

12 वाँ सेवा वर्ष
th Year of Service

यू बी जी बी
U B G B



उत्तर बिहार ग्रामीण बैंक
UTTAR BIHAR GRAMIN BANK

वार्षिक प्रतिवेदन
2019-20

ANNUAL REPORT 2019-20



प्रवर्तक बैंक
Sponsor Bank



सेन्ट्रल बैंक ऑफ इंडिया
Central Bank of India



उत्तर बिहार ग्रामीण बैंक
वार्षिक प्रतिवेदन
2019-20



शुभकामनाओं सहित:

आई. एम. उत्तरेजा

अध्यक्ष

उत्तर बिहार ग्रामीण बैंक

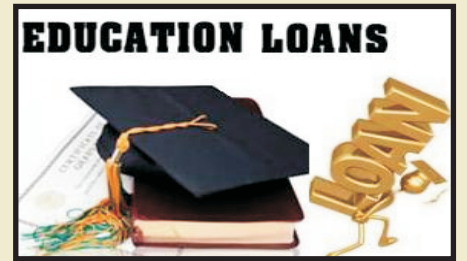
प्रधान कार्यालय- कलमबाग चौक

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उद्देश्य

- लर्निंग ऑर्गनाइजेशन
- वित्तीय साक्षरता
- एकल वितरण बिन्दु
- धन निर्माण का केन्द्र
- साथ कार्य करने हेतु सर्वोत्तम बैंक





अध्यक्ष का संदेश

प्रिय अंशधारक,

हमारे बैंक की 12वीं वार्षिक प्रतिवेदन को आपके समक्ष प्रस्तुत करते हुए मुझे अपार हर्ष हो रहा है। इससे पहले कि मैं, हमारे बैंक की प्रदर्शन पर प्रकाश डालूँ, मैं आपका ध्यानाकर्षण इस वर्ष की स्थिति की ओर केन्द्रित करना चाहता हूँ।

मुख्यतः दो कारणों से यह वर्ष बैंक की लाभप्रदता के लिए कठिन था। पहला, नाबार्ड के द्वारा पेंशन योजना को पूर्ण रूप से सेवानिवृत्त कर्मचारियों में लागू करने हेतु 1350 करोड़ का प्रावधान करना था, जिसके लिए लाभ-हानि खाता से ₹.440 करोड़ एवं शेष राशि Suspense खाते से नामे किया गया जिसके कारण हमारे बैंक की लाभप्रदता एवं CRAR पर प्रतिकूल प्रभाव पड़ा है। दूसरा, गैर निष्पादित आस्तियों में तृतीय एवं चतुर्थ तिमाही में गिरावट के कारण प्रावधान करने से शुद्ध लाभ पर प्रतिकूल प्रभाव पड़ा। साथ ही वित्तीय वर्ष के चतुर्थ तिमाही में COVID-19 महामारी के प्रारंभिक प्रसार के कारण वित्तीय सूचक एवं उत्पादकता भी प्रभावित हुई है।

बैंक की लाभप्रदता में गिरावट के बावजूद, बैंक की NIM (Net Interest Margin) प्रभावित नहीं हुई है। यह एक सकारात्मक पहलू रहा है। गत वर्ष की तुलना में NIM, 3.26% से बढ़कर 3.90% हो गया। अग्रिम के ब्याज आय में 14.54 % की वृद्धि हुई। साथ ही वर्ष के दौरान Govt. Securities trading एवं PSLC में मजबूत प्रदर्शन के कारण गैर ब्याज आय में 22.75% की वृद्धि हुई। हमने लाभप्रदता की गिरावट को कम करने के लिए दूसरे आय की वृद्धि पर काफी जोर दिया है।

जमा दर में ह्रास के बावजूद भी गत वर्षों से बैंक के जमा में सतत वृद्धि हुई है और जमा 7.74% दर से वृद्धि करते हुए 16699.09 करोड़ के स्तर को हासिल किया है, जिसमें CASA जमा का हिस्सा बैंक की कुल जमा का 70.22% है। बैंक का अग्रिम 8.74% दर से वृद्धि करते हुए 8719.65 करोड़ एवं बैंक का व्यवसाय 8.08% की दर से वृद्धि करते हुए ₹. 25418.70 करोड़ का हासिल किया है।

वर्ष के दौरान आस्तियों की गुणवत्ता को बनाये रखने के लिए दबाव बढ़ा है। आस्तियों की गुणवत्ता में सुधार लाने हेतु वसूली एवं OTS के माध्यम से संभावित निष्पादित आस्तियों को बचाया गया। 97099 गैर-निष्पादित आस्तियों में ₹. 422.06 करोड़ का OTS के माध्यम से समझौता किया गया। नकदी वसूली गत वित्तीय वर्ष की तुलना में 172.70 करोड़ से 327.23 करोड़ रही है। इन सभी प्रयासों से वर्ष के दौरान सकल NPA में 6.40% की कमी हुई है।

श्रमशक्ति की जरूरतों को पूरा करने हेतु हमारे सतत युवा एवं ऊर्जावान अधिकारियों एवं कर्मचारियों की भर्ती की गई है। इस वर्ष हमने 62 अधिकारियों एवं कर्मचारियों की भर्ती की है। हमने आंतरिक प्रमोशन के तहत प्रत्येक कैडर के स्तर पर 246 स्टाफगण को पदोन्नत किया है। बैंक ने लगातार प्रशिक्षण के जरूरत को देखते हुए अपने स्टाफ को ट्रेनिंग दिया है ताकि उनके ज्ञान एवं कौशल की रिक्ती को भरा जा सके। एक जिम्मेवार नियोक्ता के रूप में इस COVID-19 महामारी से बचाव हेतु सभी सुरक्षात्मक कदम लिए गए हैं।

AEPS के माध्यम से लेन-देन ने वित्तीय साक्षरता को गति प्रदान की है। हमारे 3338 BCs प्रत्येक गृहस्थी के दरवाजे तक पहुँचकर खासकर गैर सेवित और सेवित ग्रामीण क्षेत्रों में बैंकिंग सेवा प्रदान कर रहे हैं। हमारे 18 FLCs समाज में आर्थिक रूप से वंचित लोगों में वित्तीय सेवा को बढ़ाने में अहम योगदान दे रहे हैं। सामाजिक सुरक्षा योजनाओं के पंजीकरण में हमारे बैंक का प्रदर्शन अनुकरणीय रहा। चालू वित्तीय वर्ष में हमारे बैंक में 53 हजार से अधिक subscribers हैं। सामाजिक सुरक्षा योजना में उत्कृष्ट प्रगति के प्रति हमारी वचनबद्धता ने हमें बहुत सारे पुरस्कार जैसे Marks of Excellences, Formation Day, Art of Possible, Lead to Leap, Championship Club, PFRDA द्वारा दिलाया है।

मैं उत्कृष्टता के लिए हमारे प्रयत्न में निदेशक मंडल के द्वारा दिए पथ-प्रदर्शन एवं बहुमूल्य समर्थन के लिए आभार व्यक्त करता हूँ। मैं अपने सभी स्टाफ सदस्यों की प्रतिबद्धता एवं सहयोग के लिए आभार व्यक्त करता हूँ। मैं उत्कृष्टता, पथ-प्रदर्शन एवं सहयोग के लिए भारत सरकार, आरबीआई, नाबार्ड, सेंट्रल बैंक ऑफ इण्डिया (प्रवर्तक बैंक) को आभार व्यक्त करता हूँ।

अंत में मैं अपने उन सभी बहुसंख्यक ग्राहकों को धन्यवाद देता हूँ, जिन्होंने बैंक के साथ अपना विश्वास बनाये रखा एवं हमें सेवा का अवसर दिया।

शुभकामनाओं के साथ,

भवदीय,
आई.एम.उतरेजा,
अध्यक्ष



निदेशक मंडल

01. श्री आई.एम.उतरेजा
Sri I.M.Utreja
02. श्री वी.के.महेन्द्रू
Sri V.K.Mahendru
03. श्री बी.एस.हरिलाल
Sri B.S.Harilal
04. श्री राम सुन्दर सिंह
Sri Ram Sundar Singh
05. श्री शिव अनंत शंकर
Sri Shiv Anant Shanker
06. श्री बाला मुरुगन डी
Sri Bala Murugan D
07. श्री सुनील कुमार यादव
Sri Sunil Kumar Yadav

Board of Directors

- अध्यक्ष
Chairman
- महाप्रबंधक,
प्राथमिक क्षेत्र विभाग,
सेन्ट्रल बैंक ऑफ इण्डिया,
केन्द्रीय कार्यालय, मुम्बई
General Manager,
Priority Sector Department,
Central Bank of India,
Central Office, Mumbai
- फील्ड महाप्रबंधक,
सेन्ट्रल बैंक ऑफ इण्डिया,
अंचल कार्यालय, पटना
Field General Manager,
Central Bank of India,
Zonal Office, Patna
- उप महाप्रबंधक, नाबार्ड, पटना
Dy. General Manager
NABARD, Patna
- उप महाप्रबंधक
भारतीय रिजर्व बैंक, पटना
Dy. General Manager
Reserve Bank of India, Patna
- मुख्य कार्यकारी अधिकारी सह मिशन निदेशक,
जीविका, पटना
राज्य सरकार नामित निदेशक
CEO cum Mission Director,
JEEVIKA, Patna
State Govt. Nominee Director
- संयुक्त सचिव,
वित्त विभाग,
बिहार सरकार, पटना
राज्य सरकार नामित निदेशक
Joint Secretary,
Finance Department,
Govt. of Bihar, Patna
State Govt. Nominee Director

निदेशक मंडल

Board of Directors



श्री वी.के.महेन्द्र
Sri V.K.Mahendru



श्री आई.एम.उतरेजा
Sri I.M.Utreja



श्री बी.एस.हरिलाल
Sri B.S.Harilal



श्री राम सुन्दर सिंह
Sri Ram Sundar Singh



श्री शिव अनंत शंकर
Sri Shiv Anant Shanker



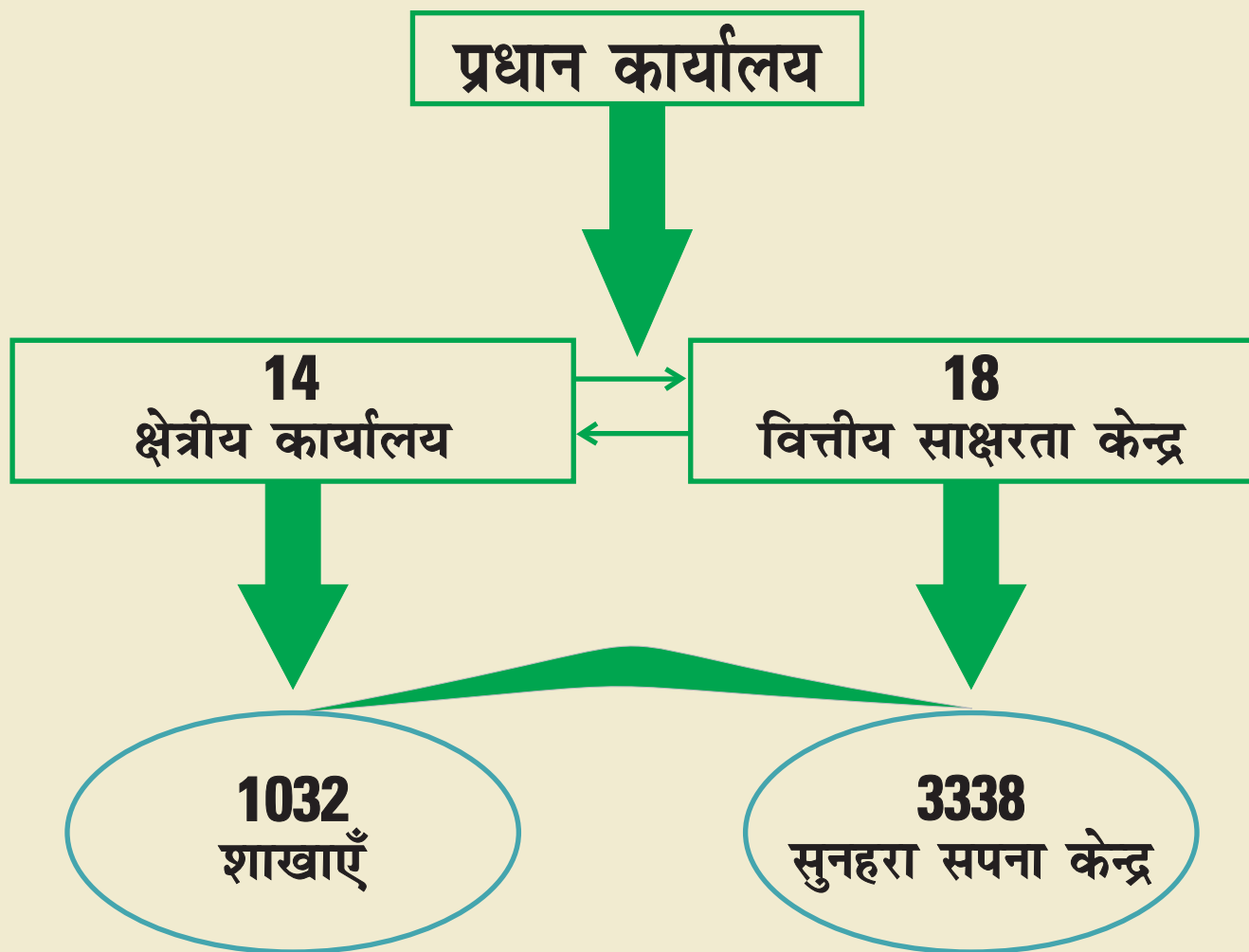
श्री बाला मुखगन डी
Sri Bala Murugan D



श्री सुनील कुमार यादव
Sri Sunil Kumar Yadav



उत्तर बिहार ग्रामीण बैंक की संरचना



प्रशासनिक स्वरूप प्रधान कार्यालय



श्री महेन्द्र कुमार
महाप्रबंधक
Sri Mahendra Kumar
General Manager



श्रीमती शीला सिंह
मुख्य प्रबंधक
सेवान्त लाभ विभाग,
अंकेक्षण एवं निरीक्षण विभाग
Smt. Shila Singh
Chief Manager
TBC & Audit Deptt.



श्री राजन कुमार गुप्ता
मुख्य प्रबंधक
परिचालन, योजना एवं विकास विभाग,
एवं सूचना प्रौद्योगिकी विभाग
Sri Rajan Kumar Gupta
Chief Manager
OPR, P&D & IT



श्री आई.एम.उतरेजा
अध्यक्ष
I.M.Utreja
Chairman



श्री पंकज कुमार ठाकुर
मुख्य प्रबंधक
वसूली एवं सामान्य प्रशासनिक विभाग
Sri Pankaj Kumar Thakur
Chief Manager
Recovery & GAD



श्री राजन कुमार
मुख्य प्रबंधक
वित्तीय समावेशन विभाग
Sri Rajan Kumar
Chief Manager
Financial Inclusion Deptt.

Administrative Setup Head Office



श्री राजेश कुमार
महाप्रबंधक
Sri Rajesh Kumar
General Manager



श्री बी० के० झा
मुख्य प्रबंधक
साख एवं अनुश्रवण विभाग
Sri B.K.Jha
Chief Manager
Credit & Monitoring



श्री मयंक भूषण पाण्डेय
सतर्कता अधिकारी
Sri Mayank Bhushan Pandey
Vigilance Officer



क्षेत्रीय प्रबंधक

1. श्री राजेश्वर दुबे
क्षेत्रीय प्रबंधक, अररिया
2. श्री रामनाथ मिश्रा
क्षेत्रीय प्रबंधक, बेतिया
3. श्री सुनील कुमार सिंह
क्षेत्रीय प्रबंधक, छपरा
4. श्री रविन्द्र कुमार
क्षेत्रीय प्रबंधक, दरभंगा
5. श्री देवेन्द्र प्रसाद सिंह
क्षेत्रीय प्रबंधक, गोपालगंज
6. श्री अजीत कुमार राय
क्षेत्रीय प्रबंधक, हाजीपुर
7. श्री धीरेन्द्र कुमार झा
क्षेत्रीय प्रबंधक, झंझारपुर
8. श्री रवि मोहन
क्षेत्रीय प्रबंधक, मधुबनी
9. श्री सनत कुमार
क्षेत्रीय प्रबंधक, मोतिहारी
10. श्री मो० रियाजुद्दीन अहमद
क्षेत्रीय प्रबंधक, मुजफ्फरपुर
11. श्री तेज नारायण सिंह
क्षेत्रीय प्रबंधक, पूर्णिया
12. श्री अनूप कुमार झा
क्षेत्रीय प्रबंधक, सहरसा
13. श्री मनीष कुमार
क्षेत्रीय प्रबंधक, सीतामढ़ी
14. श्री प्रभात रंजन
क्षेत्रीय प्रबंधक, सिवान

Regional Manager

1. Sri Rajeshwar Dubey
Regional Manager, Araria
2. Sri Ramnath Mishra
Regional Manager, Bettiah
3. Sri Sunil Kumar Singh
Regional Manager, Chapra
4. Sri Ravindra Kumar
Regional Manager, Darbhanga
5. Sri Devendra Prasad Singh
Regional Manager, Gopalganj
6. Sri Ajit Kumar Rai
Regional Manager, Hajipur
7. Sri Dhirendra Kumar Jha
Regional Manager, Jhanjharpur
8. Sri Ravi Mohan
Regional Manager, Madhubani
9. Sri Sanat Kumar
Regional Manager, Motihari
10. Sri Md. Riyazuddin Ahmad
Regional Manager, Muzaffarpur
11. Sri Tej Narayan Singh
Regional Manager, Purnea
12. Sri Anup Kumar Jha
Regional Manager, Saharsa
13. Sri Manish Kumar
Regional Manager, Sitamarhi
14. Sri Prabhat Ranjan
Regional Manager, Siwan



विषय-सूची

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सामाजिक-आर्थिक उत्थान के लिए निरंतर प्रयत्नशील

मुख्य उपलब्धियाँ 2019-20

- 1 ➤ शाखा नेटवर्क का विस्तार 1032 शाखाओं एवं 3338 सुनहरा सपना केन्द्र तक ।
- 2 ➤ वित्तीय वर्ष 2019-20 में हानि ₹409.45 करोड़ ।
- 3 ➤ कुल व्यवसाय ₹25418.74 करोड़ एवं पिछले वर्ष की तुलना में 8.08% की वृद्धि ।
- 4 ➤ कुल जमा ₹16699.09 करोड़ एवं पिछले वर्ष की तुलना में 7.74% की वृद्धि ।
- 5 ➤ कुल अग्रिम ₹8719.65 करोड़ एवं पिछले वर्ष की तुलना में 8.74% की वृद्धि ।
- 6 ➤ ACP उपलब्धि 77.25% ।
- 7 ➤ साख जमा अनुपात 52.22% ।
- 8 ➤ प्रति शाखा व्यवसाय ₹22.79 करोड़ से बढ़कर ₹24.63 करोड़ ।
- 9 ➤ प्रति स्टाफ व्यवसाय ₹7.12 करोड़ से बढ़कर ₹8.29 करोड़ ।
- 10 ➤ 30232 नये कृषकों को किसान क्रेडिट कार्ड में ₹121.91 करोड़ ऋण वितरित किये गये ।
- 11 ➤ 24905 नये स्वयं सहायता समूहों को ₹249.05 करोड़ साख संबद्धता की गई ।
- 12 ➤ मुद्रा योजना के अन्तर्गत प्रतिवेदित वर्ष में 25902 नये ऋणियों को ऋण वितरण।
- 13 ➤ प्रधानमंत्री जीवन ज्योति बीमा योजना के अन्तर्गत 31.03.2020 तक 138518 ग्राहकों का बीमा।
- 14 ➤ प्रधानमंत्री सुरक्षा बीमा योजना के अन्तर्गत वित्तीय वर्ष 2019-20 तक 673932 ग्राहकों का दुर्घटना बीमा।
- 15 ➤ अटल पेंशन योजना के अन्तर्गत वित्तीय वर्ष 2019-20 तक 209802 ग्राहकों को पेंशन योजना से जोड़ा गया ।
- 16 ➤ 31.03.2020 तक प्रधानमंत्री जीवन ज्योति बीमा योजना के अन्तर्गत 1350 दावों (कुल राशि 27.00 करोड़) एवं प्रधानमंत्री सुरक्षा बीमा योजना के अन्तर्गत 207 दावों (कुल राशि 4.14 करोड़ के) का निष्पादन किया गया।

वित्तीय समावेशन अहागत

हमलोगों ने 3338 BC केन्द्रों की स्थापना की है। बैंक ने इन BC केन्द्रों का नाम “सुनहरा सपना केन्द्र” रखा है। इन केन्द्रों में जमा प्राप्त करने एवं संप्रेषण करने हेतु बुनियादी बचत खाता, अर्न्तनिहित ओवरड्राफ्ट सुविधा वाली बचत खाता (ग्रामीण विकास खाता), माइक्रो फ्लेक्सी आवर्ती जमा खाता, AEPS एवं Micro ATM के अन्तर्गत संचालन सुविधा सभी केन्द्रों पर उपलब्ध है।

वित्तीय समावेशन व्यवसाय (31 मार्च 2020)

खातों की संख्या- 63,32,972

कुल व्यवसाय- ₹731 करोड़

वित्तीय साक्षरता केन्द्रों की स्थापना का उद्देश्य गरीब, अर्द्ध साक्षर और अकुशल लोगों को लाभदायक व्यवसाय में उद्यम करने के लिए उन्हें प्रोत्साहित करने एवं माधुर्ष्य प्रदान करने हेतु वित्तीय परामर्श प्रदान करना, ताकि वे अर्थव्यवस्था के द्वितीयक और तृतीयक क्षेत्रों में सम्मिलित हो सकें।

हमारे वित्तीय साक्षरता केन्द्रों के सलाहकारों ने इस वित्तीय वर्ष में कुल 9868 वित्तीय साक्षरता जागरूकता कैंम्पों का आयोजन किया है, जिसमें 883780 लोगों ने भाग लिया इन कैंम्पों में भाग लेने के पश्चात् 52391 लोग हमारे ग्राहक बनें।



दिनांक 20.06.2019 को क्षेत्रीय कार्यालय, बेतिया द्वारा आयोजित वित्तीय साक्षरता शिविर को क्षेत्रीय प्रबंधक श्री रामनाथ मिश्रा सम्बोधित करते हुए।

बैंक एक दृष्टि में

(राशि करोड़ में)

क्र.सं	विवरण	मार्च 2020	मार्च 2019
01	जिलों की संख्या	18	18
02	क्षेत्रीय कार्यालयों की कुल संख्या	14	14
03	शाखाओं की संख्या	1032	1032
	अ) ग्रामीण	639	639
	ब) अर्द्धशहरी	349	349
	स) शहरी	44	44
04	कुल स्टाफ (प्रवर्तक बैंक स्टाफ को छोड़कर)	3063	3302
	संवर्ग- IV	11	13
	संवर्ग- III	116	130
	संवर्ग- II	419	339
	संवर्ग- I	1130	1246
	अ) कुल अधिकारी	1676	1728
	ब) कार्यालय सहायक	1072	1201
	स) कार्यालय सन्देशवाहक	315	373
05	जमा योग	16699.09	15499.85
	उसमे संस्था जमा	1821.64	1929.73
	उसमें कम लागत वाली जमा	11726.65	11079.45
	कम लागत वाली जमा का हिस्सा	70.22	71.48
06	अग्रिम शेष	8719.65	8018.63
	उसमें कृषि अग्रिम शेष	6199.29	5728.15
	अग्रिम में कृषि का हिस्सा	71.10	71.44
	उसमें प्राथमिक क्षेत्र अग्रिम	8391.09	7693.85
	अग्रिम में प्राथमिक क्षेत्र का हिस्सा	96.23	95.95
07	ऋण अनुपात	52.22	51.73
08	उधार बकाया	700.40	1536.57
09	कुल व्यवसाय	25418.74	23518.47
	अ) प्रति शाखा व्यवसाय	24.63	22.79
	ब) प्रति स्टाफ व्यवसाय	8.29	7.12



(राशि करोड़ में)

क्र.सं.	विवरण	मार्च 2020	मार्च 2019
10	अ) नगदी एवं बैंक शेष (भा.रि.बैंक के साथ)	751.80	715.35
	ब) निवेश (सरकारी प्रतिभूतियाँ एवं चालू खाता के साथ)	4601.10	5516.86
	उसमें सी०आर०आर० अनिवार्य	487.05	598.99
	उसमें सी.आर०आर वास्तविक	679.81	631.80
	उसमें एस०एल०आर० अनिवार्य	2962.88	2882.67
	उसमें एस०एल०आर वास्तविक	4211.64	5080.94
	एस०एल०आर० के अतिरिक्त	281.00	334.01
11	कुल गैर निष्पादक आस्तियाँ	1929.82	2282.47
	अ) गैर निष्पादक आस्तियाँ का प्रतिशत	22.13	28.17
	प्रावधान (सकल)	723.56	513.68
	ब) शुद्ध गैर निष्पादक आस्तियाँ	1205.77	1768.27
	शुद्ध गैर निष्पादक आस्तियाँ का प्रतिशत	15.08	23.31
12	वर्ष के दौरान लाभ	-409.45	16.78
13	संचित लाभ	-377.46	34.56
14	कुल स्थापना व्यय	736.99	356.43
15	जमा पर भुगतान किया गया ब्याज	665.76	656.49
	जमा पर व्यय %	4.24	4.56
16	अग्रिम पर प्राप्त ब्याज	750.87	655.58
	अग्रिम पर अर्जन %	9.08	8.59
17	निवेश पर प्राप्त ब्याज	661.50	677.65
	निवेश पर अर्जन %	8.68	8.22

लर्निंग ऑर्गेनाइजेशन

हम बैंक को एक 'लर्निंग ऑर्गेनाइजेशन' के रूप में विकसित करने की ओर अग्रसर हैं। प्रधान कार्यालय के ज्ञान केन्द्र में स्टाफ सदस्यों के कौशल उन्नयन हेतु बैंकिंग व्यवसाय के विभिन्न विषयों पर प्रशिक्षण कार्यक्रम आयोजित कर प्रशिक्षित किया गया। हमने भारत के विभिन्न प्रशिक्षण केन्द्रों पर भी प्रशिक्षण हेतु अधिकारी नामित कर उनकी कार्यकुशलता एवं कार्यक्षमता में बढ़ोत्तरी की।

ज्ञान-केन्द्र



बीआईआरडी बोलपुर के सौजन्य से ज्ञान केन्द्र में “स्थायी ग्रामीण अजीविका” पर आयोजित त्रिदिवसीय प्रशिक्षण शिविर में बैंक के अध्यक्ष श्री आई.एम.उतरेजा के साथ बीआईआरडी बोलपुर से आये प्रशिक्षक श्री नवीन कुमार राँय, उपमहाप्रबंधक, नाबार्ड, श्रीमति जूही प्रवाशिनी, डीडीएम, मुजफ्फरपुर, बैंक के महाप्रबंधक श्री राजेश कुमार, मुख्य प्रबंधक (साख), श्री बी.के.झा एवं प्रशिक्षणार्थीगण।



निदेशक मंडल का प्रतिवेदन

31-3-2020 को समाप्त वर्ष में बैंक को 409.45 करोड़ की हानि हुई। संचित हानि ₹377.46 करोड़ हो गया। कुल नेटवर्क ₹185.80 करोड़ है।

01. अंश पूँजी ::

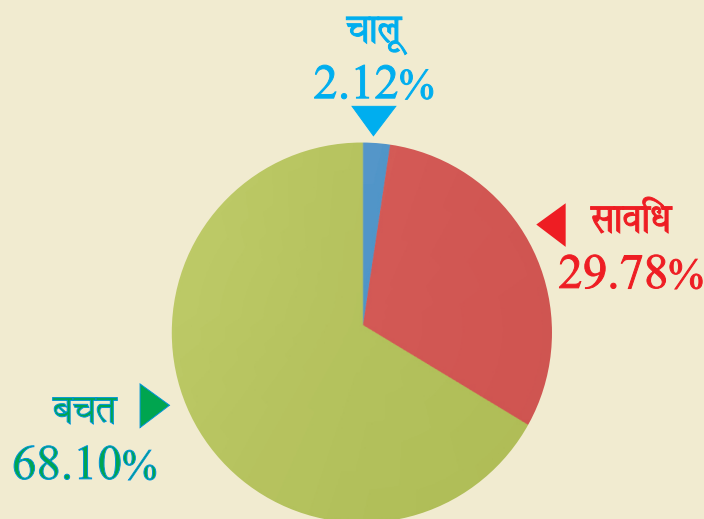
प्राधिकृत/प्रदत्त पूँजी :: बैंक की प्राधिकृत पूँजी ₹2000.00 करोड़ है एवं प्रदत्त अंश पूँजी ₹454.54 करोड़ है जो भारत सरकार, सेन्ट्रल बैंक ऑफ इण्डिया एवं बिहार सरकार द्वारा क्रमशः 50:35:15 के अनुपात में निर्गत एवं अभिदत्त की गई है। भारत सरकार द्वारा अतिरिक्त अंश पूँजी राशि सहयोग ₹72.02 करोड़ वित्तीय वर्ष 2019-20 हेतु स्वीकृत किया गया। आलोच्य वर्ष 31-03-2020 के अन्त तक ₹61.22 करोड़ की राशि पुनः पूँजीकरण सहयोग के तहत प्राप्त किया, जिसमें भारत सरकार के द्वारा ₹36.01 करोड़ एवं प्रवर्तक बैंक सेन्ट्रल बैंक ऑफ इण्डिया के द्वारा ₹25.21 करोड़ 31-03-2020 तक 50% एवं 35% के अनुपात में प्राप्त कर ली गई थी। राज्य सरकार की सहयोग राशि ₹10.80 करोड़ (15%) तुलन पत्र 31-03-2020 के बाद 12.06.2020 को प्राप्त हुई।

