



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

(A Govt. of India Undertaking)

(प्रवर्तक : **५** पंजाब नैशनल बैंक)

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

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चतुर्थीय वार्षिक प्रतिवेदन

**ANNUAL
REPORT**



हमारे प्रेरणा स्रोत

Our Source of Inspiration



श्री अतुल कुमार गोयल

प्रबंध निदेशक एवं मुख्य कार्यकारी अधिकारी, पंजाब नेशनल बैंक

Shri Atul Kumar Goyal

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



श्री विजय दुबे

कार्यकारी निदेशक, पंजाब नेशनल बैंक

Shri Vijay Dube

Executive Director, Punjab National Bank



श्री कल्याण कुमार

कार्यकारी निदेशक, पंजाब नेशनल बैंक

Shri Kalyan Kumar

Executive Director, Punjab National Bank



श्री विनोद कुमार

कार्यकारी निदेशक, पंजाब नेशनल बैंक

Shri Vinod Kumar

Executive Director, Punjab National Bank



श्री एम. परमाशिवम

कार्यकारी निदेशक, पंजाब नेशनल बैंक

Shri M. Paramasivam

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

2022 - 23

31 मार्च 2023 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 2023**

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@prathamabank.com, वेबसाइट/Website : www.prathamaupbank.com



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

निदेशक मण्डल

श्री राकेश कुमार अरोड़ा
अध्यक्ष

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

श्री उदय चंद्रा
उप महाप्रबन्धक,
आर.आर.बी सेल, पी.एन.बी, दिल्ली

डॉ नंदिनी घोष
उप महाप्रबन्धक,
नाबार्ड, लखनऊ

श्री भुवनेश कुमार
सहायक महाप्रबन्धक,
भारतीय रिजर्व बैंक, लखनऊ

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

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. Uday Chandra
Dy. General Manager,
RRB Cell, PNB, Delhi

Dr. Nandini Ghose
Dy. General Manager,
NABARD, Lucknow

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

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

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

निदेशक मण्डल



श्री राकेश कुमार अरोड़ा

अध्यक्ष



श्री सुरिन्दर पाल सिंह

अंचल प्रबन्धक, पंजाब नैशनल बैंक
अंचल, मेरठ



श्री उदय चंद्रा

उप महाप्रबन्धक,
आर.आर.बी. सेल, पी.एन.बी., दिल्ली



डॉ० नंदिनी घोष

उप महाप्रबन्धक,
नाबार्ड, लखनऊ



श्री भुवनेश कुमार

सहायक महाप्रबन्धक,
भारतीय रिजर्व बैंक, लखनऊ



श्री प्रमोद कुमार

संयुक्त निदेशक,
डी.आई.एफ. लखनऊ



श्री शिव शंकर

उप-निदेशक
डी.आई.एफ., लखनऊ



महाप्रबन्धक गण



श्री जय प्रकाश अग्रवाल
महाप्रबन्धक



श्री उपेन्द्र कुमार
महाप्रबन्धक



श्री दिनेश पाठक
महाप्रबन्धक



श्री रबीन्द्र प्रसाद सिंह
महाप्रबन्धक (सतर्कता विभाग)



श्री किशोर चिलाना
महाप्रबन्धक

क्षेत्रीय प्रबन्धक गण



श्री संजय कुमार गंधर्व
वरिष्ठ क्षेत्रीय प्रबन्धक, गोण्डा



श्री गोविंद सिंह रावत
वरिष्ठ क्षेत्रीय प्रबन्धक, मुरादाबाद



श्री मुकेश कुमार गुप्ता
वरिष्ठ क्षेत्रीय प्रबन्धक, झाँसी



श्री राजेन्द्र सिंह
वरिष्ठ क्षेत्रीय प्रबन्धक, बिजनौर



श्री संतोष कुमार झा
क्षेत्रीय प्रबन्धक, अलीपुर चौपला



श्री संजय जौहरी
क्षेत्रीय प्रबन्धक, बदायूँ



श्री राजीव कुमार विश्नोई
क्षेत्रीय प्रबन्धक, रामपुर



श्री प्रदीप खुराना
क्षेत्रीय प्रबन्धक, मुजफ्फरनगर



श्री पंकज भटनागर
क्षेत्रीय प्रबन्धक, ठाकुरद्वारा



श्री अरूण प्रकाश गुप्ता
क्षेत्रीय प्रबन्धक, सम्भल



श्री संजय कुमार गर्ग
क्षेत्रीय प्रबन्धक, गाजियाबाद



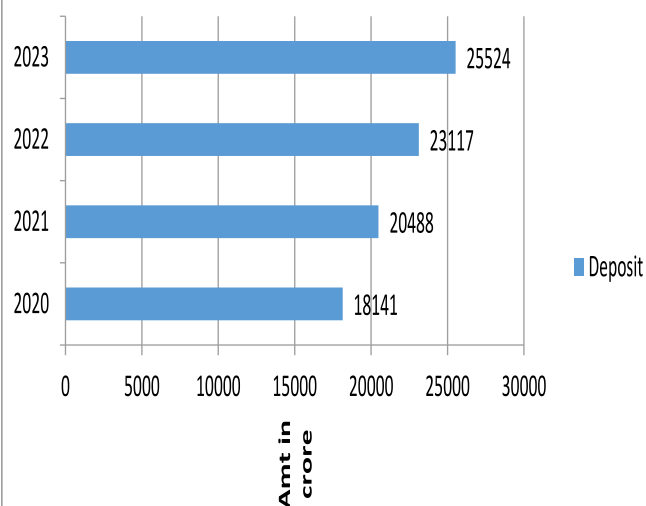
श्री अनुज कुमार मांगलिक
क्षेत्रीय प्रबन्धक, अमरोहा



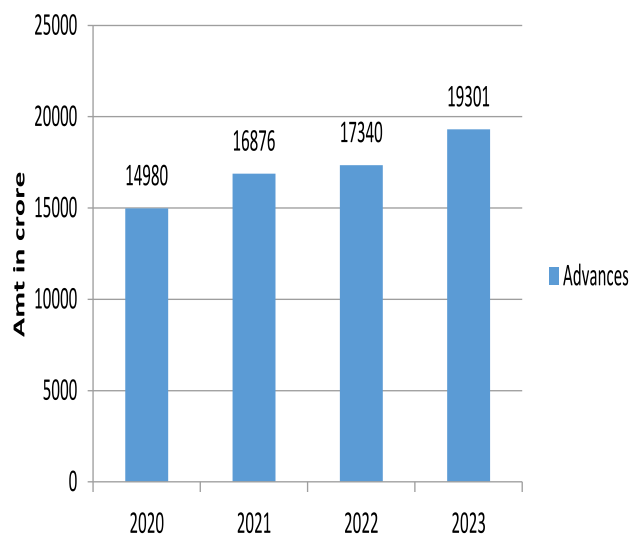
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क्षेत्रीय प्रबन्धक, बलरामपुर



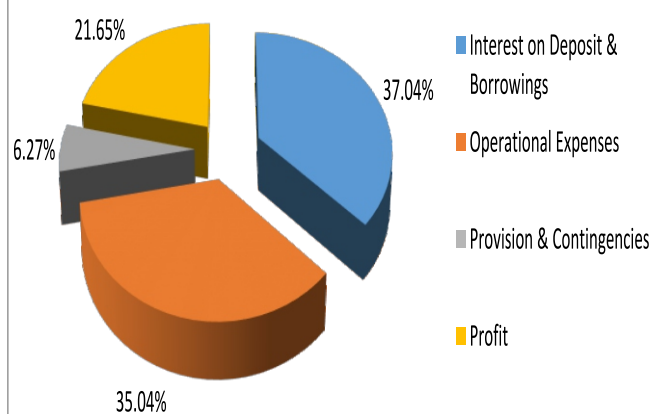
Deposit Growth



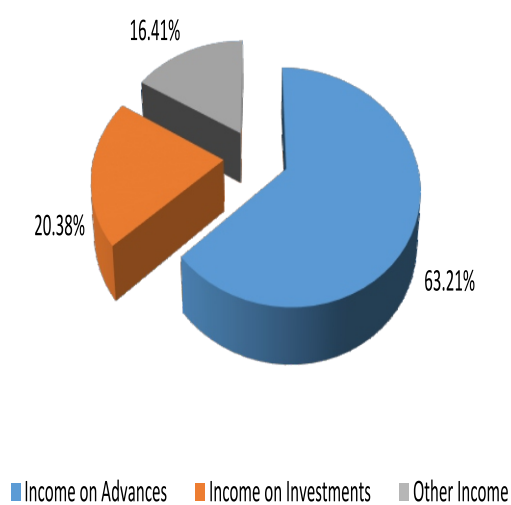
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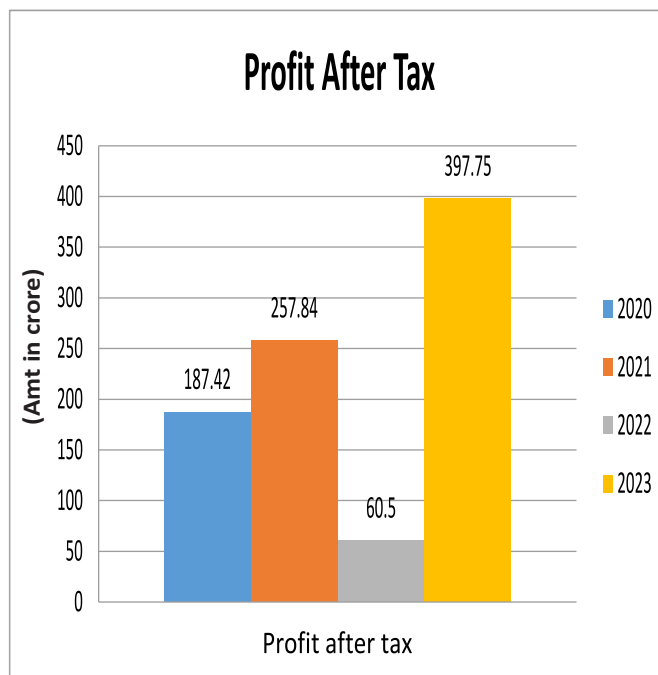
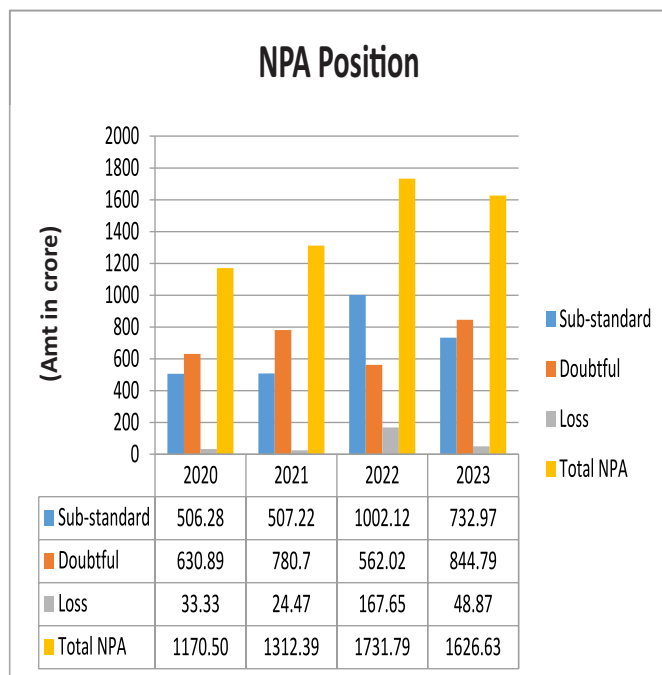
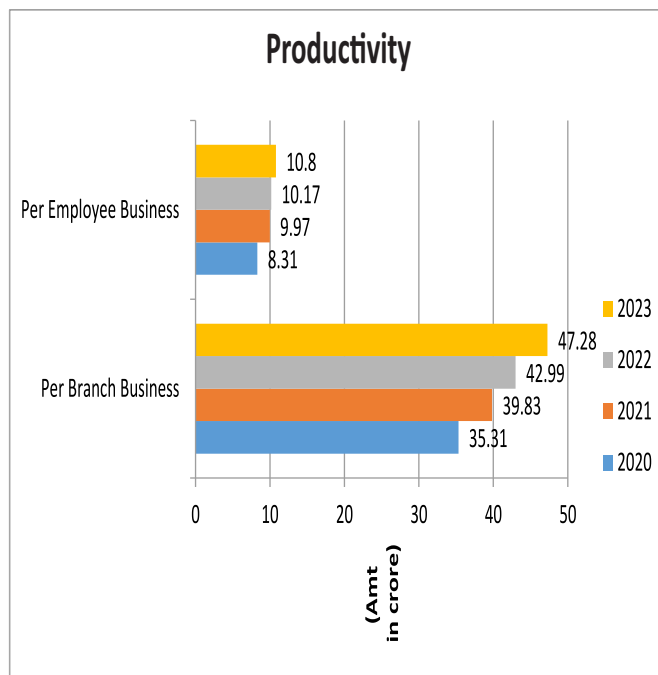
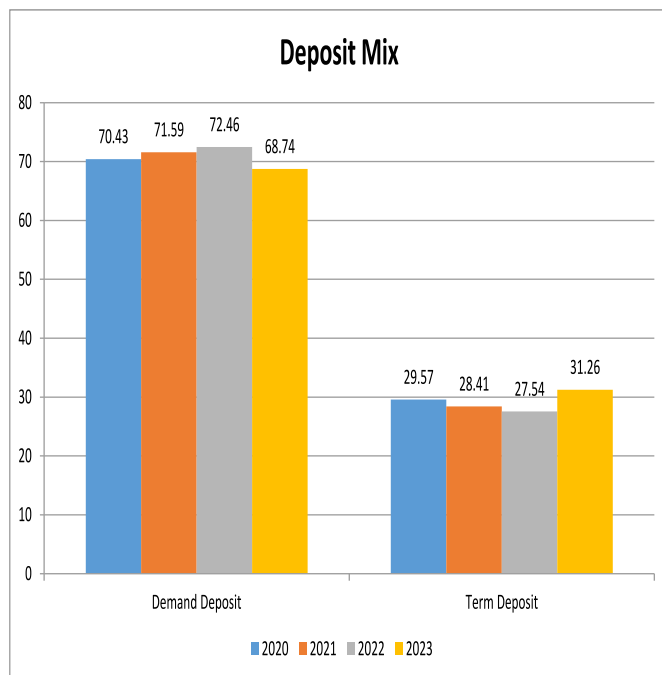


Expenditure & Profit



Income







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

साँविधिक लेखापरीक्षक / Statutory Auditors

केन्द्रीय अंकेक्षक

मै. वी. पी. अदित्य एण्ड कम्पनी, कानपुर

Central Auditor

M/s V.P. Aditya & Co. Kanpur

शाखा लेखा परीक्षक

मै. पी. के. चंद एण्ड कम्पनी
 मै. ए. ए. आर. एण्ड कम्पनी
 मै. रेशमा एण्ड कम्पनी
 मै. गुप्ता एस. एस. के. एण्ड एसोसिएट्स
 मै. सोढ़ी सिंघल और जैन
 मै. डब्ल्यू. डी. के. एण्ड एसोसिएट्स
 मै. पी. के. माहेश्वरी एण्ड कम्पनी
 मै. राहुल सुनीत जैन एण्ड एसोसिएट्स
 मै. संजीव एस. गुप्ता एण्ड एसोसिएट्स
 मै. गुप्ता संजीव एण्ड एसोसिएट्स
 मै. अग्रवाल पवन एण्ड एसोसिएट्स
 मै. आर. के. सहगल एण्ड कम्पनी
 मै. यू. एन. मोदी एण्ड कम्पनी
 मै. कपिल खन्ना एण्ड एसोसिएट्स
 मै. ए. के. जे. एण्ड एसोसिएट्स
 मै. अग्रवाल सेठ एण्ड कम्पनी
 मै. अमित वी. गुप्ता एण्ड एसोसिएट्स
 मै. ए. एस. एन. एण्ड एसोसिएट्स
 मै. शरद मंगल एण्ड कम्पनी
 मै. पीयूष मिश्रा एण्ड कम्पनी
 मै. दीपक एस. एन. गोयल एण्ड एसोसिएट्स
 मै. जैन बोथरा एण्ड कम्पनी
 मै. मनीष शशांक एण्ड कम्पनी
 मै. मनीष राकेश एण्ड कम्पनी
 मै. मित्तल निर्भय एण्ड कम्पनी
 मै. राकेश बिकाश एण्ड कम्पनी
 मै. नितिन कुमार अग्रवाल एण्ड कम्पनी
 मै. आर. बी. गभावाला एण्ड कम्पनी
 मै. जैन वार्ष्णेय एण्ड कम्पनी
 मै. मनोज शोभित एण्ड एसोसिएट्स
 मै. श्री कुमार एण्ड एसोसिएट्स
 मै. आलोक शर्मा एण्ड कम्पनी
 मै. राकेश राजेश एण्ड कम्पनी
 मै. सिंह और नागयाच

Branch Auditors

M/s P. K. Chand & Co.
 M/s A. A. R. & Co.
 M/s Reshma & 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.
 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



मै. प्रबोध पटोदिया एण्ड कम्पनी
मै. ललित के. शाह एण्ड कम्पनी
मै. नितिन कुमार अग्रवाल एण्ड एसोसिएट्स
मै. सी. वी. एम. एण्ड एसोसिएट्स
मै. जे. ए. एम. ए. के. एण्ड एसोसिएट्स
मै. ए. एस. एण्ड कम्पनी
मै. ए. आनंद एण्ड कम्पनी
मै. राकेश के. एण्ड कम्पनी
मै. शर्मा राजीव एण्ड कम्पनी
मै. राज कुमार गुप्ता एण्ड एसोसिएट्स

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.
M/s Sharma Rajeev & Co.
M/s Raj Kumar Gupta & Associates

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
ऐक्सिस बैंक
पंजाब एण्ड सिंध बैंक
बैंक ऑफ बड़ौदा
पंजाब ग्रामीण बैंक
सर्व हरियाणा ग्रामीण बैंक
आंध्र प्रदेश ग्रामीण विकास 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
Punjab & Sindh Bank
Bank of Baroda
Punjab Gramin Bank
Sarva Haryana Gramin Bank
Andhra Pradesh Grameena Vikas Bank



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प्रशासनिक स्वरूप / ADMINISTRATIVE SET-UP

स्थिति यथा 31.03.2023

as on 31.03.2023

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 संजय गुप्ता Sh. Sanjay Gupta	सामान्य प्रशासन विभाग General Administration Department
श्री योगेन्द्र सिंह यादव Sh. Yogendra Singh Yadav	स्टाफ अध्ययन केन्द्र Staff Learning Centre
श्री राजेश चन्द्र भारद्वाज Sh. Rajesh Chandra Bhardwaj	निरीक्षण विभाग, Inspection Department.
श्री अमिताभ वर्मा Sh. Amitabh Verma	निरीक्षण एवं नियंत्रण विभाग, Inspection & Control Department.



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

श्री अनिल कुमार
Sh. Anil Kumar

योजना एवं विकास विभाग एवं मार्केटिंग विभाग
Planning & Development Department &
Marketing Department

श्री राज कुमार द्विवेदी
Sh. Raj Kumar Dwivedi

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 राम आसरे
Sh. Ram Asrey

वसूली एवं एस0 एम0 ए0 विभाग
Recovery & SMA Department

श्री अर्चित रस्तौगी
Sh. Archit Rastogi

अध्यक्षीय सचिवालय
Chairman Secretariat

श्री मलय श्रीवास्तव
Sh. Malay Srivastava

विधि विभाग
Law Department



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 81 हरिद्वार 01 कुल 82	जनपद मेरठ 15 गाजियाबाद 11 हापुड 17 गौतमबुद्ध नगर 14 बागपत 09 बुलन्दशहर 14 कुल 80	जनपद मुजफ्फरनगर 40 शामली 15 सहारनपुर 17 कुल 72	जनपद गोण्डा 92 कुल 92	जनपद बलरामपुर 66 कुल 66	जनपद बदायूँ 61 सम्भल 10 कुल 71	जनपद झाँसी 48 ललितपुर 32 कुल 80

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

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



क्षेत्रीय कार्यालय
REGIONAL OFFICE

क्षेत्रीय प्रबन्धक

Regional Manager

श्री संजय कुमार गंधर्व
Sh. Sanjay Kumar Gandherv

श्री गोविंद सिंह रावत
Sh. Govind Singh Rawat

श्री मुकेश कुमार गुप्ता
Sh. Mukesh Kumar Gupta

श्री राजेन्द्र सिंह
Sh. Rajendra Singh

श्री संतोष कुमार झा
Sh. Santosh Kumar Jha

श्री संजय जौहरी
Sh. Sanjay Johri

श्री राजीव कुमार विश्‍नोई
Sh. Rajeev Kumar Vishnoi

श्री प्रदीप खुराना
Sh. Pradeep Khurana

श्री पंकज भटनागर
Sh. Pankaj Bhatnagar

श्री अरुण प्रकाश गुप्ता
Sh. Arun Prakash Gupta

श्री संजय कुमार गर्ग
Sh. Sanjay Kumar Garg

श्री अनुज कुमार मांगलिक
Sh. Anuj Kumar Manglik

श्री अनुज कुमार यादव
Sh. Anuj Kumar Yadav

क्षेत्र

Region

गोण्डा
Gonda

मुरादाबाद
Moradabad

झाँसी
Jhansi

बिजनौर
Bijnor

अलीपुर चौपला
Alipur Chopla

बदायूँ
Budaun

रामपुर
Rampur

मुजफ्फरनगर
Muzaffarnagar

ठाकुरद्वारा
Thakurdwara

सम्भल
Sambhal

गाजियाबाद
Ghaziabad

अमरोहा
Amroha

बलरामपुर
Balrampur



क्षेत्रीय कार्यालयानुसार स्थिति यथा 31.03.2023
Regional Office-wise Position as on 31.03.2023

(राशि हजारों में)

(Amount in thousand)

क्र०सं० S.No.	क्षेत्रीय कार्यालय/ Regional Office	शाखायें Branches	कार्मिक Staff	जमा Deposits	ऋण Advances	कुल व्यवसाय Total Business	बैंक व्यवसाय में हिस्सा % Share in Bank
1	अलीपुर चोपला/Alipur chopla	66	283	14667795	14704811	29372606	6.55
2	अमरोहा /Amroha	73	322	21727556	16447387	38174943	8.52
3	बलरामपुर / Balrampur	66	240	16365574	10788142	27153716	6.06
4	बिजनौर / Bijnor	82	337	25159456	15837419	40996875	9.15
5	बदायूँ / Budaun	71	302	16188896	19143186	35332082	7.88
6	गाजियाबाद / Ghaziabad	80	322	20868474	11706513	32574987	7.27
7	गोण्डा / Gonda	92	395	26121131	19761464	45882595	10.24
8	झाँसी / Jhansi	80	344	23428904	21203979	44632883	9.96
9	मुरादाबाद /Moradabad	64	353	29382511	14945841	44328352	9.89
10	मुजफ्फरनगर / Muzaffarnagar	72	294	18679252	10702937	29382189	6.55
11	रामपुर /Rampur	71	279	10725272	13786171	24511443	5.47
12	संभल /Sambhal	76	280	16830790	14418897	31249687	6.97
13	ठाकुरद्वारा /Thakurdwara	63	248	15091665	9560038	24651703	5.50
	Total	956	4151	255237276	193006874	448244150	100.00

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

**इसमें प्रधान कार्यालय के 152 स्टाफ शामिल है / It includes 152 Staff of Head Office



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

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

(राशि हजारों में)

(Amount in thousand)

