



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.)



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तृतीय वार्षिक प्रतिवेदन

**ANNUAL
REPORT**

हमारे प्रेरणास्रोत Our Source of Inspiration



श्री अतुल कुमार गोयल
प्रबंध निदेशक एवं मुख्य कार्यकारी अधिकारी
पंजाब नेशनल बैंक

Shri Atul Kumar Goel

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 कल्याण कुमार
कार्यकारी निदेशक, पंजाब नेशनल बैंक

Shri Kalyan Kumar
Executive Director
Punjab National Bank

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



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

वार्षिक प्रतिवेदन **ANNUAL REPORT** **2021 - 22**

31 मार्च 2022 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 2022**

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

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

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

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



निदेशक मण्डल

श्री राकेश कुमार अरोड़ा
अध्यक्ष

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

श्री भुवनेश कुमार
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. Bhuvnesh Kumar
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 Shanker
Dy. Director,
D.I.F., Lucknow

निदेशक मण्डल



श्री राकेश कुमार अरोड़ा
अध्यक्ष



श्री सुरिन्दर पाल सिंह
अंचल प्रबन्धक
पंजाब नेशनल बैंक, मेरठ



श्री भुवनेश कुमार
सहायक महाप्रबन्धक
भारतीय रिजर्व बैंक, लखनऊ



श्री प्रभुदत्त साहू
उप महाप्रबन्धक
नाबार्ड, लखनऊ



श्री प्रमोद कुमार
संयुक्त निदेशक
डी०आई०एफ०, लखनऊ



श्री राजेन्द्र सिंह
मण्डल प्रमुख
पंजाब नेशनल बैंक, मुरादाबाद



श्री शिव शंकर
उप निदेशक
डी०आई०एफ०, लखनऊ



महाप्रबन्धक गण



जय प्रकाश अग्रवाल
महाप्रबन्धक



श्री उपेन्द्र कुमार
महाप्रबन्धक



श्री दिनेश पाठक
महाप्रबन्धक



श्री किशोर चिलाना
महाप्रबन्धक



श्री रविन्द्र प्रताप सिंह
महाप्रबन्धक (सतर्कता विभाग)

क्षेत्रीय प्रबन्धक गण



श्री राजकुमार
क्षेत्रीय प्रबन्धक, अमरोहा



श्री संजय कुमार गंधर्व
क्षेत्रीय प्रबन्धक, बदायूँ



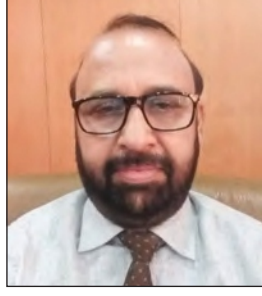
श्री एस.के. व्यास
क्षेत्रीय प्रबन्धक, मजफ्फरनगर



श्री अजय कुमार जायसवाल
क्षेत्रीय प्रबन्धक, ठाकुरद्वारा



श्री गोविंद सिंह रावत
क्षेत्रीय प्रबन्धक, झाँसी



श्री राजीव कुमार विश्नोई
क्षेत्रीय प्रबन्धक, रामपुर



श्री मुकेश गुप्ता
क्षेत्रीय प्रबन्धक, बिजनौर



श्री राजेन्द्र सिंह
क्षेत्रीय प्रबन्धक, बलरामपुर



श्री विचित्र कुमार अग्रवाल
क्षेत्रीय प्रबन्धक, मुरादाबाद



श्री राजेश चन्द्र भारद्वाज
क्षेत्रीय प्रबन्धक, अलीपुर चोपला



श्री अरुण प्रकाश गुप्ता
क्षेत्रीय प्रबन्धक, सम्भल



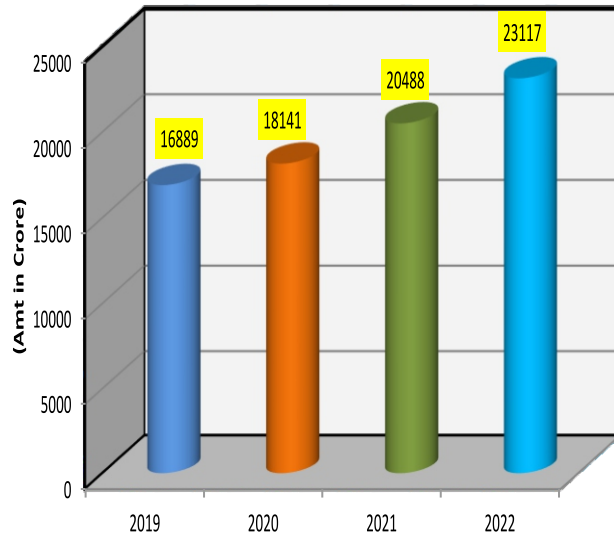
श्री संजय कुमार गर्ग
क्षेत्रीय प्रबन्धक, गाजियाबाद



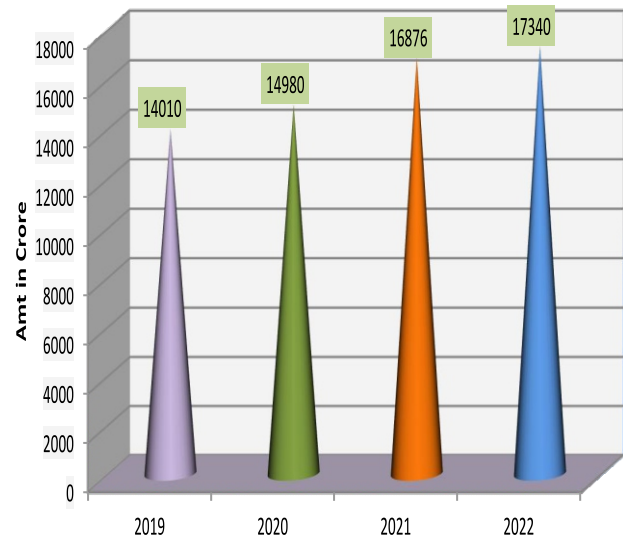
श्री अनुज कुमार मांगलिक
क्षेत्रीय प्रबन्धक, गोण्डा



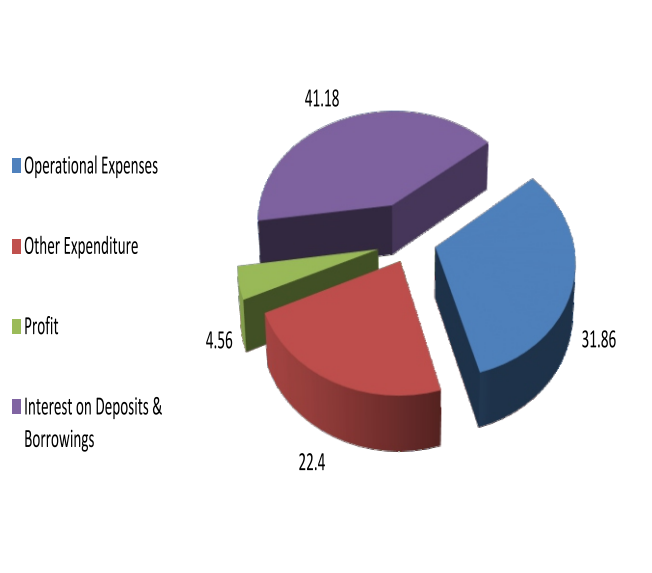
Deposit Growth



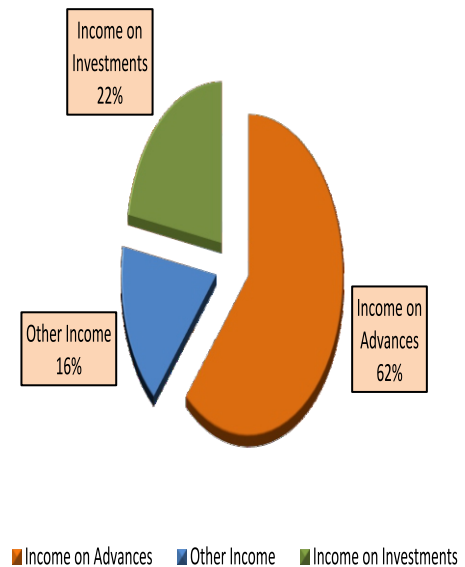
Advances Growth



Expenditure & Profit

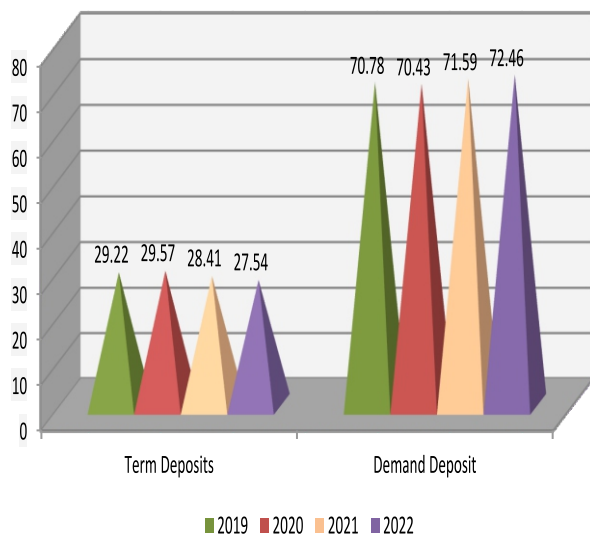


Income

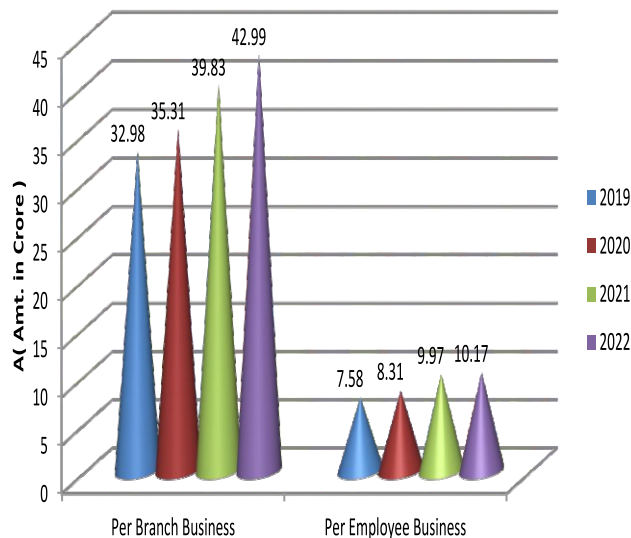




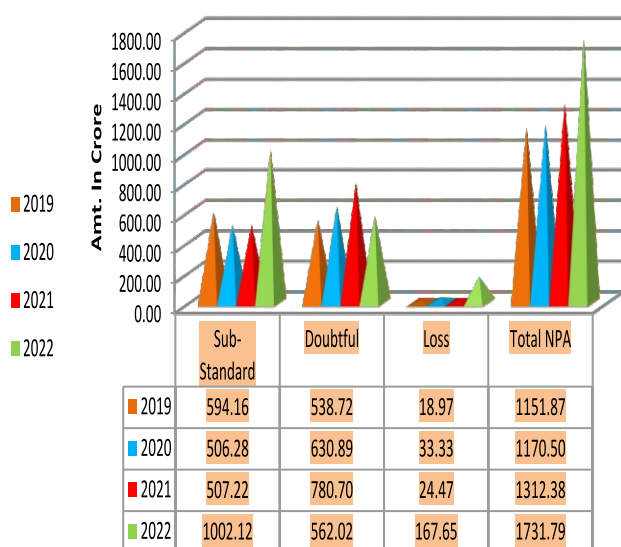
Deposit Mix %



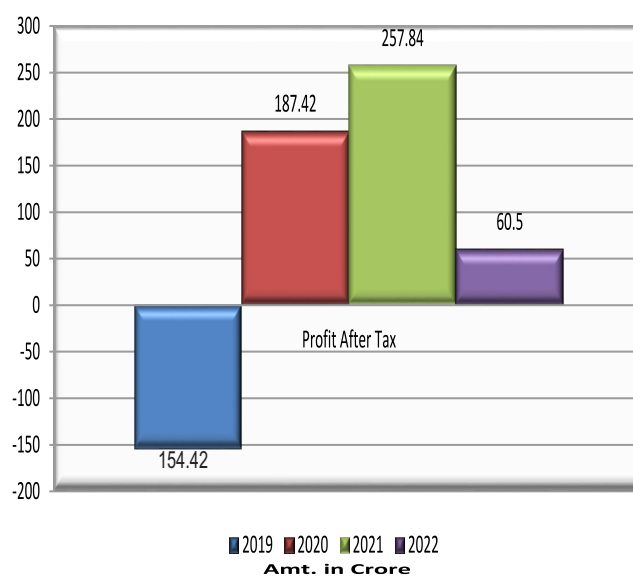
Productivity



NPA Position



Profit After Tax





साँविधिक लेखा परीक्षक Statutory Auditors

केन्द्रीय अंकेक्षक

मै. वी पी अदित्य एंड कंपनी, कानपुर

शाखा लेखा परीक्षक

मै. अमित अग्रवाल एंड कंपनी
मै. अजय शंकर एंड कंपनी
मै. शत्रुघ्न अग्रवाल एंड कंपनी
मै. पी के चंद एंड कंपनी
मै. ए ए आर एंड कंपनी
मै. रेशमा एंड कंपनी
मै. जी सी जी एंड कंपनी
मै. गुप्ता एस एस के एंड एसोसिएट्स
मै. सोढ़ी सिंघल और जैन
मै. डब्ल्यू डी के एंड एसोसिएट्स
मै. पी के माहेश्वरी एंड कंपनी
मै. राहुल सुनीत जैन एंड एसोसिएट्स
मै. संजीव एस गुप्ता एंड एसोसिएट्स
मै. गुप्ता संजीव एंड एसोसिएट्स
मै. अग्रवाल पवन एंड एसोसिएट्स
मै. आर के सहगल एंड कंपनी
मै. यूएन मोदी एंड कंपनी
मै. कपिल खन्ना एंड एसोसिएट्स
मै. ए के जे एंड एसोसिएट्स
मै. अग्रवाल सेठ एंड कंपनी
मै. अमित वी गुप्ता एंड एसोसिएट्स
मै. ए एस एन एंड एसोसिएट्स
मै. शरद मंगल एंड कंपनी
मै. पीयूष मिश्रा एंड कंपनी
मै. दीपक एस एन गोयल एंड एसोसिएट्स
मै. जैन बोथरा एंड कंपनी
मै. मनीष शशांक एंड कंपनी
मै. मनीष राकेश एंड कंपनी
मै. मित्तल निर्भय एंड कंपनी
मै. राकेश बिकाश एंड कंपनी
मै. नितिन कुमार अग्रवाल एंड कंपनी

Central Auditor

M/s V P ADITYA & CO., Kanpur

Branch Auditors

M/s Amit Agarwal & Co.
M/s Ajai Shanker & Co.
M/s Shatrughna Agrawal & Co
M/s P K Chand & Co.
M/s A A R & Co.
M/s Reshma & Co.
M/s G C G & Co.
M/s Gupta S S K And Associates
M/s Sodhi Singhal & Jain
M/s W D K & Associates
M/s P K Maheshwari & Co.
M/s Rahul Sunit Jain & Associates
M/s Sanjeev S Gupta & Associates
M/s Gupta Sanjeev & Associates
M/s Agrawal Pawan & Associates
M/s R K Sehgal & Co.
M/s U N Modi & Co.
M/s Kapil Khanna & Associates
M/s A K J & Associates
M/s Agarwal Seth & Co.
M/s Amit V Gupta & Associates
M/s A S N & Associates
M/s Sharad Mangal & Co.
M/s Piyush Misra & Co.
M/s Deepak S N Goyal & Associates
M/s Jain Bothra & Co.
M/s Manish Shashank & Co.
M/s Manish Rakesh & Co.
M/s Mittal Nirbhay & Co.
M/s Rakesh Bikash & Co.
M/s Nitin Kumar Agrawal & Co.



मै. आर बी गभावाला एंड कंपनी
मै. जैन वार्ष्णेय एंड कंपनी
मै. मनोज शोभित एंड एसोसिएट्स
मै. श्री कुमार एंड एसोसिएट्स
मै. आलोक शर्मा एंड कंपनी
मै. राकेश राजेश एंड कंपनी
मै. सिंह और नागयाच
मै. प्रबोध पटोदिया एंड कंपनी
मै. ललित के शाह एंड कंपनी
मै. नितिन कुमार अग्रवाल एंड एसोसिएट्स
मै. सी वी एम एंड एसोसिएट्स
मै. जे ए एम ए के एंड एसोसिएट्स
मै. ए एस एंड कंपनी
मै. ए आनंद एंड कंपनी
मै. राकेश के एंड कंपनी

M/s R B Gabhawala & Co.
M/s Jain Varshney & Co.
M/s Manoj Shobhit & Associates
M/s Shri Kumar & Associates
M/s Alok Sharma & Co.
M/s Rakesh Rajesh & Co.
M/s Singh & Nagayach
M/s Prabodh Patodia & Co.
M/s Lalit K Shah & Co.
M/s Nitin Kumar Agarwal & Associates
M/s C V M & Associates
M/s J A M A K & Associates
M/s A S & Co.
M/s A Anand & Co.
M/s Rakesh K & Co.

बैंकर्स

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

Bankers

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



विषय-सूची

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प्रशासनिक स्वरूप / ADMINISTRATIVE SET-UP

स्थिति यथा 31.03.2022 as on 31.03.2022

प्रधान कार्यालय / Head Office

नाम/ Name	पद/ Post
श्री राकेश कुमार अरोड़ा Sh. Rakesh Kumar Arora	अध्यक्ष Chairman
श्री जय प्रकाश अग्रवाल Sh. Jai Prakash Agarwal	महाप्रबन्धक General Manager
श्री उपेन्द्र कुमार Sh. Upendra Kumar	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
श्री किशोर चिलाना Sh. Kishor Chilana	महाप्रबन्धक General Manager

विभागाध्यक्ष / Deptt. Incharge

नाम/ Name	विभाग/ Department
श्री अजय कुमार मित्तल Sh. Ajay Kumar Mittal	मानव संसाधन विकास विभाग, Human Resource Development Department
श्री पंकज भटनागर Sh. Pankaj Bhatnagar	सामान्य प्रशासन विभाग General Administration Department
श्री योगेन्द्र सिंह यादव Sh. Yogendra Singh Yadav	स्टाफ अध्ययन केन्द्र Staff Learning Centre
श्री नरेन्द्र कुमार Sh. Narendra Kumar	निरीक्षण एवं नियंत्रण विभाग Inspection & Control Department.
श्री प्रदीप मोहन दीक्षित Sh. Pradeep Mohan Dixit	ऋण विभाग Loans Department
श्री शरद कुमार Sh. Sharad Kumar	वित्तीय समावेशन विभाग, Financial Inclusion Department.
श्री दीपक Sh. Deepak	लेखा विभाग Accounts Department
श्री राजेन्द्र मोहन Sh. Rajendra Mohan	सूचना एवं तकनीक विभाग Information Technology Department
श्री कृष्ण कुमार सिंह Sh. Krishan Kumar Singh	योजना एवं विकास विभाग Planning & Development Department



श्री दीपक सिंह
Sh. Deepak Singh

वसूली विभाग
Recovery Department

श्री अनुज यादव
Sh. Anuj Yadav

एस0 एम0 ए0 विभाग
SMA Department

श्री मलय श्रीवास्तव
Sh. Malay Srivastava

विधि विभाग
Law Department.

श्री कुलदीप कुमार मिश्रा
Sh. Kuldeep Kumar Mishra

मार्केटिंग विभाग
Marketing Department

कु0 अंजली जोशी
Ms. Anjali Joshi

अध्यक्षीय सचिवालय
Chairman Secretariat



क्षेत्रीय कार्यालय
REGIONAL OFFICE

क्षेत्रीय प्रबन्धक Regional Manager	क्षेत्र Region
श्री राज कुमार Sh. Raj Kumar	अमरोहा Amroha
श्री संजय कुमार गंधर्व Sh. Sanjay Kumar Gandherv	बदायूँ Budaun
श्री एस.के. व्यास Sh. S.K. Vyas	मुजफ्फरनगर Muzaffarnagar
श्री अजय कुमार जायसवाल Sh. Ajay Kumar Jaiswal	ठाकुरद्वारा Thakurdwara
श्री गोविंद सिंह रावत Sh. Govind Singh Rawat	झाँसी Jhansi
श्री राजीव कुमार विशनोई Sh. Rajeev Kumar Vishnoi	रामपुर Rampur
श्री मुकेश गुप्ता Sh. Mukesh Gupta	बिजनौर Bijnor
श्री राजेन्द्र सिंह Sh. Rajendra Singh	बलरामपुर Balrampur
श्री विचित्र कुमार Sh. Vichitra Kumar	मुरादाबाद Moradabad
श्री राजेश चन्द्र भारद्वाज Sh. Rajesh Chandra Bhardwaj	अलीपुर चोपला Alipur Chopla
श्री अरूण प्रकाश गुप्ता Sh. Arun Prakash Gupta	सम्भल Sambhal
श्री संजय कुमार गर्ग Sh. Sanjay Kumar Garg	गाजियाबाद Ghaziabad
श्री अनुज कुमार मांगलिक Sh. Anuj Kumar Manglik	गोण्डा Gonda



प्रशासनिक स्वरूप

अध्यक्ष

महाप्रबन्धक गण

प्र०का०

क्षेत्रीय प्रबन्धक, बिजनौर	क्षेत्रीय प्रबन्धक, गाजियाबाद	क्षेत्रीय प्रबन्धक, मुजफ्फरनगर	क्षेत्रीय प्रबन्धक गोण्डा	क्षेत्रीय प्रबन्धक, बलरामपुर	क्षेत्रीय प्रबन्धक, बदायूँ	क्षेत्रीय प्रबन्धक, झाँसी
जनपद बिजनौर 82 हरिद्वार 01 कुल 83	जनपद मेरठ 15 गाजियाबाद 10 हापुड 15 गौतमबुधनगर 13 बागपत 09 बुलन्दशहर 14 कुल 76	जनपद मुजफ्फरनगर 40 शामली 15 सहारनपुर 16 कुल 71	जनपद गोण्डा 92 कुल 92	जनपद बलरामपुर 66 कुल 66	जनपद बदायूँ 61 सम्भल 10 कुल 71	जनपद झाँसी 46 ललितपुर 31 कुल 77

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

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



क्षेत्रीय कार्यालयानुसार स्थिति यथा 31.03.2022
Regional Office-wise Position as on 31.03.2022

(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	268	14050187	13697553	27747740	6.86
2	अमरोहा Amroha	73	315	19263599	13790144	33053743	8.17
3	बलरामपुर Balrampur	66	235	14935539	9506918	24442457	6.04
4	बिजनौर Bijnor	83	312	24641704	15568647	40210351	9.94
5	बदायूँ Badaun	71	283	15075722	17032580	32108302	7.94
6	गाजियाबाद Ghaziabad	76	294	18541180	10213541	28754721	7.11
7	गोण्डा Gonda	92	373	23643403	16964780	40608183	10.04
8	झाँसी Jhansi	77	344	21381905	18664189	40046094	9.90
9	मुरादाबाद Moradabad	64	345	25363951	12614563	37978514	9.39
10	मुजफ्फरनगर Muzaffarnagar	71	277	15851988	9940788	25792776	6.38
11	रामपुर Rampur	71	279	9504823	13230479	22735302	5.62
12	संभल Sambhal	76	278	15529933	13457061	28986994	7.16
13	ठाकुरद्वारा Thakurdwara	63	241	13382519	8722651	22105170	5.46
	योग / Total	949	3979	231166453	173403895	404570348	100.00