02. शाखा नेटवर्क ::

बैंक के संचालन के क्षेत्र में उत्तर बिहार के अठारह जिले यथा - अररिया, दरभंगा, पूर्वी चम्पारण, गोपालगंज, कटिहार, किशनगंज, मधेपुरा, मधुबनी, मुजफ्फरपुर, पूर्णिया, सहरसा, सारण, शिवहर, सीतामढ़ी, सीवान, सुपौल, वैशाली और पश्चिम चम्पारण शामिल हैं। बैंक की 1032 शाखाएँ और 3338 सुनहरा सपना केन्द्र का नेटवर्क है जो व्यापार संवेदकों द्वारा प्रबंधित है। 14 क्षेत्रीय कार्यालयों और 18 वित्तीय साक्षरता केन्द्रों द्वारा शाखाओं और अति लघु शाखाओं का प्रबंधन और पर्यवेक्षण किया जाता है।

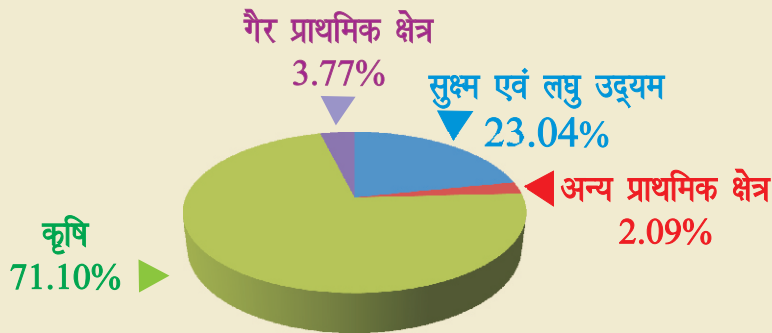
03. जमा ::

वित्तीय वर्ष 2019-20 के अंत में सकल जमा राशि ₹16699.09 करोड़ हो गई है। कुल जमा में कम लागत वाली जमा (CASA) की हिस्सेदारी 70.22% थी। जमा लागत 4.24% है।



04. ऋण एवं अग्रिम ::

31-03-2020 को सकल ऋण एवं अग्रिम ₹ 8719.65 करोड़ था। कुल बकाया राशि में से प्राथमिकता क्षेत्र के तहत ऋण ₹ 8391.09 करोड़ एवं गैर प्राथमिकता क्षेत्र के तहत ₹ 328.56 करोड़ था। कुल ऋण शेष में प्राथमिकता क्षेत्र की हिस्सेदारी 96.23% थी। बैंक का साख जमा अनुपात 52.22% तक पहुँचा। मार्च 2020 की अग्रिमों की उत्पादकता 9.08% रही।



क. सरकार प्रायोजित योजनाओं के अंतर्गत ऋण वितरण ::

वार्षिक साख योजना अन्तर्गत वर्ष के दौरान सरकार प्रायोजित योजनाओं और अन्य योजनाओं के तहत उपलब्धि नीचे दी गई है।

योजना	वितरित राशि (रुपये करोड़ में)	
	2019-20	2018-19
एस.एच.जी.	190.94	340.61
के.सी.सी.	5222.05	4842.54
एस.सी.सी.	18.40	44.38
जी.सी.सी.	2.26	6.55
अन्य	2923.37	4077.74
मांग ऋण इत्यादि	337.35	520.89
कुल	8694.37	9832.71

ख. कमजोर वर्गों को ऋण वितरण ::

वार्षिक साख योजना अन्तर्गत 2019-20 में बैंक ने समाज के कमजोर वर्गों को वित्तीय सहायता निम्न प्रकार प्रदान की है।

क्र.सं.	शीर्ष	खातों की संख्या	राशि (रुपये करोड़ में)
01	अनु.जाति/अनु. जनजाति	179489	1967.47
02	अल्पसंख्यक	79499	802.39
03	महिला	79576	856.40
04	जे.एल.जी.	3556	77.97
05	अन्य पिछड़ा वर्ग	399970	4254.74



ग. वार्षिक साख योजना के अंतर्गत उपलब्धि ::

वार्षिक साख योजना के अंतर्गत वर्ष 2019-20 उपलब्धि ₹77.25% है। सेक्टरवार उपलब्धियाँ कृषि के लिए 78.46%, एस.एम. ई. के लिए 74.13%, अन्य प्राथमिकता क्षेत्र के लिये 17.28% और गैर प्राथमिकता क्षेत्र के लिए 186.87% है।

घ. स्वयं सहायता समूह ::

हमारा बैंक सक्रिय रूप से स्वयं सहायता समूहों के गठन और उनके क्रेडिट लिंकेज में शामिल है। आलोच्य वर्ष के दौरान 22745 स्वयं सहायता समूहों की बचत सम्बद्धता एवं 24905 नये स्वयं सहायता समूहों की साख सम्बद्धता की गई। वर्ष 2019-20 के अंत तक 24905 खातों में ₹ 249.05 करोड़ ऋण वितरित किया गया था। बैंक द्वारा अद्यतन 203552 स्वयं सहायता समूहों की बचत समूहों की बचत सम्बद्धता एवं 169913 समूहों के ऋण सम्बद्धता प्रदान की गई है।

ड. किसान क्रेडिट कार्ड ::

बैंक ने किसान क्रेडिट कार्ड के वितरण में सशक्त भागीदारी की है। 31 मार्च 2020 को इस योजना के अंतर्गत उपलब्धियाँ निम्नानुसार है :-

(राशि करोड़ में)

2019-20 की उपलब्धि	
संख्या	राशि
546728	5222.05

च. स्वरोजगार क्रेडिट कार्ड ::

वार्षिक साख योजना अन्तर्गत वित्तीय वर्ष में बैंक ने ₹18.40 करोड़ के 4005 कार्ड निर्गत किए।

छ. सामान्य क्रेडिट कार्ड ::

वार्षिक साख योजना अन्तर्गत वित्तीय वर्ष में बैंक ने ₹2.26 करोड़ के 895 कार्ड निर्गत किए।

ज. किसान क्लब::

वित्तीय वर्ष के अन्त तक किसान क्लब की संख्या 1362 है। ये सभी क्लब अच्छी तरह से कार्य कर रहे हैं एवं बैठक नियमित रूप से आयोजित किए जा रहे हैं। वसूली, नये ऋण के वितरण एवं स्वयं सहायता समूहों के गठन में क्लब शाखाओं की मदद कर रहे हैं।

झ. मुद्रा ऋण::

वार्षिक साख योजना अन्तर्गत वित्तीय वर्ष में मुद्रा ऋण के अन्तर्गत 29502 ऋणियों को ₹251.97 करोड़ का ऋण वितरण किया गया है।

05. ऋणों की वसूली ::

वर्ष के दौरान बैंक की वसूली की स्थिति में सुधार के लिए सभी संभव उपाय किये गये। नियंत्री कार्यालयों एवं शाखाओं द्वारा नियमित रूप से वसूली शिविर का आयोजन किया गया। बैंक की माँग वसूली शेष (DCB) की स्थिति निम्न है।

(रूपये करोड़ में)

वर्ष 01.07.18 से 30.06.19 की स्थिति			माँग के विरुद्ध वसूली का प्रतिशत
माँग	वसूली	अतिदेय	
5300.91	1383.73	3917.18	26.10

क. एन.पी.ए का संचालन

सिस्टम जेनेरेटेड एन.पी.ए.के अनुसार हमारा सकल और शुद्ध एन.पी.ए. विगत वर्ष से घटकर क्रमशः 22.13% एवं 15.08% हो गया है। समीक्षात्मक वर्ष के लिए एन.पी.ए.संचालन की स्थिति नीचे दी गई है।

(रूपये करोड़ में)

शीर्ष	मार्च 2020	मार्च 2019
वर्ष के प्रारम्भ में एन.पी.ए.	2282.47	2616.39
वर्ष के दौरान एन.पी.ए. में वृद्धि	218.26	454.37
वर्ष के दौरान एन.पी.ए. के विरुद्ध वसूली	570.91	788.29
बट्टाकृत	-----	-----
वर्ष के अन्त में सकल एन.पी.ए.	1929.82	2282.47
कुल अग्रिम के विरुद्ध एन.पी.ए. का प्रतिशत	22.13	28.17
एन.पी.ए. हेतु प्रावधान	723.56	513.68
शुद्ध एन.पी.ए.	1205.77	1768.27
शुद्ध अग्रिम के विरुद्ध शुद्ध एन.पी.ए. का प्रतिशत	15.08	23.31

06. निवेश ::

बैंक ने अपने निधि का विवेकपूर्ण एवं लाभप्रद निवेश किया है। समस्त सांविधिक तरलता निधि का निवेश प्रवर्तक बैंक के साथ CSGL खाते के माध्यम से सरकारी प्रतिभूतियों में किया गया है। बैंक ने गैर सांविधिक तरलता अनुपात निधियों पर भी अच्छी व्याज की राशि अर्जित की है। मार्च 2020 को निवेश पर औसत प्रतिफल 8.68% (प्रतिवर्ष) है।

(राशि करोड़ में)

	आयोजित निवेश	
	2019-20	2018-19
सांविधिक तरलता अनुपात	4211.64	5080.94
गैर सांविधिक तरलता अनुपात	281.00	334.01
योग	4492.64	5414.95



07. वित्तीय अनुपात ::

बैंक के वित्तीय अनुपात (%) को नीचे दर्शाया गया है ।

क्रम सं०	विवरण	वर्ष की स्थिति	
		2019-20	2018-19
	औसत कार्यशील निधि	17183.07 करोड़	16710.90 करोड़
01	वित्तीय प्रतिफल	8.22	7.98
02	निधि लागत	4.32	4.72
03	वित्तीय मार्जिन (1-2)	3.90	3.26
04	प्रबंधन लागत	4.29	2.13
05	परिचालन लागत	1.37	1.13
06	विविध आय	0.62	0.52
07	परिचालन लाभ (3+6) - (4+5)	-1.14	0.52
08	जोखिम लागत	1.25	0.41
09	शुद्ध मार्जिन (7-8)	-2.39	0.11

08. गैर निधि व्यवसाय ::

हमारी 51 शाखाओं के माध्यम से ग्राहकों को लॉकर की सुविधा भी प्रदान की गयी है । शुल्क आधारित आय को और भी अधिक बढ़ाने के क्रम में बैंक ने गैर-जीवन बीमा व्यवसाय हेतु बजाज आलियन्ज सामान्य बीमा एवं श्रीराम जनरल इन्श्योरेन्स एवं जीवन बीमा व्यवसाय हेतु भारतीय जीवन बीमा निगम, बजाज आलियन्ज जीवन बीमा एवं रिलायन्स निपॉन जीवन बीमा से सहयोग करके “ बैंकएश्योरेन्स ” योजना जारी रखा है। आलोच्य वर्ष में इस व्यवसाय से बैंक ने गैर जीवन बीमा से ₹० 0.40 करोड़ एवं जीवन बीमा से 2.22 करोड़ की आय अर्जित की ।

09. अंकेक्षण एवं निरीक्षण ::

आलोच्य वर्ष में 861 शाखाओं के निर्धारित लक्ष्य के विरुद्ध 861 शाखाओं का अंकेक्षण आंतरिक अंकेक्षकों द्वारा किया गया । इसके अतिरिक्त संबंधित क्षेत्रीय प्रबंधकों द्वारा नियमित रूप से शाखाओं का भ्रमण किया जाता है। बैंक के अध्यक्ष एवं महाप्रबंधक शाखाओं पर प्रभावशाली नियंत्रण एवं कार्यपद्धति पर नजर रखने के उद्देश्य से क्षेत्रीय कार्यालयों/शाखाओं का भ्रमण कर रहे हैं । 1032 शाखाओं का अंकेक्षण श्रेणीकरण (रेटिंग) निम्नानुसार है :-

	शाखाओं की संख्या	प्रतिशत
Low Risk	80	7.75
Medium Risk	951	92.15
High Risk	01	0.10



क्षेत्रीय ग्रामीण बैंक अधिनियम, 1976 की धारा 19 की उपधारा 1 एवं 2 के आधार पर वर्ष 2019-20 में स्वतंत्र अंकेक्षण के लिए राष्ट्रीय बैंक के दिशा-निर्देश के अनुसार सांविधिक मुख्य अंकेक्षक मे० आर.एन.सिंह एवं कम्पनी एवं 47 शाखा अंकेक्षकों की नियुक्ति की गयी। राष्ट्रीय बैंक के दिशा- निर्देशों के आधार पर सांविधिक अंकेक्षकों द्वारा इस वर्ष कुल 712 शाखाओं का अंकेक्षण किया गया।

10. पेंशन योजना कार्यान्वयन :

भारत सरकार के गजट दिनांक 03-12-2018 के अधीन बैंक के सेवानिवृत्त कर्मियों एवं मृत कर्मियों के आश्रित हेतु बैंक में पेंशन योजना लागू की गई। वित्तीय वर्ष 2019-20 में बैंक द्वारा पेंशन फंड हेतु कुल 440 करोड़ रुपये की राशि का प्रावधान बैंक के लाभ-हानि मद से किया गया।

11. निधि प्रबंधन

बैंक ने अपना निधि प्रबंधन प्रभावकारी रूप से व्यवस्थित किया है एवं सुनिश्चित किया है कि निष्क्रिय निधि कम से कम रखी जाए एवं अधिशेष निधि से अधिकतम लाभ प्राप्त किया जा सके।

12. पूँजी पर्याप्तता अनुपात :

भारतीय रिजर्व बैंक के सी.आर.ए.आर मानदण्ड के अनुसार 31 मार्च 2020 को बैंक की पूँजी पर्याप्तता अनुपात 2.88 प्रतिशत है।

	2019-2020	2018-2019
टीयर - I	1.89%	6.34%
टीयर - II	0.99%	0.98%
कुल	2.88%	7.32%

13. मानव संसाधन विकास :

दिनांक 31-03-2020 को कार्मिकों की स्थिति (प्रायोजक बैंक से प्रतिनियुक्ति पर आए अधिकारियों को छोड़कर) निम्नानुसार है :-

क्रम सं	श्रेणी	कर्मियों की संख्या (मार्च 2020)
1.	अधिकारी वेतनमान - IV	11
2.	अधिकारी वेतनमान - III	116
3.	अधिकारी वेतनमान - II	419
4.	अधिकारी वेतनमान - I	1130
5.	कार्यालय सहायक (बहुद्देशीय)	1072
6.	चालक/ कार्यालय संवेदक/सफाईकर्मी	315
	कुल	3063



क. प्रशिक्षण

वर्ष 2019-20 में कुल 343 अधिकारियों / कर्मचारियों को आंतरिक प्रशिक्षण / विभिन्न प्रशिक्षण केन्द्रों पर प्रशिक्षण प्रदान किया गया।

ख. औद्योगिक संबंध

समीक्षाधीन वर्ष में औद्योगिक संबंध सौहार्दपूर्ण एवं शांतिपूर्ण रहा।

14. प्रबंधन सूचना तंत्र :

प्रबंधन सूचना तंत्र, अनुश्रवण एवं समीक्षा प्रणाली को सुचारु एवं गतिशील बनाने हेतु शाखा प्रबंधकों, क्षेत्रीय प्रबंधकों एवं वित्तीय सलाहकारों की लगातार बैठकें आयोजित की गयीं। प्रधान कार्यालय में आयोजित होने वाली बैठक में मुख्य विषयों तथा योजनाओं पर प्रयास एवं ध्यान संकेन्द्रित करने में काफी प्रभावकारी हुए।

15. सूचना प्रौद्योगिकी का अधिग्रहण :

सभी 1032 शाखाएँ अत्याधुनिक कोर बैंकिंग सुविधाओं से सुसज्जित हैं। प्रधान कार्यालय एवं क्षेत्रीय कार्यालयों के बीच दृश्य संवाद सुविधा स्थापित की गयी। सभी क्षेत्रीय प्रबंधकों एवं आन्तरिक अंकेक्षकों को लैपटॉप प्रदान किये गये हैं।

16. राजभाषा

बैंक द्वारा राजभाषा अधिनियम के प्रावधानों का अनुसरण किया जा रहा है। प्रधान कार्यालय एवं शाखाओं द्वारा अपना दैनिक कार्य एवं पत्राचार हिन्दी में सम्पादित किया जा रहा है। हिन्दी में प्राप्त पत्रों के उत्तर हिन्दी में ही दिये जाते हैं।

17. इस वर्ष निदेशक मंडल की छह बैठकें हुई। श्री अनिल शर्मा, श्री एम.के.बजाज, श्री सी.लक्ष्मी प्रसाद एवं श्री सँवर भारती इस वर्ष निदेशक के पद से मुक्त हुये तथा श्री वी.के.महेन्द्र, श्री बी.एस.हरिलाल एवं श्री सुनील कुमार यादव द्वारा ये रिक्तियाँ पूरी हुई। बोर्ड की उप-समिति यथा ऑडिट, निवेश समिति की बैठकें सामयिक अंतराल पर हुई।

18. बैंक को भारतीय रिजर्व बैंक क्षेत्रांक पटना, नाबार्ड क्षेत्रांक पटना, सेन्ट्रल बैंक ऑफ इंडिया, केन्द्रीय कार्यालय तथा बिहार स्थित आंचलिक कार्यालय, वित्तीय सेवाओं का विभाग भारत एवं बिहार सरकार, एस०एल०बी०सी०, जिला प्रशासन एवं बिहार सरकार के अन्य विभाग, गैर सरकारी संगठन एवं जन सामान्य से पूर्ण सहायता एवं समर्थन प्राप्त हुआ। निदेशक मंडल सभी मददगारों, संरक्षकों एवं शुभचिंतकों के प्रति कृतज्ञता व्यक्त करता है।



तुलन पत्र

(राशि रुपये में)

	उपबंध सं.	कूट सं०	31.03.2020	31.03.2019
I. पूँजी और दायित्व				
1. पूँजी	1	10020	5157636671.46	4545436671.46
2. आरक्षित (लाभ)	2	10030	475020740.00	794973258.42
3. जमा राशियाँ	3	10040	166990885437.42	154998478388.46
4. उधार राशियाँ	4	10050	7004033914.56	15365738421.12
5. अन्य दायित्व और प्रावधान	5	10060	9929324113.56	2358347656.99
योग		10070	189556900877.00	178062974396.45
II. आस्तियाँ				
6. नगदी एवं भारतीय रिजर्व बैंक में अतिशेष	6	10090	7518041806.61	7153470611.26
7. बैंको में मांग तथा अल्प सूचना पर प्राप्त धन	7	10100	35150468077.86	30824143303.99
8. निवेश	8	10110	44926503328.60	54149468174.51
9. अग्रिम	9	10120	79955987445.22	75044388662.61
10. अचल आस्तियाँ	10	10130	226135899.16	411097548.36
11. अन्य आस्तियाँ	11	10140	21779764319.55	10480406095.72
योग		10150	189556900877.00	178062974396.45
12. आकस्मिक देयताएँ	12	10160	1002568816.29	868420703.49
वसूली के लिए बिल		10170	1010.00	8537334.53
अहम लेखा नीति	17			
लेखा टिप्पणी	18			

ह0/-
(महेन्द्र कुमार)
महाप्रबंधक

ह0/-
(आई.एम.उतरेजा)
अध्यक्ष

ह0/-
(वी.के.महेन्द्रू)
निदेशक

ह0/-
(राम सुन्दर सिंह)
निदेशक

ह0/-
(बी.एस.हरिलाल)
निदेशक

(बाला मुरुगन डी)
निदेशक

ह0/-
(राजेश कुमार)
महाप्रबंधक

ह0/-
(एन.के.वर्मा)
निदेशक

(सुनील कुमार यादव)
निदेशक

वास्ते आर. एन. सिंह एण्ड को.
एफ.आर.एन. 322066 ई
लेखा परीक्षक

ह0/-
(सी.ए. चाणक्या श्री)
सहभागी
सदस्यता सं०- 079322

स्थान:- मुजफ्फरपुर
दिनांक:- 19.06.2020



(राशि रुपये में)

	कूट सं०	31.03.2020	31.03.2019
उपबन्ध- I पूँजी			
प्राधिकृत पूँजी			
2000000000 प्रति शेयर रुपये 10 का		20000000000.00	20000000000.00
निर्गमित/अभिदत्त और प्रदत्त पूँजी			
45,45,43,665 प्रति शेयर रुपये 10 का		4545436650.00	4545436650.00
अभिदत्त पूँजी			
45,45,43,665 प्रति शेयर रुपये 10 का		4545436650.00	4545436650.00
चुकता एवं भुगतेय पूँजी			
45,45,43,665 प्रति शेयर रुपये 10 का		4545436650.00	4545436650.00
भारत सरकार 50%		2272718520.00	2272718520.00
सेन्ट्रल बैंक ऑफ इण्डिया 35%		1590902680.00	1590902680.00
बिहार सरकार 15%		681815450.00	681815450.00
	(क)	4545436650.00	4545436650.00
अंश पूँजी जमा खाता			
भारत सरकार 50%		5.00	5.00
सेन्ट्रल बैंक ऑफ इण्डिया 35%		8.00	8.00
बिहार सरकार 15%		7.00	7.00
	(ख)	20.00	20.00
पुनर्पूँजीकृत राशि			
भारत सरकार 50%		360100000.00	0.00
सेन्ट्रल बैंक ऑफ इण्डिया 35%		252100001.46	1.46
बिहार सरकार 15%		0.00	0.00
	(ग)	612200001.46	1.46
योग (क)+(ख)+(ग)	10020	5157636671.46	4545436671.46



(राशि रुपये में)

	कूट सं०	31.03.2020	31.03.2019
उपबन्ध- 2 आरक्षित एवं अधिशेष			
I. वैधानिक आरक्षित			
प्रारंभिक शेष		33557248.00	33557248.00
वर्ष के दौरान जोड़े गये		0.00	0.00
वर्ष के दौरान घटाये गये		0.00	0.00
	(क)	33557248.00	33557248.00
II. आरक्षित पूँजी			
प्रारंभिक शेष		4900000.00	4900000.00
वर्ष के दौरान जोड़े गये		0.00	0.00
वर्ष के दौरान घटाये गये		0.00	0.00
	(ख)	4900000.00	4900000.00
III. आरक्षित पूँजी का समेकिकरण			
प्रारंभिक शेष		0.00	0.00
वर्ष के दौरान जोड़े गये		0.00	0.00
वर्ष के दौरान घटाये गये		0.00	0.00
	(ग)	0.00	0.00
IV. शेयर प्रीमियम			
प्रारंभिक शेष		0.00	0.00
वर्ष के दौरान जोड़े गये		0.00	0.00
वर्ष के दौरान घटाये गये		0.00	0.00
	(घ)	0.00	0.00
V. विशेष आरक्षित			
प्रारंभिक शेष		315863492.00	315863492.00
वर्ष के दौरान जोड़े गये		0.00	0.00
वर्ष के दौरान घटाये गये		0.00	0.00
	(ङ)	315863492.00	315863492.00
VI. निवेश अस्थिरता आरक्षित			
प्रारंभिक शेष		95000000.00	95000000.00
वर्ष के दौरान जोड़े गये		25700000.00	0.00
वर्ष के दौरान घटाये गये		0.00	0.00
	(ङ)	120700000.00	95000000.00
VI. लाभ एवं हानि खाता का शेष	(च)	0.00	345652518.42
योग (क+ख+ग+घ+ङ+च)	10030	475020740.00	794973258.42



(राशि रुपये में)

	कूट सं०	31.03.2020	31.03.2019
उपबन्ध - 3 निक्षेप			
I. माँग जमा राशियाँ			
चालू माँग / जमा राशियाँ			
बैंको से	10210	0.00	0.00
अन्य से	10220	3543078574.15	3579963337.90
उप-योग	10230	3543078574.15	3579963337.90
II. बचत बैंक जमा राशियाँ	10240	113723383386.76	107214476670.89
III. सावधि राशियाँ			
बैंकों से	10260	0.00	0.00
अन्य से		49724423476.51	44204038379.67
उपबन्ध 3 योग- (I से III)	10360	166990885437.42	154998478388.46
अन्यान्य से सावधि जमा का विवरण			
क) निश्चित जमा राशियाँ	10280	139214373.05	132978807.65
ख) त्रैमासिक जमा राशियाँ	10285	2924075797.97	3018292124.94
ग) धनवृद्धि जमा राशियाँ	10290	39007520033.85	34530473402.63
घ) आवर्ती जमा राशियाँ	10300	1897212894.09	2000134232.11
ड.) सेन्ट उत्तम जमा राशियाँ	10305	0.00	0.00
च) एफ० सी० एन०आर० (बी) जमा राशियाँ	10310	0.00	0.00
छ) जमा प्रमाण पत्र	10320	0.00	0.00
ज) अन्य सावधि जमा राशियाँ	10330	5756400377.55	4522159812.34
उप-योग	10340	49724423476.51	44204038379.67
उपर्युक्त जमा में सम्मिलित कुल अतिदेय			
सावधि जमा	10350	2773019302.00	1442906400.00
उपबन्ध- 4 उधार राशियाँ			
उधार			
I भारत में			
i भारतीय रिजर्व बैंक	10410	0.00	0.00
ii अन्य बैंक	10430	61376954.56	665096301.12
iii अन्य संस्थाएँ और अभिकरण (उधार जोड़कर)			
एन.एस.एफ.डी.सी.	10450	33555000.00	56445000.00
नाबार्ड	10460	6342646960.00	14064633920.00
एन.एच.बी.	10480	4855000.00	17963200.00
iv) पूँजी प्रपत्र			
अभिनव निरंतर ऋण प्रपत्र	10470	561600000.00	561600000.00
योग	10490	7004033914.56	15365738421.12
II. भारत से बाहर	10500	0.00	0.00
योग	10490	0.00	0.00
कुल योग (I & II)	10510	7004033914.56	15365738421.12
ऊपर I एवं II में शामिल सुरक्षित उधार		0.00	0.00
*अन्य बैंकों से उधार			
प्रवर्तक बैंक	10430	61376954.56	665096301.12
अन्य बैंक		0.00	0.00
योग		61376954.56	665096301.12



(राशि रुपये में)

	कूट सं०	31.03.2020	31.03.2019
उपबन्ध -5 अन्य दायित्व एवं प्रावधान			
I. देय बिल	10580	0.00	0.00
II. अन्तर कार्यालय समायोजन (शुद्ध)	10590	8108509124.16	51868787.97
III. उपचित ब्याज	10630	403723713.22	526218876.19
IV. कर देयता (Deferred Tax Liability)	10630A	0.00	0.00
V. अन्य (प्रावधान सहित)	10860	1417091276.18	1780259992.83
योग	10870	9929324113.56	2358347656.99
निवेश पर उपचित ब्याज का विवरण			
जमा पर	10610	336400694.22	369637662.19
उधार पर	10620	67323019.00	156581214.00
योग	10630	403723713.22	526218876.19
अन्य देयताएँ का विवरण (प्रावधान सहित)			
उपचित व्यय	10650	0.00	0.00
क्रय किये गये/ बट्टे पर भुगतान बिल	10660	0.00	0.00
बिल/चेक/जारी मां.द्रा/ता अं. की प्राप्तियाँ	10670	0.00	0.00
भुगतान किये गए बिलों पर छूट इत्यादि	10680	0.00	0.00
विनिमय समायोजन खाता	10690	0.00	0.00
कंपनियों के देय लाभांश/ब्याज वारंट	10700	0.00	0.00
वसूल नहीं हुए ब्याज का प्रत्यावर्तन	10710	0.00	0.00
उच्चत खाते में धारित ब्याज	10720	0.00	0.00
ईसीजीसी/सीजीटीएसआई/डीआईसीजीसी से प्राप्त दावे	10730	0.00	0.00
न्यायालय रिसीवर/उधारकर्ता से प्राप्त हुई राशि जो			
समायोजन लंबित होने के कारण रखी गई है	10740	0.00	0.00
आयकर तथा अन्य कर जिसे प्रेषित किया जाना है	10750	62479766.92	38872042.54
सरकार की विभिन्न योजनाओं के अन्तर्गत संग्रहित राशि	10760	0.00	0.00
सरकार से प्राप्त पेंशन राशि	10770	0.00	0.00
अदावी/पुराने/अज्ञात जमा खाते इत्यादि	10780	122457569.28	112521640.04
कर्मचारियों को देय वेतन एवं अन्य राशियाँ	10790	3693341.94	3811968.02
समाशोधन में अन्तर	10800	0.00	0.00
धोखाधड़ी, डकैती इत्यादि के संबंध में वसूली गई राशि	10810	18539635.37	12863669.37
लॉकर धारकों से प्राप्त अग्रिम किराया	10811	0.00	0.00
विभिन्न प्रकार के आर्थिक सहायता/जोखिम निधि इत्यादि	10812	220402496.10	259380972.51
गारंटी/साख पत्र पर कमीशन	10813	0.00	0.00
अन्य संस्थाओं से वसूल की गई राशि	10814	0.00	0.00
अन्य	10820	451061445.88	619634644.34
प्रावधान एवं आकस्मिकताएँ (के.का.मद)	10850	538457020.69	733175056.01
योग	10860	1417091276.18	1780259992.83



