

उत्तर बिहार ग्रामीण बैंक

11 वाँ वार्षिक प्रतिवेदन 2018-19



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 11वीं वार्षिक प्रतिवेदन को आपके समक्ष प्रस्तुत करते हुए मुझे अपार हर्ष हो रहा है। हमारे बैंक की वित्तीय सत्र 2018-2019 की प्रगति को आपसे साझा करते हुए गौरवान्वित महसूस कर रहा हूँ। इससे पहले कि मैं बैंक की प्रगति प्रस्तुत करूँ, मैं आपका ध्यानाकर्षण इस वर्ष की स्थिति की ओर केन्द्रित करना चाहता हूँ।

बैंक को लाभप्रदता की स्थिति में लाने के लिए यह वित्तीय वर्ष हमारे लिए बहुत ही कठिन था क्योंकि सरकार द्वारा दिनांक-03.12.2018 को अधिसूचित पेंशन योजना को पूर्ण रूप से सेवानिवृत्त कर्मचारियों में लागू करने हेतु प्रावधान करना, हमारे लिए एक बृहद चुनौती थी साथ ही गैर निष्पादित अस्तियों में प्रावधान में वृद्धि, सरकारी प्रतिभूतियों में मार्क टू मार्केट हानि एवं कर्मचारियों के भुगतान हेतु प्रावधान करना भी हमारे लिए चुनौतीपूर्ण था।

मुझे यह वर्णित करते हुए हर्ष हो रहा है कि यह वर्ष हमारे लिए महत्वपूर्ण रहा है जिसमें हमारे बैंक ने पेंशन संग्रहण में 100 करोड़ रूपए प्रावधान करने के पश्चात 16.78 करोड़ रूपए शुद्ध लाभ दर्ज की है जो बैंक के लिए एक बृहद उपलब्धि रही है। ROA को धनात्मक में लाया गया एवं ब्याज आय के वृद्धि के साथ परिचालन लाभ में 167.46% की वृद्धि हुई फलतः बैंक की परिचालन लाभ वित्तीय वर्ष 2017-2018 में 69.48 करोड़ रूपए थी जो वित्तीय वर्ष 2018-2019 में बढ़कर 185.83 करोड़ रूपए रही है एवं बैंक की कुल व्यवसाय 1700 करोड़ की वृद्धि के साथ 23601 करोड़ रूपए के स्तर को हासिल किया है। बैंक की कासा जमा में भी 969.48 करोड़ की वृद्धि हुई है जिसमें कासा जमा का हिस्सा बैंक की कुल जमा की 71.48% रही है।

अस्तियाँ की गुणवत्ता को बनाये रखना बैंक के लिए एक चिंतनीय विषय रहा है। हमारे सभी स्टाफगण बिना थके हुए गैर निष्पादित अस्तियों की वसूली में सुधार में लगे हुए हैं। बैंक ने त्वरित वसूली के लिए एक मुस्त समझौता को तात्कालिक रूप से जारी रखा है साथ ही बैंक ने प्रत्येक स्तर पर वसूली तंत्र जैसे SARFAESI Act, DRTs, Lok Adalats के माध्यम से वसूली अभियान को तीव्र किया है। हमने वित्तीय वर्ष 2018-19 में गैर निष्पादित अस्तियों में 6.89% की कमी करने में सफलता अर्जित किया है। ऋण खाताओं में नकद वसूली एवं अप ग्रेडेशन में बैंक ने महत्वपूर्ण प्रगति की है। हम ऋण की ससमय चुकौती हेतु ग्राहकों के बीच जागरूकता के लिए BCs एवं FLCs की भी उपयोग ले रहे हैं।

लोगों को प्रोत्साहित एवं उनके कैरियर में उतरोत्तर वृद्धि हेतु हमने आंतरिक प्रमोशन के तहत प्रत्येक कैडर के स्तर पर 361 स्टाफगण को पदोन्नत किया है साथ ही वित्तीय वर्ष 2018-2019 में सेवानिवृत्त से खाली हुए रिक्तियों के एवं व्यवसाय की वृद्धि के आलोक में 269 नये स्टाफ की भर्ती की गई है।

बैंक की व्यवसाय, गैर निष्पादित अस्तियों में वसूली एवं आधार सीडिंग को बढ़ाने हेतु हमारे 3316 BCs प्रत्येक गृहस्थी के दरवाजे तक पहुंचकर खासकर ग्रामीण क्षेत्रों में बैंकिंग सेवा प्रदान कर रहे हैं। हम पूर्ण विश्वास रखते हैं कि वित्तीय समावेशन, समृद्ध समाज के लिए एक महत्वपूर्ण कुंजी है। वित्तीय साक्षरता, वित्तीय समावेशन की अगली स्तंभ ग्राहक संरक्षण, की एक महत्वपूर्ण आधारशिला है। आज समाज के प्रत्येक हिस्से को वित्तीय साक्षरता की जरूरत है। हमारे बैंक ने अपने 18 FLCs के माध्यम से ग्रामीण लोगों के सामाजिक उत्थान हेतु जैसे बैंक की विभिन्न योजनाओं/बीमा योजनाओं एवं उसके लाभों के बारे में ग्राहकों को परामर्श देने का भी कार्य किया है। इसके अतिरिक्त हम 103 आधार सेवा केन्द्र को सफलता पूर्वक प्रबंधन कर रहे हैं।

सामाजिक सुरक्षा योजना में अर्जित उत्कृष्ट प्रगति के प्रति हमारी वचनबद्धता ने हमें बहुत सारे पुरस्कार जैसे Marks of Excellence, Exemplary Eight, Leadership Capital & Art of Inclusion 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 स्टाफ सदस्यों की प्रतिबद्धता, कठिन परिश्रम एवं समर्पण के लिए भी आभारी हूँ। इस घड़ी में अपने ग्राहकों को सहयोग के लिए मैं आभार व्यक्त करता हूँ साथ ही विश्वास करता हूँ कि इसी तरह आगे भी हमें सभी शेयर धारकों एवं निदेशक मण्डल के सदस्यों से सहयोग मिलता रहेगा।

शुभकामनाओं के साथ,

भवदीय
(आई.एम.उत्तरेजा)
अध्यक्ष



निदेशक मंडल

01. श्री आई.एम.उतरेजा
Sri I.M. Utreja
02. श्री अनिल शर्मा
Sri Anil Sharma
03. श्री एम के बजाज
Sri M.K. Bajaj
04. श्री राम सुन्दर सिंह
Sri Ram Sundar Singh
05. श्री शिव अनंत शंकर
Sri Shiv Anant Shanker
06. श्री बालामुरुगन डी
Sri Balamurugan D
07. श्री सँवर भारती
Sri Sanwar Bharti

Board of Directors

अध्यक्ष
Chairman

महाप्रबंधक,
प्राथमिक क्षेत्र विभाग
सेन्ट्रल बैंक ऑफ इंडिया,
केन्द्रीय कार्यालय, मुम्बई
General Manager,
Priority Sector Department
Central Bank of India
Central Office, Mumbai

फील्ड महाप्रबंधक
सेन्ट्रल बैंक ऑफ इंडिया,
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

अपर सचिव
वित्त विभाग,
बिहार सरकार, पटना
राज्य सरकार नामित निदेशक
Additional Secretary
Govt. of Bihar Patna
State Govt. Nominee Director