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

*इसमें प्रधान कार्यालय के 135 कर्मचारी शामिल है/It includes 135 Staff of Head Office



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

(राशि हजारों में)

(Amount in)
thousand)

क्र.स Sr.No.	विवरण /Particulars	31.03.2022	31.03.2021	31.03.2020
A	प्रमुख प्रगति सूचक/ Key Performance Indicators			
1	कार्यक्षेत्र जनपद/ No. of Districts Covered	20	20	20
2	शाखाओं की संख्या/ No.of Branches*	949	946	946
	सामान्य बैंकिंग शाखायें/ General Banking Branches	941	938	938
	क) ग्रामीण/ A)Rural	702	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 शाखायें/ 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)	3979	3746	3984
	क) उपरोक्त में से अधिकारी/ A) Of which officers	2288	2075	2188
4	जमा राशियां/ Deposits	231166453	204877417	181406918
	% वृद्धि/ % Growth	12.83	12.94	7.41
5	पुनर्वित्त अवशेष/ Refinance Outstanding	10581241	17581635	17631015
	% वृद्धि/ % Growth	-39.81	-0.28	-6.41
6	कुल ऋण एवं अग्रिम (बकाया राशि)/ Gross Loans & Advances (O/S amt.)	173403895	168762647	149795565
	% वृद्धि/ % Growth	2.75	12.66	6.92
	बिन्दु सं० 6 में शामिल प्राथमिकता क्षेत्र को ऋण/ Of 6 Above, Loans to Priority Sector	160027059	158858964	140758878



क्र.सं Sr.No.	विवरण /Particulars	31.03.2022	31.03.2021	31.03.2020
	बिन्दु सं० 6 में शामिल अनुसूचित जाति/जनजाति/पिछड़ी जाति को ऋण/ Of 6 Above, Loans to SC/ST/OBC	54736316	52354794	46736216
	बिन्दु सं० 6 में शामिल छोटे, सीमान्त कृषक व कृषक मजदूरों को ऋण/ Of 6 Above, Loans to SF/MF/AL	113734500	111931700	98033605
	बिन्दु सं० 6 में शामिल अल्पसंख्यकों को ऋण/ Of 6 Above, Loans to Minorities	37632000	32429800	29462847
	Including 07 service branches & 01 USB branch.			
7	ऋण-जमा अनुपात/ C.D.Ratio	75.01	82.37	82.57
क्र०सं० Sr.No.	विवरण@Particulars	31.03.2022	31.03.2021	31.03.2020
8	निवेश अवशेष/ Investment Outstanding	83132328	76155743	65298703
	% वृद्धि/ % Growth	+9.16	+16.63	+5.13
	एस०एल०आर० निवेश/ SLR Investment	73931841	51381756	40925528
	नॉन एस०एल०आर० निवेश/ Non SLR Investment	9200487	24773987	24373175
B	औसत/ Average			
9	औसत जमा राशियाँ/ Average Deposits	204535308	193142168	167340377
	% वृद्धि/ % Growth	5.90	15.42	9.60
10	औसत पुनर्वित्त/ Average Refinance	12613767	20088215	17959499
	% वृद्धि/ % Growth	-37.21	11.85	-26.72
11	औसत ऋण एवं अग्रिम/ Average Gross Loans & Advances	161403850	159279106	134797786
	% वृद्धि/ % Growth	1.33	18.16	13.07
12	औसत निवेश/ Average Investments	60979692	49867853	40370158
	% वृद्धि/ % Growth	22.28	23.63	-28.92
13	औसत कार्यकारी कोष/ Average Working Funds	247675204	239011717	215472346
C	वर्ष के अन्तर्गत वितरित ऋण/ Loans disbursement during the year			
14	कुल वितरित ऋण/ Total Loans disbursement	107894200	106388600	117668699
	% वृद्धि/ % Growth	1.41	-9.59	3.57
	बिन्दु सं -14 में शामिल प्राथमिकता क्षेत्र को ऋण/ Of 14 Above, Loans to P. S.	100836100	100747700	112357059
	बिन्दु सं -14 में शामिल अनुसूचित जाति/जनजाति/पिछड़ी जाति को ऋण/ Of 14 Above, Loans to SC/ST/OBC	34057836	33259383	40383897



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

क्र.सं Sr.No.	विवरण /Particulars	31.03.2022	31.03.2021	31.03.2020
	बिन्दु सं 14 में शामिल छोटे, सीमान्त कृषक व कृषक मजदूरों को ऋण/ Of 14 Above, Loans to SF/MF/AL.	81259000	67627385	77425268
	बिन्दु सं 14 में शामिल अल्पसंख्यकों को ऋण/ Of 14 Above, Loans to Minorities	21441100	21169659	22627690
D	उत्पादकता / Productivity			
15	प्रति शाखा / Per Branch	429936	398337	353094
16	प्रति कर्मचारी/ Per Staff	101676	99744	83133
E	वसूली प्रगति / Recovery Performance			
17	कुल / Total	June-21	June-20	June-19
	मॉग / Demand	102467115	80878525	82410610
	वसूली / Recovery	79780059	63563349	64997889
	अतिदेय / Overdues	22687056	17315176	17412721
	%वसूली (जून स्थिति)/ Recovery % (June Position)	77.86	78.59	78.87

क्र०सं० Sr.No.	विवरण / Particulars	31.03.2022	31.03.2021	31.03.2020
18	कृषि क्षेत्र/ Farm Sector	June -21	June -20	June -19
	मॉग/ Demand	83989091	63558287	67680710
	वसूली/ Recovery	66018275	49599862	53018202
	अतिदेय/ Overdues	17970816	13958425	14662507
	% वसूली (जून स्थिति)/ Recovery % (June Position)	78.60	78.03	78.34
19	गैर कृषि क्षेत्र/ Non Farm Sector	June -21	June -20	June -19
	मॉग/ Demand	18478024	17320238	14729900
	वसूली/ Recovery	13761784	13963487	11979687
	अतिदेय/ Overdues	4716240	3356751	2750214
	% वसूली (जून स्थिति)/ Recovery % (June Poistion)	74.48	80.61	81.33
F	परिसम्पत्तियों का वर्गीकरण/Assets Classification			
20	क) मानक/ A) Standard	156086019	152707180	135520749
	ख) अवमानक/ B) Sub Standard	10021152	6240578	6150629
	ग) संदिग्ध/ C) Doubtful	5620247	9526953	7759083



क्र.सं Sr.No.	विवरण /Particulars	31.03.2022	31.03.2021	31.03.2020
	घ) हानि / D) Loss	1676476	287933	365104
	योग / Total	173403894	168762647	149795565
21	मानक ऋणों का कुल ऋणों के सापेक्ष % / Std. Assets as % to Total Loan & Advances	90.01	90.48	92.19
G	लाभप्रदत्ता का विश्लेषण/ Profitability Analysis			
22	कुल भुगतान किया गया ब्याज/ Total Interest paid	8170761	8602510	8697143
	क) जमा राशियाँ/ A) Deposits	7629829	7308656	7571348
	ख) उधार/ B) Borrowings	540932	1293854	1125795
23	स्थापना व्यय/ Establishment Exp.	4605592	6546800	4778014
24	अन्य संचालन व्यय/ Other Operating Expenses	1715000	2076920	2257674
25	वर्ष के अन्तर्गत किये प्रावधान/ Provisions made during the year	8430377	5225427	5892691
	क) एनपीए के विरुद्ध/ A) Against NPAs	4445000	1100000	3157228
	ख) अन्य प्रावधान/ B) Other Provisions	3985377	4125427	2735463
26	कुल प्राप्त ब्याज/ Total Interest Received	17098451	20173440	18678023
	क) ऋण एवं अग्रिम/ A) Loans & Advances	12189359	15295329	13938543
	ख) प्रवर्तक बैंक/अन्य बैंकों के चालू खातों पर/ B) Current A/c with Sponsor Bank /Other Banks	481218	1185563	1639737
	ग) एसएलआर निवेश/ C) SLR Investments	4108331	3249503	2836138
	घ) गैर एसएलआर निवेश/ D) Non SLR Investments	398739	286404	120250
	अन्य ब्याज दर / Other Interest	25080	152310	143355

क्र.सं Sr.No.	विवरण / Particulars	31.03.2022	31.03.2021	31.03.2020
27	विविध आय/ Misc. Income	2742865	2751186	1959137
28	लाभ/हानि (कर के बाद)/	604963	2578396	1874237
H	अन्य सूचनाएँ/ Other Informations			
29	अंशपूँजी जमा राशि/ Share Capital Deposit Amt.	0	0	0
30	कुल प्रावधान/ Cumulative Provision	11726195	10613947	13194604
	क) एनपीए के विरुद्ध/ A) Against NPAs	11314883	10202591	9446479
	(क) में से अमूर्त आस्तियों, फ्राड आदि के विरुद्ध Out of (A) Against intangible Assets, Frauds etc.	248945	250832	243671



क्र.स Sr.No.	विवरण /Particulars	31.03.2022	31.03.2021	31.03.2020
31	मान्यता समाप्त ब्याज/ Interest De-recognised			
	क) वर्ष के दौरान/ A) During the year	9945176	361861	499850
	ख) संचित/ B) Cumulative	11529993	2931687	2569826
32	वर्ष के दौरान अपलिखित ऋण/ Loans Technical Written off during the year			
	क) खातों की संख्या/ A) No.of A/Cs	51394	0	0
	ख) राशि/ B) Amount	3002738	0	0
33	संचित कोष/ Reserves	20106824	19306549	16473387



अधिकतम व्यवसाय वाली 25 शाखायें यथा 31.03.2022
25 Branches with Maximum Business as on 31.03.2022

(राशि हजारों में)

(Amount in thousand)

क्र० सं० S.No.	शाखा Branch	क्षेत्र Region	जमा Deposits	अग्रिम Advances	कुल व्यवसाय Total Business
1	BIJNOR	BIJNOR	2237523	1425767	3663290
2	RAMGANGA VIHAR	MORADABAD	2379061	551603	2930664
3	ASMOLI	SAMBHAL	554613	1474601	2029214
4	MAJHOLA	MORADABAD	1718426	295159	2013585
5	CHANDPUR	BIJNOR	1271124	501814	1772938
6	RAJNAGAR- GHAZIABAD	GHAZIABAD	1182769	450494	1633263
7	BHAGWATI GANJ	BALRAMPUR	1273748	346645	1620393
8	BANGLA GAON	MORADABAD	1422330	170871	1593201
9	BUDAUN MAIN	BUDAUN	1203159	313853	1517012
10	MAURANIPUR (MAIN)	JHANSI	704005	713925	1417931
11	GANDHI COLONY	MUZ.NAGAR	1202067	203221	1405288
12	GAROTHA	JHANSI	530175	860927	1391102
13	BARGAON	GONDA	1013767	372503	1386270
14	MEERUT MAIN	GHAZIABAD	1041169	343360	1384530
15	KATGHAR	MORADABAD	1111813	257200	1369013
16	HARTHALA	MORADABAD	1129635	190041	1319676
17	LALITPUR (MAIN)	JHANSI	838265	480458	1318723
18	MADAWARA	JHANSI	416060	894697	1310757
19	MORADABAD MAIN	MORADABAD	1026883	268762	1295645
20	AMROHA	AMROHA	965717	320660	1286377
21	MILAK	RAMPUR	422990	832230	1255220
22	BALRAMPUR	BALRAMPUR	933700	305557	1239257
23	HASANPUR	ALIPUR CHOPLA	915414	305528	1220943
24	SAMBHAL	SAMBHAL	840334	365835	1206169
25	ALMASPUR	MUZ.NAGAR	993625	189748	1183373



निदेशक मण्डल का प्रतिवेदन 2021-22

प्रथमा यू.पी. ग्रामीण बैंक का निदेशक मण्डल क्षेत्रीय ग्रामीण बैंक अधिनियम 1976 की धारा 20 के क्रम में 31 मार्च 2022 को समाप्त हुए वित्तीय वर्ष हेतु बैंक के द्वितीय वार्षिक प्रतिवेदन और अंकक्षित तुलनपत्र, लाभ-हानि खाता तथा अंकक्षकों 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 हैं। बैंक का कार्यक्षेत्र 20 जनपदों में फैला हुआ है। उत्तर प्रदेश राज्य के 19 जनपदों क्रमशः मुरादाबाद, अमरोहा, रामपुर, मेरठ, गाजियाबाद, बुलन्दशहर, गौतमबुद्धनगर, बिजनौर, मुजफ्फरनगर, सहारनपुर, बागपत, झांसी, ललितपुर, बदायूँ, गोण्डा, बलरामपुर, हापुड, शामली एवं सम्भल में तथा एक शाखा उत्तराखण्ड राज्य के लालढांग (जनपद हरिद्वार) में है।

2. शाखा संजाल :

चालू वित्तीय वर्ष के अन्त में हमारे बैंक की कुल 942 बैंकिंग शाखायें (941 पूर्ण शाखाएँ एवं 01 अति सूक्ष्म शाखा) है। शाखातन्त्र में 14 मेट्रोपालिटन, 63 शहरी, 162 अर्द्धशहरी एवं 703 ग्रामीण शाखायें शामिल हैं। जनपदवार शाखाओं की स्थिति सारणी संख्या 01 में दी गई है।

Directors' Report 2021-22

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 2022 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 942 Banking Branches comprising of 941 Full Fledged branches & 01 Ultra Small Branch in our Bank. Branch network includes 14 metropolitan, 63 urban, 162 semi-urban and 703 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	13	15
बुलन्दशहर / Bulandshahar	0	4	2	8	14
गौतमबुद्धनगर / G.B. Nagar	0	0	4	9	13
बागपत / Baghpat	0	1	1	7	9
उप योग / Sub Total	14	6	12	44	76
क्षेत्र 07 गोण्डा / R.O. Gonda					
गोण्डा / Gonda	0	4	15	73	92
उप योग / Sub Total	0	4	15	73	92
क्षेत्र 08 जौंसी / R.O. Jhansi					
जौंसी / 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	22	40
शामली / Shamli	0	2	3	10	15
सहारनपुर / Saharanpur	0	3	7	6	16
उप योग / Sub Total	0	9	24	38	71



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क्षेत्र 01 रामपुर / R.O. Rampur					
रामपुर / Amroha	0	4	10	57	71
उप योग / Sub Total	0	4	10	57	71
क्षेत्र 02 संभल / R.O. Sambhal					
मुरादाबाद / Moradabad	0	0	1	8	9
संभल / Sambhal	0	5	7	55	67
उप योग / Sub Total	0	5	8	63	76
क्षेत्र 03 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	703	*949

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

31.03.2022 को पदधारितानुसार वर्गीकृत शाखाओं का विवरण सारणी संख्या 02 में निम्न प्रकार है :- Details of branches categorized incumbency-wise as on 31.03.2022 is given in Table No. 02. :-

सारणी सं. 02 / Table No. 02

शाखाएँ / Branches	संख्या / Number
श्रेणी-I / Scale - I	265
श्रेणी-II / Scale - II	259
श्रेणी-III / Scale - III	372
श्रेणी-IV / Scale - IV	43
श्रेणी-V / Scale - V	2
योग / Total	941

3. अंशपूँजी :

दिनांक 31.03.2022 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 31.03.2022, 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 12.83% की दर से रु. 262891 लाख की वृद्धि के साथ गत वर्ष की रु. 2048774 लाख से बढ़कर रु. 2311665 लाख हो गयी हैं। कोर जमाएँ गत वर्ष (31.03.21) रु0 2045268 लाख के सापेक्ष इस वर्ष (31.03.22) में रु0 2309856 लाख के स्तर पर रही। जिसमें गत वर्ष 14.85% वृद्धि के सापेक्ष 12.94% की वृद्धि दर्ज की गयी।

प्राईम जमाएँ गत वर्ष (31.03.21) रु0 1466683 लाख के सापेक्ष इस वर्ष (31.03.22) में रु0 1674774 लाख के स्तर पर रही। जिसमें गत वर्ष 14.80% वृद्धि के सापेक्ष 14.19% की वृद्धि दर्ज की गयी।

कम लागत वाली जमाओं का हिस्सा 31.03.2022 को 72.45% है। (सारणी सं. 04)

3. Deposits :

Total deposits increased from Rs. 2048774 lacs to Rs. 2311665 lacs during the year with a growth of Rs. 262891 lacs at the rate of 12.83%.

Core Deposit increased from Rs. 2045268 lacs (31.03.21) to Rs. 2309856 lacs (31.03.22) showing growth of 12.94% as against 14.85% previous year.

CASA increased from Rs. 1466683 lacs (31.03.21) to Rs. 1674774 lacs (31.03.22) showing growth of 14.19% as against 14.80% previous year.

The share of low cost deposits is 72.45% as on 31.03.2022. (Table No. 04)

सारणी सं. 04 / Table No. 04

(राशि हजारों में)

(Amount in thousand)

जमा का स्वरूप / Nature of Deposit	31.03.22			31.03.21		
	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.	116325	10733917	4.64	87040	4887241	2.39
बचत जमा / Saving Dep.	10785382	156743444	67.81	10186689	141781031	69.20
सावधि जमा / Term Dep.	295640	63689092	27.55	331446	58209145	28.41
योग / Total	11197347	231166453	100	10605175	204877417	100

वर्ष के अन्त में प्रति शाखा जमाराशिया रु. 2457 लाख हैं। प्रति कर्मचारी जमाराशियाँ रु. 581 लाख हो गयी है।

(सारणी सं. 05)

Per branch deposit is Rs.2457 lacs at end of the year. Per employee deposits is Rs. 581 lacs.

(Table No.05)

सारणी सं. 05 / Table No. 05

(राशि हजारों में)

(Amount in thousand)

		31.03.22	31.03.21
प्रति शाखा जमा	Per Branch Deposit	245400	218419
प्रति कार्मिक जमा	Per Employee Deposit	58097	54692

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. 40000.00 लाख का पुनर्वित्त प्राप्त किया गया हैं तथा मध्य कालीन योजना के अन्तर्गत 31.03.2022 को अवशेष राशि रु. 55764.66 लाख की है। संस्थानुसार पुनर्वित्त राशि का विवरण सारणी सं. 06 में दिया गया है।

During the year bank has availed refinance of Rs. 40000.00 lacs under ST (SAO) from NABARD and outstanding as on 31.03.2022 under Medium Term Scheme is Rs.. 55764.66 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 31.03.21 को अवशेष / Balance as on 31.03.21	स्वीकृत सीमा 2021-22 / Sanctioned Limit 2021-22	प्राप्त पुनर्वित्त 2021-22 / Refinance Availed 2021-22	2021-22में किया गया पुनर्भुगतान / Repayment during 2021-22	दिनांक 31.03.22 को अवशेष / Balance as on 31.03.22
1. राष्ट्रीय बैंक / National Bank					
— अल्पकालीन मौ0कृ0प0 / Short Term S.A.O.	9000000	4000000	4000000	11000000	2000000
— अतिरिक्त अल्पकालीन मौ0कृ0प0 / Addl. Short Term S.A.O.	3500000	3000000	3000000	3500000	3000000
— अल्पकालीन मौ0कृ0प0 (O) / Short Term S.A.O. (O)	-	1500000	1500000	1500000	-
— मध्यकालीन योजनागत / Medium Term Schematic	5064734	-	3066235	2554503	5576466
उप-योग / Sub Total	17564734	8500000	11566235	18554503	10576466
2. राष्ट्रीय आवास बैंक / National Housing Bank					
— मध्यकालीन योजनागत / Medium Term Schematic	-	-	-	-	-
3. नैशनल सफाई कर्मचारी फाइनेन्स डेवलपमेंट कॉरपोरेशन / NSKFDC					
4. नैशनल बैंकवर्ड क्लास फाइनेन्सियल डेवलपमेंट कॉरपोरेशन / NBCFDC					
	618	-	-	154	464
5. नैशनल शेड्यूल कास्ट फाइनेन्सियल डेवलपमेंट कारपोरेशन / (NSFDC)					
	5400	-	-	5400	0
6. नैशनल विकलांग फाइनेन्सियल डेवलपमेंट कारपोरेशन / (NHFDC)					
	10883	0	0	6572	4311
योग / Total	17581635	8500000	11566235	18566629	10581241

- 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. 4663 लाख की राशि ब्याज के रूप में भुगतान की गयी तथा पुनर्वित्त की औसत लागत 4.84% 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. 3066.94 लाख प्रीमियम के रूप में भुगतान किया है।

7. नकदी तथा बैंक शेष :

वर्ष 2021-22 के दौरान औसत जमाओं के सापेक्ष औसत रखी गयी नकदी 0.96% हैं, जो कि 2020-21 में 0.78% थी।

(सारणी सं. 07)

- During the year, a sum of Rs. 4663 lacs has been paid as interest, average cost of refinance is 4.84%

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

The bank has got insured its deposits with DICGC and has paid Rs. 3066.94 lacs as premium during the year.

7. Cash & Bank Balances:

Average cash holding vis-a-vis average deposits is 0.96% during 2021-22 as compared to 0.78% during 2020-21.

(Table No. 07).

सारणी सं. 07 / Table No. 07

(राशि हजारों में)

(Amount in thousand)

विवरण / Particulars	31.03.22	31.03.21
रोकड़ बकाया (वर्षान्त में) / Cash in hand (as on year end)	2140484	1772895
वार्षिक औसत / Yearly Average	1956690	1514584
औसत जमाओं के सापेक्ष औसत नकदी % / Average Cash as % to Average Deposits	0.96	0.78

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	
	31.03.22	31.03.21
भारतीय रिजर्व बैंक / Reserve Bank of India	8714454	6836435
प्रवर्तक एवं अन्य व्यवसायिक बैंक / Sponsor and other commercial Banks	753658	582417

8. निवेश :

बैंक ने निदेशक मंडल द्वारा अनुमोदित अपनी निवेश नीति के अनुसार निवेश किए हैं। मार्च 2022 को बैंक का कुल निवेश रु. 759005.03 लाख है।

8. Investments :

The bank has made investments in accordance with its Investment Policy duly approved by the Board of Directors. The total investments (Excluding FDR) by the bank as on Mar 2022 are Rs. 759005.03 lacs.



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Prathama U.P. Gramin Bank, Moradabad

सांघिक तरल अनुपात (एसएलआर) को बनाए रखने के लिए किए गए मार्च 2022 को बैंक का कुल निवेश रु 738466.07 लाख है

दि.31.03.2022 को गैर एसएलआर निवेश रु. 20538.96 लाख (बैंकों के साथ रु 92857.21 लाख की सावधि जमाओं सहित) रहा।

बैंक की कुल आय में निवेश से प्राप्त आय का हिस्सा 26.36% है।

बैंक की पूंजी पर आगम की दर 2.92% है।

(सारणी सं. 09)

The investments made to maintain Statutory Liquidity Ratio (SLR) as on Mar 2022 is Rs. 738466.07 lacs.

As on 31.03.2022 Non-SLR investments remained Rs. 20538.96 lacs (Including FDRs with banks of Rs. 92857.21 lacs).

The share of income from investment out of total income of the bank is 26.36%.

The Return on Equity (ROE) of bank is 2.92%.