क्र.स. Sr.No.	विवरण/Particulars	31.03.2023	31.03.2022	31.03.2021
A	प्रमुख प्रगति सूचक/ Key Performance Indicators			
1	कार्यक्षेत्र जनपद/No. of Districts Covered	20	20	20
2	शाखाओं की संख्या/No.of Branches'	956	949	946
	सामान्य बैंकिंग शाखाएँ/General Banking Branches	948	941	938
	क) ग्रामीण/ I) Rural	709	705	702
	ख) अर्द्धशहरी/ B) Semi Urban	161	159	159
	ग) शहरी/ C) Urban	64	63	63
	घ) महानगरीय/ D) Metropolitan	14	14	14
	सेवा शाखाएँ/Service Branches	7	7	7
	क) अर्द्धशहरी/ A) Semi Urban	2	2	2
	ख) शहरी/ B) Urban	5	5	5
3	कुल कर्मचारी (प्रायोजक बैंक से प्रतिनियुक्त को छोड़कर)/ Total Staff (Excluding Deputed from Sponsor Bank)	4151	3979	3746
	क) उपरोक्त में से अधिकारी/ A) Of which officers	2475	2288	2075
4	जमा राशियाँ/Deposits	255237276	231166453	204877417
	% वृद्धि/ % Growth	10.41	12.83	12.94
5	पुनर्वित्त अवशेष/Refinance Outstanding	13246093	10581241	17581635
	% वृद्धि/ % Growth	25.18	-39.81	-0.28
6	कुल ऋण एवं अग्रिम (बकाया राशि)/ Gross Loans & Advances (O/S amt.)	193006874	173403895	168762647
	% वृद्धि/ % Growth	11.30	2.75	12.66
	बिन्दु सं० 6 में शामिल प्राथमिकता क्षेत्र को ऋण/ Of 6 Above, Loans to Priority Sector	172147470	160027059	158858964
	बिन्दु सं० 6 में शामिल अनुसूचित जाति/जनजाति/पिछड़ी जाति को ऋण/ Of 6 Above, Loans to SC/ST/OBC	61129651	54736316	52354794
	बिन्दु सं० 6 में शामिल छोटे, सीमान्त कृषक व कृषक मजदूरों को ऋण/ Of 6 Above, Loans to SF/MF/AL	127227778	113734500	111931700
	बिन्दु सं० 6 में शामिल अल्पसंख्यकों को ऋण/ Of 6 Above, Loans to Minorities	40037795	37632000	32429800



क्रम संख्या Sr.No.	विवरण / Particulars	31.03.2023	31.03.2022	31.03.2021
7	ऋण-जमा अनुपात / C.D.Ratio	75.62	75.01	82.37
8	निवेश अवशेष / Investment Outstanding	96563121	83132328	76155743
	% वृद्धि / % Growth	+16.16	+9.16	+16.63
	एस0एल0आर0 निवेश / SLR Investment	72308033	73846607	51381756
	नॉन एस0एल0आर0 निवेश / Non-SLR Investment	24255088	9285721	24773987
B	औसत / Average			
9	औसत जमा राशियाँ / Average Deposits	223460852	204535308	193142168
	% वृद्धि / % Growth	9.25	5.90	15.42
10	औसत पुनर्वित्त / Average Refinance	11048040	12613767	20088215
	% वृद्धि / % Growth	-12.41	-37.21	11.85
11	औसत ऋण एवं अग्रिम / Average Gross Loans & Advances	170281507	161403850	159279106
	% वृद्धि / % Growth	5.50	1.33	18.16
12	औसत निवेश / Average Investments	70680407	61463432	49867853
	% वृद्धि / % Growth	15.00%	23.25%	23.63
13	औसत कार्यकारी कोष / Average Working Funds	268654535	247675204	239011717
C	वर्ष के अन्तर्गत वितरित ऋण / Loans disbursement during the year			
14	कुल वितरित ऋण / Total Loans disbursement	145103636	107894200	106388600
	% वृद्धि / % Growth	34.49	1.41	-9.59
	बिन्दु सं.14 में शामिल प्राथमिकता क्षेत्र को ऋण / Of 14 Above, Loans to P. S.	126473462	100836100	100747700
	बिन्दु सं.14 में शामिल अनुसूचित जाति / जनजाति / पिछड़ी जाति को ऋण / Of 14 Above, Loans to SC/ST/OBC	45823728	34057836	33259383
	बिन्दु सं.14 में शामिल छोटे, सीमान्त कृषक व कृषक मजदूरों को ऋण / Of 14 Above, Loans to SF/MF/AL.	92943400	81259000	67627385



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क्रम संख्या Sr.No.	विवरण/Particulars	31.03.2023	31.03.2022	31.03.2021
	बिन्दु सं.14 में शामिल अल्पसंख्यकों को ऋण/ Of 14 Above, Loans to Minorities	31414937	21441100	21169659
D	उत्पादकता/ Productivity			
15	प्रति शाखा / Per Branch	472831	429936	398337
16	प्रति कर्मचारी / Per Staff	107985	101676	99744
E	वसूली प्रगति/ Recovery Performance			
17	कुल / Total	June-22	June-21	June-20
	मॉग / Demand	123739610	102467115	80878525
	वसूली / Recovery	96548688	79780059	63563349
	अतिदेय / Overdues	27190922	22687056	17315176
	% वसूली (जून स्थिति) / Recovery % (June Position)	78.03	77.86	78.59
18	कृषि क्षेत्र / Farm Sector	June -22	June -21	June -20
	मॉग / Demand	99380807	83989091	63558287
	वसूली / Recovery	77149986	66018275	49599862
	अतिदेय / Overdues	22230821	17970816	13958425
	% वसूली(जून स्थिति) / Recovery % (June Position)	77.63	78.60	78.03
19	गैर कृषि क्षेत्र / Non Farm Sector	June -22	June -21	June -20
	मॉग / Demand	24358803	18478024	17320238
	वसूली / Recovery	19398702	13761784	13963487
	अतिदेय / Overdues	4960101	4716240	3356751
	% वसूली (जून स्थिति) / Recovery % (June Poistion)	79.64	74.48	80.61
F	परिसम्पत्तियों का वर्गीकरण/ Assets Classification			
20	क) मानक / A) Standard	176740585	156086019	152707180
	ख) अवमानक / B) Sub Standard	7329659	10021152	6240578
	ग) संदिग्ध / C) Doubtful	8447894	5620247	9526953
	घ) हानि / D) Loss	488736	1676476	287933
	योग / Total	193006874	173403894	168762647
21	मानक ऋणों का कुल ऋणों के सापेक्ष % /	91.57	90.01	90.48



क्रम संख्या Sr.No.	विवरण / Particulars	31.03.2023	31.03.2022	31.03.2021
	Std. Assets as % to Total Loan & Advances			
G	लाभप्रदत्ता का विश्लेषण / Profitability Analysis			
22	कुल भुगतान किया गया ब्याज / Total Interest paid	9131586	8170761	8602510
	क) जमा राशियाँ / A) Deposits	8487533	7629829	7308656
	ख) उधारों / B) Borrowings	644053	540932	1293854
23	स्थापना व्यय / Establishment Exp.	6705983	4605592	6546800
24	अन्य संचालन व्यय / Other Operating Expenses	1931045	1715000	2076920
25	वर्ष के अन्तर्गत किये प्रावधान / Provisions made during the year	4763927	8430377	5225427
	क) एनपीए के विरुद्ध / A) Against NPAs	600000	4445000	1100000
	ख) अन्य प्रावधान / B) Other Provisions	4163927	3985377	4125427
26	कुल प्राप्त ब्याज / Total Interest Received	21579511	17098451	20173440
	क) ऋण एवं अग्रिम / A) Loans & Advances	15582278	11943195	15295329
	ख) प्रवर्तक बैंक / अन्य बैंकों के चालू खातों पर / B) Current A/c with Sponsor Bank / Other Banks	593204	481218	1185563
	ग) एसएलआर निवेश / C) SLR Investments	4864138	4004055	3249503
	घ) गैर एसएलआर निवेश / D) Non-SLR Investments	135992	398739	286404
	ड) अन्य ब्याज / Other Interest	403899	271244	152310
27	विविध आय / Misc. Income	3070831	2742865	2751186
28	लाभ / हानि (कर के बाद) /	3977490	604963	2578396
H	अन्य सूचनाएँ / Other Informations			
29	अंशपूँजी जमा राशि / Share Capital Deposit Amt.	0	0	0
30	कुल प्रावधान / Cumulative Provision	11694502	11726195	10613947
	क) एनपीए के विरुद्ध / A) Against NPAs	9055602	11314839	10202591
	(क) में से अमूर्त आस्तियों, फ्राड आदि के विरुद्ध / Out of (A) Against intangible Assets, Frauds etc.	248348	248945	250832
31	मान्यता समाप्त ब्याज / Interest De-recognised			
	क) वर्ष के दौरान / A) During the year	2237273	9945176	361861
	ख) संचित / B) Cumulative	13708088	11529993	2931687
32	वर्ष के दौरान अपलिखित ऋण / Loans Technical Written off during the year			
	क) खातों की संख्या / A) No. of A/Cs	34482	51394	0
	ख) राशि / B) Amount	2505554	3002738	0
33	संचित कोष / Reserves	24084314	20106824	19306549



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

अधिकतम व्यवसाय वाली 25 शाखायें यथा 31.03.2023
25 Branches with Maximum Business as on 31.03.2023

(राशि हजारों में)

(Amount in thousand)

क्र० सं० S.No.	शाखा Branch	क्षेत्र Region	जमा Deposits	अग्रिम Advances	कुल व्यवसाय Total Business
1	RAMGANGA VIHAR	MORADABAD	3553379	676798	4230177
2	ASMOLI	SAMBHAL	1066186	1288854	2355040
3	MAJHOLA LINE PAR	MORADABAD	1906391	357105	2263496
4	RAJNAGAR	GHAZIABAD	1377027	691786	2068813
5	MORADABAD MAIN	MORADABAD	1412862	534071	1946934
6	SAMBHAL	SAMBHAL	1267860	623582	1891442
7	BHAGWATI GANJ	BALRAMPUR	1414102	413341	1827443
8	BIJNOR	BIJNOR	1359590	441399	1800989
9	BANGLA GAON	MORADABAD	1516368	208545	1724913
10	PAYANTI KALAN	AMROHA	594676	1039964	1634641
11	CIVIL LINES	BUDAUN	1272731	343896	1616627
12	MANEKJURI	AMROHA	1181178	429747	1610925
13	LALITPUR (MAIN)	JHANSI	1070476	534907	1605382
14	CHANDPUR	BIJNOR	1000391	601607	1601998
15	GWALIOR ROAD	JHANSI	762455	834445	1596900
16	MEERUT MAIN	GHAZIABAD	1178864	370424	1549288
17	AMROHA	AMROHA	1162157	364201	1526357
18	GAROTHA	JHANSI	555310	955490	1510800
19	MUZAFFARNAGER GC	MUZ.NAGAR	1273458	233588	1507047
20	BALRAMPUR	BALRAMPUR	1024178	415788	1439966
21	MORA MUSTEHKAM	MORADABAD	557638	874597	1432235
22	BULANDSHAHR	GHAZIABAD	870390	557134	1427525
23	MADAWARA	JHANSI	453143	957348	1410490
24	HARTHALA	MORADABAD	1155309	216230	1371540
25	MILAK	RAMPUR	456061	912022	1368083



निदेशक मण्डल का प्रतिवेदन 2022-23

प्रथमा यू0पी0 ग्रामीण बैंक का निदेशक मण्डल क्षेत्रीय ग्रामीण बैंक अधिनियम 1976 की धारा 20 के क्रम में 31 मार्च 2023 को समाप्त हुए वित्तीय वर्ष हेतु बैंक के चतुर्थ वार्षिक प्रतिवेदन और अंकित तुलनपत्र, लाभ-हानि खाता तथा अंकितकों 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 यू0पी0 ग्रामीण बैंक के समामेलन पश्चात् पंजाब नेशनल बैंक द्वारा प्रवर्तित प्रथमा यू0पी0 ग्रामीण बैंक अस्तित्व में आया, जिसका प्रधान कार्यालय, मुरादाबाद में है। बैंक का कार्यक्षेत्र 20 जनपदों में फैला हुआ है। उत्तर प्रदेश राज्य के 19 जनपदों क्रमशः मुरादाबाद, अमरोहा, रामपुर, मेरठ, गाजियाबाद, बुलन्दशहर, गौतमबुद्धनगर, बिजनौर, मुजफ्फरनगर, सहारनपुर, बागपत, झांसी, ललितपुर, बदायूँ, गोण्डा, बलरामपुर, हापुड, शामली एवं सम्भल में तथा एक शाखा उत्तराखण्ड राज्य के लालढांग (जनपद हरिद्वार) में है।

2. शाखा संजाल :

चालू वित्तीय वर्ष के अन्त में हमारे बैंक की कुल 949 बैंकिंग शाखायें (948 पूर्ण शाखाएँ एवं 01 अति सूक्ष्म शाखा) है। शाखातन्त्र में 14 मेट्रोपालिटन, 64 शहरी, 164 अर्द्धशहरी एवं 707 ग्रामीण शाखायें शामिल हैं।

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

Directors' Report 2022-23

In terms of Sec. 20 of the RRB Act 1976, the Board of Directors of Prathama UP Gramin Bank has pleasure in presenting the Fourth Annual Report, audited balance sheet and profit & loss A/C for the year ended 31st March 2023 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 949 Banking Branches comprising of 948 Full Fledged branches & 01 Ultra Small Branch in our Bank. Branch network includes 14 metropolitan, 64 urban, 164 semi-urban and 707 rural Branches.

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



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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 चोपला / R.O. Alipur Chopla					
अमरोहा / Amroha	0	0	13	53	66
उप योग / Sub Total	0	0	13	53	66
क्षेत्र 02 अमरोहा / R.O. Amroha					
अमरोहा / Amroha	0	6	5	37	48
मुरादाबाद / Moradabad	0	0	2	14	16
संभल / Sambhal	0	0	0	9	9
उप योग / Sub Total	0	6	7	60	73
क्षेत्र 03 बलरामपुर / R.O. Balrampur					
बलरामपुर / Balrampur	0	0	6	60	66
उप योग / Sub Total	0	0	6	60	66
क्षेत्र 04 बदायूँ / R.O. Budaun					
बदायूँ / Budaun	0	3	15	43	61
संभल / Sambhal	0	0	1	9	10
उप योग / Sub Total	0	3	16	52	71
क्षेत्र 05 बिजनौर / R.O. Bijnor					
बिजनौर / Bijnor	0	0	22	59	81
हरिद्वार / Haridwar	0	0	0	1	1
उप योग / Sub Total	0	0	22	60	82



क्षेत्र 0 का 0 गाजियाबाद / R.O. Ghaziabad					
मेरठ / Meerut	8	0	3	4	15
गाजियाबाद / Ghaziabad	6	1	1	3	11
हापुड / Hapur	0	1	2	14	17
बुलन्दशहर / Bulandshahar	0	4	2	8	14
गौतमबुद्धनगर / G.B. Nagar	0	0	4	10	14
बागपत / Baghpat	0	1	1	7	9
उप योग / Sub Total	14	7	13	46	80
क्षेत्र 0 का 0 गोण्डा / R.O. Gonda					
गोण्डा / Gonda	0	4	15	73	92
उप योग / Sub Total	0	4	15	73	92
क्षेत्र 0 का 0 झाँसी / R.O. Jhansi					
झाँसी / Jhansi	0	9	12	27	48
ललितपुर / Lalitpur	0	5	2	25	32
उप योग / Sub Total	0	14	14	52	80
क्षेत्र 0 का 0 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 0 का 0 मुजफ्फरनगर / R.O. Muzaffarnagar					
मुजफ्फरनगर / Muzaffar Nagar	0	4	14	22	40
शामली / Shamli	0	2	3	10	15
सहारनपुर / Saharanpur	0	3	8	6	17
उप योग / Sub Total	0	9	25	38	72



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क्षेत्र 01 रामपुर / R.O. Rampur					
रामपुर / Rampur	0	4	10	57	71
उप योग / Sub Total	0	4	10	57	71
क्षेत्र 02 संभल / R.O. Sambhal					
मुरादाबाद / Moradabad	0	0	1	8	9
संभल / Sambhal	0	5	6	56	67
उप योग / Sub Total	0	5	7	64	76
क्षेत्र 03 ठाकुरद्वारा / R.O. Thakurdwara					
मुरादाबाद / Moradabad	0	0	7	46	53
रामपुर / Rampur	0	0	2	8	10
उप योग / Sub Total	0	0	9	54	63
महायोग / Grand Total	14	69	163	710	956*

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

31.03.2023 को पदधारितानुसार वर्गीकृत शाखाओं का विवरण सारणी संख्या 02 में निम्न प्रकार है :-

Details of branches categorized incumbency-wise as on 31.03.2023 is given in Table No. 02. :-

सारणी सं. 02 / Table No. 02

शाखाएँ / Branches	संख्या / Number
श्रेणी-I / Scale - I	221
श्रेणी-II / Scale - II	265
श्रेणी-III / Scale - III	400
श्रेणी-IV / Scale - IV	60
श्रेणी-V / Scale - V	2
योग / Total	948

3. अंशपूँजी :

दिनांक 31.03.2023 को बैंक की प्राधिकृत अंशपूँजी ₹ 2000 करोड़, जो कि ₹ 10 प्रत्येक के 200 करोड़ अंशों में विभक्त है। बैंक की अभिदत्त चुकता अंश पूँजी ₹ 60.53 करोड़ है जो कि क्रमशः केन्द्र सरकार (50%), प्रवर्तक बैंक (35%) (पंजाब नेशनल बैंक) तथा उत्तर प्रदेश सरकार (15%) द्वारा प्रदत्त है।
(सारणी संख्या 03)

3. Share Capital :

As on 31.03.2023, 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
अंशपूंजी का अनुपात (%) / Ratio of Share Capital (%)	50%	35%	15%	100%
अंशपूंजी / Share Capital (in amt)	302629	211840	90788	605257

4. जमाराशियाँ :

वर्ष के दौरान कुल जमाराशियाँ 10.41% की दर से रु. 240708 लाख की वृद्धि के साथ गत वर्ष की रु. 2311665 लाख से बढ़कर रु. 2552373 लाख हो गयीं हैं।

कोर जमायें गत वर्ष (31.03.22) रु0 2309856 लाख के सापेक्ष इस वर्ष (31.03.23) में रु0 2443794 लाख के स्तर पर रही। जिसमें गत वर्ष 12.94% वृद्धि के सापेक्ष 05.80% की वृद्धि दर्ज की गयी।

प्राइम जमायें गत वर्ष (31.03.22) रु0 1675104 लाख के सापेक्ष इस वर्ष (31.03.23) में रु0 1754397 लाख के स्तर पर रही। जिसमें गत वर्ष 14.19% वृद्धि के सापेक्ष 04.73% की वृद्धि दर्ज की गयी।

कम लागत वाली जमाओं का हिस्सा 31.03.2023 को 68.74% है। (सारणी सं. 04)

4. Deposits :

Total deposits increased from Rs. 2311665 lacs to Rs. 2552373 lacs during the year with a growth of Rs. 240708 lacs at the rate of 10.41%.

Core Deposit increased from Rs. 2309856 lacs (31.03.22) to Rs. 2443794 lacs (31.03.23) showing growth of 05.80% as against 12.94% previous year.

CASA increased from Rs. 1675104 lacs (31.03.22) to Rs. 1754397 lacs (31.03.23) showing growth of 04.73% as against 14.19% previous year.

The share of low cost deposits is 68.74% as on 31.03.2023. (Table No. 04)

सारणी सं. 04 / Table No. 04

(राशि हजारों में)

(Amount in thousand)

जमा का स्वरूप / Nature of Deposit	31.03.2023			31.03.2022		
	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.	71282	4851172	01.90	116325	13080993	05.66
बचत जमा / Saving Dep.	11215781	170588575	66.84	10785382	154429449	66.80
सावधि जमा / Term Dep.	333938	79797529	31.26	295640	63656011	27.54
योग / Total	11621001	255237276	100	11197347	231166453	100

वर्ष के अन्त में प्रति शाखा जमाराशियाँ रु. 2690 लाख हैं।
प्रति कर्मचारी जमाराशियाँ रु. 615 लाख हो गयी है।
(सारणी सं. 05)

Per branch deposit is Rs. 2690 lacs at end of the year.
Per employee deposits is Rs. 615 lacs.
(Table No.05)



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सारणी सं. 05 / Table No. 05

(राशि हजारों में)

(Amount in thousand)

		31.03.23	31.03.22
प्रति शाखा जमा	Per Branch Deposit	268954	245400
प्रति कार्मिक जमा	Per Employee Deposit	61488	58097

5- पुनर्वित्त :

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

इस वर्ष के दौरान बैंक द्वारा एस.टी. (एस.ए.ओ.) के अन्तर्गत रु. 80000.00 लाख का तथा एस.टी. (ए.एस.ए.ओ.) के अन्तर्गत रु. 20000.00 लाख का पुनर्वित्त नाबार्ड से प्राप्त किया गया है तथा मध्य कालीन योजना के अन्तर्गत 31.03.2023 को अवशेष राशि रु. 32431.59 लाख की है।

संस्थानुसार पुनर्वित्त राशि का विवरण सारणी सं० 06 में दिया गया है।

5. Refinance :

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

During the year bank has availed refinance of Rs. 80000.00 lacs under ST (SAO) and Rs. 20000.00 lakh under ST (ASAO) from NABARD and outstanding as on 31.03.2023 under Medium Term Scheme is Rs. 32431.59 lacs.

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

(राशि हजारों में)

सारणी सं. 06 / Table No. 06

(Amount in thousand)

संस्था / Institution	दिनांक 31.03.22 को अवशेष/ Balance as on 31.03.22	स्वीकृत सीमा 2022-23 / Sanctioned Limit 2022-23	प्राप्त पुनर्वित्त 2022-23 / Refinance Availed 2022-23	2022-23 में किया गया पुनर्भुगतान / Repayment during 2022-23	दिनांक 31.03.23 को अवशेष / Balance as on 31.03.23
1. राष्ट्रीय बैंक / National Bank					
— अल्पकालीन मौ०कृ०प० / Short Term S.A.O.	2000000	8000000	8000000	2000000	8000000
— अतिरिक्त अल्पकालीन मौ०कृ०प० / Addl. Short Term S.A.O.	3000000	4500000	2000000	3000000	2000000
— अल्पकालीन मौ०कृ०प० (0) / Short Term S.A.O. (O)	-	0	0	0	-
— मध्यकालीन योजनागत / Medium Term Schematic	5576465	-	189469	2522776	3243159
उप-योग / Sub Total	10576466	12500000	10189469	7522776	13243159
2. राष्ट्रीय आवास बैंक / National Housing Bank					
— मध्यकालीन योजनागत / Medium Term Schematic	-	-	-	-	-
3. नैशनल सफाई कर्मचारी फाइनेन्स डेवलपमेन्ट कॉरपोरेशन / NSKFDC					



4. नेशनल बैंकवर्ड क्लास फाइनेंसियल डेवलपमेन्ट कारपोरेशन / NBCFDC					
	464	-	-	155	309
5. नेशनल शेड्यूल कास्ट फाइनेंसियल डेवलपमेन्ट कारपोरेशन / (NSFDC)					
	0	-	0	0	0
6. नेशनल विकलांग फाइनेंसियल डेवलपमेन्ट कारपोरेशन / (NHFDC)					
	4311	40000	40000	41686	2625
योग / Total	10581241	12540000	10229500	7564617	13246092

- वर्ष के दौरान पुनर्वित्त का भुगतान बिना किसी विलम्ब या त्रुटि के देय तिथियों पर किया गया है।
- वर्ष के दौरान रु. 5259.42 लाख की राशि ब्याज के रूप में भुगतान की गयी तथा पुनर्वित्त की औसत लागत 4.73% हैं।
- The repayment of refinance has been made on due dates without any delay or default during the year.
- During the year, a sum of Rs. 5259.42 lacs has been paid as interest, average cost of refinance is 4.73%

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

बैंक ने अपनी जमाओं को डी.आई.सी.जी.सी. से बीमित करवाया है और वर्ष के दौरान रु 3159.55 लाख प्रीमियम के रूप में भुगतान किया है।

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

The bank has got insured its deposits with DICGC and has paid Rs. 3159.55 lacs as premium during the year.

7. नकदी तथा बैंक शेष :

वर्ष 2022-23 के दौरान औसत जमाओं के सापेक्ष औसत रखी गयी नकदी 0.79% हैं, जो कि 2021-22 में 0.96% थी। (सारणी सं. 07)

7. Cash & Bank Balances:

Average cash holding vis-a-vis average deposits is 0.79% during 2022-23 as compared to 0.96% during 2021-22. (Table No. 07).