निदेशक मंडल

Board of Directors



श्री अनिल शर्मा
Sri Anil Sharma



श्री आई.एम.उतरेजा
Sri I.M.Utreja



श्री एम के बजाज
Sri M.K. Bajaj



श्री राम सुन्दर सिंह
Sri Ram Sundar Singh



श्री शिव अनंत शंकर
Sri Shiv Anant Shanker

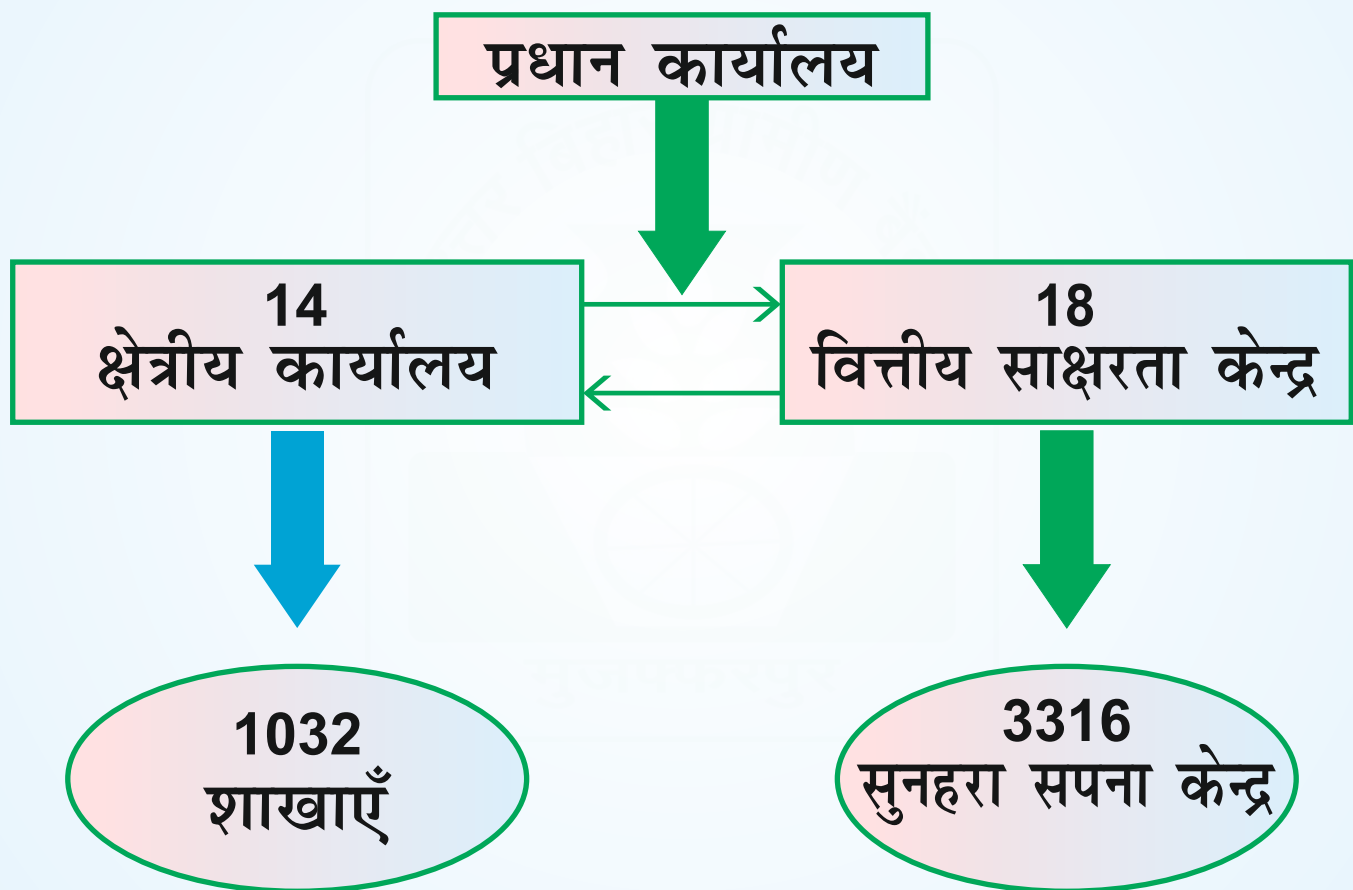


श्री बालामुरुगन डी
Sri Balamurugan D



श्री सँवर भारती
Sri Sanwar Bharti

उत्तर बिहार ग्रामीण बैंक की संरचना



प्रशासनिक स्वरूप
प्रधान कार्यालय

Administrative Setup
Head Office



श्री आई.एम.उतरेजा

अध्यक्ष

I.M.Utreja
Chairman



श्री डी०एस०शालीग्राम

महाप्रबंधक

Sri D.S. Shaligram
General Manager



श्री राजेश कुमार

महाप्रबंधक

Sri Rajesh Kumar
General Manager



श्री सतीश चन्द्र जैसवाल

मुख्य प्रबंधक

मानव संसाधन एवं अनुशासनिक कार्यवाही विभाग

Sri Satish Chandra Jaiswal
Chief Manager
HRD & DAD



श्री सुजीत प्रसाद जायसवाल

मुख्य प्रबंधक

वित्तीय समावेशन विभाग

Sri Sujeet Prasad Jaiswal
Chief Manager
Financial Inclusion Deptt.



श्री राम नारायण राय

मुख्य प्रबंधक

सामान्य प्रशासनिक विभाग

Sri Ram Narayan Rai
Chief Manager
GAD



श्री बी० के० झा

मुख्य प्रबंधक

साख एवं अनुवर्तन विभाग

Sri B. K. Jha
Chief Manager
Credit & Monitoring Deptt.



श्री राजन कुमार गुप्ता

मुख्य प्रबंधक

परिचालन, योजना एवं विकास विभाग
एवं अंकेक्षण विभाग

Sri Rajan Kr. Gupta
Chief Manager OPR
Audit



श्री सुनील कुमार सिंह

मुख्य प्रबंधक

वसूली विभाग

Sri Sunil Kr. Singh
Chief Manager
Recovery Deptt.



श्री मयंक भूषण पाण्डेय

सतर्कता अधिकारी

Sri Mayank Bhushan Panday
Vigilance Officer



क्षेत्रीय प्रबंधक

1. राजेश्वर दुबे
क्षेत्रीय प्रबंधक, अररिया
2. श्री तेज नारायण सिंह
क्षेत्रीय प्रबंधक, बेतिया
3. श्री पंकज कुमार ठाकुर
क्षेत्रीय प्रबंधक, छपरा
4. श्री जितेन्द्र कुमार श्रीवास्तव
क्षेत्रीय प्रबंधक, दरभंगा
5. मो० रियाजुद्दीन अहमद
क्षेत्रीय प्रबंधक, गोपालगंज
6. श्री अजीत कुमार राय
क्षेत्रीय प्रबंधक, हाजीपुर
7. श्री विजय कुमार सिंह
क्षेत्रीय प्रबंधक, झंझारपुर
8. श्री रामानुज सिन्हा
क्षेत्रीय प्रबंधक, मधुबनी
9. श्री शम्भू नाथ पाण्डेय
क्षेत्रीय प्रबंधक, मोतिहारी
10. श्री देवेन्द्र प्रसाद सिंह
क्षेत्रीय प्रबंधक, मुजफ्फरपुर
11. श्री अजीत कुमार
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. Rajeshwar Dubey
Regional Manager, Araria
2. Sri Taj Narayan Singh
Regional Manager, Bettiah
3. Sri Pankaj Kumar Thakur
Regional Manager, Chapra
4. Sri Jitendra Kumar Srivastava
Regional Manager, Darbhanga
5. Md. Riyajuddin Ahmad
Regional Manager, Gopalganj
6. Sri Ajit Kumar Rai
Regional Manager, Hajipur
7. Sri Vijay Kumar Singh
Regional Manager, Jhanjharpur
8. Sri Ramanuj Sinha
Regional Manager, Madhubani
9. Sri Shambhu Nath Panday
Regional Manager, Motihari
10. Sri Devendra Prasad Singh
Regional Manager, Muzaffarpur
11. Sri Ajit Kumar
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 2018-19

- 1 ➡ शाखा नेटवर्क का विस्तार 1032 शाखाओं एवं 3316 सुनहरा सपना केन्द्र तक।
- 2 ➡ वित्तीय वर्ष 2018-19 में शुद्ध लाभ ₹ 16.78 करोड़।
- 3 ➡ कुल व्यवसाय ₹ 23601.44 करोड़ एवं पिछले वर्ष की तुलना में 7.76% की वृद्धि।
- 4 ➡ कुल जमा ₹ 15499.85 करोड़ एवं पिछले वर्ष की तुलना में 7.42% की वृद्धि।
- 5 ➡ कुल अग्रिम 8101.59 करोड़ एवं पिछले वर्ष की तुलना में 8.42% की वृद्धि।
- 6 ➡ ACP उपलब्धि 75.47%।
- 7 ➡ साख जमा अनुपात 52.27%।
- 8 ➡ प्रति शाखा व्यवसाय ₹ 21.22 करोड़ से बढ़कर ₹ 22.87 करोड़।
- 9 ➡ प्रति स्टाफ व्यवसाय ₹ 7.50 करोड़ से बढ़कर ₹ 8.06 करोड़।
- 10 ➡ 37797 नये कृषकों को किसान क्रेडिट कार्ड में ₹ 311.23 करोड़ ऋण वितरित किये गये।
- 11 ➡ 30784 स्वयं सहायता समूहों को ₹ 340.61 करोड़ साख संबद्धता की गई।
- 12 ➡ मुद्रा योजना के अन्तर्गत प्रतिवेदित वर्ष में 39001 ऋणियों को ऋण वितरण।
- 13 ➡ प्रधानमंत्री जीवन ज्योति बीमा योजना के अन्तर्गत 31.03.2019 तक 155551 ग्राहकों की बीमा
- 14 ➡ प्रधानमंत्री सुरक्षा बीमा योजना के अन्तर्गत वित्तीय वर्ष 2018-19 में 690647 ग्राहकों दुर्घटना की बीमा
- 15 ➡ अटल पेंशन योजना के अन्तर्गत वित्तीय वर्ष 2018-19 तक 151139 ग्राहकों को पेंशन योजना से जोड़ा गया।
- 16 ➡ 31.03.2019 तक प्रधानमंत्री जीवन ज्योति बीमा योजना के अन्तर्गत 1028 दावों (कुल राशि 20.56 करोड़) एवं प्रधानमंत्री सुरक्षा बीमा योजना के अन्तर्गत 157 दावों (कुल राशि 3.14 करोड़ के) का निष्पादन किया गया।

