाजार रुझान के आधार पर बैंक को कुल रु. 111.30 करोड़ की आय प्राप्त हुई।

बैंक द्वारा अपने कुल ऋणों में से प्राथमिकता ऋणों के

Lac as rent of lockers during the year. During FY 2020-21, bank has earned net additional income of Rs. 95.56 Crore by issuance of Priority Sector Lending Certificate and Rs. 15.37 Crore by issuance of Inter Bank Participation Certificate. Besides it, we have also earned non-interest income of Rs. 823.11 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

During the year 2020-21, on assessment of total priority sector portfolio, bank has issued Priority Sector Lending Certificates of Rs. 7000 crore in SF/MF sector, on which bank has earned a total income of Rs 111.30 crore on the basis of market trends.

On assessment of total priority sector portfolio, bank



पोर्टफोलियो का आंकलन कर रु0 3205 करोड़ के प्राथमिकता क्षेत्र ऋण प्रमाण पत्र सामान्य वर्ग एवं एसएमई वर्ग में क्रय किये गये। जिस पर बाजार रुझान के आधार पर बैंक को कुल रु. 15.74 करोड़ का भुगतान करना पड़ा इस प्रकार बैंक द्वारा वर्ष के दौरान अपने कुल ऋणों में से प्राथमिकता ऋणों के राष्ट्रीय लक्ष्यो (जो कि कुल ऋणों का 75% है) को प्राप्त करने के पश्चात अतिरिक्त पोर्टफोलियो का सर्वोत्तम प्रयोग करते हुए कुल रु0 95.56 करोड़ की शुद्ध आय प्राप्त की गयी।

ब. अन्तः बैंक भागीदारी प्रमाण पत्र :

भारतीय रिजर्व बैंक द्वारा अपने परिपत्र संख्या RPCD.CO.RRB.BC.No.13/03.05.33/2009-10 दिनांकित 04.08.2009 के द्वारा क्षेत्रीय ग्रामीण बैंकों को अन्तः बैंक भागीदारी प्रमाण पत्र जारी करने की अनुमति दी है।

इस वर्ष के दौरान, बैंक ने आईबीपीसी सौदे पर शुद्ध ब्याज आय 15.37 करोड़ रुपये अर्जित की है। पंजाब नेशनल बैंक के साथ आईबीपीसी अदला-बदली का सौदे के अन्तर्गत 3350 करोड़ रुपये 31.03.2021 तक प्रभावी थी, जहाँ बैंक ने कृषि के तहत आईबीपीसी जारी करके स्वैप डील में प्रवेश किया है और साथ ही अन्य पीएस श्रेणी के तहत आईबीपीसी खरीदा है। अतः प्राथमिकता क्षेत्र ऋण प्राप्ति में कोई परिवर्तन नहीं है। भारतीय रिजर्व बैंक के निर्देशानुसार अन्तः बैंक भागीदारी प्रमाण-पत्र जारी/प्राप्त किये गये हैं।

IBPC सौदे वित्त वर्ष 2020-21 का सारांश

Date of Deal	Participant Bank	Deal Amount (in crore)	Net Interest Income for the FY 2020-21
30-Dec-19	PNB-Swap Deal	1000	1.18
30-Mar-20	PNB-Swap Deal	2000	4.85
30-Jun-20	PNB-Swap Deal	1200	2.91
28-Sep-20	PNB-Swap Deal	2000	4.9
30-Dec-20	PNB-Swap Deal	1200	1.50
30-Mar-21	PNB-Swap Deal	2150	0.03
	Total		15.37

बैंक ने पीएस-एसएफ2एमएफ श्रेणी में 7,000 करोड़ रुपये के पीएसएलसी प्रमाणपत्र भी जारी किए हैं और वित्त वर्ष 2020-21 के दौरान पीएस-जनरल श्रेणी में 3,205 करोड़ रुपये के पीएसएलसी प्रमाणपत्र खरीदे हैं। जारी की गई

has purchased Priority Sector Lending Certificates of Rs. 3205 crore in General and SME portfolio. On which bank has paid Rs 15.74 crore on the basis of market trends.

Thus, during the year, bank has earned net income of Rs. 95.56 Crore through Priority Sector Lending Certificates by optimum utilization of surplus of priority sector advances against the national goal (which is 75% of the total advances).

B. Inter Bank Participation Certificate:

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

During the year, Bank has earned net interest income of Rs 15.37 Crore on IBPC deal. As on 31.03.2021, the outstanding IBPC is Rs 3,350 Crore with Punjab National Bank where bank has entered in swap deal by issuing IBPC under Agriculture and simultaneously purchased IBPC under other PS category. Advances under Agriculture reduced by Rs 3,350 Crore and simultaneously advance under PS-others has been increased by Rs 3,350 Crore. Hence, there is no change in overall achievement of Priority Sector Advances. Inter Bank Participation Certificate has been issued /obtained as per RBI guidelines.

Summary of IBPC deal FY 2020-21

Date of Deal	Participant Bank	Deal Amount (in crore)	Net Interest Income for the FY 2020-21
30-Dec-19	PNB-Swap Deal	1000	1.18
30-Mar-20	PNB-Swap Deal	2000	4.85
30-Jun-20	PNB-Swap Deal	1200	2.91
28-Sep-20	PNB-Swap Deal	2000	4.9
30-Dec-20	PNB-Swap Deal	1200	1.50
30-Mar-21	PNB-Swap Deal	2150	0.03
	Total		15.37

Bank has also issued Rs 7,000 Crore PSLC Certificate in PS-SF/MF category and purchased Rs 3,205 Crore PSLC certificates in PS-General Category during the FY 2020-21. The Net PSLC issued is Rs 3,795 crore



शुद्ध पीएसएलसी 31.03.2021 की देय तिथि के साथ 3,795 करोड़ रुपये (पिछला वर्ष 200 करोड़ रुपये) है। इसलिए बैंक ने अपनी प्राथमिकता क्षेत्र की उपलब्धियों में 3,795 करोड़ रुपये की कमी की है। बैंक ने वित्त वर्ष 2020-21 में PSLC सौदे पर शुद्ध ब्याज आय 95.56 करोड़ रुपये अर्जित की है।

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

बैंक ने पीएस-एसएफ/एमएफ श्रेणी में 7,000 करोड़ रुपये के पीएसएलसी प्रमाणपत्र भी जारी किए हैं और वित्त वर्ष 2020-21 के दौरान पीएस-जनरल श्रेणी में 3,205 करोड़ रुपये के पीएसएलसी प्रमाणपत्र खरीदे हैं। जारी की गई शुद्ध पीएसएलसी 31.03.2021 की देय तिथि के साथ 3795 करोड़ रुपये (पिछला वर्ष 200 करोड़ रुपये) है। इसलिए बैंक ने अपनी प्राथमिकता क्षेत्र की उपलब्धियों में 3795 करोड़ रुपये की कमी की है। बैंक ने वित्त वर्ष 2020-21 में PSLC सौदे पर शुद्ध ब्याज आय 95.56 करोड़ रुपये अर्जित की है।

26. जोखिम निधि :

जोखिम निधि का कोई प्रावधान नहीं किया गया है।

27. सूचना तकनीक (आई.टी.)/सीबीएस :

बैंक के ग्राहकों हेतु जुलाई 2011 से नेशनल इलेक्ट्रॉनिक फंड ट्रांसफर की सुविधा प्रारम्भ हुई थी वर्तमान वित्तीय वर्ष 2020-21 में कुल 75.12 लाख खातों में रु 32555.68 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 2020-21 में कुल 91450 खातों में रु 12302.62 करोड़ की राशि का लेनदेन हुआ है।

बैंक द्वारा वित्तीय वर्ष 2020-21 में लोक वित्तीय प्रबन्धन प्रणाली के अन्तर्गत 3241.28 करोड़ की राशि लाभार्थियों के खाते में अन्तरित की गई है।

बैंक ने भारतीय राष्ट्रीय भुगतान निगम द्वारा विकसित स्वदेशी भुगतान प्रणाली पर आधारित 1404508 रुपये डेबिट कार्ड जारी किए गये हैं। इनमें प्रधानमंत्री जन धन योजना अन्तर्गत जारी 302010 व किसानों को जारी 209536 कार्ड शामिल हैं।

बैंक द्वारा वित्तीय वर्ष 2020-21 में बैंक के ऑन लाइन ढाँचे को आधुनिक तकनीक के साथ तारतम्य बैठाने के

(Previous Year Rs 200 Crore) with due date 31.03.2021. Therefore Bank has reduced its Priority Sector achievements by Rs 3,795 Crore. Bank has earned net interest income on PSLC deal is Rs 95.56 crore in the FY 2020-21.

C. Additional total Income from Priority Sector Advances portfolio :

Bank has also issued Rs 7,000 Crore PSLC Certificate in PS-SF/MF category and purchased Rs 3,205 Crore PSLC certificates in PS-General Category during the FY 2020-21. The Net PSLC issued is Rs 3,795 crore (Previous Year Rs 200 Crore) with due date 31.03.2021. Therefore Bank has reduced its Priority Sector achievements by Rs 3795 Crore. Bank has earned net interest income on PSLC deal is Rs 95.56 crore in the FY 2020-21.

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: 2020-21, total transaction in 75.12 Lakh account involving Rs.32555.68 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 91450 customer account involving Rs. 12302.62 crore has been initiated/received by our bank in FY: 2020-21.

Bank has received Rs. 3241.28 Crore in various beneficiary accounts through Public Fund Management System (PFMS) during FY: 2020-21.

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 1404508 customers, out of which 302010 RuPay cards are issued under PMJDY scheme. Bank has also issued 209536 RuPay Kisan Card.

In order to make the online infrastructure compatible with the new technologies, our Bank's



लिए बैंक की वेबसाइट को रिमाड्यूल् किया गया है। अब हमारी वेबसाइट EV-SSL certified है।

बैंक द्वारा अपने ऋण खाता धारकों का विवरण क्रेडिट एजेंसियों की साइट पर अपडेट किया जाता है जिसके डाटा प्राप्ति स्वीकार करने की दिनांक 31.03.2021 में स्थिति निम्नवत है।

1. क्रिफ	— 100 प्रतिशत
2. इक्यूफैक्स	— 94.60 प्रतिशत
3. इक्सपेरियन	— 98.68 प्रतिशत
4. सिबिल	— 92.51 प्रतिशत

बैंक द्वारा E-COMMERCE की सुविधा ग्राहकों के लिए प्रारम्भ की गयी है। अब E-COMMERCE सुविधा के तहत हमारी बैंक के ग्राहकों को ऑनलाइन 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 निधियों ऑन लाइन अन्तरण की सुविधायें भी हमारी बैंक के माध्यम से प्राप्त हो गयी हैं।

इस सुविधा का उपयोग करते हुए वित्तीय वर्ष 2020-21 में हमारी बैंक के ग्राहकों ने 1497673 खातों में 3485.83 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. बैंकाश्योरेन्स व्यवसाय:

वर्ष के दौरान, बैंक द्वारा जीवन बीमा, सामान्य बीमा एवं स्वास्थ्य बीमा के क्षेत्र में क्रमशः मै0 पी.एन.बी. मेट लाइफ इंडिया इश्योरेन्स कं0 लि0, मै0 बजाज एलियांज लाइफ इश्योरेन्स कं0 लि0, मै0 फ्यूचर जनरली इंडिया इश्योरेन्स कं0 लि0, मै0 केयर हेल्थ इश्योरेन्स कं0 लि0 तथा मै0 मेक्स बूपा हेल्थ इश्योरेन्स कं0 लि0 के साथ बीमा व्यवसाय किया गया है। वर्ष 2020-21 के दौरान बैंक द्वारा जीवन बीमा व्यवसाय में रु0 5.52 करोड़ का व्यवसाय किया गया, जिसके माध्यम से रु0 1.45 करोड़ की आय अर्जित की गयी, सामान्य बीमा व्यवसाय में रु0 42.38 करोड़ का व्यवसाय किया गया जिसके माध्यम से रु0 3.83 करोड़ की

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 31.03.2021 are as under:

1. CRIF	- 100%
2. Equi Fax	- 94.60%
3. Experian	- 98.68%
4. CIBIL	- 92.51%

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.3485.83 crore in 1497673 accounts has been done by our bank's customers in FY: 2020-21.

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

The Bank has earned the income of Rs. 1.45 crore by soliciting Life insurance business of Rs. 5.52 crore, Rs. 3.83 crore by soliciting the General insurance business of Rs. 42.38 crore and Rs. 2.94 crore by



आय अर्जित की गयी तथा स्वास्थ्य बीमा व्यवसाय में रु0 27.09 करोड़ का व्यवसाय किया गया जिसके माध्यम से रु0 2.94 करोड़ की आय अर्जित की गयी। अतः बीमा व्यवसाय से कुल 8.23 करोड़ की गैर व्याज आय बैंक द्वारा अर्जित की गयी है।

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

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

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

बैंक में राष्ट्रीय बीमा योजना के स्थान पर प्रधानमंत्री फसल बीमा योजना को लागू कर लिया गया है। प्रधानमंत्री फसल बीमा योजना के अन्तर्गत बैंक ने वित्तीय वर्ष 2020–21 में 280716 कृषकों को बीमित किया है। जिसमें 153296 खरीफ फसल के लिए और 127420 रबी फसल के लिए बीमित हैं। प्रधानमंत्री फसल बीमा योजना के अन्तर्गत वित्तीय वर्ष 2020–21 बैंक ने 1868.46 लाख का प्रीमियम का भुगतान किया है।

31. निधि प्रबन्धन :

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

फिर भी, बैंक द्वारा दो करेंसी 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. क्रेडिट गारन्टी ट्रस्ट फण्ड फॉर माइक्रो एण्ड स्माल इन्टरप्राइजेज (सीजीटीएमएसई) :

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

इस प्रकार सूक्ष्म एवं लघु उद्यमी इकाइयों को किसी समपार्श्वक प्रतिभूति अथवा तृतीय पक्ष गारन्टी के बिना रु. 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।

soliciting the Health insurance business of Rs. 27.09 crore. Thus, the total non-interest income of Rs. 8.23 crore has been earned during the Financial Year 2020-21 by the Bank.