सारणी सं. 07 / Table No. 07

(राशि हजारों में)

(Amount in thousand)

विवरण / Particulars	31.03.23	31.03.22
रोकड़ बकाया (वर्षान्त में) / Cash in hand (as on year end)	1850623	2140484
वार्षिक औसत / Yearly Average	1765291	1956690
औसत जमाओं के सापेक्ष औसत नकदी % / Average Cash as % to Average Deposits	0.79	0.96

बैंक को आरबीआई के साथ (मुख्यतः सी.आर.आर. 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)



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सारणी सं. 08 / Table No. 08

(राशि हजारों में)

(Amount in thousand)

.. के साथ चालू खाते / Current A/cs with	शेष Balance	
	31.03.23	31.03.22
भारतीय रिजर्व बैंक / Reserve Bank of India	10247246	8714454
प्रवर्तक एवं अन्य व्यवसायिक बैंक / Sponsor and other commercial Banks	487606	753658

8. निवेश :

बैंक ने निदेशक मंडल द्वारा अनुमोदित अपनी निवेश नीति के अनुसार निवेश किए हैं। मार्च 2023 को बैंक का कुल निवेश रु. 745048.99 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 2023 are Rs. 745048.99 lacs.

सांविधिक तरल अनुपात (एस.एल.आर) को बनाए रखने के लिए किए गए मार्च 2023 को बैंक का कुल निवेश रु. 723080.33 लाख है।

The investments made to maintain Statutory Liquidity Ratio (SLR) as on Mar 2023 is Rs. 723080.33 lacs.

दि. 31.03.2023 को गैर एस.एल.आर. निवेश रु. 21968.66 लाख (बैंकों के साथ रु. 242550.88 लाख की सावधि जमाओं सहित) रहा।

As on 31.03.2023 Non-SLR investments remained Rs. 21968.66 lacs (Including FDRs with banks of Rs. 242550.88 lacs).

बैंक की कुल आय में निवेश से प्राप्त आय का हिस्सा 23.28% है।

The share of income from investment out of total income of the bank is 23.28%.

बैंक की पूंजी पर आगम की दर 16.11% हैं।
(सारणी सं. 09)

The Return on Equity (ROE) of bank is 16.11%.
(Table No.09)

(राशि हजारों में)

सारणी सं. 09 / Table No. 09

(Amount in thousand)

विवरण / Particulars	31.03.23	31.03.22
एसएलआर निवेश / SLR Investments	72308033	73846607
गैर एसएलआर निवेश / Non-SLR Investments	2196866	2053896
योग / Total	74504899	75900503
अनुमोदित प्रतिभूतियों / Approved Securities	-	-
अन्य प्रतिभूतियों एवं बैंक की सावधि जमाशायियों / Other Securities and Fixed Deposit with Banks	22058222	7231825
एसएलआर निवेश पर अर्जित आय / Income earned on SLR Investments	4887716	4108331
गैर एसएलआर निवेश पर अर्जित आय / Income earned on Non-SLR Investments	135992	398739



एसएलआर/गैर एसएलआर प्रतिभूतियों के विक्रय पर आय/लाभ / Income/Profit on sale of SLR & Non SLR Securities (Included in mis.inc.)	150916	215028
औसत आगम/ Average Yield on - -एसएलआर/गैर एसएलआर निवेशों पर आगम (विक्रय पर आय/लाभ सहित)/ Yield on Investment (Including trading income/profit) - जमाओ पर आगम / Yield on Deposits (FDRs)	7.29% 5.19%	7.51% 4.83%

9. ऋण एवं अग्रिम

बैंक का ऋण अवशेष 11.30% से बढ़कर रु.1930068.74 लाख के स्तर पर पहुँच गया है। बैंक कृषकों को उत्पादन ऋण में शामिल किसान क्रेडिट कार्ड (केसीसी) जो बैंक के कुल ऋण का 75.25% है, के माध्यम से वित्त पोषण जारी रखे हुए है।

बैंक के द्वारा विभिन्न प्रकार के ऋण वितरित करने हेतु प्रयास किए जा रहे हैं। इस वित्तीय वर्ष में सूक्ष्म लघु एवं मध्यम एवं रिटेल मियादी ऋण को वितरित करने पर जोर दिया गया है। वित्तीय वर्ष 2022-23 में कुल बैंक ऋण बकाया का सूक्ष्म लघु एवं मध्यम क्षेत्र में 7.54% व रिटेल मियादी ऋण में 10.97% है।

प्राथमिकता क्षेत्रों को अग्रिम के अन्तर्गत कुल ऋण बकाया का 89.19% है।

बैंक द्वारा कमजोर वर्गों को हमेशा प्राथमिकता दी गयी है। दिनांक 31.03.23 को कमजोर वर्ग के ऋणों में आवश्यक स्तर 15% के सापेक्ष 66.50% 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 89.19% है।

बैंक का ऋण जमा अनुपात 75.62% है। (सारणी सं.10)

9. Loans and Advances :

The credit outstanding of the bank increased by 11.30% reaching a level of Rs. 1930068.74 lacs. The bank continues to finance farmers through production credit including Kisan Credit Cards (KCC) which constitutes 75.25% of total credit of the bank.

Bank is giving more thrust to diversify the credit portfolio. During the year more emphasis was given to Retail loans and MSME Loans. FY 2022-23, the outstanding of Retail loans is 10.97% and MSME is 7.54% respectively of total advances.

The advance under 'Priority Sector' is to the level of 89.19% of the total advances.

Bank is always given preferences to finance weaker sections. As on 31.03.23 advances to Weaker Sections has reached at 66.50% 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 89.19% after IBPC & PSLC transaction.

The Credit Deposit (CD) Ratio of the bank is 75.62% (Table No.10)



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सारणी सं. 10 / Table No. 10

(राशि हजारों में)

(Amount in thousand)

विवरण / Particulars		31.03.23	31.03.22
कुल ऋण (अवशेष) / Total Loans (O/S)		193006874	173403895
इनमें से / Out of which			
1.	प्राथमिकता क्षेत्र ऋण / Priority Sector Loans		
	फसली ऋण / Crop Loan	145229223	131803284
	मध्यावधि कृषि ऋण / Medium Term Ag. Loans	6358408	8123869
	ग्रामीण दस्तकार एवं सेवाओं हेतु ऋण / Loans for Rural Artisan & Services	14543483	18183093
	अन्य प्राथमिकता क्षेत्र ऋण / Other Priority Sector Loans	6016356	1916813
	कुल प्राथमिकता क्षेत्र ऋण / Total Priority Sector Loans*	172147470	160027059
2.	गैर प्राथमिकता क्षेत्र ऋण / Non-Priority Sector Loans	20859404	13376835
3.	कमजोर वर्ग को ऋण / Loans to Weaker Sector	128368401	114451600
4.	एससी/एसटी/ओबीसी को ऋण / Loans to SC/ST/OBC	61129651	54736316
5.	अल्पसंख्यकों को ऋण / Loans to Minorities	40037795	37632000
6.	लघु/सीमान्त/खेतीहर मजदूरों को ऋण / Loans to SF/MF/AL	127227778	113734500
7.	कुल ऋण में प्राथमिकता क्षेत्र ऋण का अंश / Share of Priority Sector Loans to Total Loans	89.19	92.29
8.	कुल प्राथमिकता क्षेत्र ऋणों में कमजोर वर्ग के ऋणों का अंश / Share of Weaker Section Loans to total P.S Loans	73.90	71.52
9.	कुल ऋणों में कमजोर वर्ग के ऋणों का अंश / Share of Weaker Section Loans to total advances	66.50	66.00
10.	ऋण जमा अनुपात / CD Ratio	75.62	75.01

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

10. आय अभिज्ञान एवं आस्तियों का वर्गीकरण 10. Income Recognition and Assets मानदण्ड : Classification Norms :

(अ) आस्तियों का वर्गीकरण :

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

(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. 31.03.23	प्रावधान/ Provision 31.03.23	राशि / Amt. 31.03.22	प्रावधान/ Provision 31.03.22
मानक आस्तियों / Standard Assets	176740585	641400	156086019	411356
अवमानक आस्तियों / Sub-Standard Assets	7329659	742365	10021152	4018116
संदिग्ध आस्तियों / Doubtful Assets	8447894	7824501	5620247	5620247
हानि आस्तियों / Loss Assets	488736	488736	1676476	1676476
कुल ऋण / Total Assets	193006874	9697002	173403895	11726195

कुल अवशेष ऋण में मानक आस्तियों 91.57% हैं।

The standard Assets form 91.57% of the total advances.

सारणी सं. 12 / Table No. 12

(राशि हजारों में)

(Amount in thousand)

मानक आस्तियों (0.25% से 0.40%) / Standard Assets (0.25% to 0.40%)	अवमानक आस्तियों का 15% / 15% of Sub- Standard Assets	संदिग्ध आस्तियों का 25% / 25% of Doubtful Assets	संदिग्ध आस्तियों का 40% / 40% of Doubtful Assets	संदिग्ध आस्तियों का 100% / 100% of Doubtful Assets	हानि आस्तियों के सापेक्ष 100% /100% Against Loss Assets	कुल / Total
641400	742365	7824501			488736	9697002

नियमानुसार पी.सी.आर. बनाये रखने हेतु बैंक द्वारा रु. 90556.02 लाख का प्रावधान किया गया है।

To maintain PCR (Provision Coverage Ratio) as per norms, Bank has provision of Rs 90556.02 lacs.

ब) अनर्जक आस्तियाँ-मान्यता समाप्त आय (ब्याज):

B) NPAs: De-Recognised Income (Interest):

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

Recovery position of DI during previous & current year is as under :-



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सारणी सं. 13 / Table No. 13

(राशि हजारों में)

(Amount in thousand)

मान्यता समाप्त आय(ब्याज) / De - Recognised Income (Interest) :	2022-23	2021-22
वर्ष के आरम्भ में मान्यता समाप्त आय / De-recognised income at the beginning of the year	11529993	2931687
वर्ष के दौरान वसूली एवं वापसी / Recovery & Reversal during the year	2229026	1346870
वर्ष के दौरान वृद्धि / Addition during the year	4407121	9945176
वर्षान्त पर मान्यता समाप्त आय / De-recognised income at the end of the year	13708088	11529993

(स) अनर्जक आस्तियों का प्रबन्धन :

बैंक की अनर्जक आस्तियों रु. 162662.89 लाख के स्तर पर हैं। बैंक की सकल अनर्जक आस्तियों दिनांक 31-03-2022 को 9.99% की तुलना में दिनांक 31-03-2023 का 8.43 % है। तथा शुद्ध अनर्जक आस्तियों 31-03-2022 को 3.92% हैं।
 (सारणी सं. 14)

(C) NPA Management :

NPA level of the Bank is Rs. 162662.89 lacs. The gross NPAs of the Bank as on 31.03.2023 stood at 8.43% against 9.99% as on 31.03.2022 and Net NPAs stood at 3.92% as on 31.03.2023. (Table No.14)

सारणी सं. 14 / Table No. 14

(राशि हजारों में)

(Amount in thousand)

अनर्जक आस्तियों / NPAs	31.03.23	31.03.22
वर्ष के आरम्भ में अनर्जक आस्तियों / NPAs at the beginning of the year	17317875	13123778
वर्ष के दौरान अनर्जक आस्तियों में कमी / Reduction against NPAs during the year	11566848	12510972
वर्ष के दौरान अनर्जक आस्तियों में वृद्धि / Addition to NPAs during the year	10515262	16705069
वर्षान्त पर अनर्जक आस्तियों / NPAs at the end of the year	16266289	17317875
वर्षान्त पर अनर्जक आस्तियों के विरुद्ध प्रावधान / Provision against NPAs at the end of the year	9055602	11314839
वर्षान्त पर शुद्ध अनर्जक आस्तियों / Net NPAs at the end of the year	7210687	6003036
शुद्ध ऋणों में शुद्ध अनर्जक आस्तियों का भाग / Net NPAs as a proportion of Net Advances	3.92%	3.70%

शुद्ध ऋणों की गणना में आई.बी.पी.सी. 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. 1451036.36 लाख हैं। बैंक द्वारा वर्ष 2022-23 के वार्षिक ऋण योजना के लक्ष्य के सापेक्ष 88.75% की प्राप्ति दर्ज की है।

कुल वितरण में प्राथमिकता क्षेत्र तथा कृषि अग्रिम का अंश क्रमशः 87.16% तथा 79.28% है।

11. Loan and Advances (Disbursement) :

The loans and advances disbursed during the year are Rs. 1451036.36 lacs. The Bank has achieved 88.75% the annual action plan budgets for the year 2022-23.

The share of the PS and Agriculture credit in the total disbursement is 87.16% and 79.28% respectively.



वर्गवार व उद्देश्यवार ऋण वितरण का गत वर्ष एवं वर्तमान वर्ष हेतु विवरण सारणी सं० 15 में दिया है। विभिन्न कार्यक्रमों में प्रगति सारणी सं० 16 में दी गयी है:-

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	31.03.23	31.03.22
कुल वितरित ऋण / Total Loan Disbursed	145103636	107894200
इनमें से / Out of which		
प्राथमिकता क्षेत्र ऋण / Priority Sector Loans		
फसली ऋण / Crop Loans	114438500	97687000
मध्यावधि कृषि ऋण / Medium Term Ag. Loans	603700	434300
ग्रामीण दस्तकार एवं सेवाओं हेतु ऋण / Loans for Rural Artisan & Services	10300494	2282738
अन्य प्राथमिकता क्षेत्र ऋण / Other Priority Sector Loans	1130768	432062
कुल प्राथमिकता क्षेत्र ऋण / Total Priority Sector Loans	126473462	100836100
गैर प्राथमिकता क्षेत्र ऋण / Loans to Non Priority Sector	18630174	7058100
कमजोर वर्ग को ऋण / Loans to Weaker Sector	101115405	68668100
एससी/एसटी/ओबीसी को ऋण / Loans to SC/ST/OBC	45823728	34057836
अल्पसंख्यकों को ऋण / Loans to Minorities	31414937	21441100
लघु/सीमान्त कृषक/भूमिहीन कृषक मजदूरों को ऋण / Loans to SF/MF/AL	92943400	81259000



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(राशि हजारों में)

सारणी सं. 16 / Table No. 16

(Amount in thousand)

योजना / Scheme	31.03.2023	
	लक्ष्य (सं) / Target (No.)	प्राप्ति (सं) / Achievements(No.)
खुदरा अग्रिम योजना / Retail Lending Yojna	17700000	21174455
अति सूक्ष्म, सूक्ष्म एवं मध्यम उद्यम / Micro Small & Medium Enterprises(Units)	14500000	14543483
प्रधान मन्त्री मुद्रा योजना / Pardhan Mantri Mudra Yojna (in Amt.)	4200000	3795206

वार्षिक ऋण योजना :

बैंक द्वारा वर्ष 2022-23 के दौरान ए.सी.पी लक्ष्यों रु. 1634950 लाख के सापेक्ष रु. 1451036 लाख का ऋण वितरित किया है। लक्ष्यों के सापेक्ष प्राप्ति 88.75% है।

• Annual Action Plan :

The Bank disbursed loans of Rs. 1451036 Lacs against the ACP target of Rs. 1634950 lacs during 2022-23. The achievement against target is 88.75%.

• समूह ऋण :

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

• Consortium Loan :

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

12. ऋणों की वसूली :

ऋणों की वसूली में सुधार हेतु बैंक द्वारा निरन्तर प्रयास किए गए। अतिदेय खातों के अनुसरण हेतु क्षेत्रों के लिये विशेष रूप से प्रबन्धक नामांकित किये गये। जिसके फलस्वरूप चालू वित्तीय वर्ष 2022-23 के दौरान एनपीए खातों में कुल रु 115668.47 लाख की कमी सम्भव हो सकी। वर्ष 2023-24 में भी बैंक ने यही रणनीति अपनाने का निर्णय लिया है।

12. Recovery of Loans :

Continuous efforts were made by the bank to improve recovery in the advances. Managers were specially deputed in the regions for the follow-up of irregular and NPA accounts. As a result reduction of Total Rs. 115668.47 lakh could be possible in NPA Accounts during current financial year 2022-23. We wish to continue the same strategy during the coming year 2023-24.



सारणी सं. 17 / Table No. 17

(राशि हजारों में)

(Amount in thousand)

I) क्षेत्रवार वसूली की स्थिति / Sector-wise Recovery Position								
विवरण Particulars	30.06.2022				30.06.2021			
	कुल माँग Total Demand	वसूली Recovery	अतिदेय Overdue	वसूली % Recovery %	कुल माँग Total Demand	वसूली Recovery	अतिदेय Overdue	वसूली % Recovery %
कुल ऋण Total Advances	123739610	96548688	27190922	78.03%	102467115	79780059	22687056	77.86
कृषि क्षेत्र Farm Sector	99380807	77149986	22230821	77.63%	83989091	66018275	17970816	78.60
अकृषि क्षेत्र Non Farm Sector	24358803	19398702	4960101	79.64%	18478024	13761784	4716240	74.48
II) 30.06.21 एवं 30.06.22 को अवधिवार अतिदेयों की स्थिति Age-wise Position of Overdues as on 30.06.21 & 30.06.22								
विवरण Particulars				30.06.22		30.06.21		
				राशि / Amount		राशि / Amount		
1 वर्ष से कम / Less than 1 year				10494507		9490710		
1 वर्ष से अधिक 3 वर्ष तक / Over 1 year to 3 years				5352687		4998675		
3 वर्ष से अधिक 5 वर्ष तक / Over 3 years to 5 years				6682972		5044777		
5 वर्ष से अधिक / Over 5 years				4660756		3152894		

13. (अ) ऋणों का अपलेखन :

बैंक द्वारा रु 4622343 लाख की अनर्जक आस्तियों को इस वर्ष तकनीकी अप लिखित 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. 4622343 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	2022-23	2021-22
1.	अपलिखित खातों की संख्या / No. of Technical Written Off A/cs	71351	51394
2.	अपलिखित राशि / Amount Written Off	4622343	3002738



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

बैंक ऋणों/ अनर्जक आस्तियों में समझौता/एकमुश्त समाधान की सम्भावनाओं को तलाशता रहा है। 2022-23 के दौरान 33503 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. 33503 Accounts are covered under this scheme during 2022-23.

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	2022-23	2021-22
1.	समझौता किये गये खातों की संख्या/ No. of Compromised A/cs	33503	21876
2.	वसूली राशि/ Amount Recovered	3555830	1369032

(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 1182 सरफेसी खातों में रु. 9519.23 लाख के अतिरिक्त चालू वर्ष के दौरान बैंक द्वारा 337 खाते जिनकी राशि रु. 3390.16 लाख थी, में सरफेसी अधिनियम के अन्तर्गत कार्यवाही करने के लिए नोटिस जारी किये गये। इसके फलस्वरूप कुल 611 खातों में रु. 6237.01 लाख की वसूली हुयी, इनमें से 368 खाते रु. 3184.60 लाख के वर्ष के दौरान बंद हो गये तथा 243 खाते जिनकी अवशेष राशि रु. 3052.41 लाख थी, मानक श्रेणी में आ गये। वित्तीय वर्ष मार्च 2023 की समाप्ति पर प्रतिभूतिकरण अधिनियम 2002 के अन्तर्गत कुल खाते 908 जिनकी राशि 6672.39 लाख है।

(C) Cases under SARFAESI Act -2002 :

The bank has continued recovery action in eligible NPA accounts under provisions of SARFAESI Act-2002 during current year also. In addition to 1182 SARFAESI accounts outstanding Rs. 9519.24 lakh at the end of previous year, bank took up 337 loan accounts involving amt. of Rs. 3390.16 lakh for action by serving notices under the Act during current year. As a result, an amount of Rs. 6237.01 lakh recovered in total 611 accounts. Out of these, 368 loan accounts involving amt. of Rs. 3184.60 lakh were closed during the year & 243 loan accounts involving Rs. 3052.41 lakh were upgraded in standard category. At the end of financial year Mar 2023 Total Account under SARFAESI ACT 2002 are 908 amounting Rs. 6672.39 Lakh.

14. अर्जित आय :

बैंक ने रु. 155823 लाख एवं रु. 50001 लाख की ब्याज आय क्रमशः ऋणों एवं निवेशों से अर्जित की हैं। विस्तृत स्थिति सारणी सं. 20 में दी गयी हैं।

14. Income Earned :

The Bank has earned interest income of Rs. 155823 lacs and Rs. 50001 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	2022-23	2021-22
आय अर्जित / Income earned			
1.	ऋण / Advances	15582278	11943195
2.	निवेश / Investments	5000130	4402794
	अन्य ब्याज / Other Interest	997103	752462
3.	अन्य आय / Other Income	3070831	2742865
	कुल आय / Total Income	24650342	19841316
	– ऋणों पर आगम (%) / - Yield on Advances	9.15	7.55
	– निवेशों पर आगम (%) / - Yield on Investments	7.29	7.51

15. उपार्जित व्यय :

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

15. Expenditure Incurred :

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

सारणी सं. 21 / Table No. 21

(राशि हजारों में)

(Amount in thousand)

क्र.सं. / Sl. No.	विवरण / Particulars	2022-23	2021-22
1.	जमाओं पर भुगतान ब्याज / Intt. Paid on deposits	8487533	7629829
2.	उधार पर भुगतान ब्याज / Intt. Paid on borrowings	644053	540932
3.	स्थापना व्यय / Establishment Cost	6705983	4605592
4.	अन्य परिचालन व्यय / Other Operating Cost	1931045	1715000
5.	प्रावधान / Provisions	1544238	4445000
	योग / Total	19312852	18936353



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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	31.03.23	31.03.22
	औसत कार्य निधि / Average Working Funds	268654535	247675204
I.	वित्तीय आगम / Financial Return	8.03	6.90
II.	वित्तीय लागत / Financial Cost	3.40	3.30
III.	वित्तीय मार्जिन (I-II) / Financial Margin (I-II)	4.63	3.60
IV.	कार्यशील लागत / Operating Cost	3.21	2.55
V.	विविध आय / Miscellaneous Income	1.14	1.11
VI.	कार्यशील मार्जिन (III-IV+V) / Operating Margin (III-IV+V)	2.56	2.16
VII.	जोखिम लागत / Risk Cost	0.57	1.79
VIII.	शुद्ध मार्जिन (VI-VII) / Net Margin (VI-VII)	1.99	0.37

17. कृषक गोष्ठी / ऋण वितरण शिविर :

बैंक ने हमारे पात्र मौजूदा उधारकर्ताओं को ऐड-ऑन सुविधाओं के माध्यम से अतिरिक्त ऋण सुविधाएं 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 के.सी.सी. सुविधा द्वारा 537255 प्रधानमंत्री किसान सम्मान लाभार्थियों को संतृप्त किया है। खुदरा पोर्टफोलियो को बढ़ा करने के लिए बैंक ने 01.06.2022 से 30.06.2022 तक खुदरा ऋण अभियान शुरू किया है, जहां कुल 1786 ऋण खातों में रु 156.10 करोड़ स्वीकृत किया गया तथा खुदरा एवं एम.एस.एम.ई. अभियान 'विशेष ऋण भागीदारी अभियान' दिनांक 01.09.2022 से 30.09.2022 के अंतर्गत कुल 1004 खातों में 88.21 करोड़ ऋण स्वीकृत किया गया। खुदरा के साथ साथ कृषि ऋण बढ़ाने हेतु बैंक ने दिनांक 15.11.2022 से 31.12.2022 तक मेगा क्रेडिट कैम्प शुरू किया जिसमें बैंक द्वारा 23155 खातों में 712.00 करोड़ ऋण स्वीकृत किया गया।

17. Farmers Meeting/Credit Camp/Special Drive :

Bank has provided the additional credit facilities to our eligible existing borrowers by the way of add-on facilities as part of Atmanirbhar Bharat package, Govt 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 537255 farmers engaged in crop and animal husbandry activities. To enlarge the Retail portfolio bank has launched Retail loan Campaign from 01.06.2022 to 30.06.2022, where bank has sanctioned total 1786 loans accounts amounting to Rs. 156.10 crore. Retail and MSME campaign 'Vishesh Rin Bhagidari Abhiyan' launched from 01.09.2022 to 30.09.2022 in which total 1004 account sanction with amount of 88.21 Crore. For parallel growth in agriculture and retail sector bank has launched Mega Credit campaign from 15.11.2022 to 31.12.2022 in which bank has sanctioned 23155 accounts with amount of 712.00 Crore.