(राशि रुपये में)

	कूट सं०	31.03.2020	31.03.2019
प्रावधानों का विवरण			
गैर निष्पादक अस्तियों पर प्रावधान-कोविड 19 विनियामक पैकेज	10850	20234752.28	0.00
निष्पादक खाता पर प्रावधान	10850	170589056.41	145467049.51
डकैती पर प्रावधान	10850	40000000.00	41915000.00
गबन पर प्रावधान	10850	89307313.00	85477000.00
सरकारी प्रतिभूति पर प्रावधान-ए एफ एस	10850	0.00	314656788.00
वैधानिक लेखा परीक्षकों की शुल्क के लिए प्रावधान	10850	6000000.00	4692600.00
समवर्ती लेखा परीक्षकों के लिए प्रावधान	10850	2089000.00	0.00
अन्तर शाखा समायोजन के लिए प्रावधान	10850	2304000.00	7458502.55
अन्य बैंक शाखा समायोजन के लिए प्रावधान	10850	14500000.00	27109060.00
सांकेतिक खाता देनदार के लिए प्रावधान	10850	2550000.00	11116843.76
वित्तीय समावेशन के लिए प्रावधान	10850	232000000.00	26461000.00
अन्तर खाता के लिए प्रावधान	10850	751999.00	1890312.19
ग्यारहवें द्विपक्षीय समझौता के लिए प्रावधान	10850	140000000.00	40000000.00
आयकर के लिए प्रावधान (वित्तीय वर्ष 2016-17)	10850	19830900.00	19830900.00
आयकर के लिए प्रावधान (वित्तीय वर्ष 2018-19)	10850	7100000.00	7100000.00
		538457020.69	733175056.01

(राशि रुपये में)

	कूट सं०	31.03.2020	31.03.2019
अन्यों का विवरण (कूट सं० 10820)			
अतिरिक्त नगदी	10820	1112885.50	1497123.50
विविध लेनदार	10820	405698017.26	427340785.72
उपादान	10820	8654900.00	15745626.00
अवकाश नगदीकरण	10820	1077331.00	14962340.00
अग्रिम धन	10820	1240000.00	1365000.00
जी एस एल आई दावा	10820	3135857.50	4055815.50
सुरक्षा जमा (विभिन्न एजेन्सियाँ)	10820	835096.00	1482634.00
ADWDR	10820	27999272.31	27999272.31
केसीसी पर ब्याज सहायता	10820	1308086.31	125186047.31
कुल		451061445.88	619634644.34



(राशि रुपये में)

	कूट सं०	31.03.2020	31.03.2019
उपबंध- 6 नगदी और भारतीय रिजर्व बैंक के पास शेष			
I. नगदी			
i. हाथ नगदी	10900	719948796.86	835377601.51
ii. विदेशी करेंसी नोटों में	10910	0.00	0.00
उप-योग (I)	19920	719948796.86	835377601.51
II. भारतीय रिजर्व बैंक के पास शेष			
चालू खातों में	10940	6798093009.75	6318093009.75
अन्य खातों में	10950	0.00	0.00
उप-योग (II)	10960	6798093009.75	6318093009.75
योग-(I&II)	10970	7518041806.61	7153470611.26
उपबंध- 7 बैंक में शेष और माँग तथा अल्प सूचना			
पर प्राप्य धन			
I भारत में			
i) बैंकों में अतिशेष			
क) भारतीय स्टेट बैंक के चालू खाता में	11010	771857.62	261983487.71
ख) अन्य बैंकों के चालू खाता में	11020	1083696220.24	757159816.28
उप-योग (I)	11025	1084468077.86	1019143303.99
ii) (क) भारतीय स्टेट बैंक के अन्य जमा खातों में	11030	0.00	0.00
(ख) अन्य बैंकों के अन्य जमा खातों में	11040	34066000000.00	29805000000.00
उप-योग- (II)	11050	34066000000.00	29805000000.00
iii) माँग तथा अल्प सूचना पर प्राप्य धन			
(क) बैंको से	11070	0.00	0.00
(ख) अन्य संस्थाओं से	11080	0.00	0.00
उप-योग (III)	11090	0.00	0.00
योग- I [(i)+(ii)+(iii)]		35150468077.86	30824143303.99
II. भारत से बाहर			
(क) चालू खातों में	11110	0.00	0.00
(ख) अन्य जमा खातों में	11120	0.00	0.00
(ग) माँग तथा अल्प सूचना पर प्राप्य धन	11130	0.00	0.00
उप-योग	11140	0.00	0.00
कुल योग- (I+II)	11150	35150468077.86	30824143303.99



(राशि रुपये में)

	कूट सं०	31.03.2020	31.03.2019
उपबंध- 8- निवेश			
I. भारत में निवेश:	10110		
i. सरकारी प्रतिभूति		42116447328.60	50809412174.51
ii. अन्य अनुमोदित प्रतिभूति		0.00	0.00
iii. (शेयर/म्यूचल फंड)		202500000.00	202500000.00
iv. ऋण पत्र एवं बाँड		2607556000.00	3137556000.00
v. साझेदारी में निवेश			
सी.बी.आई टीयर II बाँड		0.00	0.00
vi. अन्य		0.00	0.00
योग		44926503328.60	54149468174.51
II. भारत से बाहर निवेश	10110		
i. सरकारी प्रतिभूति		0.00	0.00
ii. साझेदारी		0.00	0.00
iii. अन्य		0.00	0.00
योग		0.00	0.00
कुल योग (i+ii)		44926503328.60	54149468174.51
III. भारत में निवेश			
i. निवेश का सकल मूल्य		44926503328.60	54149468174.51
ii. घटाये: कुल प्रावधान/मूल्य ह्रास			
(प्रावधान में जोड़कर)		0.00	0.00
iii. शुद्ध निवेश योग		44926503328.60	54149468174.51
IV. भारत से बाहर निवेश			
i. निवेश का सकल मूल्य		0.00	0.00
ii. घटाये: कुल प्रावधान/मूल्य ह्रास			
(प्रावधान में जोड़कर)		0.00	0.00
iii. शुद्ध निवेश योग		0.00	0.00
कुल योग (I&II)		44926503328.60	54149468174.51



(राशि रुपये में)

	कूट सं०	31.03.2020	31.03.2019
उपबंध- 9- अग्रिम			
A) i. क्रय किये गये और बट्टे पर भुगतान किये गये विपत्र	11170	0.00	0.00
ii. नगद साख, अधिविकर्ष और मांग पर देय ऋण	11180	71898572927.85	64498373094.89
iii. सावधि ऋण	11190	8057414517.37	10546015567.72
योग	11200	79955987445.22	75044388662.61
नगद साख, अधिविकर्ष और माँग पर देय ऋण का वर्गीकरण			
a) नगद साख	11181	69219997357.47	61652964621.51
b) अधिविकर्ष	11182	1627789255.16	1717436551.21
c) मांग पर देय ऋण	11183	1050786315.22	1127971922.17
योग	11200	71898572927.85	64498373097.89
B.i. भारत में अग्रिम			
a. प्राथमिकता क्षेत्र	11280	76789875347.97	71871996395.90
b. सार्वजनिक क्षेत्र	11290	0.00	0.00
c. बैंक	11300	0.00	0.00
d. मध्यम उद्यम	11305	0.00	0.00
e. अन्य	11310	3166112097.25	3172392266.71
योग	11200	79955987445.22	75044388662.61
ii भारत से बाहर अग्रिम			
a. बैंक से बकाया		0.00	0.00
b. अन्य से बकाया		0.00	0.00
योग		0.00	0.00
कुल योग (i+ii)		79955987445.22	75044388662.61
प्राथमिकता क्षेत्र के अग्रिम का विवरण			
i. कृषि अग्रिम	11230	0.00	0.00
a. प्रत्यक्ष कृषि अग्रिम	11232	59080106688.59	54986428839.69
b. अप्रत्यक्ष कृषि अग्रिम	11237	0.00	0.00
ii. लघु उत्पादन उद्यम	11239	0.00	0.00
a. माइक्रो उत्पादन उद्यम	11242	1767661698.44	1390581250.89
b. लघु उत्पादन उद्यम	11243	0.00	0.00
iii. लघु उद्योग सेवा क्षेत्र			
a. माइक्रो लघु उद्योग सेवा क्षेत्र	11247	14114860993.98	13357697238.51
b. लघु उद्योग सेवा क्षेत्र	11248	262224262.13	290141472.31
iv. खुदरा व्यापार	11252	9966848.60	10966479.17
v. माइक्रो साख	11254	18239327.76	22067082.70
vi. शिक्षा ऋण	11256	1164676622.58	1340552940.72
vii. गृह निर्माण ऋण (रु. 25 लाख मात्र तक, स्टाफ को छोड़कर)	11258	372138905.89	473561091.91
योग		76789875347.97	7187996395.90



(राशि रुपये में)

	कूट सं०	31.03.2020	31.03.2019
C. खण्डानुसार प्रतिवेदन			
i. फुटकर बैंकिंग के अधीन अग्रिम	11202	79955987445.22	75044388662.61
ii थोक/कॉरपोरेट बैंकिंग के अधीन अग्रिम	11204	0.00	0.00
iii. उपर्युक्त को छोड़कर अन्य अग्रिम	11206	0.00	0.00
योग	11208	79955987445.22	75044388662.61
उपबन्ध - 10 अचल आस्तियाँ			
i) परिसर (के.का.मद)	11400	0.00	0.00
ii) अन्य अचल आस्तियाँ (इसमें फर्निचर एवं जुड़नार शामिल हैं)			
पिछले वर्ष 31मार्च का WDV		411097548.36	612825902.91
वर्ष के दौरान जोड़े गये		45331821.26	84183399.75
वर्ष के दौरान घटाये गये		0.00	100411.05
वर्ष के दौरान मूल्य ह्रास		230293470.46	285811343.25
WDV बन्दी	11410	226135899.16	411097548.36
iii) मूल्य ह्रास निधि (के.का.मद)	11423	0.00	0.00
अचल आस्तियों का योग	11426	226135899.16	411097548.36
उपबन्ध - 11 अन्य आस्तियाँ			
i) अन्तर कार्यालय समायोजन/शाखा समायोजन(शुद्ध)	11450	0.00	0.00
ii) निवेशों पर उपचित ब्याज (के.का.मद)	11460	7090067917.00	7365842061.00
iii) अग्रिम में भुगतान किया गया आय/ब्याज कर/	11470	804772785.27	791268542.45
निवेशों पर स्त्रोत पर काटा गया कर (के.का.मद)			
iv) धारित लेखन सामग्री एवं टिकट	11480	7078071.65	7814086.06
v) दावों में प्राप्त की गई गैर-बैंककारी आस्तियाँ	11490	0.00	0.00
vi) अन्य	11760	13877845545.63	2315481406.21
योग	11770	21779764319.55	10480406095.72



(राशि रुपये में)

	कूट सं०	31.03.2020	31.03.2019
अन्य का विवरण			
II) राशि जो अग्रिम के रूप में नहीं है			
उपार्जित आय	11520	0.00	312.00
पूर्वदत्त खर्च	11521	0.00	0.00
रिजर्व बैंक/ सरकार से प्राप्त ब्याज एवं कमीशन	11525	1670714002.89	1919822761.07
ऋण माफी योजना- 2008 के अन्तर्गत भारिबै/सरकार से प्राप्त राशि	11526	0.00	0.00
मार्च 08 के लिए ब्याज/ऋण माफी योजना-2008 के अन्तर्गत दंडात्मक ब्याज	11527	0.00	0.00
ऋण सहायता योजना- 2008 के अन्तर्गत भारिबै/सरकार से प्राप्त राशि	11528	0.00	0.00
मार्च 08 के लिए ब्याज/ऋण माफी योजना-2008 के अन्तर्गत ब्याज	11529	0.00	0.00
अन्य से प्राप्त होने वाले ब्याज एवं कमीशन	11530	0.00	0.00
कम्पनियों के लाभांश/ब्याज वारंट का भुगतान	11540	0.00	0.00
शाखाओं पर अदा किये विदेशी ड्राफ्ट जिसकी प्रतिपूर्ति होनी है।	11550	0.00	0.00
किया गया अग्रिम भुगतान लेकिन वसूली योग्य / समायोज्य	11560	0.00	0.00
व्यय के समक्ष कर्मचारियों को अग्रिम	11570	0.00	0.00
कर्मचारियों को ब्याज मुक्त अग्रिम (त्योहार अग्रिम)	11580	20813180.00	26305380.00
कर्मचारियों को प्रदत्त ग्रेच्युटि	11581	0.00	0.00
भारत सरकार की विभिन्न योजनाओं के अधीन संग्रहित तथा प्रेषित राशि (निवल)*	11590	0.00	0.00
सरकार एवं अन्य विभागों के साथ जमा	11600	0.00	0.00
क्रेडिट कार्ड के मद के रूप में दिये गये भुगतान	11610	0.00	0.00
अन्य को किये गये भुगतान	11620	0.00	0.00
शाखाएँ एवं कार्यालय के मकान मालिक को अग्रिम भुगतान	11625	0.00	0.00
पेंशनधारी को भुगतान	11630	8100000000.00	0.00
विनिमय समायोजन खाता	11640	0.00	0.00
नई शाखाओं / मुद्रा पेटिका के खोलने, शाखाओं के स्थानांतरण इत्यादि में किए गये पूंजीगत खर्च	11650	0.00	0.00
समाशोधन में अन्तर	11660	0.00	0.00
धोखाधड़ी, डकैती, नगद कमी आदि के मद में नामे	11670	125864880.94	118316828.32
डिफर्ड टैक्स एसेट	11675	107660749.90	78039253.90
अन्य	11680	77754932.66	172696370.92
निम्न के लिए विविध अन्तर शाखा लेन-देन (एम.आई.बी.टी)			
i) नगदी	11700	0.00	0.00
ii) अंतरित निधि	11710	0.00	0.00
iii) कर्मचारियों के ऋण एवं अग्रिम, एल.एफ.सी. आदि	11720	450000.00	300500.00
iv) दावाकृत साख पत्र	11730	0.00	0.00
v) अन्य बैंकों द्वारा जारी डीडी का भुगतान	11735	0.00	0.00
vi) अन्य लेन-देन (संचित हानि)	11740	3774587799.24	0.00
शेयर आवेदन राशि (के.का.मद)	11750	0.00	0.00
वी.आर.एस. पर भुगतान (के.का.मद)	11751	0.00	0.00
योग	11760	13877845545.63	2315481406.21



(राशि रुपये में)

	कूट सं०	31.03.2020	31.03.2019
अन्य का विवरण (कूट सं० 11680)			
टेलीफोन पर प्रतिभूति जमा	11680	47.00	50.00
बिजली पर प्रतिभूति जमा	11680	169476.50	144245.00
विविध देनदार	11680	50242309.35	145209076.11
एडीडब्ल्यूडीआर-2008 (लघु कृषक, सीमान्त कृषक, अन्य कृषक)	11680	27343099.81	27342999.81
कुल		77754932.66	172696370.92



(राशि रुपये में)

	कूट सं०	31.03.2020			31.03.2019
उपबन्ध -12 आकस्मिक देयता					
I. बैंक के विरुद्ध दावे जिन्हें ऋण के रूप में स्वीकार नहीं किया गया है।	11790	134148112.80			0.00
II. अंशतः प्रदत्त निवेशों हेतु देयताएं (के.का.मद)	11800	0.00			0.00
III. बकाया वायदा विनिमय संविदाओं के कारण देयताएं		0.00			0.00
कूट सं. खरीद		बिक्री			
a). स्टर्लिंग	11820	0.00	11835	0.00	0.00
b). डॉलर	11825	0.00	11840	0.00	0.00
c). अन्य मुद्राएँ	11830	0.00	11845	0.00	0.00
iv). ग्राहकों की ओर से दी गई गारंटियाँ					
I). भारत में	11880	757396.00			757396.00
II). भारत के बाहर	11890	0.00			0.00
उप-योग	11900	757396.00			757396.00
v. प्रतिग्रहण, पृष्ठांकन तथा अन्य दायित्व					
i. साख पत्र / व्यापारिक साख पत्र	11920	0.00			0.00
ii. अन्य दायित्व	11930	0.00			0.00
उप-योग	11940	0.00			0.00
vi. पुनः भुनाए बिलों पर देयताएं	11950	0.00			0.00
vii. अन्य आकस्मिक देयताएं (इनकम टैक्स एवं सर्विस टैक्स विभाग से वसूली)	11960	867663307.49			867663307.49
योग कुल (i से vii)	11970	1002568816.29			868420703.49
प्रति लेखा खाते					
i). वसूली हेतु अन्दरदेशीय बिल	11990	1010.00			8537334.53
ii). वसूली हेतु विदेशी बिल	12000	0.00			0.00
उप-योग	12010	1010.00			8537334.53
तुलन पत्र में शामिल नहीं किए गए प्रति लेखा के प्रतिवर्तित शेष		नामे	जमा	शुद्ध शेष	
क) संग्रहित/प्राप्य-शाखा आवक बिल	12030	0.00	0.00	0.00	0.00
ख) धारित / जारी किए जाने वाले यात्री चेक (देशी विदेशी)	12040	0.00	0.00	0.00	0.00
ग) धारित / जारी किए जाने वाले राष्ट्रीय बन्ध पत्र	12050	0.00	0.00	0.00	0.00
घ) धारित / जारी किए जाने वाले उपहार चेक	12060	0.00	0.00	0.00	0.00
ड. राष्ट्रीय समाशोधन (एनबीओ में)	12070	0.00	0.00	0.00	0.00
च) स्टॉक इन्वेस्ट (ग्रेच्युटी+लीव इनकैशमेन्ट LIC को देय)	12080	2066672055.57	2066672055.57	0.00	2030672826.00
उप-योग	12090	2066672055.57	2066672055.57	0.00	2030672826.00
iii) अप्रत्यावर्तित प्रति लेखे शेष जो तुलन पत्र में शामिल नहीं है					
ए) भा.रि.बैंक से वसूलीयोग्य राशि / के.का. को देय राशि (अशोध्य ऋण अपलिखित)	12110	16354929.00	16354929.00	0.00	16518848.00
बी) ला/हा) को नामे विधि प्रभार जो उधारकर्ता से वसूली योग्य है / उधारकर्ता द्वारा देय विधि प्रभार की राशि	12120	0.00	0.00	0.00	0.00
	12130	2083026984.57	2083026984.57	0.00	2047191674.00



(राशि रुपये में)

अचल सम्पत्तियों की विवरणी दिनांक :: 31-03-2020

मद विवरण	प्रारंभिक शेष 01.04.2019	छमाही के दौरान क्रय 30.09.2019	छमाही के दौरान क्रय 31.03.2020	छमाही / वर्ष के दौरान विक्रय/अंतरण	31.03.2020	छमाही के दौरान अवमूल्यन	30.09.2019	छमाही के दौरान अवमूल्यन	31.03.2020	कुल अवमूल्यन	अंतिम शेष
1	2	3	4	5	6	7	8	9	10		
फर्नीचर एवं जुड़नार यंत्र एवं मशीनें	96571995.54	1597345.26	8718963.83	0.00	0.00	4908466.40	5344415.94	10252882.34	96635422.29		
क) सुरक्षित जमा कक्ष एवं लॉकर्स	49157890.07	292266.00	730665.00	0.00	0.00	3708762.56	3763562.43	7472324.99	42708496.08		
ख) लिफ्ट	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
ग) कार / जीप/अन्य वाहन (कार-जीप के अलावे)	104546.52	0.00	0.00	0.00	0.00	10454.75	10464.99	20919.74	83626.78		
घ) वातानुकूलन/ कमरा वातानुकूलन/ वाटर कूलर/ अंकन मशीन/ कैलकुलेटर्स/टाइप राइटर्स/ कार्यालय मशीनरी एवं उपकरण/ घड़ियाँ एवं अन्य मशीनरी एवं उपकरण कैलकुलेटिंग मशीनें/ इनकोडर्स/एडवॉन्स लेजर पोस्टिंग मशीनें	43645450.26	3055419.84	1369684.25	0.00	0.00	3502562.94	3602615.29	7105178.23	40965376.12		
कम्प्यूटर्स / मिनी कम्प्यूटर्स आदि	221617665.97	20080272.85	9487204.23	0.00	0.00	100997568.37	104444596.79	205442165.16	45742977.89		
कुल योग	411097548.36	25025303.95	20306517.31	0.00	0.00	113127815.02	117165655.44	230293470.46	226135899.16		

ह०/-

(राजेश कुमार)
महाप्रबंधक

ह०/-

(महेंद्र कुमार)
महाप्रबंधक

वास्तो आर. एन. सिंह एण्ड को.
एफ.आर.एन. 322066 ई
लेखा परीक्षक

ह०/-
(सी.ए. चाणक्या श्री)
सहभागी
सदस्यता सं०- 079322



लाभ-हानि विवरणी

(राशि रुपये में)

	उपबन्ध सं०	कूट सं०	31.03.2020	31.03.2019
I. आय				
अर्जित ब्याज	13	20020	14123703387.81	13332351611.73
अन्य आय	14	20030	1070086248.16	871760628.51
शेष (सकल हानि) तुलन-पत्र में अन्य लेन-देन का अंतरण		20040	0.00	0.00
योग		20050	15193789635.97	14204112240.24
II. व्यय				
व्ययित ब्याज	15	20070	7415282038.18	7885471447.68
परिचालन व्यय	16	20080	9723253045.60	5460353445.62
प्रावधान एवं आकस्मिकताएँ		21900	2149794869.85	690501107.67
योग		20050	19288329953.63	14036326000.97
III. लाभ				
वर्ष के दौरान सकल आय		20090	-4094540317.66	167786239.27
आगे लाया गया जमा लाभ			345652518.42	306423527.15
योग			-3748887799.24	474209766.42
IV. विनियोग				
आरक्षित अस्थिर निवेश में अन्तरण			0.00	33557248.00
विशेष आरक्षित में अन्तरण			25700000.00	95000000.00
विशेष रिजर्व में अन्तरण			0.00	0.00
विशेष आरक्षित से वापसी			0.00	0.00
तुलन-पत्र से लाया गया शेष			-3774587799.24	345652518.42
योग			-3748887799.24	474209766.42

ह0/-
(महेन्द्र कुमार)
महाप्रबंधक

ह0/-
(आई.एम.उतरेजा)
अध्यक्ष

ह0/-
(वी.के.महेन्द्रू)
निदेशक

ह0/-
(राम सुन्दर सिंह)
निदेशक

ह0/-
(बी.एस.हरिलाल)
निदेशक

(बाला मुरुगन डी)
निदेशक

ह0/-
(राजेश कुमार)
महाप्रबंधक

ह0/-
(एन.के.वर्मा)
निदेशक

(सुनील कुमार यादव)
निदेशक

वास्ते आर. एन. सिंह एण्ड को.
एफ.आर.एन. 322066 ई
लेखा परीक्षक

ह0/-
(सी.ए. चाणक्या श्री)
सहभागी
सदस्यता सं०- 079322

स्थान:- मुजफ्फरपुर
दिनांक:- 19.06.2020



(राशि रुपये में)

	कूट सं०	31.03.2020	31.03.2019
उपबन्ध-13 अर्जित ब्याज			
I. बैंकों के अलावा अन्य अग्रिमों पर ब्याज			
सावधि ऋण	20130	511351609.09	494448038.92
मांग ऋण	20140	108689662.78	121559554.44
नकद उधार	20150	6733603514.55	5775134436.67
ओवर ड्राफ्ट	20160	155021016.72	164708266.75
निर्यात/आयात उधार	20170	0.00	0.00
अन्य	20180	0.00	0.00
योग- I	20190	7508665803.14	6555850296.78
II. बैंकों के अग्रिमों पर ब्याज पर बढ़ा			
बैंकों को ऋण/ओवर ड्राफ्ट पर ब्याज	20210	0.00	0.00
भारत के बाहर बैंकों में शेष राशि पर ब्याज	20220	0.00	0.00
योग- II	20230	0.00	0.00
III. खरीदे/भुनाए गए बिलों पर ब्याज			
खरीदे/भुनाए गए/परक्रमित (अंतर्देशीय) बिलों पर ब्याज	20250	0.00	0.00
विदेशी खरीदे/भुनाए गए/ परक्रमित (अंतर्देशीय) बिलों पर ब्याज	20260	0.00	0.00
अन्य बैंकों द्वारा भुनाए गए ता.अं पर अतिदेय ब्याज	20280	0.00	0.00
योग- III	20290	0.00	0.00
IV. बिल तथा ता.अं आदि पर बढ़ा			
अंतर्देशीय बिल /स्थानीय बिल/खरीदे (बेचे) गए ता.अं आदि पर बढ़ा	20310	0.00	0.00
भुनाए गए / पुनः भुनाए गए एम.एम.डी.पी. बिल	20320	0.00	0.00
योग- IV	20330	0.00	0.00
कुल योग-(I+II+III+IV)	20340	7508665803.14	6555850296.78
खुदरा अग्रिमों पर खंडवार ब्याज	20346	7508665803.14	6555850296.78
थोक/ कॉरपोरेट अग्रिम	20347	0.00	0.00
अन्य बैंकिंग व्यवसाय	20348	0.00	0.00
कुल खंडवार ब्याज	20349	7508665803.14	6555850296.78
V. निवेशों पर आय (के.का.मद)	20350	3713960654.54	4055406536.95
VI. भा.रि.बैंक के पास जमा शेष राशियाँ तथा अन्य अंतर बैंक निधियों पर ब्याज			
भा.रि.बैंक के पास जमा शेष (के.का.मद)	20370	0.00	0.00
अन्य बैंकों के पास मांग पर प्रतिदेय राशियाँ (के.का.मद)	20375	0.00	0.00
अन्य बैंकों में अन्य जमा खाते में जमा शेष पर ब्याज	20376	2901076930.13	2721094778.00
योग- VI	20380	2901076930.13	2721094778.00
VII. अन्य			
शाखाओं/एनबीओ से प्राप्त ब्याज	20400	0.00	0.00
केन्द्रीय कार्यालय से प्राप्त ब्याज	20410	0.00	0.00
अन्य (के.का.मद)	20415	0.00	0.00
योग- VII	20420	0.00	0.00
कुल योग-(I से VII)	20430	14123703387.81	13332351611.73



(राशि रुपये में)