वित्तीय समावेशन अहागत

हमलोगों ने 3316 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, अन्तर्निहित 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 2019)	खातों की संख्या-59,29,026	कुल व्यवसाय- ₹ 542.78 करोड़
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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 मार्गदर्शन 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 10005 वित्तीय साक्षरता जागरूकता कैम्पों का आयोजन किया है, जिनमें 912756 लोगों ने भाग लिया तथा इन कैम्पों में भाग लेने के पश्चात् 53639 लोग हमारे ग्राहक बनें।



वित्तीय समावेशन शिविर (हरिहरक्षेत्र मेला सोनपुर) में दीप प्रज्ज्वलित करते हुए प्रायोजक बैंक, सेंट्रल बैंक ऑफ इंडिया के प्रबंध निदेशक एवम् मुख्य कार्यकारी अधिकारी श्री पल्लव महापात्र, हमारे बैंक के अध्यक्ष श्री आई.एम.उतरेजा, सेंट्रल बैंक ऑफ इंडिया के क्षेत्र महाप्रबंधक श्री एम.के.बजाज के साथ हमारे बैंक के सहायक क्षेत्रीय प्रबंधक, छपरा श्री अजीत राय।

बैंक एक दृष्टि में

(राशि करोड़ में)

क्र.सं.	विवरण	मार्च 2019	मार्च 2018
01	जिलों की संख्या	18	18
02	श्रेणीय 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)	3302	3337
	संवर्ग-IV	13	13
	संवर्ग-III	130	47
	संवर्ग-II	339	303
	संवर्ग-I	1246	1231
	अ) कुल अधिकारी	1728	1594
	ब) कार्यालय सहायक	1201	1326
	स) कार्यालय संदेशवाहक	373	417
05	जमा योग	15499.85	14429.14
	उसमें संस्था जमा	1929.73	1712.29
	उसमें कम लागत वाली जमा	11079.45	10109.97
	कम लागत वाली जमा का हिस्सा	71.48	70.07
06	अग्रिम शेष	8101.59	7472.72
	उसमें कृषि अग्रिम शेष	5755.36	5338.49
	अग्रिम में कृषि का हिस्सा	71.04	71.44
	उसमें प्राथमिक क्षेत्र अग्रिम	7775.79	7192.33
	अग्रिम में प्राथमिक क्षेत्र का हिस्सा	95.98	96.25
07	ऋण अनुपात	52.27	51.79
08	उधार बकाया	1536.57	2271.63
09	कुल व्यवसाय	23601.44	21901.86
	अ) प्रति शाखा व्यवसाय	22.87	21.22
	ब) प्रति स्टाफ व्यवसाय	8.05	7.50

(राशि करोड़ में)

क्र.सं.	विवरण	मार्च 2019	मार्च 2018
10	अ) नगदी एवं बैंक शेष (भा.रि.बैंक के साथ)	715.35	671.23
	अ) निवेश (सरकारी प्रतिभूतियाँ एवं चालू खाता के साथ)	5516.86	4919.02
	उसमें सी०आर०आर० अनिवार्य	598.99	582.39
	उसमें सी.आर०आर वास्तविक	631.80	596.76
	उसमें एस०एल०आर० अनिवार्य	2882.67	2839.16
	उसमें एस०एल०आर० वास्तविक	5080.94	4360.24
	एल०एल०आर० के अतिरिक्त	334.01	356.01
11	कुल गैर निष्पादक आस्तियाँ	2282.47	2616.39
	अ) गैर निष्पादक आस्तियाँ का प्रतिशत	28.17	35.01
	प्रावधान (सकल)	513.68	449.20
	ब) शुद्ध गैर निष्पादक आस्तियाँ	1768.27	2167.19
	शुद्ध गैर निष्पादक आस्तियाँ का प्रतिशत	23.31	29.00
12	वर्ष के दौरान लाभ	16.78	-160.45
13	संचित लाभ	34.56	30.64
14	कुल स्थापना व्यय	256.43	264.95
15	जमा पर भुगतान किया गया ब्याज	656.49	660.14
	जमा पर व्यय %	4.56	4.89
16	अग्रिम पर प्राप्त ब्याज	655.58	533.45
	अग्रिम पर अर्जन	8.59	7.45
17	निवेश पर प्राप्त ब्याज	677.65	760.59
	निवेश पर अर्जन %	8.22	7.85

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 निखार 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



सतर्कता जागरूकता सप्ताह 2018 दिनांक 30.10.2018 से 04.11.2018 तक मनाया गया।

इस कड़ी में प्रधान कार्यालय परिसर में सभी बैंककर्मियों ने सत्यनिष्ठा की प्रतिज्ञा ली।

सतर्कता जागरूकता सप्ताह 2018 का विषय : हमारा लक्ष्य भ्रष्टाचार मुक्त भारत

निदेशक मंडल का प्रतिवेदन

31.03.2019 को समाप्त वर्ष में बैंक को ₹16.78 करोड़ की लाभ हुई । संचित लाभ बढ़कर ₹34.56 करोड़ हो गया । कुल नेटवर्थ ₹534.04 करोड़ है ।

01. अंश पूँजी ::

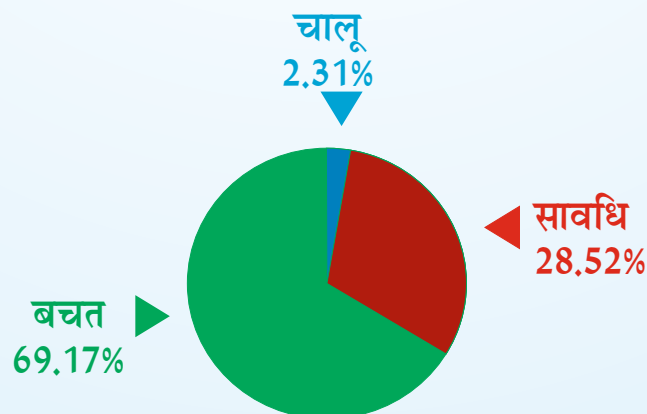
प्राधिकृत/प्रदत्त पूँजी :: बैंक की प्राधिकृत पूँजी ₹2000.00 करोड़ है एवं प्रदत्त अंश पूँजी ₹454.54 करोड़ है जो भारत सरकार, सेन्ट्रल बैंक ऑफ इण्डिया एवं बिहार सरकार द्वारा क्रमशः 50:35:15 के अनुपात में निर्गत एवं अभिदत्त की गई है।

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, पुर्णिया, सहरसा, सारण, शिवहर, सीतामढ़ी, सीवान, सुपौल, वैशाली और पश्चिम चम्पारण शामिल हैं। बैंक की 1032 शाखाएँ और 3316 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।

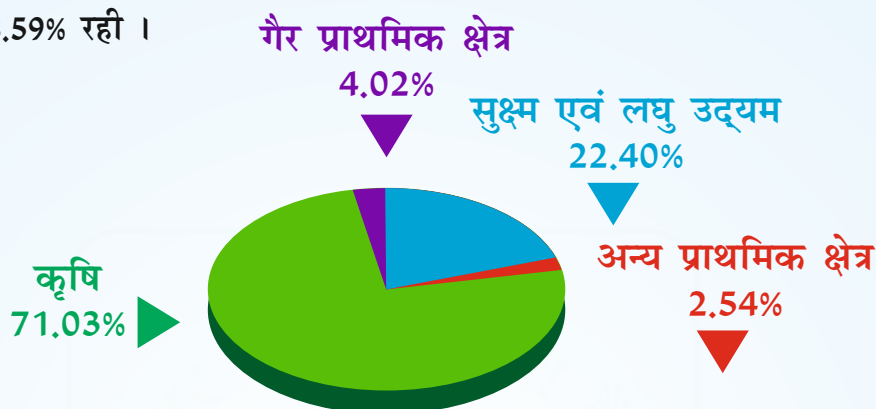
03. जमा ::

वित्तीय वर्ष 2018-19 के अंत में सकल जमा राशि ₹15499.85 करोड़ हो गई है। कुल जमा में कम लागत वाली जमा (CASA) की हिस्सेदारी 71.48% थी। जमा लागत 4.56% है।



04. ऋण एवं अग्रिम ::

31-03-2019 को सकल ऋण एवं अग्रिम ₹8101.59 करोड़ था। कुल बकाया राशि में से प्राथमिकता क्षेत्र के तहत ऋण ₹7775.79 करोड़ एवं गैर प्राथमिकता क्षेत्र के तहत ₹205.72 करोड़ था। कुल ऋण शेष में प्राथमिकता क्षेत्र की हिस्सेदारी 95.98 थी। बैंक का साख जमा अनुपात 52.27% तक पहुँचा। मार्च 2019 की अग्रिमों की उत्पादकता 8.59% 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 (करोड़ में)	
	2018-19	2017-18
एस.एच.जी.	340.61	85.83
के.सी.सी.	4842.54	4565.78
एस.सी.सी.	44.38	132.40
जी.सी.सी.	6.55	30.08
अन्य	4077.74	3938.33
मांग ऋण इत्यादि	520.89	667.52
कुल	9832.71	9419.94