18. कृषकों की आय को दुगना करना :

हमने मार्च 2023 तक कृषि अग्रिमों को 1166.05 करोड़ रुपये (8.33 प्रतिशत) की वृद्धि के साथ 15158.76 करोड़ रुपये के स्तर तक पहुंचा दिया है। 2023 तक किसान की आय को दोगुना करने के बैंक के प्रयासों को देखते हुए 940198 किसानों को लाभान्वित किया गया है। कृषि ऋण का हिस्सा कुल अग्रिम का 78.54 प्रतिशत है।

18. Doubling of Farmer's Income :

We have increased agricultural advances by Rs 1166.05 crore i.e 8.33% to reach the level of Rs 15158.76 crore as on March 2023. In view of the bank's efforts to double the farmers' income by 2023, 940198 farmers have been benefitted. The share of agricultural credit is 78.54% of the total advances.

सारणी सं. 23 / Table No. 23

(राशि हजारों में)

(Amount in thousand)

वर्ष / Year	कृषि ऋण / Agri. Advances
31.03.23 की स्थिति / As on 31.03.23	151587631

19. स्वयं सहायता समूह योजना :

बैंक ने स्वयं सहायता समूहों का वित्त पोषण जारी रखा है। स्वयं सहायता समूहों को वित्त पोषित मुख्य आर्थिक गतिविधियाँ भैंसपालन / सुअरपालन / यातायात / भेड़ बकरी पालन / क्लोथ प्रिंटिंग इत्यादि हैं। बैंक द्वारा अब तक 53046 एस.एच.जी. को राशि रु. 28405 लाख से वित्तपोषित किया 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 53046 SHGs for a sum of Rs. 28405 lacs.

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

The progress of formation / linkage of Self Help Groups as on 31.03.23 are 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 समबद्ध समूह (सं०) / Group Formed & Saving Linked (No.)	12739	98258
2.	ऋण सम्बद्ध समूह (सं०) / Credit Linked Group (No.)	3857	53046
3.	वितरित ऋण (राशि) / Loan Disbursed (Amt.)	489140	2741540



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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 are 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	51.33	75.62
प्राथमिकता क्षेत्र ऋण / Priority Sector Adv.	75	86.43	89.19
कमजोर वर्ग को ऋण / Weaker Sector Adv.	15	49.11	66.50
कृषि/Agriculture	18	28.61	78.54
लघु एवं सीमान्त कृषक/Small and Marginal Farmers	9	11.24	65.92

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

बैंक ने प्रवर्तक बैंक के साथ सहमति ज्ञापन-पत्र हस्ताक्षरित किया था। वित्तीय वर्ष 2022-23 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 2022-23 are given in Table No. 26.

सारणी सं. 26 / Table No. 26

(राशि हजारों में)

(Amount in thousand)

	विवरण Particulars	अपेक्षाएँ / Obligations 2022-23	उपलब्धियाँ / Achievements 2022-23	उपलब्धियाँ % / Achievement %
1.	कुल जमा / Total Deposits	255000000	255237276	100.09
2.	मांग जमा / Demand Deposits	185000000	175439747	94.83
3.	कुल ऋण / Total Advances	191000000	193006874	101.05
4.	प्राथमिकता ऋण / Priority Sector Loan (o/s)	176000000	172147470	97.81
5.	कृषि ऋण / Agriculture Advances (o/s)	155000000	151587631	97.80



	विवरण Particulars	अपेक्षाएँ / Obligations 2022-23	उपलब्धियाँ / Achievements 2022-23	उपलब्धियाँ % / Achievement %
6.	चालू वर्ष में कृषि में वितरित ऋण / Disbursement in Agri. During current year			
	- Accounts	460000	536651	116.66
	- Amount	88000000	115042200	130.73
7.	लाभ कर पूर्व / Profit Before Tax	1800000	5337490	296.53
8.	लाभ कर बाद / Profit After Tax	1250000	3977490	318.20
9.	कुल एनपीए / Gross NPA			
	- Amount	13000000	16266289	125.13
	- %age	6.81	8.43	1.62
10.	ऋण जमा अनुपात / C.D. Ratio (%)	74.90	75.62	0.72
11.	वसूली (%) (जून) / Recovery % (June)	80	78.03	-1.97
12.	चालू वर्ष के दौरान ऋण वितरण / Loan Disbursement	95000000	145103636	152.74
13.	नये स्वयं सहायता समूहों का गठन / Fresh SHGs to be formed	16000	12739	79.62
14.	चालू वर्ष के दौरान स्वयं सहायता समूहों का क्रेडिट लिंकेज / Fresh SHGs to be credit linked during the year	2600	3857	148.35
15.	नये जारी होने वाले केसीसी / Fresh KCC to be issued (No.)	104000	126091	121.24
16.	नये जारी होने वाले जीसीसी / Fresh GCC to be issued (No.)	400	419	104.75
17.	खुलने वाले नो फ्रिल खातों की संख्या / No. of no frill accounts to be opened	380000	460404	121.16
18.	नया एसएमई वित्तपोषण / No. of SME to be financed	24000	13676	56.98
19.	नया ग्रामीण आवास वित्तपोषण / No. of Rural Housing financed	100	8	8
20.	नये कृषकों को वित्तपोषण / No. of new farmers to be financed	110000	130501	118.6373
21.	आय से व्यय का अनुपात / Cost to Income Ratio %	50.00		
22.	प्रति शाखा व्यवसाय / Per Branch Business	460000	472831	102.7893
23.	प्रति कर्मचारी व्यवसाय / Per Employee Business	104000	107985	103.8317
24.	प्रति कर्मचारी लाभ / Per Employee Profit (Rs. In lacs)	3.00	9.58	319.33



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25.	नयी खुलने वाली शाखायें / No. of Branches to be opened	45	7	15.55
26.	12 महीने से अधिक हानि वाली शाखायें / Loss making Branches more than 12 months	0	0	100

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 प्रयोजक बैंक की नीति के आधार पर समवर्ती अंकेक्षण कराने हेतु नीति बनायी गयी है। जो अनियमितताओं एवं त्रुटियों तथा प्रचलित पद्धति प्रणाली एवं नियंत्रण जोखिम के उल्लंघन का पता लगाने की पूर्व चेतावनी सूचक का कार्य करती है। जो धोखाधड़ी जैसे लेन देन से बैंक को बचाती है। राजस्व अंकेक्षण के अन्तर्गत शाखाओं का नियमित निरीक्षण के एक भाग के रूप में आय-व्यय अंकेक्षण किया जाता है। निरीक्षण कार्य करने के लिये बैंक में निरीक्षकों की अपनी एक टीम है। अपने ग्राहकों को जानिए/धनशोधन निवारण के भारतीय रिजर्व बैंक से प्राप्त दिशा-निर्देश लागू किया गया है। सतर्कता संकेत वाले मामले प्रवर्तक बैंक के सतर्कता विभाग को प्रेषित किए गए। रिजर्व बैंक/ नाबार्ड/भारत सरकार के निरीक्षण से सम्बन्धित विभिन्न निर्देशों का अनुपालन सुनिश्चित किया गया। बैंक ने तेरह जनसूचना अधिकारियों व एक केन्द्रीय जनसूचना अधिकारी को नामांकित किया है जो सूचना के अधिकार अधिनियम 2005 के अन्तर्गत प्राप्त प्रार्थनापत्रों को देखते हैं। बैंक द्वारा जनता को सूचना देने में सूचना के अधिकार अधिनियम 2005 के प्रावधानों को महत्व दिया गया है।

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

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



24. अन्तरण मूल्य प्रणाली :

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

25. गैर ब्याज आय :

बैंक ने इस वित्तीय वर्ष में गैर ब्याज आय में रु0 307.08 करोड़ (कुल आय का 12.46%), गत वर्ष रु0 274.28 करोड़ (कुल आय का 13.80%) के सापेक्ष अर्जित किये। बैंक की 106 शाखाओं में लाकर सुविधा उपलब्ध है, जिससे बैंक ने वर्ष के दौरान रु0 129.14 लाख का किराया अर्जित किया। बैंक द्वारा वर्ष 2022-23 के दौरान प्राथमिकता क्षेत्र ऋण प्रमाण पत्र (पी.एस.एल.सी.) से रु0 159.24 करोड़ एवं अन्तः बैंक भागीदारी प्रमाण पत्र (आई.बी.पी.सी.) से रु0 37.44 करोड़ की अतिरिक्त आय प्राप्त की गयी। इसके अतिरिक्त हमने गैर ब्याज आय के अन्तर्गत बीमा व्यवसाय से भी रु. 982.94 लाख अर्जित किये।

अ. प्राथमिकता क्षेत्र ऋण प्रमाण पत्र :

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

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

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. 307.08 cr. (12.46% of total income), previous year Rs. 274.28 cr. (13.80% of total income) from Non interest income. Bank has locker facilities in 106 branches secured Rs. 129.14 Lac as rent of lockers during the year. During FY 2022-23, bank has earned net additional income of Rs. 159.24 Crore by issuance of Priority Sector Lending Certificate and Rs. 37.44 Crore by issuance of Inter Bank Participation Certificate. Besides it, we have also earned non-interest income of Rs. 982.94 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



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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
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बैंक द्वारा अपने कुल ऋणों में से प्राथमिकता ऋणों के पोर्टफोलियो के आंकलन के आधार पर वर्ष 2022-23 के दौरान कुल रु 7950 करोड़ के प्राथमिकता क्षेत्र ऋण प्रमाण पत्र – छोटे व सीमान्त किसान वर्ग में जारी किये गये जिस पर बाजार रुझान के आधार पर बैंक को कुल रु. 162.30 करोड़ की आय प्राप्त हुई ।

बैंक द्वारा अपने कुल ऋणों में से प्राथमिकता ऋणों के पोर्टफोलियो का आंकलन कर रु 1750 करोड़ के प्राथमिकता क्षेत्र ऋण प्रमाण पत्र सामान्य वर्ग में क्रय किये गये । जिस पर बाजार रुझान के आधार पर बैंक को कुल रु. 3.06 करोड़ का भुगतान करना पड़ा ।

इस प्रकार बैंक द्वारा वर्ष के दौरान अपने कुल ऋणों में से प्राथमिकता ऋणों के राष्ट्रीय लक्ष्यों (जो कि कुल ऋणों का 75% है) को प्राप्त करने के पश्चात अतिरिक्त पोर्टफोलियो का सर्वोत्तम प्रयोग करते हुए कुल रु 159.24 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 ।

वर्ष के दौरान बैंक ने आई.बी.पी.सी. सौदे पर 37.44 करोड़ रुपये की शुद्ध गैर ब्याज आय अर्जित की है। 31.03.2023 तक, पंजाब नेशनल बैंक के साथ बकाया आई.बी.पी.सी. 950 करोड़ रुपये हैं, जहां बैंक ने छोटे एवं सीमान्त किसान वर्ग के तहत आई.बी.पी.सी. जारी कर के स्वैप सौदा किया है और साथ ही साथ अन्य पी.एस. श्रेणी के तहत आई.बी.पी.सी. खरीदा है। छोटे एवं सीमान्त किसान वर्ग के तहत अग्रिम में 950 करोड़ रुपये की कमी और साथ ही पी.एस-अन्य के तहत अग्रिम में 950 करोड़ रुपये की वृद्धि की गई है। इसलिए, प्राथमिक क्षेत्र के अग्रिमों की समग्र उपलब्धि में कोई परिवर्तन नहीं हुआ है। भारतीय रिजर्व बैंक के दिशा-निर्देशों के अनुसार इंटर बैंक भागीदारी प्रमाण पत्र जारी / प्राप्त किया गया है।

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
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During the year 2022-23, on assessment of total priority sector portfolio, bank has issued Priority Sector Lending Certificates of Rs. 7950 crore in SF/MF sector, on which bank has earned a total income of Rs 162.30 crore on the basis of market trends.

On assessment of total priority sector portfolio, bank has purchased Priority Sector Lending Certificates of Rs.1750 crore in General portfolio. On which bank has paid Rs 3.06 crore on the basis of market trends.

Thus, during the year, bank has earned net income of Rs. 159.24 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 non interest income of Rs 37.44 Crore on IBPC deal. As on 31.03.2023, the outstanding IBPC is Rs 950 Crore with Punjab National Bank where bank has entered in swap deal by issuing IBPC under Small & Marginal Farmers and simultaneously purchased IBPC under other-PS category. Advances under Small & Marginal farmer reduced by Rs 950 Crore and simultaneously advance under PS-others have been increased by Rs 950 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 वित्तवर्ष 2021-22 का सारांश

Deal Date	Participating Bank	Deal Amount (in crore)	Net Income (in crore)
10-Nov-21	PNB	900	1.44
29-Mar-22	PNB	1150	8.32
29-Mar-22	PNB	800	3.86
31-May-22	PNB	950	6.95
23-Sep-22	PNB	1150	8.46
23-Sep-22	PNB	800	3.92
07-Dec-22	PNB	950	4.49
	Total		37.44

Summary of IBPC deal FY 2021-22

Deal Date	Participating Bank	Deal Amount (in crore)	Net Income (in crore)
10-Nov-21	PNB	900	1.44
29-Mar-22	PNB	1150	8.32
29-Mar-22	PNB	800	3.86
31-May-22	PNB	950	6.95
23-Sep-22	PNB	1150	8.46
23-Sep-22	PNB	800	3.92
07-Dec-22	PNB	950	4.49
	Total		37.44

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

बैंक ने पीएस-एसएफ/एमएफ श्रेणी में 7950 करोड़ का पी. एस.एल.सी. प्रमाण पत्र भी जारी किया है और वित्त वर्ष 2022-23 के दौरान पीएस-सामान्य श्रेणी में 1750 करोड़ रुपये का पी.एस.एल.सी. प्रमाण पत्र खरीदा है। देय तिथि 31.03.2023 के साथ जारी शुद्ध पी.एस.एल.सी. 6200 करोड़ रुपये है। इसलिए बैंक ने अपनी प्राथमिकता क्षेत्र की उपलब्धियों में 6200 करोड़ रुपये की कमी की है। वित्त वर्ष 2022-23 में बैंक ने PSLC सौदे पर 159.24 करोड़ रुपये की शुद्ध ब्याज आय अर्जित की है

C. Additional total Income from Priority Sector Advances portfolio :

Bank has also issued Rs 7950 Crore PSLC Certificate in PS-SF/MF category and purchased Rs 1750 Crore PSLC certificates in PS-General Category during the FY 2022-23. The Net PSLC issued is Rs 6200 crore with due date 31.03.2023. Therefore Bank has reduced its Priority Sector achievements by Rs 6200 Crore. Bank has earned net interest income on PSLC deal is Rs 159.24 crore in the FY 2022-23.

26. जोखिम निधि :

जोखिम निधि का कोई प्रावधान नहीं किया गया है।

26. Risk Fund :

No provision has been made for risk fund

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 2022-23 में कुल 91.96 लाख खातों में रु 66011.07 करोड़ की राशि का लेनदेन हुआ है।

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

Bank has started National Electronic Fund Transfer (NEFT) in July, 2011. During FY: 2022-23, total transaction in 91.96 Lakh account involving Rs. 66011.07 crore has been initiated/received by our bank.



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बैंक के ग्राहको हेतु अगस्त 2015 से वास्तविक समय सकल निपटान सुविधा प्रारम्भ हुई थी वर्तमान वित्तीय वर्ष 2022-23 में कुल 215204 खातों में रु 40512.62 करोड़ की राशि का लेनदेन हुआ है।

बैंक द्वारा वित्तीय वर्ष 2022-23 में लोक वित्तीय प्रबन्धन प्रणाली के अन्तर्गत 4409.50 करोड़ की राशि लाभार्थियों के खाते में अन्तरित की गई है।

भारतीय राष्ट्रीय भुगतान निगम द्वारा विकसित स्वदेशी भुगतान प्रणाली के आधार पर बैंक ने जनवरी 2014 में रुपये कार्ड की शुरुआत की। बैंक ने 1730953 रुपये डेबिट कार्ड जारी किए गये हैं इनमें प्रधानमंत्री जन धन योजना अन्तर्गत जारी 466937 व किसानों को जारी 210003 कार्ड शामिल हैं।

बैंक द्वारा वित्तीय वर्ष 2022-23 में बैंक के आन लाइन ढाँचे को आधुनिक तकनीक के साथ तारतम्य बैठाने के लिए बैंक की वेबसाइट को रिमाडयूल किया गया है। अब हमारी वेबसाइट EV-SSL certified है।

बैंक द्वारा अपने ऋण खाता धारकों का विवरण क्रेडिट एजेंसियों की साइट पर अपडेट किया जाता है जिसके डाटा प्राप्ति स्वीकार करने की दिनांक 31.03.2022 में स्थिति निम्नवत है।

1. क्रिफ	— 100 प्रतिशत
2. इक्विफैक्स	— 95 प्रतिशत
3. इक्सपेरियन	— 96.69 प्रतिशत
4. सिबिल	— 94.59 प्रतिशत

बैंक द्वारा E-COMMERCE की सुविधा ग्राहकों के लिए प्रारम्भ की गयी है। अब E-COMMERCE सुविधा के तहत हमारी बैंक के ग्राहको को आन लाइन खरीददारी तथा भुगतान की सुविधायें प्राप्त हो गयी हैं।

बैंक द्वारा मोबाइल बैंकिंग की सुविधा ग्राहकों के लिए प्रारम्भ की गयी है। मोबाइल बैंकिंग की सुविधा का उपयोग करके ग्राहक अब अन्तः शाखा व अन्तः बैंक निधियों का अन्तरण अपने मोबाइल से कर सकेंगे।

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

Real Time Gross Settlement (RTGS) facility for fund transfer was started in our bank in August 2015. Transactions in 215204 customer accounts involving Rs. 40512.62 crore has been initiated/received by our bank in FY: 2022-23.

Bank has received Rs. 4409.50 Crore in various beneficiary accounts through Public Fund Management System (PFMS) during FY: 2022-23..

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 1730953 customers, out of which 466937 RuPay cards are issued under PMJDY scheme. Bank has also issued 210003 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 31.03.2023 are as under:

1. CRIF	- 100%
2. Equi Fax	- 95%
3. Experian	- 96.69%
4. CIBIL	- 94.59%

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.



इस सुविधा का उपयोग करते हुए वित्तीय वर्ष 2022-23 में हमारी बैंक के ग्राहकों ने 1.85 लाख खातों में रु0 3522.14 करोड़ का IMPS लेन देन किया है।

बैंक द्वारा बिल डेस्क पेमेन्ट गेट वे की सुविधा से ग्राहकों हेतु प्रारम्भ की गयी है इस सुविधा का उपयोग करते हुए अब बैंक ग्राहक मोबाइल रिचार्ज व डी0टी0एच0 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 मै. पी. एन. बी. मेटलाइफ इंडिया इश्योरेन्स क. लि., मै. बजाज आलियांज लाइफ इश्योरेन्स क. लि., मै. फ्यूचर जनरली इंडिया इश्योरेन्स क. लि., तथा मै. केयर हेल्थ इश्योरेन्स लि. के साथ बीमा व्यवसाय किया गया है।

वर्ष 2022.23 के दौरान बैंक द्वारा जीवन बीमा व्यवसाय में रु. 5.19 करोड़ का व्यवसाय किया गया जिसके माध्यम से रु. 1.46 करोड़ की आय अर्जित की गयी, सामान्य बीमा व्यवसाय में रु. 37.57 करोड़ का व्यवसाय किया गया जिसके माध्यम से रु. 4.92 करोड़ की आय अर्जित की गयी तथा स्वास्थ्य बीमा व्यवसाय में रु. 27.98 करोड़ का व्यवसाय किया गया जिसके माध्यम से रु. 3.45 करोड़ की आय अर्जित की गयी/ अतः बीमा व्यवसाय से कुल 9.83 करोड़ की गैर-ब्याज आय बैंक द्वारा अर्जित की गयी है।

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

उक्त पॉलिसी के स्थान पर PMSBY योजना को लागू कर दिया गया है। इस योजना के तहत किसानों के कल्याणार्थ रु0 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 2022-23 में 312681 कृषकों को बीमित किया है। जिसमें 177518 खरीफ फसल के लिए और 150478 रबी फसल के लिए बीमित हैं। प्रधानमंत्री फसल बीमा योजना के अन्तर्गत वित्तीय वर्ष 2022-23 बैंक ने 2014.33 लाख का प्रीमियम का भुगतान किया है।

Total IMPS transaction of Rs. 3522.14 crore in 1.85 lacs accounts has been done by our bank's customers in FY: 2022-23.

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., and M/s Care Health Insurance Ltd. respectively.

The Bank has earned the income of Rs. 1.46 crore by soliciting Life insurance business of Rs. 5.19 crore, Rs. 4.92 crore by soliciting the General insurance business of Rs. 37.57 crore and Rs. 3.45 crore by soliciting the Health insurance business of Rs. 27.98 crore. Thus, the total non-interest income of Rs. 9.83 crore has been earned during the Financial Year 2022-23 by the Bank.

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

In 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 312681 farmers under PMFBY in FY 2022-23 where 177518 and 150478 farmers are covered in Kharif 2022 and Rabi 2022-23 respectively. Bank has paid 2014.33 lakhs premium under PMFBY in FY 2022-23.



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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 (सी0जी0टी0एम0एस0ई0):

भूत पूर्व प्रथमा बैंक तथा भूतपूर्व सर्व यू पी ग्रामीण बैंक ने वर्ष 2009 में सी0जी0टी0एम0एस0ई0 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 समपार्श्वक प्रतिभूति अथवा तृतीय पक्ष गारन्टी के बिना रु. 50 लाख तक के ऋणों का वित्त पोषण करना सम्भव है। यह एसएमई अग्रिमों में वृद्धि कर हमें ऋण समूह के विविधीकरण में मदद करेगा।

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 2012972 खाते खोल कर एक उल्लेखनीय प्रदर्शन दर्ज किया है, जिसमें 1072.32 करोड़ की जमा राशि सम्मिलित है। 31.03.2023 को इस योजना के अंतर्गत ग्राहकों को 1000707 रुपये कार्ड जारी किए गए हैं।

2. कियोस्क बैंकिंग समाधान :-

कियोस्क बैंकिंग समाधान अंतर्गत बैंक मित्र लोकेशन पर 1185 कियोस्क केन्द्रों का संचालन किया जा रहा है। इन कियोस्क केन्द्रों के माध्यम से ई-केवाईसी के द्वारा 2022-2023 में 109233 पीएमजेडीवाई खाते खोले गए हैं तथा एईपीएस एवं रुपये कार्ड द्वारा मार्च 2023 तक 6631545 लेन-देन की संख्या रु0 3286.12 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 without any collateral security & third party guaranty 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 2012972 accounts involving deposits of RS.1072.32 Crore. 1000707 Rupay cards have been issued to the PMJDY customers as on 31.03.2023.

2. KIOSK Banking Solution:-

Under KIOSK banking solution, at BC locations 1185 KIOSK centre have been operationalised, 109233 PMJDY deposits accounts have been opened through e-KYC during the FY 2022-23 & 6631545 transactions amounting Rs. 3286.12 Crore have taken place by March 23 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 जाती है। इन केन्द्रों पर माइक्रो एटीएम के माध्यम से ऑफ-अस लेन-देन की सुविधा भी 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 715221 ग्राहकों को प्रधान मंत्री जीवन ज्योति बीमा योजना के अंतर्गत एवम 2231807 ग्राहकों को प्रधान मंत्री सुरक्षा बीमा योजना के अंतर्गत दिनांक 31.03.2023 तक पंजीकृत किया गया है। बैंक द्वारा दोनों सामाजिक सुरक्षा योजना के माध्यम से 96.07 लाख रुपये की आय भी अर्जित की गयी है।

5. अटल पेंशन योजना

अटल पेंशन योजना के क्रियान्वयन से दिनांक 31.03.2023 तक योजना के अंतर्गत कुल 397340 ग्राहकों को पंजीकृत किया गया है।

वर्तमान वित्तीय वर्ष 2022-23 में बैंक के द्वारा योजना के अंतर्गत पीएफआरडीए द्वारा दिए गए लक्ष्य 75360 के सापेक्ष 79065 की प्राप्ति पंजीकृत की है। बैंक द्वारा अटल पेंशन योजना के अन्तर्गत वित्तीय वर्ष 2022-23 तक रु. 53.81 लाख की आय अर्जित की गई।

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

-- 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 MICRO-ATMs at BC locations. On these locations, off-us transactions through MICRO-ATM is also available. Our all MICRO-ATMs are Aadhaar enabled.