	कूट सं०	31.03.2020	31.03.2019
उपबन्ध - 14 अन्य आय			
I. कमीशन, विनिमय और दलाली			
i) कमीशन/दलाली (अन्तर्देशीय)			
वसूली के लिए बिल	20460	3850336.09	5683642.56
साख पत्र	20470	0.00	0.00
गारंटी पत्र/ डीपीजी	20480	0.00	0.00
खरीदे/भुनाए गये बिल	20490	0.00	0.00
कंपनियों के लाभांश और ब्याज वारंट का भुगतान	20500	0.00	0.00
सुरक्षित अभिरक्षा खाते	20510	0.00	0.00
शेयर तथा प्रतिभूति की खरीद एवं बिक्री	20520	0.00	0.00
हामीदारी कमीशन	20530	0.00	0.00
प्रासंगिक /सेवा प्रभार	20540	34192510.70	175641125.93
प्रक्रिया प्रभार	20541	3206572.82	3176328.12
आश्वासन प्रभार	20542	0.00	0.00
सरकारी कारोबार	20545	0.00	0.00
यात्री चेकों पर कमीशन	20550	0.00	0.00
बैंक एश्युरेन्स पर कमीशन-जीवन	20555	22248230.00	18308780.64
बैंक एश्युरेन्स पर कमीशन (अमूर्त)	20556	3976025.90	4705994.26
डीमेट सेवा पर कमीशन	20557	0.00	0.00
म्यूचुअल फंड प्रोडक्ट पर कमीशन	20558	0.00	0.00
अन्य	20560	70067996.37	79441882.16
उप योग	20570	137541671.88	286957753.67
i) कमीशन/दलाली (विदेशी)			
वसूली के लिए बिल	20590	0.00	0.00
साख पत्र (विदेशी)	20600	0.00	0.00
साख पत्र (आयात)	20610	0.00	0.00
गारंटी पत्र/ डीपीजी	20615	0.00	0.00
खरीदे/ भुनाये गए बिल	20620	0.00	0.00
उप योग	20630	0.00	0.00
योग- I		137541671.88	286957753.67
II) विनिमय			
मां. डॉ./ता.अं (अन्तरदेशीय)	20650	8829442.74	10786137.56
मां. डॉ./ता.अं (विदेशी)	20660	0.00	0.00
योग II	20670	8829442.74	10786137.56
योग (I+II)	20680	146371114.62	297743891.23
II निवेशों के विक्रय पर लाभ/हानि (के.का.मद)	20690	422240725.45	60544295.25
III निवेशों के पुनर्मुल्यांकन पर लाभ/हानि (के.का.मद)	20700	0.00	0.00
IV भूमि, भवनों तथा अन्य आस्तियों के विक्रय पर लाभ/हानि (के.का.मद.)	20710	0.00	0.00
V विनिमय लेन-देन पर लाभ/हानि	20720	0.00	0.00
VI अनुषंगियों/कम्पनियां तथा/ अथवा विदेशी/ भारत में संयुक्त उपक्रम से लाभांश आदि के रूप में अर्जित आय (के.का.मद)	20750	0.00	0.00
VII विविध आय			
सुरक्षित जमा लॉकरों पर किराया	20770	2406014.80	3089252.60
बट्टे खातों से हुई वसूली	20780	3841416.25	4249293.29
बैंक की निजी संपत्ति के किराएदारों से प्राप्त किराया	20790	0.00	0.00
अन्य	20800	495226977.04	506133896.14
उप-योग	20810	501474408.09	513472442.03
योग	20820	1070086248.16	871760628.51



(राशि रुपये में)

अन्य विविध आय का विवरण (कूट सं० 20800)	कूट सं०	31.03.2020	31.03.2019
विविध आय	20800	104607699.03	77620932.78
पीएसएलसी का ब्याज	20800	247700000.00	182314286.00
गैर एस.एल.आर निवेश से लाभांश	20800	187286.34	241743.26
मैसेज चार्ज	20800	23842090.40	20692952.10
नाबार्ड एफएलए कैम्प द्वारा अदायगी	20800	31908898.00	0.00
सरकारी प्रतिभूति पर प्रावधान- एसएफ	20800	56852978.96	206663982.00
प्रधान कार्यालय वाहनों की कीमत पुनःबिक्री	20800	94786.00	0.00
डकैती/चोरी हेतु प्रावधान	20800	3702832.00	1100000.00
आई बी आर प्रावधान	20800	5154502.55	5500000.00
अन्तर बैंक प्रावधान	20800	12609060.00	0.00
सी डी नोमिनल डेबिट प्रावधान	20800	8566843.76	12000000.00
योग		495226977.04	506133896.14



(राशि रुपये में)

	कूट सं०	31.03.2020	31.03.2019
उपबन्ध - 15 व्यक्तित ब्याज			
I. जमा राशियों पर ब्याज			
i) बैंक			
मांग जमा	20860	0.00	0.00
मीयादी जमा	20870	0.00	0.00
ii) अन्य			
a) बचत जमाओं पर ब्याज	20900	3651234088.43	3482165763.40
b) मीयादी जमाओं पर ब्याज			
सावधि जमाओं पर ब्याज	20920	5730549.00	5340990.00
तिमाही ब्याज जमाओं पर ब्याज	20925	207911185.60	225565785.00
धनवृद्धि जमाओं पर ब्याज	20930	2365280864.80	2461933727.20
आवर्ती जमाओं पर ब्याज	20940	121804034.00	137697248.00
सेन्ट उत्तम जमाओं पर ब्याज	20945	0.00	0.00
विदेशी मुद्रा अनिवासी (बी) जमाओं पर ब्याज	20950	0.00	0.00
जमा (बट्टा) पर ब्याज प्रमाण पत्र	20960	0.00	0.00
अन्य मियादी जमाओं पर ब्याज	20970	305681555.11	252244434.08
योग- I	20980	6657642276.94	6564947947.68
II. भारतीय रिजर्व बैंक/ अन्तर बैंक उधारों पर ब्याज			
भारतीय रिजर्व बैंक	21000	0.00	0.00
स्टेट बैंक तथा अन्य बैंक	21010	20702254.24	13872334.00
बैंको में भुनाए गए ता.अं. पर अदा किया गया			
विनियोग कमीशन	21020	0.00	0.00
भारत के बाहर बैंको से ओवरड्राफ्ट तथा विदेशी मुद्रा में उधारों पर अदा किया गया ब्याज	21030	0.00	0.00
योग- II	21040	20702254.24	13872334.00
III. अन्य को प्रदत्त ब्याज			
एन.एस.एफ.डी.सी	21070	1439772.00	2123243.00
नाबार्ड	21080	734538707.00	1302289308.00
एन.एच.बी.	21100	959028.00	2238615.00
प्रतिदेय गैर-जमानती बांड पर ब्याज (के.का.मद)	21110	0.00	0.00
योग- III	21120	736937507.00	1306651166.00
IV. अन्य			
शाखाओं / एनबीओ को प्रदत्त ब्याज	21140	0.00	0.00
केन्द्रीय कार्यालय को प्रदत्त ब्याज	21150	0.00	0.00
योग- IV	21160	0.00	0.00
कुल योग - (I to IV)	21170	7415282038.18	7885471447.68
एसबीआई/अन्य बैंकों को ब्याज का विवरण			
प्रवर्तक बैंक	21090	19331557.24	13872334.00
स्टेट बैंक ऑफ इन्डिया	21010	0.00	0.00
अन्य बैंक	21010	1370697.00	0.00



(राशि रुपये में)

	कूट सं०	31.03.2020	31.03.2019
उपबन्ध - 16 परिचालन व्यय			
I. कर्मचारियों को भुगतान तथा उनके लिए प्रावधान			
मूल वेतन	21200	1196247623.00	1123238694.46
विशेष वेतन	21210	105301236.70	108926651.20
मंहगाई भत्ता	21220	847748608.97	653629737.76
नगर प्रतिकर भत्ता	21230	0.00	0.00
मकान किराया भत्ता	21240	79726648.84	80589622.78
चिकित्सा सहायता	21250	18368987.25	16797672.91
अवकाश किराया रियायत	21260	13541748.73	8627056.46
एल.एफ.सी. की भुनाई	21261	0.00	0.00
एल.एफ.सी./एल.टी.सी.पर छुट्टी भुनाना	21270	57732225.20	31251583.65
सेवा निवृत्ति की छुट्टी भुनाना	21271	160119038.65	101441444.35
ओवर टाइम	21280	0.00	0.00
बोनस	21290	6997.20	0.00
अस्पताल में भर्ती पर खर्च	21291	7469983.10	6988009.53
ट्यूशन फी की प्रतिपूर्ति (जेएआयआयबी/ सीएआयआयबी हिन्दी / जेएआयआयबी/सीएआयआयबी)	21292	0.00	0.00
उत्तीर्ण कम्प्यूटर प्रोग्राम करने हेतु परीक्षा शुल्क/ पुरस्कार की प्रतिपूर्ति	21293	0.00	0.00
अन्य खर्च	21300	9948777.94	10221941.59
कर्मचारी कल्याण व्यय (के.का.मद)	21310	0.00	0.00
भविष्य निधि में अंशदान	21320	89131849.78	70404938.04
पेंशन निधि में अंशदान (के.का.मद)	21330	4400000000.00	1000000000.00
उपदान निधि में अंशदान (के.का.मद)	21340	283041387.00	311546140.00
छुट्टी भुनाने में अंशदान (के.का.मद)	21345	0.00	0.00
अनुग्रही राशि का भुगतान	21350	1500000.00	600000.00
पूर्व सेवानिवृत्त कर्मचारियों को प्रदत्त अनुग्रह की राशि (के.का.मद)	21360	0.00	0.00
वेतन संशोधन/द्विपक्षीय समझौता के लिए प्रावधान (के.का.मद)	21370	100000000.00	40000000.00
योग- I	21385	7369885112.36	3564263492.73
II. किराया, कर तथा बिजली			
कार्यालय परिसरों के लिए अदा किया गया किराया	21400	48012881.05	45834386.97
अन्य परिसरों के लिए अदा किया गया किराया	21410	0.00	0.00
बैंको की सम्पत्ति पर नगरपालिका/अन्य कर	21420	0.00	0.00
बिजली	21430	15831928.59	15566931.97
जेनरेटर व्यय	21431	152496128.73	152345674.58
योग-II	21440	216340938.37	213746993.52
III. मुद्रण व लेखन सामग्री	21450	10627738.93	8571908.92
IV. विज्ञापन तथा प्रचार	21460	2128377.20	1767191.50
V. बैंक की सम्पत्ति पर मूल्यहास (के.का.मद)			
भवनों पर मूल्यहास	21480	0.00	0.00
फर्नीचर तथा फिक्सचर पर मूल्यहास (के.का.मद)	21490	230293470.46	285811343.25
योग-V	21500	230293470.46	285811343.25
VI. निदेशक का शुल्क, भत्ता तथा व्यय (के.का.मद)	21510	0.00	0.00



(राशि रुपये में)

	कूट सं०	31.03.2020	31.03.2019
VII. लेखा परीक्षकों का शुल्क तथा व्यय			
सांविधिक केन्द्रीय लेखापरीक्षकों के लिए शुल्क (के.का.मद)	21530	7820449.55	6303841.62
लेखा परीक्षक	21540	0.00	0.00
यात्रा/अन्य खर्च व्यय	21549	0.00	0.00
यात्रा/स्थानीय परिवहन खर्च	21550	0.00	0.00
होटल, भोजन/आवास व्यय प्रतिपूर्ति	21551	0.00	0.00
होटल, भोजन/ आवास पर किये गये व्यय	21552	0.00	0.00
योग-VII	21560	7820449.55	6303841.62
VIII.विधि प्रभार	21580	7939648.50	12150094.29
IX. डाक व्यय, तार, टेलीफोन, आदि			
डाक व्यय तथा तार	21600	3281046.66	2820664.51
टेलीफोन	21610	3098919.79	3377462.88
टेलेक्स / फैक्स	21611	0.00	0.00
लीज लाइनों/ आयएसडीएन कनेक्शन के लिए भुगतान की गई राशि	21612	0.00	0.00
वी सैट बैंडविथ के लिए भुगतान	21613	0.00	10500.00
योग-IX	21620	6379966.45	6208627.39
X. मरम्मत तथा रखरखाव			
निम्न पर मरम्मत नवीनीकरण तथा विविध प्रभार			
बैंक की निजी सम्पत्ति (भूमि तथा भवन)	21650	0.00	0.00
फर्नीचर एवं जुड़नार-कार एवं जीप के अलावा	21660	567509.55	1034605.28
केवल कार एवं जीप	21661	36582.72	23297.00
वार्षिक अनुरक्षण प्रभार	21662	11069547.58	48735110.43
योग-X	21670	11673639.85	49793012.71



(राशि रुपये में)

	कूट सं०	31.03.2020	31.03.2019
XI. बीमा			
बीमा	21690	10424261.00	16439320.43
जमा बीमा	21700	150636805.69	139810957.00
योग-XI	21710	161061066.69	153250277.43
XII. अन्य व्यय			
यात्रा व्यय	21730	15808126.54	15786904.32
होटल लाजिंग/बोर्डिंग खर्चे	21731	0.00	0.00
दैनिक भत्ते का भुगतान किया	21732	0.00	0.00
यात्रा व्यय - अधिकारी	21733	0.00	0.00
यात्रा व्यय - लिपिक	21734	0.00	0.00
यात्रा व्यय - अधीनस्थ कर्मचारी	21735	0.00	0.00
होटल लाजिंग/ बोर्डिंग खर्चे - अधिकारी	21736	0.00	0.00
होटल लाजिंग/ बोर्डिंग खर्चे - लिपिक	21737	0.00	0.00
होटल लाजिंग/ बोर्डिंग खर्चे - अधीनस्थ कर्मचारी	21738	0.00	0.00
स्थानीय सवारी भत्ता अदा/ प्रतिपूर्ति किया गया	21740	0.00	0.00
प्रदत्त दैनिक भत्ते - अधिकारी	21741	0.00	0.00
प्रदत्त दैनिक भत्ते - लिपिक	21742	0.00	0.00
प्रदत्त दैनिक भत्ते - अधीनस्थ कर्मचारी	21743	0.00	0.00
पात्र अधिकारियों को वाहन व्यय की प्रतिपूर्ति	21750	0.00	0.00
कारों और जीपों के लिए पेट्रोल खर्च	21760	187379.00	195274.00
कारों और जीपों से इतर अन्य वाहनों हेतु पेट्रोल खर्चे	21761	17841445.55	17721811.05
अतिथिगृह का रखरखाव व्यय	21770	0.00	0.00
उप-योग (21730 से 21770)	21775	33836951.09	33703989.37
ग्राहकों/बाहरी व्यक्तियों के लिए आदरतिथ्य खर्चे	21780	0.00	0.00
आतिथ्य खर्चे	21781	0.00	0.00
कार्यालय परिसर में स्टाफ के लिए खाना/ पेय के प्रावधान पर खर्चे	21782	3063350.00	3089086.00
अन्य संस्थाओं द्वारा आयोजित सेमीनार/कांफ्रेंस /प्रशिक्षण में सहभागिता हेतु प्रदत्त शुल्क	21783	156600.50	111690.00
कार्यालय परिसर के बाहर स्टाफ की कांफ्रेंस/ बैठक खर्चे	21784	0.00	0.00
स्टाफ रिक्रिएशन क्लब को किया गया भुगतान	21785	0.00	0.00
स्टाफ स्पोर्ट्स क्लब को किया गया भुगतान	21786	0.00	0.00
स्टाफ टूर्नामेन्ट्स में सहभागिता/के प्रयोजन हेतु खर्चे	21787	0.00	0.00
क्लबों की सदस्यता/के वार्षिक शुल्क के लिए पात्र अधिकारियों को भुगतान/ प्रतिपूर्ति	21788	0.00	0.00



(राशि रुपये में)

	कूट सं०	31.03.2020	31.03.2019
कोई अन्य क्लब सुविधा व्यय	21789		
सफाई कर्मचारियों तथा आकस्मिक मजदूरों को प्रदत्त मजदूरी	21790	75240983.00	67632753.91
त्योहार आयोजन खर्चे	21791	0.00	0.00
उपहार सामग्री	21792	0.00	0.00
चेकों की देरी से वसूली पर भुगतान किया गया दंडिक ब्याज	21793	0.00	0.00
फुटकर रोकड़ व्यय	21800	0.00	0.00
बैंक लोगो आर्टिकल प्रेजेन्टेशन	21805	0.00	0.00
मुद्रा पेटिका की रखरखाव तथा रक्षा हेतु किया गया व्यय	21810	0.00	0.00
समाशोधन गृह प्रभार	21820	200790.56	1636760.69
राजस्व/संगामी/अन्य लेखा परीक्षा के लिए शुल्क	21830	5915310.00	1454000.00
व्यावसायिक शुल्क अदा	21840	2103098.00	1215000.00
ईसीजीसी तथा अन्य कॉर्पोरेशनों को प्रदत्त प्रीमियम	21850	0.00	0.00
अखबार/ पत्रिकाएं	21860	513597.00	532879.00
संस्थाओं को दान (के.का.मद)	21870	0.00	0.00
बैंकिंग नगदी व्यवहार कर का भुगतान किया	21871	0.00	0.00
ड्राइवर के वेतन की प्रतिपूर्ति	21872	0.00	0.00
उच्चतम न्यायालय के आदेश (देवकला प्रकरण) के अनुसार ट्रस्ट निधि को किया गया भुगतान	21873	0.00	0.00
अन्य	21880	1578071957.09	1046110503.29
योग-XII	21895	1699102637.24	1155486662.26
कुल योग-(I सेXII)	20080	9723253045.60	5460353445.62
XIII. प्रावधान एवं आकस्मिकताएं (के.का.मद)	21900	2149794869.85	690501107.67
कुल योग- (Iसे XIII)	21910	11873047915.45	6150854553.29

ह०/-
(राजेश कुमार)
महाप्रबंधक

ह०/-
(महेन्द्र कुमार)
महाप्रबंधक

वास्ते आर. एन. सिंह एण्ड को.
एफ.आर.एन. 322066 ई
लेखा परीक्षक

ह०/-
(सी.ए. चाणक्या श्री)
सहभागी
सदस्यता सं०- 079322



(राशि रुपये में)

	कूट सं०	31.03.2020	31.03.2019
अन्यों का विवरण (कूट सं० 21880)			
सुरक्षा प्रहरी पर व्यय	21880	28136352.08	24539906.44
वर्दी व्यय	21880	220613.00	294168.00
शाखा स्थानांतरण एवं उद्घाटन खर्च	21880	290214.00	375531.88
जीएमडीएस/डीडीएस एजेंट के कमीशन पर खर्च	21880	37779499.00	34494985.00
डाटा संसाधन व्यय	21880	73080.00	121491.00
स्थानीय वाहन खर्च	21880	688762.96	971741.61
ऋण/वसूली/विविध कैम्प व्यय	21880	30975.00	85320.00
फोटो स्टेट	21880	5189330.24	5290771.96
अन्य विविध व्यय	21880	152331336.09	175547171.17
क्षेत्रीय/शाखा प्रबंधक बैठक पर व्यय	21880	668066.27	801644.96
सीबीएस खर्च	21880	131072347.50	166371005.66
वित्तीय समावेशन व्यय	21880	321135994.80	320096878.94
भविष्य निधि प्रशासनिक शुल्क	21880	1573008.00	16900663.00
एटीएम/रूपे डेबिट कार्ड/रूपे किसान कार्ड लागत	21880	23736282.38	5754307.56
आस्थगित कर	21880	-29621496.00	-24966483.00
ऋण/सीएस पर बलिदान राशि	21880	904767591.77	334641999.11
कुल (कूट सं. 21880)		1578071957.09	1046110503.29

(राशि रुपये में)

	कूट सं०	31.03.2020	31.03.2019
प्रावधानों एवं आकस्मिक व्यय का विवरण (कूट सं० 21900)			
गैर निष्पादक खाता पर प्रावधान	21900	2119054717.95	644753561.16
निष्पादक खाता पर प्रावधान	21900	25122006.90	24151486.51
गबन पर प्रावधान	21900	3830313.00	0.00
डकैती पर प्रावधान	21900	1787832.00	2015000.00
अन्तर बैंक खाता पर प्रावधान	21900	0.00	12481060.00
आयकर पर प्रावधान वित्तीय वर्ष 2018-19	21900	0.00	7100000.00
कुल		2149794869.85	690501107.67

कुछ महत्वपूर्ण पल

SOME IMPORTANT MOMENTS

हमारे अध्यक्ष महोदय श्री आई.एम. उतरेजा दिनांक 06.08.2019 को भीलवारा शाखा, मुजफ्फरपुर के नये भवन का उद्घाटन करते हुए।

Inauguration of new building of Bhilwara Branch, Muzaffarpur by our Chairman I.M.Utreja on dated 06.08.2019.



हमारे अध्यक्ष महोदय श्री आई. एम उतरेजा 23.01.2020 को मधुबनी क्षेत्रीय कार्यालय द्वारा आयोजित ऋण वितरण शिविर में जीविका समूहों को चेक प्रदान करते हुए।

Our Chairman Shri I.M.Utraja presenting cheque to beneficiary in Jeevika Loan Camp organized by Madhubani Regional Office on 23-01-2020.

कुछ महत्वपूर्ण पल

SOME IMPORTANT MOMENTS



22.01.2020 को डीईडीएस के अन्तर्गत आयोजित ऋण शिविर में लाभार्थियों को चेक प्रदान करते हुए हमारे अध्यक्ष महोदय श्री आई.एम.उतरेजा।

Our Chairman Shri I.M. Utreja presenting cheques to beneficiaries in DEDS loan camp on dated 22.01.2020.

दिनांक 22.01.2020 को प्रधान कार्यालय में आयोजित ऋण शिविर में ऋणी को ई-रिक्शा की चाभी सौंपते हुए हमारे अध्यक्ष महोदय श्री आई.एम.उतरेजा।

Key of E-Rickshaw is being handed over to borrower by our Chairman Shri I.M.Utreja in loan camp organized at HO on dated 22.01.2020



कुछ महत्वपूर्ण पल

SOME IMPORTANT MOMENTS



हमारे बैंक के वित्तीय वर्ष 2019-20 के तुलन पत्र एवं लाभ-हानि प्रतिवेदन पर हस्ताक्षर करते हुए बैंक के माननीय बोर्ड सदस्य एवं केन्द्रीय सांविधिक अंकेक्षक श्री चाणक्या श्री एवं सहभागी (मेसर्स आर.एन.सिंह एण्ड कम्पनी)।

Our Board Directors with Central Statutory Auditors, Sri Chanakya Shree & Partner (M/s R.N.Singh & Co.) signing the Balance Sheet and Profit & Loss Sheet of financial Year 2019-20.



समृद्धि

Prosperity





Uttar Bihar Gramin Bank

VISION

Gram Chetna - Going Beyond Banking

CORE VALUES

Trust & Transparency,
Empowerment & Development,
Service Excellence.

MISSION

Holistic development and wealth creation in villages where each banking outlet of Uttar Bihar Gramin Bank would act as the focal point for extension, counselling, liaisoning , providing forward and backward linkages, and channelling financial muscle required for rural development, while ensuring profitability of each business unit.



यू बी जी बी
U B G B

ग्रामीण उत्थान हेतु समर्पित

Committed to Rural Upliftment



UTTAR BIHAR GRAMIN BANK

Annual Report 2019-20



With Best Compliments from:

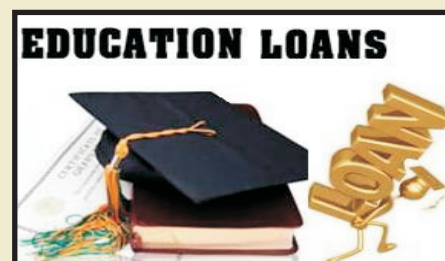
I.M.Utreja

Chairman

Uttar Bihar Gramin Bank
Head Office- Kalambagh Chowk
Muzaffarpur- 842001
Phone : 0621 - 2284141
Fax : 0621- 2243088
E-mail ID : ubgb@ubgb.in



OBJECTIVES



- LEARNING ORGANISATION
- FINANCIAL LITERACY
- SINGLE DELIVERY POINT
- CENTRE FOR WEALTH CREATION
- BEST BANK TO WORK WITH





Message from the Chairman

Dear Shareholder,

It gives me great pleasure to present 12th Annual report to our Bank. Before I proceed to present the performance highlights of your Bank, let me briefly dwell upon the scenario of the year.

The year was again difficult year for profitability which was under pressure due to two reasons. Firstly, in terms of the NABARD direction total pension liability of retired staffs of Rs.1350 Crore was provided out of which Rs.440 Crore debited from profit and loss accounts and remaining from suspense account which adversely effected our profit and CRAR. Secondly, provisioning of stressed asset on account of down gradation of classification during Q3 & Q4 also adversely impacted our Net Profit. Bank has made additional provision amounting Rs. 211.91 Crore on stressed asset during the year. Apart from that outbreak of initial phase of COVID 19 pandemic in Q4 FY 20 has severely impacted key financials and productivity.

On a positive note the fall of profitability did not impact interest rate margin of the Bank. NIM improved to 3.90 in compare to 3.26 of last year. Our interest income on advances increased by 14.54%. Our non interest income also increased by 22.75% during the year due to robust performance in Govt. Security trading and PSLC. Thrust was given to increase other income keeping in view to reduce the erosion in profitability to some extent.

Bank witnessed a consistent growth in Deposit over last few years even in a declining deposit rate our aggregate deposit rose by 7.74% to Rs. 16699.09 Crore with CASA share of 70.22%. Our advances grew by 8.74% to Rs. 8719.65 Crore. Priority sector/Agriculture advance remained the most impressive sector contributing significantly to increase the overall advances. Total Business crossed Rs. 25418.74 Crore registering the growth of 8.08%.

Asset quality pressure accelerated during the year. Strong focus was given to improve Asset quality by arresting probable downgradation by the way of recovery / OTS. We have entered into compromise in 97099 accounts of RLB Rs 422.06 Crore. Cash recovery sharply increased to Rs 327.23 Crore in compare to Rs.172.70 Crore of last FY. The exercise resulted in reduction of our gross NPA by 6.04% during this FY.

To fulfil the requirement of manpower, we are continuously recruiting young and dynamic officers and employees. This year 62 new blood officers and employees joined in our workforce. Through internal promotion we have promoted 246 staffs in all cadres. Bank is continuously identifying training needs and imparting training to bridge the knowledge and expertise gap. In the COVID 19 pandemic, as a responsible employer we took all safeguards to ensure staff security.

AEPS transactions have further speeded up our financial inclusion and we are successfully providing banking services at doorstep to unserved / underserved rural mass through 3338 Banking correspondent. Our 18 Financial counsellors are putting their significant efforts in spreading awareness about financial services to economically underprivileged sections of the society. Our performance was exemplary in enrolling social security schemes. During the current financial year our Bank sourced more than 53 thousand APY subscribers. I am proud to share that because of our sincere and committed efforts we were awarded by PFRDA viz:- Formation day, Art of Possible, Lead to Leap, Championship Cup, Mark of excellence 3.0 during the year.

I am thankful to all the members of the Board of the BANK and every staff members for their supports and cooperation during this journey. We are also grateful to Government of India, Reserve Bank of India, NABARD, Central Bank of India (Sponsor Bank) for their regular cooperation guidance and encouragement.

At the end, I want to thank lacs of customers for building their faith and trust in our bank and for giving us opportunity to serve them.

With best compliments..

Yours sincerely,
I.M. Utreja
Chairman



Structure of Uttar Bihar Gramin Bank

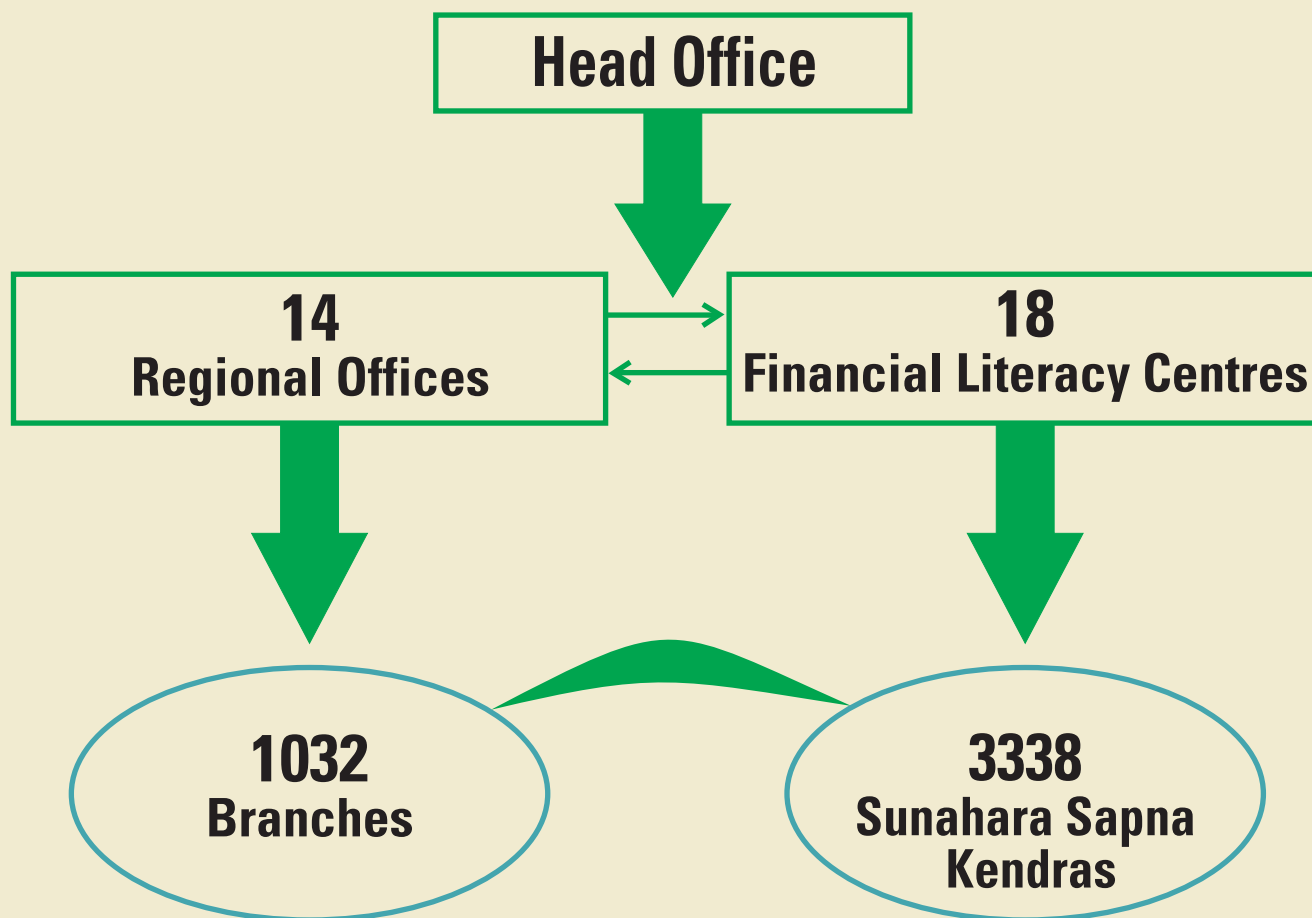




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MAIN ACHIEVEMENTS - 2019-20

- 1 ➤ Network of 1032 Branches & 3338 BC Centres (Sunahara Sapna Kendra).
- 2 ➤ Loss of the Financial Year is ₹ 409.45 Crore.
- 3 ➤ Total Business ₹25418.74 Crore & registered growth of 8.08 % over previous Year.
- 4 ➤ Deposit Level ₹ 16699.09 Crore with growth of 7.74% over previous Year.
- 5 ➤ Total Advances ₹8719.65 Crore with growth of 8.74% over previous Year.
- 6 ➤ ACP achievement is 77.25%.
- 7 ➤ CD ratio 52.22%.
- 8 ➤ Per Branch Business increased from ₹ 22.79 Crore to ₹24.63 Crore.
- 9 ➤ Per Employee Business increased from ₹ 7.12 Crore to ₹ 8.29 Crore.
- 10 ➤ KCC of ₹ 121.91 Crore was Disbursed to ₹30232 New farmers.
- 11 ➤ Fresh Credit linkage of 24905 SHGs with ₹ 249.05 Crore.
- 12 ➤ 25902 Beneficiaries were financed under Mudra Loan.
- 13 ➤ 138518 Customers covered under Prime Minister Jiwan Jyoti Bima Yojna upto Financial Year 2019-20.
- 14 ➤ 673932 Customers covered under Prime Minister Suraksha Bima Yojna upto Financial Year 2019-20.
- 15 ➤ 209802 Customers joined Atal Pension Yojna up to 31.03.2020.
- 16 ➤ 1350 claims amount ₹27 Crore under Prime Minister Jiwan Jyoti Bina & 207 claims Amount ₹ 4.14 Crore under Prime Minister Suraksha Bima Yojna have been settled.