ख. कमजोर वर्गों को ऋण वितरण ::

वार्षिक साख योजना अन्तर्गत वर्ष 2018-19 में बैंक ने समाज के कमजोर वर्गों को वित्तीय सहायता निम्न प्रकार प्रदान की है।

क्र.सं.	शीर्ष	खातों की संख्या	राशि (करोड़ में)
01	अनु.जाति/अनु.जनजाति	256382	2444.43
02	अल्पसंख्यक	115490	965.58
03	महिला	115603	968.52
04	जे.एल.जी.	2786	61.39
05	अन्य पिछड़ा वर्ग	581027	5000.92

ग. वार्षिक साख योजना के अंतर्गत उपलब्धि ::

वार्षिक साख योजना के अंतर्गत वर्ष 2018-19 में उपलब्धि 75.47% है। सेक्टरवार उपलब्धियाँ कृषि के लिए 67.79 एस.एम.ई. के लिए 156.27%, अन्य प्राथमिकता क्षेत्र के लिये 50.95% और गैर प्राथमिकता क्षेत्र के लिए 280.08% 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 30576 स्वयं सहायता समूहों की बचत सम्बद्धता एवं 30784 स्वयं सहायता समूहों की साख सम्बद्धता की गई। वर्ष 2018-19 के अंत तक 30784 खातों में ₹340.61 करोड़ ऋण वितरित किया गया था।

ड. किसान क्रेडिट कार्ड ::

बैंक ने किसान क्रेडिट कार्ड के वितरण में सशक्त भागीदारी की है। 31 मार्च 2019 को इस योजना के अंतर्गत उपलब्धियाँ निम्नानुसार है :-

(राशि करोड़ में)

2018-19 की उपलब्धि	
संख्या	राशि
556490	4842.54

च. स्वरोजगार क्रेडिट कार्ड ::

वार्षिक साख योजना अन्तर्गत वित्तीय वर्ष में बैंक ने ₹44.38 करोड़ के 9370 कार्ड निर्गत किए।

छ. सामान्य क्रेडिट कार्ड ::

वार्षिक साख योजना अन्तर्गत वित्तीय वर्ष के दौरान बैंक ने ₹6.55 करोड़ के 2325 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 39001 ऋणियों को 742.56 करोड़ का ऋण वितरण किया गया है।

05. ऋण 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 01.07.2017 से 30.06.2018 की स्थिति			माँग के विरुद्ध वसूली का प्रतिशत
माँग	वसूली	अतिदेय	
5027.37	2355.31	2672.06	46.85

क. एन.पी.ए का संचालन ::

सिस्टम जेनेरेटेड एन.पी.ए. के अनुसार हमारा सकल और शुद्ध एन.पी.ए. घटकर क्रमशः 28.17% एवं 23.31% हो गया है। समीक्षात्मक वर्ष के लिए एन.पी.ए.संचालन की स्थिति नीचे दी गई है।

(रूपये करोड़ में)

शीर्ष	मार्च 2019	मार्च 2018
वर्ष के प्रारम्भ में एन.पी.ए.	2616.39	1707.51
वर्ष के दौरान एन.पी.ए. में वृद्धि	454.37	2041.52
वर्ष के दौरान एन.पी.ए. के विरुद्ध वसूली	788.29	1132.64
बट्टाकृत
वर्ष के अन्त में सकल एन.पी.ए.	2282.47	2616.39
कुल अग्रिम के विरुद्ध एन.पी.ए. का प्रतिशत	28.17	35.01
एन.पी.ए. हेतु प्रावधान	513.68	449.20
शुद्ध एन.पी.ए.	1768.27	2167.19
शुद्ध अग्रिम के विरुद्ध शुद्ध एन.पी.ए. का प्रतिशत	23.31	29.00

06. निवेश ::

बैंक ने अपने निधि का विवेपूर्ण 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 2019 को निवेश पर औसत प्रतिफल 8.22% (प्रतिवर्ष) है।

(रूपये करोड़ में)

	आयोजित निवेश	
	2018-19	2017-18
सांविधिक तरलता अनुपात	5080.94	4360.24
गैर सांविधिक तरलता अनुपात	334.01	356.01
योग	5414.95	4716.25

07. वित्तीय अनुपात ::

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

क्रम सं०	विवरण	वर्ष की स्थिति	
		2018-19	2017-18
	औसत कार्यशील निधि	16710.90 करोड़	17593.89 करोड़
01	वित्तीय प्रतिफल	7.98	7.36
02	निधि लागत	4.72	5.03
03	वित्तीय मार्जिन (1-2)	3.26	2.33
04	प्रबंधन लागत	1.53	1.51
05	परिचालन लागत	1.14	0.86
06	विविध आय	0.52	0.43
07	परिचालन लाभ (3+6) - (4+5)	1.11	0.39
08	जोखिम लागत	1.01	1.31
09	शुद्ध मार्जिन (7-8)	0.10	(-)0.92

08. गैर निधि व्यवसाय ::

हमारी 49 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 से सहयोग करके “बैंकएश्योरेन्स” योजना जारी रखा है। आलोच्य वर्ष में इस व्यवसाय से बैंक ने गैर जीवन बीमा से ₹० 0.47 करोड़ एवं जीवन बीमा से 1.83 करोड़ की आय अर्जित की।

09. अंकेक्षण एवं निरीक्षण ::

आलोच्य वर्ष में 788 शाखाओं के निर्धारित लक्ष्य के विरुद्ध 665 शाखाओं का अंकेक्षण आंतरिक अंकेक्षकों द्वारा किया गया। इसके अतिरिक्त संबंधित क्षेत्रीय प्रबंधकों एवं वित्तीय सलाहकारों 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 शाखाओं का भ्रमण कर रहे हैं। 1032 शाखाओं का अंकेक्षण श्रेणीकरण (रेटिंग) निम्नानुसार है :-

	शाखाओं की संख्या	प्रतिशत
Low Risk	110	10.66
Medium risk	917	88.86
High Risk	05	0.48

क्षेत्रीय ग्रामीण बैंक अधिनियम, 1976 की धारा 19 की उपधारा 1 एवं उपधारा 1 एवं 2 के आधार पर वर्ष 2018-19 में स्वतंत्र अंकेक्षण के लिए राष्ट्रीय बैंक के दिशा-निर्देश के अनुसार सांविधिक मुख्य अंकेक्षक में० आर.एन. सिंह एवं कम्पनी 37 शाखा अंकेक्षकों की नियुक्ति की गयी। राष्ट्रीय बैंक के दिशा-निर्देशों के आधार पर सांविधिक अंकेक्षकों द्वारा इस वर्ष कुल 587 शाखाओं का अंकेक्षण किया गया।

10. पेंशन योजना कार्यान्वयन ::

भारत सरकार द्वारा गजत दिनांक 03.12.2018 के आलोक में ग्रामीण बैंक के सेवानिवृत्त अधिकारियों एवं कर्मचारियों के लिए पेंशन रेगुलेशन 2018 लागू किया गया एवं इसके कार्यान्वयन हेतु 100 करोड़ का प्रावधान वित्तीय वर्ष 2018-19 में 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.आ.ए.आर मानदण्ड के अनुसार 31 मार्च 2019 को बैंक की पूँजी पर्याप्तता अनुपात 7.32 प्रतिशत है।

	2018-2019	2017-2018
टीयर-I	6.34%	6.33%
टीयर-II	0.98%	0.84%
कुल	7.32%	7.17%

13. मानव संसाधन विकास ::

दिनांक 31.03.2019 को कर्मियों की स्थिति (प्रायोजक बैंक से प्रतिनियुक्ति पर आए अधिकारियों को छोड़कर) निम्नानुसार है। :-

क्रम सं.	श्रेणी	कर्मियों की संख्या (मार्च 2019)
1.	अधिकारी वेतनमान-IV	13
2.	अधिकारी वेतनमान-III	130
3.	अधिकारी वेतनमान-II	339
4.	अधिकारी वेतनमान-I	1246
5.	कार्यालय सहायक (बहुदेशीय)	1201
6.	चालक / कार्यालय संवेदक/सफाईकर्मी	373
	कुल	3302

क. प्रशिक्षण ::

वर्ष 2018-19 में कुल 188 अधिकारियों/कर्मचारियों को आन्तरिक 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 सुचारू एवं गतिशील बनाने हेतु शाखा प्रबंधकों, क्षेत्रीय प्रबंधकों एवं वित्तीय सलाहकारों की लगातार बैठकें आयोजित की गयीं। प्रधान कार्यालय में आयोजित होने वाली बैठक 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 सविधाओं से सुसज्जित हैं। प्रधान कार्यालय एवं क्षेत्रीय कार्यालयों के बीच दृश्य संवाद सुविधा स्थापित की गयी। सभी क्षेत्रीय प्रबंधकों, वित्तीय सलाहकारों 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 सात बैठकें हुईं । श्री पी. जे. कुमार एवं श्री मिथिलेश कुमार इस वर्ष निदेशक के पद से विमुक्त हुये तथा श्री अनिल शर्मा व श्री रामसुन्दर सिंह द्वारा ये रिक्तियाँ पूरी हुईं। बोर्ड की उप-समिति यथा ऑडिट, निवेश समिति की बैठकें सामायिक अंतराल पर हुईं।

18.