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

2016 PAIS scheme has been replaced by Pradhan Mantri Suraksha Bima Yojna (PMSBY) in which accidental coverage of Rs. 2 lakh is being rendered to the farmers and in this scheme farmers up to the age limit of 70 years have to pay Rs. 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 280716 farmers under PMFBY in FY 2020-21 where 153296 and 127420 farmers are covered in Kharif 2020 and Rabi 2020-21 respectively. Bank has paid 1868.46 lakhs premium under PMFBY in FY 2020-21

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. वित्तीय समावेशन योजना :

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

1. प्रधान मंत्री जन धन योजना :

प्रधान मंत्री जन धन योजना हमारे बैंक में सफलता पूर्वक लागू है। इस योजना के अंतर्गत बैंक द्वारा 1522999 खाते खोल कर एक उल्लेखनीय प्रदर्शन दर्ज किया है, जिसमें 896.20 करोड़ की जमा राशि सम्मिलित है। 31.03.2021 को इस योजना के अंतर्गत ग्राहकों को 846967 रुपये कार्ड जारी किए गए हैं।

2. कियोस्क बैंकिंग समाधान :

कियोस्क बैंकिंग समाधान अंतर्गत बैंक मित्र लोकेशन पर 1184 कियोस्क केन्द्रों का संचालन किया जा रहा है। इन कियोस्क केन्द्रों के माध्यम से ई-केवाईसी के द्वारा 655616 बचत खाते खोले जा चुके हैं तथा ईपीएस एवं रुपये कार्ड द्वारा मार्च 2021 तक 7223792 लेन-देन की संख्या रु0 3370.31 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. माइक्रो एटीएम—

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

- यह सुविधा 1184 बैंक मित्र केन्द्रों में 567 माइक्रो एटीएम द्वारा प्रदान की जा चुकी है।
- शेष अन्य बैंक मित्र केन्द्रों पर तथा नये केन्द्रों पर भी यह सुविधा शीघ्र ही प्रदान करने की प्रक्रिया में 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 1522999 accounts involving deposits of RS.896.20 Crore. 846967 Rupay cards have been issued to the PMJDY customers as on 31.03.2021.

2. KIOSK Banking Solution :

Under KIOSK banking solution, at BC locations 1184 KIOSK centre have been operationalised, 655616 saving deposits accounts have been opened through e KYC & 7223792 transactions amounting Rs. 3370.31 Crore have taken place by March 21 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.

- Facility is made live in 567 MICROATMs among at 1184 BC locations.
- Bank is under the process of procuring Micro ATMs for remaining and newly appointed BCAs.



4. सामाजिक सुरक्षा योजनाएं प्रधान मंत्री जीवन ज्योति बीमा योजना एवम प्रधान मंत्री सुरक्षा बीमा योजना

भारत सरकार द्वारा आयोजित सुरक्षा बीमा योजनाएं हमारे बैंक में नागरिकों के लिए सफलता पूर्वक लागू हो गयी है जिसके अंतर्गत 355781 ग्राहकों को प्रधान मंत्री जीवन ज्योति बीमा योजना के अंतर्गत एवम 1348876 ग्राहकों को प्रधान मंत्री सुरक्षा बीमा योजना के अंतर्गत दिनांक 31.03.2021 तक पंजीकृत किया गया है। बैंक द्वारा दोनों सामाजिक सुरक्षा योजना के माध्यम से 160.81 लाख रुपये की आय भी अर्जित की गयी है।

5. अटल पेंशन योजना

अटल पेंशन योजना के क्रियान्वन से दिनांक 31.03.2021 तक योजना के अंतर्गत कुल 259551 ग्राहकों को पंजीकृत किया गया है।

वर्तमान वित्तीय वर्ष 2020-21 में बैंक के द्वारा योजना के अंतर्गत पीएफआरडीए द्वारा दिए गए लक्ष्य 56280 के सापेक्ष 53582 की प्राप्ति पंजीकृत की है। बैंक द्वारा अटल पेंशन योजना के अंतर्गत फरवरी 2021 तक रु. 48.85 लाख की आय अर्जित की गई।

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

अ. अटल पेंशन योजना – विननिंग वेडनसडे (03.06.2020-31.07.2020)

योजना के अंतर्गत बैंक ने 550 ए0पी0वाई खातों के लक्ष्य के सापेक्ष 2524 अटल पेंशन योजना खातों को पंजीकृत कराया गया।

ब. अटल पेंशन योजना – पावर टु पेरसिस्ट (30.09.2020 को)

योजना के अंतर्गत बैंक ने अगस्त माह की persistency की तुलना में बैंक ने सितम्बर माह में 16% की वृद्धि की है।

स. अटल पेंशन योजना-प्रीमियर लीग (01.10.2020-31.10.2020)

अटल पेंशन योजना-प्रीमियर लीग कैम्पेन के अंतर्गत 08 ए0पी0वाई खाते प्रति शाखा के लक्ष्य के सापेक्ष 9.46 ए0पी0वाई खाते प्रति शाखा को प्राप्त किया गया।

द. अटल पेंशन योजना-पावर टु पेरसिस्ट (31.10.2020 को)

योजना के अंतर्गत बैंक ने सितम्बर माह की persistency की तुलना में बैंक ने अक्टूबर माह में 03% की वृद्धि की है।

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

Our Bank has successfully implemented social security scheme initiated by Govt. of India for the citizens, under which total 355781 customers were registered under PMJJBY and total 1348876 customers/ beneficiaries were registered under PMSBY by 31.03.2021. Also Bank has earned income of Rs.160.81 lacs from both the Social Security Scheme.

5. Atal Pension Yojana (APY)

Under APY (Atal Pension Yojana) 259551 customers were registered up to 31.03.2021 since inception of this scheme. During the financial year 2020-21, Bank enrolled 53582 applications against target of 56280 given by PFRDA. Under this scheme bank has earned income of Rs. 48.85 lacs till Feb'2021.

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

A. APY - Winning Wednesday (03.06.2020-31.07.2020)

Under this campaign our Bank had qualified by registering 2524 APY accounts against the target of 550 APY accounts during the period.

B. APY-Power to Persist (as on 30.09.2020)

Under this campaign the Bank's increased their persistency to 16% in the month of September over August's month persistency.

C. APY-Premier League (01.10.2020-31.10.2020)

Under this campaign our bank qualified for achieving target of 9.46 accounts per branch against the target of 08 APY accounts per branch during the period.

D. APY-Power to Persist (as on 31.10.2020)

Under this campaign the Bank's increased their persistency to 03% in the month of October over September's month persistency.



**य. अटल पेंशन योजना-पावर टु पेरसिस्ट
(31.12.2020 को)**

योजना के अन्तर्गत बैंक ने नवम्बर माह की persistency की तुलना में बैंक ने दिसम्बर माह में 02% की वृद्धि की है।

**र. अटल पेंशन योजना-राइस एबव दा रेस्ट 3.0
(14.12.2020-16.01.2021)**

अटल पेंशन योजना-राइस एबव दा रेस्ट योजना के अन्तर्गत बैंक ने 08 ए0पी0वाई0 खाते प्रति शाखा के लक्ष्य के खिलाफ 10.9 ए0पी0वाई खाते प्रति शाखा को पंजीकृत कराया गया।

**ल. अटल पेंशन योजना-पावर टु पेरसिस्ट
(29.02.2021 को)**

योजना के अन्तर्गत बैंक ने जनवरी माह की persistency की तुलना में बैंक ने फरवरी माह में 01% की वृद्धि की है।

**ह. अटल पेंशन योजना-बिग बिलिवर्स 3.0
(01.03.2021-31.03.2021)**

बिग बिलिवर्स 3.0 योजना के अन्तर्गत बैंक ने 6400 ए0पी0वाई खातों के लक्ष्य के खिलाफ 17209 अटल पेंशन योजना खातों को पंजीकृत कराया।

**छ. अटल पेंशन योजना-लीडरशिप कैपिटल 3.0
(18.01.2021-28.02.2021)**

लीडरशिप कैपिटल 3.0 योजना के अन्तर्गत बैंक ने 8000 ए0पी0वाई खातों के लक्ष्य के खिलाफ 8613 अटल पेंशन योजना खातों को पंजीकृत कराया।

**त्र. अटल पेंशन योजना-वन्डर्स वॉरियर्स ऑफ
विनिंग वेडनसडे (01.03.2021-31.03.2021)**

कैम्पेन के अन्तर्गत बैंक ने 800 ए0पी0वाई खातों के लक्ष्य के खिलाफ 8870 अटल पेंशन योजना खातों को पंजीकृत कराया।

6. वित्तीय साक्षरता केन्द्र

ग्रामीण क्षेत्रों में वित्तीय साक्षरता को बढ़ावा देने एवं बैंक की विभिन्न योजनाओं में जागरूकता बढ़ाने हेतु बैंक के सेवा क्षेत्र के 8 जिलों में 6 वित्तीय साक्षरता केन्द्र बैंक खोले गए हैं। वर्तमान वित्तीय वर्ष 2020-21 में इन केन्द्रों के निदेशकों द्वारा कुल 4395 कैम्पों का आयोजन किया गया है जिनमें 10920 व्यक्तियों ने भाग लिया है।

7. वित्तीय साक्षरता जागरूकता कार्यक्रम (गोइंग डिजीटल):

बैंक ने नाबार्ड द्वारा वित्तीय सहायता प्राप्त 113 गोइंग डिजीटल कैम्पों का सफलतापूर्वक आयोजन किया जिसमें

**e. APY-Power to Persist
(as on 31.12.2020)**

Under this campaign the Bank's increased their persistency to 02% in the month of December over November's month persistency.

**g. APY-Rise Above the Rest 3.0
(14.12.2020-16.01.2021)**

Under this campaign our Bank had qualified by registering 10.9 APY accounts per branch against the target of 08 APY accounts per branch during the period.

**h. APY- Power to Persist
(as on 29.02.2021)**

Under this campaign the Bank's increased their persistency to 01% in the month of February over January's month persistency.

**i. APY- Big Believers 3.0
(01.03.2021-31.03.2021)**

Under this campaign our Bank had qualified by registering 17209 APY accounts against the target of 6400 APY accounts during the period.

**j. APY- Leadership Capital 3.0
(18.01.2021-28.02.2021)**

Under this campaign our Bank had qualified by registering 8613 APY accounts against the target of 8000 APY accounts during the period.

**k. APY - Wondrous Warriors of Winning
Wednesday (01.03.2021-31.03.2021)**

Under this campaign our Bank had qualified by registering 8870 APY accounts against the target of 800 APY accounts 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 6 districts of our Bank. During the financial year (2020-2021) total 4395 such camps were organized in which 10920 persons participated.

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

113 Going Digital were organized successfully in which 2721 persons participated under support of



2721 व्यक्तियों द्वारा भाग लिया गया। कैम्प के आयोजन के दौरान लोगों को बैंक की मोबाइल एप्लीकेशन, आधार आधारित पेमेंट सिस्टम, यूपीआई0, यूएएस0एडी0 आदि के तहत जानकारी दी गयी। नाबार्ड द्वारा फाइनैसियल सपोर्ट फण्ड के तहत बैंक ने 5 मोबाइल वैन खरीदी गयी हैं जिनका उपयोग डिजिटल इंडिया के लक्ष्य को प्राप्त करने हेतु गाँवों में बैंकिंग तकनीक के प्रचार-प्रसार के लिए किया जा रहा है।

8. आधार नामांकन अद्यतन सेंटर एवं प्रमाणीकरण सुविधा :

UIDAI ने अपने GOI के भारत के राजपत्र दिनांक 14.07.2017 के क्रम में बैंकों को निर्देश दिया है कि बैंकों को अपनी प्रत्येक 10 शाखाओं में से 1 शाखा में एक आधार नामांकन तथा अद्यतन केन्द्र स्थापित करना अनिवार्य है। उक्त नियमों के अनुपालन स्वरूप बैंक द्वारा 95 आधार नामांकन तथा अद्यतन केन्द्र का चुना 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 माध्यम से भी आधार प्रमाणीकरण की सुविधा ग्राहकों को शीघ्र ही उपलब्ध करा दी जायेगी।

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 Enrolment, Update centre and Authentication Services :

UIDAI through GOI gazette notification dated 14/07/2017 instructed bank to set up one branch as Aadhaar Enrolment and update Centre out of ten branches. In compliance of these guidelines our bank has identified 95 branches for set of Aadhaar Enrolment and update centre facilities for residents. Bank has started Aadhaar authentication facility for existing customers through Biometric verification and shortly OTP based authentication will be made live for customers.

सारणी सं. 27 / Table No. 27

FINANCIAL INCLUSION AT A GLANCE

FINANCIAL INCLUSION AT A GLANCE					
	Particulars	As on 31.03.2021		As on 31.03.2020	
	Accounts opened under PMJDY amt. mobilised through account opened under PMJDY	Account (In Lac)	Amount (in Crore)	Account (In Lac)	Amount (in Crore)
	PMJDY STARTED IN Aug 2014	15.22	896.21	12.46	636.81
	Number of Rupay cards issued to accounts holders	8.46	NA	8.28	NA
	Aadhaar seeding in PMJDY A/Cs	11.99	NA	9.73	NA
	Overdraft sanctioned in PMJDY A/Cs	0.62	102.31	0.40	98.74
	Total No of BCs	1184		1184	
	Transactions done by BCs (in lacs)	72.23		34.59	
	Business (Deposit) Mobilised by BCs (in crore)	3370.31		1105.12	
	Fee based Income earned (in crore)	0.92		0.17	
Progress under UIDAI					
		As on 31/03/2021		As on 31/03/2020	
		Figures (in lac)		Figures (in lac)	
(i)	Accounts seeded with Aadhaar & mapped with NPCI Mapper	38.45		38.41	
(ii)	Accounts opened through e-kyc	6.55		5.15	



34. सामुदायिक सामाजिक उत्तरदायित्व

जिम्मेदार निगमित ईकाई के रूप में बैंक ने समाज के गरीब एवं जरूरतमंद वर्ग की मदद करने के लिए कई कार्य किये। वित्तीय वर्ष 2020-21 में बैंक द्वारा किये गये सामाजिक कार्यों का विवरण निम्नवत है:-

- गरीब छात्रों को इन्जीनियरिंग एवं मेडिकल हेतु कोचिंग उपलब्ध कराई गई।
- बच्चों एवं बुजुर्गों के स्वास्थ्य लाभ हेतु पार्कों में बेंच एवं झूले लगवाए गये।
- कोविड की रोकथाम हेतु जन-जागरूकता अभियानों हेतु वित्तीय सहभागिता उपलब्ध कराई गई।
- वृक्षारोपण एवं ट्री गार्ड को लगवाने का कार्य किया गया।

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

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 11 मामलों में दी गयी है, जबकि 71 शाखाओं के परिसर सम्बन्धी मामले प्रधान कार्यालय/क्षेत्रीय कार्यालय शक्ति के अन्तर्गत अनुमोदित किये गये। साथ ही 01 शाखा में स्ट्रांग रूम अनुमोदित किया गया है, जिससे शाखा को अतिरिक्त सुरक्षा विशेषता से लैस करने के साथ साथ ग्राहकों को लॉकर सुविधा उपलब्ध करायी जा सके। साथ ही कोविड-19 महामारी की रोकथाम हेतु बैंक द्वारा अनगिनत प्रयास किये गये। भारत सरकार के द्वारा जारी गाइडलाइन की अनुपालन में शाखाओं पर कोविड-19 की रोकथाम हेतु आधारभूत संरचना में परिवर्तन कर पोलिथीन लगवाए गये। स्टाफ तथा ग्राहकों की सुरक्षा हेतु शाखाओं को सैनिटाईज कराया गया। मास्क की उपलब्धता शाखा में अनिवार्य बनाई गयी तथा दो गज दूरी को प्राथमिकता दी जा रही है।

शहरी/अर्द्धशहरी क्षेत्र में दूसरे बैंकों की शाखाओं से प्रतिस्पर्धा तथा जन सुविधा के दृष्टिगत 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

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 2020-21 are as under:-

- Arranged for coaching of poor students in engineering and medical field
- Installed benches and cradles in parks for health gain of children and elders
- Financial assistance has been provided for preventive awareness campaign against Covid 19
- Tree plantation & fixing of tree guards.