BANK AT A GLANCE

(Rs. In Crore)

Sr. No.	Particulars	March 2020	March 2019
01	No. of districts covered	18	18
02	Total Number of Regional Offices	14	14
03	No. of Branches	1032	1032
	a) Rural	639	639
	b) Semi urban	349	349
	c) Urban	44	44
04	Total Staff (Ex. Spon. Bank)	3063	3302
	Scale IV	11	13
	Scale III	116	130
	Scale II	419	339
	Scale I	1130	1246
	a) Total Officers	1676	1728
	b) Office Assistants	1072	1201
	c) Office Attendants	315	373
05	Aggregate Deposits	16699.09	15499.85
	Of which Institutional Deposit	1821.64	1929.73
	Of which low cost deposit	11726.65	11079.45
	Share of low cost deposit (%)	70.22	71.48
06	Advances o/s	8719.65	8018.63
	a) Of which agriculture Adv. o/s	6199.29	5728.15
	Share of agriculture Adv %	71.10	71.44
	b) Of which Priority sector adv.	8391.09	7693.85
	Share of Priority sector %	96.23	95.95
07	CD Ratio	52.22	51.73
08	Borrowings Outstanding	700.40	1536.57
09	Total Business	25418.74	23518.47
	a) Per Branch Business	24.63	22.79
	b) Per Staff Business	8.29	7.12



(Rs. In Crore)

Sr. No.	Particulars	March 2020	March 2019
10	a) Cash & Bank Balance (with RBI)	751.80	715.35
	b) Investment (with Govt. Securities & CD A/c)	4601.10	5516.86
	Of which CRR Obligatory	487.05	598.99
	Of which CRR Actual	679.81	631.80
	Of which SLR Obligatory	2962.88	2882.67
	Of which SLR Actual	4211.64	5080.94
	iii) Non SLR	281.00	334.01
11	Gross NPA	1929.82	2282.47
	% of gross NPA	22.13	28.17
	Provision (cumulative)	723.56	513.68
	b) Net NPA	1205.77	1768.27
	% of Net NPA	15.08	23.31
12	Profit during the year	-409.45	16.78
13	Accumulated Profit	-377.46	34.56
14	Total establishment expenditure	736.99	356.43
15	Interest paid on deposit	665.76	656.49
	Cost of deposit (%)	4.24	4.56
16	Interest received on advance	750.87	655.58
	Yield on advance (%)	9.08	8.59
17	Interest received on Investment	661.50	677.65
	Yield on investment (%)	8.68	8.22

FINANCIAL INCLUSION IN FULL SWING

We have established 3338 BC centres christened as SUNAHARA SAPNA KENDRA. It provides a Basic Saving Bank Account for receiving and making remittances, Saving Bank account with in built OD facility, Micro Flexi RD and inward Remittance facility through NEFT and started Micro ATM facility.

**FI Business level
(31 March 2020)**

**No. of accounts
63,32,972**

**Total business
Rs. 731 Crore**

To Impart financial literacy and financial counselling to the impoverished, semi-literate and unskilled population, with the intention to encourage them to venture into profitable vocations and thus guiding them to secondary and tertiary sectors of economy.

Our FCs are retired staff members of Bank. They have organized 9868 Financial Literacy Awareness Camps in which 883780 persons participated. 52391 persons became our new customers after attending these camps.



Regional Manager Shri Ram Nath Mishra addressing Financial Literacy Camp on dated 20.06.2019 being organized by Regional Office Bettiah.

LEARNING ORGANISATION

We are continuing our efforts to evolve as a learning organisation, several customized training programme for skill development of the staff members have been organised in Gyan Kendra at Head Office.

We have nominated many staff members to various training programmes for specialised training for skill development to work in a professional way.

Gyan-Kendra



Training on “SUSTAINABLE RURAL LIVELIHOOD” organized at Gyan Kendra by BIRD Bolpur .Our Shri Chairman I.M.Utreja with Shri Nabin Kumar Roy, DGM cum faculty, BIRD Bolpur , DDM, NABARD Muzaffarpur, Smt. Juhi Pravisini with General Manager, Shri Rajesh Kumar, Chief Manager Credit, Shri B.K.Jha and other Participants.



Director's Report

The Bank incurred a net loss of Rs.409.45 Crore during the year ended 31.03.2020. Accumulated loss Rs.377.46 Crore. Total Net Worth is Rs.185.80 Crore.

01. SHARE CAPITAL ::

Authorized /Paid up Capital :: The authorized capital of the Bank is Rs.2000.00 Crore. Paid up share capital is Rs.454.54 Crore which has been issued and subscribed by the Govt. of India, Central Bank of India and Govt. of Bihar in the proportion 50:35:15.

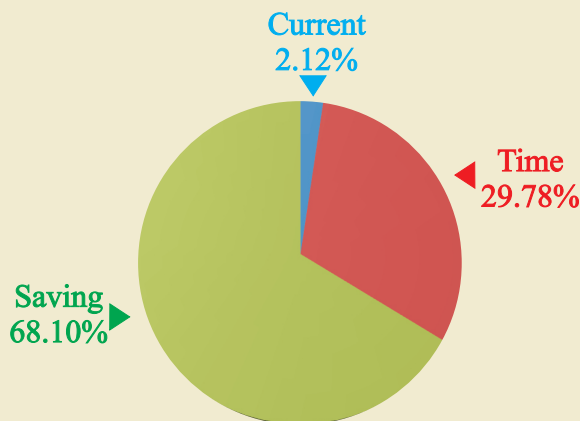
Government of India has approved capital support of Rs.72.02 Crore for Financial Year 2019-20. We have received Rs.61.22 Crore at the end of Financial Year. Out of which, Rs.36.01 Crore has been received from Govt. of India and Rs.25.21 Crore has been received from Sponsor Bank i.e. Central Bank of India in the proportion of 50% and 35% respectively. Capital support amount of Rs.10.80 Crore (15%) had been received on 12.06.2020 after balance sheet date.

02. BRANCH NETWORK ::

The area of operation of the Bank comprises of eighteen Districts of North Bihar viz. Araria, Darbhanga, East Champaran, Gopalganj, Katihar, Kishanganj, Madhepura, Madhubani, Muzaffarpur, Purnea, Saharsa, Saran, Sheohar, Sitamarhi, Siwan, Supaul, Vaishali and West Champaran. The Bank has a network of 1032 Branches and 3338 Sunahara Sapna Kendra (USBs) managed by Business Correspondents. 14 Regional Offices and 18 Financial Literacy Centres manage the supervision and control over the branches and Ultra Small Branches.

03. DEPOSITS ::

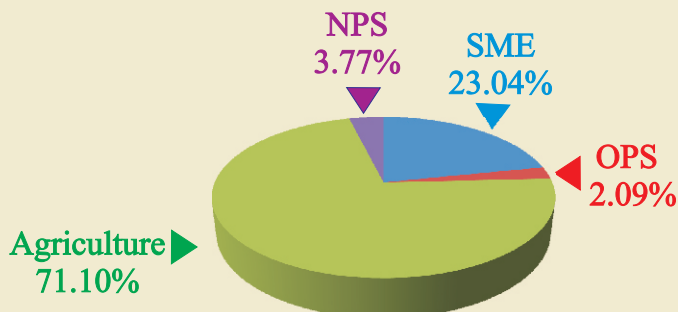
The aggregate deposits at the close of financial year 2019-20 was Rs.16699.09 Crore. The share of low cost deposit (CASA) was 70.22% of total deposits. The cost of deposit works out to 4.24%.





04. LOANS AND ADVANCES ::

The aggregate loans and advances outstanding as on 31.03.2020 was Rs.8719.65 Crore. Out of total outstanding balance, the loan under Priority Sector was Rs.8391.09 Crore and under Non-Priority Sector was Rs.328.56 Crore. The share of Priority sector to total loan outstanding was 96.23%. The CD ratio of the Bank Rs. 52.22%. Yield on advances as on March 2020 is 9.08%.



I. Loan Disbursement under Govt. Sponsored Schemes in 2019-20:

The achievement under Government Sponsored Schemes and other schemes during the year under Annual Credit Plan (ACP) is given below:

[Amt. in Rs. Crore]

Scheme	Amount disbursed	
	2019-20	2018-19
SHG	190.94	340.61
KCC	5222.05	4842.54
SCC	18.40	44.38
GCC	2.26	6.55
Others	2923.37	4077.74
Demand Loan etc.	337.35	520.89
Total	8694.37	9832.71

II. Loan Disbursement to weaker sections in 2019-20:

In the year 2019-20 the Bank provided Financial Assistance to weaker sections of society under Annual Credit Plan (ACP) as below.

[Amt. in Rs. Crore]

SN	Section	No. of A/cs	Amount
01	SC/ST	179489	1967.47
02	Minority	79499	802.39
03	Women	79576	856.40
04	JLG	3556	77.97
05	OBC	399970	4254.74



III. Achievement under Annual Credit Plan ::

The achievement under ACP is 77.25%. Sectoral achievements are 78.46% for Agriculture, 74.13% for SME, 17.28% for OPS and 186.87% for NPS.

IV. Self Help Group ::

Our Bank is actively involved in formation of SHGs and their credit linkage. During the year under review 22745 SHGs were formed and fresh credit linkage was extended to 24905 SHGs to the extent of Rs. 249.05 Crore.

V. Kisan Credit Card ::

The Bank is continuously extending credit to farmers through Kisan Credit Card. As on 31st March 2020 the achievement under the scheme is as given below.

[Amt.in Rs.Crore]

Achievement 2019-20	
No.	Amount
546728	5222.05

VI. Swarojgar Credit Card ::

Bank issued 4005 cards amounting to Rs. 18.40 Crore During Financial year Under ACP.

VII. General Credit Card ::

Bank issued 895 cards amounting to Rs. 2.26 Crore During Financial year Under ACP.

VIII. Farmer Club ::

Total No. of farmers' clubs was 1362 by the end of the financial year. All these clubs are functioning well and meetings are being conducted regularly. These clubs are also helping the branches in recovery and fresh lending.

IX. Mudra Loan::

Bank Financed Rs 251.97 crore to 29502 people under Mudra Loan During Financial Year.



05. RECOVERY OF LOANS::

During the year under review all possible measures were initiated for improving the recovery position of the Bank. Recovery camps were organized regularly by the respective controlling Offices and branches. The position of Bank's DCB is in the following table :-

[Amt. in Rs. Crore]

Position for the year 01.07.2018 to 30.06.2019			% of recovery to Demand
Demand	Collection	Balance	
5300.91	1383.73	3917.18	26.10

(A).MOVEMENT OF NPA ::

According to System generated NPA, our Gross and Net NPA decreased from previous year to 22.13 and 15.08 respectively.

The position of movement in NPA for the year under review is given below:-

[Amt.in Rs.Crore]

	March 2020	March 2019
NPA at the beginning of the year	2282.47	2616.39
Addition to NPA during the year	218.26	454.37
Recovery against NPA during the year	570.91	788.29
Write off	---	---
Gross NPA at the end of the year	1929.82	2282.47
% of NPA to total Advance	22.13	28.17
Provision on NPA	723.56	513.68
Net NPA	1205.77	1768.27
% of Net NPA to Net Advance	15.08	23.31

(6). INVESTMENT ::

The Bank made prudent and profitable investment of its funds. All SLR funds have been invested in Government Securities through CSDL account maintained with Sponsor Bank. The Bank also earned a sizeable amount of interest on investment in Non SLR funds. The average return on investment is 8.68% p.a. as on March 2020.

[Amt.in Rs.Crore]

	Investments held	
	2019-20	2018-19
SLR	4211.64	5080.94
Non SLR	281.00	334.01
Total	4492.64	5414.95

07. FINANCIAL RATIOS ::

The key financial ratios of the Bank is furnished below(as %)

SN.	Particulars	Position for the year	
		2019-20	2018-19
	Average working fund	17183.07 Crore	16710.90 Crore
01	Financial return	8.22	7.98
02	Financial cost	4.32	4.72
03	Financial Margin (1+2)	3.90	3.26
04	Cost of Management	4.29	2.13
05	Opening Margin	1.37	1.13
06	Miscellaneous Income	0.62	0.52
07	Operating Profit (3+) - (4+5)	-1.14	0.52
08	Risk Cost	1.25	0.41
09	Net Margin (7-8)	-2.39	0.11

08. NON FUND BUSINESS ::

Locker facility has been provided to customers through our 51 Branches. In order to improve fee based income, the Bank has continued " Bancassurance" in collaboration with the Bajaj Allianz General Insurance & Shriram General Insurance for non-life insurance business & LIC, Bajaj Allianz life Insurance & Reliance Nipon life Insurance for life insurance business. During the year the Bank earned total referral fee of Rs. 0.40 Crore from non life insurance business & 2.22 Crore from life insurance business.

09. AUDIT AND INSPECTION ::

During the year our Internal Auditors have audited 861 Branches against the set target of 861 branches. Besides this, branches are being regularly visited by the Regional Manager. The Chairman and General Managers of the Bank are visiting the Regional Offices/Branches for effective control and keeping vigil on the working of the branches. The audit rating of 1032 branches is as follows:-

	No. of Branches	Percentage
Low Risk	80	7.75
Medium Risk	951	92.15
High Risk	01	0.10

In terms of sub-section 1 and 2 of section 19 of RRBs Act, 1976 Statutory Central Auditor M/s R.N.Singh & Co and 47 Branch Auditors were appointed as per the guidelines of



NABARD for Independent audit for the year 2019-20. In terms of NABARD guidelines, 712 branches were audited by Statutory Auditors.

10. IMPLEMENTATION OF PENSION:

In term of Gazette Notification dated 03.12.2018 of Govt. of India, Pension Scheme to retired staffs and family of deceased staff members has been implemented in the Bank. Bank has made provision of Rs. 440 Crore from Profit & Loss in Financial Year 2019-20 for pension fund.

11. FUND MANAGEMENT:

The Bank managed its funds efficiently so as to ensure that idle funds are bare minimum and earning from the surplus funds is maximized. The Board of Directors approved a revised and updated Investment Policy incorporating recent guidelines of RBI.

12. CAPITAL ADEQUACY RATIO:

The CRAR of the Bank as on 31st March 2020, as per norms of Reserve Bank of India, is 2.88%.

	2019-2020	2018-2019
Tier - I	1.89 %	6.34 %
Tier - II	0.99 %	0.98 %
Total	2.88 %	7.32 %

13. HUMAN RESOURCES:

The position of staff as on 31.03.2020 (excluding Officers on deputation from Sponsor Bank) is as follows.

<u>Sl. No.</u>	<u>Category</u>	<u>No. of Staff (March 2020)</u>
1.	Officers Scale IV	11
2.	Officers Scale III	116
3.	Officers Scale II	419
4.	Officers Scale I	1130
5.	Office Assistants (Multipurpose)	1072
6.	Drivers / Office Attendants / Sweepers	315
	TOTAL	3063



II. Training ::

Total 343 Officers/Employees have been imparted training at different Training Centers / In house training during the year 2019-20.

III. Industrial Relations ::

The year under review witnessed cordial and peaceful industrial relations.

14. MANAGEMENT INFORMATION SYSTEM:

To streamline the Management Information System, and monitoring and review mechanism, regular monthly meetings of Branch Managers, Regional Managers, and Financial Counsellors were organized. Monthly meeting at Head Office on different subjects and planning becomes very effective.

15. INFORMATION TECHNOLOGY ADOPTION:

All the 1032 Branches have been equipped with most modern Core Banking facilities. Video conferencing facility between Head Office and all Regional Offices has been set up. All Regional Managers and Internal Auditors have been provided with laptop computers.

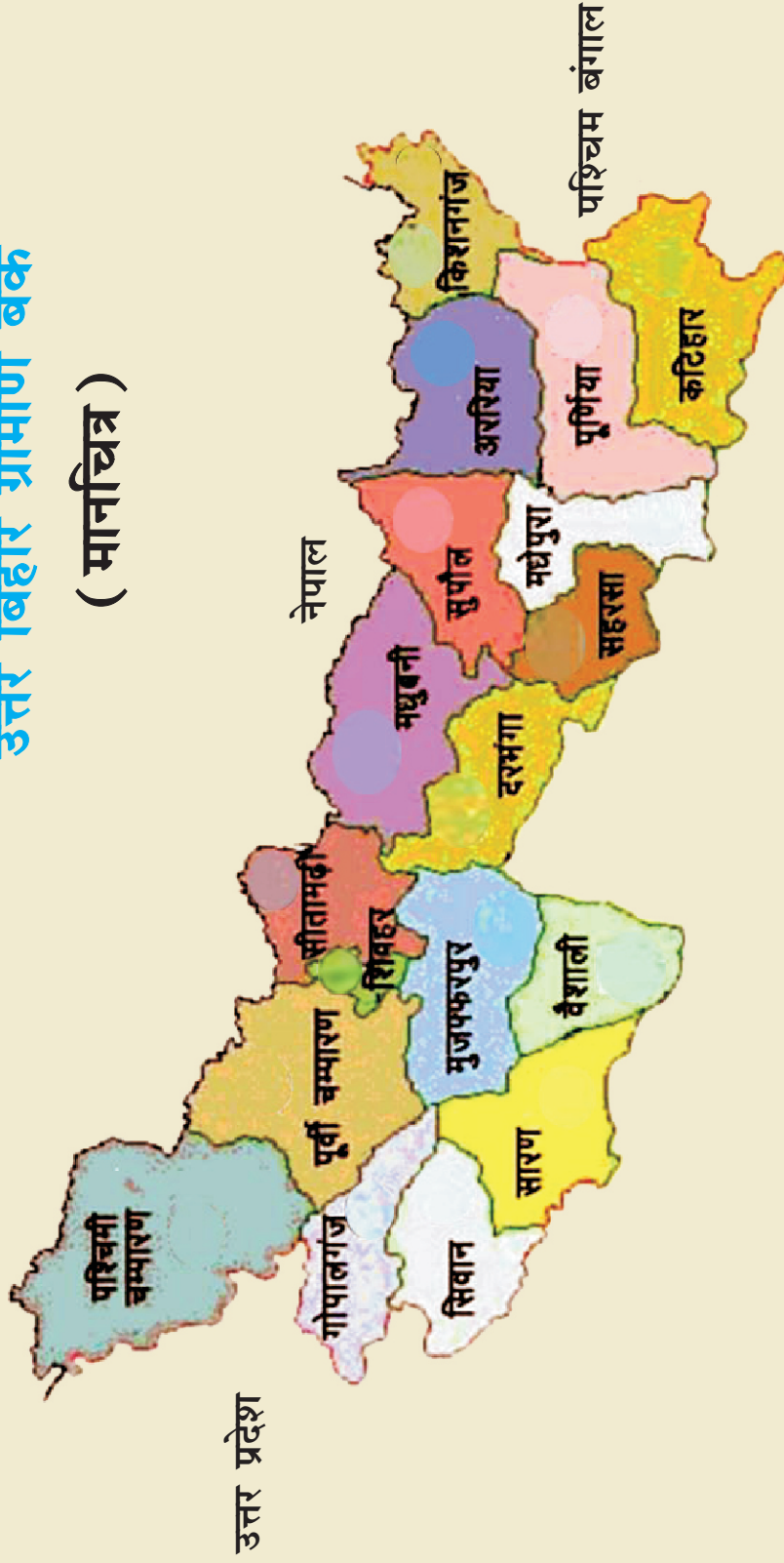
16. RAJBHASHA:

Provision of Raj Bhasha Adhinyam are being followed by the Bank. Head Office and Branches perform their routine work and correspondence in Hindi. The letters received in Hindi are replied to in Hindi.

17. The Board of Directors met six times during the year. Sri Anil Sharma, Sri M.K.Bajaj, Sri C. Lakshmi Prasad and Sri Sanwar Bharti retired from directorship during the year, and Sri V.K.Mahendru, Sri B.S. Harilal and Sri Sunil Kumar Yadav were inducted in the resultant vacancies. Sub committees of the Board, viz. Audit held periodically.

18. The Bank received wholehearted help and support from Reserve Bank of India, Regional Office, Patna; NABARD, Regional Office. Patna; Central Bank of India, Central Office as well as Zonal Office, Department of Financial Services, Government of India, State Government of Bihar, State Level Bankers' Committee, District administrations and Government departments in Bihar, Government/ quasi Government/ Non-Governmental Organizations, and general public. The Board of Directors expresses its gratitude to all benefactors, patrons and well wishers.

उत्तर बिहार ग्रामीण बैंक (मानचित्र)



**BALANCE SHEET**

(As on 31 -03-2020)

(Amt. in Rs.)

	Sch. No.	Code No.	31.03.2020	31.03.2019
I. CAPITAL & LIABILITIES				
1. Capital	1	10020	5157636671.46	4545436671.46
2. Reserves & Surplus	2	10030	475020740.00	794973258.42
3. Deposits	3	10040	166990885437.42	154998478388.46
4. Borrowings	4	10050	7004033914.56	15365738421.12
5. Other Liabilities & Provisions	5	10060	9929324113.56	2358347656.99
6. Total		10070	189556900877.00	178062974396.45
II. ASSETS				
6. Cash & Balances with Reserve Bank of India.	6	10090	7518041806.61	7153470611.26
7. Balance with Banks & Money at Call & short notice.	7	10100	35150468077.86	30824143303.99
8. Investment	8	10110	44926503328.60	54149468174.51
9. Advances.	9	10120	79955987445.22	75044388662.61
10. Fixed Assets	10	10130	226135899.16	411097548.36
11. Other Assets	11	10140	21779764319.55	10480406095.72
Total		10150	189556900877.00	178062974396.45
12. Contingent Liabilities.	12	10160	1002568816.29	868420703.49
Bills for collection (Refer page No.12)		10170	1010.00	8537334.53
Significant Accounting Policies	17			
Notes of Accounts	18			

Sd/-
[Mahendra Kumar]
General Manager

Sd/-
[I.M.UTREJA]
Chairman

Sd/-
[V.K.Mahendru]
Director

Sd/-
[Ram Sundar Singh]
Director

Sd/-
[Rajesh Kumar]
General Manager

Sd/-
[B.S.Harilal]
Director

[Bala Murgan D]
Director

Sd/-
[N.K.Verma]
Director

[Sunil Kumar Yadav]
Director

For R.N.Singh & Co.
Chartered Accountants
Firm Registration No. 322066E
Sd/-
(CA. Chanakya Shree)
Partner
Mem. No. 079322



(Amt. in Rs.)

	Code No.	31.03.2020	31.03.2019
SCHEDULE-1 CAPITAL			
Authorised Capital			
(200,00,00,000 shares of Rs. 10/- each)		200000000000.00	200000000000.00
Issued Subscribed and paid up Capital			
(45,45,43,665 shares of Rs. 10/- each)		4545436650.00	4545436650.00
Subscribed Capital			
(45,45,43,665 shares of Rs. 10/- each)		4545436650.00	4545436650.00
Called Up & paid Up Capital			
(45,45,43,665 shares of Rs. 10/- each)		4545436650.00	4545436650.00
Government of India 50%		2272718520.00	2272718520.00
Central Bank of India 35%		1590902680.00	1590902680.00
Government of Bihar 15%		681815450.00	681815450.00
	(A)	4545436650.00	4545436650.00
Share Capital Deposit A/c			
Government of India 50%		5.00	5.00
Central Bank of India 35%		8.00	8.00
Government of Bihar 15%		7.00	7.00
	(B)	20.00	20.00
Recapitalisation Amount			
Government of India 50%		360100000.00	0.00
Central Bank of India 35%		252100001.46	1.46
Government of Bihar 15%		0.00	0.00
	(C)	612200001.46	1.46
TOTAL (A)+(B)+(C)	10020	5157636671.46	4545436671.46



(Amt. in Rs.)

	Code No.	31.03.2020	31.03.2019
SCHEDULE - 2 RESERVE & SURPLUS			
I. Statutory Reserves			
Opening Balance		33557248.00	33557248.00
Additions during the year		0.00	0.00
Deductions during the year		0.00	0.00
	(A)	33557248.00	33557248.00
II. Capital Reserves			
Opening Balance		4900000.00	4900000.00
Additions during the year		0.00	0.00
Deductions during the year		0.00	0.00
	(B)	4900000.00	4900000.00
III. Capital Reserve of Consolidation			
Opening Balance		0.00	0.00
Additions during the year		0.00	0.00
Deductions during the year		0.00	0.00
	(C)	0.00	0.00
IV. Share premium			
Opening Balance		0.00	0.00
Additions during the year		0.00	0.00
Deductions during the year		0.00	0.00
	(D)	0.00	0.00
V. Special Reserves			
Opening Balance		315863492.00	315863492.00
Additions during the year		0.00	0.00
Deductions during the year		0.00	0.00
	(E)	315863492.00	315863492.00
VI. Investment Fluctuation Reserve			
Opening Balance		95000000.00	95000000.00
Additions during the year		25700000.00	0.00
Deductions during the year		0.00	0.00
	(E)	120700000.00	95000000.00
VII. Balance of Profit & Loss Account	(F)	0.00	345652518.42
TOTAL (A)+(B)+(C)+(D)+(E)+(F)	10030	475020740.00	794973258.42



(Amt. in Rs.)

	Code No.	31.03.2020	31.03.2019
SCHEDULE - 3 DEPOSITS			
I. Demand Deposits			
Current/Call Deposits			
i) From Banks	10210	0.00	0.00
ii) From Others	10220	3543078574.15	3579963337.90
Sub Total	10230	3543078574.15	3579963337.90
II. Saving Bank Deposits	10240	113723383386.76	107214476670.89
III. Term Deposits			
i) From Banks	10260	0.00	0.00
ii) From Others		49724423476.51	44204038379.67
SCHEDULE-3 TOTAL (I TO III)	10360	166990885437.42	154998478388.46
<i>Details of Term Deposit from Others</i>			
a) Fixed Deposits	10280	139214373.05	132978807.65
b) Qtly. Interest Deposits	10285	2924075797.97	3018292124.94
e) Money Multiplier Deposits	10290	39007520033.85	34530473402.63
d) Recurring Deposits	10300	1897212894.09	2000134232.11
e) Cent Uttam Deposits	10305	0.00	0.00
f) FCNR (B) Deposits	10310	0.00	0.00
g) Certificate of Deposits	10320	0.00	0.00
h) Other Term Deposits (Gramin Super Deposit/Tax Saving/Daily Deposit Scheme)	10330	5756400377.55	4522159812.34
Sub Total	10340	49724423476.51	44204038379.67
Total Balance of overdue term deposits included in above	10350	2773019302.00	1442906400.00
SCHEDULE -4 BORROWINGS			
Borrowings			
I. In India			
i) Reserve Bank of India	10410	0.00	0.00
ii) Other Banks*	10430	61376954.56	665096301.12
iii) Other Institutions & Agencies (Including Refinance)			
NSFDC	10450	33555000.00	56445000.00
NABARD	10460	6342646960.00	14064633920.00
NHB	10480	4855000.00	17963200.00
iv Capital Instruments			
Innovative Perpetual Debt Instrument	10470	561600000.00	561600000.00
Total	10490	7004033914.56	15365738421.12
II. Outside India	10500	0.00	0.00
Total	10490	0.00	0.00
Grand Total (I&II)	10510	7004033914.56	15365738421.12
Secured Borrowings included in I&II above		0.00	0.00
<i>* Borrowings form Other Banks</i>			
Sponsor Bank	10430	61376954.56	665096301.12
Other Banks		0.00	0.00
Total		61376954.56	665096301.12



(Amt. in Rs.)