(Table No.09)

सारणी सं. 09 / Table No. 09

(राशि हजारों में)

(Amount in thousand)

विवरण / Particulars	31.03.22	31.03.21
एसएलआर निवेश / SLR Investments	73846607	51296522
गैर एसएलआर निवेश / Non-SLR Investments	2053896	4449469
योग / Total	75900503	55745991
अनुमोदित प्रतिभूतियों / Approved Securities	-	-
अन्य प्रतिभूतियों एवं बैंक की सावधि जमाशायियों / Other Securities and Fixed Deposit with Banks	7231825	20409752
एसएलआर निवेश पर अर्जित आय / Income earned on SLR Investments	4108331	3249503
गैर एसएलआर निवेश पर अर्जित आय / Income earned on Non-SLR Investments	398739	286404
एसएलआर व गैर एसएलआर प्रतिभूतियों के विक्रय पर आय / लाभ / Income/Profit on sale of SLR & Non SLR Securities (Included in mis.inc.)	215028	151788
औसत आगम / Average Yield on -	7.51%	7.27%
-एसएलआर/गैर एसएलआर निवेशों पर आगम (विक्रय पर आय/लाभ सहित) / Yield on Investment (Including trading income/profit)	4.83%	5.68%
- जमाओं पर आगम / Yield on Deposits (FDRs)		

9. ऋण एवं अग्रिम

बैंक का ऋण अवशेष 2.75% से बढ़कर रु. 1734039 लाख के स्तर पर पहुँच गया है। बैंक कृषकों को उत्पादन ऋण में शामिल किसान क्रेडिट कार्ड (केसीसी) जो बैंक के कुल ऋण का 76.01% 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 2.75% reaching a level of Rs. 1734039 lacs. The bank continues to finance farmers through production credit including Kisan Credit Cards (KCC) which constitutes 76.01% 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 8.82% व रिटेल मियादी ऋण में 4.84% है।

प्राथमिकता क्षेत्रों को अग्रिम के अन्तर्गत कुल ऋण बकाया का 92.29% (गत वर्ष 94.13%) है।

बैंक द्वारा कमजोर वर्गों को हमेशा प्राथमिकता दी गयी है। दिनांक 31.03.22 को कमजोर वर्ग के ऋणों में आवश्यक स्तर 15% के सापेक्ष 66.00% 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 65.86% है।

बैंक का ऋण जमा अनुपात 75.01% है। (सारणी सं. 10)

2021-22, the outstanding of Retail loans is 8.82% and Agricultural Term Loan is 4.84% respectively of total advances.

The advance under 'Priority Sector' is to the level of 92.29% (94.13% last year) of the total advances.

Bank is always given preferences to finance weaker sections. As on 31.03.22 advances to Weaker Sections has reached at 66.00% 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 65.86% after IBPC & PSLC transaction.

The Credit Deposit (CD) Ratio of the bank is 75.01% (Table No.10)

सारणी सं. 10 / Table No. 10

(राशि हजारों में)

(Amount in thousand)

विवरण / Particulars		31.03.22	31.03.21
कुल ऋण (अवशेष) / Total Loans (O/S)		173403895	168762647
इनमें से / Out of which			
1.	प्राथमिकता क्षेत्र ऋण / Priority Sector Loans		
	फसली ऋण / Crop Loan	131803284	124894668
	मध्यावधि कृषि ऋण / Medium Term Ag. Loans	8123869	12112123
	ग्रामीण दस्तकार एवं सेवाओं हेतु ऋण / Loans for Rural Artisan & Services	18183093	15401427
	अन्य प्राथमिकता क्षेत्र ऋण / Other Priority Sector Loans	1916813	6450746
	कुल प्राथमिकता क्षेत्र ऋण / Total Priority Sector Loans*	160027059	158858964
2.	गैर प्राथमिकता क्षेत्र ऋण / Non-Priority Sector Loans	13376835	9903683
3.	कमजोर वर्ग को ऋण / Loans to Weaker Sector	114451600	93436000
4.	एससी/एसटी/ओबीसी को ऋण / Loans to SC/ST/OBC	54736316	52354794
5.	अल्पसंख्यकों को ऋण / Loans to Minorities	37632000	32429800
6.	लघु/सीमान्त/खेतीहर मजदूरों को ऋण / Loans to SF/MF/AL	113734500	111931700
7.	कुल ऋण में प्राथमिकता क्षेत्र ऋण का अंश / Share of Priority Sector Loans to Total Loans	92.29	94.13
8.	कुल प्राथमिकता क्षेत्र ऋणों में कमजोर वर्ग के ऋणों का अंश / Share of Weaker Section Loans to total P.S Loans	71.52	58.81
9.	कुल ऋणों में कमजोर वर्ग के ऋणों का अंश / Share of Weaker Section Loans to total advances	66.00	55.36
10.	ऋण जमा अनुपात / CD Ratio	75.01	82.37

(* Without accounting the PSLC issued of Rs. 7696 Cr & PSLC purchased of Rs. 3100 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. 31.03.22	प्रावधान/ Provision 31.03.22	राशि / Amt. 31.03.21	प्रावधान/ Provision 31.03.21
मानक आस्तियाँ / Standard Assets	156086019	411356	152707180	411356
अवमानक आस्तियाँ / Sub-Standard Assets	10021152	4018116	6240578	936086
संदिग्ध आस्तियाँ / Doubtful Assets	5620247	5620247	9526953	8978525
हानि आस्तियाँ / Loss Assets	1676476	1676476	287933	287933
कुल ऋण / Total Assets	173403895	11726195	168762644	10613900

कुल अवशेष ऋण में मानक आस्तियाँ 90.01% हैं

The standard Assets form 90.01% of the total advances.

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	4018116	5620247			1676476	11726195

नियमानुसार पी.सी.आर. बनाये रखने हेतु बैंक द्वारा रु.113148 लाख का प्रावधान किया गया है।

To maintain PCR (Provision Coverage Ratio) as per norms, Bank has made provision of Rs 113148 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) :	2021-22	2020-21
वर्ष के आरम्भ में मान्यता समाप्त आय / De-recognised income at the beginning of the year	2931687	2569826
वर्ष के दौरान वसूली एवं वापसी / Recovery & Reversal during the year	1346870	554030
वर्ष के दौरान वृद्धि / Addition during the year	9945176	915891
वर्षान्त पर मान्यता समाप्त आय / De-recognised income at the end of the year	11529993	2931687

(स) अनर्जक आस्तियों का प्रबन्धन :

बैंक की अनर्जक आस्तियों रु. 173179 लाख के स्तर पर हैं। बैंक की सकल अनर्जक आस्तियों दिनांक 31.03.2021 को 7.78 % की तुलना में दिनांक 31.03.2022 को 9.98 % है तथा शुद्ध अनर्जक आस्तियों 31.03.2022 को 3.70% हैं।

(सारणी सं. 14)

(C) NPA Management :

NPA level of the Bank is Rs. 173179 lacs. The gross NPAs of the Bank as on 31.03.2022 stood at 9.98% against 7.78% as on 31.03.2021 and Net NPAs stood at 3.70% as on 31.03.2022.

(Table No.14)

सारणी सं. 14 / Table No. 14

(राशि हजारों में)

(Amount in thousand)

अनर्जक आस्तियों / NPAs	31.03.22	31.03.21
वर्ष के आरम्भ में अनर्जक आस्तियों / NPAs at the beginning of the year	13123778	11704989
वर्ष के दौरान अनर्जक आस्तियों में कमी / Reduction against NPAs during the year	12510972	3917970
वर्ष के दौरान अनर्जक आस्तियों में वृद्धि / Addition to NPAs during the year	16705069	5336759
वर्षान्त पर अनर्जक आस्तियों / NPAs at the end of the year	17317875	13123778
वर्षान्त पर अनर्जक आस्तियों के विरुद्ध प्रावधान / Provision against NPAs at the end of the year	11314839	10202591
वर्षान्त पर शुद्ध अनर्जक आस्तियों / Net NPAs at the end of the year	6003036	2921187
शुद्ध ऋणों में शुद्ध अनर्जक आस्तियों का भाग / Net NPAs as a proportion of Net Advances	3.70%	1.87%

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

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

11. ऋण एवं अग्रिम (वितरण) :

वर्ष के दौरान ऋण एवं अग्रिम वितरण रु. 1078942 लाख हैं। बैंक द्वारा वर्ष 2021-22 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 93.46% तथा 90.94% 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. 1078942 lacs. The Bank has achieved 72.64% the annual action plan budgets for the year 2021-22.

The share of the PS and Agriculture credit in the total disbursements is 93.46% and 90.94% 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	31.03.22	31.03.21
कुल वितरित ऋण / Total Loan Disbursed	107894200	106388600
इनमें से / Out of which		
प्राथमिकता क्षेत्र ऋण / Priority Sector Loans		
फसली ऋण / Crop Loans	97687000	94120500
मध्यावधि कृषि ऋण / Medium Term Ag. Loans	434300	561100
ग्रामीण दस्तकार एवं सेवाओं हेतु ऋण / Loans for Rural Artisan & Services	2282738	4794100
अन्य प्राथमिकता क्षेत्र ऋण / Other Priority Sector Loans	432062	1272000
कुल प्राथमिकता क्षेत्र ऋण / Total Priority Sector Loans	100836100	100747700
गैर प्राथमिकता क्षेत्र ऋण / Loans to Non Priority Sector	7058100	5640900
कमजोर वर्ग को ऋण / Loans to Weaker Sector	68668100	60575045
एससी/एसटी/ओबीसी को ऋण / Loans to SC/ST/OBC	34057836	33259383
अल्पसंख्यकों को ऋण / Loans to Minorities	21441100	21169659
लघु/सीमान्त कृषक/भूमिहीन कृषक मजदूरों को ऋण / Loans to SF/MF/AL	81259000	67627385

सारणी सं. 16 / Table No. 16

(राशि हजारों में)

(Amount in thousand)

योजना / Scheme	31.03.2022	
	लक्ष्य (सं) / Target (No.)	प्राप्ति (सं) / Achievements(No.)
प्रधानमंत्री आवास योजना / Pradhan Mantri Awas Yojana (Subsidy Amt)	-	73390
डिरी इंटरप्रेनियुशिप डेवलपमेंट स्कीम / DEDS (Units)	-	
खुदरा अग्रिम योजना / Retail Lending Yojna	-	5140
अति सूक्ष्म, सूक्ष्म एवं मध्यम उद्यम / Micro Small & Medium Enterprises(Units)	-	22241
प्रधान मन्त्री मुद्रा योजना / Pradhan Mantri Mudra Yojna (in Amt.)	4100000	2002800

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 18.01.21 निष्पादित किया।

वार्षिक ऋण योजना :

बैंक द्वारा वर्ष 2020-22 के दौरान ए.सी.पी लक्ष्यों रु. 1485406 लाख के सापेक्ष रु. 1078942 लाख का ऋण वितरित किया है। लक्ष्यों के सापेक्ष प्राप्ति 72.64% 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 18.01.21.

Annual Action Plan :

The Bank disbursed loans of Rs. 1078942 Lacs against the ACP target of Rs.1485406 lacs during 2020-22. The achievement against target is 72.64%.



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 2021-22 के दौरान एनपीए खातों में कुल रु 125110 लाख की कमी सम्भव हो सकी। वर्ष 2022-23 में भी बैंक ने यही रणनीति अपनाने का निर्णय लिया है।

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. 125110 lakh could be possible in NPA Accounts during current financial year 2021-22. We wish to continue the same strategy during the coming year 2022-23.

सारणी सं. 17 / Table No. 17

(राशि हजारों में)

(Amount in thousand)

I) क्षेत्रवार वसूली की स्थिति / Sector-wise Recovery Position								
विवरण Particulars	30.06.2021				30.06.2020			
	कुल माँग Total Demand	वसूली Recovery	अतिदेय Overdue	वसूली % Recovery %	कुल माँग Total Demand	वसूली Recovery	अतिदेय Overdue	वसूली % Recovery%
कुल ऋण Total Advances	102467115	79780059	22687056	77.86	80878525	63563349	17315176	78.59
कृषि क्षेत्र Farm Sector	83989091	66018275	17970816	78.60	63558287	49599862	13958425	78.03
अकृषि क्षेत्र Non Farm Sector	18478024	13761784	4716240	74.48	17320238	13963487	3356751	80.61

II) 30.06.20 एवं 30.06.21 को अवधिवार अतिदेयों की स्थिति Age-wise Position of Overdues as on 30.06.20 & 30.06.21

विवरण Particulars	30.06.21	30.06.20
	राशि / Amount	राशि / Amount
1 वर्ष से कम / Less than 1 year	9490710	9091966
1 वर्ष से अधिक 3 वर्ष तक / Over 1 year to 3 years	4998675	4248888
3 वर्ष से अधिक 5 वर्ष तक / Over 3 years to 5 years	5044777	3041530
5 वर्ष से अधिक / Over 5 years	3152894	932792

13. (अ) ऋणों का अपलेखन :

बैंक द्वारा रु 30027.38 लाख की अनर्जक आस्तियों को इस वर्ष तकनीकी अपलिखित किया गया है। स्थिति सारणी सं. 18 में दी गयी है।

13. (A) Write off of Loans.

This year bank has Technical written off Rs. 30027.38 lakh of non-performing assets. The position is given in table No.18.



सारणी सं. 18 / Table No. 18

(राशि हजारों में)

(Amount in thousand)

क्र.सं./ Sl.No.	विवरण / Particulars	2021-22	2020-21
1.	अपलिखित खातों की संख्या / No. of Written Off A/cs	51394	0
2.	अपलिखित राशि / Amount Written Off	3002738	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। 2021-22 के दौरान 16496 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. 16496 Accounts are covered under this scheme during 2021-22.

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	2021-22	2020-21
1.	समझौता किये गये खातों की संख्या / No. of Compromised A/cs	21876	5553
2.	वसूली राशि / Amount Recovered	1369032	534011

(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 2241 सरफेसी खातों में रु. 7462.20 लाख के अतिरिक्त चालू वर्ष के दौरान बैंक द्वारा 687 खाते जिनकी राशि रु. 4062.78 लाख थी, में सरफेसी अधिनियम के अन्तर्गत कार्यवाही करने के लिए नोटिस जारी किये गये। इसके फलस्वरूप कुल 1746 खातों में रु. 2005.75 लाख की वसूली हुयी, इनमें से 1031 खाते रु. 1231.37 लाख के वर्ष के दौरान बंद हो गये तथा 715 खाते जिनकी अवशेष राशि रु. 774.38 लाख थी, मानक श्रेणी में आ गये। वित्तीय वर्ष मार्च 2022 की समाप्ति पर प्रतिभूतिकरण अधिनियम 2002 के अन्तर्गत कुल खाते 1182 जिनकी राशि 9519.23 लाख है।

14. अर्जित आय :

बैंक ने रु. 121894 लाख एवं रु. 44395 लाख की ब्याज आय क्रमशः ऋणों एवं निवेशों से अर्जित की हैं। विस्तृत स्थिति सारणी सं. 20 में दी गयी हैं।

(C) Cases under SARFAESI Act -2002 :

The bank has continued recovery action in eligible NPA accounts under provisions of SARFAESI Act-2002 during current year also. In addition to 2241 SARFAESI accounts outstanding Rs. 7462.20 lakh at the end of previous year, bank took up 687 loan accounts involving amt. of Rs. 4062.78 lakh for action by serving notices under the Act during current year. As a result, an amount of Rs. 2005.75 lakh recovered in total 1746 accounts. Out of these, 1031 loan accounts involving amt. of Rs. 1231.37 lakh were closed during the year & 715 loan accounts involving Rs. 774.38 lakh were upgraded in standard category. At the end of financial year Mar 2022 Total Account under SARFAESI ACT 2002 are 1182 amounting Rs. 9519.23 Lac.

14. Income Earned :

The Bank has earned interest income of Rs. 121894 lacs and Rs. 44395 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	2021-22	2020-21
आय अर्जित / Income earned			
1.	ऋण / Advances	12189359	15295329
2.	निवेश / Investments	4402794	3540238
	अन्य ब्याज / Other Interest	506298	1337873
3.	अन्य आय / Other Income	2742865	2751186
	कुल आय / Total Income	19841316	22924626
	— ऋणों पर आगम (%) / - Yield on Advances	7.55	9.60
	— निवेशों पर आगम (%) / - Yield on Investments	7.51	7.27

15. उपाजित व्यय :

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

15. Expenditure Incurred :

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

सारणी सं. 21 / Table No. 21

(राशि हजारों में)

(Amount in thousand)

क्र.सं./ Sl. No.	विवरण / Particulars	2021-22	2020-21
1.	जमाओं पर भुगतान ब्याज / Intt. Paid on deposits	7629829	7308656
2.	उधार पर भुगतान ब्याज / Intt. Paid on borrowings	540932	1293854
3.	स्थापना व्यय / Establishment Cost	4605592	6546800
4.	अन्य परिचालन व्यय / Other Operating Cost	1715000	2076920
5.	प्रावधान / Provisions	4445000	1100000
	योग / Total	18936353	18326230

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	31.03.22	31.03.21
	औसत कार्य निधि / Average Working Funds	247675204	239011717
I.	वित्तीय आगम / Financial Return	6.90	8.44
II.	वित्तीय लागत / Financial Cost	3.30	3.60
III.	वित्तीय मार्जिन (I-II) / Financial Margin (I-II)	3.60	4.84
IV.	कार्यशील लागत / Operating Cost	2.55	3.61
V.	विविध आय / Miscellaneous Income	1.11	1.15
VI.	कार्यशील मार्जिन (III-IV+V) / Operating Margin (III-IV+V)	2.16	2.38
VII.	जोखिम लागत / Risk Cost	1.79	0.46
VIII.	शुद्ध मार्जिन (VI-VII) / Net Margin (VI-VII)	0.37	1.92

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 संतृप्ति अभियान शुरू किया है। बैंक इस विशेष अभियान के तहत सक्रिय रूप से भाग ले रहा है और केसीसी सुविधा द्वारा 484618 प्रधानमंत्री किसान सम्मान लाभार्थियों को संतृप्त किया है। खुदरा पोर्टफोलियो को बढ़ा करने के लिए बैंक ने 01.10.2021 से 31.01.2022 तक खुदरा ऋण अभियान शुरू किया है, जहाँ कुल 1975 ऋण खातों में रु. 278.99 करोड़ स्वीकृत हैं।

18. कृषकों की आय को दुगुना करना :

बैंक द्वारा मार्च 2022 को कृषि ऋण में रु. 318.64 करोड़ 2.33% की वृद्धि के साथ 14019.32 कृषकों को रु 13700.68 करोड़ के स्तर तक पहुंच गया। बैंक 2022 तक किसानों की आय को दुगुना करने के बैंक के प्रयासों को देखते हुए 932083 किसानों को लाभान्वित किया गया है कृषि ऋण का हिस्सा कुल अग्रिम का 80.85% है।

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 borrowers 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.

Under this, Bank has saturated 484618 farmes engaged in crop and animal husbandry activities. To enlarge the Retail portfolio bank has launched Retail loan Campaign from 01.10.2021 to 31.01.2022, where bank has sanctioned total 1975 loans accounts amounting to Rs. 278.99 crore.

18. Doubling of Farmer's Income :

We have increased the agriculture advances by 318.64 Cr i.e. 2.33% to the level of Rs. 14019.32 Cr as on Mar 2022 In The View of the bank's efforts to double the farmers' income by 2022, 932083 farmers have been benefitted. The share of agricultural credit is 80.85% of the total advances.

सारणी सं. 23 / Table No. 23

(राशि हजारों में)

(Amount in thousand)

वर्ष / Year	कृषि ऋण / Agri. Advances
31.03.22 की स्थिति / As on 31.03.22	140193160



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 भैसपालन/ सुअरपालन/ यातायात/ भेड़ बकरी पालन/ कलाथ प्रिटिंग इत्यादि हैं। बैंक द्वारा अब तक 49189 एसएचजी को राशि रु. 22524 लाख से वित्तपोषित किया है।

31.03.22 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 49189 SHGs for a sum of Rs. 22524 lacs.

The progress of formation / linkage of Self Help Groups as on 31.03.22 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.)	14754	85519
2.	ऋण सम्बद्ध समूह (सं०)/ Credit Linked Group (No.)	2373	49189
3.	वितरित ऋण (राशि)/ Loan Disbursed(Amt.)	428515	2252400

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%	75.01	75.01
प्राथमिकता क्षेत्र ऋण / Priority Sector Adv.	75%	92.29	65.78
कमजोर वर्ग को ऋण / Weaker Sector Adv.	15%	66.00	66.00
कृषि / Agriculture	18%	80.85	21.24
लघु एवं सीमान्त कृषक / Small and Marginal Farmers	9%	69.76	14.77

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

बैंक ने प्रवर्तक बैंक के साथ सहमति ज्ञापन-पत्र हस्ताक्षरित किया था। वित्तीय वर्ष 2021-22 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 2021-22 are given in Table No. 26.