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 11 cases while proposal of Premises of 71 branches have been approved under HO/RO power. Also, in 01 branch Strong Room has been approved with a view to provide additional security feature, ambience and Potential of Locker facility to strengthen to customer base. Bank has put endless efforts towards Covid 19 prevention. To contain Covid 19, in compliance of Govt of India guidelines bank changed basic infrastructure lay out in branches and polythene curtains were put in many branches. For safety of staff & customers, branches are sanitized at regular interval. Wearing of mask is made compulsory in branch premise. Social distancing of 2 yards is being implemented at all working places of bank.

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



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 कान्फ्रेंस हॉल भी जोड़ा गया है।

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.

सारणी सं. 28 / Table No. 28

(Amt. In Lakh)

Sl. No.	Particulars	Total No. of Branches/ Proposals	Amt./Cost
1	Building Sanctioned	71	5.57
2	Furnishing	54	37.40
3	Electrification	39	10.52
4	A.C. Installed	Nil	0
5	Strong Room Doors	01	2.58

सारणी सं. 29 / Table No. 29

(Amt. In Lakh)

Sl. No.	Particulars	2020-21
1	No. of Branches having Lockers	106
2	Income from Locker rent	116.13

36. मानव संसाधन विकास :

वित्तीय वर्ष 2020.21 के अन्त में हमारी कुल मानव शक्ति 3746 है। इसमें वित्तीय वर्ष 2020-21 के दौरान (i) 04 कार्यालय सहायकों, 06 अधिकारी स्केल-1, 36 अधिकारी स्केल-2 एवं 05 अधिकारी स्केल-3 की भर्ती (ii) 18 कार्यालय सहायकों, 33 अधिकारियों का इस्तीफा (iii) 13 कार्यालय परिचरों, 09 कार्यालय सहायकों, 160 अधिकारियों की सेवानिवृत्ति (iv) 02 स्टाफ सदस्य की बर्खास्तगी (v) 17 स्टाफ सदस्यों का देहावसान हुआ है। बैंक ने अपने मानव संसाधनों को महत्व दिया है तथा 2020.21 के दौरान उनके विकास के लिए आवश्यक कदम उठाए हैं।

(अ) सौहार्दपूर्ण औद्योगिक सम्बंध :

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

36. Human Resources Development :

At the end of F.Y.2020-21, our total staff strength is 3746. It includes (i) Recruitment of 04 Office Assistants, 06 Officers Scale- I, 36 Officers Scale -II and 05 Officers Scale-III (ii) Resignation of 18 Office Assistants, 33 Officers (iii) Retirement of 13 Office Attendants, 09 Office Assistants, 160 Officers (iv) Removal of 02 Staff Member and (v) Deaths of 17 Staff Members.

The bank values its human resources and has taken requisite steps for their development during 2020-21.

(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.



(ब) प्रशिक्षण

1. बैंक की प्रशिक्षण हेतु पीएनबी द्वारा संचालित अचल प्रशिक्षण केन्द्र, नोएडा एवं देहरादून, क्षेत्रीय स्टाफ कॉलेज, लखनऊ, आईटी केन्द्र फरीदाबाद एवं केन्द्रीय स्टाफ कॉलेज, दिल्ली के साथ नियमित व्यवस्था है। 28 अधिकारियों को ऋण एवं अग्रिम/आईटी/सीबीएस, प्रबंधन/रूटीन/ग्रामीण बैंकिंग/एनपीए प्रबंधन/एसएचजी/वित्तीयसमावेशन/नयी भर्ती स्टाफ को प्रारम्भिक प्रशिक्षण आदि पर विभिन्न कार्यक्रमों के लिए इन केन्द्रों पर भेजा गया।
2. बैंक द्वारा अपने स्वयं के स्टाफ अध्ययन केन्द्र के माध्यम से वर्ष 2020-21 में 1601 अधिकारियों एवं 517 कर्मचारियों को प्रशिक्षण दिया गया है।
3. वर्ष के दौरान बैंक ने राष्ट्रीय स्तर के वाहय संस्थानों जैसे बैंकर ग्रामीण विकास संस्थान, लखनऊ, भारतीय बैंक प्रबंधन संस्थान, गुवाहाटी, कृषि बैंकिंग महाविद्यालय, पुणे इत्यादि में 139 अधिकारियों को प्रशिक्षण कराया गया। विवरण निम्नवत् है

(b) Training

1. The bank has arrangement for training with Zonal Training Centre, Noida And Dehradun, Regional Staff College, Lucknow IT Centre, Faridabad and Central Staff College, Delhi, operated by PNB. 28 officers were deputed at these centres for various programmes on Loan & advance / IT / CBS/ Management / Routine / Ruralbanking / NPA Management / SHG / FI / Induction Programme for newly recruited employee etc.
2. Bank has imparted training through own Staff Learning Centre for 1601 Officers & 517 employees during the year 2020-21.
3. The bank deputed 139 officer to outside national level training institute like BIRD Lucknow, IIBM Guwahati, CAB Pune etc during the year. Details

सारणी सं. 30 / Table No. 30

क्र.सं./ Sl. No.	संस्था का नाम Name of the Institution	प्रशिक्षण के लिये प्रतिनियुक्त अधिकारियों की संख्या / No. of Officers deputed for training
1	BIRD, Lucknow	12
2	CAB, Pune	09
3	Other	118

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

सारणी सं. 31 / Table No. 31

क्र.सं./ Sl. No.	पदनाम/ Designation	संख्या /No.	
		31.03.2021	31.03.2020
प्रवर्तक बैंक से प्रतिनियुक्ति पर/ On Deputation from Sponsor Bank			
1	अध्यक्ष स्केल— VII/ Chairman Scale - VII	01	01
2	महाप्रबन्धक स्केल— V/General Manager Scale - V	05	03
3	मुख्यप्रबन्धक स्केल— IV/Chief Manager Scale - IV	-	--
4	क्षेत्रीय प्रबन्धक स्केल— IV/Regional Managers Scale - IV	02	03
5	वरिष्ठ प्रबन्धक स्केल— III/Senior Manager Scale - III	-	01
6	अधिकारी स्केल— II/Officers Scale - II	-	--
7	अधिकारी स्केल— I/Officers Scale - I	-	--
	योग / Total	08	08



बैंक स्टाफ / Bank Staff			
1	अधिकारी स्केल— V/Officers Scale - V	00	01
2	अधिकारी स्केल— IV/Officers scale-IV	53	49
3	अधिकारी स्केल— III/Officers scale-III	166	192
4	अधिकारी स्केल— II/Officers scale-II	586	598
5	अधिकारी स्केल— I/Officers scale-I	1270	1348
6	लिपिक / Clerical	1314	1398
7	संदेशवाहक / Subordinate Staff	357	398
	कुल / Total	3746	3984

31.03.2021 को कर्मचारियों में अनुसूचित जातियों एवं अनुसूचित जनजातियों का संमिश्रण निम्नवत है।

As on 31.03.2021 composition of Scheduled Castes and Scheduled Tribes in the Employees Strength is as under :

सारणी सं. 32 / Table No. 32

क्र.सं. / Sl. No.	विवरण / Particulars	संख्या / No.	एससी एवं एसटी / SC & ST %
1	अधिकारी / Officers	458	22.07
2	लिपिक / Clerical	366	27.85
3	संदेशवाहक / Subordinate Staff	85	23.81

37. निदेशक मण्डल :

वित्तीय वर्ष 2020-21 में निदेशक मण्डल की आवश्यक 6 बैठकें आयोजित की गयीं।

निदेशक मण्डल में परिवर्तन

वित्तीय वर्ष 2020-21 के दौरान निदेशक मण्डल के गठन में निम्न परिवर्तन हुए :

नवागन्तुक निदेशकगण

- श्री राजेन्द्र सिंह, मंडल प्रमुख, पी.एन.बी., मुरादाबाद
- श्री सौमेन्दु कुमार दास, अंचल प्रबन्धक, पंजाब नेशनल बैंक, आगरा
- श्री सुरिन्दर पाल सिंह, अंचल प्रबन्धक, पंजाब नेशनल बैंक, मेरठ

31.03.2021 को निदेशक मण्डल

- श्री राकेश कुमार अरोड़ा, अध्यक्ष, प्रथमा यू.पी. ग्रामीण बैंक
- श्री सुरिन्दर पाल सिंह, अंचल प्रबन्धक, पी.एन.बी., मेरठ

37. Board of Directors :

Required Six Board Meetings were conducted during the financial year 2020-21.

Change of Directors

The following changes took place in the composition of Board during the financial year 2020-21.

Incoming Directors

- Sh. Rajendra Singh, Circle Head, PNB, Moradabad
- Sh. Soumendu Kumar Das, Zonal Manager, Punjab National Bank, Agra.
- Sh. Surindar Pal Singh, Zonal Manager, Punjab National Bank, Meerut

Board of Directors as on 31.03.2021

- Sh. Rakesh Kumar Arora, Chairman, Prathama U.P. Gramin Bank
- Sh. Surindar Pal Singh, Zonal Manager, PNB, Meerut



3. श्री राकेश चन्द्र, सहायक महाप्रबन्धक, भारतीय रिजर्व बैंक, लखनऊ
4. श्री प्रभुदत्त साहू, उप महाप्रबन्धक, नाबार्ड, लखनऊ
5. श्री राजेन्द्र सिंह, 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. आभारोक्ति

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

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

निदेशक मण्डल मैसर्स अनूप अग्रवाल एंड कंपनी, गोरखपुर, जिन्हें इस वर्ष बैंक का केन्द्रीय सांघिक अकेंक्षक नियुक्त किया गया है, का भी स्वागत करता है तथा धन्यवाद देता है।

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

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

निदेशक मण्डल के प्रति और उनकी ओर से,

राकेश कुमार अरोड़ा
अध्यक्ष

3. Sh. Rakesh Chandra, AGM, Reserve Bank of India, Lucknow
4. Sh. Prabhudatta Sahoo, DGM, NABARD, Lucknow
5. Sh. Rajendra Singh, 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.

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.

Rakesh Kumar Arora
Chairman

विभिन्न कार्यक्रमों की झलकियाँ



स्वतंत्रता दिवस पर बैंक के अध्यक्ष महोदय, प्रधान कार्यालय पर झण्डारोहण करते हुए



प्रधान कार्यालय पर अध्यक्ष महोदय, स्टाफ को सम्बोधित करते हुए



बैंक में चलाए गये विशेष बचत खाता जमा अभियान में उत्कृष्ट प्रदर्शन करने वाले शाखा प्रबन्धकों को सम्मानित करते हुए अध्यक्ष महोदय



गणतंत्र दिवस पर बैंक के अध्यक्ष महोदय प्रधान कार्यालय पर झण्डारोहण करते हुए



अन्तर्राष्ट्रीय महिला दिवस पर बैंक की महिला ग्राहकों को सम्मानित करते हुए क्षेत्रीय प्रबन्धक बिजनौर



अन्तर्राष्ट्रीय महिला दिवस पर समाज की प्रबुद्ध महिलाओं के सम्मान समारोह में क्षेत्रीय प्रबन्धक मुरादाबाद



एक मुश्त समझौता योजना के अर्न्तगत एनपीए खातों का निस्तारण करते हुए क्षेत्रीय प्रबन्धक बिजनौर



एक मुश्त समझौता योजना के अर्न्तगत एनपीए खातों का निस्तारण करते हुए क्षेत्रीय प्रबन्धक मुरादाबाद



ग्राहक गोष्ठी में बैंक के ग्राहकों को सम्बोधित करते हुए क्षेत्रीय प्रबन्धक मुजफ्फरनगर



प्रबन्धकीय गोष्ठी में शाखा प्रबन्धकों को उत्कृष्ट प्रदर्शन करने पर सम्मानित करते बैंक के सहायक महाप्रबन्धक एवं क्षेत्रीय प्रबन्धक बदायूँ



अमरोहा क्षेत्र में जिला अग्रणी बैंक कार्यालय में ऋण वितरित करते क्षेत्रीय प्रबन्धक अमरोहा



रामपुर क्षेत्र में आयोजित प्रबन्धकीय गोष्ठी में क्षेत्रीय प्रबन्धक रामपुर



मेगा क्रेडिट कैम्प में बैंक के ग्राहकों को ऋण वितरित करते हुए क्षेत्रीय प्रबन्धक बिजनौर



बिजनौर क्षेत्रीय कार्यालय में आयोजित हिन्दी दिवस कार्यक्रम में विजेताओं को पुरस्कृत करते हुए क्षेत्रीय प्रबन्धक बिजनौर



गाजियाबाद क्षेत्रीय कार्यालय में आयोजित हिन्दी दिवस कार्यक्रम में विजेताओं को पुरस्कृत करते हुए क्षेत्रीय प्रबन्धक गाजियाबाद



क्षेत्रीय कार्यालय गण्डा के नव-निर्मित परिसर का उद्घाटन करते हुए बैंक के अध्यक्ष महोदय



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INDEPENDENT AUDITOR'S 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 2021, 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 100 branches audited by us;
- ii. 492 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 346 branches which have not been subjected to audit. These unaudited branches account for 24.87% of advances, 31.39% of deposits, 42.91% of interest income and 41.12% 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, 2021;
- 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. In accordance with Standard on Audit (SA) 706 “Emphasis of Matter Paragraph”, without qualifying our opinion on these matters, we draw attention to:
 - 3.1 We draw attention to Note No. 13.10 to 13.12 of schedule- 18 of the Standalone Financial Statements regarding continuing 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.
 - 3.2 There is a difference of Rs. 24084.00 found in All branch weekly, which has been adjusted in Suspense Account (including subvention).
 - 3.3 There is some amount shown in the weekly of most of the branches under the head “Balance with other banks” but branches clarify that these amount are of IMPS transactions not cleared till 31.03.2021 and these are shown in this head due to system error. The management could not quantify the amount related to IMPS transactions reflecting under the head “Balance with other banks”.

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	Advance- Classification and Provisioning - The Advances of the Bank constitutes of 62.66% 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	Our Audit Approach 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 100 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 100 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.



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.	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 light of continuing COVID-19 pandemic: Due to the continuing COVID-19 pandemic, lockdown declared by some of the State Governments and travel restrictions imposed by State Governments/ Local Authorities during the period of our 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 the 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: - 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. - 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. - Making enquiries and gathering necessary audit evidence through video call, dialogues and discussion over phone calls/conference calls, emails and similar communication channels. Resolution of our audit observations telephonically/ through email instead of face-to-face interaction with the designated officials.

Other Matters

- We did not audit the financial statements/ information of 492 branches included in the Standalone Financial Statements of the Bank whose financial statements/ financial information reflects total advances of Rs. 10931.06 crore at March 31, 2021 and total interest earned of Rs. 1030.55 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, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the 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 be thought to bear on our independence, and where applicable, related safeguards.