	Code No.	31.03.2020	31.03.2019
SCHEDULE-5 OTHER LIABILITIES & PROVISIONS			
I. Bills Payable	10580	0.00	0.00
II. Inter-office Adjustment (Net) i.e.(Br. Adjustment)	10590	8108509124.16	51868787.97
III. Interest Accrued	10630	403723713.22	526218876.19
IV. Deferred Tax Liability	10630A	0.00	0.00
V. Others (including Provisions)	10860	1417091276.18	1780259992.83
Total	10870	9929324113.56	2358347656.99
<i>Details of interest Accrued</i>			
On Deposits	10610	336400694.22	369637662.19
On Borrowings	10620	67323019.00	156581214.00
Total	10630	403723713.22	526218876.19
<i>Details of other liabilities (including provisions)</i>			
Accrued Expenses	10650	0.00	0.00
Margin on letter of credit/ letter of guarantee & Bills purchased/discounted	10660	0.00	0.00
Proceeds of Bills Discounted etc	10670	0.00	0.00
Rebate on Bills Discounted etc	10680	0.00	0.00
Exchange Adjustment account	10690	0.00	0.00
Dividend / Interest / Warrants of companies payable	10700	0.00	0.00
Reversal of Unrealised Interest	10710	0.00	0.00
Interest held in suspense account	10720	0.00	0.00
Claim received from ECGC/CGTSI/DICGC/CGTMSE	10730	0.00	0.00
Amounts received from Court Receiver/Borrowers held pending adjustments	10740	0.00	0.00
Income Tax and other taxes to be remitted	10750	62479766.92	38872042.54
Schemes of Govt. (Net)	10760	0.00	0.00
Pension Amount received from Govt.	10770	0.00	0.00
Unclaimed/ stale / unlocated deposit etc.	10780	122457569.28	112521640.04
Salaries and other dues payable to staff	10790	3693341.94	3811968.02
Difference in clearing	10800	0.00	0.00
Amount recovered in respect of Frauds, Dacoity etc.	10810	18539635.37	12863669.37
Adv. Rent received from locker holders	10811	0.00	0.00
Various types of subsidies / risk fund etc.	10812	220402496.10	259380972.51
Commission on Guarantee / letter of Credit	10813	0.00	0.00
Amt. Collected on Behalf of other institutions	10814	0.00	0.00
Others	10820	451061445.88	619634644.34
Provision and contingencies	10850	538457020.69	733175056.01
Total	10860	1417091276.18	1780259992.83



(Amt. in Rs.)

	Code No.	31.03.2020	31.03.2019
Details of Provision			
NPA Provision - COVID 19 Regulatory Package	10850	20234752.28	0.00
P.A Provision	10850	170589056.41	145467049.51
Provision for Robbery	10850	40000000.00	41915000.00
Provision for Fraud	10850	89307313.00	85477000.00
Provision on Govt. Security - AFS	10850	0.00	314656788.00
Provision for Statutory Auditors Fee	10850	6000000.00	4692600.00
Provision for Concurrent Auditors	10850	2089000.00	0.00
Provision for IBR	10850	2304000.00	7458502.55
Provision for Inter Bank A/c	10850	14500000.00	27109060.00
Provision for CD Nominal (Debit) A/c	10850	2550000.00	11116843.76
Provision for Financial Inclusion	10850	23200000.00	26461000.00
Provision for Difference A/c	10850	751999.00	1890312.19
Provision for 11 th Bipertite Settlement	10850	140000000.00	40000000.00
Provision for Income Tax FY 2016-17	10850	19830900.00	19830900.00
Provision for Income Tax FY 2018-19	10850	7100000.00	7100000.00
Total		538457020.69	733175056.01

(Amt. in Rs.)

	Code No.	31.03.2020	31.03.2019
Details of Others (Code No. 10820)			
Excess Cash	10820	1112885.50	1497123.50
Sundry Creditors	10820	405698017.26	427340785.72
Gratuity	10820	8654900.00	15745626.00
Leave Encashment	10820	1077331.00	14962340.00
Earnest Money	10820	1240000.00	1365000.00
GSLI Claim	10820	3135857.50	4055815.50
Security Deposit (Different Agencies)	10820	835096.00	1482634.00
ADWDR	10820	27999272.31	27999272.31
Interest Subvention on KCC	10820	1308086.31	125186047.31
Total		451061445.88	619634644.34



(Amt. in Rs.)

	Code No.	31.03.2020	31.03.2019
SCHEDULE -6 CASH & BALANCES WITH RESERVE BANK OF INDIA			
I. Cash			
i. In hand	10900	719948796.86	835377601.51
ii. In foreign currency notes	10910	0.00	0.00
Sub-Total (I)	19920	719948796.86	835377601.51
II. Balance with Reserve Bank of India			
In Current Account	10940	6798093009.75	6318093009.75
In Other Account	10950	0.00	0.00
Sub-Total (II)	10960	6798093009.75	6318093009.75
TOTAL (I & II)	10970	7518041806.61	7153470611.26
SCHEDULE- 7 BALANCE WITH BANKS AND MONEY AT CALL AND SHORT NOTICE			
I. In India			
i) Balance with Banks			
a) In current A/cs with SBI	11010	771857.62	261983487.71
b) In current A/cs with other banks	11020	1083696220.24	757159816.28
Sub-Total (i)	11025	1084468077.86	1019143303.99
ii)a)In other Deposit Accounts with SBI	11030	0.00	0.00
b In other Dep. A/cs with other banks	11040	34066000000.00	29805000000.00
Sub-Total (ii)	11050	34066000000.00	29805000000.00
iii) Money at call & short Notice			
a) With Banks	11070	0.00	0.00
b) with Other Institutions	11080	0.00	0.00
Sub-Total (iii)	11090	0.00	0.00
Total- I [(i)+(ii)+(iii)]		35150468077.86	30824143303.99
II. Outside India			
a) In Current Accounts	11110	0.00	0.00
b) In other Deposit account	11120	0.00	0.00
c) Money at call and short Notice	11130	0.00	0.00
Total-II	11140	0.00	0.00
GRAND TOTAL (I+II)	11150	35150468077.86	30824143303.99



(Amt. in Rs.)

	Code No.	31.03.2020	31.03.2019
SCHEDULE - 8 - INVESTMENT			
I. Investment in India in :	10110		
i. Government Securities		42116447328.60	50809412174.51
ii. Other Approved Secirities		0.00	0.00
iii Shares/Mutual Fund		202500000.00	202500000.00
iv. Debenture & Bonds		2607556000.00	3137556000.00
v. Investment in Associates (CBI Tier II Bond)		0.00	0.00
vi Others		0.00	0.00
Total		44926503328.60	54149468174.51
II. Investment outside India in:	10110		
i. Government Securities		0.00	0.00
ii. Associates		0.00	0.00
iii. Others		0.00	0.00
Total		0.00	0.00
Grand Total (I+II)		44926503328.60	54149468174.51
III. Investment in India:			
i. Gross Value of Investments		44926503328.60	54149468174.51
ii. Less: Aggregate of Provisional/Depreciation		0.00	0.00
(included in Provisions)			
iii. Net investments Total		44926503328.60	54149468174.51
IV. Investment outside India:			
i Gross Value of investments		0.00	0.00
ii. Less : Aggregate of Provision/ Depreciation		0.00	0.00
iii. Net investments Total		0.00	0.00
Grand Total (I+II)		44926503328.60	54149468174.51



(Amt. in Rs.)

	Code No.	31.03.2020	31.03.2019
SCHEDULE-9- ADVANCES			
A i.Bills purchased & Discounted	11170	0.00	0.00
ii.Cash Credits, Overdrafts & Loans repayable on demands	11180	71898572927.85	64498373094.89
iii.Terms Loans	11190	8057414517.37	10546015567.72
Total	11200	79955987445.22	75044388662.61
<i>Break up of Cash Credits, Overdrafts & Loans repayable on demand</i>			
a. Cash Credit	11181	69219997357.47	61652964621.51
b. Over Draft	11182	1627789255.16	1717436551.21
c. Loans repayable on Demand	11183	1050786315.22	1127971922.17
Total	11200	71898572927.85	64498373094.89
B. i. Advances in India			
a. Priority Sector	11280	76789875347.97	71871996395.90
b. Public Sector	11290	0.00	0.00
c. Banks	11300	0.00	0.00
d. Medium Enterprises	11305	0.00	0.00
e. Others	11310	3166112097.25	3172392266.71
Total	11200	79955987445.22	75044388662.61
ii. Advances Outside India			
i. Due from Banks		0.00	0.00
ii. Due from Others		0.00	0.00
Total		0.00	0.00
Grand Total (i+ii)		79955987445.22	75044388662.61
Details of Priority Sector Advances			
i. Agricultural Advances	11230	0.00	0.00
a. Direct Agricultural Advances	11232	59080106688.59	54986428839.69
b. Indirect Agricultural Advances	11237	0.00	0.00
ii. Small Manufacturing Enterprises	11239	0.00	0.00
a. Micro Manufacturing Enterprises	11242	1767661698.44	1390581250.89
b. Small Manufacturing Enterprises	11243	0.00	0.00
iii. Small Service Sector Enterprises			
a. Micro Service Sector Enterprises	11247	14114860993.98	13357697238.51
b. Small Service Sector Enterprises	11248	262224262.13	290141472.31
iv. Renewable Energy	11252	9966848.60	10966479.17
v. Micro Credit	11254	18239327.76	22067082.70
vi. Education Loan	11256	1164676622.58	1340552940.72
vii. Housing Loans (upto 25 lacs, excluding staff loan)	11258	372138905.89	473561091.91
Total		76789875347.97	71871996395.90



(Amt. in Rs.)

	Code No.	31.03.2020	31.03.2019
C. Segment wise Reporting			
i. Advances under Retail banking	11202	79955987445.22	75044388662.61
ii. Advances under corporate/Wholesale banking	11204	0.00	0.00
iii. Advance other than above	11206	0.00	0.00
Total	11208	79955987445.22	75044388662.61
SCHEDULE- 10 FIXED ASSETS			
i Premisses (CO items)	11400	0.00	0.00
ii. Other Fixed Assets (Including Furniture & Fixtures)			
WDV as on 31st March of Preceding Year		411097548.36	612825902.91
Additional during the year		45331821.26	84183399.75
Deduction during the year		0.00	100411.05
Depreciation for the year		230293470.46	285811343.25
Closing WDV	11410	226135899.16	411097548.36
iii. Depreciation Fund (CO items)	11423	0.00	0.00
Total of Fixed Assets	11426	226135899.16	411097548.36
SCHEDULE -11- OTHER ASSETS			
i Inter office Adjustments (net)	11450	0.00	0.00
(i.e. Branch Adjustments)			
ii. Interest Accrued on investment	11460	7090067917.00	7365842061.00
iii. Income Tax Paid in Advance/ Tax deducted at			
source on investments (CO items)	11470	804772785.27	791268542.45
iv. Stationery and Stamps on hand	11480	7078071.65	7814086.06
v. Non-Banking Assets acquired in satisfaction			
of claims	11490	0.00	0.00
vi. Others*	11760	13877845545.63	2315481406.21
Total	11770	21779764319.55	10480406095.72



(Amt. in Rs.)

	Code No.	31.03.2020	31.03.2019
Details of Others			
II.Amount Not in the Nature of Advance			
Accrued interest- IBPC intt.	11520	0.00	312.00
Prepaid Expenses	11521	0.00	0.00
Interest & commission receivable from RBI/Govt	11525	1670714002.89	1919822761.07
Amt. Receivable from RBI/ Govt. under Debt. Waiver 2008	11526	0.00	0.00
Interest for March -08/ Panel intt. under Debt.Waiver2008	11527	0.00	0.00
Amt. receivable from RBI/Govt. under Debt Relief -2008	11528	0.00	0.00
Interest for March -08/ Panel intt. under Debt. Relief-2008	11529	0.00	0.00
Interest & Commission receivable from others	11530	0.00	0.00
Dividend / Interest Warrants of companies paid	11540	0.00	0.00
Foreign Draft paid (at Branches) to be re-imburshed	11550	0.00	0.00
Advances payment made but recoverable/ adjustable	11560	0.00	0.00
Advances to staff against expenses	11570	0.00	0.00
Interest free advances to staff (Festival Advance)	11580	20813180.00	26305380.00
Gratuity paid to staff	11581	0.00	0.00
Amount Collected and remitted under various schemes of Govt.(net)	11590	0.00	0.00
Deposits with Govt. & other Deptt.	11600	0.00	0.00
On Account payments made to central card member establishment	11610	0.00	0.00
On Account payments made to other	11620	0.00	0.00
Advance payment to landlords of office and other premises.	11625	0.00	0.00
Amount paid to pensioners / Unamortized Pension Fund	11630	8100000000.00	0.00
Exchange Adjustment Account	11640	0.00	0.00
Capital Expenditure incurred for opening new Branches, Currency Chest, shifting of Branches etc.	11650	0.00	0.00
Difference in Clearing	11660	0.00	0.00
Debts in respect of frauds, Dacoity, Cash Shortage etc.	11670	125864880.94	118316828.32
Deferred Tax Assets	11675	107660749.90	78039253.90
Others**	11680	77754932.66	172696370.92
Miscellaneous Inter Branch Transactions (MIBT)			
i) Cash	11700	0.00	0.00
ii) Funds Transferred	11710	0.00	0.00
iii) Staff loans & Advances against LFC, TA, Salary etc.	11720	450000.00	300500.00
iv) letter of credit claimed	11730	0.00	0.00
v) DDs issue by other Banks paid	11735	0.00	0.00
vi) Other Transactions (Accumulated Loss)	11740	3774587799.24	0.00
Share Applications Money [CO items]	11750	0.00	0.00
Payments on account of VRS [CO items]	11751	0.00	0.00
Total	11760	13877845545.63	2315481406.21



(Amt. in Rs.)

	Code No.	31.03.2020	31.03.2019
Details of Others (Code No. 11680)			
Security Deposit of Telephone	11680	47.00	50.00
Security Deposit of Electricity	11680	169476.50	144245.00
Sundry Debtors	11680	50242309.35	145209076.11
ADWDR-2008 (SF/MF/OF)	11680	27343099.81	27342999.81
Total	11680	77754932.66	172696370.92



(Amt. in Rs.)

	Code No.	31.03.2020			31.03.2019
SCHEDULE-12- Contingent Liabilities					
I. Claims against the Bank not acknowledged as Debts	11790	134148112.80			0.00
II. Liability for partly paid Investments (CO items)	11800	0.00			0.00
III. Liability on account of outstanding Forward Exchange Contracts		0.00			0.00
	Code No.	Purchase			
a) Sterling	11820	0.00	11835	0.00	0.00
b) Dollars	11825	0.00	11840	0.00	0.00
c) Other Currencies	11830	0.00	11845	0.00	0.00
IV. Guarantees given on behalf of constituencies					
i) In India	11880	757396.00			757396.00
ii) Outside India	11890	0.00			0.00
Sub-Total	11900	757396.00			757396.00
V. Acceptance, Endorsement & Other Obligations					
i) Letter of Credit/Commerical Credit	11920	0.00			0.00
ii) Other Obligations	11930	0.00			0.00
Sub-Total	11940	0.00			0.00
VI. Liability on Bills of Exchange re-discounted	11950	0.00			0.00
VII. Other Contingent Liabilities (Recoverable from Income Tax & Service Tax Dept.)	11960	867663307.49			867663307.49
TOTAL	11970	1002568816.29			868420703.49
Contra Accounts					
i) Inland Bills for collection	11990	1010.00			8537334.53
ii) Foreign Bills for collection	12000	0.00			0.00
Sub-Total	12010	1010.00			8537334.53
Contra Accounts Balance Reversed not included in Balance Sheet					
		Debit	Credit	Net Balance	
a) Branches inward Bills- collected / recievable	12030	0.00	0.00	0.00	0.00
b) Travelers Cheques - on hand / to be issued (Inland & Foreign)	12040	0.00	0.00	0.00	0.00
c) National Bonds on Hand / to be issued	12050	0.00	0.00	0.00	0.00
d) Gift Cheques- on hand / to be issued	12060	0.00	0.00	0.00	0.00
e) National Clearing (NBO)	12070	0.00	0.00	0.00	0.00
f) Stock invest (Gratuity+Leave Encashment payable to LIC)	12080	2066672055.57	2066672055.57	0.00	2030672826.00
Sub-Total	12090	2066672055.57	2066672055.57	0.00	2030672826.00
III. Contra Accounts not reversed and not included in Balance Sheet					
a) amount / amount payable to CO (Bad Debts written off)	12110	16354929.00	16354929.00	0.00	16518848.00
b) Law charges debited (to P/L) but recoverable from borrowers / amount of law charges payable by borrowers	12120	0.00	0.00	0.00	0.00
Sub-Total	12130	2083026984.57	2083026984.57	0.00	2047191674.00



Statement of Fixed Assets as on :: 31.03.2020

Item No.	Opening Balance 01.04.2019	Purchase During the half year ended 30.09.2019	Purchase During the half year ended 31.03.2020	Sales/Transfer in during half year ended 30.09.2019	Sales/Transfer in during half year ended 31.03.2020	Depreciation during the half year ended 30.09.2019	Depreciation during the half year ended 31.03.2020	Total Depreciation	Closing balance as on 31.03.2020
1	2	3	4	5	6	7	8	9	10
Furniture & Fixtures	96571995.54	1597345.26	8718963.83	0.00	0.00	4908466.40	5344415.94	10252882.34	96635422.29
Plant & Machinery									
a) Safe deposit vault & lockers	49157890.07	292266.00	730665.00	0.00	0.00	3708762.56	3763562.43	7472324.99	42708496.08
b) Lifts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) Cars / Jeep /Other Vehicles (other than Cars & Jeeps)	104546.52	0.00	0.00	0.00	0.00	10454.75	10464.99	20919.74	83626.78
d) Airconditioners / Room Airconditioner / Water coolers/ Franking Machine/ Calculators/ Typewriters/ Office Machinery and Equipments/ Heaters/Clocks & Other Machinery & equip.									
Calculating Machines / Encoders/ Advance ledger posting Machines	43645450.26	3055419.84	1369684.25	0.00	0.00	3502562.94	3602615.29	7105178.23	40965376.12
Computers / Mini Computers etc	221617665.97	20080272.85	9487204.23	0.00	0.00	100997568.37	104444596.79	205442165.16	45742977.89
Total	411097548.36	25025303.95	20306517.31	0.00	0.00	113127815.02	117165655.44	230293470.46	226135899.16

Sd/-

[Rajesh Kumar]

General Manager

Sd/-

[Mahendra Kumar]

General Manager

For R.N.Singh & Co.

Chartered Accountants

Firm Registration No. 322066E

Sd/-

(CA. Chanakya Shree)

Partner

Mem. No. 079322

**PROFIT & LOSS STATEMENT**

(Amt. in Rs.)

	Sch. No.	Code No.	31.03.2020	31.03.2019
I. Income				
Interest Earned	13	20020	14123703387.81	13332351611.73
Other Income	14	20030	1070086248.16	871760628.51
Balance (Gross Loss) Transferred to other transaction in the Balance sheet		20040	0.00	0.00
Total		20050	15193789635.97	14204112240.24
II. Expenditure				
Interest Expended	15	20070	7415282038.18	7885471447.68
Operating Expenses	16	20080	9723253045.60	5460353445.62
Provision & Contingencies		21900	2149794869.85	690501107.67
Total		20050	19288329953.63	14036326000.97
III. Profit				
Net Profit to the year		20090	-4094540317.66	167786239.27
Profit brought forward			345652518.42	306423527.15
Total			-3748887799.24	474209766.42
IV. Appropriations				
Transfer to Statutory Reserves			0.00	33557248.00
Transfer to Investment Fluctuation Reserve			25700000.00	95000000.00
Transfer to Special Reserve			0.00	0.00
Reversal from Special Reserve			0.00	0.00
Balance Carried over to Balance Sheet			-3774587799.24	345652518.42
Total			-3748887799.24	474209766.42

Sd/-

[Mahendra Kumar]
General Manager

Sd/-

[I.M.UTREJA]
Chairman

Sd/-

[V.K.Mahendru]
Director

Sd/-

[Ram Sundar Singh]
Director

Place: Muzaffarpur

Date: 19-06-2020

Sd/-

[Rajesh Kumar]
General Manager

Sd/-

[B.S.Harilal]
Director

[Bala Murgan D]
Director

Sd/-

[N.K.Verma]
Director

[Sunil Kumar Yadav]
Director

For R.N.Singh & Co.
Chartered Accountants
Firm Registration No. 322066E
Sd/-
(CA. Chanakya Shree)
Partner
Mem. No. 079322



(Amt. in Rs.)

	Code No.	31.03.2020	31.03.2019
SCHEDULE- 13 Interest Earned			
I. Interest on Advances other than Banks			
Term Loans	20130	511351609.09	494448038.92
Demand Loans	20140	108689662.78	121559554.44
Cash Credit	20150	6733603514.55	5775134436.67
Overdrafts	20160	155021016.72	164708266.75
Export / Import Loans	20170	0.00	0.00
Others	20180	0.00	0.00
Total-I	20190	7508665803.14	6555850296.78
II. Interest on Advances to Banks			
Interest on loans / overdrafts to Banks	20210	0.00	0.00
Interest on Balance with banks outside of India	20220	0.00	0.00
Total-II	20230	0.00	0.00
III. Interest on Bills Purchased / discounted			
Interest on Bills purchased/ discounted/ negotiated (inland)	20250	0.00	0.00
Interest on Bills purchased / discounted/ negotiated (Foreign)	20260	0.00	0.00
Overdue intt. on TT Discounted by other Banks	20280	0.00	0.00
Total-III	20290	0.00	0.00
IV. Discount on Bills, TTs, etc.			
Inland Bills/Local Bills Discounted/TTs Purchased (sold)	20310	0.00	0.00
MMDP Bills Discounted/ Rediscounted	20320	0.00	0.00
Total-IV	20330	0.00	0.00
G.Total (I+II+III+IV)	20340	7508665803.14	6555850296.78
Segment wise interest			
Interest on Retail Advances	20346	7508665803.14	6555850296.78
Interest on Whole sale/ Corporate Advances	20347	0.00	0.00
Other Banking Business	20348	0.00	0.00
Total of Interest Segment wise #	20349	7508665803.14	6555850296.78
V. Income on Investment	20350	3713960654.54	4055406536.95
VI. Interest on Balances with Reserve Bank of India and other Inter-Bank Fund			
Balance with RBI	20370	0.00	0.00
Money at call with other Banks	20375	0.00	0.00
Interest on Balances on other Deposit A/cs with other Banks	20376	2901076930.13	2721094778.00
Total-VI	20380	2901076930.13	2721094778.00
VII. Others			
Interest Received from Branches / NBO	20400	0.00	0.00
Interest Received from Central Office	20410	0.00	0.00
Others	20415	0.00	0.00
Total- VII	20420	0.00	0.00
G. Total [I to VII]	20430	14123703387.81	13332351611.73



(Amt. in Rs.)

	Code No.	31.03.2020	31.03.2019
SCHEDULE- 14 Other Income			
I. Commission, Exchange & Brokerage			
i) Commission / Brokerage (Inland)			
Bills for collection	20460	3850336.09	5683642.56
Letter of Credit	20470	0.00	0.00
Letter of Guarantee / DPG	20480	0.00	0.00
Bills purchased / discounted	20490	0.00	0.00
Payment of dividend / interest warrants of companies	20500	0.00	0.00
Safe Custody Accounts	20510	0.00	0.00
Sale & Purchase of shares & Securities	20520	0.00	0.00
Under writing commission	20530	0.00	0.00
Incidental service charges	20540	34192510.70	175641125.93
Processing Charge	20541	3206572.82	3176328.12
Commitment Charges	20542	0.00	0.00
Government Business Transactions	20545	0.00	0.00
Commission on Travelers Cheques	20550	0.00	0.00
Commission on Bank assurance - life	20555	22248230.00	18308780.64
Commission on Bank assurance- Non life	20556	3976025.90	4705994.26
Commission on Demate Service	20557	0.00	0.00
Commission on Mutual Fund products	20558	0.00	0.00
Others	20560	70067996.37	79441882.16
Sub-Total	20570	137541671.88	286957753.67
ii. Commission / Brokerage (Foreign)			
Bills for collection	20590	0.00	0.00
Letter of Credit (Export)	20600	0.00	0.00
Letter of Credit (Import)	20610	0.00	0.00
Letter of Guarantee / DPG	20615	0.00	0.00
Bills Purchased / Discounted	20620	0.00	0.00
Sub-Total	20630	0.00	0.00
Total- I		137541671.88	286957753.67



(Amt. in Rs.)

	Code No.	31.03.2020	31.03.2019
II. Exchange			
DD/TT (Inland)	20650	8829442.74	10786137.56
DD/TT (Foreign)	20660	0.00	0.00
Total-II	20670	8829442.74	10786137.56
Total of (I + ii)	20680	146371114.62	297743891.23
II. Profit & Loss on sale of investments (CO Items)	20690	422240725.45	60544295.25
III. Profit & Loss on revaluation of investments (CO items)	20700	0.00	0.00
IV. Profit & Loss on sale of land, bldgs & Other Assets (CO Items)	20710	0.00	0.00
V. Profit & Loss on exchange transaction.	20720	0.00	0.00
VI. Income earned by way of dividend etc from subsidiaries and / or joint ventures abroad / in India (CO Items)	20750	0.00	0.00
VII. Miscellaneous Income			
Rent on safe Deposit Lockers	20770	2406014.80	3089252.60
Recovery received in accounts Written off	20780	3841416.25	4249293.29
Rent Received form Occupants of Bank's Premises	20790	0.00	0.00
Other	20800	495226977.04	506133896.14
Sub-Total	20810	501474408.09	513472442.03
Total	20820	1070086248.16	871760628.51



(Amt. in Rs.)

Details of Other Miscellaneous Income (code 20800)	Code No.	31.03.2020	31.03.2019
Miscellaneous Income	20800	104607699.03	77620932.78
Interest on PSLC	20800	247700000.00	182314286.00
Dividend from Non SLR Investment	20800	187286.34	241743.26
SMS Charges	20800	23842090.40	20692952.10
Reimbursement from NABARD FLA-Camp	20800	31908898.00	0.00
Provision on Govt. Security- AFS	20800	56852978.96	206663982.00
Resale value of Head Office Vehicle	20800	94786.00	0.00
Dacoity/ Theft/Robbery Provision	20800	3702832.00	1100000.00
IBR Provision	20800	5154502.55	5500000.00
Inter Bank Provision	20800	12609060.00	0.00
CD Nominal Debit Provision	20800	8566843.76	12000000.00
Total		495226977.04	506133896.14



(Amt. in Rs.)

	Code No.	31.03.2020	31.03.2019
SCHEDULE- 15 INTEREST EXPENDED			
I. Interest on Deposit			
i) Banks			
Demand Deposits	20860	0.00	0.00
Term Deposit	20870	0.00	0.00
ii) Others			
a) Interest on Saving Deposits	20900	3651234088.43	3482165763.40
b) Interest on Term Deposits			
Interest on Fixed Deposits	20920	5730549.00	5340990.00
Interest on Quarterly Deposit	20925	207911185.60	225565785.00
Interest on Money Multiplier Deposits	20930	2365280864.80	2461933727.20
Interest on Recurring Deposits	20940	121804034.00	137697248.00
Interest on Cent Uttam Deposits	20945	0.00	0.00
Interest on FCNR (B) Deposits	20950	0.00	0.00
Interest on certificate of Deposits (Discount)	20960	0.00	0.00
Interest on other term Deposits (Gramin Super Diposit/STD)	20970	305681555.11	252244434.08
Total-I	20980	6657642276.94	6564947947.68
II. Interest on Reserve Bank of India/ Inter Bank			
Borrowings			
Reserve Bank of India	21000	0.00	0.00
SBI / Other Banks	21010	20702254.24	13872334.00
Exchange com paid on TTs Discounted with Banks	21020	0.00	0.00
Interest paid on borrowings in Foreign Currency and overdrafts from Banks outside India	21030	0.00	0.00
Total-II	21040	20702254.24	13872334.00
III. Interest paid to others			
Interest on borrowings paid to			
NSFDC	21070	1439772.00	2123243.00
NABARD	21080	734538707.00	1302289308.00
NHB	21100	959028.00	2238615.00
Perpetual Bond	21110	0.00	0.00
Total-III	21120	736937507.00	1306651166.00
IV. Others			
Interest paid to Branches / NBO	21140	0.00	0.00
Interest paid to Central Office	21150	0.00	0.00
Total- IV	21160	0.00	0.00
G. TOTAL (I to IV)	21170	7415282038.18	7885471447.68
Details of Interest to SBI/Other Banks			
Sponsor Bank	21090	19331557.24	13872334.00
State Bank of India	21010	0.00	0.00
Other Banks (HDFC Bank)	21010	1370697.00	0.00



(Amt. in Rs.)