बैंक को भारतीय रिजर्व बैंक क्षेत्रीय कार्यालय, पटना, नाबार्ड क्षेत्रीय कार्यालय, 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 समान्य से पूर्ण सहायता एवं समर्थन प्राप्त हुआ। निदेशक मंडल सभी मददगारों, संरक्षकों एवं शुभचिंतकों के प्रति कृतज्ञता व्यक्त करता है।

तुलन पत्र

	उपबंध सं.	कूट सं०	31.03.2019	31.03.2018
I. पूँजी और दायित्व				
1. पूँजी	1	10020	4545436671.46	4545436671.46
2. आरक्षित (लाभ)	2	10030	794973258.42	627187019.15
3. जमा राशियाँ	3	10040	154998478388.46	144291409812.10
4. उधार राशियाँ	4	10050	15365738421.12	22716317876.59
5. अन्य दायित्व और प्रावधान	5	10060	3187925186.90	4349510893.36
योग		10070	178892551926.36	176529862272.66
II. आस्तियाँ				
6. नगदी एवं भारतीय रिजर्व बैंक में अतिशेष	6	10090	7153470611.26	6712333361.25
7. बैंको में मांग तथा अल्प सूचना पर प्राप्त धन	7	10100	30824143303.99	42260859721.47
8. निवेश	8	10110	54149468174.51	47162511486.26
9. अग्रिम	9	10120	75873966192.52	70230076542.54
10. अचल आस्तियाँ	10	10130	411097548.36	612825902.91
11. अन्य आस्तियाँ	11	10140	10480406095.72	9551255258.23
योग		10150	178892551926.36	176529862272.66
12. आकस्मिक देयताएँ	12	10160	868420703.49	1145396.00
वसूली के लिए बिल		10170	0.00	3831132.03
अहम लेखा नीति	17			
लेखा टिप्पणी	18			

ह०/-
(डी.एस.शालीग्राम)
महाप्रबंधक

ह०/-
(राजेश कुमार)
महाप्रबंधक

(आर.एन. सिंह एण्ड कम्पनी)
लेखा परीक्षक
एफ.आई.आर.एम. नं०- 322066 ई

ह०/-
(आई.एम.उतरेजा)
अध्यक्ष

ह०/-
(सी.ए. चाणक्या श्री)
सहभागी
एम.ई.एम. नं०- 400822 सी

ह०/-
(अनिल शर्मा)
निदेशक

ह०/-
(एम.के.बजाज)
निदेशक

ह०/-
(एस.ए.शंकर)
निदेशक

स्थान : मुजफ्फरपुर
दिनांक : 21.05.2019

ह०/-
(राम सुन्दर सिंह)
निदेशक

(राशि रूपये में)

	कूट सं०	31.03.2019	31.03.2018
उपबन्ध- I पूँजी			
प्राधिकृत पूँजी			
2,00,00,00,000 प्रति शेयर रूपये 10 का		20000000000.00	20000000000.00
निर्गमित/अभिदत्त और प्रदत्त पूँजी			
45,45,43,665 प्रति शेयर रूपये 10 का		4545436650.00	4545436650.00
अभिदत्त पूँजी			
45,45,43,665 प्रति शेयर रूपये 10 का		4545436650.00	4545436650.00
चुकता एवं भुगतेय पूँजी			
45,45,43,665 प्रति शेयर रूपये 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%		0.00	0.00
सेन्ट्रल बैंक ऑफ इण्डिया 35%		1.46	1.46
बिहार सरकार 15%		0.00	0.00
	(ग)	1.46	1.46
योग (क)+(ख)+(ग)	10020	4545436671.46	4545436671.46

(राशि रुपये में)

	कूट सं०	31.03.2019	31.03.2018
उपबन्ध- 2 आरक्षित एवं अधिशेष			
I. वैधानिक आरक्षित			
प्रारंभिक शेष		0.00	0.00
वर्ष के दौरान जोड़े गये		33557248.00	0.00
वर्ष के दौरान घटाये गये		0.00	0.00
	(क)	33557248.00	0.00
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 प्रिमियम			
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		0.00	20000000.00
वर्ष के दौरान जोड़े गये		95000000.00	0.00
वर्ष के दौरान घटाये गये		0.00	20000000.00
	(ङ)	95000000.00	0.00
VI. लाभ एवं हानि खाता का शेष	(च)	345652518.42	306423527.15
योग (क+ख+ग+घ+ङ+च)	10030	794973258.42	627187019.15

(राशि रूपये में)

	कूट सं०	31.03.2019	31.03.2018
उपबन्ध- 3 निक्षेप			
I. माँग जमा राशियाँ			
चालू माँग / जमा राशियाँ			
बैंको से	10210	0.00	0.00
अन्य से	10220	3579963337.90	3349639515.84
उप-योग	10230	3579963337.90	3349639515.84
II. बचत बैंक जमा राशियाँ	10240	107214476670.89	97750025690.64
III. सावधि राशियाँ			
बैंको से	10260	0.00	0.00
अन्य से		44204038379.67	43191744605.62
उपबन्ध 3 योग- (I से III)	10360	154998478388.46	144291409812.10
अन्यान्य से सावधि जमा का विवरण			
क) निश्चित जमा राशियाँ	10280	132978807.65	141029911.85
ख) त्रैमासिक जमा राशियाँ	10285	3018292124.94	2966826768.71
ग) धनवृद्धि जमा राशियाँ	10290	34530473402.63	33417933663.60
घ) आवर्ती जमा राशियाँ	10300	2000134232.11	2240892317.96
ङ) सेन्ट उत्तम जमा राशियाँ	10305	0.00	0.00
च) एफ० सी० एन० आर० (बी) जमा राशियाँ	10310	0.00	0.00
छ) जमा प्रमाण पत्र	10320	0.00	0.00
ज) अन्य सावधि जमा राशियाँ	10330	4522159812.34	4425061943.50
उप-योग	10340	44204038379.67	43191744605.62
उपर्युक्त जमा में सम्मिलित कुल अतिदेय			
सावधि जमा	10350	0.00	0.00
उपबन्ध- 4 उधार राशियाँ			
उधार			
I भारत में			
i भारतीय रिजर्व बैंक	10410	0.00	0.00
ii अन्य बैंक*	10430	665096301.12	52392596.59
iii अन्य संस्थाएँ और अभिकरण (उधार जोड़कर)			
एन.एस.एफ.डी.सी.	10450	56445000.00	79335000.00
नाबार्ड	10460	14064633920.00	21986620880.00
एन.एच.बी.	10480	17963200.00	36369400.00
iv) पूँजी प्रपत्र			
अभिनव निरंतर ऋण प्रपत्र	10470	561600000.00	561600000.00
योग	10490	15365738421.12	22716317876.59
II भारत से बाहर			
योग	10490	0.00	0.00
कुल योग (I & II)	10510	15365738421.12	22716317876.59
ऊपर I एवं II में शामिल सुरक्षित उधार		0.00	0.00
*अन्य बैंकों से उधार			
प्रवर्तक बैंक	10430	665096301.12	52392596.59
अन्य बैंक		0.00	0.00
योग		665096301.12	52392596.59

(राशि रूपये में)

	कूट सं०	31.03.2019	31.03.2018
उपबन्ध- 5 अन्य दायित्व एवं प्रावधान			
I. देय बिल	10580	0.00	0.00
II. अन्तर कार्यालय समायोजन (शुद्ध)	10590	51868787.97	43717283.50
III. उपचित ब्याज	10630	526218876.19	1339551433.09
IV. कर देयता (Deferred Tax Liability)	10630 A	0.00	0.00
V. अन्य (प्रावधान सहित)	10860	2609837522.74	2966242176.77
योग	10870	3187925186.90	4349510893.36
निवेश पर उपचित ब्याज का विवरण			
जमा पर	10610	369637662.19	1088015452.09
उधार पर	10620	156581214.00	251535981.00
योग	10630	526218876.19	1339551433.09
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.ड्रा/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	829643389.47	913144495.44
उचत 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	38872042.54	42857291.73
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	112521640.04	106356517.72
कर्मचारियों को देय वेतन एवं अन्य राशियाँ	10790	3811968.02	3724088.03
समाशोधन में अन्तर	10800	0.00	0.00
धोखाधड़ी, डकैती इत्यादि के संबंध में वसूली गई राशि	10810	12863669.37	11555629.37
लॉकर धारकों से प्राप्त अग्रिम किराया	10811	0.00	0.00
विभिन्न प्रकार के आर्थिक सहायता/जोखिम निधि इत्यादि	10812	259380972.51	337982247.93
गारंटी/साख पत्र पर कमीशन	10813	0.00	0.00
अन्य संस्थाओं से वसूल की गई राशि	10814	0.00	0.00
अन्य	10820	619568784.78	678136015.05
प्रावधान एवं आकस्मिकताएँ (के.का.मद)	10850	733175056.01	872485891.50
योग	10860	2609837522.74	2966242176.77