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

Report on Other Legal and Regulatory Requirements

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

Sd/-
C.A. Rishi Srivastava
(Partner)
M.No: 431031
UDIN: 21431031AAAAFG3912

Place : Moradabad
Date : 30.06.2021



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

तुलन पत्र यथा 31.03.2021

BALANCE SHEET : AS ON 31.03.2021

प्रारूप-क

FORM - A

(राशि हजारों में/Rs. in '000)

पूँजी एवं देयताएँ	CAPITAL & LIABILITIES	अनुसूची SCHEDULE	Current Year as on 31.03.21 चालू वर्ष	Previous Year as on 31.03.20 गत वर्ष
1 पूँजी	Capital			
अंशपूँजी	Share Capital	1	605257	605257
2 प्रारक्षितियाँ एवं अधिशेष	Reserve & Surplus	2	19306549	16473387
3 निक्षेप	Deposits	3	204877417	181406918
4 उधार	Borrowings	4	22542979	17633451
5 अन्य देयताएँ एवं प्रावधान	Other Liabilities and Provisions	5	8740715	5831503
योग	TOTAL		256072917	221950516
आस्तियाँ	ASSETS			
1 नकदी एवं भारतीय रिजर्व	Cash & balances with Reserve	6	8609330	8314039
बैंक में अवशेष	Bank of India			
2 बैंकों में अवशेष तथा माँग	Balances with Banks & money	7	20992169	21632915
एवं अल्प सूचना पर प्राप्य राशि	at call & short notice			
3 निवेश	Investment	8	55745991	43989715
4 अग्रिम	Advances	9	156077128	138263137
5 स्थिर आस्तियाँ	Fixes Assets	10	542515	635875
6 अन्य आस्तियाँ	Other Assets	11	14105784	9114835
योग	TOTAL		256072917	221950516
आकस्मिक देयताएँ	Contingent Liabilities	12	843656	4422061
योग	TOTAL		843656	4422061

हमारे द्वारा इसी दिनांक को संलग्न की गई पृथक रिपोर्ट के अनुसार

As per our separate report of even date attached.

For Anoop Agarwal & Co.

Chartered Accountants

Sd/-
(Deepak)
Chief Manager

Sd/-
(Upendra Kumar)
General Manager

Sd/-
(Rakesh Kumar Arora)
Chairman

Sd/-
(CA. Rishi Srivastava)
Partner (M.No. 431031)
UDIN - 21431031AAAAFG3912

Sd/-
(Surinder Pal Singh)
Director

Sd/-
(Alok Ranjan)
Director

Sd/-
(Prabhudatta Sahoo)
Director

Place : Moradabad
Dated : 30.06.2021

Sd/-
(Rajendra Singh)
Director

Sd/-
(Pramod Kumar)
Director

Sd/-
(Shiv Shankar)
Director



प्रारूप-ख

FORM - B

लाभ हानि खाता वास्ते अवधि 31.03.2021

Profit & Loss Account for the Year Ended 31.03.2021

(राशि हजारों में/Rs. in '000)

		अनुसूची SCHEDULE	Current Year as on 31.03.21 चालू वर्ष	Previous Year as on 31.03.20 गत वर्ष
i. आय	Income			
1 अर्जित व्याज	Interest Earned	13	20173440	18678023
2 अन्य आय	Other Income	14	2751186	1959137
योग	TOTAL		22924626	20637160
ii. व्यय	Expenditure			
1 व्यय किया गया व्याज	Interest expended	15	8602510	8697143
2 परिचालन व्यय	Operating Expenses	16	8623720	7035688
3 प्रावधान एवं आकस्मिकतायें	Provision and contingencies		1100000	2682092
योग	TOTAL		18326230	18414923
iii. लाभ/हानि	Profit/Loss			
1 1 वर्ष के लिए शुद्ध आय	Net profit for the year		4598396	2222237
	Sub-Total		4598396	2222237
	Tax Paid/Provided for earlier years		1270000	116000
	Provision for Income Tax		750000	232000
	Sub-Total A (Net Profit after Tax)		2578396	1874237
2 अग्रणीत लाभ	Profit (+) brought forward		10547970	8824468
	Add : I. Tax Refunds of earlier years received during the year		340000	285000
	Sub Total-B		10887970	9109468
योग	TOTAL		13466366	10983705
iv. विनियोजन	Appropriations			
सांविधिक संचय में अंतरण	Transfer to Statutory reserves		515679	374847
विशेष संचय में अंतरण	Transfer to Special Reserves U/s 36(i)(viii)			
वर्ष के दौरान अंतरण	Transfer during the year		49500	24200
निवेश उतार चढ़ाव आरक्षितियां	INVESTMENT FLUCTUATION RESERVE		0	36688
अन्य संचय में अंतरण	Transfer to other Reserves		0	0
लाभांश में अंतरण	Transfer to Dividend		0	0
अवशेष तुलन में अग्रसारित	Balance carried over to Balance Sheet		12901187	10547970
महत्वपूर्ण लेखा नीतियाँ	Significant Accounting Policies	17		
लेखाओं पर टिप्पणी	Notes on Accounts	18		
योग	TOTAL		13466366	10983705

हमारे द्वारा इसी दिनांक को संलग्न की गई पृथक रिपोर्ट के अनुसार

As per our separate report of even date attached.

For Anoop Agarwal & Co.

Chartered Accountants

Sd/-
(Deepak)
Chief Manager

Sd/-
(Upendra Kumar)
General Manager

Sd/-
(Rakesh Kumar Arora)
Chairman

Sd/-

(CA. Rishi Srivastava)

Partner (M.No. 431031)

UDIN - 21431031AAAAFG3912

Sd/-
(Surinder Pal Singh)
Director

Sd/-
(Alok Ranjan)
Director

Sd/-
(Prabhudatta Sahoo)
Director

Place : Moradabad

Dated : 30.06.2021

Sd/-
(Rajendra Singh)
Director

Sd/-
(Pramod Kumar)
Director

Sd/-
(Shiv Shankar)
Director



नकदी प्रवाह

STATEMENT OF CASH FLOW

(राशि हजारों में/Rs. in '000)

	31.03.21	31.03.20
CASH FLOW FROM OPERATING ACTIVITIES		
Profit Before Tax	4598396	2222235
Non-Cash Adjustment to reconcile PBT to net cash low		
Depreciation Expenses	132180	141222
Loss/(Profit) on sale of fixed Assets	-2580	-8274
Adjustment on account of Investment being restated to M2M		
OPERATING PROFIT BEFORE WORKING CAPITAL CHANGE	4727996	2355183
Movements in working capital		
Increase/Decrease in Deposits	23470499	12519295
Increase/Decrease in Other Liabilities	1229212	-598801
Decrease/Increase in Advances	-17813991	-9427062
Decrease/Increase in Investments	-11841511	139202
Decrease/Increase in Other Assets	-4990949	-407304
Cash Generated from I (u ad in) operations	-9946740	2225330
NET CASH FLOW FROM/OPERATING ACTIVITIES (A)	-5218744	4580513
Cash flows from investing activities		
Purchase of Fixed Assets	-38890	-205435
Proceeds from sale of fixed Assets	2651	9058
NET CASH FLOW FROM/INVESTING ACTIVITIES (B)	-36239	-196377
Cash flows from financing Activities		
Increase/Decrease in borrowings	4909528	-1208624
NET CASH FLOW FROM/FINANCING ACTIVITIES (C)	4909528	-1208624
Net Increase/Decrease in cash & cash equivalents (A+B+C)	-345455	3175512
Prior Period Adjustments		
NET INCREASE/DECREASE IN CASH & CASH EQUIVALENTS	-345455	3175512
i. CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR		
A) Cash and Balances with RBI	8314039	7832933
B) balances with banks and Money at call and Short Notice	21632915	18938509
Total-I	29946954	26771442
ii. CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR		
A) Cash and Balances with RBI	8609330	8314039
B) balances with Banks and Money at call and Short Notice	20992169	21632915
Total-II	29601499	29946954
TOTAL CASH FLOW DURING THE YEAR		
Increase/(Decrease) in Cash Flow (II-I)	-345455	3175512

As per our separate report of even date attached.

For Anoop Agarwal & Co.

Chartered Accountants

Sd/-
(Deepak)
Chief Manager

Sd/-
(Upendra Kumar)
General Manager

Sd/-
(Rakesh Kumar Arora)
Chairman

Sd/-
(CA. Rishi Srivastava)
Partner (M.No. 431031)
UDIN - 21431031AAAAFG3912

Sd/-
(Surinder Pal Singh)
Director

Sd/-
(Alok Ranjan)
Director

Sd/-
(Prabhudatta Sahoo)
Director

Place : Moradabad
Dated : 30.06.2021

Sd/-
(Rajendra Singh)
Director

Sd/-
(Pramod Kumar)
Director

Sd/-
(Shiv Shankar)
Director



अनुसूची - 1 - पूँजी
SCHEDULE - 1 - CAPITAL

(राशि हजारों में/Rs. in '000)

		Current Year as on 31.03.21 चालू वर्ष	Previous Year as on 31.03.20 गत वर्ष
I अंश पूँजी	SHARE CAPITAL		
प्राधिकृत पूँजी	AUTHORISED CAPITAL		
600000 अंश प्रत्येक रु० 100/-	600000 Shares of Rs. 100/- each		
200 करोड़ अंश प्रत्येक रु० 10/-	200 Crore shares of Rs. 10/- each	20000000	20000000
निर्गमित पूँजी	ISSUED CAPITAL		
60525662 अंश, प्रत्येक अंश रु० 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 रु० 10/-	30262816 Shares of Rs. 10/- each	302629	302629
(B) उत्तर प्रदेश सरकार का भाग	By Govt. of Uttar Pradesh		
9078849 अंश, प्रत्येक अंश रु० 10/-	9078849 Shares of Rs. 10/- each	90788	90788
(C) पंजाब नेशनल बैंक का भाग	By Punjab National Bank		
21183997 अंश, प्रत्येक अंश रु० 10/-	21183997 Shares of Rs. 10/- each	211840	211840
योग	TOTAL	605257	605257
II अंश पूँजी जमा खाता	SHARE CAPITAL DEPOSIT A/C		
1. भारत सरकार का भाग	By Govt. of India	0	0
2. उ०प्र० सरकार का भाग	By Govt. of Uttar Pradesh	0	0
3. पंजाब नेशनल बैंक का भाग	By Punjab National Bank	0	0
योग	TOTAL	0	0

Sd/-
(CA. Rishi Srivastava)
Partner (M.No. 431031)

Sd/-
(Deepak)
Chief Manager

Sd/-
(Upendra Kumar)
General Manager

Sd/-
(Rakesh Kumar Arora)
Chairman



अनुसूची – 2 – आरक्षितियाँ एवं अधिशेष

SCHEDULE - 2 - RESERVES & SURPLUS

(राशि हजारों में/Rs. in '000)

		Current Year as on 31.03.21 चालू वर्ष	Previous Year as on 31.03.20 गत वर्ष
कानूनी आरक्षितियाँ	STATUTORY RESERVES		
i प्रारम्भिक शेष	Opening Balance	4583679	4208832
ii वर्ष के दौरान परिवर्धन	Additions during the year	515679	374847
iii वर्ष के दौरान कटौतियाँ	Deductions during the year	0	0
	Closing Balance (A)	5099358	4583679
पूँजी आरक्षितियाँ	CAPITAL RESERVES		
i प्रारम्भिक शेष	Opening Balance	0	0
ii वर्ष के दौरान परिवर्धन	Additions during the year	0	0
iii वर्ष के दौरान कटौतियाँ	Deduction during the year	0	0
	Closing balance (B)	0	0
निवेश उतार चढ़ाव आरक्षितियाँ	INVESTMENT FLUCTUATION RESERVE*		
i प्रारम्भिक शेष	Opening Balance	121922	0
ii वर्ष के दौरान परिवर्धन	Additions during the year	0	121922
iii वर्ष के दौरान कटौतियाँ	Deductions during the year/Prov.		
	For Dep. Reversed back	85234	0
	Closing Balance (C)	36688	121922
विशेष आरक्षितियाँ	Special Reserves u/s 36(i)(viii)		
i प्रारम्भिक शेष	Opening Balance	99816	75616
ii वर्ष के दौरान परिवर्धन	Additions during the year	49500	24200
iii वर्ष के दौरान कटौतियाँ	Deductions during the year	0	0
	Closing Balance (D)	149316	99816
आरक्षितियाँ	RESERVES u/s 36(i)(viiia) 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 कटौतियाँ	Deductions during the year	0	0
	Closing Balance (E)	1120000	1120000
लाभ हानि खाता शेष	BALANCE IN PROFIT AND LOSS A/C		
i प्रारम्भिक शेष	Opening Balance	10547970	8824468
ii वर्ष के दौरान परिवर्धन	Additions during the year	2353217	1723502
iii वर्ष के दौरान कटौतियाँ	Deductions during the year	0	0
	Closing Balance (F)	12901187	10547970
योग	Total	19306549	16473387

Sd/-
(CA. Rishi Srivastava)
Partner (M.No. 431031)

Sd/-
(Deepak)
Chief Manager

Sd/-
(Upendra Kumar)
General Manager

Sd/-
(Rakesh Kumar Arora)
Chairman



अनुसूची – 3 – निक्षेप

SCHEDULE - 3 - DEPOSITS

(राशि हजारों में/Rs. in '000)

		Current Year as on 31.03.21 चालू वर्ष	Previous Year as on 31.03.20 गत वर्ष
1	माँग निक्षेप	DEMAND DEPOSITS	
i	बैंकों से	From Bank	3056
ii	अन्य से	From Others	6985709
2	बचत बैंक निक्षेप	SAVING BANK DEPOSIT	120777629
3	सावधि निक्षेप	TERM DEPOSITS	
i	बैंकों से	From bank	3320700
ii	अन्य से	From Others	50322880
	योग (1+2+3)	TOTAL (1+2+3)	181406918
i	भारत में शाखाओं के निक्षेप	Deposit of Branches in India	181406918
ii	भारत के बाहर शाखाओं के निक्षेप	Deposit of Branches outside India	-
	योग	TOTAL	181406918

अनुसूची – 4 – उधार

SCHEDULE - 4 - BORROWINGS

(राशि हजारों में/Rs. in '000)

		Current Year as on 31.03.21 चालू वर्ष	Previous Year as on 31.03.20 गत वर्ष
A	भारत में उधार	BORROWINGS IN INDIA	
i	भारतीय रिजर्व बैंक	Reserve Bank of India	0
ii	अन्य बैंक	Other Banks	2436
iii	अन्य संस्थाएं एवं अभिकरण	Other Institutions & Agencies	17631015
B	भारत में बाहर से उधार	Borrowings from Outside India	0
	योग	TOTAL	17633451
	उक्त अ और ब में समाहित	Secured borrowings include	
	सुरक्षित उधार	in A & B above	17633451

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(Rakesh Kumar Arora)
Chairman



अनुसूची – 5 – अन्य देयताएँ और प्रावधान

SCHEDULE - 5 - OTHER LIABILITIES AND PROVISIONS

(राशि हजारों में/Rs. in '000)