	Code No.	31.03.2020	31.03.2019	
SCHEDULE- 16 -OPERATING EXPENSES				
I) Payment to and provisions for Emp.				
Basic Pay	21200	1196247623.00	1123238694.46	
Special Pay	21210	105301236.70	108926651.20	
Dearness Allowance	21220	847748608.97	653629737.76	
City Compensatory Allowance	21230	0.00	0.00	
House Rent Allowance	21240	79726648.84	80589622.78	
Medical Aid	21250	18368987.25	16797672.91	
Leave Fare Concession	21260	13541748.73	8627056.46	
Encashment of LFC	21261	0.00	0.00	
Leave Encashment of LFC /LTC	21270	57732225.20	31251583.65	
Leave Encashment of retirement	21271	160119038.65	101441444.35	
Overtime	21280	0.00	0.00	
Bonus	21290	6997.20	0.00	
Hospitalization Expanses	21291	7469983.10	6988009.53	
Re-imbursement of Tuition Fees (JAIIB/CAIIB)	21292	0.00	0.00	
Re-imbursement of Exam fee/ award for passing JAIIB/CAIIB / Computer programme	21293	0.00	0.00	
Other Expenses	21300	9948777.94	10221941.59	
Staff Welfare Expenses	21310	0.00	0.00	
Contribution to Provident Fund	21320	89131849.78	70404938.04	
Contribution to pension Fund (CO item)	21330	4400000000.00	1000000000.00	
Contribution to Gratuity Fund (CO item)	21340	283041387.00	311546140.00	
Contribution to leave encashment	21345	0.00	0.00	
Ex-gratia payment (CO item)	21350	1500000.00	600000.00	
Ex-gratia paid to Pre- 1986 Retirees settlement (CO items)	21360	0.00	0.00	
Provision for wage revision / bipartite settlement (CO items)	21370	100000000.00	40000000.00	
Total-I	21385	7369885112.36	3564263492.73	
II Rent, Taxes & Lighting				
Rent paid to Office Premises	21400	48012881.05	45834386.97	
Rent paid for Other Premises	21410	0.00	0.00	
Municipal / Other Taxes on Bank's Property	21420	0.00	0.00	
Lighting Expenses	21430	15831928.59	15566931.97	
Generator Expanses	21431	152496128.73	152345674.58	
Total- II	21440	216340938.37	213746993.52	
III. Printing & Stationery	Total- III	21450	10627738.93	8571908.92
IV. Advertisement & Publicity	Total- IV	21460	2128377.20	1767191.50
V.Depreciation on Banks Property (CO Item)				
Depreciation on Buildings	21480	0.00	0.00	
Depreciation on Furniture & Fixture	21490	230293470.46	285811343.25	
Total- V	21500	230293470.46	285811343.25	
VI.Director's Fees, Allowances & Expenses (CO items)	21510	0.00	0.00	



(Amt. in Rs.)

	Code No.	31.03.2020	31.03.2019
VII. Auditor's Fees & Expenses			
Statutory Central Auditors	21530	7820449.55	6303841.62
Branch Auditors	21540	0.00	0.00
Traveling & other expenses incurred	21549	0.00	0.00
Traveling and other Expenses	21550	0.00	0.00
Hotel, Boarding / lodging Expenses reimbursed	21551	0.00	0.00
Hotel, Boarding / lodging Expenses incurred	21552	0.00	0.00
Total- VII	21560	7820449.55	6303841.62
VIII. Law Charges	Total- VIII	21580	7939648.50
IX. Postage, Telegrams, Telephones etc.			
Postage & Telegrams	21600	3281046.66	2820664.51
Telephones	21610	3098919.79	3377462.88
Telex / Fax	21611	0.00	0.00
Amount paid for leased lines / ISDN connections	21612	0.00	0.00
Payment for VSAT Bandwidth	21613	0.00	10500.00
Total-IX	21620	6379966.45	6208627.39
X. Repairs & Maintenance			
Repair, Renovation & Maintenance charges on			
Bank's own property (law & buildings)	21650	0.00	0.00
Furniture & Fixtures	21660	567509.55	1034605.28
Car & jeep only	21661	36582.72	23297.00
Annual maintenance charge	21662	11069547.58	48735110.43
Total-X	21670	11673639.85	49793012.71
XI. Insurance			
Insurance	21690	10424261.00	16439320.43
Deposit Insurance (CO items)	21700	150636805.69	139810957.00
Total- XI	21710	161061066.69	156250277.43
XII. Other Expenditure			
Traveling Expenses	21730	15808126.54	15786904.32
Hotel lodging / Boarding Expenses	21731	0.00	0.00
Diem Allowance paid	21732	0.00	0.00
Traveling Expenses - Officers	21733	0.00	0.00
Traveling Expenses - Clerks	21734	0.00	0.00
Traveling Expenses- Sub Staffs	21735	0.00	0.00
Hotel lodging / Boarding Expenses - Officers	21736	0.00	0.00
Hotel lodging / Boarding Expenses - Clerks	21737	0.00	0.00
Hotel lodging / Boarding Expenses - Substaffs	21738	0.00	0.00
Local Conveyance paid / reimbursed	21740	0.00	0.00
Diem Allowance paid - Officers	21741	0.00	0.00
Diem Allowance paid- Clerks	21742	0.00	0.00
Diem Allowance paid - Sub staffs	21743	0.00	0.00
Reimbursement of conveyance Expenses to eligible Officers	21750	0.00	0.00
Petrol Expenses for Cars & Jeeps	21760	187379.00	195274.00
Petrol Expenses for Vehicle Other than Cars and Jeeps	21761	17841445.55	17721811.05
Maintenance Expenses of Transit House	21770	0.00	0.00
Sub-Total C/f (21730 to 21770)	21775	33836951.09	33703989.37



(Amt. in Rs.)

	Code No.	31.03.2020	31.03.2019
Sub Total B/f (21730 to 21770)	21775	33836951.09	33703989.37
Entertainment Expenses for Customer / outsiders	21780	0.00	0.00
Hospitality	21781	0.00	0.00
Expenses on food/ Beverage to Staff in office premises	21782	3063350.00	3089086.00
Fee paid for attending seminar / conference/Training	21783	156600.50	111690.00
Conference / meeting Expenses of staff outside office premises	21784	0.00	0.00
Payment made to staff recreation club	21785	0.00	0.00
Payment made to staff sports club	21786	0.00	0.00
Expenses for participating / Sponsoring of sports tournaments	21787	0.00	0.00
Payment / Reimbursement to eligible officers towards membership / annual fees for clubs	21788	0.00	0.00
Any other club facility fees	21789	0.00	0.00
Wages paid to sweepers and casual labour	21790	75240983.00	67632753.91
Festival / Celebration expenses	21791	0.00	0.00
Gifts Articles	21792	0.00	0.00
Penal Intt. paid for delay collection of cheque	21793	0.00	0.00
Petty Cash Expenses	21800	0.00	0.00
Presentation Articles with Banks Logo	21805	0.00	0.00
Currency Chest maintenance and guarding expenses	21810	0.00	0.00
Clearing House Charges	21820	200790.56	1636760.69
Fees for revenue / concurrent / other audits	21830	5915310.00	1454000.00
Professional Fees Paid	21840	2103098.00	1215000.00
Premium paid to ECGC & Other corporations	21850	0.00	0.00
Newspapers / Journals	21860	513597.00	532879.00
Donations to institutions	21870	0.00	0.00
Banking Cash Transaction Tax paid	21871	0.00	0.00
Reimbursement of Driver's Salary	21872	0.00	0.00
Payment made to trust fund as per S.C.Order	21873	0.00	0.00
Others*	21880	1578071957.09	1046110503.29
Total- XII	21895	1699102637.24	1155486662.26
Operating Expenses Total (I to XII)	20080	9723253045.60	5460353445.62
XIII. Provisions & Contingencies (CO items)	21900	2149794869.85	690501107.67
G.TOTAL (I TO XIII)	21910	11873047915.45	6150854553.29



(Amt. in Rs.)

	Code No.	31.03.2020	31.03.2019
Details of Others* (Code 21880)			
Expenses on Security Guard	21880	28136352.08	24539906.44
Vardi Expenses (Liveries)	21880	220613.00	294168.00
Branch Shifting & Opening Expenses	21880	290214.00	375531.88
Expenses on Commission of GMDS/DDS Agent	21880	37779499.00	34494985.00
Data Processing Expenses	21880	73080.00	121491.00
Local Conveyance Paid	21880	688762.96	971741.61
Credit/ Recovery/ Multipurpose Camp Expenses	21880	30975.00	85320.00
Photostat/Xerox charges	21880	5189330.24	5290771.96
Any other Misc. Expenses	21880	152331336.09	175547171.17
Expenses of Area/ Branch Managers Meeting	21880	668066.27	801644.96
CBS Expenses	21880	131072347.50	166371005.66
Financial Inclusion Expenses	21880	321135994.80	320096878.94
PF Administrative Charge	21880	1573008.00	1690063.00
Cost of ATM/Rupay Debit Card/ Rupay Kisaan Card	21880	23736282.38	5754307.56
Deferred Tax	21880	-29621496.00	-24966483.00
Sacrifice Amount of Loan A/cs	21880	904767591.77	334641999.11
Total of Code No. 21880		1578071957.09	1046110503.29

(Amt. in Rs.)

	Code No.	31.03.2020	31.03.2019
Details of Provisions & Contingencies (Code 21900)			
Provision on NPA	21900	2119054717.95	644753561.16
Provision on PA	21900	25122006.90	24151486.51
Provision on Fraud	21900	3830313.00	0.00
Provision on Dacoity	21900	1787832.00	2015000.00
Provision on Inter Bank A/c	21900	0.00	12481060.00
Provision on Income Tax Fy 2019-20	21900	0.00	7100000.00
Total of Code No. 21900		2149794869.85	690501107.67



INDEPENDENT AUDITOR'S REPORT

**To the Shareholders of
Uttar Bihar Gramin Bank**

Report on the Financial Statements

We have audited the accompanying financial statements of Uttar Bihar Gramin Bank as at 31st March 2020, which comprises the Balance Sheet as at 31st March 2020, and the Profit and Loss Account for the year then ended and a summary of significant accounting policies and other explanatory information. Incorporated in these financial statements are the returns of 51 branches audited by us and 661 branches audited by statutory branch auditors and returns received from unaudited 320 branches & 14 Regional Offices. The unaudited branches accounts for 24.91% of total advances. The Bank selected the branches to be audited in accordance with the guidelines issued by the National Bank for Agriculture and Rural Development (NABARD).

Management's Responsibility for the Financial Statements

The Bank's management is responsible for the preparation of these financial statements that give true and fair view of the financial position and financial performance of the bank in accordance with the requirements of NABARD/Reserve Bank of India, the provisions of Banking Regulation Act, 1949, the Regional Rural Bank Act, 1976 and recognized accounting policies and practices, including the Accounting Standards issued by the Institute of Chartered Accountants of India (ICAI). This responsibility of the management includes the design, implementation and maintenance of internal control and risk management system relevant to the preparation of the financial statements that are free from material misstatement, whether due to fraud or error. In making those risk assessment, the management has implemented such internal controls that are relevant to the preparation of the financial statement and design procedures that are appropriate in the circumstances so that the internal control with regard to all the activities of the bank is effective.

Auditor's Responsibility

- Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.
- An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers the internal control relevant to the Bank's preparation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.
- We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.



Emphasis of Matter

In accordance with Standard on Audit (SA) 706 "Emphasis of Matter Paragraph", without qualifying our opinion on these basis, we draw attention to:

● Note No. 18.6 (b) of the Schedule 18 to the financial statements regarding deferment of pension liability and gratuity liability of the Bank the bank has created gratuity fund of Rs. 144.75 Crore as on 31st March, 2020 as against the required fund of Rs. 143.80 Crore. Management has confirmed that Actuarial assumptions are correctly taken, this has been relied upon. Bank has obtained actuarial valuation certificate for leave encashment benefits. As per actuarial valuation certificate fund for leave encashment was required to be created for Rs. 60.67 Crores against that the bank has created fund for leave encashment of Rs. 61.91 Crores as on 31.03.2020.

● Note No. 18.7 (9) and (10) regarding unreconciled/unadjusted differences in IBR and Inter Bank Clearing account. Management is of the opinion that adequate provisions have been made by the bank and upon liquidation these will not carry significant impact on financial position of the branch.

● Pension : The Government of India has approved the Model Regional Rural Bank (Employees) Pension Regulations, 2018. Bank has provided 1350 crore for pension as on 31.03.2020.

● EPFO: In terms of Pension Regulation 2018, the Bank has to cover all employees who joined the Bank from 01.04.2018 under NPS resulting all eligible staffs were covered under NPS by 31.03.2020. However, employees who joined the Bank from 01.04.2010 to 31.03.2018 had an option of EPF or NPS in accordance to referred act. Further on receipt of instruction from NABARD vide letter no NB.HO.IDD.RRB/1056/316 (Pension)/2019-2020 dated 05.02.2020, RRBs were directed to cover all the employees mandatorily under NPS who joined the Bank between 01/04/2010 to 31/03/2018 also. The Bank is under process to cover all eligible employees joined during the period under NPS and is being implemented.

● Advances: In the current FY Advances are shown in the Balance Sheet net of URI, provisions and ECGC/CGSTI claims. Till previous year advances were shown in the financial statement net of provisions and ECGC/CGSTI claims and URI was shown in Schedule 5 of Balance sheet under the head "Reversal of Unrealised Interest".

In order to make comparable with current year figures, previous year figures of advances have been regrouped/recasted to show them at net figure. Details of adjustment made is shown here under:

Particulars	Amount in Rs.
Gross value of advances as on 31.03.2019 as shown in the Balance sheet of FY 18-19	81015898032.36
Less: URI	829643389.47
Less: ECGC/CGTSTI claims	5064521.00
Less: Provisions for NPA	5136801459.28
Net Value of Advance as on 31.03.2019 as shown in the Balance sheet of FY 19-20	75044388662.61

● Fraud: This year 5 cases of frauds were reported wherein total amount of Rs.69.35 Lakh was involved for which Bank has made full provision.



Opinion

In our opinion and to the best of our information and according to the explanations given to us:

- The Balance Sheet, read with the significant accounting policies and notes thereon is a full and fair Balance Sheet containing all the necessary particulars, is properly drawn up so as to exhibit a true and fair view of state of affairs of the Bank as at 31st March 2020 in conformity with accounting principles generally accepted in India;
- The Profit and Loss Account, read with the significant accounting policies with the notes thereon shows a true balance of the Profit, in conformity with accounting principles generally accepted in India, for the year covered by the account.

Report on Other Legal and Regulatory Requirements

The Balance Sheet and Profit & Loss Account have been drawn up in Forms “A” and “B” respectively of the Third Schedule to the Banking Regulation Act, 1949.

Subject to the limitations of the audit indicated in paragraph 1 to 5 above and disclosures made herein, we report that:

- We have obtained all the information and explanations which to the best of our knowledge and belief, were necessary for the purposes of our audit and have found them to be satisfactory.
- The transactions of the Bank, which have come to our notice, have been within the powers of the Bank.
- The returns received from the offices and branches of the Bank have been found adequate for the purposes of our audit.

We further report that

- The Balance Sheet and Profit and Loss account dealt with by this report are in agreement with the books of accounts.
- The reports on accounts of the branch offices audited by branch auditors of the Bank under section 29 of the Banking Regulations Act, 1949 have been sent to us by the bank, the reports of all branch auditors as provided to us by the bank management have been properly dealt with by us in preparing this report.

In our opinion, the Balance Sheet and Profit and Loss account, except as stated otherwise, comply materially with the applicable Accounting Standards.

For R.N. Singh & Co.
Chartered Accountants
Firm Registration No. :322066E
Sd/-
(CA Chanakya Shree)
Partner
Mem. No. : 079322

Place: Muzaffarpur
Date: 19-06.2020



SCHEDULE -17 **SIGNIFICANT ACCOUNTING POLICIES**

(Forming part of Balance Sheet as on 31st March 2020 and Profit and Loss Account for the year ended on 31st March, 2020)

A. Basis of Preparation

The Bank's financial statements are prepared under the historical cost convention, on the accrual basis of accounting on going concern basis, unless otherwise stated and confirm in all material aspects to Generally Accepted Accounting Principles (GAAP) in India, which comprise applicable statutory provisions, regulatory norms/guidelines prescribed by the Reserve Bank of India (RBI), Banking Regulation Act 1949, NABARD, Accounting Standards issued by the Institute of Chartered Accountants of India (ICAI), and the practices prevalent in the banking industry in India.

B. Use of 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 of the date of the financial statements and the reported income and expenses during the reporting period. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. Future results could differ from these estimates.

C. Significant Accounting Policies

1. Contingencies and Events occurring after the Balance Sheet date (AS- 4)

In this FY, DFS has approved capital support of Rs. 72.02 Crore as per NABARD assessment of our financials vide letter dated 16.03.2020. Out of which, we have received 35% share of Sponsor Bank i.e. Central Bank of India amounting Rs. 25.21 Crore and 50% proportionate share of Central Govt. amounting Rs. 36.01 Crore but state govt. proportion of 15% amounting Rs. 10.80 Crore has been received on 12.06.2020 after the Balance Sheet date.

2. Revenue Recognition (AS -9)

2.1 Income and Expenditure are accounted on accrual basis, except otherwise stated.

2.2 Interest Income is recognised in the Profit and Loss Account as it accrues except (i) In the case of Non Performing Assets, Income is recognised on cash basis, in terms of guidelines of the Reserve Bank of India. Where recovery is not adequate to upgrade the Non Performing Assets accounts by way of regularisation, such recovery is being appropriated towards the principal/book balance in the first instance and towards interest dues thereafter. (ii) In respect of Non Performing Investments, the same accounting treatment as above is followed, except otherwise agreed.

2.3 Interest on securities, which is due and not paid for a period of more than 90 days, is recognised on realisation basis as per R.B.I. guidelines.

2.4 Income from sale of Mutual Fund products, locker rent, bancassurance products etc., is accounted on cash/ realisation basis.



- 2.5 Profit or Loss on sale of Investments is recognised in the Profit and Loss Account. However, the profit on sale of investments in 'Held To Maturity' category is appropriated [net of applicable taxes and amount required to be transferred to statutory reserves], to 'Capital Reserve Account'.
- 2.6 Income [other than interest] on investments in 'Held To Maturity' category acquired at a discount to the face value, is recognised as follows:
- On interest bearing securities, it is recognized only at the time of sale/redemption.
 - On zero-coupon securities, it is accounted for over the balance tenor of the security on a constant yield basis.
- 2.7 Dividend is accounted on cash basis, as and when the same is received.
- 2.8 Interest is charged on the matured term deposits as and when the deposits are renewed/paid. Such matured term deposits are renewed automatically if no instruction received from the account holder within 14 days of maturity.
- 2.9 Miscellaneous Income has been recognised on cash/realisation basis.
- 2.10 In the suit filed accounts, legal expenses are charged to the profit and loss account. The same is treated as Income at the time of recovery from such borrowers.
- 2.11 Commission/exchange are normally recognised on the date of receipts although income may relate to transaction period extending beyond the accounting period.
- 2.12 Other Expenditures including Travelling Bills, LTC Bills, Miscellaneous Expenses, Increase in salary, wage revision & other benefits to staffs and rent to land lords for earlier period under implementation of any award/agreement/judgement are charged to revenue at the time of payment thereof.
- 2.13 Short/Excess of provision relating to the income and expenses of earlier year is adjusted in the year of payment and/or liability determination.

3. Investments (AS-13)

The transactions in Government Securities are recorded on “Settlement Date”. Investments other than Government Securities are recorded on “Trade Date”.

3.1 Classification

Investments are classified into three categories, viz. Held to Maturity [HTM], Available for Sale [AFS] and Held for Trading [HFT]

3.2 Basis of Classification

- Investments that the Bank intend to hold till maturity are classified as “Held to Maturity [HTM]”.
- Investments that are held in principle for sale within 90 days from the date of purchase are classified as “Held for Trading [HFT]”.
- Investments which are not classified in the above two categories are classified as “Available for Sale [AFS]”.



- iv. An Investment is classified as HTM, HFT or AFS at the time of its purchase and subsequent shifting amongst categories is done in conformity with regulatory guidelines.
- v. Investment in Associates are classified as HTM.

3.3 Valuation

- i. In determining the acquisition cost of an investment:
 - a. Brokerage/Commission received on subscription is reduced from the cost.
 - b. Brokerage/Commission, Security Transaction Tax etc. paid in connection with acquisition of investments are expensed upfront and excluded from cost.
 - c. Broken period interest paid/received on debt instruments is treated as interest expense/income and is excluded from cost/sale consideration.
 - d. Cost is determined on the weighted average cost method for investments under AFS and HFT category and on FIFO [First in First Out] basis for investment under HTM category.
- ii. Transfer of securities from HFT/AFS category to HTM category 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. However transfer of securities from HTM category to AFS category is carried out on acquisition price/book value. After transfer, these securities are immediately revalued and resultant depreciation, if any, is provided.
- iii. Investment in Held to Maturity category are carried at acquisition cost unless it is more than the face value, in which case the premium is amortised over the period of remaining maturity on constant yield basis. Such amortisation of premium is adjusted against income under the head Income on Investments. Investment in Associates are valued at cost. A provision is made for diminution, other than temporary, for each investment individually.
- iv. Investment in AFS and HTM categories are individually revalued at the market price or fair value determined as per Regulatory guidelines, and only the net depreciation of each group for each category is provided for and net appreciation, is ignored. On provision for depreciation, the book value of the individual securities remains unchanged after marking to market.
- v. Investments are classified as performing and non-performing, based on the guidelines issued by the Regulators/RBI. Investments become non performing where:
 - a. Interest/installment including maturity proceeds is due and remain unpaid for more than 90 days.
 - b. In the case of equity shares, in the event the investment in the shares of any company is valued at Re. 1 per company on account non availability of the latest balance sheet, those equity shares would be reckoned as NPI.
 - c. If any credit facility availed by the issuer is NPA in the books of the Bank, investment in any of the securities issued by the same issuer would also be treated as NPI and vice versa.
 - d. The investment in debentures/bonds, which are deemed to be in the nature of advance, are also subjected to NPI norms as applicable to investments.

4. Loans/Advances and Provisioning thereon:

- 4.1 In the current FY Advances are shown in the Balance Sheet net of URI, provisions and ECGC/CGSTI claims. Till previous year advances were shown in the financial statement net provisions and ECGC/CGSTI claims and URI was shown in Schedule 5 of Balance sheet under the head “Reversal of Unrealised Interest”.

In order to make comparable with current year figures, previous year figures of advances have been regrouped/ recasted to show them at net figure. Details of adjustment made is shown herewith.

Particulars	Amount in Rs.
Gross value of advances as on 31.03.2019 as shown in the Balance sheet of FY 18-19	81015898032.36
Less: URI	829643389.47
Less: ECGC/ CGSTI claims	5064521.00
Less: Provisions for NPA	5136801459.28
Net value of Advances as on 31.03.2019 as shown in the Balance sheet of FY 19-20	75044388662.61

- 4.2 Loans and Advances are classified as performing and non-performing based on the guidelines issued by the RBI and are classified as Performing Assets (PAs) and Non Performing Assets (NPAs) based on the recovery of principal and interest.
- 4.3 NPAs are classified into Sub-Standards, Doubtful and Loss Assets for the purpose of Provisioning.
- 4.4 Provisions are made for NPAs as per the extant guidelines by regulatory authorities, Subject to minimum provisions as prescribed below:

S. No.	Particulars	Percentage (%)
a.	Standard Assets	0.25
b.	Sub-Standard Assets	10
c.	Doubtful Assets	
	Secured Portion	
	Upto 1 year	20
	Above 1 to 3 years	30
	More than 3 years	100
	Unsecured Portion	100
d.	Loss Assets	100

- 4.5 Provisions held in respect of Advances have been shown under the head Other Liabilities & Provisions. Provisions made for standard assets are not considered for arriving at NPAs.
- 4.6 Amount recovered against debts written off in earlier years are recognised as revenue in the year of recovery.



5 Fixed Assets Depreciation (AS -6 & AS-10)

- 5.1 Fixed assets are carried at cost less accumulated depreciation.
- 5.2 In respect of assets acquired during the year, depreciation is charged for half a year in respect of assets used for up to 180 days and for the full year in respect of assets used for more than 180 days.
- 5.3 The rates of depreciation and method of charging depreciation in respect of Fixed Assets are as under

S. No.	Depreciation of Assets	Method of Charging Depreciation	Rates of Depreciation
1.	Vehicles	Written Down Value	20%
2.	Furniture & Fixtures & Office Electricals	Written Down Value	10%
3.	Other Office Equipments	Written Down Value	15%
4.	Computer & Other Related Assets	Straight Line Method	33.33%

- 5.4 In case of Computers, Depreciation on Additions made during the year are charged at full rates.
- 5.5 No Depreciation is provided in the year of sale/disposal of any Fixed Assets.

6 Impairment of Assets (AS – 28)

Fixed Assets are reviewed for impairment whenever events or changes in circumstances warrant that the carrying amount of an asset may not be recoverable. Recoverability of Assets to be held and used is measured by a comparison of the carrying amount of an asset to future net discounted cash flows expected to be generated by the asset. If such assets are considered to be impaired, the impairment to be recognised is measured by the amount by which the carrying amount of the asset exceeds the fair value of the assets.

7 Foreign Exchange Transactions (AS-11)

Bank is not engaged in Forex transactions therefore no policy has been framed in this regard.

8 Employee Benefits (AS – 15)

8.1 Short Term Employee Benefits

The amount of short term employee benefits, such as medical benefits which are expected to be paid in exchange for the services rendered by employees, are recognised during the period when the employee renders the service.

8.2 Long Term Employee Benefits

- a. In the light of Pension Regulation 2018, and subsequent instruction of NABARD, all staff members who join the Bank services on or after 01.04.2018 were compulsorily to be covered under NPS. Further NABARD vide letter no NB.HO.IDD.RRB/1056/316 (Pension)/2019-2020 date 05.02.2020, directed to cover all the employees mandatorily under NPS who joined the Bank between 01/04/2010 to 31/03/2018 also.
- b. Provision for gratuity payable to staff has been made as per the Actuarial Valuation Certificate in accordance with the prescribed guidelines issued by ICAI in this behalf.
- c. The Bank has formed a gratuity trust for management and payment of gratuity to the employees and the trust has opted for contribution to Group Gratuity Trust Scheme of LIC and Other Insurance Companies.
- d. Leave encashment benefits on retirement has been made as per the Actuarial Valuation Certificate in accordance with the prescribed guidelines issued by the ICAI.
- e. Contributions towards leave encashment is made to LIC by debiting to Profit & loss Account based on the Actuarial Valuation.
- f. The government of India has approved the Model Regional Rural Bank (Employees") Pension Regulations, 2018 and Model RRB (Officers and Employees) Service (Amendment) Regulations, 2018 and Circulated to the Bank through NABARD on 23.10.2018. Board of Directors of Uttar Bihar Gramin Bank after consultation with Central Bank of India being the Sponsor Bank and the National Bank and with the previous sanction of the Central Government approved Uttar Bihar Gramin Bank (Employees") Pension Regulations, 2018. Accordingly, Uttar Bihar Gramin Bank (Employees") Pension Regulations, 2018 notified in the Extraordinary Part-III section-4 of The Gazette of India on 03.12.2018.
- g. In accordance with the NABARD direction, Bank has provided 40% of the total pension liability by debiting Profit & loss account and the remaining 60% unamortized by debiting CD Nominal which is to be amortized for further three years beginning with FY 2020-21.