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 715221 customers were registered under PMJJBY and total 2231807 customers/ beneficiaries were registered under PMSBY by 31.03.2023. Also Bank has earned income of Rs. 96.07 lacs from both the Social Security Scheme.

5. Atal Pension Yojana (APY)

Under APY (Atal Pension Yojana) 397340 customers were registered up to 31.03.2023 since inception of this scheme. During the financial year 2022-23, Bank enrolled 79065 applications against target of 75360 given by PFRDA. Under this scheme bank has earned income of Rs. 53.81 lacs financial year 2022-23. Our Bank has also achieved remarkable position in following campaigns organized by PFRDA/DFS..



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

अ. APY Wondrous Warrior July 2022-

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

ब. APY Wondrous Warrior August 2022-

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

स. APY Wondrous Warrior September 2022-

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

द. APY Warrior November 2022-

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

य. APY Wondrous Warrior December 2022-

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

र. APY Warrior January 2023-

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

ल. APY- Wondrous Warrior February 2023-

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

ह. APY- RISE ABOVE REST (15.11.2022-31.12.2022) -

इस अभियान के तहत हमारे बैंक ने अवधि के दौरान 11300 एपीवाई खातों के लक्ष्य के मुकाबले 17710 एपीवाई खातों को पंजीकृत करके सफलता प्राप्त की है।

छ. APY- BIG BELIEVERS (15.02.2023-31.03.2023)-

इस अभियान के तहत हमारे बैंक ने अवधि के दौरान 12000 एपीवाई खातों के लक्ष्य के मुकाबले 17959 एपीवाई खातों को पंजीकृत करके सफलता प्राप्त की है।

त्र. APY- Annual Award (01.04.2022-31.03.2023)-

बैंक ने इस अवधि के दौरान प्रति शाखा एपीवाई 80 खातों के लक्ष्य के सापेक्ष प्रति शाखा 84 एपीवाई खातों को पंजीकृत करके सफलता प्राप्त की है।

ज. APY- MEGA LOGIN STAR (31.03.2023)-

बैंक ने इस अवधि के दौरान 960 एपीवाई खातों के लक्ष्य के सापेक्ष 1188 एपीवाई खातों को पंजीकृत करके सफलता प्राप्त की है।

A. APY Wondrous Warrior July 2022-

Under this campaign our Bank has qualified during the period.

B. APY Wondrous Warrior August 2022-

Under this campaign our Bank has qualified during the period.

C. APY Wondrous Warrior September 2022-

Under this campaign our Bank has qualified during the period.

D. APY Warrior November 2022-

Under this campaign our Bank has qualified during the period.

E. APY Wondrous Warrior December 2022-

Under this campaign our Bank has qualified during the period.

F. APY Warrior January 2023-

Under this campaign our Bank has qualified during the period.

G. APY- Wondrous Warrior February 2023-

Under this campaign our Bank has qualified during the period.

H. APY- RISE ABOVE REST (15.11.2022-31.12.2022) -

Under this campaign our Bank has qualified by registering 17710 APY accounts against the target of 11300 APY accounts during the period.

I. APY- BIG BELIEVERS (15.02.2023-31.03.2023)

Under this campaign our Bank has qualified by registering 17959 APY accounts against the target of 12000 APY accounts during the period.

J. APY- Annual Award (01.04.2022-31.03.2023)-

Bank has qualified by registering 84 APY accounts per branch against the target of 80 APY accounts per branch during the period.

K. APY- MEGA LOGIN STAR (31.03.2023)-

Under this campaign our Bank has qualified by registering 1188 APY accounts against the target of 960 APY accounts during the period.



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 8 वित्तीय साक्षरता केन्द्र बैंक खोले गए हैं। वर्तमान वित्तीय वर्ष 2022-2023 में इन केन्द्रों के निदेशकों द्वारा कुल 2894 कैम्पों का आयोजन किया गया है जिनमें 98852 व्यक्तियों ने भाग लिया है।

6. Financial Literacy Centers:-

To promote financial literacy in rural areas to create awareness about the bank's schemes, eight financial literacy centers were opened in 8 districts of our Bank. During the financial year (2022-2023) total 2894 such camps were organized in which 98852 persons participated.

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

बैंक ने नाबार्ड द्वारा वित्तीय सहायता प्राप्त 206 गोइंग डिजिटल कैम्पों का सफलतापूर्वक आयोजन किया जिसमें 8096 व्यक्तियों द्वारा भाग लिया। कैम्प के आयोजन के दौरान लोगो को बैंक की मोबाइल एप्लीकेशन, आधार आधारित पेमेंट सिस्टम, यू.पी.आई., यू.एस.एस.डी. आदि के तहत जानकारी दी गयी। नाबार्ड द्वारा फाइनेंसियल सपोर्ट 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।

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

206 Going Digital were organized successfully in which 8096 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-आधार नामांकन अद्यतन सेंटर एवं प्रमाणीकरण सुविधा:-

UIDAI ने अपने GOI के भारत के राजपत्र दिनांक 14/07/2017 के क्रम बैंकों को निर्देश दिया है कि बैंको को अपनी प्रत्येक 10 शाखाओं में से 1 शाखा में एक आधार नामांकन तथा अद्यतन केंद्र स्थापित करना अनिवार्य है। उक्त नियमों के अनुपालन स्वरूप बैंक द्वारा 95 आधार नामांकन तथा अद्यतन केंद्र का चुनाव किया गया है।

8.Aadhaar Enrolment, Update centre and Authentication Services:-

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



सारणी सं. 27 / Table No. 27

FINANCIAL INCLUSION AT A GLANCE					
	Particulars	As on 31.03.2023		As on 31.03.2022	
	Accounts opened under PMJDY amt. mobilised through account opened under PMJDY	Account (In Lac)	Amount (in Crore)	Account (In Lac)	Amount (in Crore)
		20.12	1072.32	18.33	1052.21
	PMJDY STARTED IN Aug 2014				
	Number of Rupay cards issued to accounts holders	10.00	NA	8.95	NA
	Aadhaar seeding in PMJDY A/Cs	16.23	NA	15.74	NA
	Overdraft sanctioned in PMJDY A/Cs	1.45	11.23	1.16	9.73
	Total No of BCs	1185		1184	
	Transactions done by BCs (in lacs)	66.31		67.44	
	Business (Deposit) Mobilised by BCs (in crore)	3286.12		3432.39	
	Fee based Income earned (in crore)	1.23		1.27	
Progress under UIDAI					
		As on 31/03/2023		As on 31/03/2022	
		Figures (in lac)		Figures (in lac)	
(i)	Accounts seeded with Aadhaar & mapped with NPCI Mapper	43.92		41.59	
(ii)	Accounts opened through e-kyc	1.09		2.84	

34. सामुदायिक सामाजिक उत्तरदायित्व :

बैंक ने एक जिम्मेदार कॉर्पोरेट इकाई के रूप में समाज के गरीब और जरूरतमंद तबके की मदद के लिए कई पहल की हैं। वित्तीय वर्ष 2022-23 के दौरान हमारे बैंक ने समाज की बेहतरी के लिए विभिन्न सी.एस.आर. गतिविधियां शुरू की हैं, उनमें से कुछ इस प्रकार हैं—

1. मेजर ध्यानचंद्र स्टेडियम, झांसी में एयर कूलर की स्थापना

34. Corporate Social Responsibility:

The bank as a responsible corporate entity undertook several initiative for helping poor & needy strata of society. During financial year 2022-23 our bank has undertaken various CSR activities for betterment of society, few of them are as follows

1. Installation of air cooler at Major Dhyana Chandra Stadium, Jhansi



2. पंडित दीन दयाल सभागार हॉल, झांसी में वाटर कूलर और वाटर प्यूरीफायर की स्थापना।
3. काशीराम प्राथमिक विद्यालय, आवास विकास कॉलोनी तैमूरपुर, बिजनौर में स्कूल जाने वाले बच्चों के बीच स्कूल बैग, स्टेशनरी का सामान और जलपान का वितरण किया गया.
4. देवश्री गुरुकुलम स्कूल, गजरौला, अलीपुर चोपला में सीलिंग फैन लगाए गए
5. 05 आंगनवाड़ी केंद्र मुजफ्फरनगर में मेज, कुर्सी आदि की आपूर्ति
6. गोंडा में अनाथ बच्चों को भोजन वितरण
7. गन्ना समिति, गोण्डा में मूत्रालयों की स्थापना
8. मुरादाबाद, अमरोहा और ठाकुरद्वारा क्षेत्र में प्राथमिक विद्यालय के बच्चों को स्वेटर का वितरण
9. राम लीला मैदान, अमरोहा में छात्रों को ट्रैक सूट वितरण
10. राजकीय कार्यपद्धति विद्यालय ढोलागढ़, विजनौर में इन्वर्टर और बैटरी की स्थापना।
11. कमला महिला पोषण उद्यम, बलरामपुर में वाटर प्यूरीफायर की स्थापना
12. मुरादाबाद विकास प्राधिकरण पुस्तकालय में आम जनता के लिए कुर्सियों की व्यवस्था की गई
2. Installation of water cooler and water purifier at Pandit Deen Dayal Sabhagar Hall, Jhansi.
3. School bags, Stationery items and refreshments were distributed among school going children in Kashiram Primary School, Awas vikdas colony Taimoorpur, Bijnor.
4. Installed ceiling fans at Devshree Gurukulam School, Gajraula, Alipur Chopla
5. Supplied Tables, Chairs etc at 05 Anganwadi centres, Muzaffar Nagar
6. Food distribution to orphan children in Gonda
7. Installation of Urinals at Cane society in Gonda
8. Distribution of Sweaters to primary school children in Moradabd, Amroha and Thakurdwara regions.
9. Track suit distribution to students at Ram Leela Maidan, Amroha
10. Installation of Invertor and battery at Rajkiya karyapaddhati vidyalaya, Dholagarh, Bijnor
11. Installed water purifier at Kamla Mahila Nutrition Enterprises
12. Provided chairs at Moradabad Development Authority library for general public in Moradabad.

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

बैंक ने पीएनबी के आर आरबी प्रकोष्ठ द्वारा शुरू किए गए स्वच्छता अभियान में भाग लेने के लिए भरसक प्रयास किए। सभी 13 क्षेत्रों में स्वच्छता अभियान चलाया गया और बैंक के प्रधान कार्यालय क्षेत्र और सार्वजनिक स्थानों पर परिवेश और शाखाओं को साफ किया गया और बैंक कर्मचारियों द्वारा स्वच्छता के महत्व के बारे में आमजन के बीच जागरूकता फैलाई गई।

35. Improving Ambience & Providing Infrastructure to Branches :

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



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सारणी सं. 28 / Table No. 28
(Amt. In Lakh)

Sl. No.	Particulars	Total No. of Branches/ Proposals	Amt./Cost
1	Building Sanctioned	43	1285506
2	Furnishing	61	7063398
3	Electrification	66	2137384
4	A.C. Installed	2	319467
5	Strong Room Doors	7	2045556

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	129.14

36. मानव संसाधन विकास :

वित्तीय वर्ष 2022-23 के अन्त में हमारी कुल मानव शक्ति 4151 है। इसमें वित्तीय वर्ष 2022-23 के दौरान (i) 01 कार्यालय परिचर, 122 कार्यालय सहायकों, 209 अधिकारी स्केल-1, 112 अधिकारी स्केल-2 एवं 14 अधिकारी स्केल-3 की भर्ती (ii) 33 कार्यालय सहायकों, 50 अधिकारियों का इस्तीफा (iii) 17 कार्यालय परिचरों, 31 कार्यालय सहायकों, 132 अधिकारियों की सेवानिवृत्ति (iv) 05 स्टाफ सदस्यों की स्वैच्छिक सेवानिवृत्ति (v) 01 स्टाफ सदस्य की बर्खास्तगी (vi) 16 स्टाफ सदस्यों का देहावसान हुआ है।

बैंक ने अपने मानव संसाधनों को महत्व दिया है तथा 2022-23 के दौरान उनके विकास के लिए आवश्यक कदम उठाए हैं।

36. Human Resources Development :

At the end of F.Y.2022-23, our total staff strength is 4151. It includes (i) Recruitment of 01 Office Attendants, 122 Office Assistants, 209 Officers Scale-I, 112 Officers Scale -II and 14 Officers Scale-III (ii) Resignation of 33 Office Assistants, 50 Officers (iii) Retirement of 17 Office Attendants, 31 Office Assistants, 132 Officers (iv) Voluntary Retirement of 05 staff member (v) Removal of 01 Staff Member and (vi) Deaths of 16 Staff Members.

The bank values its human resources and has taken requisite steps for their development during 2022-23.

(अ) सौहार्दपूर्ण औद्योगिक सम्बंध :

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

(a) Cordial Industrial Relationship :

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



(ब) प्रशिक्षण

1. बैंक द्वारा अपने स्वयं के स्टाफ अध्ययन केन्द्र के माध्यम से वर्ष 2022-23 में 1754 अधिकारियों एवं 824 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, भारतीय रिजर्व बैंक लखनऊ, पंजाब नेशनल बैंक प्रशिक्षण संस्थान, कृषि बैंकिंग महाविद्यालय, पुणे इत्यादि में 64 अधिकारियों को प्रशिक्षण कराया गया। विवरण निम्नवत् है:-

(b) Training

1. Bank has imparted training through own Staff Learning Centre for 1754 Officers & 824 employees during the year 2022-23.
2. The bank deputed 64 officer to outside national level training institute like BIRD Lucknow, NIBSCOM Noida, RBI Lucknow, PNB Training Institute, CAB Pune etc during the year. Details are below

सारणी सं. 30 / Table No. 30

क्र.सं./ Sl.	संस्था का नाम Name of the Institution	प्रशिक्षण के लिये प्रतिनियुक्त अधिकारियों की संख्या / No. of Officers deputed for training
1	BIRD, Lucknow	07
2	CAB, Pune	10
3	Other	47

द) पदक्रम के अनुसार मानव शक्ति की स्थिति निम्नवत् है :-

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

सारणी सं. 31 / Table No. 31

क्र.सं./ Sl. No.	पदनाम/ Designation	संख्या /No.	
		31.03.2023	31.03.2022
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	04	02
4	क्षेत्रीय प्रबन्धक स्केल— IV/Regional Managers Scale - IV	01	01
5	वरिष्ठ प्रबन्धक स्केल— III/Senior Manager Scale - III	-	-
6	अधिकारी स्केल— II/Officers Scale - II	-	-
7	अधिकारी स्केल— I/Officers Scale - I	-	-
	योग/ Total	11	09
बैंक स्टाफ/ Bank Staff			
1	अधिकारी स्केल— V/Officers Scale - V	04	00
2	अधिकारी स्केल— IV/Officers scale-IV	53	59



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

3	अधिकारी स्केल- III/Officers scale-III	192	143
4	अधिकारी स्केल- II/Officers scale-II	664	595
5	अधिकारी स्केल- I/Officers scale-I	1562	1491
6	लिपिक / Clerical	1461	1415
7	संदेशवाहक / Subordinate Staff	215	276
	कुल / Total	4151	3979

31.03.2023 को कर्मचारियों में अनुसूचित जातियों एवं अनुसूचित जनजातियों की संरचना निम्नवत है।

As on 31.03.2023 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	543	21.94
2	लिपिक / Clerical	440	30.12
3	संदेशवाहक / Subordinate Staff	57	26.51

37. निदेशक मण्डल :

वित्तीय वर्ष 2022-23 में निदेशक मण्डल की आवश्यक 6 बैठकें आयोजित की गयीं।

निदेशक मण्डल में परिवर्तन

वित्तीय वर्ष 2022-23 के दौरान निदेशक मण्डल के गठन में निम्न परिवर्तन हुए :

नवागन्तुकनिदेशकगण

1. डॉ. नंदिनी घोष, उपमहाप्रबन्धक, नाबार्ड, लखनऊ
2. श्री उदय चंद्रा, उपमहाप्रबन्धक, आर.आर.बी सेल, पी.एन.बी, दिल्ली

31.03.2023को 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 भुवनेश कुमार, सहायक महाप्रबन्धक, भारतीय रिजर्व बैंक, लखनऊ
4. डॉ. नंदिनी घोष, उपमहाप्रबन्धक, नाबार्ड, लखनऊ
5. श्री उदय चंद्रा, उपमहाप्रबन्धक, आर.आर.बी सेल, पी.एन.बी, दिल्ली

37. Board of Directors :

Required Six Board Meetings were conducted during the financial year 2022-23.

Change of Directors

The following changes took place in the composition of Board during the financial year 2022-23.

Incoming Directors

1. Dr, Nandini Ghose, DGM, NABARD, Lucknow
2. Sh. Uday Chandra DGM, RRB Cell, PNB, Delhi

Board of Directors as on 31.03.2023

1. Sh. Rakesh Kumar Arora, Chairman, Prathama U.P. Gramin Bank
2. Sh. Surindar Pal Singh, Zonal Manager, PNB, Meerut
3. Sh. Bhuvnesh Kumar, AGM, Reserve Bank of India, Lucknow
4. Dr. Nandini Ghose, DGM, NABARD, Lucknow
5. Sh. Uday Chandra, DGM, RRB Cell, PNB, Delhi



- 6 श्री प्रमोद कुमार, संयुक्त निदेशक, डी.आई.एफ. लखनऊ
- 7 श्री शिव शंकर, उप निदेशक, डी.आई.एफ., लखनऊ

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 निदेशक के लिए धन्यवाद ज्ञापित करता है।

निदेशक मण्डल मैसर्स वी.पी. अदित्य एण्ड कम्पनी, कानपुर जिन्हें इस वर्ष बैंक का केन्द्रीय सावांशिक अकैक्षक 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



विभिन्न कार्यक्रमों की झलकियाँ





विभिन्न कार्यक्रमों की झलकियाँ





V. P. ADITYA & COMPANY
CHARTERED ACCOUNTANTS

15/198-A, Civil Lines, Kanpur - 208 001

Ph. : 0512 4025353, 2306882

E-mail : vpaditya@rediffmail.com, vpaditya123@gmail.com

Independent Auditor's Report

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

Report on Audit of Standalone Financial Statements

Opinion

1. We have audited the accompanying standalone financial statements of Prathama U.P. Gramin Bank, Moradabad ("the Bank"), which comprise the Balance Sheet as at 31 March 2023, 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 86 branches audited by us and
- b) 529 branches audited by other Statutory Branch Auditors.

The branches audited by us and those audited by other auditors have been selected by the Bank in accordance with the guidelines issued to the Bank by NABARD. Also incorporated in the Balance Sheet, the Statement Profit and Loss Account and the Statement of Cash Flows are the returns from 334 branches which have not been subjected to audit. These unaudited branches account for **24.78%** of advances, **29.98%** of deposits, **24.50%** of interest income and **29.21%** 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, 2023;
- 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 2023) 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 expenses and interest first and thereafter towards principal amount.*
- b) *The bank has changed its provisioning norms for NPAs w.e.f. 1st April 2023. The details are as under -*

<i>FY 2021-22</i>	<i>FY 2022-23</i>
<i>Provisions are made for NPAs as per the extant guidelines prescribed by the regulatory authorities, subject to minimum provisions as prescribed below:</i>	<i>Provisions are made for NPAs as per the extant guidelines prescribed by the regulatory authorities, subject to minimum provisions as prescribed below:</i>
<i>SUBSTANDARD ASSETS</i>	<i>SUBSTANDARD ASSETS</i>
<i>A general provision of 15% on the total outstanding.</i>	<i>A general provision of 10% on the total outstanding.</i>





<p><i>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)</i></p> <p><i>Unsecured Exposure in respect of infrastructure advances where certain safeguards such as escrow accounts are available -20%.</i></p> <p>DOUBTFUL ASSETS</p> <p>Secured Portion:-</p> <p><i>Upto one year – 25%</i></p> <p><i>One to three years – 40%</i></p> <p><i>More than three years – 100%</i></p>	<p><i>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)</i></p> <p><i>Unsecured Exposure in respect of infrastructure advances where certain safeguards such as escrow accounts are available -20%.</i></p> <p>DOUBTFUL ASSETS</p> <p>Secured Portion:-</p> <p><i>Upto one year – 20%</i></p> <p><i>One to three years – 30%</i></p> <p><i>More than three years – 100%</i></p>
--	--

However the bank has not quantified the impact of changes in the Accounting Policy in the Books of Account in respect of appropriation of NPA recoveries as well as effect of changes in provisioning norms.

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

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





- d) *As per Accounting Policy, Bank should try to maintain Ad-hoc Provisions on NPAs which are higher than the prescribed existing regulations in order to achieve PCR at the level of 70% in a phased manner. But during the current Financial Year the bank has not made adequate ad-hoc provision in order to maintain even the previous level. Moreover, the PCR level has substantially reduced as on 31.03.2023.*
- e) *The Life Insurance Corporation of India vide its valuation report dated 5th August 2022 advised the pension liability (provisional) of ₹ 550.59 crores as on 5th August 2022 . In this regard bank has not made an additional provision for the period w.e.f 1st August 2022 to 31st March 2023. In the absence of required data available the amount of exact liability cannot be quantified. In the matter the bank has not obtained any report from approved Actuarial Valuer to arrive at the appropriate liability for the financial year 2022-23.*
- f) *DFS, Ministry of Finance, GOI vide its letter dated 28th December 2022 addressed to NABARD has communicated its approval for payment of Family Pension in respect of RRBs at a uniform rate of 30% of pay of the deceased employees, without any ceiling on family pension with effect from 1st April 2021. In this regard bank is required to make appropriate provision for the enhanced amount of family pension in the books of account for the financial year 2022-23. However, no provision has been made in this regard.*
- g) *No provision has been made during the financial year 2022-23 in respect of likely increase in wage revision on account of 12th bipartite settlement due w.e.f 1st November 2022.*
- h) *Several accounts have been rephased /restructured multiple times by the branches without completing/executing required documentation to avoid the accounts being classified as NPA.*
- i) *As per IRAC Norms prescribed by RBI, a KCC account should be treated as NPA if the instalment or interest thereon remains overdue for two crop seasons for short duration crops and one crop season for long duration crop. The bank is not strictly adhering while marking NPA in KCC accounts. Bank is not identifying the accounts of NPA even if the instalment of*





principal has not been recovered. The KCC accounts are treated as standard if the credit in the accounts are sufficient to cover the interest debited in the account for two crop season/one crop season (as the case may be) even if the principal is not recovered during that period. The Bank should rectify its policy on Asset classification and NPA marking logic in the system.

- j) *Unreconciled net debit balance amounting to 210.50 Crores are lying in Inter Branch Accounts as on 31.03.2023. The age wise breakup and granular details of entries have not been furnished during the course of audit.*
- k) *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.*
- l) **Non-Compliance of AS:** *Branch is not adhering to the following Accounting Standards (AS):*
- **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.*

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

4. The Bank's Board of Directors is responsible for the other information. The other information comprise the Directors' Report, including annexures, Corporate Governance Report and other reports (but does not include the financial statements and our auditor's report thereon). Our opinion on Financial Statements does not cover the other information and we do not and will not express any form of assurance conclusion thereon.

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

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have





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nothing to report in this regard. We have nothing to report in this regard as Director's Report and other information forming part of financial statements were not made available to us during the audit.

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

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





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

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 529 branches included in the standalone financial statements of the Bank whose financial statements / financial information reflect total advances of ₹ 14890.43 crores as at 31st March 2023 and total interest earned of ₹ 1200.56 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 5 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.
- d) We have not observed any financial transaction or matter which has adverse effect on the functioning of the bank.