सारणी सं. 26 / Table No. 26

(राशि हजारों में)

(Amount in thousand)

क्र.सं. / Sl. No.	विवरण Particulars	अपेक्षाएँ / Obligations 2021-22	उपलब्धियाँ / Achievements 2021-22	उपलब्धियाँ %/ Achievement %
1.	कुल जमा / Total Deposits	235000000	231166453	98.37
2.	माँग जमा / Demand Deposits	170000000	167510442	98.54
3.	कुल ऋण / Total Advances	189000000	173403895	91.75
4.	प्राथमिकता ऋण / Priority Sector Loan (o/s)	175000000	160027059	91.44
5.	कृषि ऋण / Agriculture Advances (o/s)	152000000	140193160	92.23
6.	चालू वर्ष में कृषि में वितरित ऋण / Disbursement in Agri. During current year			
	- Accounts	725000	478691	66.03
	- Amount	110000000	98121300	89.20
7.	लाभ कर पूर्व / Profit Before Tax	4200000	904963	21.55
8.	लाभ कर बाद / Profit After Tax	3250000	604963	18.61
9.	कुल एनपीए / Gross NPA			
	- Amount	10500000	17317875	164.93
	- %age	5.56	9.99	4.43
10.	ऋण जमा अनुपात / C.D. Ratio (%)	80.43	75.01	5.36
11.	वसूली (%) (जून) / Recovery % (June)	81	77.86	3.14
12.	चालू वर्ष के दौरान ऋण वितरण / Loan Disbursement	117500000	107894200	91.82
13.	नये स्वयं सहायता समूहों का गठन / Fresh SHGs formed	4285	14754	344.39
14.	चालू वर्ष के दौरान स्वयं सहायता समूहों का क्रेडिट लिंकेज / Fresh SHGs credit linked during the year	1350	2373	175.78
15.	नये जारी होने वाले केसीसी / Fresh KCC issued (No.)	164000	95375	58.16
16.	नये जारी होने वाले जीसीसी / Fresh GCC issued (No.)	500	358	71.60
17.	खुलने वाले नो फ्रिल खातों की संख्या / No. of no frill accounts opened	222100	348141	156.75
18.	नया एसएमई वित्तपोषण / No. of SME financed	42000	22241	52.95
19.	नया ग्रामीण आवास वित्तपोषण / No. of Rural Housing financed	325	97	29.85
20.	नये कृषकों को वित्तपोषण / No. of new farmers financed	169000	95757	56.66
21.	आय से व्यय का अनुपात / Cost to Income Ratio %	48	54.16	6.16
22.	प्रति शाखा व्यवसाय / Per Branch Business	43.84	43.00	98.08



23.	प्रति कर्मचारी व्यवसाय / Per Employee Business	10.37	10.17	98.07
24.	प्रति कर्मचारी लाभ / Per Employee Profit (Rs. in lacs)	8.68	1.52	17.52
25.	नयी खुलने वाली शाखायें / No. of Branches to be opened	22	3	13.64
26.	12 महीने से अधिक हानि वाली शाखायें / Loss making Branches more than 12 months	0	0	-

22. राजभाषा समिति :

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

23. निरीक्षण एवं नियन्त्रण :

बैंक में स्थापित निरीक्षण विभाग के माध्यम से निरीक्षण कराने की एक सुदृढ़ प्रणाली प्रधान कार्यालय पर है। इसने शाखाओं के कार्यकलाप हेतु विस्तृत नीतियाँ बनायी हैं। नीति सम्बन्धी मार्गनिर्देशों की समय-समय पर समीक्षा की जाती है। निदेशक मण्डल की अंकेक्षण समिति इन कार्यकलापों से सम्बन्धित विभिन्न परिचालनात्मक मामलों की देख रेख करती है। बैंक द्वारा निर्धारित अवधि पर सामान्य रूप से शाखाओं का जोखिम आधारित आन्तरिक अंकेक्षण नीति के अनुसार आवधिक निरीक्षण किया गया है। बैंक द्वारा अपने प्रायोजक बैंक की नीति के आधार पर समवर्ती अंकेक्षण कराने हेतु नीति बनायी गयी 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 चौदह जनसूचना अधिकारियों को नामांकित किया है जो सूचना के अधिकार अधिनियम 2005 के अन्तर्गत प्राप्त प्रार्थनापत्रों को देखते हैं। बैंक द्वारा जनता को सूचना देने में सूचना के अधिकार

22. Rajbhasha Committee:

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

23. Inspection and control :

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



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 प्रोका0 द्वारा शाखाओं की निधि पर 5.65% 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 274.28 करोड़ (कुल आय का 13.80%), गत वर्ष रु0 275.12 करोड़ (कुल आय का 12%) के सापेक्ष अर्जित किये। बैंक की 106 शाखाओं में लाकर सुविधा उपलब्ध है, जिससे बैंक ने वर्ष के दौरान रु0 116.12 लाख का किराया अर्जित किया। बैंक द्वारा वर्ष 2021-22 के दौरान प्राथमिकता क्षेत्र ऋण प्रमाण पत्र (पी.एस.एल.सी.)से रु0 132.06 करोड़ एवं अन्तः बैंक भागीदारी प्रमाण पत्र (आई.बी.पी.सी.) से रु0 24.62 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. 1269.00 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

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 @5.65% on Prime deposits and at par on term deposits on branch funds and recovers interest ranging from 6.00% to 7.00% on funds borrowed by branches.

25. Non Interest Income :

During the FY, Bank has earned Rs. 274.28 cr. (13.80% of total income), previous year Rs. 275.12 cr. (12 % of total income) from Non interest income. Bank has locker facilities in 106 branches secured Rs. 116.12 Lac as rent of lockers during the year. During FY 2021-22, bank has earned net additional income of Rs. 132.06 Crore by issuance of Priority Sector Lending Certificate and Rs. 24.62 Crore by issuance of Inter Bank Participation Certificate. Besides it, we have also earned non-interest income of Rs. 1269.00 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

3.	PSLC Micro Enterprises	- All PSL Loans to Micro Enterprises	Achievement of micro-enterprise sub-target and overall PSL target
4.	PSLC General	- The residual priority sector loans i.e. other than loans to agriculture and micro enterprises for which separate certificates are available	Achievement of overall PSL target

बैंक द्वारा अपने कुल ऋणों में से प्राथमिकता ऋणों के पोर्टफोलियो के आंकलन के आधार पर वर्ष 2021-22 के दौरान कुल ₹0 7486 करोड़ के प्राथमिकता क्षेत्र ऋण प्रमाण पत्र – छोटे व सीमान्त किसान वर्ग एवं 210 करोड़ माइक्रो एंटरप्राइजेज में जारी किये गये जिस पर बाजार रुझान के आधार पर बैंक को कुल ₹. 164.87 करोड़ की आय प्राप्त हुई ।

बैंक द्वारा अपने कुल ऋणों में से प्राथमिकता ऋणों के पोर्टफोलियो का आंकलन कर ₹0 3100 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 ₹. 32.81 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 ₹0 132.06 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 24.62 करोड़ रुपये अर्जित की है। पंजाब नेशनल बैंक के साथ आईबीपीसी अदला-बदली का सौदे के अन्तर्गत 2850 करोड़ रुपये 31.03.2022 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।

During the year 2021-22, on assessment of total priority sector portfolio, bank has issued Priority Sector Lending Certificates of Rs. 7486 crore in SF/MF sector, and 210 crore in micro enterprises on which bank has earned a total income of Rs 164.87 crore on the basis of market trends.

On assessment of total priority sector portfolio, bank has purchased Priority Sector Lending Certificates of Rs. 3100 crore in General and SME portfolio. On which bank has paid Rs 32.81 crore on the basis of market trends.

Thus, during the year, bank has earned net income of Rs.132.06 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 24.62 Crore on IBPC deal. As on 31.03.2022, the outstanding IBPC is Rs 2850 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 2850 Crore and simultaneously advance under PS-others has been increased by Rs 2850 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.



IBPC सौदे वित्त वर्ष 2021-22 का सारांश

Date of Deal	Participant Bank	Deal Amount (in crore)	Net Interest Income for the FY 2020-21
30-Dec-20	PNB-Swap Deal	1200	0.14
30-Mar-21	PNB-Swap Deal	2150	5.21
28-Apr-21	PNB-Swap Deal	1400	3.45
29-Sep-21	PNB-Swap Deal	1150	8.51
29-Sep-21	PNB-Swap Deal	800	1.97
10-Nov-21	PNB-Swap Deal	900	5.21
29-Mar-22	PNB-Swap Deal	1150	0.09
29-Mar-22	PNB-Swap Deal	800	0.04
	Total		24.62

बैंक ने पीएस-एसएफ एमएफ श्रेणी में 7,486 करोड़ रुपये के पीएसएलसी एवं 210 करोड़ माइक्रो एंटरप्राइजेज प्रमाणपत्र भी जारी किए हैं और वित्त वर्ष 2021-22 के दौरान पीएस-जनरल श्रेणी में 3,100 करोड़ रुपये के पीएसएलसी प्रमाणपत्र खरीदे हैं। जारी की गई शुद्ध पीएसएलसी 31.03.2022 की देय तिथि के साथ 4,596 करोड़ रुपये है। इसलिए बैंक ने अपनी प्राथमिकता क्षेत्र की उपलब्धियों में 4,596 करोड़ रुपये की कमी की है। बैंक ने वित्त वर्ष 2021-22 में PSLC सौदे पर शुद्ध ब्याज आय 132.06 करोड़ रुपये अर्जित की है।

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

बैंक ने पीएस-एसएफ/एमएफ श्रेणी में 7,486 करोड़ रुपये एवं 210 करोड़ माइक्रो एंटरप्राइजेज के पीएसएलसी प्रमाणपत्र भी जारी किए हैं और वित्त वर्ष 2021-22 के दौरान पीएस-जनरल श्रेणी में 3100 करोड़ रुपये के पीएसएलसी प्रमाणपत्र खरीदे हैं। जारी की गई शुद्ध पीएसएलसी 31.03.2022 की देय तिथि के साथ 4596 करोड़ रुपये है। इसलिए बैंक ने अपनी प्राथमिकता क्षेत्र की उपलब्धियों में 4596 करोड़ रुपये की कमी की है। बैंक ने वित्त वर्ष 2021-22 में PSLC सौदे पर शुद्ध ब्याज आय 132.06 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 ग्राहको हेतु जुलाई 2011 से नेशनल इलेक्ट्रॉनिक फंड ट्रांसफर की सुविधा प्रारम्भ हुई थी वर्तमान वित्तीय वर्ष 2021-22 में कुल 86.22 लाख खातों में रु 64656.75 करोड़ की राशि का लेनदेन हुआ है।

Summary of IBPC deal FY 2021-22

Date of Deal	Participant Bank	Deal Amount (in crore)	Net Interest Income for the FY 2020-21
30-Dec-20	PNB-Swap Deal	1200	0.14
30-Mar-21	PNB-Swap Deal	2150	5.21
28-Apr-21	PNB-Swap Deal	1400	3.45
29-Sep-21	PNB-Swap Deal	1150	8.51
29-Sep-21	PNB-Swap Deal	800	1.97
10-Nov-21	PNB-Swap Deal	900	5.21
29-Mar-22	PNB-Swap Deal	1150	0.09
29-Mar-22	PNB-Swap Deal	800	0.04
	Total		24.62

Bank has also issued Rs 7,486 Crore PSLC Certificate in PS-SF/MF and 210 crore in micro enterprises category and purchased Rs 3,100 Crore PSLC certificates in PS-General Category during the FY 2021-22. The Net PSLC issued is Rs 4,596 crore with due date 31.03.2022. Therefore Bank has reduced its Priority Sector achievements by Rs 4,596 Crore. Bank has earned net interest income on PSLC deal is Rs 132.06 crore in the FY 2021-22.

C. Additional total Income from Priority Sector Advances portfolio :

Bank has also issued Rs 7,486 Crore PSLC Certificate in PS-SF/MF and 210 crore in micro enterprises category and purchased Rs 3100 Crore PSLC certificates in PS-General Category during the FY 2021-22. The Net PSLC issued is Rs 4596 crore with due date 31.03.2022. Therefore Bank has reduced its Priority Sector achievements by Rs 4596 Crore. Bank has earned net interest income on PSLC deal is Rs 132.06 crore in the FY 2021-22.

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: 2021-22, total transaction in 86.22 Lakh account involving Rs. 64656.75 crore has been initiated/received by our bank.



बैंक के ग्राहकों हेतु अगस्त 2015 से वास्तविक समय सकल निपटान सुविधा प्रारम्भ हुई थी वर्तमान वित्तीय वर्ष 2021-22 में कुल 127156 खातों में रु 19658.62 करोड़ की राशि का लेनदेन हुआ है।

बैंक द्वारा वित्तीय वर्ष 2021-22 में लोक वित्तीय प्रबन्धन प्रणाली के अन्तर्गत 3627.54 करोड़ की राशि लाभार्थियों के खाते में अन्तरित की गई है।

बैंक ने भारतीय राष्ट्रीय भुगतान निगम द्वारा विकसित स्वदेशी भुगतान प्रणाली पर आधारित 1539356 रुपये डेबिट कार्ड जारी किए गये हैं। इनमें प्रधानमंत्री जन धन योजना अन्तर्गत जारी 427402 व किसानों को जारी 209623 कार्ड शामिल हैं।

बैंक द्वारा वित्तीय वर्ष 2021-22 में बैंक के ऑन लाइन ढाँचे को आधुनिक तकनीक के साथ तारतम्य बैठाने के लिए बैंक की वेबसाइट को रिमाड्यूल किया गया है। अब हमारी वेबसाइट EV-SSL certified है।

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

1. क्रिफ	— 100%प्रतिशत
2. इक्यूफैक्स	— 94.80%प्रतिशत
3. इक्सपेरियन	— 98.12%प्रतिशत
4. सिबिल	— 94.90%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 निधियाँ ऑन लाइन अन्तरण की सुविधायें भी हमारी बैंक के माध्यम से प्राप्त हो गयी हैं।

इस सुविधा का उपयोग करते हुए वित्तीय वर्ष 2021-22 में हमारी बैंक के ग्राहकों ने 5941539 खातों में 5525.66 करोड़ का लेन देन किया है।

Real Time Gross Settlement (RTGS) facility for fund transfer was started in our bank in August 2015. Transactions in 127156 customer account involving Rs. 19658.62 crore has been initiated/received by our bank in FY: 2021-22.

Bank has received Rs. 3627.54 Crore in various beneficiary accounts through Public Fund Management System (PFMS) during FY: 2021-22.

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 1539356 customers, out of which 427402 RuPay cards are issued under PMJDY scheme. Bank has also issued 209623 RuPay Kisan Card.

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

Our bank is regularly submitting the borrower's details to various credit rating agencies. The status of data acceptance by the rating agencies as on 31.03.2022 are as under:

1. CRIF	- 100%
2. Equi Fax	- 94.80%
3. Experian	- 98.12%
4. CIBIL	- 94.90%

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. 5525.66 crore in 5941539 accounts has been done by our bank's customers in FY: 2021-22.



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 2021-22 के दौरान बैंक द्वारा जीवन बीमा व्यवसाय में रु0 4.06 करोड़ का व्यवसाय किया गया, जिसके माध्यम से रु0 1.44 करोड़ की आय अर्जित की गयी, सामान्य बीमा व्यवसाय में रु0 52.94 करोड़ का व्यवसाय किया गया जिसके माध्यम से रु0 6.83 करोड़ की आय अर्जित की गयी तथा स्वास्थ्य बीमा व्यवसाय में रु0 32.78 करोड़ का व्यवसाय किया गया जिसके माध्यम से रु0 4.52 करोड़ की आय अर्जित की गयी। अतः बीमा व्यवसाय से कुल 12.79 करोड़ की गैर ब्याज 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 2021-22 में 285821 कृषकों को बीमित किया है। जिसमें 153385 खरीफ फसल के लिए और 132436 रबी फसल के लिए बीमित हैं। प्रधानमंत्री फसल बीमा योजना के अन्तर्गत वित्तीय वर्ष 2021-22 बैंक ने 1844.99 लाख का प्रीमियम का भुगतान किया है।

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. 1.44 crore by soliciting Life insurance business of Rs. 4.06 crore, Rs. 6.83 crore by soliciting the General insurance business of Rs. 52.94 crore and Rs. 4.52 crore by soliciting the Health insurance business of Rs. 32.78 crore. Thus, the total non-interest income of Rs.12.79 crore has been earned during the Financial Year 2021-22 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 285821 farmers under PMFBY in FY 2021-22 where 153385 and 132436 farmers are covered in Kharif 2021 and Rabi 2021-22 respectively. Bank has paid 1844.99 lakhs premium under PMFBY in FY 2021-22



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) :

भूतपूर्व प्रथमा बैंक तथा भूतपूर्व सर्व यू पी ग्रामीण बैंक ने वर्ष 2009 में सीजीटीएमएसई की क्रेडिट गारन्टी योजना की सदस्यता प्राप्त की थी। समामेलन के उपरांत नई इकाई प्रथमा यू पी ग्रामीण बैंक ने सदस्यता जारी रखी। इस प्रकार सूक्ष्म एवं लघु उद्यमी इकाइयों को किसी समपार्श्विक प्रतिभूति अथवा तृतीय पक्ष गारन्टी के बिना रु. 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।

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 1833028 खाते खोल कर एक उल्लेखनीय प्रदर्शन दर्ज किया है, जिसमें 1082.21 करोड़ की जमा राशि सम्मिलित है। 31.03.2022 को इस योजना के अंतर्गत ग्राहकों को 895714 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 283892 बचत खाते खोले जा चुके हैं तथाईपीएस एवं रुपये कार्ड द्वारा मार्च 2022 तक 6744086 लेन-देन की संख्या रु0 3432.39 करोड़ की राशि का लेन-देन किया जा चुका है।

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):

Erstwhile Prathama Bank and erstwhile Sarva UP Gramin Bank have joined the Credit Guarantee Scheme of CGTMSE on 2009. After amalgamation new entity i.e.

Prathama UP Gramin Bank has continued the same. Thus we are facilitating financing of loans up to Rs.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. 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 1833028 accounts involving deposits of RS.1082.21 Crore. 895714 Rupay cards have been issued to the PMJDY customers as on 31.03.2022.

2. KIOSK Banking Solution :

Under KIOSK banking solution, at BC locations 1184 KIOSK centre have been operationalised, 283892 saving deposits accounts have been opened through e KYC & 6744086 transactions amounting Rs. 3432.39 Crore have taken place by March 22 at these KIOSK centers through AEPS & RuPay card.



- 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 टाइम 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।

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 31.03.2022 तक पंजीकृत किया गया है। बैंक द्वारा दोनों सामाजिक सुरक्षा योजना के माध्यम से 135.25 लाख रुपये की आय भी अर्जित की गयी है।

5. अटल पेंशन योजना

अटल पेंशन योजना के क्रियान्वन से दिनांक 31.03.2022 तक योजना के अंतर्गत कुल 318543 ग्राहकों को पंजीकृत किया गया है।

वर्तमान वित्तीय वर्ष 2021-22 में बैंक के द्वारा योजना के अंतर्गत पीएफआरडीए द्वारा दिए गए लक्ष्य 68337 के सापेक्ष 65940 की प्राप्ति पंजीकृत की है। बैंक द्वारा अटल पेंशन योजना के अंतर्गत फरवरी 2022 तक रु. 82.00 लाख की आय अर्जित की गई।

- 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. 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 31.03.2022. Also Bank has earned income of Rs.135.25 lacs from both the Social Security Scheme.

5. Atal Pension Yojana (APY)

Under APY (Atal Pension Yojana) 318543 customers were registered up to 31.03.2022 since inception of this scheme. During the financial year 2021-22, Bank enrolled 68337 applications against target of 65940 given by PFRDA. Under this scheme bank has earned income of Rs.82.00 lacs till Feb'2022.

Our Bank has also achieved remarkable position in



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

अ. अटल पेंशन योजना – विनिंग वेडनेसडे (01.08.2021 – 31.08.2021)

योजना के अंतर्गत बैंक ने 800 ए0पी0वाई खातों के लक्ष्य के सापेक्ष 1200 अटल पेंशन योजना खातों को पंजीकृत कराया गया।

ब. अटल पेंशन योजना– शाइन एण्ड सक्सीड (01.07.2021 – 13.08.2021)

कैम्पेन के अंतर्गत 10 ए0पी0वाई खाते प्रति शाखा के लक्ष्य के सापेक्ष 14.17 ए0पी0वाई खाते प्रति शाखा को प्राप्त किया गया।

स. अटल पेंशन योजना– विनिंग वेडनेसडे (01.09.2021 – 30.09.2021)

योजना के अंतर्गत बैंक ने 1000 ए0 पी0 वाई0 खातों के लक्ष्य के सापेक्ष 1200 अटल पेंशन योजना खातों को पंजीकृत कराया गया।

द.अटल पेंशन योजना– ओल्ड ऐज फाइनेंसियल फ्रीडम फाइटर (16.08.2021 – 01.10.2021)

योजना के अंतर्गत बैंक ने 99.59 प्रतिशत फीमेल अकाउंट फंडेड किये

य. अटल पेंशन योजना– विनिंग वेडनेसडे (01.10.2021 – 31.10.2021)

योजना के अंतर्गत बैंक ने 1000 ए0पी0वाई0 खातों के लक्ष्य के सापेक्ष 1039 अटल पेंशन योजना खातों को पंजीकृत कराया गया।

र. अटल पेंशन योजना– विनिंग वेडनेसडे (01.11.2021 – 30.11.2021)

योजना के अंतर्गत बैंक ने 1000 ए0पी0वाई0 खातों के लक्ष्य के सापेक्ष 1639 अटल पेंशन योजना खातों को पंजीकृत कराया गया।

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

योजना के अंतर्गत बैंक ने 8000 ए0पी0वाई0 खातों के लक्ष्य के सापेक्ष 9136 अटल पेंशन योजना खातों को पंजीकृत कराया गया।

ह. अटल पेंशन योजना – वननिंग वेडनेसडे (01.01.2022–31.01.2022)

योजना के अंतर्गत बैंक ने 1000 ए0पी0वाई0 खातों के लक्ष्य के सापेक्ष 1119 अटल पेंशन योजना खातों को पंजीकृत कराया गया।

following campaigns organized by PFRDA/DFS.

A. APY - Winning Wednesday (01.08.2021-31.08.2021)

Under this campaign our Bank had qualified by registering 1200 APY accounts against the target of 800 APY accounts during the period.

B. APY-Shine and Succeed (01.07.2021–13.08.2021)

Under this campaign our bank qualified for achieving target of 14.17 accounts per branch against the target of 10 APY accounts per branch during the period.

C. APY- Winning Wednesday (01.09.2021-30.09.2021) –

Under this campaign our Bank had qualified by registering 1200 APY accounts against the target of 1000 APY accounts during the period.

D. APY - Old Age “Financial Freedom Fighter” (16.08.2021 01.10.2021)

Under this campaign the Bank's funded the 99.59% female accounts.

e. APY- Winning Wednesday (01.10. 2021-31.10.2021) –

Under this campaign our Bank had qualified by registering 1039 APY accounts against the target of 1000 APY accounts during the period.

g. APY- Winning Wednesday (01.11.2021 - 30.11.2021) –

Under this campaign our Bank had qualified by registering 1639 APY accounts against the target of 1000 APY accounts during the period.

h. APY- Makers of Excellence (04.10.2021-20.11.2021)–

Under this campaign our Bank had qualified by registering 9136 APY accounts against the target of 8000 APY accounts during the period.

i. APY- Winning Wednesday (01.12.2021-31.12.2021) –

Under this campaign our Bank had qualified by registering 1119 APY accounts against the target of 1000 APY accounts during the period.



**छ अटल पेंशन योजना – विनिंग वेडनसडे
(01.01.2022 – 31.01.2022)**

योजना के अंतर्गत बैंक ने 1000 ए0पी0वाई0 खातों के लक्ष्य के सापेक्ष 2408 अटल पेंशन योजना खातों को पंजीकृत कराया गया ।

**त्र. अटल पेंशन योजना – विनिंग वेडनसडे
(01.02.2022 – 28.02.2022)**

योजना के अंतर्गत बैंक ने 1200 ए0पी0वाई0 खातों के लक्ष्य के सापेक्ष 1580 अटल पेंशन योजना खातों को पंजीकृत कराया गया ।

**झ. अटल पेंशन योजना – विनिंग वेडनसडे
(01.03.2022 – 31.03.2022)**

योजना के अंतर्गत बैंक ने 1200 ए0पी0वाई0 खातों के लक्ष्य के सापेक्ष 1283 अटल पेंशन योजना खातों को पंजीकृत कराया गया ।

**क. अटल पेंशन योजना – लीडरशीप कैपिटल
(03.01.2022 – 17.02.2022)**

योजना के अंतर्गत बैंक ने 9000 ए0पी0वाई0 खातों के लक्ष्य के सापेक्ष 18908 अटल पेंशन योजना खातों को पंजीकृत कराया गया ।

**ख. अटल पेंशन योजना – गेम चेंजर
(01.01.2022 – 31.03.2022)**

योजना के अंतर्गत बैंक ने 70 ए0पी0वाई0 खातों के लक्ष्य के सापेक्ष 72 अटल पेंशन योजना खातों को पंजीकृत कराया गया ।

**ग. अटल पेंशन योजना – एनुअल अवार्ड
(01.04.2022 – 31.03.2022)**

योजना के अंतर्गत बैंक ने 70 ए0पी0वाई0 खातों के लक्ष्य के सापेक्ष 72 अटल पेंशन योजना खातों को पंजीकृत कराया गया ।

6. वित्तीय साक्षरता केन्द्र –

ग्रामीण क्षेत्रों में वित्तीय साक्षरता को बढ़ावा देने एवम बैंक की विभिन्न योजनाओं में जागरूकता बढ़ाने हेतु बैंक के सेवा क्षेत्र के 8 जिलों में 4 वित्तीय साक्षरता केन्द्र बैंक खोले गए हैं। वर्तमान वित्तीय वर्ष 2021-2022 में इन केन्द्रों के निदेशकों द्वारा कुल 2280 कैम्पों का आयोजन किया गया है जिनमें 113873 व्यक्तियों ने भाग लिया है ।

j. APY- Winning Wednesday (01.01.2022-31.01.2022) -

Under this campaign our Bank had qualified by registering 2408 APY accounts against the target of 1000 APY accounts during the period.

k. APY- Winning Wednesday (01.02.2022-28.02.2022) -

Under this campaign our Bank had qualified by registering 1580 APY accounts against the target of 1200 APY accounts during the period.

l. APY- Winning Wednesday (01.03.2022-31.03.2022) -

Under this campaign our Bank had qualified by registering 1283 APY accounts against the target of 1200 APY accounts during the period.

m. APY- Leadership Capital (03.01.2022-17.02.2022) -

Under this campaign our Bank had qualified by registering 18908 APY accounts against the target of 9000 APY accounts during the period.

n. APY- Game Changers (01.01.2022-31.03.2022)-

Under this campaign our Bank had qualified by registering 72 APY accounts per branch against the target of 70 APY accounts per branch during the period.

o. APY- Annual Award (01.04.2022-31.03.2022)-

Bank had qualified by registering 72 APY accounts per branch against the target of 70 APY accounts per branch during the period.