(राशि रूपये में)

	कूट सं०	31.03.2019	31.03.2018
प्रावधानों का विवरण			
निष्पादक खाता पर प्रावधान	10850	145467049.51	121315563.00
डकैती पर प्रावधान	10850	41915000.00	41000000.00
गबन पर प्रावधान	10850	85477000.00	85477000.00
सरकारी प्रतिभूति पर प्रावधान ए.एफ.एस.	10850	314656788.00	521320770.00
सांविधिक लेखा परीक्षकों शुल्क पर प्रावधान	10850	4692600.00	7000000.00
आई.बी.आर. पर प्रावधान	10850	7458502.55	7458502.55
इंटर बैंक एकाउंट पर प्रावधान	10850	27109060.00	20128000.00
सीडी नॉमिनल (डेबिट) एकाउंट पर प्रावधान	10850	11116843.76	23116843.76
वित्तीय समावेशन पर प्रावधान	10850	26461000.00	23948000.00
डिफरेंस एकाउंट पर प्रावधान	10850	1890312.19	1890312.19
11वाँ वेतन समझौते पर प्रावधान	10850	40000000.00	0.00
आयकर 2016-17 पर प्रावधान	10850	19830900.00	19830900.00
आयकर 2018-19 पर प्रावधान	10850	7100000.00	0.00
योग		733175056.01	872485891.50

(राशि रूपये में)

	कूट सं०	31.03.2019	31.03.2018
अन्य का विवरण (कूट सं० 10820)			
अतिरिक्त नकदी	10820	1497123.50	1659327.50
विविध लेनदार	10820	427274926.16	300948982.88
उपादान	10820	15745626.00	21296326.00
नकदीकरण अवकाश	10820	14962340.00	18995933.00
सतत बॉन्ड ब्याज	10820	1365000.00	1885000.00
जी.एस.एल.आई. दावा	10820	4055815.50	5709522.50
सुरक्षा जमा (विभिन्न एजेंसियां)	10820	1482634.00	1763186.00
ADWDR	10820	27999272.31	27999272.31
केसीसी पर ब्याज सहायता	10820	125186047.31	297878464.86
योग	10820	619568784.78	678136015.05

(राशि रूपये में)

	कूट सं०	31.03.2019	31.03.2018
उपबंध- 6 नगदी और भारतीय रिजर्व बैंक के पास शेष			
I नगदी			
i हाथ नगदी	10900	835377601.51	744740351.50
ii विदेशी करेंसी नोटों में	10910	0.00	0.00
उप योग (I)	19920	835377601.51	744740351.50
II भारतीय रिजर्व बैंक के पास शेष			
चालू खातों में	10940	6318093009.75	5967593009.75
अन्य खातों में	10950	0.00	0.00
उप योग (I)	10960	6318093009.75	5967593009.75
योग - (I & II)	10970	7153470611.26	6712333361.25
उपबंध-7 बैंकों 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	261983487.71	340216518.73
ख) अन्य बैंकों के चालू खाता में	11020	757159816.28	1687446727.74
उप योग (I)	11025	1019143303.99	2027663246.47
ii) (क) भारतीय स्टेट बैंक के अन्य जमा खातों में	11030	0.00	0.00
(ख) अन्य बैंकों के अन्य जमा खातों में	11040	29805000000.00	40233196475.00
उप योग (II)	11050	29805000000.00	40233196475.00
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)]		30824143303.99	42260859721.47
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	30824143303.99	42260859721.47

(राशि रूपये में)

	कूट सं०	31.03.2019	31.03.2018
उपबंध- 8- निवेश			
I. भारत में निवेश	10110		
I सरकारी प्रतिभूति		50809412174.51	43602455486.26
ii. अन्य अनुमोदित प्रतिभूति		0.00	0.00
iii. (शेयर/म्यूचल फंड)		202500000.00	302500000.00
iv. ऋण पत्र एवं बाँड		3137556000.00	3257556000.00
v. साझेदारी में निवेश			
(सी.बी.आई. टीयर II बाँड)		0.00	0.00
vi. अन्य		0.00	0.00
योग		54149468174.51	47162511486.26
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)		54149468174.51	47162511486.26
III. भारत में निवेश			
i. निवेश का सकल मूल्य		54149468174.51	47162511486.26
ii. घटाये: कुल प्रावधान/मूल्य ह्रास		0.00	0.00
(प्रावधान में जोड़कर)			
iii. शुद्ध निवेश योग		54149468174.51	47162511486.26
IV. भारत से बाहर निवेश			
i. निवेश का सकल मूल्य		0.00	0.00
ii. घटाये: कुल प्रावधान/मूल्य ह्रास		0.00	0.00
(प्रावधान में जोड़कर)			
iii. शुद्ध निवेश योग		0.00	0.00
कुल योग (I&II)		54149468174.51	47162511486.26

(राशि रुपये में)

	कूट सं०	31.03.2019	31.03.2018
उपबन्ध- 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	64956996955.27	58673876332.75
iii. सावधि ऋण	11190	10916969237.25	11556200209.79
योग	11200	75873966192.52	70230076542.54
नगद साख, अधिविकर्ष और माँग पर देय ऋण का वर्गीकरण			
a) नगद साख	11181	62113158378.36	55750409674.12
b) अधिविकर्ष	11182	1715965952.41	1822583987.68
c) मांग पर देय ऋण	11183	1111228432.36	1100882670.95
योग	11200	64940352763.13	58673876332.75
B) i. भारत में अग्रिम			
a) प्राथमिकता क्षेत्र	11280	72691150805.91	67499709717.16
b) सार्वजनिक क्षेत्र	11290	0.00	0.00
c) बैंक	11300	0.00	0.00
b) मध्यम उद्यम	11305	0.00	0.00
d) अन्य	11310	3182815386.61	2730366825.38
योग	11200	75873966192.52	70230076542.54
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)		75873966192.52	70230076542.54
प्राथमिकता क्षेत्र के अग्रिम का विवरण			
i. कृषि अग्रिम	11230	0.00	0.00
a. प्रत्यक्ष कृषि अग्रिम	11232	53852729714.77	50147181395.39
b. अप्रत्यक्ष कृषि अग्रिम	11237	0.00	0.00
ii. लघु उत्पादन उद्यम	11239		
a. माइक्रो उत्पादन उद्यम	11242	1380308509.70	1094174256.79
b. लघु उत्पादन उद्यम	11243	0.00	0.00
iii. लघु उद्योग सेवा क्षेत्र			
a. माइक्रो लघु उद्योग सेवा क्षेत्र	11247	15317119168.26	14017759210.89
b. लघु उद्योग सेवा क्षेत्र	11248	275915453.78	293907036.49
iv. खुदरा व्यापार	11252	34777308.49	49238953.34
v. माइक्रो साख	11254	0.00	0.00
vi. शिक्षा ऋण	11256	1349762269.26	1340735604.80
vii. गृह निर्माण ऋण (रु० 25 लाख मात्र तक, स्टाफ को छोड़कर)	11258	480538381.65	556713259.47
योग		72691150805.91	67499709717.17

(राशि रूपये में)

	कूट सं०	31.03.2019	31.03.2018
C) खण्डानुसार प्रतिवेदन			
i फुटकर बैंकिंग के अधीन अग्रिम	11202	75873966192.52	70230076542.54
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	75873966192.52	70230076542.54
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 31 मार्च का WDV		612825902.91	369608788.91
वर्ष के दौरान जोड़े गये		84183399.75	520260568.59
वर्ष के दौरान घटायें गये		100411.05	15343.30
वर्ष के दौरान मूल्य ह्रास		285811343.25	277028111.29
WDV बन्दी	11410	411097548.36	612825902.91
iii) मूल्य ह्रास निधि (के.का.मद)	11423	0.00	0.00
अचल आस्तियों का योग	11426	411097548.36	612825902.91
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	7365842061.00	7059594460.00
iii) अग्रिम में भुगतान किया गया आय/ब्याज कर/			
निवेशों पर स्रोत पर काटा गया कर (के.का.मद.)	11470	791268542.45	781387977.49
iv) धारित लेखन सामग्री एवं टिकट	11480	7814086.06	9975228.27
v) दावों में प्राप्त की गई गैर-बैंककारी आस्तियाँ	11490	0.00	0.00
vi) अन्य	11760	2315481406.21	1700297592.47
योग	11770	10480406095.72	9551255258.23

(राशि रुपये में)