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
- 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

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and have been properly dealt with by us in preparing this report; and

- d) In our opinion, the Balance Sheet, the Statement of Profit and Loss Account and the Statement of Cash Flows comply with the applicable accounting standards, to the extent they are not inconsistent with the accounting policies prescribed by RBI and NABARD.

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



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

UDIN: 23070650BHAEVL6223

Place: Moradabad
Date: 29.04.2023



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



PRATHAMA U.P. GRAMIN BANK
HEAD OFFICE : MORADABAD

तुलना पत्र यथा ३१.०३.२०२३
BALANCE SHEET AS ON 31.03.2023

FORM - A

प्रारूप - क

(राशि हजारों में)

Rs in "000"

पूंजी एवं देयताएँ	CAPITAL & LIABILITIES	अनुसूची SCHEDULE	Current Year as on 31.03.23 चालू वर्ष	Previous Year as on 31.03.22 गत वर्ष
1 पूंजी	Capital			
अंशपूंजी	Share Capital	1	605257	605257
2 प्रारक्षितियों एवं अधिशेष	Reserves & Surplus	2	24084314	20106824
3 निक्षेप	Deposits	3	255237276	231166453
4 उधार	Borrowings	4	14918617	14454899
5 अन्य देयताएं एवं प्रावधान	Other Liabilities and Provisions	5	9109360	8430385
योग	TOTAL		303954824	274763818

आस्तियाँ	ASSETS			
1 नकदी एवं भारतीय रिजर्व	Cash & Balances with Reserve	6	12097869	10854938
बैंक में अवशेष	Bank of India			
2 बैंक में अवशेष तथा मांग	Balances with Banks & money at call and short notice	7	22795828	10335290
एवं अल्प सूचना पर प्राप्य राशि				
3 निवेश	Investments	8	74504893	75900503
4 अग्रिम	Advances	9	182902497	162035115
5 स्थिर आस्तियाँ	Fixed Assets	10	500812	400948
6 अन्य आस्तियाँ	Other Assets	11	10152919	15157024
योग	TOTAL		303954824	274763818

आवृत्त देयताएँ	Contingent Liabilities	12	1990047	1147660
संग्रह के लिए बिल	Bills for Collection			
योग	TOTAL		1990047	1147660

(Schedule 1 to 18 form integral part of accounts)

As per our separate report of even date
attached

For V P Aditya & Co
Chartered Accountants
FRN: 060542C

(Deepak)
Chief Manager

(J P Aggarwal)
General Manager

(Rakesh Kumar Arora)
Chairman

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

(Surindar Pal Singh)
Director

(Uday Chandra)
Director

(Nandini Ghose)
Director

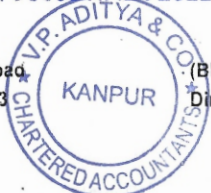
UDIN: UDIN-23070650BHAENVL6223

Place : Moradabad
Date: 29.04.2023

(Bhuvnesh Kumar)
Director

(Pranod Kumar)
Director

(Shiv Shanker)
Director



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



PRATHAMA U.P. GRAMIN BANK
HEAD OFFICE : MORADABAD

लाभ-हानि खाता वास्ते अवधि 31.03.2023
PROFIT AND LOSS A/C FOR PERIOD 31.03.2023
FORM - B प्रारूप - ख

(रुपि हजारों में)
Rs in "000"

	अनुसूची SCHEDULE	Current Year as on 31.03.23 चालू वर्ष	Previous Year as on 31.03.22 गत वर्ष
I अर्द्ध	<u>Income</u>		
1 अर्जित व्याज	Interest Earned 13	21579511	17098451
2 अन्य आय	Other Income 14	3070831	2742865
योग	TOTAL	24650342	19841316
II व्यय	<u>Expenditure</u>		
1 व्यय किया गया व्याज	Interest expended 15	9131586	8170761
2 परिचालन व्यय	Operating Expenses 16	8637028	6320592
3 प्रावधान एवं आकस्मिकाये	Provisions and contingencies	1544238	4445000
योग	TOTAL	19312852	18936353
III लाभ / हानि	<u>Profit/loss</u>		
1 वर्ष के लिए शुद्ध लाभ	Net profit for the year	5337490	904963
	Sub-Total	5337490	904963
पहले के वर्षों के लिए भुगतान किया गया कर, जकाज आयकर के लिए प्रावधान	Tax Paid for Earlier Years (ePB) Provision for Income Tax	1360000	300000
	Sub-Total A (Net Profit after Tax)	3977490	604963
2 अग्रणीत लाभ	Profit (+) brought forward	13587157	12901187
	Add : I. Tax Refunds of earlier years received during the year	0	232000
	Sub-Total B	13587157	13133187
योग	TOTAL	17564647	13738150
iv दिनियोजन	<u>Appropriations</u>		
सांविधिक संवय में अंतरण	Transfer to Statutory reserves	795498	120993
विशेष संवय में अंतरण	Transfer to Special Reserves u/s 36(I)(viii)		
वर्ष के दौरान अंतरण	Transfer during the year	60000	30000
निवेश उतार-चढ़ाव रिजर्व	INVESTMENT FLUCTUATION RESERVE	70000	0
अन्य संवय में अंतरण	Transfer to other Reserves	0	0
सरकार को अंतरण/प्रस्तावित लाभांश	Transfer to Government/ proposed dividend	0	0
अवशेष तुलन में अग्रणीत	Balance Carried over to Balance Sheet	16639149	13587157
महत्वपूर्ण लेखा नीतियां	Significant Accounting Policies 17		
लेखाओं पर टिप्पणी	Notes on Accounts 18		
योग	TOTAL	17564647	13738150

(Schedule 1 to 18 form integral part of accounts)

As per our separate report of even date
attached

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

(CA K.K. Shukla)
Partner (M.No. 070660)

UDIN- UDIN-230706508HAEVL6223

Place : Moradabad
Date : 29.04.2023

(Deepak)
Chief Manager

(Surinder Pal Singh)
Director

(Bhuvnesh Kumar)
Director

(J.F. Agrawal)
General Manager

(Uday Chandra)
Director

(Pranesh Kumar)
Director

(Rakesh Kumar Arora)
Chairman

(Nandini Ghose)
Director

(Shiv Shanker)
Director



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



PRATHAMA U.P. GRAMIN BANK
HEAD OFFICE : MORADABAD

अनुसूची-१ पूंजी
SCHEDULE 1- CAPITAL

(राशि हजारों में)
Rs in "000"

		Current Year as on 31.03.23 चालू वर्ष	Previous Year as on 31.03.22 गत वर्ष
अंश पूंजी	SHARE CAPITAL		
प्राधिकृत पूंजी	AUTHORISED CAPITAL		
६००००० अंश प्रत्येक रु० १०/- २००	600000 shares of Rs. 10/- each	20000000	20000000
करोड़ अंश प्रत्येक रु० १०/-	200 Crore shares of Rs. 10/- each		
निगमित पूंजी	ISSUED CAPITAL		
६०५२५६६२ अंश, प्रत्येक अंश रु० १०/-	6052562 Shares of Rs. 10/- each	605257	605257
प्रतिभुत 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		
९०७८८४९ अंश, प्रत्येक अंश रु० १०/-	9078849 Shares of Rs. 10/- each	90788	90788
पंजाब नेशनल बैंक का भाग	By Punjab National Bank		
२११८३६६९ अंश, प्रत्येक अंश रु० १०/-	21183997 Shares of Rs. 10/- each	211840	211840
योग	TOTAL	605257	605257
अंश पूंजी जमा खातः	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)

J.P. Agrawal
(General Manager)

Rakesh Kumar Arora
(Chairman)



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



PRATHAMA U.P. GRAMIN BANK
HEAD OFFICE : MORADABAD

अनुसूची २ - आरक्षितियाँ एवं अधिशेष
SCHEDULE 2 - RESERVES AND SURPLUS

		(राशि हजारों में) Rs in "000"	
		Current Year as on 31.03.23 चालू वर्ष	Previous Year as on 31.03.22 गत वर्ष
1 कानूनी आरक्षितियाँ	STATUTORY RESERVES		
i प्रारंभिक शेष	Opening Balance	5220351	5099358
ii वर्ष के दौरान परिवर्धन	Additions during the year	795498	120993
iii वर्ष के दौरान कटौतियाँ	Deductions during the year	0	0
2 पूँजी आरक्षितियाँ	CAPITAL RESERVES		
i प्रारंभिक शेष	Opening Balance	0	0
ii वर्ष के दौरान परिवर्धन	Additions during the year	0	0
iii वर्ष के दौरान कटौतियाँ	Deductions during the year	0	0
3 निवेश उतार चढ़ाव आरक्षितियाँ	INVESTMENT FLUCTUATION RESERVE*		
i प्रारंभिक शेष	Opening Balance	0	36688
ii वर्ष के दौरान परिवर्धन	Additions during the year	70000	0
iii वर्ष के दौरान कटौतियाँ	Deductions during the year	0	36688
4 विशेष आरक्षितियाँ	Special Reserves u/s 36(i)(viii)		
i प्रारंभिक शेष	Opening Balance	179316	149316
ii वर्ष के दौरान परिवर्धन	Additions during the year	60000	30000
iii वर्ष के दौरान कटौतियाँ	Deductions during the year	0	0
5 आरक्षितियाँ	RESERVES - u/s 36(i)(viii) 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 बेड़	BALANCE IN PROFIT AND LOSS A/C		
i प्रारंभिक शेष	Opening Balance	13587157	12901187
ii वर्ष के दौरान परिवर्धन	Additions during the year	3051992	685970
iii वर्ष के दौरान कटौतियाँ	Deductions during the year	0	0
योग	Total	24084314	20106824

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

Deepak
(Chief Manager)

J.P. Agrawal
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Rakesh Kumar Arora
(Chairman)





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PRATHAMA U.P. GRAMIN BANK
HEAD OFFICE : MORADABAD

अनुसूची ३- निक्षेप
SCHEDULE 3 - DEPOSITS

		(राशि हजारों में) Rs in "000"	
		Current Year as on 31.03.23 चालू वर्ष	Previous Year as on 31.03.22 गत वर्ष
1 मांग निक्षेप	DEMAND DEPOSITS		
i बैंक से	From Bank	35931	33081
ii अन्य से	From Others	4815242	10733917
2 बचत बैंक निक्षेप	SAVINGS BANK DEPOSITS	170588575	156743444
3 सावधि निक्षेप	TERM DEPOSITS		
i बैंक से	From Bank	10821898	147737
ii अन्य से	From Others	68975630	63508274
योग(१+२+३)	TOTAL(1+2+3)	255237276	231166453
i भारत में शाखाओं के निक्षेप	Deposits of Branches in India	255237276	231166453
ii भारत के बाहर शाखाओं के निक्षेप	Deposits of Branches outside India	-	-
योग	TOTAL	255237276	231166453

अनुसूची ४. उधार
SCHEDULE 4 - BORROWINGS

		(राशि हजारों में) Rs in "000"	
		Current Year as on 31.03.23 चालू वर्ष	Previous Year as on 31.03.22 गत वर्ष
A भारत में उधार	BORROWINGS IN INDIA		
i भारतीय रिजर्व बैंक	Reserve Bank of India	0	0
ii अन्य बैंक	Other Banks	1672834	3874122
iii अन्य संस्थाएँ एवं अगिकरण	Other Institutions & Agencies	13245783	10580777
B भारत में बाहर से उधार	Borrowings Outside India	0	0
योग	TOTAL	14918617	14454899
उक्त अ और ३ में समाहित युक्तित उधार	Secured borrowings included in A & B above	14918617	14454899

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



Deepak
(Chief Manager)

J.P. Agrawal
(General Manager)

Rakesh Kumar Arora
(Chairman)

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



PRATHAMA U.P. GRAMIN BANK
HEAD OFFICE : MORADABAD

अनुसूची ५ - अन्य देयताएँ और प्रावधान
SCHEDULE 5- OTHER LIABILITIES AND PROVISIONS

		(रुपि हजारों में) Rs in "000"	
		Current Year as on 31.03.23 चालू वर्ष	Previous Year as on 31.03.22 गत वर्ष
I सदेय बिल	Bills Payable	592308	294946
II अंतर कार्यालय समायोजन (शुद्ध)	Inter office adjustment (Net)	0	0
III उपार्जित ब्याज	Interest accrued	582218	587410
IV अन्य (प्रावधान सहित) -	Others (Including provisions) -		
i विविध जमा	Sundry Deposits	200008	243315
ii विभाग के लिए प्रावधान निवेश पर	Provisions for Dep. on Investment	823704	116304
iii आकस्मिकता प्रावधान मानक आस्तियों के लिए	Contingency Prov. For Standard Assets	641400	411356
iv मात और सेवा कर देयता	Goods & Service Tax Liability	61068	53183
V आयकर के लिए प्रावधान	Provision for Income Tax	2988965	2738494
VI अन्य प्रावधान	Other Provisions	3219689	3985377
योग	Total	9109360	8430385

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

		(रुपि हजारों में) Rs in "000"	
		Current Year as on 31.03.23 चालू वर्ष	Previous Year as on 31.03.22 गत वर्ष
1 हाथ में नकदी (विदेशी मुद्रा सहित)	CASH IN HAND (including Foreign Currency notes)	1850823	2140484
2 भारतीय रिजर्व बैंक में अवशेष -	Balances With Reserve Bank Of India -		
i चालू खातों में	In current Accounts	10247246	8714454
ii अन्य खातों में	In other Accounts	0	0
योग (जोड़कर)	TOTAL (1 & 2)	12097869	10854938

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



Deepak
(Chief Manager)

J.F. Asgwal
(General Manager)

Rakesh Kumar Arora
(Chairman)



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



PRATHAMA U.P. GRAMIN BANK
HEAD OFFICE : MORADABAD

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

(राशि हजारों में)
Rs in "000"

		Current Year as on 31.03.23 हालू वर्ष	Previous Year as on 31.03.22 गत वर्ष
1 भारत में	IN INDIA		
I बैंको में अवशोष	Balances with Banks		
A हालू खातों में	In Current Accounts	487606	753658
B अन्य जमा खातों में	In Other Deposit Accounts	22056222	7231825
II मांग एवं अल्प सूचना पर प्राप्य राशि	Money at call and Short notice		
A बैंको में	With Banks	0	0
B अन्य संस्थाओं में	With other Institutions	250000	2349807
योग (I और II)	TOTAL (I&II)	22755828	10335290
2 भारत से बाहर	OUTSIDE INDIA		
I हालू खातों में	In current Accounts	0	0
ii अन्य जमा खातों में	In Other deposit accounts	0	0
iii मांग एवं अल्प सूचना पर प्राप्य राशि	Money at call & short notice	0	0
योग	TOTAL	0	0
कुल योग (I और 2)	GRAND TOTAL (I&2)	22755828	10335290

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

Deepak
(Chief Manager)

J.P. Agarwal
(General Manager)

Rakesh Kumar Arora
(Chairman)



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



PRATHAMA U.P. GRAMIN BANK
HEAD OFFICE : MORADABAD

अनुसूची 8 - विनिधान
SCHEDULE 8 - INVESTMENTS

		(राशि हजारों में) Rs in "000"	
		Current Year as on 31.03.23 चालू वर्ष	Previous Year as on 31.03.22 गत वर्ष
i भारत में विनिधान	INVESTMENTS IN INDIA		
I सरकारी प्रतिभूतियाँ	Government Securities	72393267	73931841
निवेश पर ह्रास हेतु प्रावधान	Less: Dep. On Investments	85234	85234
ii अन्य अनुमोदित प्रतिभूतियाँ	Other approved securities	0	0
iii शेयर	Shares	4429	4429
iv डिबेन्चर एवं बांध पत्र	Debentures & Bonds	1751108	1608171
vi अन्य (विवरण दें)	Subsidiaries and/ or joint ventures	0	0
v म्यूचुअल फण्ड	Others (To be specified)		
1 टी.एम.वी. (नाबाई)	Mutual Funds	341429	341396
2 नन-एस.एल.आर. प्रतिभूतियाँ	TMS (NABARD)	0	0
	Non SLR Securities	99900	99900
योग (१)	TOTAL (1)	74504899	75900503
2 भारत के बाहर विनिधान	INVESTMENTS OUTSIDE INDIA		
i सरकारी प्रतिभूतियाँ	Government Securities	0	0
स्थानीय प्राधिकरण सहित	(Including local authorities)		
ii विदेश स्थित समुनहिनियों/सह	Subsidiaries and / or joint ventures abroad	0	0
उद्यमियों में			
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)	74504899	75900503

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



Deepak
(Chief Manager)

J.P. Agrawal
(General Manager)

Rakesh Kumar Arora
(Chairman)



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



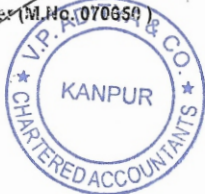
PRATHAMA U.P. GRAMIN BANK
HEAD OFFICE : MORADABAD

अनुसूची ६ - अग्रिम
SCHEDULE 9 - ADVANCES

(राशि हजारों में)
Rs in "000"

		Current Year as on 31.03.23 चालू वर्ष	Previous Year as on 31.03.22 गत वर्ष
अ	A		
i कम्प एवं मिलि कार्ड पर भुनाये गये विपत्र	Bills Purchased & discounted	0	0
ii नकदी उधार, अधिविकल्प और भौग पर पुनर्देय ऋण	Cash credits, overdrafts & loans repayable on demand	157768987	140404479
iii सावधि ऋण	Term Loans	26133510	21630636
योग	TOTAL	183902497	162035115
ब	B		
i मूल्य आस्तियों द्वारा प्रतिभूत	Secured by tangible assets	181192059	158094282
ii बैंक / सरकारी प्रत्याभूतियों द्वारा संरक्षित	Covered by bank / Government Guarantees	1664308	1039473
iii अप्रतिभूत	Unsecured	1046130	2901360
योग	TOTAL	183902497	162035115
स	C		
I भारत में अग्रिम	ADVANCE IN INDIA		
i प्राथमिकता क्षेत्र	Priority sectors	165174656	143819115
ii सार्वजनिक क्षेत्र	Public Sector	-	-
iii बैंक	Banks	-	-
iv अन्य	Others	18727541	13216000
योग	TOTAL	183902497	162035115
द	D		
II भारत के बाहर अग्रिम	ADVANCES OUTSIDE INDIA		
i बैंकों में शोध	Due from banks	0	0
ii अन्य में शोध	Due from others	0	0
iii कम्प एवं मिलि कार्ड पर भुनाये गये विपत्र	Bills purchased & discounted	0	0
b अधिपद ऋण	Syndicated Loans	0	0
c अन्य	Others	0	0
योग	TOTAL	0	0
कुल योग (स एवं द)	Grand Total (C & D)	183902497	162035115

CA K.K. Shukla
Partner (M.No. 070659)



Deepak
(Chief Manager)

J.P. Agrawal
(General Manager)

Rakesh Kumar Arora
(Chairman)

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PRATHAMA U.P. GRAMIN BANK
HEAD OFFICE : MORADABAD

अनुसूची १० - स्थिर आस्तियाँ
SCHEDULE 10 - FIXED ASSETS

		(राशि हजारों में) Rs in "000"	
		Current Year as on 31.03.23 चालू वर्ष	Previous Year as on 31.03.22 गत वर्ष
1 परिसर	PREMISES		
i गतवर्ष के ३१ मार्च की लागत पर	At cost as on 31st March of the preceding year	33376	33376
ii वर्ष के दौरान परिवर्धन	Additions during the year	0	0
iii वर्ष के दौरान कटौतियाँ	Deductions during the year	0	0
iv अद्यतन अवसंयोजन	Depreciation to date	21891	21209
2 अन्य स्थिर आस्तियाँ	OTHER FIXED ASSETS		
(परिष्कार व जुड़नार सहित)	Including furniture & fixture		
i गतवर्ष के ३१ मार्च की लागत पर	At cost as on 31st March of the preceding year	1306684	1754385
ii वर्ष के दौरान परिवर्धन	Additions during the year	118649	59199
iii वर्ष के दौरान कटौतियाँ	Deductions during the year	29181	4900
iv अद्यतन अवसंयोजन	Depreciation to date	1408825	1339903
कुल योग (१ और २)	Total (1 & 2)	500812	480948

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Rakesh Kumar Arora
(Chairman)





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HEAD OFFICE : MORADABAD

अनुसूची ११ - अन्य आस्तियां
SCHEDULE 11 - OTHER ASSETS

(रुपि हजारों में)

Rs in "000"

		Current Year as on 31.03.23 वर्तमान वर्ष	Previous Year as on 31.03.22 पिछला वर्ष
i अन्तः कार्यालय समायोजन (शुद्ध)	Inter Office adjustments (Net)	2106711	2810107
ii उपार्जित व्याज	Interest accrued	1720382	1622861
iii अग्रिम रूप से संदत्त कर/स्रोत कर कटौती	Tax Paid in Advance/Tax deducted at source	3158656	3739777
iv लेखन सामग्री और टिकटे	Stationery & Stamps	2515	2529
	Non-banking assets acquired in satisfaction of claims	0	0
v अन्य (धोखाधड़ी आदि सहित)	Others (including fraud etc.)	0	0
vi वस्तु एवं सेवा कर - आई.टी.सी.	Goods & Service Tax Assets - Input Tax Credit	25892	16555
vii स्टाफ को ब्याजमुक्त अग्रिम	Intt free advance to staff	48775	53897
viii उच्चतम खाता (subvention सहित)	Suspense Account (including subvention)	3080988	6911298
योग (i से viii)	Total (i to viii)	10152919	15157024

अनुसूची 12 - समाश्रित दायित्व
SCHEDULE 12 - CONTINGENT LIABILITIES

(रुपि हजारों में)

Rs in "000"

		Current Year as on 31.03.23 वर्तमान वर्ष	Previous Year as on 31.03.22 पिछला वर्ष
i बैंक के विरुद्ध दायें जिन्हें ऋण के रूप में स्वीकार नहीं किया है	Claims against the Bank not acknowledged as debts	122047	237059
ii भागतः सदत विनियानो के लिए दायित्व	Liability for partly paid investments.	0	0
iii अविद्यमान अग्रिम विनियान संविदाओं की बाबत दायित्व	Liability on account of outstanding forward exchange contracts.	0	0
iv संघटकों की ओर से दी गयी प्रतिपूतियां -	Guarantees given on behalf of constituents -		
a भारत में	In India	48712	46297
b भारत से बाहर	Outside India		
v प्रतिग्रहण, पृष्ठांकन एवं अन्य दायित्व (संग्रह हेतु बिल)	Acceptances, endorsements and other obligations. (Bill for Collection)	1306593	847115
vi अन्य मद जिनके लिए बैंक का समाश्रित दायित्व है (डीआईएफ फंड)	Other Items for which the bank is contingently liable. (DEAF FUND)	512695	17189
योग	TOTAL	1390047	1147660

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अनुसूची १३. अर्जित व्याज
SCHEDULE 13 - INTEREST EARNED

		(रुपि हजारों में) Rs in "000"	
		Current Year as on 31.03.23 हालू वर्ष	Previous Year as on 31.03.22 गत वर्ष
i	अग्रिम/विपक्षों/पर व्याज /छूट	Interest / discount on advances /bills	15582278
ii	निवेशों पर आय	Income on investments	5023707
	घटाइये प्रतिभूतियों पर परिशोधन	Less: Amortisation on Securities	23577
iii	भारतीय रिजर्व बैंक में अवशेषों एवं अन्य अंतर बैंक निधियों पर व्याज	Interest on balances with Reserve Bank of India & other Inter bank funds.	593204
iv	अन्य	Others	403899
योग		TOTAL	21579511
			17098451