		Current Year as on 31.03.21 चालू वर्ष	Previous Year as on 31.03.20 गत वर्ष
I संदेय बिल	Bills Payable	284421	284379
II अंतर कार्यालय समायोजन (शुद्ध)	Inter Office Adjustment (Net)	0	0
III उपार्जित ब्याज	Interest Accrued	604814	767209
IV अन्य (प्रावधान सहित)-	Others (Including Provisions) -	0	-
i विविध जमा	Sundry Deposits	592077	298251
ii निवेश पर ह्रास हेतु प्रावधान	Provisions for Dep. on Investment	0	0
iii मानक आस्तियों हेतु आकस्मिक प्रावधान	Contingency Prov. for Standard Assets	411357	716616
iv वस्तु एवं सेवा कर दायित्व	Goods & Service Tax Liability	52119	39085
v आयकर हेतु प्रावधान	Provision for Income Tax	2670500	990500
vi अन्य प्रावधान	Other Provisions	4125427	2735463
योग	Total	8740715	5831503

अनुसूची – 6 – नकदी एवं भारतीय रिजर्व बैंक में अवशेष

SCHEDULE - 6- CASH AND BALANCES WITH RESERVE BANK OF INDIA

(राशि हजारों में/Rs. in '000)

		Current Year as on 31.03.21 चालू वर्ष	Previous Year as on 31.03.20 गत वर्ष
1 हाथ में नकदी	CASH IN HAND	1772895	1256272
(विदेशी मुद्रा सहित)	(Including Foreign Currency notes)		
2 भारतीय रिजर्व बैंक में अवशेष-	Balances With Reserve Bank of India-		
i चालू खातों में	In Current Accounts	6836435	7057767
ii अन्य खातों में	In other Accounts	0	0
योग (1 और 2)	TOTAL 1&2)	8609330	8314039

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अनुसूची – 7 – बैंकों में अवशेष तथा माँग एवं अल्प सूचना पर प्राप्य राशि

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

(राशि हजारों में/Rs. in '000)

		Current Year as on 31.03.21 चालू वर्ष	Previous Year as on 31.03.20 गत वर्ष
I भारत में	IN INDIA		
II बैंकों में अवशेष	BALANCE WITH BANKS	582417	323927
III चालू खातों में	In Current Accounts	0	0
IV मार्गस्थ रोकड़	In remittance in transit	20409752	21308988
i अन्य जमा खातों में	In Other Deposit Accounts	0	0
ii माँग एवं अल्प सूचना पर प्राप्य राशि	MONEY AT CALL/SHORT NOTICE/ REVERSE REPO		
A बैंकों में	With Banks	0	0
B अन्य संस्थाओं में	With other Institutions	0	0
vi योग (1 और 2)	TOTAL (I & II)	20992169	21632915
भारत से बाहर	OUTSIDE INDIA		
चालू खातों में	In Current Accounts	0	0
अन्य जमा खातों में	In Other Deposit Accounts	0	0
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 (1 & 2)	20992169	21632915

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अनुसूची – 8 – विनिधान SCHEDULE - 8 - INVESTMENTS

(राशि हजारों में/Rs. in '000)

		Current Year as on 31.03.21 चालू वर्ष	Previous Year as on 31.03.20 गत वर्ष
1 भारत में विनिधान	INVESTMENT IN INDIA		
i सरकारी प्रतिभूतियाँ	Govt. Securities	51381756	40925528
निवेश पर ह्रास हेतु प्रावधान	Less : Dep. on Investments	85234	0
ii अन्य अनुमोदित प्रतिभूतियाँ	Other approved securities		
iii शेयर	Shares	4429	4429
iv डिबेन्चर एवं बांध पत्र	Debentures & Bonds	2278595	1089372
घटाया : एन०पी०आई० के लिए प्रावधान	Less : Provision for N.P.I.	548841	244900
v म्युचुअल फण्ड	Mutual Funds	615386	365386
vi अन्य (विवरण दें)	Others (To be specified)		
1 टी०एम०बी० नाबार्ड)	TMB (NABARD)	2000000	1750000
2 नन-एस०एल०आर० प्रतिभूतियाँ	Non SLR Securities	99900	99900
योग (1)	TOTAL (1)	55745991	43989715
2 भारत के बाहर विनिधान	INVESTMENTS OUTSIDE INDIA		
i सरकारी प्रतिभूतियाँ	Govt. Securities	0	0
स्थानीय प्राधिकरण सहित	(Including local authorities)		
ii विदेश स्थित समुनिगियों/	Subsidiaries and / or	0	0
सह उद्यमियों से	Joint ventures abroad		
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)	55745991	43989715

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अनुसूची – 9 – अग्रिम

SCHEDULE - 9 - ADVANCES

(राशि हजारों में/Rs. in '000)

		Current Year as on 31.03.21 चालू वर्ष	Previous Year as on 31.03.20 गत वर्ष
अ	A		
i क्रय एवं मिति काटे पर भुनाये गये विपत्र	Bills Purchased & discounted	0	0
ii नकदी उधार, अधिविकर्ष और माँग पर पुनर्देय ऋण	Cash Credit overdrafts & loans repayable on demand	133346056	115100563
iii सावधि ऋण	Term Loan	22731072	23162574
योग	TOTAL	156077128	138263137
ब	B		
i मूर्त आस्तियों द्वारा प्रतिभूत	Secured by tangible assets	154362036	130555220
ii बैंक/सरकारी प्रत्याभूतियों द्वारा संरक्षित	Covered by bank / Government Guarantees	1038146	4064269
iii अप्रतिभूत	Unsecured	676946	3643648
योग	TOTAL	156077128	138263137
स	C		
भारत में अग्रिम	ADVANCE IN INDIA		
I प्राथमिकता क्षेत्र	Priority Sector	146457147	129976763
i सार्वजनिक क्षेत्र	Public Sector	0	-
ii बैंक	Banks	0	-
iii अन्य	Others	9619981	8286374
योग	TOTAL	156077128	138263137
द	D		
II भारत के बाहर अग्रिम	ADVANCE OUTSIDE INDIA		
i बैंकों में शोध	Due from banks	0	0
ii अन्य में शोध	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)	156077128	138263137

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अनुसूची – 10 – स्थिर आस्तियाँ

SCHEDULE - 10 - FIXED ASSETS

(राशि हजारों में/Rs. in '000)

		Current Year as on 31.03.21 चालू वर्ष	Previous Year as on 31.03.20 गत वर्ष
1	परिसर		
i	गत वर्ष के 31 मार्च की लागत पर	33376	33376
	At cost as on 31st March of the preceding year		
ii	वर्ष के दौरान परिवर्धन	0	0
iii	वर्ष के दौरान कटौतियाँ	0	0
iv	अद्यतन अवक्षयण	20526	19843
2	अन्य स्थिर आस्तियाँ		
	(परिष्कार व जुड़नार सहित)		
i	गतवर्ष के 31 मार्च की लागत पर	1755175	1550524
	At cost as on 31st March of the preceding year		
ii	वर्ष के दौरान परिवर्तन	38890	205435
iii	वर्ष के दौरान कटौतियाँ	39680	784
iv	अद्यतन अवक्षयण	1224721	1132833
	कुल योग (1 और 2)	542515	635875
	Total (1&2)		

अनुसूची – 11 – अन्य आस्तियाँ

SCHEDULE - 11 - OTHER ASSETS

(राशि हजारों में/Rs. in '000)

		Current Year as on 31.03.21 चालू वर्ष	Previous Year as on 31.03.20 गत वर्ष
i	अन्तः कार्यालय समायोजन (शुद्ध)	3851525	1309009
ii	उपार्जित ब्याज	1787556	1875208
iii	अग्रिम रूप से संदत्त कर/स्रोत पर कटौती	3592925	2890782
iv	लेखन सामग्री और टिकटें	2400	7096
v	वस्तु एवं सेवा कर-आई०टी०सी	8847	15861
	Input Tax Credit		
v	अन्य (धोखाधड़ी आदि सहित)	0	232882
vi	स्टाफ को ब्याजमुक्त अग्रिम	55644	61190
vii	उचन्त खाता (subvention सहित)	4806887	2722807
	(including subvention)		
	योग (i से ii)	14105784	9114835
	Total (i to viii)		

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अनुसूची – 12 – समाश्रित दायित्व

SCHEDULE - 12 - CONTINGENT LIABILITIES

(राशि हजारों में/Rs. in '000)

		Current Year as on 31.03.21 चालू वर्ष	Previous Year as on 31.03.20 गत वर्ष	
i	बैंक के विरुद्ध दावे जन्हें ऋण के रूप में स्वीकार नहीं किया है	Claims against the Bank not acknowledged as debts	237059	4015016
ii	भागतः सदत्त विनिधानों 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	संघटकों की ओर से दी गयी प्रतिभूतियाँ-	Guarantees given on behalf of constituents -		
a	भारत में	In India	87787	128724
b	भारत से बाहर	Outside India		
v	प्रतिग्रहण, पृष्ठांकन एवं अन्य बाध्यताएँ (संग्रह हेतु बिल)	Acceptances endorsement and other obligations. (Bill for collection)	502734	262370
vi	अन्य मद जिनके लिए बैंक का समाश्रित दायित्व है (डी०ई०ए०एफ० फण्ड)	Other Items for which the bank is contingently liable (DEAF FUND)	16076	15951
योग		Total	843656	4422061

अनुसूची – 13 – अर्जित ब्याज

SCHEDULE - 13 - INTEREST EARNED

(राशि हजारों में/Rs. in '000)

		Current Year as on 31.03.21 चालू वर्ष	Previous Year as on 31.03.20 गत वर्ष
i	अग्रिम / विपत्रों पर ब्याज/छूट	Interest / discount on advances / bills	15295329
ii	निवेशों पर आय	Income on investments	3540238
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	1185563
iv	अन्य	Others	152310
	योग	TOTAL	20173440

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Chairman



अनुसूची – 14 – अन्य आय

SCHEDULE - 14 - OTHER INCOME

(राशि हजारों में/Rs. in '000)

		Current Year as on 31.03.21 चालू वर्ष	Previous Year as on 31.03.20 गत वर्ष	
i	कमीशन, विनिमय और दलाली	Commission; exchange & brokerage	175788	84367
ii	निवेशों के विक्रय पर लाभ	Profit on sales of Investments	151788	36722
	घटाइये : निवेशों के विक्रय पर हानि	Less : loss on sale of investments	0	0
iii	निवेशों के पुनर्मूल्यांकन पर लाभ	Profit on revaluation of investments	0	0
	घटाइये : निवेशों के पुनर्मूल्यांकन पर हानि	Less : loss on revaluation of investments	0	0
iv	भूमि, भवनों व अन्य आस्तियों के विक्रय पर लाभ	Profit on sale of land, building & other assets	2591	8279
	घटाइये : भूमि, भवनों व अन्य आस्तियों के विक्रय पर हानि	Less : Loss on sale of land, building & other assets	-11	-5
v	विनिमय संव्यवहारों पर लाभ	Profit on exchange transactions	0	0
	घटाईये : विनिमय संव्यवहारों पर हानि	Less : loss on exchange transaction		
vi	विदेश/भारत में स्थापित समनुषंगियों कम्पनी एवं/या सहउद्यमियों से लाभांशों आदि के रूप में अर्जित आय	Income earned by way of dividends etc. from subsidiaries companies & joint ventures abroad/in India	0	0
vii	विविध आय (पी०एस०सी०एल० आय सहित)	Miscellaneous Income (including PSCL Income)	2409417	1818142
a	पी०एन०बी०/नाबार्ड से वेतन व भत्तों की प्रतिपूर्ति	Reimbursement of salary & all from PNB/NABARD	0	0
b	पी०एन०बी० से यात्रा भत्ता व्यय की प्रतिपूर्ति	Reimbursement of travelling expenses from PNB	0	0
c	किराया लॉकर	Locker Rent	11613	11632
	योग	TOTAL	2751186	1959137

अनुसूची – 15 – व्यय किया गया ब्याज

SCHEDULE - 15 - INTEREST EXPENDED

(राशि हजारों में/Rs. in '000)

		Current Year as on 31.03.21 चालू वर्ष	Previous Year as on 31.03.20 गत वर्ष	
i	निक्षेप पर ब्याज	Interest on deposits	7308656	7571348
ii	भारतीय रिजर्व बैंक/नाबार्ड और अंतर बैंक उधारों पर ब्याज	Interest on Reserve Bank of India/ NABARD/Inter Bank Borrowings	1260897	1067777
iii	अन्य	Others	32957	58018
	योग	TOTAL	8602510	8697143

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अनुसूची – 16 – परिचालन व्यय

SCHEDULE - 16 - OPERATING EXPENSES

(राशि हजारों में/Rs. in '000)

		Current Year as on 31.03.21 चालू वर्ष	Previous Year as on 31.03.20 गत वर्ष
i कर्मचारियों को भुगतान और उनके लिए प्रावधान	Payment to & provisions for employees	6546800	4778014
ii किराया कर और प्रकाश व्यवस्था	Rent taxes & Lighting	332781	324922
iii मुद्रण और लेखन सामग्री	Printing & Stationery	37946	58236
iv विज्ञापन और प्रचार	Advertisement & Publicity	1172	1605
v बैंक की सम्पत्ति पर अवक्षयण	Depreciation on Bank's Property	132180	141222
vi निदेशकों के शुल्क भत्ते और व्यय	Director's Fees allowances & Exp.	0	0
vii लेखा परीक्षकों के शुल्क और व्यय (शाखा लेखा परीक्षकों सहित)	Auditor's Fees & Expenses (Including Branch auditors)	6950	8500
viii विधि प्रभार	Law Charges	3450	5248
ix डाक टिकट, तार, दूरभाष आदि (नेटवर्किंग सहित)	Postage, Telegrams, Telephone etc. (Including Networking)	146607	111909
x मरम्मत व अनुरक्षण	Repair & Maintenance	31868	32652
xi बीमा	Insurance	2085	6576
xii अन्य व्यय	Other Expenditure	0	
a) यात्रा भत्ता व्यय (अध्यक्ष सहित)	a) Travelling Exp. (including Chairman)	25400	35566
b) डी०आई०सी०जी०सी० फीस	b) D.I.C.G.C. Fee	279200	202809
c) अन्य	c) Others	1054134	1315994
d) प्रतिभूतियों पर परिशोधन	d) Amortization on Securities	23147	12435
योग	TOTAL	8623720	7035688
प्रावधान व आकस्मिकताएँ	Provisions and contingencies		
प्रावधान व आकस्मिकताएँ	Provisions and contingencies (Loan loss provisions)	1100000	2682092
योग	TOTAL	1100000	2682092

Sd/-
(CA. Rishi Srivastava)
Partner (M.No. 431031)

Sd/-
(Deepak)
Chief Manager

Sd/-
(Upendra Kumar)
General Manager

Sd/-
(Rakesh Kumar Arora)
Chairman



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 SARFAESI Act is appropriated towards principal or as per term 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 not 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 Exposures 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%

4. 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 as under :

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	Machinery, 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 2020-21 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.



5. Taxes on Income

Provision for Income Tax has been made for the F.Y. 2020-21 as per previous year trend and in accordance with the provisions of Income Tax Act 1961.

6. 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 recognizes provisions only when it has a present obligation as a result of a past event, and would result in a probable outflow of resources embodying economic benefits will be required to settle the obligation, and when a reliable estimate of the amount of the obligation can be made.