	कूट सं०	31.03.2019	31.03.2018
अन्य का विवरण			
II) राशि जो अग्रिम के रूप में नहीं है			
उपार्जित ब्याज	11520	312.00	8452.55
पूर्वदत्त खर्चें	11521	0.00	0.00
रिजर्व बैंक/सरकार से प्राप्त ब्याज एवं कमीशन	11525	1919822761.07	1283451799.23
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 गये 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	26305380.00	26107630.00
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	0.00	0.00
विनिमय समायोजन खाता	11640	0.00	0.00
नई शाखाओं/मुद्रा पेटिका के खोलने, शाखाओं के स्थानांतरण इत्यादि में किए गये पूंजीगत खर्चें	11650	0.00	0.00
समाशोधन में अन्तर	11660	0.00	0.00
धोखाधड़ी, डकैती, नगद कमी आदि के मद में नामे	11670	118316828.32	121524168.77
डिफर्ड टैक्स एसेट	11675	78039253.90	53072770.90
अन्य	11680	172696370.92	215386478.64
निम्न के लिए विविध अन्तर शाखा लेन-देन (एम.आई.बी.टी.)		0.00	
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	300500.00	746292.38
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	11740	0.00	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	2315481406.21	1700297592.47

(राशि रूपये में)

	कूट सं०	31.03.2019	31.03.2018
अन्य का विवरण (कूट सं० 11680)			
टेलीफोन पर प्रतिभूति जमा	11680	50.00	3074.00
बिजली पर प्रतिभूति जमा	11680	144245.00	145334.00
विविध देनदार	11680	120272197.83	182414776.90
ए.डी.डब्लू.डी.आर. 2008 (लघु कृषक, सीमान्त कृषक, अन्य कृषक)	11680	27342999.81	27343607.31
कृषि खाताओं में राइट ऑफ	11680	5986458.69	1716992.86
गैर कृषि खाताओं में राइट ऑफ		18950419.59	3762693.57
योग		172696370.92	215386478.64

(राशि रूपये में)

	कूट सं०	31.03.2019			31.03.2018
उपबन्ध- 12 आकस्मिक देयता					
i. बैंक के विरुद्ध दावे जिन्हें ऋण के रूप में स्वीकार नहीं किया गया है।	11790	0.00			0.00
ii. अंशतः प्रदत्त निवेशों हेतु देयताएं (के.का.मद.)	11800	0.00			0.00
iii. बकाया वायदा विनियम संविदाओं के कारण देयताएं					
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 मुद्राएं	11830	0.00	11845	0.00	0.00
iv. ग्राहकों की ओर से दी गई गारंटियां					
I) भारत में	11880	757396.00			1145396.00
II) भारत के बाहर	11890	0.00			0.00
उप-योग	11900	757396.00			1145396.00
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. पुनःभुनाए बिलों पर देयताएं	11950	0.00			0.00
vii. अन्य आकस्मिक देयताएं (इनकम टैक्स एवं सर्विस टैक्स विभाग से वसूली)	11960	867663307.49			0.00
योग्य कुल (I से VII)	11970	868420703.49			1145396.00
प्रति लेखा खाते					
i) वसूली हेतु अन्तरदेशीय बिल	11990	0.00			3831132.03
ii) वसूली हेतु विदेशी बिल	12000	0.00			0.00
उप-योग	12010	0.00			3831132.03
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
ङ) राष्ट्रीय समाशोधन (एनबीओ में)	12070	0.00	0.00	0.00	0.00
च) स्टॉक इन्वेस्ट (ग्रेज्यूटी+लीव इनकैशमेन्ट LIC को देय)	12080	2030672826.00	2030672826.00	0.00	1847804593.20
उप-योग	12090	2030672826.00	2030672826.00	0.00	1847804593.20
iii) अप्रत्यावर्तित प्रति लेखे शेष जो तुलन पत्र में शामिल नहीं है		0.00	0.00	0.00	0.00
ए) भा.रि.बैंक से वसूलीयोग्य राशि / के.का. को देय राशि (अशोध्य ऋण अपलिखित)	12110	16518848.00	16518848.00	0.00	14906720.00
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
योग	12130	2047191674.00	2047191674.00	0.00	1862711313.20

फर्नीचर एवं जुड़नार की विवरणी दिनांक : 31.03.2019										
क्र० सं०	मद विवरण	प्रारंभिक शेष 01.04.2018	छमाही के दौरान किया गया क्रय 30.09.2018	छमाही के दौरान किया गया क्रय 31.03.2019	छमाही के वर्ष के दौरान अंतरण 30.09.2018	छमाही के दौरान अवमूल्यन 31.03.2019	छमाही के दौरान अवमूल्यन 30.09.2018	छमाही/वर्ष के दौरान अंतरण 31.03.2019	कुल अवमूल्यन	अंतिम शेष
	1	2	3	4	5	6	7	8	9	10
1	फर्नीचर एवं जुड़नार	106756828.07	244260.40	286409.16	0.00	0.00	5350054.20	5365447.89	10715502.09	96571995.54
	यंत्र एवं मशीनें	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	क) सुरक्षित जमा कक्ष एवं लॉकर्स	54458030.87	456852.00	2681340.00	0.00	0.00	4118616.22	4319716.58	8438332.80	49157890.07
	ख) लिफ्ट	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	ग) कार/जीप	144691.05	0.00	0.00	18811.05	0.00	12588.00	12588.00	25176.00	100704.00
	घ) अन्य वाहन (कार-जीप के अलावे)	4804.38	0.00	0.00	0.00	0.00	480.93	480.93	961.86	3842.52
	ड) वातानुकूलन/कमरा वातानुकूलन/ वाटर कूलर/अंकन मशीन/ कैलकुलेटर्स/टाइप राइटर्स/ कार्यालय मशीनरी एवं उपकरण/ हीटर/एवं अन्य मशीनरी एवं उपकरण	49587054.80	1137136.72	115974.00	0.00	41500.00	3804314.09	3809900.11	7614214.20	43184451.32
	च) कैलकुलेटिंग मशीनें/ इनकोडर्स/ एडवांस् लेजर पोस्टिंग मशीनें	542351.70	0.00	0.00	0.00	0.00	40676.38	40676.38	81352.76	460998.94
	कम्प्यूटर्स / मिनी कम्प्यूटर्स आदि	401332142.04	67904839.17	11356588.30	0.00	40100.00	128248389.82	130687413.72	258935803.54	221617665.97
	कुल योग	612825902.91	69743088.29	14440311.46	18811.05	81600.00	141575119.64	144236223.61	285811343.25	411097548.36

लाभ-हानि विवरणी

(राशि रूपये में)

	उपबंध सं.	कूट सं०	31.03.2019 (Current Year)	31.03.2018 (Previous Year)
I. आय				
अर्जित ब्याज	13	20020	13332351611.73	12940396489.30
अन्य आय	14	20030	871760628.51	761594845.58
शेष (सकल हानि) तुलन-पत्र में अन्य लेन-देन का अंतरण		20040	0.00	0.00
योग		20050	14204112240.24	13701991334.88
II. व्यय				
व्ययित ब्याज	15	20070	7885471447.68	8844930648.04
परिचालन व्यय	16	20080	4460353445.62	4162256889.82
प्रावधान एवं आकस्मिकताएँ		21900	1690501107.67	2299340232.01
योग		20050	14036326000.97	15306527769.87
III. लाभ				
वर्ष के दौरान सकल आय		20090	167786239.27	-1604536434.99
आगे लाया गया जमा लाभ			306423527.15	1910959962.14
योग			474209766.42	306423527.15
IV. विनियोग				
आरक्षित अस्थिर निवेश में अन्तरण			33557248.00	0.00
विशेष आरक्षित में अन्तरण			95000000.00	0.00
विशेष रिजर्व में अन्तरण			0.00	0.00
विशेष आरक्षित से वापसी			0.00	0.00
तुलन-पत्र से लाया गया शेष			345652518.42	306423527.15
योग			474209766.42	306423527.15

ह०/-
(डी.एस.शालीग्राम)
महाप्रबंधक

ह०/-
(आई.एम.उतरेजा)
अध्यक्ष

ह०/-
(अनिल शर्मा)
निदेशक

ह०/-
(राजेश कुमार)
महाप्रबंधक

ह०/-
(एम.के.बजाज)
निदेशक

ह०/-
(राम सुन्दर सिंह)
निदेशक

(आर.एन. सिंह एण्ड कम्पनी)
लेखा परीक्षक
एफ.आई.आर.एम. नं०- 322066 ई

ह०/-
(सी.ए. चाणक्या श्री)
सहभागी
एम.ई.एम. नं०- 400822 सी

ह०/-
(एस.ए.शंकर)
निदेशक

स्थान : मुजफ्फरपुर
दिनांक : 21.05.2019

(राशि रूपये में)