अनुसूची १४ अन्य आय
SCHEDULE 14 OTHER INCOME

		(रुपि हजारों में) Rs in "000"	
		Current Year as on 31.03.23 हालू वर्ष	Previous Year as on 31.03.22 गत वर्ष
i	कमीशन, विनिमय और दलाली	Commission; exchange & brokerage	172531
ii	निवेशों के विक्रय पर लाभ	Profit on sale of investments	150916
	घटाइये निवेशों के विक्रय पर हानि	Less : Loss on sale of investments	0
iii	निवेशों के पुनर्मूल्यांकन पर लाभ	Profit on revaluation of investments	0
	घटाइये निवेशों के पुनर्मूल्यांकन पर हानि	Less : Loss on revaluation of investments	0
iv	भूमि भवनों व अन्य आस्तियों के विक्रय पर लाभ	Profit on sale of land, building & other assets	1342
	घटाइये भूमि भवनों व अन्य आस्तियों के विक्रय पर हानि	Less : Loss on sale of land, buildings & other assets	83
v	विनिमय संव्यवहारों पर लाभ	Profit on exchange transactions	0
	घटाइये विनिमय संव्यवहारों पर हानि	Less: Loss on exchange transactions	0
vi	विदेश/भारत में स्थापित समनुषंगीय कम्पनी एवं/ या सहउद्यमियों से लाभार्थों आदि के रूप में अर्जित आय	Income earned by way of dividends etc. from subsidiaries companies & joint ventures abroad / in India.	0
vii	विविध आय (पीएसएलसी आय सहित)	Miscellaneous Income (including PSIC Income)	2733211
a	पी एन बी नाबार्ड से वेतन व भत्तों की प्रतिपूर्ति	Reimbursement of salary & All.from PNB / NABARD.	0
b	पी एन बी से यात्रा भत्ता व्यय की प्रतिपूर्ति	Reimbursement of travelling expenses from PNB	0
c	किराया लाकर	Locker Rent	12914
योग		TOTAL	3070831
			2742865

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PRATHAMA U.P. GRAMIN BANK HEAD OFFICE : MORADABAD

अनुसूची १५ - व्यय किया गया ब्याज SCHEDULE 15 - INTEREST EXPENDED

(राशि हजारों में)

Rs in "000"

		Current Year as on 31.03.23 चालू वर्ष	Previous Year as on 31.03.22 गत वर्ष
I. निक्षेप पर ब्याज	Interest on deposits	8487533	7629829
II. भारतीय रिजर्व बैंक/नाबार्ड/अंतर बैंक उधारों पर ब्याज	Interest on Reserve Bank of India/ Inter Bank Borrowings	590283	503565
III. अन्य	Others	53770	37367
योग	TOTAL	9131586	8170761

अनुसूची १६ - परिचालन व्यय SCHEDULE 16 - OPERATING EXPENSES

		Current Year as on 31.03.23 चालू वर्ष	Previous Year as on 31.03.22 गत वर्ष
i. कर्मचारियों को भुगतान और उनके लिए प्रावधान	Payments to & provisions for employees	6705983	4605592
ii. किराया कर और प्रकाश व्यवस्था	Rent, taxes & Lighting	337760	336000
iii. मुद्रण और लेखन सामग्री	Printing & Stationery	41915	40759
iv. विज्ञापन और प्रचार	Advertisement & Publicity	2992	1856
v. बैंक की सम्पत्ति पर अवक्षयण	Depreciation on Bank's Property	98665	120720
vi. निदेशकों के बृल्ल 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)	7533	7397
viii. विविध प्रभार	Law Charges	19441	7975
ix. डाक टिकट, तार, दूरभाष आदि (नेटवर्किंग सहित)	Postage, Telegrams, Telephone etc (including Networking)	165544	160248
x. मरम्मत व अनुरक्षण	Repair & Maintenance	30631	35274
xi. बीमा	Insurance	2226	9131
xii. अन्य व्यय	Other Expenditure		
a) यात्रा भत्ता व्यय (अध्यक्ष सहित)	a) Travelling Exp. (including Chairman)	34430	25092
b) डी.आई.सी.जी.सी. फीस	b) D.I.C.G.C. Fee	300000	285000
c) अन्य	c) Others	889906	685548
योग	TOTAL	8637028	6320592
प्रावधान व आकस्मिकताएँ	Provisions and contingencies		
प्रावधान व आकस्मिकताएँ	Provisions and contingencies	1544238	4445000
ऋण हानि प्रावधान एम से एम और मानक संपत्ति प्रावधान आदि	(Loan loss provisions, M to M & Standard Assets Provision etc.)		
TOTAL		1544238	4445000

CA K.K. Shukla

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(Chairman)



PRATHAMA U. P. GRAMIN BANK, MORADABAD

SCHEDULE 17 – Significant accounting policies

(A) Basis of Preparation

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

(B) Accounting Estimates

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

(C) Significant Accounting Policies

1. Revenue Recognition

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

2. Investment:

2.1 Classification:

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

2.2 Basis of Classification:

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

2.3 Valuation standards:

- Investment classified under **Held to Maturity category** need not be marked to market and will be carried at acquisition cost unless it is more than the face value, in which case the premium should be amortized over the period remaining to maturity.
The banks should reflect the amortized amount in schedule 13- interest earned.

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

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

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

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

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

3. Loans / Advances and Provisions thereon

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

Debat





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

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

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

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

4. Fixed Assets, Depreciation and Amortisation

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

Sr. No.	Description of Fixed Assets	Method of charging depreciation	Depreciation/ 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%

(Bank is following management approved policy for depreciation)

- iv. Depreciation on Fixed Assets purchased during the current financial year 2022-23 has been provided from the date of purchase. In case of Disposal/Written off depreciation has been provided till the date of disposal/write off. In all other cases Depreciation for full year has been provided on fixed assets.
- v. Fixed assets have been recognized as and when payments are made for them and depreciation is charged from the date in which assets are recorded.

5. Employee Benefits:

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

6. Taxes on Income

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

7. Provisions, Contingent Liabilities and Contingent Assets

- i. In conformity with AS 29, "Provisions, Contingent Liabilities and Contingent Assets", issued by the Institute of Chartered Accountants of India, the Bank 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.
- ii. Contingent Assets are not recognised in the financial statements.

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8. Effect of changes in the foreign exchange rate:
There is no any foreign exchange business during the financial year 2022-23.
9. Cash and Cash equivalents:
Cash and cash equivalents include Cash and Balances with RBI, Balances with Banks and money at call and short notice.
10. Segment Reporting
The Bank recognizes the Business segment as the Primary reporting segment and Geographical segment as the Secondary reporting segment, in accordance with the RBI guidelines and in compliance with the Accounting Standard 17 issued by ICAI.
11. Impairment of Assets
Wherever applicable adequate disclosures has been given as per AS 28- "Impairment of Assets" issued by Institute of Chartered Accountants of India.

As Per Our Separate Report Of Even Date Attached

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

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



UDIN-23070650BHAEVL6223

(Decapk)
Chief Manager

(Surindar Pal Singh)
Director

(Bhuvnesh Kumar)
Director

(J.P. Agrawal)
General Manager

(Uday Chandra)
Director

(Pramod Kumar)
Director

(Rakesh Kumar Arora)
Chairman

(Nandini Ghose)
Director

(Shiv Shanker)
Director

Place: Moradabad
Date: 29.04.2023



PRATHAMA U. P. GRAMIN BANK , MORADABAD

SCHEDULE 18 – NOTES TO ACCOUNTS

1. Investments

(a) SLR Securities classified under Held-to-Maturity is ₹ 5,013.17 Crore (Previous Year ₹ 4,340.18 Crore) and SLR Securities under Held-for-Trading/Available-for-sale is ₹ 2,226.16 Crore (Previous Year ₹ 3,053.00 Crore). Securities have been shown Book Value less amortization of premium of ₹ 2.36 Crore (Previous Year ₹ 10.43 Crore)

(b) Bank's Non SLR Securities amounting ₹ 219.68 Crore (Previous Year ₹ 230.20 Crore) held under Available for sale /Held for trading as per RBI directives. During the current year depreciation is ₹ 70.74 Crore (Previous Year – ₹11.63 Crore) are charged to Profit & loss Account

(c) Classification of securities

(Amt in Crore)

Securities	Held to Maturity	Available for Sale/ Held for Trading	Total
Govt. Securities – SLR	5,013.17	2,226.16	7,239.33
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	175.11	175.11
Non SLR - Mutual Funds	Nil	34.14	34.14
Total	5,013.17	2,445.84	7,459.01

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

(e) Investment in term deposit receipts amounting to ₹ 2,205.82 Crore (Previous Year ₹ 723.18 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 has been accepted as certified by the Branch Managers, Branch Auditors and Central Statutory Auditor.

(b)

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

ii. Bank has also made total provision for NPA of ₹ 905.56 Crore as on 31.03.2023.

iii. Deduction to the extent of 8.50% of the total income (computed before making any deduction under this clause and Chapter VIA) and 10% of the aggregate average advances made by the rural branches of the Bank has available as per Income Tax Act.

iv. Advances are net of provision and derecognized interest made for NPA in accordance with the prudential norms prescribed by Reserve Bank of India from time to time. However, provision for advances, classified as Standard Assets is included under other liabilities.

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v. The NPA are classified as sub-standard, doubtful and loss assets as per Guidelines of Reserve Bank of India and SLBC (U.P.) As per letter No. UPZ/31/SLBC/229 dated 13.06.2005 of SLBC (UP), sugarcane crop is long duration crop and related loans are classified accordingly.

vi. Interest free advances to staff are ₹ 4.88 Cr. (Previous Year ₹ 5.39 Cr.) which has been shown in other assets as per RBI Guidelines.

vii. 1.5% & 2% interest subvention (IS) and 3% prompt repayment incentive (PRI) to eligible crop loanee farmers for 2022-23 as per the directives issued by NABARD Vide its Circular No. NB.DoR(Policy)/1691/IS-1/ 2021-22 dated 29.03.2022 and NB.DoR(Policy)/910/IS-1/ 2022-23 dated 08.09.2022 amounting ₹ 112.167 Crore (1.5 % & 2% IS) and ₹ 98.267 Crore (3% PRI) respectively. Interest effect due to refinance from NABARD is accounted for 1.5 % IS, which is amounting ₹ 7.66 Crore for the period 01.04.2022 to 31.03.2023.

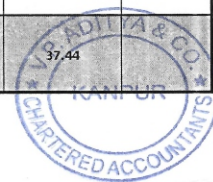
* 2% for previous year and 1.5% for current year

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

(Amount in Crore)

S.No.	PARTICIPATING BANK	PARTICULAR	CONTRACT AMOUNT	DATE OF ISSUANCE	DATE OF MATURITY	PERIOD OF IBPC	INTEREST PAID	INTEREST RECEIVED	NET PROFIT ON DEAL	NET INCOME FOR FY 2022-23	REMARKS
1	PUNJAB NATIONAL BANK	SWAP DEAL - IBPC ISSUED UNDER PS-SF/MF @ 5.50% & PURCHASED PS-OTHERS @ 7% FOR 900 CRORES	900	10-11-2021	09-05-2022	180	24.41	31.07	6.66	1.44	SWAP DEAL NET INTEREST MARGIN @ 1.50%
2	PUNJAB NATIONAL BANK	SWAP DEAL - IBPC ISSUED UNDER PS-SF/MF @ 5.50% & PURCHASED PS-OTHERS @ 7% FOR 1150 CRORES	1150	29-03-2022	23-09-2022	178	30.85	39.26	8.41	8.32	SWAP DEAL NET INTEREST MARGIN @ 1.50%
3	PUNJAB NATIONAL BANK	SWAP DEAL - IBPC ISSUED UNDER PS-AGRICULTURE @ 5.50% & PURCHASED PS-OTHERS @ 6.50% FOR 800 CRORES	800	29-03-2022	23-09-2022	178	21.46	25.36	3.90	3.86	SWAP DEAL NET INTEREST MARGIN @ 1.00%
4	PUNJAB NATIONAL BANK	SWAP DEAL - IBPC ISSUED UNDER PS-SF/MF @ 5.5% & PURCHASED PS-OTHERS @ 7% FOR 950 CRORES	950	31-05-2022	25-11-2022	178	25.48	32.43	6.95	6.95	SWAP DEAL NET INTEREST MARGIN @ 1.50%
5	PUNJAB NATIONAL BANK	SWAP DEAL - IBPC ISSUED UNDER PS-SF/MF @ 5.5% & PURCHASED PS-OTHERS @ 7% FOR 1150 CRORES	1150	23-09-2022	21-03-2023	179	31.02	39.48	8.46	8.46	SWAP DEAL NET INTEREST MARGIN @ 1.50%
6	PUNJAB NATIONAL BANK	SWAP DEAL - IBPC ISSUED UNDER PS-AGRICULTURE @ 5.5% & PURCHASED PS-OTHERS @ 6.50% FOR 800 CRORES	800	23-09-2022	21-03-2023	179	21.58	25.50	3.92	3.92	SWAP DEAL NET INTEREST MARGIN @ 1.00%
7	PUNJAB NATIONAL BANK	SWAP DEAL - IBPC ISSUED UNDER PS-SF/MF @ 5.5% & PURCHASED PS-OTHERS @ 7% FOR 950 CRORES	950	07-12-2022	05-06-2023	180	25.77	32.79	7.03	4.49	SWAP DEAL NET INTEREST MARGIN @ 1.50%
TOTAL							180.56	225.89	45.33	37.44	

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During the year, Bank has earned net Interest Income on IBPC deal is ₹ 37.44 Crores. As on 31.03.2023, the outstanding IBPC is ₹ 950 Crores with Punjab National Bank where bank has entered in swap deal by issuing IBPC under PS - SF/MF Categories and simultaneously purchasing IBPC under PS - Others category. Advances under SF/MF reduced by ₹ 950 Crores and simultaneously advance under PS- Others has been increased by ₹ 950 Crores. 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 ₹ 7,950 Crores PSLC Certificate in PS-SF/MF category and purchased ₹ 1,750 Crores PSLC certificates in PS - General Category during the FY 2022-23. The Net PSLC issued is ₹ 6,200 Crores with due date 31.03.2023. Bank has earned net interest income on PSLC deal is ₹ 159.24 Crores in the FY 2022-23.

ix. The Bank has made technical written off of ₹ 250.56 Crores in Zero advances accounts at the end of FY 2022-23. Total technical write off is ₹ 462.23 Crre.

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, Star Union Dai-chi and PNB MetLife has been taken for all the officers & employees of the bank.

Bank has obtained actuarial valuation of Gratuity liability as on 31.03.2023 for the limit of ₹ 0.20 Crore per employee, which comes to ₹ 135.79 Crre.

The bank's present fund position towards Gratuity liability is ₹ 120.58 Crore (₹ 99.74 Crore with LIC, ₹ 10.61 Crore with Bajaj Allianz, ₹ 0.20 Crore with PNB MetLife, ₹ 0.03 Crore with Kotak Life, ₹ 10.00 Crore with Star Union Dai-chi). This year we have made the provision of ₹ 15.22 Crore to meet the Gratuity Liability

Disclosures as per Accounting Standard 15- Employee Benefits:

Data Summary

	31.03.2023	31.03.2022	Increase/(Decrease)% (Approx.)
Number of Employees	4,151	3,979	4.32%
Total Monthly Salary	₹24,95,27,127	₹22,54,32,300	10.69%
Average Salary	₹60,112.53	₹56,655.52	6.10%
Average Age	35.96 years	36.91 years	(2.57%)
Average Past Service	9.72 years	10.87 years	(10.57%)

Valuation Results

	31.03.2023	31.03.2022	Increase/(Decrease)% (Approx.)
Discontinuance Liability	₹164,12,20,061	₹175,95,96,745	(6.73%)
Defined Benefit Obligation	₹135,79,41,538	₹148,25,36,722	(8.40%)
Funding Status	Funded	Funded	-
Fund Balance	₹120,58,24,784	₹94,33,26,819	27.82%
Current Liability	₹15,21,16,754	₹22,54,32,300	(32.52%)
Non-Current Liability	Nil	₹31,37,77,603	

The average expected future service is 9 years

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

Debit





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(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 31.03.2023, which comes to ₹ 86.16 Crore

The bank's fund position as on 31.03.2023 towards Leave Encashment liability is ₹ 100.42 Crore (₹ 88.75 Crore with LIC and ₹ 11.67 Crore with Bajaj Allianz Life insurance Co. Ltd.).

Disclosures as per Accounting Standard 15- Employee Benefits:

Data Summary

	31.03.2023	31.03.2022	Increase/(Decrease) % (Approx.)
Number of Employees	4151	3979	4.32%
Total Eligible Encashment	₹30,80,55,646	₹27,59,12,476	11.65%
Total Eligible Availment Salary	₹30,80,55,646	₹27,59,12,476	11.65%
Average Salary (Availment)	₹ 74,212	₹69,342	7.02%
Average Age	35.96 years	36.91 years	(2.57%)
Average Past Service	9.72 years	10.87 years	(10.57%)
Total Leave Days	5,30,914 days	4,88,245 days	8.74%
Average Leave Days	127.90 days	122.71 days	4.22%

Valuation Results:-

	31.03.2023	31.03.2022	Increase/(Decrease) % (Approx.)
Discontinuance Liability	₹144,52,13,258	₹127,63,18,779	13.23%
Defined Benefit Obligation	₹86,16,36,797	₹82,72,65,597	4.15%
Funding Status	Funded	Funded	-
Fund Balance	₹100,42,06,898	₹99,34,09,777	1.08%
Current Liability	₹ (14,25,70,101)	₹ (16,61,44,180)	(14.19%)
Non-Current Liability	NIL	NIL	-

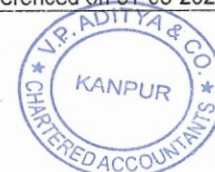
The average expected future service is 9 years.

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

Valuations Assumptions (for both Gratuity & Leave Encashment)

Date of Valuation	31.03.2023	31.03.2022
Demographic Assumptions:		
Mortality Rates	Indian Assured Lives Mortality 2012-14 (Urban)	Indian Assured Lives Mortality 2012-14 (Urban)
Retirement Age:	60 years	60 years
Attrition Rate:	8.00% p.a. for all service groups.	8.00% p.a. for all service groups.
While in service availment rate(in case of leave encashment)	5.00% p.a.	5.00% p.a.
Financial Assumptions:		
Salary Escalation Rate:	5.00% p.a.	5.00% p.a.
Discount Rate:	7.46% p.a. (Indicative G.Sec referenced on 31-03-2023)	6.96% p.a. (Indicative G.Sec referenced on 31-03-2022)

Detail



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(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 :

₹ 6.31 Crore was paid as the premium for the renewal of Health Insurance Policy during the financial year 2022-23.

(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 to Employees and Dependent of deceased employees (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 & receivables from EPFO (Meerut, Gorakhpur & Kanpur).

As per provisional value provided by the LIC of India as on 05.08.2022 there will be requirement of ₹ 550.49 Crore.

To meet the requirement of ₹ 550.49 Crore, the following arrangements has been made :

a) Balance available with Prathama U.P. Gramin Bank Employees' Pension Fund Trust :	318.15 Crore
b) Accrued interest on investment made	: 18.62 Crore
c) Receivable from EPFO (Gorakhpur, Kanpur & Meerut)	: 73.16 Crore
d) Additional Provision made FY 2022-23	: 140.00 Crore
Total Funds available as on 31/03/2023	: 549.93 Crore

(g) NPS

No Provision has been made under NPS in FY 2022-23.

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)	Subsidiaries	Associate Joint Venture	Key Management Personnel	Relatives of Key Management Personnel	Total
Remuneration to - Sh.R. K. Arora Chairman (01.04.2022 to 31.03.2023)				29.20		29.20
Related Party transaction with Punjab National Bank (Amt In Crore)						
Items Related Party	Parent Body (As per ownership or control)	Subsidiaries	Associate Joint Venture	Key Management Personnel	Relatives of Key Management Personnel	Total
Borrowings [OD availment] as on 31.03.2023	165.73	-	-	-	-	165.73
Deposits [FD] as on 31.03.2023	854.82	-	-	-	-	854.82
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 22-23 on OD	5.26	-	-	-	-	5.26
Interest received during FY 22-23 on FDRs	21.76	-	-	-	-	21.76
CBS Hosting Charges paid (excluding GST)	5.69	-	-	-	-	5.69
Managements contracts	-	-	-	-	-	-

Debt due to staff of the bank as on 31.03.2023 is ₹ 454.54 Cr.

Debit





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5. Other Disclosures:-

(a) Capital

As per guidelines issued by RBI Cir. No. RBI/2014-15/270 RPCD.CO.RRB.No.BC.35/03.05.33/2014-15 dt.21.10.2014, the Capital to Risk Weighted Assets Ratio (CRAR) of the bank as on 31.03.2023 is 14.64% (Previous year 13.49 %) against the regulatory minimum requirement of 9%.

Sr.	Particulars	Current Year	Previous Year
i)	CRAR (%)	14.64	13.49
ii)	CRAR- Tier I Capital (%)	13.39	12.24
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%

(b). Investments

(Amt.in Crore)			
Sr.	Particulars	Current Year	Previous Year
1	Value of Investments		
i)	Gross Value of Investments	7459.01	7623.38
ii)	Provisions for Depreciation	82.37	36.44
iii)	Net Value of Investments	7376.64	7586.94
2	Movement of provisions held towards depreciation on investments.		
i)	Opening Balance	11.63	Nil
ii)	Add: Provisions made during the year	70.74	11.63
iii)	Less: Write off/ write back of excess provisions during the year	Nil	Nil
iv)	Closing Balance	82.37	11.63

(c). 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 2023
Securities Sold under Repos	NIL	NIL	NIL	NIL
Securities purchased under reverse repos	24.99	399.99	113.08	NIL

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

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

(Amt.in Crore)				
	Particulars	Dates of Shifting	Amount	Amount taken to P & L
1	HTM Sold	NIL	NIL	NIL
2	AFS to HTM	01-Apr-2022	904.99	3.11
3	HTM to AFS	01-Apr-2022	1046.15	0

The shifting has been done as per the extant RBI guidelines and the same has been approved by the board of director of the bank in its meeting dated 18.04.2022. The shifting has been done only once during the financial year 2022-23. Bank has not sold any securities from HTM category in current financial year.

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(e). 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	27.28	-	-	-	-
iii)	Banks (Bonds)		-	-	-	-
iv)	Private Corporate	14.88	-	-	-	-
v)	Others-					
	• Non SLR Govt. Sec.	9.99				
	• Mutual Funds	34.14	-	-	-	-
	• NABARD TMB	0				
	• Shares	0.44				
vi)	* Provisions held towards depreciation	82.37	-	-	-	-
	Total	219.68	-	-	-	-

(ii) Non- performing Non-SLR investments:

(Amt. in Crore)

Particulars	Current Year	Previous Year
Opening balance	24.81	54.88
Additions during the year since 1 st April	NIL	Nil
Reductions during the above period	10.12	30.07
Closing balance	14.69	24.81
Total provisions held	14.69	24.81

6. Asset Quality

(a) Non- performing Assets

(Amt.in Crore)

10.5	Particulars	Current Year	Previous Year
I	Net NPAs to Net Advances (%)	3.92	3.70
ii	Movement of NPAs (Gross)		
(a)	Opening balance	1731.78	1312.38
(b)	Additions during the year	1051.53	1670.50
(c)	Reductions during the year	1156.68	1251.10
(d)	Closing balance	1626.63	1731.78
iii	Movement of Net NPAs		
(a)	Opening balance	600.30	292.13
(b)	Additions during the year	762.93	1226
(c)	Reductions during the year	642.16	917.83
(d)	Closing balance	721.07	600.30
iv	Movement of provisions for NPAs (excluding provisions on standard assets)		
(a)	Opening balance	1131.48	1020.26
(b)	Provisions made during the year	288.60	444.50
(c)	Write off/ write-back of excess provisions	514.52	333.28
(d)	Closing balance	905.56	1131.48

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(b) Details of Loan Assets subject to Restructuring

Sr.	Particulars	Current Year	Previous Year
i	Total amount of loan assets subject to restructuring, rescheduling, renegotiation;	Nil	32672
ii	The amount of Standard assets subjected to restructuring, rescheduling, renegotiation;	Nil	32672
iii	The amount of Sub-Standard assets subjected to restructuring, rescheduling, renegotiation;	Nil	Nil
iv	The amount of Doubtful assets subjected to restructuring, rescheduling, renegotiation;	Nil	Nil
	Note [(i) = (ii) + (iii) + (iv)]	Nil	32672

(c) Details of financial assets sold to Securitization (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

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

i. 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

ii. 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

(e) Provisions on Standard Asset

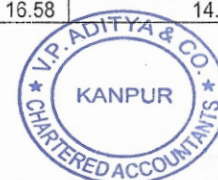
(Amt. in Crore)

Sr.	Particulars	Current Year	Previous Year
1	Provisions towards Standard Assets	64.14	41.14

7. Business Ratio:

Sr.	Particulars	Current Year	Previous Year
i	Interest Income as a percentage to working Funds	8.03	6.90
ii	Non- interest income as a percentage to working funds	1.14	1.11
iii	Operating Profit as a percentage to Working Funds	2.56	2.29
iv	Returns on Assets [PBT/ Average working funds] (in %)	1.99	0.37
v	Returns on Assets [PAT/ Average working funds] (in %)	1.48	0.24
vi	Business (Deposits plus advances) per employee (in Lacs)	1079.85	1016.76
vii	Profit per employee (Profit before tax & provision) (in Lacs)	16.58	14.26

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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)	1283.30	1024.29	958.97	1714.45	2623.95	17687.99	152.79	78.00	25523.74
Advances [Net IBPC]	7124.95	276.90	1422.57	1926.62	3406.23	2829.86	982.33	1326.34	19295.80
Investment (including FDR)	284.75	100.00	268.82	334.06	1357.43	290.11	297.77	6731.90	9664.84
Borrowings	167.25	0	0	473.80	685.79	123.44	41.58	0	1491.86
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 31.03.2023
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 ₹ 15 lakh may be shown separately) (Up to ₹ 15 lac)	381.37
	(Above ₹ 15 lac)	302.23
(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	136	30
Provision for cases under Vivad se Vishwas Scheme	NA	NA
TOTAL	136	30

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12. Disclosure of penalties imposed by RBI

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

13. Additional Disclosures

(a) Provisions and Contingencies:

Floating Provisions - There is no floating provision on investment.