6. Financial Literacy Centers:-

To promote financial literacy in rural areas to create awareness about the bank's schemes, eight financial literacy centers were opened in 4 districts of our Bank. During the financial year (2021-2022) total 2280 such camps were organized in which 113873 persons participated.



7. वित्तीय साक्षरता जागरूकता कार्यक्रम (गोइंग डिजीटल) :-

बैंक ने नाबार्ड द्वारा वित्तीय सहायता प्राप्त 134 गोइंग डिजीटल कैंपों का सफलतापूर्वक आयोजन किया जिसमें 4809 व्यक्तियों द्वारा भाग लिया। कैंप के आयोजन के दौरान लोगो को बैंक की मोबाइल एप्लीकेशन, आधार आधारित पेमेंट सिस्टम, यूपीआई, युएसएसडी आदि के तहत जानकारी दी गयी छ नाबार्ड द्वारा फाइनेंसियल सपोर्ट फण्ड के तहत बैंक ने 5 मोबाइल वैन खरीदी गयी है जिसका उपयोग डिजिटल इंडिया के लक्ष्य को प्राप्त करने हेतु गांवों में बैंकिंग तकनीक के प्रचार प्रसार के लिए किया जा रहा है।

8. 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।

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

134 Going Digital were organized successfully in which 4809 persons participated under support of NABARD. During the campaigns people were made aware of using banks mobile application, Aadhaar Enabled Payment System (AEPS) transaction, UPI, USSD etc.

NABARD under Financial Inclusion Fund has supported our bank to purchase 5 mobile vans for demonstration of banking technology in rural area to achieve the national mission of Digital India.

8. Aadhaar Enrolment, Update centre and Authentication Services :

UIDAI through GOI gazette notification dated 14/07/2017 instructed bank to set up one branch as Aadhaar Enrolment and update Centre out of ten branches. In compliance of these guidelines our bank has identified 95 branches for set of Aadhaar Enrolment and update centre facilities for residents.

सारणी सं. 27 / Table No. 27

FINANCIAL INCLUSION AT A GLANCE

FINANCIAL INCLUSION AT A GLANCE					
	Particulars	As on 31.03.2022		As on 31.03.2021	
	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	18.33	1082.21	15.22	896.21
	Number of Rupay cards issued to accounts holders	8.95	NA	8.46	NA
	Aadhaar seeding in PMJDY A/Cs	15.74	NA	11.99	NA
	Overdraft sanctioned in PMJDY A/Cs	1.16	9.73	0.62	102.31
	Total No of BCs	1184		1184	
	Transactions done by BCs (in lacs)	67.44		72.23	
	Business (Deposit) Mobilised by BCs (in crore)	3432.39		3370.31	
	Fee based Income earned (in crore)	1.27		0.92	
	Progress under UIDAI				
		As on 31/03/2022		As on 31/03/2021	
		Figures (in lac)		Figures (in lac)	
(i)	Accounts seeded with Aadhaar & mapped with NPCI Mapper	41.59		38.45	
(ii)	Accounts opened through e-kyc	2.84		6.55	



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 2021-22 में बैंक द्वारा किये गये सामाजिक कार्यों का विवरण निम्नवत है:-

- गरीब एवं लाचार लोगों को कम्बल वितरण
- इलैक्शन जागरूकता हेतु व आदर्श एवं पिंग पोलिंग बूथ लगवाए गये
- फेस मास्क का डिस्ट्रीब्यूशन एवं कोविड-19 हेतु जन-जागरूकता

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 14 मामलों में दी गयी है, जबकि 48 शाखाओं के परिसर सम्बन्धी मामले प्रधान कार्यालय/क्षेत्रीय कार्यालय शक्ति के अन्तर्गत अनुमोदित किये गये। साथ ही 07 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 के अनुपालन में शाखाओं पर कोविड-19 की रोकथाम हेतु प्रयास जारी रखे गये हैं जैसे- स्टाफ एवं ग्राहकों की सुरक्षा हेतु शाखाओं को सेनिटाइज कराना, मास्क की उपलब्धता शाखा में अनिवार्य बनाना, यथा सम्भव 2 गज दूरी को प्राथमिकता दिया जाना।

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। बैंक अपने स्वयं के स्टाफ अध्ययन केन्द्र (SLC) में समर्पित फैकल्टी द्वारा नियमित प्रशिक्षण कार्यक्रमों के माध्यम से प्रशिक्षण करा रहा है।

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 2021-22 are as under:-

- Blanket distribution to poor and destitute people
- Awareness for Voting in elections and arrangements in Adarsh and Pink polling Booths
- Distribution of face masks and awareness campaign of Covid 19.

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 14 cases while proposal of Premises of 48 branches have been approved under HO/RO power. Also, in 07 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 continue to spread awareness regarding safety of staff & customers and taking necessary steps like sanitizing branches at frequent interval, wearing of masks in branch premise, social distancing of 2 yards as far as possible 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 continues to be committed towards capacity building and has been imparting training to all its employees through different training programmes by dedicated faculty at bank's own Staff Learning Centre (SLC).



सारणी सं. 28 / Table No. 28

(Amt. In Lakh)

Sl. No.	Particulars	Total No. of Branches/ Proposals	Amt./Cost
1	Building Sanctioned	48	5.37
2	Furnishing	46	37.40
3	Electrification	37	11.41
4	A.C. Installed	Nil	0
5	Strong Room Doors	07	21.28

सारणी सं. 29 / Table No. 29

(Amt. In Lakh)

Sl. No.	Particulars	2021-22
1	No. of Branches having Lockers	106
2	Income from Locker rent	116.12

36. मानव संसाधन विकास :

वित्तीय वर्ष 2021-22 के अन्त में हमारी कुल मानव शक्ति 3979 है। इसमें वित्तीय वर्ष 2021-22 के दौरान (i) 04 कार्यालय परिचर, 286 कार्यालय सहायकों, 202 अधिकारी स्केल-1, 11 अधिकारी स्केल-2 एवं 04 अधिकारी स्केल-3 की भर्ती (ii) 44 कार्यालय सहायकों, 13 अधिकारियों का इस्तीफा (iii) 12 कार्यालय परिचरों, 18 कार्यालय सहायकों, 149 अधिकारियों की सेवानिवृत्ति (iv) 02 स्टाफ सदस्य की बर्खास्तगी (v) 30 स्टाफ सदस्यों का देहावसान हुआ है।

बैंक ने अपने मानव संसाधनों को महत्व दिया है तथा 2021-22 के दौरान उनके विकास के लिए आवश्यक कदम उठाए हैं।

(अ) सौहार्दपूर्ण औद्योगिक सम्बंध :

वर्ष के दौरान संस्था में सौहार्दपूर्ण 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।

(ब) प्रशिक्षण

1. बैंक द्वारा अपने स्वयं के स्टाफ अध्ययन केन्द्र के माध्यम से वर्ष 2021-22 में 1555 अधिकारियों एवं 476 कर्मचारियों को प्रशिक्षण दिया गया है।

2. वर्ष के दौरान बैंक ने राष्ट्रीय स्तर के वाहय संस्थानों जैसे बैंकर ग्रामीण विकास संस्थान, लखनऊ, बैंकिंग अध्ययन और कॉर्पोरेट प्रबन्धन के राष्ट्रीय संस्थान, नोएडा, कृषि बैंकिंग महाविद्यालय, पुणे इत्यादि में 59 अधिकारियों को प्रशिक्षण कराया गया। विवरण निम्नवत् है

36. Human Resources Development :

At the end of F.Y.2021-22, our total staff strength is 3979. It includes (i) Recruitment of 04 Office Attendants, 286 Office Assistants, 202 Officers Scale- I, 11 Officers Scale -II and 04 Officers Scale-III (ii) Resignation of 44 Office Assistants, 13 Officers (iii) Retirement of 12 Office Attendants, 18 Office Assistants, 149 Officers (iv) Removal of 02 Staff Member and (v) Deaths of 30 Staff Members.

The bank values its human resources and has taken requisite steps for their development during 2021-22.

(a) Cordial Industrial Relationship :

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

(b) Training

1. Bank has imparted training through own Staff Learning Centre for 1555 Officers & 476 employees during the year 2021-22.

2. The bank deputed 59 officer to outside national level training institute like BIRD Lucknow, NIBSCOM Noida, CAB Pune etc during the year. Details mentioned below.-



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	30
3	Other	17

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

सारणी सं. 31 / Table No. 31

क्र.सं./ Sl. No.	पदनाम/ Designation	संख्या /No.	
		31.03.2022	31.03.2021
प्रवर्तक बैंक से प्रतिनियुक्ति पर/On Deputation from Sponsor Bank			
1	अध्यक्ष स्केल— VII/ Chairman Scale - VII	01	01
2	महाप्रबन्धक स्केल— V/General Manager Scale - V	05	05
3	मुख्यप्रबन्धक स्केल— IV/Chief Manager Scale - IV	02	-
4	क्षेत्रीय प्रबन्धक स्केल— IV/Regional Managers Scale - IV	01	02
5	वरिष्ठ प्रबन्धक स्केल— III/Senior Manager Scale - III	-	-
6	अधिकारी स्केल— II/Officers Scale - II	-	-
7	अधिकारी स्केल— I/Officers Scale - I	-	-
	योग /Total	09	08



बैंक स्टाफ / Bank Staff			
1	अधिकारी स्केल- V / Officers Scale - V	00	00
2	अधिकारी स्केल- IV / Officers scale-IV	59	53
3	अधिकारी स्केल- III / Officers scale-III	143	166
4	अधिकारी स्केल- II / Officers scale-II	595	586
5	अधिकारी स्केल- I / Officers scale-I	1491	1270
6	लिपिक / Clerical	1415	1314
7	संदेशवाहक / Subordinate Staff	276	357
	कुल / Total	3979	3746

31.03.2022 को कर्मचारियों में अनुसूचित जातियों एवं अनुसूचित जनजातियों का संमिश्रण निम्नवत हैं।

As on 31.03.2022 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	497	21.72
2	लिपिक / Clerical	407	28.76
3	संदेशवाहक / Subordinate Staff	69	25.00

37. निदेशक मण्डल :

वित्तीय वर्ष 2021-22 में निदेशक मण्डल की आवश्यक 6 बैठकें आयोजित की गयीं।

निदेशक मण्डल में परिवर्तन

वित्तीय वर्ष 2021-22 के दौरान निदेशक मण्डल के गठन में निम्न परिवर्तन हुए :

नवागन्तुक निदेशकगण

1. श्री आलोक रंजन, सहायक महाप्रबन्धक, भारतीय रिजर्व बैंक, लखनऊ
2. श्री भुवनेश कुमार, सहायक महाप्रबन्धक, भारतीय रिजर्व बैंक, लखनऊ

31.03.2022 को निदेशक मण्डल

1. श्री राकेश कुमार अरोड़ा, अध्यक्ष, प्रथमा यू.पी. ग्रामीण बैंक
2. श्री सुरिन्दर पाल सिंह, अंचल प्रबन्धक, पी.एन.बी., मेरठ
3. श्री राकेश चन्द्र, सहायक महाप्रबन्धक, भारतीय रिजर्व बैंक, लखनऊ
4. श्री प्रभुदत्त साहू, उप महाप्रबन्धक, नाबार्ड, लखनऊ

37. Board of Directors :

Required Six Board Meetings were conducted during the financial year 2021-22.

Change of Directors

The following changes took place in the composition of Board during the financial year 2021-22.

Incoming Directors

1. Sh. Alok Ranjan, AGM, Reserve Bank of India, Lucknow
2. Sh. Bhuvnesh Kumar, AGM, Reserve Bank of India, Lucknow

Board of Directors as on 31.03.2021

1. Sh. Rakesh Kumar Arora, Chairman, Prathama U.P. Gramin Bank
2. Sh. Surindar Pal Singh, Zonal Manager, PNB, Meerut
3. Sh. Rakesh Chandra, AGM, Reserve Bank of India, Lucknow
4. Sh. Prabhudatta Sahoo, DGM, NABARD, Lucknow



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

5. Sh. Rajendra Singh, Circle Head, PNB, Moradabad
6. Sh. Pramod Kumar, Joint Director, DIF, Lucknow
7. Sh. Shiv Shanker, Deputy Director, DIF, Lucknow

38. आभारोक्ति

निदेशक मण्डल, भारत सरकार, उ०प्र० सरकार, भारतीय रिजर्व बैंक, नाबार्ड, प्रवर्तक बैंक (पंजाब नेशनल बैंक) तथा जिला प्रशासन द्वारा बैंक की उन्नति एवं विकास हेतु समय-समय पर दिए गए सहयोग, बहुमूल्य सुझावों एवं समर्थन हेतु कृतज्ञता एवं धन्यवाद ज्ञापित करता है। बैंक नवागन्तुक निदेशकों का बैंक के निदेशक मण्डल में स्वागत करता है तथा इस वर्ष निदेशक मण्डल में कार्यकाल पूर्ण करने वाले निदेशकोंके लिए धन्यवाद ज्ञापित करता है।

निदेशक मण्डल मैसर्स वी पी अदित्य एंड कंपनी, कानपुर जिन्हें इस वर्ष बैंक का केन्द्रीय सावधिक 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

38. Acknowledgements

The Board of Directors expresses gratitude and sincere thanks to the Govt. of India, Govt. of Uttar Pradesh, R.B.I., NABARD, Sponsor Bank (PNB) and District Administrations for their continuous co-operation, valuable guidance and support for promoting growth and development of the Bank. The Bank welcomes to new incoming Directors and records its appreciations for outgoing Director. The Board of Directors welcomes and thanks to M/s V P ADITYA & CO., Kanpur, our Statutory Central Auditor inducted during the year.

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

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

For & on Behalf of the Board of Directors.

Rakesh Kumar Arora
Chairman

विभिन्न कार्यक्रमों की झलकियाँ



क्षेत्र 0 का 0 रामपुर द्वारा आयोजित वित्तीय साक्षरता कार्यक्रम



क्षेत्र 0 का 0 झाँसी द्वारा आयोजित ग्राहक गोष्ठी



क्षेत्र 0 का 0 मुजफ्फरनगर में नयी शाखा पुट्टी इब्राहिमपुर



क्रेडिट आउटरीच कार्यक्रम, क्षेत्र 0 का 0 सम्भल



क्षेत्र 0 का 0 ठाकुरद्वारा द्वारा आयोजित ग्राहक गोष्ठी



अन्तर्राष्ट्रीय महिला दिवस पर क्षेत्र का अलीपुर चौपला द्वारा आयोजित महिला सम्मान समारोह



क्षेत्र का बलरामपुर में ग्राहकों को सम्मानित करते अध्यक्ष महोदय



क्षेत्र का बिजनौर में सतर्कता दिवस पर ईमानदारी व सत्यनिष्ठा की शपथ लेते स्टाफ सदस्य



क्षेत्र का रामपुर में मुख्य महाप्रबन्धक नाबार्ड द्वारा स्टाफ को सम्बोधन



क्षेत्र का गोंडा में अध्यक्ष महोदय द्वारा कम्बल वितरण



V. P. ADITYA & COMPANY
CHARTERED ACCOUNTANTS

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E-mails : vpadiya@rediffmail.com, vpadiya123@gmail.com

Independent Auditor's Report

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

Report on Audit of Standalone Financial Statements

Opinion

1. We have audited the accompanying standalone financial statements of Prathama U.P. Gramin Bank, Moradabad ("the Bank"), which comprise the Balance Sheet as at 31 March 2022, the Statement Profit and Loss Account and the Statement of Cash Flows for the year then ended, and notes to financial statements including a summary of significant accounting policies and other explanatory information in which are included the returns for the year ended on that date:

- a) of the Head Office, 13 Region Offices and 49 branches audited by us and
- b) 552 branches audited by Statutory Branch Auditors.

The branches audited by us and those audited by other auditors have been selected by the Bank in accordance with the guidelines issued to the Bank by NABARD. Also incorporated in the Balance Sheet, the Statement Profit and Loss Account and the Statement of Cash Flows are the returns from 341 branches which have not been subjected to audit. These unaudited branches account for 24.83% of advances, 28.53% of deposits, 14.14% of interest income and 14.87% of interest expenses.

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

- a) the Balance Sheet, read with the notes thereon as at 31st March, 2022;
- b) the Profit and Loss Account, read with the notes thereon; and
- c) the Cash Flow Statement for the year ended on that date.





Basis for Opinion

2. We conducted our audit in accordance with the Standards on Auditing (SAs) and guidance note on Audit of Banks (Revised 2019) issued by the ICAI. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with ethical requirements that are relevant to our audit of the financial statements prepared in accordance with the accounting principles generally accepted in India, including the Accounting Standards issued by the ICAI, and provisions of section 29 of the Banking Regulation Act, 1949 and circulars and guidelines issued by the Reserve Bank of India as applicable from time to time and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter

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

- a) The bank has changed its accounting policy for recognising income on NPA's during the current year and adopted a new policy which allows appropriation of principal irregularly first and thereafter interest.*

Furthermore, the policy with regards to prudential norms on Income Recognition, Asset classification and Provisioning pertains to advances although reviewed during the year but does not make any changes to the requirement related to recovery of non-performing advances as per amended recovery policy. Moreover, on the operational part while recognising income during the period from 1.04.21 to 31.12.21 the bank has actually followed the old recovery policy thereby appropriated first toward interest and thereafter arrears of principal. However, with effect from 01.01.22 bank followed the new recovery policy which will continue to be governed in terms of new guidelines.

In view of the above the bank has not exercised the right of appropriation of recoveries in a uniform and consistent manner. Besides this the bank has not quantified the impact of changes in the Accounting Policy in the





Books of Account.

- b) *An amount of Rs 24.33 crores stands outstanding as on 31.03.2022 in Sundry Creditors accounts. It has been observed that the proper scrutiny and follow up of entries even of large amounts is not being done therefore, substantial reduction is not taking place. We noticed that 115 entries of suspicious nature aggregating ₹ 11.29 crore are lying unreconciled as on 31.03.2022.*
- c) *Unreconciled net debit balance amounting to 281.01 Crores are lying in Inter Branch Accounts. The age wise breakup and granular details of entries have not been furnished during the course of audit.*
- d) *Depreciation on the Fixed Assets is provided on the basis of Straight-Line Method which is neither in accordance with Schedule II of the Companies Act 2013, nor as per the guidelines of Reserve Bank of India.*
- e) *The bank has adopted a wrong practice of creating superfluous entries as contra items at the time of creating a charge (Pledge) on the government securities in favour of the Reserve Bank of India. In this regard a sum of ₹ 223.51 Crores has been debited to Suspense Account with the simultaneous credited to Other Provision Account. Thus, the bank has overstated its Assets & Liabilities as on 31.03.2022.*
- f) *Non-Disclosure of AS: Although the bank has adopted various Accounting Standards applicable to RRB's but while drafting the significant Accounting Policy under Schedule 17, full disclosures with regard to following Accounting Standards have not been made:*
- *Revenue Recognition (AS- 9)*
 - *Accounting for Investments (AS- 13)*
 - *Employee Benefits (AS- 15)*
 - *Segment Reporting (AS- 17)*
- g) *Non-Compliance of AS: Branch is not adhering to the following Accounting Standards (AS):*
- *Net Profit or Loss for the Period, Prior period item and changes in*





Accounting Policy (AS- 5): Disclosure of prior period item in the Profit & Loss Account not made.

- **Accounting for Taxes on Income (AS- 22):** Deferred Tax Asset and Deferred Tax Liability are not recognised.
- **Impairment of Assets (AS- 28):** The guidelines prescribed under AS 28 are not being scrupulously followed.
- **Provisions, Contingent Liabilities and Contingent Assets (AS- 29):** There is no comprehensive system to identify and disclose all the Contingent Liabilities and Assets of the bank, though a few items have been disclosed in the Balance sheet as on 31.03.2022.

h) GRATUITY: -

- Bank has made a provision of Rs 32.5 Crores towards the Gratuity Liability during the year based on Actuarial Valuation Report. However, the bank has not taken any action on the demand of Rs 89.90 Crores raised by LIC towards additional Gratuity payment for the current year.
- The Bank has paid Rs 10 Crores to the "Prathama UP Gramin Bank Employees Group Gratuity Fund" against liability of gratuity of employees. The evidence for recognition of such fund under the Income Tax act, 1961 is not made available.

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. We have determined the matters prescribed below to be the key audit matters to be communicated in our report.

S. No.	Key Audit Matters	How the matter was addressed in our audit
1.	The Bank has shifted from manually flagging NPA accounts to system driven flagging through	The bank has adopted and implemented automation of Income Recognition, Asset Classification and Provisioning relating to advances under the guidance of Punjab





automation of Income Recognition, Asset Classification and Provisioning relating to advances.	National Bank (Parent Bank) with effect from 30.09.2021. Presently the same is being done on quarterly basis instead of daily basis. The CBS system is in initial stage and not fully developed to meet out the regulatory guidelines prescribed by NABARD/RBI.
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Responsibilities of Management and Those Charged with Governance for the Standalone Financial Statements

5. The Bank's Board of Directors is responsible with respect to the preparation of these standalone financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards issued by ICAI,

and provisions of Section 29 of the Banking Regulation Act, 1949 and circulars and guidelines issued by the Reserve Bank of India ("RBI") and NABARD as applicable from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

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

Auditor's Responsibilities for the Audit of the Financial Statements

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





they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

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

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.

Other Matters

7. We did not audit the financial statements / information of 552 branches included in the standalone financial statements of the Bank whose financial statements / financial information reflect total advances of ₹ 11465.99 crores as at 31st March 2022 and total interest earned of ₹ 2110.67 crores for the year ended on that date, as considered in the standalone financial statements/ information of these branches have been audited by the branch auditors whose reports have been furnished to us, and our opinion in so far as it relates to the amounts and disclosures included in respect of branches, is based solely on the report of such branch auditors.