6.2 Contingent Assets are not recognized in the financial statements.

7. Effect of changes in the foreign exchange rate:

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

8. 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

Sd/-

CA Rishi Srivastava

Partner

M.No. 431031

UDIN : 21431031AAAAFG3912

Sd/-
(Deepak)
Chief Manager

Sd/-
(Upendra Kumar)
General Manager

Sd/-
(Rakesh Kumar Arora)
Chairman

Sd/-
(Surinder Pal Singh)
Director

(Alok Ranjan)
Director

Sd/-
(Prabhudatta Sahoo)
Director

Sd/-
(Rajendra Singh)
Director

Sd/-
(Pramod Kumar)
Director

Sd/-
(Shiv Shankar)
Director

Place : Moradabad

Date : 30.06.2021



SCHEDULE 18 NOTES TO ACCOUNTS

1. Investments

- (a) SLR Securities classified under Held-to-Maturity is Rs. 2835.32 Crore (Previous Year Rs. 2117.43 Crore) and SLR Securities under Held-for-Trading/ Available-for sale is Rs. 2302.86 Crore (Previous Year Rs. 1975.11 Crore). Securities have been shown Book value less amortization of premium of Rs. 2.31 Crore (Previous Year Rs. 1.18 Crore).
- (b) Bank's Non SLR Securities amounting Rs. 499.83 Crore (Previous Year Rs. 330.92 Crore) 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 and Loss Account
- (c) **Classification of Securities**

(Amt. in Crores)

Securities	Held to Maturity	Available for Sale / Held for Trading	Total
Govt. Securities - SLR	2835.32	2302.86	5138.18
Govt. Securities - Non SLR	Nil	9.99	9.99
Other approved Securities	Nil	Nil	Nil
Shares	Nil	0.44	0.44
Investment in NABARD TMB	Nil	200.00	200.00
Non SLR - Bond	Nil	227.86	227.86
Non SLR - Mutual Funds	Nil	61.54	61.54
Total	2835.32	2802.69	5638.01

- (d) Income on investment have been provided for on the basis of actual interest earned/accrued interest and accounted for on the applicable rate of interest.
- (e) Investment in term deposit receipts amounting to Rs. 2040.97 Crore (Previous Year Rs. 2130.90 Crore) under non SLR deposit category are shown in balance sheet under schedule - 7 under head 'Balance with Banks - in other Deposit Accounts'.

2. Advances:

- (a) Provisions for doubtful advances and their classification have been made as per the guidelines issued by RBI. Classifications of advances have been accepted as certified by the Branch Managers, Branch Auditors and Central Statutory Auditor.
- (b) 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 total provision for NPA of Rs. 1020.26 Crore as on 31.03.2021.
- iii. Deduction to the extent of 8.50% of the total income (computed before making any deduction under the clause and Chapter VIA and 10% of the aggregate average advances made by the rural branches of the Bank has available as per Income Tax Act.
- iv. Advances are net of provision and derecognized interest made for NPA in accordance with the prudential norms prescribed by Reserve Bank of India from time to time. However provision for advances, classification 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 for SLBC (UP), sugarcane crop is long duration crop and related loans are classified accordingly.
- vi. Interest free advances to staff are Rs. 5.56 Cr. (Previous Year Rs. 6.12 Cr.) which has been shown in other assets as per RBI Guidelines.
- vii. 2% interest subvention (IS) and 3% prompt repayment incentive (PRI) to eligible crop loanee farmers for 2020-21 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. 127.02 Crore (2% IS) and Rs. 78.64 Crore (3% PRI) respectively. Interest effect due to refinance from NABARD is accounted for 2% IS, which is amounting Rs. 22.93 Crore for the period 01.04.2020 to 31.03.2021.
- viii. Bank has executed various participations contract (with risk) in term of and subject to the provisions of the uniform code governing Inter Bank Participation 1988, with Punjab National Bank, under the contract. The details of IBPC issued and purchased during the year is as below :

In Crores

S. No.	PARTICIPATE D BANK	PARTICULAR	CONTRACT AMOUNT	DATE OF ISSUANCE	DATE OF MATURITY	PERIOD OF IBPC	INTEREST PAID	INTEREST RECEIVED	NET PROFIT ON DEAL	NET INCOME FOR FY 20-21	REMARKS
1	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	26 Jun 20	178 Days	31.87	34.32	2.45	1.18	SWAP DEAL NET INTEREST MARGIN @ 50%
2	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	25 Sep 20	179 Days	63.75	68.66	4.90	4.85	SWAP DEAL NET INTEREST MARGIN @ 50%
3	PUNJAB NATIONAL BANK	SWAP DEAL - IBPC ISSUED UNDER AGRICULTURE @ 6.50% AND PURCHASED THE OTHER PS @ 7.00% FOR Rs. 1200 CRORE	1200	30 Jun 20	24 Dec 20	178 Days	37.82	40.73	2.91	2.91	SWAP DEAL NET INTEREST MARGIN @ 50%
4	PUNJAB NATIONAL BANK	SWAP DEAL - IBPC ISSUED UNDER AGRICULTURE @ 6.50% AND PURCHASED THE OTHER PS @ 7.00% FOR RS. 2000 CRORE	2000	28 Sep 20	26 Mar 21	180 Days	63.75	68.66	4.90	4.90	SWAP DEAL NET INTEREST MARGIN @ 50%
5	PUNJAB NATIONAL BANK	SWAP DEAL - IBPC ISSUED UNDER AGRICULTURE & 6.50% AND PURCHASED THE OTHER PS @ 7.00% FOR RS. 1200 CRORE	1200	30 Dec 20	9 Apr 21	101 Days	21.37	23.01	1.64	1.50	SWAP DEAL NET INTEREST MARGIN @ 50%
6	PUNJAB NATIONAL BANK	SWAP DEAL - IBPC ISSUED UNDER AGRICULTURE @ 6.50% AND PURCHASED THE OTHER PS @ 7.00% FOR Rs. 2150 CRORE	2150	30 Mar 20	26 Sep 21	180 Days	68.92	74.22	5.30	0.03	SWAP DEAL NET INTEREST MARGIN @ 50%
	TOTAL		9550				287.48	309.6	22.1	15.37	



During the year, Bank has earned net interest income on IBPC deal is Rs. 15.37 Crore. As on 31.03.2021, the outstanding IBPC is Rs. 3,350 Crore with Punjab National Bank where bank has entered in swap deal by issuing IBPC under Agriculture and simultaneously purchasing IBPC under other PS Category. Advances under Agriculture reduced by Rs. 3,350 Crore and simultaneously advance under PS-others has been increased by Rs. 3,350 Crore. Hence, there is no reduction in overall achievement of advances. Inter Bank Participation Certificate has been issued/obtained as per RBI guidelines.

Bank has also issued Rs. 7,000 Crore PSLC Certificate in PS-SF/MF, Agriculture and General categories and purchased Rs. 3,205 Crore PSLC Certificates in PS-General Category during the FY 2020-21. The Net PSLC issued is Rs. 3,795 Crore with due date 31.03.2021. Bank has earned net interest income on PSLC deal is Rs. 95.56 Crore in the FY 2020-21.

- ix. The Bank has written off Rs. NIL in Zero advances accounts.
 - x. 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 :
- (c) Adopting prudential norms (RBI Cir. Dt. 22.03.1996) unrealized interest on NPA advances has not been taken into income.

3. Employee Benefits:

(a) 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. 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 31.03.2020 for the limit of Rs. 0.20 Crore per employee which comes to Rs. 157.79 Crore.

The bank's present fund position towards Gratuity liability is Rs. 101.40 Crore (Rs. 99.94 Crore with LIC, Rs. 0.01 Crore with Bajaj Allianz, Rs. 1.45 Crore with PNB Metlife. This year we have made the provision of Rs. 33.50 Crore to meet the Gratuity Liability.

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

(b) Leave Encashment:

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

Bank has obtained actuarial valuation of leave encashment liability as on 31.03.2020 which comes to Rs. 92.94 Crore.

The bank's fund position as on 31.03.2021 towards Leave Encashment liability is Rs. 88.72 Crore (Rs. 88.28 Crore with LIC and Rs. 0.44 Crore with Bajaj Allianz Life Insurance Co. Ltd.). In the FY 2020-21 bank has made the provision of Rs. 33.50 Crore towards the Leave Encashment.



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

(c) 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 contributions are charged to Profit & Loss A/c. The same has been deposited with Employee Provident Fund Department regularly up to Jan-2021, from Feb-2021 onwards provident fund maintained with us as per Prathama UP Gramin Bank Pension Regulation 2018.

(d) Bonus:

No provision was made in terms of the "The Payment of Bonus (Amendment) Act, 2015", as no employee is eligible for Bonus payment during this year.

(e) Medical insurance Scheme for Staff:

Rs. 3.58 Crore was paid as the premium for the renewal of Health Insurance Policy.

(f) 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. NABARD instructed in its letter dated 12.12.2019 that the fund corpus has to be amortized for period of 5 years beginning with the financial year ending 31.03.2019, subject to minimum 20 percent of the pension liability assessed as on March 31 of the year concern.

In FY 2020-21 the Bank has made the provision of Rs. 208.00 Crore and total provision made upto 31.03.2021 towards the total pension liability stands at Rs. 381.54 Crore. Rs. 56.54 Crore has been received from Retired employees against their contribution, Rs. 6.74 Crore Interests earned on invested and Rs. 9.80 Crore as monthly PF Share employees contribution. So the total corpus for pension is Rs. 454.62 Crore as on 31.03.2021 and after payment of monthly pension and commutation the available amount is Rs. 270.73 Crore.

NPS

No Provision has been made under NPS in FY 2020-21. However, after the payment of towards NPS of employees the provision outstanding is 51.80 Crore as on 31.03.2021. The outstanding provision will be used for the payment of Resigned and deceased employees.

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

Key management personnel : Sh. A.K. Sharma (Ex-Chairman, PUPGB), Sh. R.K. Arora (Chairman, PUPGB)



Parent Bodies : Punjab National Bank is as under :

						(Amt. in Lacs)
Items Related Party	Parent Body (As per ownership or control)	Subsidiaries	Associate Joint Venture	Key Management Personnel	Relatives of Key Management Personnel	Total
Remuneration to - Sh. A. K. Sharma , Chairman (01.04.2020 to 31.03.2021)				8.79		8.79
Remuneration to - Sh. R.K. Arora , Chairman (26.05.2020 to 31.03.2021)				23.25		23.25

						(Amt. in Crore)
Items Related Party	Parent Body (As per ownership or control)	Subsidiaries	Associate Joint Venture	Key Management Personnel	Relatives of Key Management Personnel	Total
Borrowings [OD] availment as on 31.03.2021	495.66	-	-	-	-	495.66
Deposits [FD] as on 31.03.2021	1054.98	-	-	-	-	1054.98
Placement of Deposits	-	-	-	-	-	-
Advances	-	-	-	-	-	-
Investment in PNB Share	-	-	-	-	-	-
Non funded commitments	-	-	-	-	-	-
Leasing/HP arrangements availed	-	-	-	-	-	-
Leasing/HP arrangements provided	-	-	-	-	-	-
Purchase of fixed assets	-	-	-	-	-	-
Sale of Fixed assets	-	-	-	-	-	-
Interest paid during FY 20-21 on OD	3.24	-	-	-	-	3.24
Interest received during FY 20-21 on FDRs	125.60	-	-	-	-	125.60
CBS Hosting Charges paid (excluding GST)	6.52	-	-	-	-	6.52
Managements contracts	-	-	-	-	-	-

Debt due to staff of the bank as on 31.03.2021 is Rs. 205.11 Cr.

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 31.03.2021 is 13.16% (Previous year 12.60%) against the regulatory minimum requirement of 9%

Sr.	Particulars	Current Year	Previous Year
i)	CRAR (%)	13.16	12.60
ii)	CRAR - Tier I (Capital (%))	11.91	11.35
iii)	CRAR - Tier II Capital (%)	1.25	1.25
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 Crore)

Sr.	Particulars	Current Year	Previous Year
1	Value of Investments		
i)	Gross Value of Investments	5638.01	4423.46
ii)	Provisions for Depreciation	63.41	24.49
iii)	Net Value of Investments	5574.60	4398.97
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 : Repo transactions during the year

(Amt. in Crore)

Item	Minimum outstanding during the year	Maximum outstanding during the year	Daily Average outstanding during the year	As on 31 March 2021
Securities Sold under Repos	24.99	200.00	160.44	Nil
Securities purchased under reverse repos	10.00	279.98	100.93	Nil

Non-SLR Investment portfolio

(i) Issuer composition of Non-SLR Investments

(Amt. in Crore)

No.	Issuer	Amount	Extent of Private Placement	Extent of below Investment grade Securities	Extent of unrated securities	Extent of unlisted securities
i)	PSUs	-	-	-	-	-
ii)	FIs	-	-	-	-	-
iii)	Banks (Bonds)	227.86	-	-	-	-
iv)	Private (Corporate)	-	-	-	-	-
v)	Others -					
	• Non SLR Govt Sec.	9.99				
	• Mutual Funds	61.53	-	-	-	-
	• NABARD TMB	200.00				
	• Shares	0.44				
vi)	*Provisions held towards depreciation	54.88	-	-	-	-
	Total	499.83	-	-	-	-



ii) Non-performing Non-SLR Investment

(Amt. in Lacs)

Particulars	Current Year	Previous Year
Opening Balance	2449.00	1000.00
Additions during the year since 1st April	3039.41	3000.00
Reductions during the above period	Nil	Nil
Closing Balance	5488.41	4000.00
Total provisions held	5488.41	2449.00

6. Asset Quality

6.1 Non-performing Assets

(Amt. in Crore)

Sr.	Particulars	Current Year	Previous Year
I	Net NPAs to Net Advances (%)	1.87	1.64
II	Movement of NPAs (Gross)		
(a)	Opening Balance	1170.49	1151.86
(b)	Additions during the year	533.65	540.99
(c)	Reductions during the year	391.76	522.35
(d)	Closing Balance	1312.38	1170.50
III	Movement of Net NPAs		
(a)	Opening Balance	225.85	477.56
(b)	Additions during the year	423.61	136.72
(c)	Reductions during the year	357.33	388.43
(d)	Closing Balance	292.13	225.85
IV	Movement of Provisions for NPAs (Excluding provisions on Standard Assets)		
(a)	Opening Balance	944.64	636.30
(b)	Provisions made during the year	110.01	315.72
(c)	Write off/write-back of excess provisions	34.39	7.37
(d)	Closing Balance	1020.26	944.65

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 Crore)

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

B. Details of Non-performing financial assets sold :

(Amt. in Crore)

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

6.5 Provisions on Standard Asset

(Amt. in Crore)

Sr.	Particulars	Current Year	Previous Year
1	Provisions towards Standard Assets	41.13	35.99

7. Business Ratio :

(Amt. in Crore)