(b) Draw down from reserves

NIL

(c) Disclosure of complaints :

i. Customer Complaints

Sr.	Particulars	Current Year	Previous Year
A	No. of complaints pending at the beginning of the year	19	46
B	No. of complaints received during the year	1286	1198
C	No. of complaints redressed during the year	1288	1225
D	No. of complaints pending at the end of the year	17	19

ii. Award passed by the Banking Ombudsman

Sr.	Particulars	Current Year	Previous Year
A	No. of unimplemented Awards at the beginning of the year	0	01
B	No. of Award passed by the Banking Ombudsmen during the year	0	01
C	No. of Awards implemented during the year	0	02
D	No. of unimplemented Awards at the end of the year	0	00

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

iii. Concentration of Deposits

(Amt. in Crore)

Concentration of Deposits	Current Year
Total Deposits of twenty largest depositors	521.27
Percentage of Deposits of twenty largest depositors to Total Deposits of the Bank	2.04%

iv. Concentration of Advances

(Amt. in Crore)

Concentration of Advances	Current Year
Total Advances of twenty largest borrowers	539.78
Percentage of Advances to twenty largest borrowers to Total Advances of the Bank	2.79%

iii. Concentration of Exposure

(Amt. in Crore)

Concentration of Exposures	Current Year
Total Exposures of twenty largest borrowers/customers	564.46
Percentage of Exposures to twenty largest borrowers/ customers to Total Advances of the Bank	2.92%

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iv. Concentration of NPA

Concentration of NPAs	Current Year	Previous Year
Total Exposure to top four NPA accounts	8.63	8.09

(Amt. in Crore)

(e) 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	15,158.76	1353.92	8.93%	14019.32	1400.56	9.99%
2	Advances to industries sector eligible as priority sector lending						
3	Services	1,454.35	193.93	13.33%	1375.80	267.38	19.44%
4	Other Priority Sector	601.64	61.85	10.28%	607.59	47.67	7.85%
	Sub-total (A)	17214.75	1609.70	9.35%	16002.71	1715.61	10.72%
B	Non-Priority Sector						
1	Agriculture and allied activities	0	0		0	0	-
2	Industry	0	0		0	0	-
3	Services	0	0		0	0	-
4	Other including personal loans	2085.94	16.93	0.81%	1337.68	16.17	1.21%
	Sub-total (B)	2085.94	16.93	0.81%	1337.68	16.17	1.21%
	Total (A+B)	19300.69	1626.63	8.43%	17340.39	1731.78	9.98%

(f) Details of accounts subjected to restructuring:

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

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Standard	Number of borrowers	NIL	4398	NIL	NIL	NIL	22590	NIL	5684	NIL	32672
	Gross Amount (in crore)	NIL	91.47	NIL	NIL	NIL	195.05	NIL	338.58	NIL	625.10
	Provision held	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Sub-standard	Number of borrowers	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Gross Amount	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Provision held	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Doubtful	Number of borrowers	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Gross Amount	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Provision held	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Total	Number of borrowers	NIL	4398	NIL	NIL	NIL	22590	NIL	5684	NIL	32672
	Gross Amount(in crore)	NIL	91.47	NIL	NIL	NIL	195.05	NIL	338.58	NIL	625.10
	Provision held	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL

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(g) Movement of NPAs :

(Amt. in Crore)		
Particulars	Current Year	Previous Year
Gross NPA as on 1 st April of particular year (Opening Balance)	1731.78	1312.38
Addition (Fresh NPAs) during the year	1051.53	1670.50
Sub-total (A)	2783.31	2982.88
Less :		
(i) Upgradations	495.30	642.23
(ii) Recoveries (excluding recoveries made from upgraded accounts)	410.82	308.60
(iii) Write-offs	250.56	300.27
Sub-total (B)	1156.68	1251.10
Gross NPA as on 31st March of following year (Closing Balance) (A-B)	1626.63	1731.78

14. Movement to DEAF

(Amt. in Crore)		
Particulars	Current Year	Previous Year
Opening balance of amount transferred to DEAF	1.7188	1.6076
Add : Amounts transferred to DEAF during the year	49.5606	0.1294
Less : Amount reimbursed by DEAF towards claims	0.0099	0.0182
Closing balance of amounts transferred to DEAF	51.2695	1.7188

15. Priority Sector Lending Certificates :

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

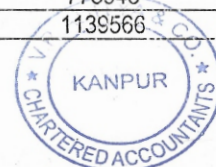
(Amt. in Crore)					
Sr. No.	Category of PSLCs	Total PSLC Issued	Total PSLC Subscribed	Total Premium Earned	Total Premium Paid
01.	PS - SF/MF	7950	Nil	162.30	Nil
02.	PS - Micro Enterprises	Nil	Nil	Nil	Nil
03.	PS - General	Nil	1750	Nil	3.06
04.	PS- Agriculture	Nil	Nil	Nil	Nil

16. Disclosure of Fraud/Dacoity and Provisions thereon:

The amount of loss due to Robbery & Fraud has been classified as other assets amounting to ₹ 24,89,58,826/- outstanding as on 31-03-2023. The Bank has made a Provision of ₹25,29,17,934/- against the loss.

Fraud Outstanding and provision held as on 31.03.2023				
S. No.	Name of Branch / E.C	Date of detection	(Amt. in ₹) Outstanding as on 31.03.2023	(Amt. in ₹) Provision held as on 31.03.2023
	FRAUD			
R.O. Muzaffarnagar				
1	E.C Kairana (Br. Bhoora)	13.10.2001	524867	524867
2	Ratheri	09.07.2015	32577	32577
	Total		557444	557444
R.O. Ghaziabad				
3	Vijay Nagar	16.10.2011	523841	523841
4	Rajnagar, Ghaziabad	16.10.2011	778946	778946
5	Sahibabad	19.12.2011	1139566	1139566

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6	Sahibabad	19.12.2011	1129545	1129545
7	Hapur	02.06.2011	0	80,000
8	Sahibabad	14.06.2012	568509	568509
9	Sahibabad	19.11.2012	683559	683559
10	Sahibabad	19.11.2012	1068539	1068539
11	Sahibabad (8 V/L)	06.07.2013	1861270	1861270
12	Rajnagar (2 V/L)	07.09.2013	933991	933991
13	Kulesra	05.01.2022	399000	399000
14	Jagriti Vihar(Meerut Main)	22.06.2022	0	0
Total			9086766	91,66,766
R.O. Bijnor				
15	Guniapur	31.12.2012	4385100	4385100
16	Khaspura	14.09.2015	1000000	1000000
17	Ahmadpur Sadat	24.01.2023	0	0
Total			5385100	5385100
R.O. Balrampur				
18	Pipra	16.10.2015	0	389343
19	Chamroopur (Khundarey)	29.01.2016	0	3489745
20	Utraula Gramin	24.01.2022	0	0
21	Gainsari	22.02.2023	0	0
Total			0	3879088
R.O. Gonda				
22	Khargupur	22.07.2000	3958157	3958157
23	Itiathok	21.02.2019	580542	580542
24	Maskanwa	11.09.2009	0	0
Total			4538699	4538699
R.O. Jhansi				
25	Gandhigar-Ka-Tapra	23.02.1999	8,800	8,800
26	Baghera	03.09.2019	964339	964339
Total			9,73,139	9,73,139
R.O. Budaun				
27	Guladiya	02.09.1997	296275	296275
28	Civil lines	10.05.2003	2,400	2,400
29	Zarif Nagar	24.10.2018	10120600	10120600
30	Zarif Nagar	31.07.2019	0	0
31	Meera Scrai	29.12.2022	0	0
32	Civil Lines	29.12.2022	0	0
Total			1,04,19,275	1,04,19,275
R.O. Moradabad				
33	Town Hall	20.10.2007	0	0
34	Akka Dilari	20.05.2016	0	0
35	Moondha Pandey	08.04.2009	32,000	32,000
Total			32,000	32,000
R.O. Thakurdwara				
36	Thakurdwara	27.10.1997	488980	488980
37	Barkheda Chak	15.04.2017	412200	412200
38	Dulhapur	28.08.2019	0	0
39	SAINTA KHERA	23.09.2020	17540327	17540327
Total			18441507	18441507
R.O. Amroha				
40	Lodhipur Rajput	23.05.2005	0	0
41	Umri Kalan	02.03.2005	0	0
42	Paigambarpur	17.10.2017	500	500
43	Kail Bakri	23.11.2017	4198140	4198140
44	Jamra Khas	27.11.2017	4297760	4297760
Total			8496400	8496400.00
R.O. Rampur				
45	Punjab Nagar	27.01.2004	9004285	9004285
46	Mubarakpur	10.07.2009	130000	130000

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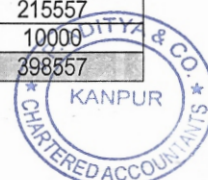
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Total			9134285	9134285
R.O. Alipur Chopla				
47	MS Hasanpur	13.11.2017	176321383	176321383
48	Chapna	11.04.2018	1002428	1002428
Total			17,73,23,811	17,73,23,811
R.O. Sambhal				
49	Panwasa	12.07.2021	0	0
50	Rustampur Niyawali/Tanda Kothi	01.10.2021	0	0
51	Mehmoodpur Mafi	11.04.2022	0	0
Total			0	0
H.O. Accounts				
52	H.O. Accounts	01.07.2021	0	0
Total			0	0
Total			0	0
Grand Total (Fraud)			24,43,88,426	24,83,47,514

B. Theft/Dacoity as on 31.03.2023

S. No.	Name of Branch / E.C	Sol Id	Date of Occurrence detection	Outstanding as on 31.03.2023	Provision held as on 31.03.2023
R.O. Muzaffarnagar					
1	BIDLOI	9175	19.04.2003	990670	990670
2	BEHAT	9223	--	3	3
3	PAWATI	9284	17.04.201	28570	28570
4	PINANA	9240	30.05.2017	211626	211626
5	LACHHERA	9197	23.09.1997	73873	73873
Total				1304742	1304742
R.O. Ghaziabad					
6	UBARPUR	9131	14.05.2012	1000000	1000000
7	DOOHARI	9123	11.11.2013	324000	324000
Total				1324000	1324000
R.O. Balrampur					
8	MAHARAJ GANJ KSHIPUR	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	125626
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	Moonda Khera	8610	07.01.1991	18000	5000
17	Manota	8662	30.10.1992	155000	155000
18	Kankar Sarai	8624	18.10.2012	215557	215557
19	Umri Kalan	8655	31.12.1996	10000	10000
TOTAL				398557	398557

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R.O Thakurdwara					
20	Budhanpur Aliganj	8913	04.12.1999	131741	131741
21	Chaukhandi	8926	16.03.1999	200000	200000
22	M.F.Khem	8917	11.06.1998	200000	200000
	TOTAL			531741	531741
R.O Sambhal					
23	Asalatpur Jarai	8830	29.09.2015	57500	57500
	TOTAL			57500	57500
R.O Alipur Chopla					
24	Chhapna	8552	02.06.1992	38500	38500
	TOTAL			38500	38500
TOTAL DACOITY (B)				4570400	4570400
Total (Fraud & Dacoity) (A+B)				24,89,58,826	25,29,17,914

Note : As regard Fraud & Dacoity cases outstanding as on 31-03-2023, there were 60 & 24 cases respectively, Amount of ₹ 24,89,58,826/- against these a provision of ₹ 25,29,17,914/- has been made. However a sum of (i) ₹ 80,000 has been provided for an additional provision in respect of an account having KYC issue and freezed at Branch Office Hapur for a cheque collection (ii) ₹ 3,89,343/-, (iii) 34,89,745/- for unauthorized withdrawals & transfer of funds in several accounts at Branch Office Hapur, Pipra, & Chamroopur (Khundarey), apprehended to be contingent liability.

17. 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	Nil	Nil	Nil	Nil	Nil
Corporate Persons	Nil	Nil	Nil	Nil	Nil
Of which, MSMEs	Nil	Nil	Nil	Nil	Nil
Others	Nil	Nil	Nil	Nil	Nil
Total	Nil	Nil	Nil	Nil	Nil

18. Contingent Liabilities: Read with Schedule-12

Details of claims against the bank not acknowledged as debt of ₹ 12.20 crore as contingent liability, belongs to the bank guarantee furnished by the bank to DCLC, Dehradun against the order of ALC, Bareilly.

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

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

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

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

- (i) DICGC expense, which amounted to ₹ 30cr for the financial year 2022-23.
- (ii) Outsourcing of financial services, expense of which amounted to ₹ 32.14cr for the financial year 2022-23

22. As per the RBI circular, RBI/2022-23/23 DOR.RET.REC.15/12.01.001/2022-23 dated April 08, 2022 bank has lent ₹ 25 Cr in SDF (ASISO) as on 31.03.2023, which is over and above the balance to be maintained in current account in RBI for the purpose of maintaining CRR, balance of which is shown in Balance Sheet (Schedule-VII).

As Per Our Separate Report Of Even Date Attached

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



CA K.K Shukla
Partner

M.No. 070650

UDIN: **UDIN-23070650BHAENVL6223**

(Deepak)
Chief Manager

(J.P. Agrawal)
General Manager

(Rakesh Kumar Arora)
Chairman

(Surinder Pal Singh)
Director

(Uday Chandra)
Director

(Nandini Ghose)
Director

(Bhuvnesh Kumar)
Director

(Pramod Kumar)
Director

(Shiv Shanker)
Director

Place: Moradabad
Date: 29.04.2023

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Statement on CRAR

Bank Name : PRATHAMA UP GRAMIN BANK, MORADABAD
Quarter End Date : 31.03.2023

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	60158.49
	2. Capital Reserves (see note below)	0.00
	3. Other Reserves	13593.16
	4. Surplus in Profit & Loss A/C*	166391.49
	Total Reserves & Surplus	240143.14
	A - Total Tier I Capital Funds (a+b)	246195.71

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) #	22288.07
	(iv) Investment Fluctuation Reserves / Funds	700.00
	(v) Hybrid debt capital instruments	0.00
	(vi) Subordinated debts	0.00
	Total	22988.07
	HEAD ROOM DEDUCTION	0.00
	B - Total Tier II Capital	22988.07
C	Total Capital Fund (A+B)	269183.77
2	Risk Assets :	
	A. Adjusted value of funded risk assets on balance sheet items (tallies with Part-B)	1834968.11
	b. Adjusted value of non-funded and off balance sheet items (tallies with Part-C)	4077.22
	C. Total Risk Weighted Assets(A+B)	1839045.33
3	Percentage of Total capital funds to risk weighted assets[1(C) : 2(C)]	14.64
	Percentage of Tier I capital funds to risk weighted assets[1(A) : 2(C)]	13.39
	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.

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

Rs. in lakhs						
Sl. No.	Item	Book value	Margins and provisions	Book value (net)	Risk Weight %	Risk Adjusted Value
I	Cash & Bank Balance	348936.97	0.00	348936.97		45091.66
1	Cash, Balances with RBI	123478.69	0.00	123478.69	0.00	0.00
2	Balances in current a/c with other Banks	225458.28	0.00	225458.28	20.00	45091.66
3	Claims on Banks	0.00	0.00	0.00	20.00	0.00
II	Investments	745901.33	10558.73	735342.60		36942.31
1	Investment in Government Securities	724931.67	7449.98	717481.69	2.50	17937.04
2	Investment in Other approved securities guaranteed by Central / State Govt - NABARD TMB	0.00	0	0.00	2.50	0.00
3	Investments in other securities where payment of interest and repayment of principal are guaranteed by central Govt. (It will include Indira/kisan vikas patra and investment in bonds where payment of interest and principal is guaranteed by Central Govt/State Govt.)	0.00	0.00	0.00	2.50	0.00
4	Investment in Other Securities where payment of interest and repayment of principal are guaranteed by State Govt. (If, the same has become NPA, it will attract 102.50% risk weight and therefore include under all other investment at x below.)	0.00	0.00	0.00	2.50	0.00
5	Investment in Other Approved securities where payment of interest and repayment of principal is not guaranteed by Central / State Govt.	0.00	0.00	0.00	22.50	0.00
6	Investment in Govt. guaranteed securities of government undertakings which do not form part of the approved market borrowing Programme.	0.00	0.00	0.00	22.50	0.00
7	Claims on commercial banks.	0.00	0.00	0.00	22.50	0.00
8	Investments in securities which are guaranteed by banks as to payment of interest and repayment of principal	0.00	0.00	0.00	22.50	0.00
9	Investments in bonds issued by public financial institutions for their Tier II capital	0.00	0.00	0.00	102.50	0.00
10	All other investments including investments in securities issued by Public Financial Institutions(Mutual Funds Shares& Bonds)	16,708.96	1639.39	15069.57	102.50	15446.31
11	Direct investment in equity shares, convertible bonds, debentures and units of equity oriented mutual funds including those exempted from Capital Market Exposure	4260.70	1469.36	2791.34	127.50	3558.96
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 'net off' 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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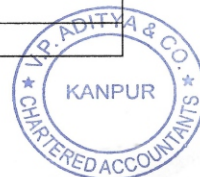


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Sl. No.	Item	Book value	Margins and provisions	Book value (net)	Risk Weight %	Risk Adjusted Value
III	Loans & Advances , including bills purchased and discounted and other credit facilities	1,929,580.99	90556.02	1839024.97		1688283.51
1	Loans and advances 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	1676627.48	90556.02	1586071.46	100.00	1586071.46
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)	16643.07	0.00	16643.07	0.00	0.00
9.1	Housing Loan to individuals - Category of Loan					
a	Up to Rs 20 lakh (LTV Ratio - 90%)	50631.14	0.00	50631.14	50.00	25315.57
b	Above Rs 20 lakh and up to Rs 75 lakh (LTV Ratio - 80%)	17125.71	0.00	17125.71	50.00	8562.86
c	Above Rs. 75 lakh (LTV Ratio - 75%)	602.43	0.00	602.43	75.00	451.82
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	55435.03	0.00	55435.03	100.00	55435.03
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	3356.05	0.00	3356.05	100.00	3356.05
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	63706.45	0.00	63706.45	0.00	0.00
16	Loans and Advances granted by RRBs to their staff	45453.63	0.00	45453.63	20.00	9090.73
17	Takeout Finance					
i	Unconditional takeover (in the books of lending institution)					

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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	106537.31	0.00	106537.31		64650.62
i	Premises, Furniture and fixtures	5008.12	0.00	5008.12	100.00	5008.12
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)	10300.13	0.00	10300.13	0.00	0.00
iii	Income tax deducted at source (net of provision)}	31586.56	0.00	31586.56	0.00	0.00
iv	Advance tax paid (net of provision)}	0.00	0.00	0.00	0.00	0.00
v	All Other assets	59642.50	0.00	59642.50	100.00	59642.50
	TOTAL	3130956.60	101114.75	3029841.85		1834968.11

* 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	487.12	0.00	487.12	50.00	100.00	243.56
Total Guarantees- Others		487.12	0.00	487.12			243.56
Acceptance and Endorsements	Govt.	0.00	0.00	0.00	100.00	0.00	0.00
Acceptance and Endorsements	Banks	13065.93	0.00	13065.93	100.00	20.00	2613.19
Acceptance and Endorsements	Others	0.00	0.00	0.00	100.00	100.00	0.00
Total Acceptance and Endorsements		13065.93	0.00	13065.93			2613.19
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

Detail





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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

Debit



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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.	5126.95	0.00	5126.95	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		5126.95	0.00	5126.95			0.00
Total Contingent Exposure		18680.00	0.00	18680.00			2856.75
Claims against bank not acknowledged as debt		1220.47	0.00	1220.47	100.00	100.00	1220.47
Total of Part C		19900.47		19900.47			4077.22

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)
 Date: 29.04.2023
 Place: Moradabad

(Deepak)
 Chief Manager

(Jai Prakash Agrawal)
 General Manager

(Rakesh Kumar Arora)
 Chairman



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PRATHAMA U.P. GRAMIN BANK HEAD OFFICE : MORADABAD

Statement of Cash Flow

PARTICULARS	31.03.2023	31.03.2022
	(Amt. Rs.'000')	(Amt. Rs.'000')
CASH FLOW FROM OPERATING ACTIVITIES		
Profit Before Tax	5337490	904963
Non-Cash adjustment to reconcile PBT to net cash flow		
Depreciation Expenses	98665	120720
Loss/(Profit) on sale of Fixed Assets	-1259	-120
Adjustment on account of investments being restated to M2M	0	-36688
Adjustment of net provision of Income Tax with Advance Tax Paid	-1109529	0
OPERATING PROFIT BEFORE WORKING CAPITAL CHANGE	4325367	988875
Movements in working capital		
Increase/Decrease in Deposits	24070823	26289036
Increase/ Decrease in Other Liabilities	428504	-378329
Decrease/Increase in Advances	-21867382	-5957987
Decrease/Increase in Investments	1395604	-20154512
Decrease/Increase in Other Assets	5004105	-1051240
Cash Generated from operations	9031654	-1253032
NET CASH FLOW FROM/OPERATING ACTIVITIES(A)	13357021	-264157
Cash flows from investing activities		
Purchase of Fixed Assets	-118649	-59199
Proceeds from sale of fixed Assets	1379	165
NET CASH FLOW FROM/INVESTING ACTIVITIES(B)	-117270	-59034
Cash flows from financing Activities		
Increase/ Decrease in borrowings	463718	-8088080
Increase/ Decrease in Reserve and Surplus	0	0
NET CASH FLOW FROM/FINANCING ACTIVITIES(C)	463718	-8088080
Net Increase/Decrease in cash & Cash equivalents(A+B+C)	13703469	-8411271
NET INCREASE/DECREASE IN CASH & CASH EQUIVALENTS	13703469	-8411271
I. CASH AND CASH EQUIVALENTS AT THE BEGINNING 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-I	21190228	29601499
II. CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR		
A) Cash and Balances with RBI	12097869	10854938
B) Balances with Banks and Money at call and Short Notice	22795828	10335290
Total-II	34893697	21190228
TOTAL CASH FLOW DURING THE YEAR		
Increase/(Decrease) in Cash Flow(II-I)	13703469	-8411271

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-

UDIN-23070650BHAENVL6223

Place : Moradabad
Date : 29.04.2023

(Deepak)
Chief Manager

(J P Agrawal)
General Manager

(Rakesh Kumar Arora)
Chairman

(Surindar Pal Singh)
Director

(Uday Chandra)
Director

(Nandini Ghose)
Director

(Bhuvnesh Kumar)
Director

(Pramod Kumar)
Director

(Shiv Shanker)
Director