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 6 to 8 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 sought and 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
- 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





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

- c) the reports on the accounts of the branch offices audited by branch auditors of the Bank under section 29 of the Banking Regulation Act, 1949 have been sent to us and have been properly dealt with by us in preparing this report; and
- d) In our opinion, the Balance Sheet, the Statement of Profit and Loss Account and the Statement of Cash Flows comply with the applicable accounting standards, to the extent they are not inconsistent with the accounting policies prescribed by RBI and NABARD.

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



CA K.K. Shukla
Partner
M. No. 070650

UDIN:

Place: Moradabad

Date: 09.05.2022



तुलन पत्रयथा 31.03.2022
BALANCE SHEET AS ON 31.03.2022

FORM - A

प्रारूप - क

(राशि हजारों में)
Rs in "000"

पूंजी एवं देयताएँ	CAPITAL & LIABILITIES	अनुसूची SCHEDULE	Current Year as on 31.03.22 चालू वर्ष	Previous Year as on 31.03.21 गत वर्ष
1 पूंजी	Capital			
अंशपूंजी	Share Capital	1	605257	605257
2 प्रारक्षितियों एवं अधिशेष	Reserve & Surplus	2	20106824	19306549
3 निक्षेप	Deposits	3	231166453	204877417
4 उधार	Borrowings	4	14454899	22542979
5 अन्य देयताएं एवं प्रावधान	Other Liabilities and Provisions	5	8430385	8740715
योग	TOTAL		274763818	256072917
आस्तियाँ	ASSETS			
1 नकदी एवं भारतीय रिजर्व बैंक में अवशेष	Cash & Balances with Reserve Bank of India	6	10854938	8609330
2 बैंकों में अवशेष तथा मॉग एवं अल्प सूचना पर प्राप्य राशि	Balances with Banks & money at call & short notice	7	10335290	20992169
3 निवेश	Investment	8	75900503	55745991
4 अग्रिम	Advances	9	162035115	156077128
5 स्थिर आस्तियाँ	Fixed Assets	10	480948	542515
6 अन्य आस्तियाँ	Other Assets	11	15157024	14105784
योग	TOTAL		274763818	256072917
आकस्मिक देयताएँ	Contingent Liabilities	12	1147660	843656
योग	TOTAL		1147660	843656

As per our separate report of even date attached

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

(CA K.K. Shukla)
Partner (M.No. 070650)

UDIN-

22070650AIRBMN1365

Place : Moradabad
Date: 09.05.2022

(Deepak)
Chief Manager

(Surinder Pal Singh)
Director

(Rajendra Singh)
Director

(Upendra Kumar)
General Manager

(Bhuvnesh Kumar)
Director

(Pramod Kumar)
Director

(Rakesh Kumar Arora)
Chairman

(Prabhudatta Sahoo)
Director

(Shiv Shanker)
Director



लाभ-हानि खाता वास्ते अवधि 31.03.2022
PROFIT AND LOSS A/C FOR PERIOD 31.03.2022

FORM - B		प्रारूप - ख	(राशि हजारों में) Rs in "000"	
	अनुसूची SCHEDULE	Current Year as on 31.03.22 चालू वर्ष	Previous Year as on 31.03.21 गत वर्ष	
i आय	Income			
1 अर्जित व्याज	Interest Earned	13	17098451	20173440
2 अन्य आय	Other Income	14	2742865	2751186
योग	TOTAL		19841316	22924626
ii व्यय	Expenditure			
1 व्यय किया गया व्याज	Interest expended	15	8170761	8602510
2 परिचालन व्यय	Operating Expenses	16	6320592	8623720
3 प्रावधान एवं आकस्मिकाये	Provision and contingencies		4445000	1100000
योग	TOTAL		18936353	18326230
iii लाभ / हानि	Profit/loss			
1 वर्ष के लिए शुद्ध लाभ	Net profit for the year		904963	4598396
	Sub-Total		904963	4598396
पहले के वर्षों के लिए भुगतान किया गया कर, माला	Tax Paid for Earlier Years (ePB)			1270000
आयकर के लिए प्रावधान	Provision for Income Tax		300000	750000
	Sub-Total A (Net Profit after Tax)		604963	2578396
2 अग्रानीत लाभ	Profit (+) brought forward		12901187	10547970
	Add : I. Tax Refunds of earlier years received during the year		232000	340000
	Sub-Total B		13133187	10887970
योग	TOTAL		13738150	13466366
iv विनियोजन	Appropriations			
सांविधिक संवय में अंतरण	Transfer to Statutory reserves		120993	515679
विशेष संवय में अंतरण	Transfer to Special Reserves u/s 36(i)(viii)			
वर्ष के दौरान अंतरण	Transfer during the year		30000	49500
निवेश उतार चढाव आरक्षितियाँ	INVESTMENT FLUCTUATION RESERVE		0	0
अन्य संवय में अंतरण	Transfer to other Resrves		0	0
लाभांश में अंतरण	Transfer to Dividend		0	0
अवशेष तुलन में अग्रसारित	Balance Carried over to Balance Sheet		13587157	12901187
महत्वपूर्ण लेखा नीतियाँ	Significant Accounting Policies	17		
लेखाओं पर टिप्पणी	Notes on Accounts	18		
योग	TOTAL		13738150	13466366

As per our separate report of even date
attached

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

UDIN-

(CA K.K. Shukla)
Partner (M.No. 070650)

22070650AIRBMN1365

Place : Moradabad
Date: 09.05.2022

(Deepak)
Chief Manager

(Surinder Pal Singh)
Director

(Rajendra Singh)
Director

(Upendra Kumar)
General Manager

(Bhuvnesh Kumar)
Director

(Pranod Kumar)
Director

(Rakesh Kumar Arora)
Chairman

(Prabhudatta Sahoo)
Director

(Shiv Shanker)
Director



अनुसूची-1 31.03.2022
SCHEDULE 31.03.2022

		(राशि हजारों में) Rs in "000"	
		Current Year as on 31.03.22 चालू वर्ष	Previous Year as on 31.03.21 गत वर्ष
अंश पूंजी	SHARE CAPITAL		
प्राधिकृत पूंजी	AUTHORISED CAPITAL		
६००००० अंश प्रत्येक रु० १००/- २००	600000 shares of Rs. 100/-each		
करोड़ अंश प्रत्येक रु० १०/-	200 Crore shares of Rs. 10/-each	20000000	20000000
निर्गमित पूंजी	ISSUED CAPITAL		
६०५२५६६२ अंश, प्रत्येक अंश रु० १०/-	60525662 Shares of Rs. 10/- each	605257	605257
प्रतिश्रुत पूंजी	SUBSCRIBED AND FULLY PAID UP CAPITAL		
भारत सरकार का भाग	By Govt. of India		
३०२६२८१६ अंश, प्रत्येक अंश रु० १०/-	30262816 Shares of Rs. 10/- each	302629	302629
उत्तर प्रदेश सरकार का भाग	By Govt. Of Uttar Pradesh		
६०७८८४६ अंश, प्रत्येक अंश रु० १०/-	6078849 Shares of Rs. 10/- each	90788	90788
पंजाब नेशनल बैंक का भाग	By Punjab National Bank		
२११८३६६७ अंश, प्रत्येक अंश रु० १०/-	21183997 Shares of Rs. 10/- each	211840	211840
योग	TOTAL	605257	605257
अंश पूंजी जमा खाता	SHARE CAPITAL DEPOSIT ACCOUNT		
१ भारत सरकार का भाग	By Govt of India	0	0
२ उत्तर प्रदेश सरकार का भाग	By Govt of Uttar Pradesh	0	0
३ पंजाब नेशनल बैंक का भाग	By Punjab National Bank	0	0
योग	TOTAL	0	0

CA K.K. Shukla
Partner (M.No. 070650)

Deepak
(Chief Manager)

Upendra Kumar
(General Manager)

Rakesh Kumar Arora
(Chairman)



अनुसूची 2 – आरक्षितियाँ एवं अधिशेष SCHEDULE 2 - RESERVES AND SURPLUS

		(राशि हजारों में) Rs in "000"	
		Current Year as on 31.03.22 चालू वर्ष	Previous Year as on 31.03.21 गत वर्ष
1 कानूनी आरक्षितियाँ	STATUTORY RESERVES		
i प्रारंभिक शेष	Opening Balance	5099358	4583679
ii वर्ष के दौरान परिवर्धन	Additions during the year	120993	515679
iii वर्ष के दौरान कटौतियाँ	Deductions during the year	0	0
2 पूंजी आरक्षितियाँ	CAPITAL RESERVES		
i प्रारंभिक शेष	Opening Balance	0	0
ii वर्ष के दौरान परिवर्धन	Additions during the year	0	0
iii वर्ष के दौरान कटौतियाँ	Deductions during the year	0	0
3 निवेश उतार चढ़ाव आरक्षितियाँ	INVESTMENT FLUCTUATION RESERVE*		
i प्रारंभिक शेष	Opening Balance	36688	121922
ii वर्ष के दौरान परिवर्धन	Additions during the year	0	0
iii वर्ष के दौरान कटौतियाँ	Deductions during the year	36688	85234
4 विशेष आरक्षितियाँ	Special Resrves u/s 36(i)(viii)		
i प्रारंभिक शेष	Opening Balance	149316	99816
ii वर्ष के दौरान परिवर्धन	Additions during the year	30000	49500
iii वर्ष के दौरान कटौतियाँ	Deductions during the year	0	0
5 आरक्षितियाँ	RESERVES - u/s 36(i)(viiia) of I.TAX ACT		
i प्रारंभिक 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
6 लाभ हानि खाता बेट	BALANCE IN PROFIT AND LOSS A/C		
i प्रारंभिक शेष	Opening Balance	12901187	10547970
ii वर्ष के दौरान परिवर्धन	Additions during the year	685970	2353217
iii वर्ष के दौरान कटौतियाँ	Deductions during the year	0	0
योग	Total	20106824	19306549

CA K.K. Shukla
Partner (M.No. 070650)

Deepak
(Chief Manager)

Upendra Kumar
(General Manager)

Rakesh Kumar Arora
(Chairman)



अनुसूची 3 - निक्षेप SCHEDULE 3 - DEPOSITS

		(राशि हजारों में) Rs in "000"	
		Current Year as on 31.03.22 चालू वर्ष	Previous Year as on 31.03.21 गत वर्ष
1 मांग निक्षेप	DEMAND DEPOSITS		
i बैंक से	From Bank	33081	3056
ii अन्य से	From Others	13047912	7482252
2 बचत बैंक निक्षेप	SAVING BANK DEPOSIT	154429449	139182963
3 सावधि निक्षेप	TERM DEPOSITS		
i बैंक से	From Bank	147737	350589
ii अन्य से	From Others	63508274	57858557
योग(१+२+३)	TOTAL(1+2+3)	231166453	204877417
i भारत में शाखाओं के निक्षेप	Deposit of Branches in India	231166453	204877417
ii भारत के बाहर शाखाओं के निक्षेप	Deposit of Branches outside India		-
योग	TOTAL	231166453	204877417

अनुसूची 4. उधार SCHEDULE 4 - BORROWINGS

		(राशि हजारों में) Rs in "000"	
		Current Year as on 31.03.22 चालू वर्ष	Previous Year as on 31.03.21 गत वर्ष
A भारत में उधार	BORROWINGS IN INDIA		
i भारतीय रिजर्व बैंक	Reserve Bank of India	0	0
ii अन्य बैंक	Other Banks	3874122	4967361
ii अन्य संस्थाएँ एवं अभिकरण	Other Institutions & Agencies	10580777	17575618
B भारत में बाहर से उधार	Borrowings From Outside India	0	0
योग	TOTAL	14454899	22542979
उक्त अ और ब में समाहित सुरक्षित उधार	Secured borrowings include in A & B above	14454899	22542979

CA K. K. Shukla
Partner (M.No. 070650)

Deepak
(Chief Manager)

Upendra Kumar
(General Manager)

Rakesh Kumar Arora
(Chairman)



अनुसूची 5 - अन्य देयताएं और प्रावधान
SCHEDULE 5 - OTHER LIABILITIES AND PROVISIONS

		(राशि हजारों में) Rs in "000"	
		Current Year as on 31.03.22 चालू वर्ष	Previous Year as on 31.03.21 गत वर्ष
I सदेय बिल	Bills Payable	294946	284421
II अंतर कार्यालय समायोजन (शुद्ध)	Inter office adjustment (Net)	0	0
III उपार्जित व्याज	Interest accrued	587410	604814
IV अन्य (प्रावधान सहित) -	Others (Including provisions) -		
i विविध जमा	Sundry Deposits	243315	592077
ii निवेश पर द्रास हेतु प्रावधान	Provisions for Dep. on Investment	116304	0
iii मानक आस्तियों हेतु आकरिमक प्रावधान	Contingency Prov. for Standard Assets	411356	411357
iv वस्तु एवं सेवा कर दायित्व	Goods & Service Tax Liability	53183	52119
v आयकर हेतु प्रावधान	Provision for Income Tax	2738494	2670500
vi अन्य प्रावधान	Other Provisions	3985377	4125427
योग	Total	8430385	8740715

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

		(राशि हजारों में) Rs in "000"	
		Previous Year as on 31.03.21 गत वर्ष	
1 हाथ में नकदी (विदेशी मुद्रा सहित)	CASH IN HAND (including Foreign Currency notes)	2140484	1772895
2 भारतीय रिजर्व बैंक में अर्पण	Balances With Reserve Bank Of India -		
i चालू खातों में	In current Accounts	8714454	6836435
ii अन्य खातों में	In other Accounts	0	0
योग (अऔर)	TOTAL (1 & 2)	10854938	8609330

CA K. L. Shukla
Partner (M.No. 070650)

Deepak
(Chief Manager)

Upendra Kumar
(General Manager)

Rakesh Kumar Arora
(Chairman)

अनुसूची 7 - बैंको में अवशेष तथा मांग एवं अल्प सूचना पर प्राप्त राशि
SCHEDULE 7 - BALANCE WITH BANKS & MONEY AT CALL & SHORT NOTICE

		(राशि हजारों में) Rs in "000"	
		Current Year as on 31.03.22 चालू वर्ष	Previous Year as on 31.03.21 गत वर्ष
1 भारत में	IN INDIA		
I बैंको में अवशेष	BALANCE WITH BANKS		
A चालू खातों में	In Current Accounts	753658	582417
मार्गस्थ रोकड़	in remittance in transit	0	0
B अन्य जमा खातों में	In Other Deposit Accounts	7231825	20409752
II मांग एवं अल्प सूचना पर प्राप्त राशि	MONEY AT CALL/SHORT NOTICE/REVERSE REPO	2349807	0
A बैंको में	With Banks		0
B अन्य संस्थाओं में	With other Institutions		0
योग (I और II)	TOTAL (I&II)	10335290	20992169
2 भारत से बाहर	OUTSIDE INDIA		
I चालू खातों में	In current Accounts	0	0
ii अन्य जमा खातों में	In Other deposit accounts	0	0
iii मांग एवं अल्प सूचना पर प्राप्त राशि	Money at call & short notice	0	0
योग	TOTAL	0	0
कुल योग (I और 2)	GRAND TOTAL (I&2)	10335290	20992169

CA K.K. Shukla
Partner (M.No. 070650)

Deepak
(Chief Manager)

Upendra Kumar
(General Manager)

Rakesh Kumar Arora
(Chairman)



अनुसूची 8 - विनिधान SCHEDULE 8 - INVESTMENTS

		(राशि हजारों में) Rs in "000"	
		Current Year as on 31.03.22 चालू वर्ष	Previous Year as on 31.03.21 गत वर्ष
1 भारत में विनिधान	INVESTMENTS IN INDIA		
i सरकारी प्रतिभूतियाँ	Govt. Securitites	73931841	51381756
निवेश पर ब्रास हेतु प्रावधान	Less: Dep. On Investments	85234	85234
ii अन्य अनुमोदित प्रतिभूतियाँ	Other approved securitites		
iii शेयर	Shares	4429	4429
iv डिबेन्चर एवं बांध पत्र	Debentures & Bonds	1856267	2278595
घटाया : एन.पी.आई. के लिए प्रावधान	Less : Provision for N.P.I	248096	548841
v म्यूचुअल फण्ड	Mutual Funds	341396	615386
vi अन्य (विवरण दें)	Others (To be specified)		
1 टी.एम.बी. (नाबाई)	TMB (NABARD)	0	2000000
2 नन-एस.एल.आर. प्रतिभूतियाँ	Non SLR Secutities	99900	99900
योग (१)	TOTAL (1)	75900503	55745991
2 भारत के बाहर विनिधान	INVESTMENTS OUTSIDE INDIA		
i सरकारी प्रतिभूतियाँ	Govt. Securities	0	0
स्थानीय प्राधिकरण सहित	(Including local authorities)		
ii विदेश स्थित समुनह्मिगियों/सह उद्यमियों में	Subsidiaries and / or joint ventures abroad	0	0
iii अन्य विनिधान (विवरण दें)	Other Investment (to be specified)	0	0
योग (२)	TOTAL (2)	0	0
योग (१ एवं २)	Grand Total (1 & 2)	75900503	55745991

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(Chairman)



अनुसूची 9 - अग्रिम SCHEDULE 9 - ADVANCES

		(राशि हजारों में) Rs in "000"	
		Current Year as on 31.03.22 चालू वर्ष	Previous Year as on 31.03.21 गत वर्ष
अ	A		
i क्रय एवं मिति काटे पर भुनाये गये विपत्र	Bills Purchased & discounted	0	0
ii नकदी उधार, अधिविकर्ष और मौग पर पुनर्देय ऋण	Cash credit overdrafts & loans repayable on demand	140404479	133346056
iii सावधि ऋण	Term Loans	21630636	22731072
योग	TOTAL	162035115	156077128
ब	B		
i मूर्त आस्तियों द्वारा प्रतिभूत	Secured by tangible assets	158094282	154362036
ii बैंक / सरकारी प्रत्याभूतियों द्वारा संरक्षित	Covered by bank / Government Guarantees	1039473	1038146
iii अप्रतिभूत	Unsecured	2901360	676946
योग	TOTAL	162035115	156077128
स	C		
I भारत में अग्रिम	ADVANCE IN INDIA		
i प्राथमिकता क्षेत्र	Priority sector	148819115	146457147
ii सार्वजनिक क्षेत्र	public Sector	-	-
iii बैंक	Banks	-	-
iiii अन्य	Others	13216000	9619981
योग	TOTAL	162035115	156077128
द	D		
II भारत के बाहर अग्रिम	ADVANCE OUTSIDE INDIA		
i बैंकों में शोध्य	Due from banks	0	0
ii अन्य में शोध्य	Due from others	0	0
iii क्रय एवं मिति काटे पर भुनाये गये विपत्र	Bills purchased & discounted	0	0
b अभिपद ऋण	Syndicated Loans	0	0
c अन्य	Others	0	0
योग	TOTAL	0	0
कुल योग (स एवं द)	Grand Total (C & D)	162035115	156077128

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अनुसूची 10 - स्थिर आस्तियाँ SCHEDULE 10 - FIXED ASSETS

		(राशि हजारों में) Rs in "000"	
		Current Year as on 31.03.22 चालू वर्ष	Previous Year as on 31.03.21 गत वर्ष
1	परिसर		
	PERMISES		
i	गतवर्ष 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
	Additions during the year		
iii	वर्ष के दौरान कटौतियाँ	0	0
	Deductions during the year		
iv	अद्यतन अवस्यगण	21209	20526
	Depreciation to date		
2	अन्य स्थिर आस्तियाँ		
	OTHER FIXED ASSETS		
	Including furniture & fixture		
i	गतवर्ष के 31 मार्च की लागत पर	1754385	1755175
	At cost as on 31st March of the preceding year		
ii	वर्ष के दौरान परिवर्धन	59199	38891
	Additions during the year		
iii	वर्ष के दौरान कटौतियाँ	4900	39680
	Deductions during the year		
iv	अद्यतन अवस्यगण	1339903	1224721
	Depreciation to date		
कुल योग (१ और २)		480948	542515
Total (1 & 2)			

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अनुसूची 11 - अन्य आस्तियाँ SCHEDULE 11 - OTHER ASSETS

		(राशि हजारों में) Rs in "000"	
		Current Year as on 31.03.22 चालू वर्ष	Previous Year as on 31.03.21 गत वर्ष
i अन्तः कार्यालय समायोजन (शुद्ध)	Inter Office adjustment (Net)	2810107	3851525
ii उपार्जित ब्याज	Interest accrued	1622861	1787556
iii अग्रिम रूप से संवत्त कर/घोत कर कटौती	Tax Paid in Advance/Tax deducted at source	3739777	3592925
iv लेखन सामग्री और टिकटे	Stationary & Stamps	2529	2400
v वस्तु एवं सेवा कर - आई.टी.सी.	Goods & Service Tax Assets - Input Tax Credit	16555	8847
vi अन्य (धोकापड़ी आदि सहित)	Others (including fraud etc.)	0	0
vii स्टाफ को ब्याजमुक्त अग्रिम	Intt free advance to staff	53897	55644
viii उच्चत खता (subvention सहित)	Suspense Account (including subvention)	6911299	4806887
योग (प से अपपप)	Total (i to viii)	15157024	14105784

अनुसूची 12 - समाश्रित दायित्व SCHEDULE 12 - CONTINGENT LIABILITIES

		(राशि हजारों में) Rs in "000"	
		Current Year as on 31.03.22 चालू वर्ष	Previous Year as on 31.03.21 गत वर्ष
i बैंक के विरुद्ध दावे जिन्हें ऋण के रूप में स्वीकार नहीं किया है	Claims against the Bank not acknowledged as debts	237059	237059
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	46297	87787
b भारत से बाहर	Outside India		
v प्रतिग्रहण, पृष्ठाकन एवं अन्य बाध्यताएँ (संग्रह हेतु बिल)	Acceptances endorsements and other obligations. (Bill for Collection)	847115	502734
vi अन्य मद जिनके लिए बैंक का समाश्रित दायित्व है (डी०ई०ए०एफ फण्ड)	Other Items for which the bank is contingently liable. [DEAF FUND]	17189	16076
योग	TOTAL	1147660	843656

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अनुसूची 13 - अर्जित ब्याज SCHEDULE 13 - INTEREST EARNED

		(राशि हजारों में) Rs in "000"	
		Current Year as on 31.03.22 चालू वर्ष	Previous Year as on 31.03.21 गत वर्ष
i	अग्रिम/विपत्रो/पर ब्याज /छूट Interest / discount on advances /bills	12189359	15295329
ii	निवेशों पर आय Income on investments	4507070	3540238
	घटाई प्रतिभूतियों पर परिशोधन Less: Amortisation on Securities	104276	0
iii	भारतीय रिजर्व बैंक में अवशेषों एवं Interest on balances with Reserve Bank of India & other	481218	1185563
	अन्य अंतर बैंक निधियों पर ब्याज Inter bank funds.		
iv	अन्य Others	25080	152310
योग	TOTAL	17098451	20173440