Sr.	Particulars	Current Year	Previous Year
i	Interest Income as a percentage to working Funds	8.44	8.67
ii	Non-interest income as a percentage to working funds	1.15	0.91
iii	Operating Profit as a percentage to Working Funds	2.38	2.28
iv	Returns on Assets [PBT/ Average working funds] (in %)	1.92	1.03
v	Returns on Assets [PAT/ Average working funds] (in %)	1.08	0.87
vi	Business (Deposits plus advances) per employee (in Lacs)	997.44	831.33
vii	Profit per employee (Profit before tax & provision) (in Lacs)	15.21	12.31



8. Asset Liability Management

Maturity pattern of certain Items of assets and liabilities are as under :

Particulars	1 to 14 days	15 to 28 days	29 days to 3 months	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)	3804.64	0.91	29.46	3734.80	4174.87	94.16	4835.60	3813.30	20487.73
Advances [Net IBPC)	3063.85	0.42	2939.65	57.79	2988.34	4143.88	3034.22	648.77	16876.91
Investment (including FDR)	787.70	49.98	320.00	217.32	1405.98	647.08	479.33	3771.58	7678.98
Borrowings	0.00	0.00	351.56	139.28	605.40	451.42	0.02	0.00	1547.68
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 Crore)

Sr.	Category	As on 31.03.2021
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) (Upto Rs. 15 Lac)	441.11
	(Above Rs. 15 Lac)	193.66
ii	Commercial Real Estate	
	Lending secured by mortgages on commercial real estate's (office buildings, retail space, multi-purpose commercial premises, multi-family residential buildings, multi-tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.) Exposure would also include non-fund based (NFB) limits;	0.00
iii	Investments in Mortgage Backed Securities (MBS) and other securitized Exposure	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 Crore)

Particulars	Current Year	Previous Year
Provision for income tax for current year 2020-21	75	99.05
Provision for cases under Vivad se Vishwas Scheme	127	na
TOTAL	202	99.05



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	67	08
B	No. of complaints received during the year	1240	968
C	No. of complaints redressed during the year	1261	909
D	No. complaints pending at the end of the year	46	67

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	02	Nil
C	No. of Awards implemented during the year	01	Nil
D	No. of unimplemented Awards at the end of the year.	01	Nil

13.4 Concentration on Deposits, Advances, Exposures and NPAs :

A. Concentration of Deposits

(Amt. in Crore)

Concentration of Deposits	Current Year
Total Deposits of twenty largest depositors	822.89
Percentage of Deposits of twenty largest depositors to Total Deposits of the Bank	4.01 %

B. Concentration of Deposits

(Amt. in Crore)

Concentration of Advances	Current Year
Total Advances of twenty largest borrowers	304.88
Percentage of Advances to twenty largest borrowers to Total Advances of the Bank	1.81 %

C. Concentration of Exposures

(Amt. in Crore)

Concentration of Exposures	Current Year
Total Exposures of twenty largest borrowers/customers	1029.44
Percentage of Exposures to twenty largest borrowers/customers to Total Exposure of the bank on borrowers/customers	2.76 %



D. Concentration of NPA

(Amt. in Crore)

Concentration of NPAs	Current Year	Previous Year
Total Exposure to top four NPA accounts	9.027	9.62

13.5 Sector-wide NPAs:

(Amt. in Crore)

Sr. No.	Sector	Current Year			Previous Year		
		Out-standing Total Advances	Gross NPAs	Percentage for Gross NPAs to Total Advances in that Sectors	Out-standing Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances
A	Priority Sector						
1	Agriculture and allied activities	13700.68	879.13	6.41%	12056.28	671.82	5.57%
2	Advances to Industries Sector eligible as Priority Sector lending	1014.64	226.12	22.29%	923.56	226.33	24.51%
3	Services	525.5	123.12	23.43%	466.17	173.09	37.13%
4	Personal Loans	645.07	65.45	10.15%	629.88	74.98	11.90%
	Sub-total (A)	15885.89	1293.82		14075.89	1146.22	
B	Non-Priority Sector						
1	Agriculture and allied activities	-	-	-	-	-	-
2	Industry	-	-	-	-	-	-
3	Services	-	-	-	-	-	-
4	Personal loans	990.372	18.56	1.87%	903.67	24.27	2.69%
	Sub-total (B)	990.372	18.56		903.67	24.27	
	Total (A+B)	16876.91	1312.38		14979.56	1170.49	

13.6 Movement of NPAs

(Amt. in Crore)

Particulars	Current Year	Previous Year
Gross NPA as on 1st April of particular year (Opening Balance)	1170.49	1151.86
Addition (Fresh NPAs) during the year	533.65	540.99
Sub-total (A)	1704.14	1692.85
Less :		
(i) Upgradations	198.21	210.12
(ii) Recoveries (excluding recoveries made from upgraded accounts)	193.55	312.24
(iii) Write-offs	0	0.00
Sub-total (B)	391.76	522.36
Gross NPA as on 31st March of following year (Closing balance) (A-B)	1312.38	1170.49

13.7 Movement of DEAF

(Amt. in Crore)

Particulars	Current Year	Previous Year
Opening Balance of amount transferred to DEAF	1.5951	1.5422
Add : Amounts transferred to DEAF during the year	0.0125	0.0529
Less : Amount reimbursed by DEAF towards claims	0.00	0.00
Closing balance of amounts transferred to DEAF	1.6076	1.5951



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 Crore)

Sr. No.	Category of PSLCs	Total PSLC Issued	Total PSLC Subscribed	Total Premium Earned	Total Premium paid
01	PS - SF/MF	3500	Nil	60.05	Nil
02	PS - Micro Enterprises	Nil	Nil	Nil	Nil
03	PS - General	500	3205	2.56	15.74
04	PS - Agriculture	3000	Nil	48.60	Nil

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. 249360031/- outstanding as on 31.03.2021. The Bank has made a Provision of Rs. 255402769/- against the loss.

Position of Fraud & Dacoity as on 31.03.2021

(Amt. in Rs.)

Sr. No.	Name of Branch / E.C. FRAUD	Date of Detection	Outstanding as on 31.03.2021	Provision held as on 31.03.2021
R.O. Muzaffarnagar				
1	E.C. Kairana (Br. Bhoora)	13.10.2001	524867	524767
2	Ratheri	09.07.2015	32577	32577
	TOTAL		2930096	2930096
R.O. Ghaziabad				
3	Vijay Nagar	16.10.2011	523841	523841
4	Rajnagar Ghaziabad	16.10.2011	778946	778946
5	Shahibabad	19.12.2011	1139566	1139566
6	Sahibabad	19.12.2011	1129545	1129545
7	Hapur	02.06.2011	0	80000
8	Sahibabad	14.06.2012	568509	568509
9	Sahibabad	19.11.2012	683559	683559
10	Sahibabad	19.11.2012	1068539	1068539
11	Sahibabad (8 V/L)	06.07.2013	1861270	1861270
12	Rajnagar (2 V/L)	07.09.2013	933991	933991
	TOTAL		8687766	8767766
R.O. Bijnor				
13	Gunjapur	31.12.2012	4385100	4385100
14	Khaspura	14.09.2015	1000000	1000000
	TOTAL		5385100	5385100
R.O. Balrampur				
15	Pipra	16.10.2015	0	389343
16	Chamroopur (Khundarey)	29.01.2016	0	3489745
	TOTAL		0	3879088



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R.O. Gonda				
17	Khargupur	22.07.2000	3958157	3958157
18	Itiathok	21.02.2019	580542	580542
19	Maskanwa	11.09.2009	0	0
	TOTAL		4538699	4538699
R.O. Jhansi				
20	Gandhigar-Ka-Tapra	23.02.1999	8800	8800
21	Beghera	03.09.2019	964339	2091989
	TOTAL		973139	2100789
R.O. Badaun				
22	Guladiya	02.09.1997	296275	296275
23	Civil Lines	10.05.2003	2400	2400
24	Zarif Nagar	24.10.2018	10233600	10233600
25	Zarif Nagar	31.07.2019	0	0
	TOTAL		10532275	10532275
R.O. Moradabad				
26	Town Hall	20.10.2007	0	0
27	Akka Dilari	20.05.2016	0	0
28	Mocndha Pandey	08.04.2009	32000	32000
	TOTAL		32000	32000
R.O. Thakurdwara				
29	Thakurdwara	27.10.1997	488980	488980
30	Barkheda Chak	15.04.2017	412200	412200
31	SAINTA KHERA	23.09.2020	17774327	17774327
32	Dhulipur	28.08.2019	0	0
	TOTAL		18675507	18675507
R.O. Amroha				
33	Lodhipur Rajput	23.05.2005	0	0
34	Umri Kalan	02.03.2005	0	0
35	Paigambarpur	17.10.2017	500	500
36	Kail Bakri	23.11.2017	4198140	4802140
37	Jamna Khas	27.11.2017	4297760	4297760
	TOTAL		8496400	9100400
R.O. Rampur				
39	Punjab Nagar	27.01.2004	9004285	9004285
39	Mubarakpur	10.07.2009	130000	130000
	TOTAL		9134285	9134285
R.O. Alipur Chopla				
40	MS Hasanpur	13.11.2017	176774383	176774383
41	Chapna	11.04.2018	1002633	1354633
	TOTAL		177777016	178129016
A	GRAND TOTAL (FRAUD)		244789631	250832369



B. Theft/Dacoity as on 31.02.2021

(Amt. in Rs.)

Sr. No.	Name of Branch / E.C. FRAUD	Sol Id	Date of Detection	Outstanding as on 31.03.2021	Provision held as on 31.03.2021
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	Kashipur	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. Badaun					
12	Noorpur Pinoni	9339	-	100	100
13	Kaulhai	9331	-	100	100
	TOTAL			200	200
R.O. Moradabad					
15	H P Chhirawali	8421	02.05.1997	5000	5000
16	Fatehpur Vishnoi	8408	25.05.1998	500000	500000
	TOTAL			505000	505000
R.O. Amroha					
16	Moondha Khera	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	kBudhanpur Aliganj	8913	04.12.1999	131741	131741
21	Chaukhandi	8926	16.03.1999	200000	200000
22	M.P. Khem	8917	11.06.1998	200000	200000
	TOTAL			531741	531741



R.O. Sambhal					
23	Asalatpur Jarai	8830	29.09.2015	57500	57500
	TOTAL			57500	57500
R.O. Alipur Chopla					
24	Chhapna	8552	02.06.1992	38500	38500
	TOTAL			38500	38500
	Total Dacoity (B)			4570400	4570400
A+B	Grand Total (Fraud & Dacoity)			249360031	255402769

Dacoity cases outstanding as on 31.03.2021 there were 49 & 24 cases respectively Amount of Rs. 24,93,60,031/- against them a provision of Rs. 25,54,02,769/- has been made. However a sum of (i) Rs. 80000 has been provided for an additional provision in respect of an account having KYC issue and frozen at Branch Office Hapur for a cheque collection of Rs. 80,000/- (ii) Rs. 3,89,343/- (iii) 34,89,745/- for unauthorized withdrawals & transfer of funds in several accounts at Branch Office Pipra Khundarey & Chamroopur apprehended to be contingent liability. 09 cases amounting Rs. 28,44,275/- write off during the year 2020-21 after approval from NABARD.

13.10 Covid related relaxation

COVID-19 pandemic continues to spread across several countries including India resulting in a significant volatility in Global as well as Indian financial markets and a significant decline in global and local economic activities. The Govt. of India announced a series of lock down measures from March 2020 onwards. Such lockdowns were lifted and re-imposed for activities by various governments at various points of time depending on the situation prevailing in their respective jurisdictions. The current second wave of COVID-19 pandemic, wherever the number of new cases have increased significantly in India, has resulted in re-imposition of localized/regional lockdown measures in various parts of the country.

The situation continues to be uncertain and the bank is evaluating the situation on ongoing basis. The extent to which the Covid-19 pandemic will impact the Bank's results will depend on future developments, which are highly uncertain including among other things, the success of vaccination drive. The major identified challenges for the Bank would arise from eroding cash flows and extended working capital cycles. The Bank is gearing itself on all the fronts to meet these challenges.

13.11 Resolution of Stressed Assets

In term of RBI circular DOR No. BP.BC/3/21.04.048/2020-21 dated August 6, 2020, the detailed requirement as per Resolution Framework for COVID-19 related Stress during the year is :

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



13.12 To ease the financial stress caused by COVID-19 disruptions on borrowers and relax the repayment pressures, Hon'ble Supreme Court, vide order dated March 23, 2021, directed that there shall not be any charge of interest on interest / compound interest / penal interest for the period during the moratorium for March 1, 2020 to August 31, 2020 and such interest shall be refunded to the concerned borrowers to be given credit / adjusted in the next installment of the loan amount. Accordingly PUPGB has reversed interest income by Rs. 32616929/- (Rupees Three Crores Twenty Six Lakh Sixteen thousand nine hundred and twenty nine only) during the year ended March 31, 2021.

13.13 Contingent Liabilities : Read with Schedule-12

Details of claims against the bank not acknowledged as debt of Rs. /- as contingent liability, belongs to Income Tax cases of erstwhile Serva UP Gramin Bank.

AY	Demand Type	Demand Account	Status-1	Status-2
2015-16	Assessment	237059196	Case decided in favour of bank by CIT(A) Meerut	IT Department appeal with ITAT, New Delhi pending

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

As Per Our Separate Report of Evan Date Attached

For, Anoop Agarwal & Co.
Chartered Accountants

Sd/-
CA Rishi Srivastava
Partner
M.No. 431031
UDIN : 21431031AAAAFG3912

Sd/-
(Deepak)
Chief Manager

Sd/-
(Upendra Kumar)
General Manager

Sd/-
(Rakesh Kumar Arora)
Chairman

Sd/-
(Surinder Pal Singh)
Director

(Alok Ranjan)
Director

Sd/-
(Prabhudatta Sahoo)
Director

Sd/-
(Rajendra Singh)
Director

Sd/-
(Pramod Kumar)
Director

Sd/-
(Shiv Shankar)
Director

Place : Moradabad



STATEMENT OF CRAR

Bank Name : PRATHAMA UP GRAMIN BANK, MORADABAD

Quarter End Date : 31.03.2021

PART - A : CAPITAL FUNDS AND RISK ASSETS RATIO

Sl. No.	Item	Book Value
1	Capital Funds :	
A	Tier I Capital Elements	
	(a) Paid up share capital	6052.57
	Add : Share Capital Deposit	0.00
	Less : Intangible assets and losses	0.00
	Net Paid-up Capital	6052.57
	(b) Reserves & Surplus	
	1. Statutory Reserves	50993.58
	2. Capital Reserve (see note below)	0.00
	3. Other Reserves	12693.16
	4. Surplus in Profit & Loss A/C*	129011.87
	Total Reserves & Surplus	192698.61
	A - Total Tier I Capital Funds (a+b)	198751.18
B	Tier II capital elements	
	(i) Undisclosed Reserves	0.00
	(ii) Revaluation Reserves	0.00
	(iii) General provisions and loss provisions (includes General Provisions on standard assets*	20489.27
	(iv) Investment Fictuation Reserves / Funds	366.88
	(v) Hybrid debt capital Instruments	0.00
	(vi) Subordinated debts	0.00
	Total	20856.15
C	HEAD ROOM DEDUCTION	0.00
2	B - Total Tier II Capital	20856.15
	Total Capital Fund (A+B)	219607.33
	Risk Assets :	
	A. Adjusted value of funded risk assets on balance sheet items (tallies with Part-B)	1664677.07
	B. Adjusted value of non-funded and off balance sheet items (tallies with Part-C)	3814.99
	C. Total Risk Weighted Assets (A+B)	1668492.07
3	Percentage of Total Capital Funds to risk weighted assets[1(C):2(C)]	13.16
	Percentage of Tier I Capital funds to risk weighted assets [1(A):2(C)]	11.91
	Percentage of Tier II Capital funds to risk weighted assets [1(B):2(C)]	1.25

Includes General Provision on Standard Assets such Provisions which are considered for inclusion in Tier-II Capital will be admitted upto 1.25% of total risk weighted assets.