9. Taxes on Income (AS-22)

Income Tax expense is the aggregate amount of current tax and deferred tax expense incurred by the Bank. The current tax expense and deferred tax expense are determined in accordance with the provisions of the Income Tax Act, 1961 and as per Accounting Standard 22 - Accounting for Taxes on Income respectively. Deferred tax adjustments comprise changes in the deferred tax assets or liabilities during the year. Deferred tax assets and liabilities are recognised by considering the impact of timing differences between taxable income and accounting income for the current year, and carry forward losses. Deferred tax assets and liabilities are measured using tax rates and tax laws that have been enacted or substantively enacted at the balance sheet date. The impact of changes in deferred tax assets and liabilities is recognised in the profit and loss account. Deferred Tax Assets are recognised and re-assessed at each reporting date, based upon management's prudence.



10. Provisions, Contingent Liabilities and Contingent Assets (AS-29)

- 10.1 In conformity with the AS-29, issued by ICAI, the Bank recognises provisions only when it has a present obligation as a result of a past event, it is probable than an 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.
- 10.2 No Provision is recognised for :
- Any possible obligation that arises from past events and the existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Bank, or
 - Any present obligation that arises from past events but is not recognized because
 - It is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or
 - A reliable estimate of the amount of obligation cannot be made.
- 10.3 Contingent Assets are not recognised in the financial statements.

11. Earning per share (AS-20)

The Bank reports basic and diluted earnings per equity share in accordance with Accounting Standard 20 "Earning Per Share". Basic Earnings per share is computed by dividing net profit after tax by the weighted average number of equity shares outstanding during the year. Diluted Earnings per share reflect the potential dilution that could occur if securities or other contracts to issue equity shares were exercised or converted during the year. Diluted Earnings per share are computed using the weighted average number of equity shares and dilutive potential equity shares outstanding at the year end.

12. Special Reserves

Revenue and other Reserve include Special Reserve created under section 36(i)(viii) of the Income Tax Act, 1961.

Sd/-
(Rajesh Kumar)
General Manager

Sd/-
(I.M. Utreja)
Chairman

Sd/-
(Mahendra Kumar)
General Manager

For R.N.Singh & Co.
Chartered Accountants
Firm Registration No. 322066E
Sd/-
(CA. Chanakya Shree)
Partner
Mem. No. 079322

Place : Muzaffarpur

Date : 19-06-2020

SCHEDULE 18

Notes on Account

(FORMING PART OF THE BALANCE SHEET AS ON 31.03.2020 AND PROFIT & LOSS A/C FOR THE PERIOD FROM 01.04.2019 TO 31.03.2020)

18.1 CAPITAL

1. Capital Ratio (As per Basel I Only)

Sr. No.	Particulars	Current Year	Previous Year
i)	CRAR(%)	2.88	7.32
ii)	CRAR- Tier I Capital (%)	1.89	6.34
iii)	CRAR- Tier II Capital (%)	0.99	0.98
iv)	Percentage of Shareholding of the		
A	Government of India	50%	50%
B	State Government	15%	15%
C	Sponsor Bank	35%	35%

2. Innovative Perpetual Debt Instrument

The Bank has issued Perpetual Bond worth Rs. 5616 Lakh to Sponsor Bank at the floating rate at average annualized rate plus 10 basis points. These bonds qualify for Tier II Capital. These bonds are unsecured, long term, non-convertible and redeemable at par. The Bank has not paid the coupon interest to the Sponsor Bank in the FY: 2019-20 due to Bank's CRAR is below the minimum regulatory requirement prescribed by RBI and as per Lock in Clause of the Perpetual Bond.

3. Pursuant to gazette notification dated 04.02.2016 of Govt. of India and subsequent direction of the NABARD regarding change in share capital, new share certificates are yet to be issued.

Recapitalisation Assistance for FY 2019-20.:

In this FY, DFS has approved capital support of Rs. 72.02 Crore as per NABARD assessment of our financials vide letter dated 16.03.2020. Out of which, we have received 35% share of Sponsor Bank i.e. Central Bank of India amounting Rs. 25.21 Crore and 50% proportionate share of Central Govt. amounting Rs. 36.01 Crore but state govt. proportion of 15% amounting Rs. 10.80 crore has not been received as on Balance Sheet date, later received on 12.06.2020.

18.2. Investment

18.2.1 In accordance with the RBI guidelines, the bank's domestic investment portfolio has been classified into three categories. The figures as at 31.03.2020 are given as under:

(Amt. In Lakh)

Classification	31/03/2020		31/03/2019	
	Amount	%	Amount	%
Held to Maturity- HTM	287935.63	64.09	211731.34	39.10
Available For Sale - AFS	161329.40	35.91	329763.34	60.90
Held For Trading - HFT	0.00		0.00	
Gross Total	449265.03		541494.68	



18.2.2. Details of investments and movements of provision held towards depreciation on investment in India, of the Bank is as under, Bank has no investment outside India:

(Amt.in lakh)

Sr. No.	Particulars	As on 31 March 2020
1	Value of Investments	
i)	Gross Value of Investments	449265
ii)	Provision for Depreciation	NIL
iii)	Net Value of Investments	449265
2	Movement of provisions held towards depreciation on investments	
	Opening Balance	3146
i)	Add: Provisions made during the year	0.00
ii)	Less: Write off/ back of excess provisions	
iii)	during the year	3146
iv)	Closing Balance	0.00

18.2.3 REPO TRANSACTIONS -

(Amt. in Lakh)

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

18.2.4. NON-SLR INVESTMENT PORTFOLIO:

(i) Issuer composition of Non-SLR Investments:

(Amt. In Lakh)

No.	Issuer	Amount 2019-20 (2018-19)	Extent of Private Placement	Extent of below investment grade securities	Extent unrated securities	Extent of unlisted securities
1	2	3	4	5	6	7
i)	PSUS	21076 (22275)	Nil (Nil)	Nil (Nil)	Nil (Nil)	Nil (Nil)
ii)	Fls	Nil (Nil)	Nil (Nil)	Nil (Nil)	Nil (Nil)	Nil (Nil)
iii)	Banks	4999 (9100)	Nil (Nil)	Nil (Nil)	Nil (Nil)	Nil (Nil)
iv)	Private Corporate	2025 (2025)	Nil (Nil)	Nil (Nil)	Nil (Nil)	Nil (Nil)
v)	Others	Nil (Nil)	Nil (Nil)	Nil (Nil)	Nil (Nil)	Nil (Nil)
vi)	Provisions held towards depreciation	Nil (Nil)	Nil (Nil)	Nil (Nil)	Nil (Nil)	Nil (Nil)
Total		28100 (33400)	Nil (Nil)	Nil (Nil)	Nil (Nil)	Nil (Nil)



(Amt. In Lakh)

S.No.	Particulars	Current Year	Previous Year
(i)	Shares	0.00	0.00
(ii)	Debentures & Bonds	26075	31375
(iii)	Others	2025	2025
	TOTAL	28100	33400

(ii) Non-Performing Non-SLR Investments

(Amt. In Lakh)

Particulars	Amount
Opening Balance (01.04.2019)	Nil
Additions during the year	Nil
Reductions during the year	Nil
Closing balance (31.03.2020)	Nil
Total Provision held	Nil

(iii) Sale and Transfers of Securities to/from HTM Category

The Value of sales and transfers of securities from AFS category to HTM category is Rs. 85036.86 lakh. The Value of sales and transfers of securities from HTM category to AFS category is Rs. 10675.65 lakh. Category wise valuation of AFS securities as at the end of the year exceeds the amortized /book value, therefore no provision is required.

(iv) Bank has made fresh Investment Fluctuation Reserve amounting Rs. 257 lakh during the current financial year

18.3 Asset Quality

18.3.1 Non- Performing Asset

(Amt. In Lakh)

Sr. No.	Particulars	Current Year 2019-2020	Previous Year 2018-19
i.	Net NPAs to Net Advances (%)	15.08	23.31
ii.	Movement of NPAs (Gross)		
(a)	Opening balance	228247	261639
(b)	Additions during the year	21826	45437
(c)	Reductions during the year	57091	78829
(d)	Closing balance	192982	228247
iii.	Movement of Net NPAs		
(a)	Opening balance	176827	216719
(b)	Additions during the year	0	0
(c)	Reductions during the year	56250	39892
(d)	Closing balance	120577	176827
iv.	Movements of provisions for NPAs (Excluding provisions on standard assets)		
(a)	Opening balance	51368	44920
(b)	Provisions made during the year	20988	6448
(c)	Write off/ write-back of excess provisions		
(d)	Closing balance	72356	51368
(e)	NPA provision- Covid 19 Regulatory Package	202.35	0.00



18.3.1A. Opening Balance of Provision for PA Account is Rs. 1454.67 lakh and during the current financial year there is a further provision of Rs. 251.22 lakh, thus total provision for PA account as on 31.03.2020 is Rs. 1705.89 lakh.

18.3.1B. Opening Balance of Provision for NPA Account is Rs. 51368.01 lakh and during the current financial year there is a further provision of Rs. 20988.20 lakh, thus total provision for NPA account as on 31.03.2020 is Rs. 72356.21 lakh. In addition to the above, as per direction of RBI under regulatory package of covid 19, we have provided 5% additional provision amounting to Rs. 202.35 lakh in respect of the accounts in default but standard because of the extension of moratorium period of three months.

18.3.2 Details of Loan Asset Subject to Restructuring: (Amt. In Lakh)

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

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

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

18.3.4 Details of Non-performing financial assets purchased/ sold:

A. Details of non-performing financial assets purchased: (Amt. In Lakh)

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

**B. Details of non-performing financial assets sold:**

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

18.3.5 Provisions on Standard Asset:

(Amt. In Lakh)

Sr.	Particulars	Current Year	Previous Year
	Provisions towards Standard Assets	1705.89	1454.67

18.3.6 Business Ratio:

(Amt. In Lakh)

Sr.	Particulars	Current Year	Previous Year
i	Interest Income as a percentage to Working Funds	8.22	7.97
ii	Non-interest Income as a percentage to Working Funds	0.62	0.52
iii	Operating Profit as a percentage to Working Funds	-1.13	0.51
iv	Returns on Assets	-2.22	0.09
v	Business (Deposit plus advances) per employee	829	712
vi	Profit per employee	-13.36	-0.51



18.3.7 Asset Liabilities Management-Maturity pattern of certain items of assets and liabilities:

(Amt. In Lakhs)

Particulars	FY	1 to 14 days	15 to 28 days	29 days to 3 months	Over 3 Months and upto 6 months	Over 6 Months and upto 1 year	Over 1 year and upto 3 year	Over 3 years and upto 5 years	Over 5 years	Total
Deposits	C	66648	99971	68541	44025	74085	1211399	66738	38502	1669909
	F	103726	66317	39252	44212	75534	1122054	67839	31051	1549985
Advance	C	41274	70132	151139	16312	32695	296728	57698	205987	871965
	F	41024	66935	142518	15211	31731	264188	54692	185563	801862
Investments	C	2281	3422	13120	7264	0	33371	140802	249005	449265
	F	4841	0	4529	38807	14892	15301	64771	398354	541495
Borrowings	C	614	0	82	28791	20674	14263	0	5616	70040
	F	6651	98	98	40456	38273	62451	14	5616	153657
Forreign Currency Assets		-	-	-	-	-	-	-	-	-
Foreign Currency Liabilities		-	-	-	-	-	-	-	-	-

* C- Current Year

P- Previous Year

18.4. Exposures -

The Bank is lending to real estate sector which is sensitive to asset price fluctuations.

a. Exposure to Real Estate Sector:

(Amt. In Lakh)

	Category	Current Year	Previous Year
A	Direct Exposure		
(I)	Residential Mortgages Lending fully secured by mortgage on residential property that is or will be occupied by the borrower of that is rented (individual housing loan up to Rs. 15 lakh may be shown separately)	NIL	NIL

	Housing Loan	4949	5626
(II)	Commercial Real Estate Lending secured by mortgage on commercial real estate (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 included non-fund based (NFB limits;	NIL	NIL
(III)	Investments in Mortgage Backed Securities (MBS) and other securities exposures.	Nil	Nil
	a. Residential	Nil	Nil
	b. Commercial Real Estate	Nil	Nil
b)	Indirect Exposure		
	Fund-based and non-fund based exposures on National Housing Bank (NHB) and Housing Finance Companies (HFCs)	Nil	Nil

b. Exposure to Capital Market:
(Amt in Lakh)

Items	Current Year	Previous Year
Nil	Nil	NIL

c. Details of Single Borrower (SGL), Group Borrower Limit (GBL) exceeded by the Bank:

As required vide NABARD Circular No. 104/ DOS-18/ 2008, The Bank has not exceeded its prudential exposure limit during the year in the case of Single Borrower Limit and Group Borrower Limit.

d. Risk Category wise country exposure

As Bank is not lending out of territory therefore no country wise disclosure is required to be made

18.5. Miscellaneous-
a. Amount of provision made for Income- Tax during the year:
(Amt in Lakh)

Particulars	Current Year	Previous Year
Provision for Income Tax	NIL	0.71



b. Disclosure of Penalties imposed by RBI/NABARD.

As required vide Circular No. 104/DOS-18/2008, RBI has not levied any penalty during the year on the Bank.

c. Penalty for Bouncing of SGL forms.

No penalty has been levied on the Bank for bouncing of SGL forms.

d. Reconciliation and Adjustments

18.6 Disclosure Requirements as per Accounting Standards

a. Effect of changes in Accounting Policies.

There is no change in the Accounting Policies of the bank during the year.

b. Employee Benefits:

1. Employee Pension Plan and Gratuity Plan :

The government of India has approved the Model Regional Rural Bank (Employees") Pension Regulations, 2018 and Model RRB (Officers and Employees) Service (Amendment) Regulations, 2018 and Circulated to the Bank through NABARD on 23.10.2018. Board of Directors of Uttar Bihar Gramin Bank after consultation with Central Bank of India being the Sponsor Bank and the National Bank and with the previous sanction of the Central Government approved Uttar Bihar Gramin Bank (Employees") Pension Regulations, 2018. Accordingly, Uttar Bihar Gramin Bank (Employees") Pension Regulations, 2018 notified in the Extraordinary Part-III section-4 of The Gazette of India on 03.12.2018. Bank has provided 1350 Crore for pension as on 31.03.2020. In accordance with the NABARD direction, Bank has provided 40% of the total pension liability of 1350 cr comes to 440 Cr excluding already provided of 100 Cr in previous Financial year by debiting Profit & loss account as on 31.03.2020 and the remaining liability of Rs.810.00 Crore by debiting CD Nominal which is to be amortized for further three years beginning with FY 2020-21.

1. Provision for Gratuity payable to staff has been made as per actuarial valuation. Our Gratuity policy is with LIC, Bajaj Allianz Life Insurance, Birla Sunlife Insurance, Indiafirst Life Insurance and HDFC Life. Annual renewal of this policy is being done in March of every year. GoI vide gazette notification no.1283 dated 29.03.2018 has enhanced the gratuity limit from Rs.10.00 Lakh to Rs.20.00 Lakh. In this matter, NABARD advised to amortize the enhanced liability over a period of five years beginning with FY 31.03.2019 vide their letter dated 05.03.2019. Bank has already provided required fund as per the actuarial as on 31.03.2020.

Particulars	Gratuity Plan (Amt. in Lakh)	
	Current Year	Previous Year
Contribution to Gratuity fund Debited to Profit & Loss Account	2830.41	3115.46
Accrued Gratuity Benefit as per Actuarial Valuation	14379.91	14377.32
Present Value of Accrued Gratuity Benefit as per valuation	14475.45	13924.19
Total Gratuity Fund	14475.45	13924.19

2. Employee Provident Fund

In terms of Pension Regulation 2018, the Bank has to cover all employees who joined the Bank from 01.04.2018 under NPS resulting all eligible staffs were covered under NPS by 31.03.2020. However employees who joined the Bank from 01.04.2020 to 31.03.2018 had an option of EPF or NPS in accordance to referred act. Further on receipt of instruction from NABARD vide letter no NB.HO.IDD.RRB/1056/316 (Pension)/2019-2020 dated 05.02.2020, RRBs were directed to cover all the employees mandatorily under NPS who joined the Bank between 01/04/2010 to 31/03/2018 also. The Bank is under process to cover all eligible employees joined during the period under NPS and is being implemented.

3. We have made provision of Rs. 1000 lakh for the XI Bipertite settlement which is due since November 2017. Total provision for the XI Bipertite settlement as on 31.03.2020 is 1400 lakh. Additionally, we have paid adhoc payment of one month salary to our staff member amounting to Rs. 14.30 crore against the XI Bipertite settlement

4. Other Long Term Employee Benefit

Provision for leave encashment payable to staff has been made as per actuarial valuation. Our leave Encashment policy is with LIC and annual renewal of this policy is being done in September of every year.

Particulars	Leave Encashment (Amt. In Lakh)
	Current Year
Provision/Payment for Leave concession benefits	1601.19
Requirement as per Actuarial valuation	6066.57
Present Value of Leave Encashment fund with LIC	6191.27
Total Leave Encashment Fund	6191.27

c. Segmental Reporting:

The Bank has treated the entire operations as a single reportable segment (Retail Banking) and secondary segment is not considered necessary due to operations in only one state.

For Segment wise Reporting	
i) Advance under Retail banking	871965.38 lakh
ii) Advance under corporate/ Wholesale banking	0.00
iii) Advance other than above	0.00
Total Segment- wise advances	871965.38 lakh



d. Related Party Disclosures

1. Related Parties

(A) Sponsor Bank : Central Bank of India

(B) Key Managerial Personnel of the Bank

1. Sri I.M.Utreja, Chairman
2. Sri D. S. Shaligram, General Manager (Upto 04.06.2019)
3. Sri Mahendra Kumar, General Manager (from 08.06.2019)
4. Sri Rajesh Kumar, General Manager
5. Smt. Shila Singh, Chief Manager (from 24.07.2019)
6. Shri Mayank Bhushan Pandey, Vigilance Officer

2. Parties with whom transactions were entered into during the year

No disclosures is required in respect of related parties which are "State Controlled Enterprises" as per paragraph 9 of Accounting Standard (AS) 18, Further, in terms of paragraph 5 of AS 18, transactions in the nature of banker-customer relationship have been disclosed including those with Key Managerial Personnel and relatives of Key Managerial Personnel.

3. (i) Particulars of Managerial Remuneration:

(Amt In Lakh)

Particular	Current Year	Privious Year
Remuneration Paid to KMPs	80.23	68.87

(ii) Particulars of related party account transactions

(Amt In Lakh)

Particular	Current Year	Privious Year
Overdraft (o/s balance)	613.77	6650.96
Interest Paid	193.31	138.72
Perpetual Bond	5616.00	5616.00
Fixed Deposit	210530.00	182025.00
Interest received	18579.69	11126.09
Current A/c balance	8746.16	5389.83

e. Earning Per Share:

The Bank reports basic and diluted earnings per equity share in accordance with Accounting Standard 20 "Earning Per Share". Basic Earnings per share is computed by dividing net profit after tax by the weighted average number of equity shares outstanding during the year. Diluted Earnings per share reflect the potential dilution that could occur if securities or other contracts to issue equity share were exercised or converted during the year. Diluted Earnings per share are computed using the weighted average number of equity shares and dilutive potential equity shares outstanding at the year end.



Particulars	Current Year	Previous Year
<i>Basic and Diluted</i>		
Number of Equity shares Outstanding at the beginning of the Year (Prior to Split of 1 equity shares into 10 equity shares)	NIL	NIL
Number of Equity Shares (After split of face value from Rs.100/- each to Rs.10/-each)	454543665	454543665
Issued during the year Number of Equity Shares	-	-
Number of Equity Shares Outstanding at the end of the year	454543665	454543665
Weighted Average Number of Equity shares used in computing Basic EPS	454543665	454543665
Weighted Average Number of Equity Share used in computing Diluted EPS	454543665	454543665
Net Profit (in Lakhs)	-40945.40	1677.86
Basic EPS (in Rs.)	-9.00	0.37
Diluted EPS (in Rs.)	-9.00	0.37
Nominal Value per Share	10.00	10.00

f. Accounting for Taxes on Income

I. Deferred Tax.

During the year Rs. 296.21 Lakh (Prev. year 249.66 lakh) has been credited to Profit and Loss Account on account of deferred tax.

II. The Bank has net deferred tax assets of Rs. 1076.60 lakh (Previous Year Deferred Tax asset of Rs. 780.39 lakh), which is included in Other assets.

g. Impairment of Assets

In the opinion of the Bank's management, there is no impairment to the fixed assets during the year to which Accounting Standard 28- " Impairment of Assets" applies.

h. Description of Contingent Liabilities

Claims against Bank not Acknowledged as Debts	The Bank is a party to various proceedings in the normal course of Business. The Bank does not Expect the outcome of these proceedings to have a material adverse impact on the bank's financial condition, result of operations or cash flows. The bank is a party in various taxation matters in which appeal is pending or to be filed including correction of TDS returns which is under process and liability if any, arise on late filing of return will be personal Liability of person responsible for deduction of tax.
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Liability on account of outstanding Forward exchange contracts	The bank has not entered into any such contracts during the year.
Guarantees given on behalf of constituents, acceptances Endorsement and other obligations	As a part of banking activity bank has not issued any guarantee on behalf of customer in the FY. However earlier guarantees have been issued against 100% Deposits.
Other Item for which Bank is Contingently liable	<p>a. Income Tax/ Service Tax Dept has raised demand of Rs. 8676.63 lakh Bank has filed Appeals against the order of demand raised by the Income tax/ Service Tax dept. in different FYs. Bank has already deposited the amt. of Rs. 7475.56 lakh against the demands.</p> <p>b. Against the award of Arbitral Tribunal dated 29.10.2019 to pay sum of Rs.1341.48 Lakh along with interest @18% to our earlier service provider of Financial Inclusion M/s HCL Infotech Ltd., Bank has filed appeal before the court of District Judge, Muzaffarpur, which is pending for final adjudication.</p>

The Contingent Liabilities mentioned above are dependent upon the outcome of court/ arbitration /out of court settlements, disposal of appeals, the amount being called up terms of contractual obligations, devolvment and raising of demand by concerned parties, as the case may be.

There are no provisions made by the bank for any such contingent liability till the end of the year.

18.7 Additional Disclosure

1. Provisions and Contingencies

(Amt.In lakh)

Particulars	Current Year	Previous Year
Provision for Taxation		
- Current Tax	0.00	0.00
- Deferred Tax	-296.21	-249.66
Provision for Depreciation on Investments		
Provision for NPA	20988.20	6447.54
Provision on Standard Assets	251.22	241.51
Other Provision	258.53	215.96

2. In compliance to RBI guidelines related to COVID-19 Regulatory package vide RBI circular no. RBI/2019-20/186 dated 27.03.2020 followed by letter no. RBI/2019-20/220 dated 17.04.2020, we have implemented the above duly approved by our Hon'ble Board and granted a moratorium period of three months in respect of accounts in default but standard and make provision of 5% of total outstanding and the provision detail is as tabulated below:

S.No.	Particulars	Amt. In lakh
1.	Respective amounts in SMA/Overdue categories, where the moratorium/deferment was extended, in terms of paragraph 2 and 3 of referred circular of RBI	179558.90
2.	Respective amount where asset classification benefits is extended during Q4 of FY 2019-20.	4046.95
3.	Provisions made during the Q4 FY2020	202.35
4.	Provisions adjusted during the respective accounting periods against slippages and the residual provisions in terms of paragraph 6 of referred circular of RBI	Nil

3. Floating Provisions

S.No.	Particulars	Current Year	Previous Year
A.	Opening balance in the floating provisions account	Nil	Nil
B.	The quantum of floating provisions made in the accounting	Nil	Nil
C.	Amount of draw down made during the accounting year	Nil	Nil
D.	Closing balance in the floating provisions account	Nil	Nil

4. Status of Complaints

Customer Complaints

S.No.	Particulars	Details
A.	No. of complaints pending at the beginning of the year	8
B.	No. of complaints received during the year	689
C.	No. of complaints redressed during the year	686
D.	No. of complaints pending at the end of the year	11



Awards passed by the Banking Ombudsman during the year

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

5. Payment to Micro, Small & Medium Enterprises under the Micro, Small and Medium Enterprises Development Act, 2006

As per the information available with the Bank, there have been no reported cases of delayed payments of the principal amount or interest due thereon to Micro, Small & Medium Enterprises.

6. Provisioning Coverage Ratio

The Provisioning to gross Non-Performing Assets ratio of the bank as on 31st March 2020 is 37.49% (Previous Year 22.51%)

7. Fees/Remuneration received in respect of the bancassurance business

(Amt. in lakh)

Particulars	Current Year	Previous Year
Commission from Life & Non life Insurance	262.24	230.15

8. The Income on Non-Performing Assets has been derecognized, classification of Advances and provision for Bad & Doubtful debts has been done as per circular No. RPCD.RRB.BC 97/03.05.34/2000-01 dated 11.06.2001 of RBI, Mumbai and as amended by other circulars issued by Reserve Bank of India from time to time.
9. Under the provision of section 22 of RRB Act, 1976, for the purpose of the Income Tax Act, 1961, RRB shall be deemed to be a Co-operative society.
10. C2C for IBR has been introduced from 01.10.2014. Bank has made provision of Rs. 23.04 lakh for the total o/s entries prior to implementation of C2C, which is adequate.
11. Some entries of revenue nature including migration differences may require adjustment are lying in CD Nominal A/c (Debits) and CD Nominal A/cs (Credit) head, pending for adjustment. In view of that Bank has maintained provision of Rs. 25.50 lakh on this account, which has been considered adequate.
12. An Additional Provision Rs 17.88 lakh (Prev. Yr. : 20.15 lakh) has been made for Robbery/Theft during the year. Total provision is Rs. 400 Lakhs as at the end of the year.



13. An additional Provision Rs. 38.30 lakh (Prev. Yr. : Nil) has been made for Frauds, during the year by the bank. Total fraud provision of Rs. 893.07 Lakh as at the end of the year.
14. The provision for payment to Auditors fee has been made for the year 2019-20, Rs. 60.00 lakh (net of TDS) (Prev. yr. Rs. 46.93 lakh)
15. Advances: (Including PA and NPA)

Particulars	Current Year	Previous Year
Gross Advance (Opening)	871965.38	801865.54
Less: Accumulated Provision	72356.21	51368.01
Less: CGTSI/ECGC	49.30	50.64
Net Advances (Closing)	799559.87	750443.89

16. In accordance of Agriculture Debt Waiver and Debt Relief Scheme, 2008 framed by Govt. of India, the bank has written off debts and all claim amounts have been received till 31.03.2016 except 273.44 lakh which is being shown as amount receivable from Govt. of India. The Bank has made provision for the above mentioned amount as the same is receivable since long.
17. Bank has adequately maintained CRR and SLR as per instant guidelines applicable to Bank issued by Reserve Bank of India, Position of CRR and SLR as at the end of the financial year is as under:

(Amt. in Lakh)

Particulars	As on 31 March 2020
Required CRR	48704.85
Actual CRR as per Balance Sheet	67980.93
Required SLR	296287.83
Actual SLR as per Balance Sheet	421164.47

18. RBI vide it's Circular FIDD.CO.Plan.BC.23/04.09.01/2015-16 dated April 7, 2016 has allowed PSLC to RRB's. The bank through its Sponsor Bank Central Bank of India participated in PSLC of total 149500 lakh on different dates and earned a revenue of 2477.00 lakh. Details are:

(Amt. in Lakh)

S.No.	Sell executed on (Date)	Amount	Percentage on which Sell executed	Misc. Income Earned
1	10.04.2019	37000	1.60	592
2	14.04.2019	12500	1.60	200
3	30.05.2019	30000	1.81	543
4	14.06.2019	30000	1.78	534
5	21.06.2019	20000	1.52	304
6	24.06.2019	20000	1.52	304
Total		149500		2477

**19. Cash and Bank Balances**

The bank has reconciled the bank accounts maintained with other bank up to March 2020. Provision of Rs. 145.00 lakh has been maintained against debit outstanding for more than 6 months entries, which is considered adequate.

20. All 1032 branches of the bank are running under CBS platform. The Accounts of Head Office is still being maintained manually however it is under process to be automated. Management is in the process of strengthening the book keeping system of the Head Office.

21. Fixed Assets Registers have been maintained manually at the Head Office and Regional Offices of the Bank. Numbering on the fixed assets has been marked.

22. Funds lying in savings accounts, which is inoperative for more than 10 years have been deposited with Reserve Bank of India in DEAF account.

(Rs. In Lakhs)

	Current Year	Previous year
Amount lying in DEAF Account (Opening)	165.19	149.07
Deposited during the year	0.00	20.30
Withdrawn during the year	1.64	4.18
Amount lying in DEAF Account (Closing)	163.55	165.19

Sd/-
[Rajesh Kumar]
General Manager

Sd/-
[Mahendra Kumar]
General Manager

Sd/-
[I.M.UTREJA]
Chairman

For R.N.Singh & Co.
Chartered Accountants
Firm Registration No. 322066E
Sd/-
(CA. Chanakya Shree)
Partner
Mem. No. 079322

Place: Muzaffarpur

Date: 19-06-2020



उत्तर बिहार ग्रामीण बैंक UTTAR BIHAR GRAMIN BANK