अनुसूची 14 अन्य आय SCHEDULE 14 OTHER INCOME

		(राशि हजारों में) Rs in "000"	
		Current Year as on 31.03.22 चालू वर्ष	Previous Year as on 31.03.21 गत वर्ष
i	कमीशन, विनिमय और दलाली Commission; exchange & brokerage	126923	175788
ii	निवेशों के विक्रय पर लाभ Profit on sale of investments	215028	151788
	घटाइये निवेशों के विक्रय पर हानि Less : loss on sale of investments	0	0
iii	निवेशों के पुनर्मूल्यांकन पर लाभ Profit on revaluation of investments	0	0
	घटाइये निवेशों के पुनर्मूल्यांकन पर हानि । Less : loss on revaluation of investments	0	0
iv	भूमि भवनों व अन्य आस्तिया के विक्रय पर लाभ Profit on sale of land, building & other assets	232	2591
	घटाइये भूमि भवनों व अन्य आस्तियों के विक्रय पर हानि । Less : loss on sale of land, building & other assets	0	-11
v	विनिमय संव्यवहारों पर लाभ Profit on exchange transactions	0	0
	घटाइये विनिमय संव्यवहारों पर हानि Less loss on exchange transaction.	0	0
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 (पीएसएलसी आय सहित) Miscellaneous Income (including PSLC Income)	2389070	2409417
a	पी एन बी नाबार्ड से वेतन व भत्तों की प्रतिपूर्ति । Reimbursement of salary & All. from PNB / NABARD.	0	0
b	पी एन बी से यात्रा भत्ता व्यय की प्रतिपूर्ति । Reimbursement of travelling expenses from PNB	0	0
c	किराया लाकर । Locker Rent	11612	11613
योग	TOTAL	2742865	2751186

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अनुसूची 15 - व्यय किया गया ब्याज
SCHEDULE 15 - INTEREST EXPENDED

		(राशि हजारों में) Rs in "000"	
		Current Year as on 31.03.22	Previous Year as on 31.03.21
		चालू वर्ष	गत वर्ष
I. निक्षेप पर ब्याज	Interest on deposits	7629829	7308656
II. भारतीय रिजर्व बैंक/नाबाई/अंतर	Interest on Reserve Bank of India/NABARD/	503565	1260897
बैंक उधारों पर ब्याज	Inter Bank Borrowings		
III. अन्य	Others	37367	32957
योग	TOTAL	8170761	8602510

अनुसूची 16 - परिचालन व्यय
SCHEDULE 16 - OPERATING EXPENSES

		Current Year as on 31.03.22	Previous Year as on 31.03.21
		चालू वर्ष	गत वर्ष
I. कर्मचारियों को भुगतान और उनके लिए प्रावधान	Payment to & provisions for employees	4605592	6546800
II. किराया कर और प्रकाश व्यवस्था	Rent taxes & Lighting	336000	332781
III. मुद्रण और लेखन सामग्री	Printing & Stationary	40759	37946
IV. विज्ञापन और प्रचार	Advertisement & Publicity	1856	1172
V. बैंक की सम्पत्ति पर अवक्षयण	Depreciation on Bank's Property	120720	132180
VI. निदेशकों के शुल्क भत्ते और व्यय	Director's Fees allowances & Exp.	0	0
VII. लेखा परीक्षक की फीस और व्यय शाखा लेखा परीक्षकों सहित	Auditor's Fees & Expenses (Including Branch auditors)	7397	6950
VIII. विधि प्रभार	Law Charges	7975	3450
IX. डाक टिकट, तार, दूरभाष आदि (नेटवर्किंग सहित)	Postage, Telegrams, Telephone etc (including Networking)	160248	146607
X. मरम्मत व अनुरक्षण	Repair & Maintenance	35274	31868
XI. बीमा	Insurance	9131	2085
XII. अन्य व्यय	Other Expenditure		
a) यात्रा भत्ता व्यय (अध्यक्ष सहित)	a) Travelling Exp. (including Chairman)	25092	25400
b) डी.आई.सी.जी.सी. फीस	b) D.I.C.G.C. Fee	285000	279200
c) अन्य	c) Others	685548	1054134
d) प्रतिभूतियों पर परिशोधन	d) Amortisation on Securities	0	23147
योग	TOTAL	6320592	8623720
प्रावधान व आकस्मिकताएँ	Provisions and contingencies		
प्रावधान व आकस्मिकताएँ	Provisions and contingencies (Loan loss provisions)	4445000	1100000
TOTAL		4445000	1100000

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Statement Of Cash Flow

PARTICULARS	31.03.2022	31.03.2021
	(Amt. Rs.'000)	(Amt. Rs.'000)
CASH FLOW FROM OPERATING ACTIVITIES		
Profit Before Tax	904963	4598396
Non-Cash adjustment to reconcile PBT to net cash flow		
Depreciation Expenses	120720	132180
Loss/(Profit) on sale of Fixed Assets	-120	-2580
Adjustment on account of investments being restated to M2M	-36688	0
OPERATING PROFIT BEFORE WORKING CAPITAL CHANGE	988875	4727996
Movements in working capital		
Increase/Decrease in Deposits	26289036	23470499
Increase/ Decrease in Other Liabilities	-378329	1229212
Decrease/Increase in Advances	-5957987	-17813991
Decrease/Increase in Investments	-20154512	-11841511
Decrease/Increase in Other Assets	-1051240	-4990949
Cash Generated from I(u ad In) operations	-1253032	-9946740
NET CASH FLOW FROM/OPERATING ACTIVITIES(A)	-264157	-5218744
Cash flows from investing activities		
Purchase of Fixed Assets	-59199	-38890
Proceeds from sale of fixed Assets	165	2651
NET CASH FLOW FROM/INVESTING ACTIVITIES(B)	-59034	-36239
Cash flows from financing Activities		
Increase/ Decrease in borrowings	-8088080	4909528
Increase/ Decrease in Reserve and Surplus	0	0
NET CASH FLOW FROM/FINANCING ACTIVITIES(C)	-8088080	4909528
Net Increase/Decrease in cash & Cash equivalents(A+B+C)	-8411271	-345455
Prior Period Adjustments		
NET INCREASE/DECREASE IN CASH & CASH EQUIVALENTS	-8411271	-345455
CASH AND CASH EQUIVALENTS AT THE BEGINNING 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-I	29601499	29946954
II. CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR		
A) Cash and Balances with RBI	10854938	8609330
B) Balances with Banks and Money at call and Short Notice	10335290	20992169
Total-II	21190228	29601499
TOTAL CASH FLOW DURING THE YEAR		
Increase/(Decrease) in Cash Flow(II-I)	-8411271	-345455

As per our separate report of even date attached

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

(CA K.K. Shukla)
Partner (M.No. 070650)
UDIN:

22070650AIRBMN1365

Place : Moradabad
Date: 09.05.2022

(Deepak)
Chief Manager

(Upendra Kumar)
General Manager

(Rakesh Kumar Arora)
Chairman

(Surinder Pal Singh)
Director

(Bhuvnesh Kumar)
Director

(Prabhudatta Sahoo)
Director

(Rajendra Singh)
Director

(Pramod Kumar)
Director

(Shiv Shanker)
Director



SCHEDULE 17 - Significant accounting policies

(A) Basis of Preparation

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

(B) Accounting Estimates

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

(C) Significant Accounting Policies

1. Revenue Recognition

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

2. Investment:

2.1 Classification:

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

2.2 Basis of Classification:

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

2.3 Valuation standards:

- Investment classified under **Held to Maturity category** need not be marked to market and will be carried at acquisition cost unless it is more than the face value, in which case the premium should be amortized over the period remaining to maturity.
The banks should reflect the amortised amount in schedule 13- interest earned: item
- Income on investment as a deduction. However, the deduction need not be disclosed separately. The book value of the security should continue to be reduced to the extent of the amount amortised during the relevant accounting period.





- III. The individual scrips in the Available for sale category will be marked to market at quarterly or at more frequent intervals. The book value of the individual securities would not undergo any change after the revaluation.
- IV. The individual scrips in the Held for Trading category will be marked to market at monthly or at more frequent intervals. The book value of the individual securities in this category would not undergo any change after marking to market.

3. Loans / Advances and Provisions thereon

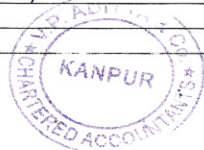
- 3.1 Loans and Advances are classified as performing and non-performing, based on the guidelines/ directives issued by the RBI. Loan Assets become Non- Performing Assets (NPAs) where:
 - i. In respect of term loans, interest and/ or installment of principal remains overdue for a period of more than 90 days;
 - ii. In respect of Overdraft or Cash Credit advances, the account remains "out of order", i.e. if the outstanding balance exceeds the sanctioned limit/ drawing power continuously for a period of 90 days, or if there are no credits continuously for 90 days as on the date of balance sheet, or if the credits are not adequate to cover the interest debited during the same period;
 - iii. In respect of bills purchased/ discounted, the bill remains overdue for a period of more than 90 days;
 - iv. In respect of agricultural advances: (a) for short duration crops, where the installment of principal or interest remains overdue for two crop seasons; and (b) for long duration crops, where the principal or interest remains overdue for one crop season.
- 3.2 NPAs are classified into Sub-Standard, Doubtful and Loss Assets, based on the following criteria stipulated by RBI:
 - i. Sub-standard: A loan asset that has remained nonperforming for a period less than or equal to 12 months.
 - ii. Doubtful: A loan asset that has remained in the substandard category for a period of 12 months.
 - iii. Loss: A loan asset where loss has been identified but the amount has not been fully written off.
- 3.3 Provisions are made for NPAs as per the extant guidelines prescribed by the regulatory authorities, subject to minimum provisions as prescribed below:

Substandard Assets:	<ol style="list-style-type: none"> i. A general provision of 15% on the total outstanding; ii. Additional provision of 10% for exposures which are unsecured ab-initio (i.e. where realizable value of security is not more than 10% ab-initio) iii. Unsecured Exposure in respect of infrastructure advances where certain safeguards such as escrow accounts are available- 20%
Doubtful Assets:	
-Secured Portion	<ol style="list-style-type: none"> 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%
10	Solar Lighting	Straight Line Method (SLM)	40%





- 4.4 Depreciation on Fixed Assets purchased during the current financial year 2021-22 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 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.
- 4.6 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. 2021-22 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 recognises provisions only when it has a present obligation as a result of a past event, and would result in a probable outflow of resources embodying economic benefits will be required to settle the obligation, and when a reliable estimate of the amount of the obligation can be made.
6.2 Contingent Assets are not recognised in the financial statements.
7. **Effect of changes in the foreign exchange rate:**
There is no any foreign exchange business during the financial year 2021-22
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 V P Aditya & Co.
Chartered Accountants
FRN. 000542C



CA K.K Shukla
Partner

M.No. 070650

UDIN: 22070650AIRBMN1365

(Deeapk)
Chief Manager

(Upendra Kumar)
General Manager

(Rakesh Kumar Arora)
Chairman

(Surindar Pal Singh)
Director

(Bhuvnesh Kumar)
Director

(Prabhudatta Sahoo)
Director

(Rajendra Singh)
Director

(Pramod Kumar)
Director

(Shiv Shanker)
Director

Place: Moradabad
Date: 09.05.2022



SCHEDULE 18 - NOTES TO ACCOUNTS

1. Investments

- (a) SLR Securities classified under Held-to-Maturity is Rs. 4340.18 Crore (Previous Year Rs. 2835.32 Crore) and SLR Securities under Held-for-Trading/Available-for-sale is Rs. 3053.00 Crore (Previous Year Rs 2302.86 Crore). Securities have been shown Book Value less amortization of premium of Rs. 10.43 Crore (Previous Year Rs. 2.31 Crore).
- (b) Bank's Non SLR Securities amounting Rs. 230.20 Crore (Previous Year Rs. 499.83 Crore) held under Available for sale /Held for trading as per RBI directives. During the current year depreciation is Rs. 11.63 Crore (Previous Year - NIL) are charged to Profit & loss Account.

(c) Classification of securities

Securities	Held to Maturity	(Amt in Crore)	
		Available for Sale/ Held for Trading	Total
Govt. Securities - SLR	4340.18	3053.00	7393.18
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	Nil	Nil
Non SLR- Bond (Excluding Provision for NPI & Provision for Depreciation in Investment)	Nil	185.63	185.63
Non SLR - Mutual Funds	Nil	34.14	34.14
Total	4340.18	3283.20	7623.38

- (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. 723.18 Crore (Previous Year Rs. 2040.97 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)
- Provision for sub-standard advances have been made on amount of advances after deduction of SRF (Subsidy) & DI as per RBI guidelines.
 - Bank has also made total provision for NPA of Rs 1131.48 Crore as on 31.03.2022.
 - Deduction to the extent of 8.50% of the total income (computed before making any deduction under this clause and Chapter VIA) and 10% of the aggregate average advances made by the rural branches of the Bank has available as per Income Tax Act.
 - Advances are net of provision and derecognized interest made for NPA in accordance with the prudential norms prescribed by Reserve Bank of India from time to time. However provision for advances, classified as Standard Assets is included under other liabilities.
 - The NPA are classified as sub-standard, doubtful and loss assets as per Guidelines of Reserve Bank of India and SLBC (U.P.) As per letter No. UPZ/31/SLBC/229 dt. 13.06.2005 of SLBC (UP), sugarcane crop is long duration crop and related loans are classified accordingly.



vi. Interest free advances to staff are Rs. 5.39 Cr. (Previous Year Rs. 5.56 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 2021-22 as per the directives issued by NABARD Vide its Circular No. NB.DoR(Policy)/1691/IS-1/ 2021-22 dated 29.03.2022, amounting Rs. 113.77 Crore (2% IS) and Rs. 82.19 Crore (3% PRI) respectively. Interest effect due to refinance from NABARD is accounted for 2% IS, which is amounting Rs. 4.1 Crore for the period 01.04.2021 to 31.03.2022.

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

										In Crores	
S.No.	PARTICIPATING BANK	PARTICULAR	CONTRACT AMOUNT	DATE OF ISSUANCE	DATE OF MATURITY	PERIOD OF IBPC	INTEREST PAID	INTEREST RECEIVED	NET PROFIT ON DEAL	NET INCOME FOR FY 2021-22	REMARKS
1	PUNJAB NATIONAL BANK	SWAP DEAL - IBPC ISSUED UNDER PS- AGRICULTURE @ 6.5% & PURCHASED PS- OTHERS @ 7% FOR 1200 CRORES	1200	30-12-2020	09-04-2021	100	21.37	23.01	1.64	0.14	SWAP DEAL NET INTEREST MARGIN @ 0.50%
2	PUNJAB NATIONAL BANK	SWAP DEAL - IBPC ISSUED UNDER PS- AGRICULTURE @ 6.5% & PURCHASED PS- OTHERS @ 7% FOR 2150 CRORES	2150	30-03-2021	24-09-2021	178	68.15	73.39	5.24	5.21	SWAP DEAL NET INTEREST MARGIN @ 0.50%
3	PUNJAB NATIONAL BANK	SWAP DEAL - IBPC ISSUED UNDER PS- SF/MF @ 6.5% & PURCHASED PS- OTHERS @ 7% FOR 1400 CRORES	1400	28-04-2021	25-10-2021	180	44.88	48.33	3.45	3.45	SWAP DEAL NET INTEREST MARGIN @ 0.50%
4	PUNJAB NATIONAL BANK	SWAP DEAL - IBPC ISSUED UNDER PS- SF/MF @ 5.5% & PURCHASED PS- OTHERS @ 7% FOR 1150 CRORES	1150	29-09-2021	28-03-2022	180	31.19	39.70	8.51	8.51	SWAP DEAL NET INTEREST MARGIN @ 1.50%
5	PUNJAB NATIONAL BANK	SWAP DEAL - IBPC ISSUED UNDER PS- AGRICULTURE @ 5.5% & PURCHASED PS- OTHERS @ 6% FOR 800 CRORES	800	29-09-2021	28-03-2022	180	21.70	23.67	1.97	1.97	SWAP DEAL NET INTEREST MARGIN @ 0.50%
6	PUNJAB NATIONAL BANK	SWAP DEAL - IBPC ISSUED UNDER PS- SF/MF @ 5.5% & PURCHASED PS- OTHERS @ 7% FOR 900 CRORES	900	10-11-2021	09-05-2022	180	24.41	31.07	6.66	5.21	SWAP DEAL NET INTEREST MARGIN @ 1.50%
7	PUNJAB NATIONAL BANK	SWAP DEAL - IBPC ISSUED UNDER PS- SF/MF @ 5.5% & PURCHASED PS- OTHERS @ 7% FOR 1150 CRORES	1150	29-03-2022	25-09-2022	180	31.19	39.70	8.51	0.09	SWAP DEAL NET INTEREST MARGIN @ 1.50%
8	PUNJAB NATIONAL BANK	SWAP DEAL - IBPC ISSUED UNDER PS- AGRICULTURE @ 5.5% & PURCHASED PS- OTHERS @ 6.5% FOR 800 CRORES	800	29-03-2022	25-09-2022	180	21.70	25.64	3.95	0.04	SWAP DEAL NET INTEREST MARGIN @ 1.00%
TOTAL			9550				264.59	304.52	39.93	24.62	

During the year, Bank has earned net interest income on IBPC deal is ₹ 24.62 Crores. As on 31.03.2022, the outstanding IBPC is ₹ 2850 Crores with Punjab National Bank where bank has entered in swap deal by issuing IBPC under PS - Agriculture & SF/MF Categories and simultaneously purchasing IBPC under PS - Others category. Advances under Agriculture reduced by ₹ 2850 Crores and simultaneously advance under PS- Others has been



increased by ₹ 2850 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 ₹ 7696 Crores PSLC Certificate in PS-SF/MF and Micro categories and purchased ₹ 3100 Crores PSLC certificates in PS - General Category during the FY 2021-22. The Net PSLC issued is ₹ 4596 Crores with due date 31.03.2022. Bank has earned net interest income on PSLC deal is ₹ 132.06 Crores in the FY 2021-22.

ix. The Bank has made technical written off of amount Rs. 300.27 Crores 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, Kotak Life and PNB Metlife has been taken for all the officers & employees of the bank.

Bank has obtained actuarial valuation of Gratuity liability as on 31.03.2022 for the limit of Rs. 0.20 Crore per employee which comes to Rs. 148.25 Crore. .

The bank's present fund position towards Gratuity liability is Rs. 105.93 Crore (Rs. 94.34 Crore with LIC, Rs. 0.01 Crore with Bajaj Allianz, Rs. 1.53 Crore with PNB Metlife, Rs 10.05 Crore with Kotak Life. This year we have made the provision of Rs. 42.50 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 an actuarial valuation made at the end of the financial year. Bank has taken leave encashment policy from Life Insurance Corporation of India, Bajaj Allianz Life Insurance co. Ltd. for all the officers & employees of the bank.

Bank has obtained actuarial valuation of leave encashment liability as on 31.03.2022 which comes to Rs. 82.73 Crore

The bank's fund position as on 31.03.2022 towards Leave Encashment liability is Rs. 110.22 Crore (Rs.99.34 Crore with LIC and Rs. 10.88 Crore with Bajaj Allianz Life insurance Co. Ltd.).

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 contribution. The contributions are charged to Profit & Loss A/C. The same has been deposited with Employee Provident Fund Department regularly up to Jan-2020, from feb-2020 onwards provident fund maintained with us as per Prathama UP Gramin Bank Pension Regulation 2018.

(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. 4.27 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 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 2021-22 the Bank has made the provision of Rs. 71.50 Crore and total provision made upto 31.03.2022 towards the total pension liability stands at Rs. 453.04 Crore. Rs. 68.93 Crore has been received from Retired employees against their contribution, Rs. 15.14 Crore total Interests earned on invested and Rs. 16.12 Crore as monthly PF Share employees contribution. So the total corpus for pension is Rs. 553.23 Crore as on 31.03.2022 and after payment of monthly pension and commutation the available amount is Rs 279.61 Crore

NPS

No Provision has been made under NPS in FY 2021-22. However, payment of 2.82 Crore made and an amount of 48.00 Crore reversed as excess provision made out of total available provision i.e. 51.80 Crore. The outstanding provision is 0.98 Crore as on 31.03.2022, 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. 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)	Subsi- diaries	Associate Joint Venture	Key Manage- ment Personnel	Relatives of Key Manage- ment Personnel	Total
Remuneration to - Sh.R. K. Arora Chairman (01.04.2021 to 31.03.2022)				26.84		26.84
Related Party transaction with Punjab National Bank (Amt In Crore)						
Items Related Party	Parent Body (As per ownership or control)	Subsi- diaries	Associate Joint Venture	Key Manage- ment Personnel	Relatives of Key Manage- ment Personnel	Total
Borrowings [OD availment] as on 31.03.2022	387.41	-	-	-	-	387.41
Deposits [FD] as on 31.03.2022	523.18	-	-	-	-	523.18
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 21-22 on OD	4.02	-	-	-	-	4.02
Interest received during FY 21-22 on FDRs	46.12	-	-	-	-	46.12
CBS Hosting Charges paid (excluding GST)	6.52	-	-	-	-	6.52
Managements contracts	-	-	-	-	-	-

Debt due to staff of the bank as on 31.03.2022 is Rs. 274.04 Cr.

5. Other Disclosures:-



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

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 31.03.2022 is 13.49% (Previous year 13.16 %) against the regulatory minimum requirement of 9%.