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

(Rs. in Lakhs)

Sl. No.	Item	Book Value	Margins and Provisions	Book Value (Net)	Risk Weight%	Risk Adjusted Value
I	Cash & Bank Balance	296014.99	0.00	296014.99		41984.34
1	Cash, Balances with RBI	86093.30	0.00	86093.30	0.00	0.00
2	Balances in current A/c with other Banks	5824.17	0.00	5824.17	20.00	1164.83
3	Claims on Banks	204097.52	0.00	204097.52	20.00	40819.50
II	Investments	563800.66	6340.75	557459.91		37432.19
1	Investment in Government Securities	514816.56	852.34	513964.22	2.50	12849.11
2	Investment in Other approved securities guaranteed by Central/State Govt - NABARD TMB	20000.00	0	20000.00	2.50	500.00
3	Investment in other securities where payment of interest and repayment of principal are guaranteed by central Govt. (It will include Indira/Kisan Vikas Patra and investment in bonds where payment of Interest and principal is guaranteed by Central Govt/State Govt.)	0.00	0.00	0.00	2.50	0.00
4	Investment in Other Securities where payment of interest and repayment of principal are guaranteed by State Govt. (If, the same has become NPA, it will attract 102.50% risk weight and therefore include under all other investment at x below).	0.00	0.00	0.00	2.50	0.00
5	Investment in Other Approved securities where payment of interest and repayment of principal is not guaranteed by Central/State Govt.	0.00	0.00	0.00	22.50	0.00
6	Investment in Govt. guaranteed securities of government undertakings which do not form part of the approved market borrowing Programme.	0.00	0.00	0.00	22.50	0.00
7	Claims on commercial banks.	0.00	0.00	0.00	22.50	0.00
8	Investments in securities which are guaranteed by banks as to payment of Interest and repayment of principal	0.00	0.00	0.00	22.50	0.00
9	Investment in bonds issued by public finance institutions for their Tier-II capital	0.00	0.00	0.00	102.50	0.00
10	All other investments including investments in securities issued by Public Financial Institutions (Mutual Funds Shares & Bonds).	28984.10	5488.41	23495.69	102.50	24083.08
11	Direct investments in equity shares, convertible bonds, debentures and units of equity oriented mutual funds including those exempted from Capital Market Exposure	0.00	0.00	0.00	127.50	0.00
12	All Other Investments*	0.00	0.00	0.00	102.50	0.00

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

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

- advances collateralized by cash margins or deposits,
- credit balances in current or other accounts of the borrower which are not earmarked for specific purposes and free from any lien.
- In respect of any assets where provisions for depreciation or for bad debt have been made.
- claims received from ECGC and kept in a separate account pending adjustment in case these are not adjusted against the dues outstanding in the respective accounts.



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Prathama U.P. Gramin Bank, Moradabad

Sl. No.	Item	Book Value	Margins and Provisions	Book Value (Net)	Risk Weight%	Risk Adjusted Value
III	Loans & Advances, including bills purchased and discounted and other credit facilities	1687626.47	126855.19	1560771.28		1483149.08
1	Loans and advances guaranteed by GOI	0.00	0.00	0.00	0.00	0.00
2	Loans guaranteed by State Governments	0.00	0.00	0.00	0.00	0.00
3	State Government guaranteed loan which has become a non-performing asset.	0.00	0.00	0.00	100.00	0.00
4	Loans granted to PSU of GOI	0.00	0.00	0.00	100.00	0.00
5	Loans granted to USU of State Govt.	0.00	0.00	0.00	100.00	0.00
6	Other including PFIs	1548064.43	126855.19	1421209.24	100.00	1421209.24
7.1	For the purpose of credit exposure, bills purchased/ discounted/ negotiated under LC (where payment to the beneficiary is not under reserve) is treated as an exposure on the LC issuing bank and assigned risk weight as is normally applicable to inter-bank exposures.	0.00	0.00	0.00	20.00	0.00
7.2	Bills negotiated under LCs under reserve, bills purchased/ discounted/ negotiated without LCs, will be reckoned as exposure on the borrower constituent. Accordingly, the exposure will attract a risk weight appropriate to the borrower.					
a	Government	0.00	0.00	0.00	0.00	0.00
b	Banks	0.00	0.00	0.00	20.00	0.00
c	Others	0.00	0.00	0.00	100.00	0.00
8	Micro and Small Enterprises (MSE) Advances Guaranteed by Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) upto the guaranteed portion. (banks may assign zero risk weight for the guaranteed portion. Outstanding balance in excess of the guaranteed portion would attract a risk-weight as appropriate to the counter-party)	10381.46	0.00	10381.46	0.00	0.00
9.1	Housing Loan to individuals - Category of Loan					
a	Up to Rs. 20 Lakh (LTV Ratio - 90%)	54892.84	0.00	54892.84	50.00	27446.42
b	Abnove Rs. 20 Lakh and up to Rs. 75 Lakh (LTV Ratio - 80%)	8470.25	0.00	8470.25	50.00	4235.13
c	Above Rs. 75 Lakh (LTV Ratio - 75%)	113.47	0.00	113.47	75.00	85.10
9.2	Housing loans guaranteed by Credit Risk Guarantee Fund Trust for Low Income Housing (CRGFTLIH) up to the guaranteed portion. (The bank may assign zero risk weight for the guaranteed portion. The balance outstanding in excess of the guaranteed portion would attract a risk-weight as appropriate to the counterparty).	0.00	0.00	0.00	0.00	0.00
10.1	Consumer credit including personal loan	22286.00	0.00	22286.00	100.00	22286.00
10.2	Consumer credit including personal loan - Credit Card receivables.	0.00	0.00	0.00	125.00	0.00
11	Loans up to Rs. 1 lakh against gold and silver ornaments. (In case the loan amount is more than Rs. 1 lakh, entire loan amount has to be risk weighted for the purpose for which the loan has been sanctioned.	0.00	0.00	0.00	50.00	0.00
12	Education loans	3785.00	0.00	3785.00	100.00	3785.00



Sl. No.	Item	Book Value	Margins and Provisions	Book Value (Net)	Risk Weight%	Risk Adjusted Value
13	Loans extended against primary/collateral security of shares/debentures	0.00	0.00	0.00	125.00	0.00
14	Advances covered by DICGC/ECGC (The risk weight of 50% should be limited to the amount guaranteed and not the entire outstanding balance in the accounts. In order words, the Outstanding in excess of the amount guaranteed, will carry 100% risk weight).	0.00	0.00	0.00	50.00	0.00
15	Advances for term deposits, life policies, NSC, IVPs, and KVPs where adequate margin is available	19122.06	0.00	19122.06	0.00	0.00
16	Loans and advances granted by RRBs to their staff	20510.96	0.00	20510.96	20.00	4102.19
17	Takeout Finance					
i	Unconditional takeover (in the books of lending institution)					
a	Where full credit risk is assumed by the taking over institution	0.00	0.00	0.00	20.00	0.00
b	Where only partial credit risk is assumed by taking over institution					
b.1	The amount to be taken over	0.00	0.00	0.00	20.00	0.00
b.2	The amount not to be taken over	0.00	0.00	0.00	100.00	0.00
ii	Conditional takeover (in the books of lending and taking over institution)	0.00	0.00	0.00	100.00	0.00
V	Other Assets	146482.99	0.00	146482.99		102111.47
i	Premises, Furniture and fixtures	5425.15	0.00	5425.15	100.00	5425.15
ii	Interest due on Government Securities/Accrued interest on CRR balance maintained with RBI on account of Government Transaction (net of claims of government/RBI on banks on account of such transactions)	8442.27	0.00	8442.27	0.00	0.00
iii	income tax deducted of source (net of provision)	0.00	0.00	0.00	0.00	0.00
iv	Advance tax paid (net of provision)	35929.25	0.00	35929.25	0.00	0.00
v	All other Assets	96686.32	0.00	96686.32	100.00	96686.32
	TOTAL	2693925.11	133195.94	2560729.17		1664677.07

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



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

(Rs. in Lakhs)

Credit Contingent/OBS Items	Guarantor	Gross Block Exposure	Margin and Provisions	Net Exposure Gross Margin	CCF for Contingent	RW for Obligant	Risk Adjusted Value of Exposure
Letter of Credit (Doc)	Govt.	0.00	0.00	0.00	50.00	0.00	0.00
Letter of Credit (Doc)	Banks	0.00	0.00	0.00	50.00	20.00	0.00
Letter of Credit (Doc)	Others	0.00	0.00	0.00	50.00	100.00	0.00
Total Letter of Credit		0.00	0.00	0.00			0.00
Guarantees-Financial	Govt.	0.00	0.00	0.00	100.00	0.00	0.00
Guarantees-Financial	Banks	0.00	0.00	0.00	100.00	20.00	0.00
Guarantee-Financial	Others	0.00	0.00	0.00	100.00	100.00	0.00
Total Guarantees Financial		0.00	0.00	0.00			0.00
Guarantees-Others	Govt.	0.00	0.00	0.00	50.00	0.00	0.00
Guarantees-Others	Banks	0.00	0.00	0.00	50.00	20.00	0.00
Guarantees-Others	Others	877.87	0.00	877.87	50.00	100.00	438.94
Total Guarantees-Others		877.87	0.00	877.87			438.94
Acceptance and Endorsements	Govt.	0.00	0.00	0.00	100.00	0.00	0.00
Acceptance and Endorsements	Banks	5027.33	0.00	5027.33	100.00	20.00	1005.47
Acceptance and Endorsements	Others	0.00	0.00	0.00	100.00	100.00	0.00
Total Acceptance and Endorsements		5027.33	0.00	5027.33			1005.47
Unknown Committed Credit Lines/ Sales and repurchase agreement and asset sales with resource, where the credit risk remains with the bank /forward asset purchase, forward deposit and partly paid shares, which represent commitments with certain draw down.	Govt.	0.00	0.00	0.00	50.00	0.00	0.00
Undrawn Committed Credit Lines/ Sales and repurchase agreement and asset sales with resources, where the credit risk remains with the bank /forward asset purchase, forward deposit and partly paid shares, which represent commitments with certain draw down.	Banks	0.00	0.00	0.00	50.00	20.00	0.00
Undrawn Committed Credit Lines/ Sale and repurchase agreement and asset sales with recourse, where the credit risk remains with the bank/Forward asset purchase, forward deposit and partly paid shares, which represent commitments with certain draw down:	Others	0.00	0.00	0.00	50.00	100.00	0.00
Total Undrawn Committed Credit Lines/Sales and repurchase agreement and asset sales with recourse, where the credit risk remains with the bank/forward asset purchase, forward deposit and partly paid shares, which represent commitments with certain draw down.		0.00	0.00	0.00			0.00



Certain transaction-related contingent items (e.g. warranties and standby L/Cs related to particular transactions/ Note issuance facilities and revolving underwriting facilities/ Other commitments (e.g. formal standby facilities and credit lines) with an original maturity of over one year.	Govt	0.00	0.00	0.00	50.00	0.00	0.00
Certain transaction -related ontinent items (e.g. warranties and standby L/Cs related to particular transactions) / Note issuance facilities and revolving underwriting facilities/ Other commitments (e.g. formal standby facilities and credit lines) with an original maturity of over one year).	Banks	0.00	0.00	0.00	50.00	20.00	0.00
Certain transaction -related ontinent items (e.g. warranties and standby L/Cs related to particular transactions) / Note issuance facilities and revolving underwriting facilities / Other commitments (e.g. formal standby facilities and credit lines) with an original maturity of over one year.	Others	0.00	0.00	0.00	50.00	100.00	0.00
Total Certain transaction-related ontinent items (e.g. warranties and standby L/Cs related to particular transactions) / Note issuance facilities and revolving underwriting facilities/ Other commitments (e.g. formal standby facilities and credit lines) with an original maturity of over one year.		0.00	0.00	0.00			0.00
Guarantees issued by banks against the counter guarantees of other banks. Rediscounting of documentary bills accepted by banks. Bills discounted by banks which have been accepted by another bank will be treated as a funded claim on a bank. Note : In these cases, banks should be fully satisfied that the risk exposure is, in fact, on the other bank/Short term self liquidating trade-related contingencies (such as documentary credit collateralised by the underlying shipments).	Govt.	0.00	0.00	0.00	20.00	0.00	0.00
Guarantees issued by bank against the counter guarantees of other banks. Rediscounting of documentary bills accepted by banks. Bills discounted by banks which have been accepted by another bank will be treated as a funded claim on a bank Note : In these cases, bank should be fully satisfied that the risk exposure is, in fact, on the other bank/Short term selfliquidating trade-related contingencies (such as documentary credit collateralised by the underlying shipments).	Banks	0.00	0.00	0.00	20.00	20.00	0.00



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

Guarantees issued by banks against the counter guarantees of other banks. Rediscounting of documentary bills accepted by banks. Bills discounted by banks which have been accepted by another bank will be treated as a funded claim on a bank. Note : In these cases, banks should be fully satisfied that the risk exposure is, in fact, on the other bank/Short term selfliquidating trade-related contingencies (such as documentary credit collateralised by the underlying shipments).	Others	0.00	0.00	0.00	20.00	100.00	0.00
Guarantees issued by banks against the counter guarantees of other banks. Rediscounting of documentary bills accepted by banks. Bills discounted by banks which have been accepted by another bank will be treated as a funded claim on a bank. Note : In these cases, banks should be fully satisfied that the risk exposure is, in fact, on the other bank/Short term self liquidating trade-related contingencies (such as documentary credit collateralised by the underlying shipments).		0.00	0.00	0.00			0.00
Others	Govt.	160.76	0.00	160.76	100.00	0.00	0.00
Others	Banks	0.00	0.00	0.00	100.00	20.00	0.00
Others	Others	0.00	0.00	0.00	100.00	100.00	0.00
Total Others		160.76	0.00	160.76			0.00
Total Contingent Exposure		6065.96	0.00	6065.96			1444.40
Claims against bank not acknowledged as debt		2370.59	0.00	2370.59	100.00	100.00	2370.59
Total of Part-C		8436.56		8436.56			3814.99

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

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

PART - C (Section-2) : Weighted Non Funded Exposures/Off Balance Sheet items
(Foreign Exchange Contracts and Derivatives)

Sr. No.	Category of PSLCs	Book Value	Conversion Factor (%)	Equivalent Value	Risk Weight	Adjusted Value
NIL						

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



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

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