Sr.	Particulars	Current Year	Previous Year
i)	CRAR (%)	13.49	13.16
ii)	CRAR- Tier I Capital (%)	12.24	11.91
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	7623.38	5638.01
ii)	Provisions for Depreciation	36.44	63.41
iii)	Net Value of Investments	7586.94	5574.60
2	Movement of provisions held towards depreciation on investments.		
i)	Opening Balance	Nil	Nil
ii)	Add: Provisions made during the year	11.63	Nil
iii)	Less: Write off/ write back of excess provisions during the year	Nil	Nil
iv)	Closing Balance	11.63	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 2022
Securities Sold under Repos	49.99	226.99	106.45	Nil
Securities purchased under reverse repos	20.00	374.99	174.81	234.98

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
(1)	(2)	(3)	(4)	(5)	(6)	(7)
i)	PSUs	132.95	-	-	-	-
ii)	FIs	52.68	-	-	-	-
iii)	Banks (Bonds)	-	-	-	-	-
iv)	Private Corporate	-	-	-	-	-
v)	Others- • Non SLR Govt. Sec. • Mutual Funds • NABARD TMB • Shares	9.99 34.14 - 0.44	-	-	-	-
vi)	* Provisions held towards depreciation	36.44	-	-	-	-
	Total	230.20	-	-	-	-



(ii) Non- performing Non-SLR investments :		(Amt. in Crore)	
Particulars	Current Year	Previous Year	
Opening balance	54.88	24.49	
Additions during the year since 1 st April	Nil	30.39	
Reductions during the above period	30.07	Nil	
Closing balance	24.81	54.88	
Total provisions held	24.81	54.88	

6. Asset Quality

6.1 Non- performing Assets

(Amt.in Crore)

Sr.	Particulars	Current Year	Previous Year
I	Net NPAs to Net Advances (%)	3.70	1.87
ii	Movement of NPAs (Gross)		
(a)	Opening balance	1312.38	1170.49
(b)	Additions during the year	1670.50	533.65
(c)	Reductions during the year	1251.10	391.76
(d)	Closing balance	1731.78	1312.38
iii	Movement of Net NPAs		
(a)	Opening balance	292.13	225.85
(b)	Additions during the year	1226	423.61
(c)	Reductions during the year	917.83	357.33
(d)	Closing balance	600.30	292.13
iv	Movement of provisions for NPAs (excluding provisions on standard assets)		
(a)	Opening balance	1020.26	944.64
(b)	Provisions made during the year	444.50	110.01
(c)	Write off/ write-back of excess provisions	333.28	34.39
(d)	Closing balance	1131.48	1020.26

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;	32672	Nil
ii	The amount of Standard assets subjected to restructuring, rescheduling, renegotiation;	32672	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)]	32672	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	41.14	41.13

7. Business Ratio:

Sr.	Particulars	Current Year	Previous Year
I	Interest Income as a percentage to working Funds	6.90	8.44
li	Non- interest income as a percentage to working funds	1.11	1.15
lii	Operating Profit as a percentage to Working Funds	2.29	2.38
Iv	Returns on Assets [PBT/ Average working funds] (in %)	0.37	1.92
V	Returns on Assets [PAT/ Average working funds] (in %)	0.24	1.08
Vi	Business (Deposits plus advances) per employee (in Lacs)	1016.76	997.44
Vii	Profit per employee (Profit before tax & provision) (in Lacs)	14.26	15.21

8. Asset Liability Management

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

(Amt. in Crore)

Particulars	1 to 14 days	15 to 28 days	29 days to 3 month	Over 3 months and up to 6 months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits (Total)	1316.28	973.41	878.35	1676.12	2633.75	15386.65	176.60	75.49	23116.65
Advances [Net IBPC]	3203.64	43.59	344.04	452	1794.18	4990.62	5301.67	1223.73	17340.39
Investment (including FDR)	269.27	11.94	155.79	80.92	611.50	555.28	649.66	6012.20	8346.56
Borrowings	0.00	0.00	163.35	115.35	335.56	327.60	65.40	37.81	1058.12
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 31.03.2022
A	Direct exposure	
(i)	Residential Mortgages Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented (individual housing loan upto Rs. 15 lakh may be shown separately) (Up to Rs. 15 lac)	409
	(Above Rs. 15 lac)	212.64
(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 exposures.	0.00
	a. Residential	0.00
	b. Commercial Real Estate	0.00
b)	Indirect Exposure	0.00
	Fund-based and non-fund based exposures on National Housing Bank (NHB) and housing Finance Companies (HFCs)	0.00

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

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

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

(Amt. in Crore)

Particulars	Current Year	Previous Year
Provision for income tax for current year 2021-22	30	75
Provision for cases under Vivad se Vishwas Scheme	NA	127
TOTAL	30	202

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	46	67
B	No. of complaints received during the year	1198	1240
C	No. of complaints redressed during the year	1225	1261
D	No. of complaints pending at the end of the year	19	46



B. Award passed by the Banking Ombudsman

Sr.	Particulars	Current Year	Previous Year
A	No. of unimplemented Awards at the beginning of the year	01	01
B	No. of Award passed by the Banking Ombudsmen during the year	01	Nil
C	No. of Awards implemented during the year	02	Nil
D	No. of unimplemented Awards at the end of the year	00	01

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	125.97
Percentage of Deposits of twenty largest depositors to Total Deposits of the Bank	0.54%

B. Concentration of Advances

(Amt. in Crore)

Concentration of Advances	Current Year
Total Advances of twenty largest borrowers	295.59
Percentage of Advances to twenty largest borrowers to Total Advances of the Bank	1.70%

C. Concentration of Exposure

(Amt. in Crore)

Concentration of Exposures	Current Year
Total Exposures of twenty largest borrowers/customers	416.61
Percentage of Exposures to twenty largest borrowers/ customers to Total Exposure of the bank on borrowers/customers	2.40%

D. Concentration of NPA

(Amt. in Crore)

Concentration of NPAs	Current Year	Previous Year
Total Exposure to top four NPA accounts	8.09	9.027

13.5 Sector-wise NPAs:

(Amt. in Crore)

Sr. No	Sector	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that Sectors	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances
A	Priority Sector						
1	Agriculture and allied activities	14019.32	1400.56	9.99%	13700.68	879.13	6.41%
2	Advances to industries sector eligible as priority sector lending				1014.64	226.12	22.29%
3	Services	1375.80	267.38	19.44%	525.5	123.12	23.43%
4	Personal loans	607.59	47.67	7.85%	645.07	65.45	10.15%
	Sub-total (A)	16002.71	1715.61	10.72%	15885.89	1293.82	8.14%



B	Non-Priority Sector						
1	Agriculture and allied activities	0	0	-	-	-	-
2	Industry	0	0	-	-	-	-
3	Services	0	0	-	-	-	-
4	Personal loans	1337.68	16.17	1.21%	990.372	18.56	1.87%
	Sub-total (B)	1337.68	16.17	1.21%	990.372	18.56	1.87%
	Total (A+B)	17340.39	1731.78	9.98%	16876.91	1312.38	7.77%

13.6 Movement of NPAs :

			(Amt. in Crore)	
Particulars		Current Year	Previous Year	
Gross NPA as on 1 st April of particular year (Opening Balance)		1312.38	1170.49	
Addition (Fresh NPAs) during the year		1670.50	533.65	
Sub-total (A)		2982.88	1704.14	
Less :				
(i)	Upgradations	642.23	198.21	
(ii)	Recoveries (excluding recoveries made from upgraded accounts)	308.60	193.55	
(iii)	Write-offs	300.27	0.00	
Sub-total (B)		1251.10	391.76	
Gross NPA as on 31st March of following year (Closing Balance) (A-B)		1731.78	1312.38	

13.7 Movement to DEAF

			(Amt. in Crore)	
Particulars		Current Year	Previous Year	
Opening balance of amount transferred to DEAF		1.6076	1.5951	
Add : Amounts transferred to DEAF during the year		0.1294	0.0125	
Less : Amount reimbursed by DEAF towards claims		0.0182	0.000	
Closing balance of amounts transferred to DEAF		1.7188	1.6076	

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	7486	Nil	163.19	Nil		
02.	PS - Micro Enterprises	210	Nil	1.68	Nil		
03.	PS - General	Nil	3100	Nil	32.81		
04.	PS- Agriculture	Nil	Nil	Nil	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. 24,94,40,826/- outstanding as on 31-03-2022. The Bank has made a Provision of Rs.25,35,14,914/- against the loss. .

Position of Fraud & Dacoity as on 31.03.2022

(Amt. in Rs.)

S. No.	Name of Branch / E.C FRAUD	Date of detection	Outstanding as on 31.03.2022	Provision held as on 31.03.2022
R.O. Muzaffarnagar				
1.	E.C Kairana (Br. Bhoora)	13.10.2001	524867	524867



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2.	Ratheri	09.07.2015	32577	32577
Total			557444	557444
R.O. Ghaziabad				
3.	Vijay Nagar	16.10.2011	523841	523841
4.	Rajnagar, Ghaziabad	16.10.2011	778946	778946
5.	Sahibabad	19.12.2011	1139566	1139566
6.	Sahibabad	19.12.2011	1129545	1129545
7.	Hapur	02.06.2011	0	80,000
8.	Sahibabad	14.06.2012	568509	568509
9.	Sahibabad	19.11.2012	683559	683559
10.	Sahibabad	19.11.2012	1068539	1068539
11.	Sahibabad (8 V/L)	06.07.2013	1861270	1861270
12.	Rajnagar (2 V/L)	07.09.2013	933991	933991
13.	Kulesra	05.01.2022	399000	399000
Total			9086766	9,166,766
R.O. Bijnor				
14.	Guniapur	31.12.2012	4385100	4385100
15.	Khaspura	14.09.2015	1000000	1000000
Total			5385100	5385100
R.O. Balrampur				
16.	Pipra	16.10.2015	0	389343
17.	Chamroopur (Khundarey)	29.01.2016	0	3489745
18.	Utraula Gramin	24.01.2022	0	0
Total			0	3879088
R.O. Gonda				
19.	Khargupur	22.07.2000	3958157	3958157
20.	Itiathok	21.02.2019	580542	580542
21.	Maskanwa	11.09.2009	0	0
Total			4538699	4538699
R.O. Jhansi				
22.	Gandhigar-Ka-Tapra	23.02.1999	8,800	8,800
23.	Baghera	03.09.2019	964339	964339
Total			973,139	973,139
R.O. Budaun				
24.	Guladiya	02.09.1997	296275	296275
25.	Civil lines	10.05.2003	2,400	2,400
26.	Zarif Nagar	24.10.2018	10120600	10120600
27.	Zarif Nagar	31.07.2019	0	0
Total			10,419,275	10,419,275
R.O. Moradabad				
28.	Town Hall	20.10.2007	0	0
29.	Akka Dilari	20.05.2016	0	0
30.	Moondha Pandey	08.04.2009	32,000	32,000
Total			32,000	32,000
R.O. Thakurdwara				
31.	Thakurdwara	27.10.1997	488980	488980
32.	Barkheda Chak	15.04.2017	412200	412200
33.	Dulhapur	28.08.2019	0	0
34.	Sainta Khera	23.09.2020	17569327	17684327
Total			18470507	18585507
R.O. Amroha				
35.	Lodhipur Rajput	23.05.2005	0	0
36.	Umri Kalan	02.03.2005	0	0
37.	Paigambarpur	17.10.2017	500	500
38.	Kaali Bakri	23.11.2017	4198140	4198140
39.	Jamna Khas	27.11.2017	4297760	4297760



	Total		8496400	8496400
R.O. Rampur				
40.	Punjab Nagar	27.01.2004	9004285	9004285
41.	Mubarakpur	10.07.2009	130000	130000
	Total		9134285	9134285
R.O. Alipur Chopla				
42.	MS Hasanpur	13.11.2017	176774383	176774383
43.	Chapna	11.04.2018	1002428	1002428
	Total		177776811	177776811
R.O. Sambhal				
44.	Panwasa	12.07.2021	0	0
45.	Rustumpur Niyawali/Tanda Kothi	01.10.2021	0	0
	Total		0	0
H.O. Accounts				
46.	H.O. Accounts	01.07.2021	0	0
	Total		0	0
A	Total Fraud		24,48,70,426	24,89,44,514

B. Theft/Dacoity as on 31.03.2022

S. No.	Name of Branch / E.C	Sol Id	Date of detection	Outstanding as on 31.03.2022	Provision held as on 31.03.2022
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	Dohari	9123	11.11.2013	324000	324000
	Total			1324000	1324000
R.O. Balrampur					
8	Maharaj Ganj Kashipur	9091	03.05.2008	177475	177475
	Total			177475	177475
R.O. JHANSI					
9	ISKIL	9407	24.09.2007	158000	158000
	Total			158000	158000
R.O. BIJNOR					
10	RASHIDPUR GARI	9294	17.04.2017	62159	62159
11	SAINDWAR	9567	17.07.2017	12526	12526
	Total			74685	74685
R.O. Budaun					
12	NOORPUR PINONI	9339	--	100	100
13	KAULHAI	9331	--	100	100
	Total			200	200
R.O. Moradabad					
14	H P Chhirawali	8421	02.05.1997	5000	5000
15	Fatehpur Vishnoi	8408	25.05.1998	500000	500000
	Total			505000	505000
R.O Amroha					
16	Moondha Khera	8610	07.01.1991	18000	5000
17	Manola	8662	30.10.1992	155000	155000



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18	Kankar Sarai	8624	18.10.2012	215557	215557
19	Umri Kalan	8655	31.12.1996	10000	10000
	Total			398557	398557
R.O Thakurdwara					
20	Budhanpur Aliganj	8913	04.12.1999	131741	131741
21	Chaukhandi	8926	16.03.1999	200000	200000
22	M P Khem	8917	11.06.1998	200000	200000
	Total			531741	531741
R.O Sambhal					
23	Asalatpur Jarai	8830	29.09.2015	57500	57500
	Total			57500	57500
R.O Alipur Chopla					
24	Chhapna	8552	02.06.1992	38500	38500
	Total			38500	38500
B	Total Dacoity			4570400	4570400
A+B	Grand Total (Fraud & Dacoity)			24,94,40,826	25,35,14,914

Dacoity cases outstanding as on 31-NNote : As regard Fraud & Dacoity cases outstanding as on 31-03-2022, there were 54 & 24 cases respectively, Amount of Rs. 24,94,40,826/- against these a provision of Rs. 25,35,14,914/- has been made. However a sum of (i) Rs. 80,000 has been provided for an additional provision in respect of an account having KYC issue and freezed at Branch Office Hapur for a cheque collection of Rs.80,000/-, (ii) Rs. 3,89,343/-, (iii) 3489745/- for unauthorized withdrawals & transfer of funds in several accounts at Branch Office Pipra, Khundarey & Chamroopur, apprehended to be contingent liability.

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

(Amt. in Crore.)

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

Type of Borrower	(A) Number of accounts where resolution plan has been implemented under this window	(B) Exposure to accounts mentioned at (A) before implementation of plan	(C) Of (B), aggregate amount of debt that was converted into other securities	(D) Additional funding sanctioned, if any, including between invocation of the plan and implementation	(E) Increase in provisions on account of the implementation of the resolution
Personal Loan	520	10.78	NIL	NIL	NIL
Corporate Persons	22590	195.05	NIL	NIL	NIL
Of which, MSMEs	22590	195.05	NIL	NIL	NIL
Others	9562	419.27	NIL	NIL	NIL
Total	32672	625.10	NIL	NIL	NIL



13.12 Contingent Liabilities: Read with Schedule-12

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

AY	Demand Type	Demand Account	Status 1	Status 2
2017-18	Assessment	₹ 23.70 Cr	Case decided in favor of bank by CIT(A) Meerut.	I T department appeal with ITAT, New Delhi pending

13.13

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

As Per Our Separate Report Of Even Date Attached

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


CA K.K. Shukla
Partner

M.No. 070650

UDIN: 22070650AIRBMN1365


(Deeapk)
Chief Manager


(Upendra Kumar)
General Manager


(Rakesh Kumar Arora)
Chairman


(Surindar Pal Singh)
Director


(Bhuvnesh Kumar)
Director


(Prabhudatta Sahoo)
Director


(Rajendra Singh)
Director


(Pramod Kumar)
Director


(Shiv Shanker)
Director

Place: Moradabad
Date: 09.05.2022



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Statement on CRAR

Bank Name : PRATHAMA UP GRAMIN BANK, MORADABAD
Quarter End Date : 31.03.2022

PART – A : CAPITAL FUNDS AND RISK ASSETS RATIO

		Rs. in lakhs
Sl. No.	Item	Book Value
1	Capital Funds :	
A	Tier I capital elements	
	(a) Paid up share capital	6052.57
	Add. : Share Capital Deposit	0.00
	Less : intangible assets and losses	0.00
	Net Paid-up Capital	6052.57
	(b) Reserves & Surplus	
	1. Statutory Reserves	52203.51
	2. Capital Reserves (see note below)	0.00
	3. Other Reserves	12993.16
	4. Surplus in Profit & Loss A/C*	135871.57
	Total Reserves & Surplus	201068.24
	A - Total Tier I Capital Funds (a+b)	207120.81

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

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

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

B	Tier II capital elements	
	(i) Undisclosed Reserves	0.00
	(ii) Revaluation Reserves	0.00
	(iii) General provisions and loss provisions (Includes General Provision on standard assets) #	21159.71
	(iv) Investment Fluctuation Reserves / Funds	0.00
	(v) Hybrid debt capital instruments	0.00
	(vi) Subordinated debts	0.00
	Total	21159.71
	HEAD ROOM DEDUCTION	0.00
	B - Total Tier II Capital	21159.71
C	Total Capital Fund (A+B)	228280.51
2	Risk Assets :	
	A. Adjusted value of funded risk assets on balance sheet items (tallies with Part-B)	1688480.22
	b. Adjusted value of non-funded and off balance sheet items (tallies with Part-C)	4296.31
	C. Total Risk Weighted Assets(A+B)	1692776.53
3	Percentage of Total capital funds to risk weighted assets[1(C) : 2(C)]	13.49
	Percentage of Tier I capital funds to risk weighted assets[1(A) : 2(C)]	12.24
	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	211902.28	0.00	211902.28		15970.97
1	Cash, Balances with RBI	132047.45	0.00	132047.45	0.00	0.00
2	Balances in current a/c with other Banks	79854.83	0.00	79854.83	20.00	15970.97
3	Claims on Banks	0.00	0.00	0.00	20.00	0.00
II	Investments	762338.33	4496.34	757841.99		38926.63
1	Investment in Government Securities	740317.41	852.34	739465.07	2.50	18486.63
2	Investment in Other approved securities guaranteed by Central / State Govt - NABARD TwiB	0.00	0	0.00	2.50	0.00
3	Investments in other securities where payment of interest and repayment of principal are guaranteed by central Govt. (It will include Indira/kisan vikas patra and investment in bonds where payment of interest and principal is guaranteed by Central Govt/State Govt.)	0.00	0.00	0.00	2.50	0.00
4	Investment in Other Securities where payment of interest and repayment of principal are guaranteed by State Govt. (If, the same has become NPA, it will attract 102.50% risk weight and therefore include under all other investment at x below.)	0.00	0.00	0.00	2.50	0.00
5	Investment in Other Approved securities where payment of interest and repayment of principal is not guaranteed by Central / State Govt.	0.00	0.00	0.00	22.50	0.00
6	Investment in Govt. guaranteed securities of government undertakings which do not form part of the approved market borrowing Programme.	0.00	0.00	0.00	22.50	0.00
7	Claims on commercial banks.	0.00	0.00	0.00	22.50	0.00
8	Investments in securities which are guaranteed by banks as to payment of interest and repayment of principal	0.00	0.00	0.00	22.50	0.00
9	Investments in bonds issued by public financial institutions for their Tier II capital	0.00	0.00	0.00	102.50	0.00
10	All other investments including investments in securities issued by Public Financial institutions (Mutual Funds Shares & Bonds)	13,294.67	1332.38	11962.29	102.50	12261.35
11	Direct investment in equity shares, convertible bonds, debentures and units of equity oriented mutual funds including those exempted from Capital Market Exposure	8726.25	2311.62	6414.63	127.50	8178.65
12	All Other Investments*	0.00	0.00	0.00	102.50	0.00

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

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

(a) advances collateralised by cash margins or deposits,

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

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

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



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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	1,734,030.00	113678.85	1620351.15		1524965.45
1	Loans and advances guaranteed by GOI	0.00	0.00	0.00	0.00	0.00
2	Loans guaranteed by State Governments	0.00	0.00	0.00	0.00	0.00
3	State Government guaranteed loan which has become a non performing asset	0.00	0.00	0.00	100.00	0.00
4	Loans granted to PSU of GOI	0.00	0.00	0.00	100.00	0.00
5	Loans granted to PSU of State Govt.	0.00	0.00	0.00	100.00	0.00
6	Others including PFIs	1571649.29	113678.85	1457970.44	100.00	1457970.44
7.1	For the purpose of credit exposure, bills purchased/ discounted/negotiated under LC (where payment to the beneficiary is not under reserve) is treated as an exposure on the LC issuing bank and assigned risk weight as is normally applicable to inter-bank exposures	0.00	0.00	0.00	20.00	0.00
7.2	Bills negotiated under LCs under reserve*, bills purchased/ discounted/ negotiated without LCs, will be reckoned as exposure on the borrower constituent. Accordingly, the exposure will attract a risk weight appropriate to the borrower					
a	Government	0.00	0.00	0.00	0.00	0.00
b	Banks	0.00	0.00	0.00	20.00	0.00
c	Others	0.00	0.00	0.00	100.00	0.00
8	Micro and Small Enterprises (MSE) Advances Guaranteed by Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) up to the guaranteed portion. (Banks may assign zero risk weight for the guaranteed portion. Outstanding balance in excess of the guaranteed portion would attract a risk-weight as appropriate to the counter-party)	10,394.73	0.00	10394.73	0.00	0.00
9.1	Housing Loan to individuals - Category of Loan					
a	Up to Rs 20 lakh (LTV Ratio - 90%)	52169.36	0.00	52169.36	50.00	26084.68
b	Above Rs 20 lakh and up to Rs 75 lakh (LTV Ratio - 80%)	9881.02	0.00	9881.02	50.00	4940.51
c	Above Rs. 75 lakh (LTV Ratio - 75%)	113.36	0.00	113.36	75.00	85.02
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	30404.04	0.00	30404.04	100.00	30404.04
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	0.00	0.00	0.00	100.00	0.00
13	Loans extended against primary/ collateral security of shares/debentures	0.00	0.00	0.00	125.00	0.00
14	Advances covered by DICGC/ ECGC (The risk weight of 50% should be limited to the amount guaranteed and not the entire outstanding balance in the accounts. In other words, the outstanding in excess of the amount guaranteed, will carry 100% risk weight.)	0.00	0.00	0.00	50.00	0.00
15	Advances for term deposits, life policies, NSC, IVPs, and KVPs where adequate margin is available	32,014.41	0.00	32014.41	0.00	0.00
16	Loans and Advances granted by RRBs to their staff	27,403.79	0.00	27403.79	20.00	5480.76
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	156379.72	0.00	156379.72		108617.18
i	Premises, Furniture and fixtures	4809.48	0.00	4809.48	100.00	4809.48
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)	10364.77	0.00	10364.77	0.00	0.00



iii	Income tax deducted at source (net of provision}}	0.00	0.00	0.00	0.00	0.00
iv	Advance tax paid (net of provision}}	37397.77	0.00	37397.77	0.00	0.00
v	All Other assets	103,807.70	0.00	103807.70	100.00	103807.70
	TOTAL	2864650.33	118175.19	2746475.14		1688480.22

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



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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
Guarantees- Financial	Others	0.00	0.00	0.00	100.00	100.00	0.00
Total Guarantees Financial		0.00	0.00	0.00			0.00
Guarantees- Others	Govt.	0.00	0.00	0.00	50.00	0.00	0.00
Guarantees- Others	Banks	0.00	0.00	0.00	50.00	20.00	0.00
Guarantees- Others	Others	462.97	0.00	462.97	50.00	100.00	231.49
Total Guarantees- Others		462.97	0.00	462.97			231.49
Acceptance and Endorsements	Govt.	0.00	0.00	0.00	100.00	0.00	0.00
Acceptance and Endorsements	Banks	8471.15	0.00	8471.15	100.00	20.00	1694.23
Acceptance and Endorsements	Others	0.00	0.00	0.00	100.00	100.00	0.00
Total Acceptance and Endorsements		8471.15	0.00	8471.15			1694.23
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.	Govt.	0.00	0.00	0.00	50.00	0.00	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.	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/ 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.		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 contingent items (e.g.warranties and standby/L/Cs related to particular transactions) / Note issuance facilities and revolving underwriting facilities / Other commitments (e.g.. formal standby facilities and credit lines) with an original maturity of over one year.	Banks	0.00	0.00	0.00	50.00	20.00	0.00
Certain transaction -related contingent items (e.g.warranties and standby/L/Cs related to particular transactions) / Note issuance facilities and revolving underwriting facilities / Other commitments (e.g.. formal standby facilities and credit lines) with an original maturity of over one year.	Others	0.00	0.00	0.00	50.00	100.00	0.00
Total 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.		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 selfliquidating 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 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).	Banks	0.00	0.00	0.00	20.00	20.00	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 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



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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).		0.00	0.00	0.00			0.00
Others	Govt.	171.89	0.00	171.89	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		171.89	0.00	171.89			0.00
Total Contingent Exposure		9106.01	0.00	9106.01			1925.72
Claims against bank not acknowledged as debt		2370.59	0.00	2370.59	100.00	100.00	2370.59
Total of Part C		11476.60		11476.60			4296.31

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

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

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

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

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

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

Rs. in lakhs

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

(CA K.K. Shukla)
Partner (M.No. 070650)

(Deepak)
Chief Manager

(Upendra Kumar)
General Manager

(Rakesh Kumar Arora)
Chairman



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