	कूट सं०	31.03.2019	31.03.2018
उपबन्ध- 13 अर्जित ब्याज			
I. बैंको के अलावा अन्य अग्रिमों पर ब्याज			
सावधि ऋण	20130	494448038.92	457638187.23
मांग ऋण	20140	121559554.44	126176755.61
नकद उधार	20150	5775134436.67	4588330058.54
ओवर ड्राफ्ट	20160	164708266.75	162391976.50
निर्यात/आयात उधार	20170	0.00	0.00
अन्य	20180	0.00	0.00
योग - I	20190	6555850296.78	5334536977.88
II. बैंको के अग्रिमों पर ब्याज पर बढ़ा			
बैंको 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 गए/भुनाए गए/परक्रमित (अंतर्देशीय) बिलों पर ब्याज	20250	0.00	0.00
विदेशी खरीदे गए/भुनाए गए/परक्रमित (अंतर्देशीय) बिलों पर ब्याज	20260	0.00	0.00
अन्य बैंको 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			
अंतरदेशीय 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	6555850296.78	5334536977.88
खंडवार ब्याज			
खुदरा अग्रिमों पर ब्याज	20346	6555850296.78	5334536977.88
थोक/कॉरपोरेट अग्रिम	20347	0.00	0.00
अन्य बैंकिंग व्यवसाय	20348	0.00	0.00
कुल खंडवार ब्याज	20349	6555850296.78	5334536977.88
V. निवेशो पर आय (के.का.मद)	20350	4055406536.95	4052064368.58
VI. भा. रि. बैंक के पास जमा शेषराशियां तथा			
अन्य अन्तर 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 राशियां (के.का.मद)	20375	0.00	0.00
अन्य बैंकों में अन्य जमा खाते में जमा शेष पर ब्याज	20376	2721094778.00	3539758060.66
योग - VI	20380	2721094778.00	3539758060.66
VII. अन्य			
शाखाओं/एनबीओ से प्राप्त ब्याज	20400	0.00	14037082.18
केन्द्रीय कार्यालय से प्राप्त ब्याज	20410	0.00	0.00
अन्य (के.का.मद)	20415	0.00	0.00
योग - VII	20420	0.00	14037082.18
कुल योग [I to VII]	20430	13332351611.73	12940396489.30

(राशि रुपये में)

	कूट सं०	31.03.2019	31.03.2018
उपबन्ध- 14 अन्य आय			
I. कमीशन, विनिमय और दलाली			
i) कमीशन/दलाली (अन्तर्देशीय)			
वसूली के लिए बिल	20460	5683642.56	6255793.11
साख पत्र	20470	0.00	0.00
गारंटी पत्र/डीपीजी	20480	0.00	213962.50
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	175641125.93	118994979.57
प्रक्रिया प्रभार	20541	3176328.12	2544149.48
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	18308780.64	13202712.00
बैंक एश्युरेन्स पर कमीशन - (अमूर्त)	20556	4705994.26	0.00
डीमेट सेवा पर कमीशन	20557	0.00	0.00
म्यूचुअल फंड प्रोडक्ट पर कमीशन	20558	0.00	0.00
अन्य	20560	79441882.16	54844284.34
उप योग	20570	286957753.67	196055881.00
i) कमीशन/दलाली (विदेशी)			
वसूली के लिए बिल	20590	0.00	0.00
साख पत्र (आयात)	20600	0.00	0.00
साख पत्र (विदेशी)	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		286957753.67	196055881.00
ii) विनिमय			
मां. ड्रा/ता.अं (अन्तरदेशीय)	20650	10786137.56	8188905.84
मां. ड्रा/ता.अं (विदेशी)	20660	0.00	0.00
योग- II	20670	10786137.56	8188905.84
II योग- (I+II)	20680	297743891.23	204244786.84
III निवेशों के विक्रय पर लाभ/हानि (के.का.मद)	20690	60544295.25	190760365.85
IV निवेशों के पुनर्मुल्यांकन पर लाभ/हानि (के.का.मद)	20700	0.00	0.00
V भूमि, भवनों तथा अन्य आस्तियों के विक्रय पर लाभ/हानि (के.का.मद)	20710	0.00	0.00
VI विनिमय लेन-देन पर लाभ/हानि	20720	0.00	0.00
अनुपयोगियों/कम्पनियों 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	3089252.60	2843202.90
बट्टे खातों से हुई वसूली	20780	4249293.29	6166512.59
बैंक की निजी संपत्ति के किराएदारों से प्राप्त किराया	20790	0.00	0.00
अन्य	20800	506133896.14	357579977.40
उप-योग	20810	513472442.03	366589692.89
योग	20820	871760628.51	761594845.58

(राशि रूपये में)

	कूट सं०	31.03.2019	31.03.2018
अन्य विविध आय का विवरण (कूट सं. 20800)			
विविध आय	20800	71266623.24	7393798.14
पीएसएलसी पर ब्याज	20800	182314286.00	275600000.00
पीए प्रावधान	20800	0.00	22984212.00
आई.बी.आर प्रावधान	20800	0.00	11486452.17
इन्टर बैंक प्रावधान	20800	5500000.00	7000000.00
सांवधिक लेखा परीक्षक निःशुल्क प्रावधान	20800	18011.00	0.00
गैर स्लर निवेश से लाभांश	20800	241743.26	211525.35
मैसेज चार्ज	20800	20692952.10	17846304.40
नाबार्ड से यूआईडीआई की प्रतिपूर्ति शुल्क की प्रतिपूर्ति	20800	2000000.00	0.00
आधार नामांकन केन्द्र की स्थापना	20800	2700000.00	0.00
आधार नामांकन केन्द्र पर कमीशन	20800	1398686.44	0.00
सरकार सुरक्षा एएफएस पर प्रावधान	20800	206663982.00	0.00
डकैती/चोरी हेतु प्रावधान	20800	1100000.00	0.00
बोनस	20800	237612.10	636413.34
सतत् बान्ड पर ब्याज	20800	0.00	14421272.00
सीडी नॉमिनल डेबिट	20800	12000000.00	0.00
कुल		506133896.14	357579977.40

(राशि रुपये में)

	कूट सं०	31.03.2019	31.03.2018
उपबन्ध- 15 व्यतित 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	3482165763.40	3441582208.13
b) मीयादी जमाओं पर ब्याज			
सावधि जमाओं पर ब्याज	20920	5340990.00	6179934.00
तिमाही ब्याज जमाओं पर ब्याज	20925	225565785.00	227702412.00
धनवृद्धि जमाओं पर ब्याज	20930	2461933727.20	2462124379.09
आवर्ति जमाओं पर ब्याज	20940	137697248.00	171273050.00
सेन्ट उत्तम जमाओं पर ब्याज	20945	0.00	0.00
विदेशी मुद्रा अनिवासी (बी) जमाओं पर ब्याज	20950	0.00	0.00
जमा-प्रमाण पत्र (बट्टा) पर ब्याज	20960	0.00	0.00
अन्य मियादी जमाओं पर ब्याज	20970	252244434.08	292534571.91
योग- I	20980	6564947947.68	6601396555.13
II भारतीय रिजर्व बैंक/अन्तर बैंक उधारों पर ब्याज			
भारतीय रिजर्व बैंक	21000	0.00	0.00
स्टेट बैंक तथा अन्य बैंक	21010	13872334.00	3593319.91
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	13872334.00	3593319.91
III अन्य को प्रदत्त ब्याज			
एन.एस.एफ.डी.सी.	21070	2123243.00	2809947.00
नाबार्ड	21080	1302289308.00	2233016756.00
एन. एच. बी.	21100	2238615.00	4114070.00
प्रतिदेय गैर-जमानती बांड पर ब्याज (के.का.मद)	21110	0.00	0.00
योग- III	21120	1306651166.00	2239940773.00
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	7885471447.68	8844930648.04
एसबीआई/अन्य बैंको को ब्याज का विवरण			
प्रवर्तक बैंक	21090	13872334.00	3593319.91
स्टेट बैंक ऑफ इन्डिया	21010	0.00	0.00
अन्य बैंक	21010	0.00	0.00

(राशि रूपये में)

	कूट सं०	31.03.2019	31.03.2018
उपबन्ध- 16 परिचालन व्यय			
I. कर्मचारियों को भुगतान तथा उनके लिए प्रावधान			
मूल वेतन	21200	1123238694.46	1209649835.14
विशेष वेतन	21210	108926651.20	115653607.90
मंहगाई भत्ता	21220	653629737.76	610400121.81
नगर प्रतिकर भत्ता	21230	0.00	0.00
मकान किराया भत्ता	21240	80589622.78	86541476.24
चिकित्सा सहायता	21250	16797672.91	18053006.88
अवकाश किराया रियायत	21260	8627056.46	16209642.39
एल.एफ.सी. की भुनाई	21261	0.00	0.00
एल.एफ.सी./एल.टी.सी. पर छुट्टी भुनाना	21270	31251583.65	59082311.80
सेवा निवृत्ति की छुट्टी भुनाना	21271	101441444.35	160653265.00
ओवर टाइम	21280	0.00	29000.00
बोनस	21290	0.00	300000.00
अस्पताल में भर्ती पर खर्चें	21291	6988009.53	7756171.04
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 खर्चें	21300	10221941.59	12226376.68
कर्मचारी कल्याण व्यय (के.का.मद)	21310	0.00	0.00
भविष्य निधि में अंशदान	21320	70404938.04	75370993.67
पेंशन निधि में अंशदान (के.का.मद)	21330	0.00	0.00
उपदान निधि में अंशदान (के.का.मद)	21340	311546140.00	277546511.00
छुट्टी भुनाने में अंशदान (के.का.मद)	21345	0.00	0.00
अनुग्रही राशि का भुगतान	21350	600000.00	0.00
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	40000000.00	0.00
योग - I	21385	2564263492.73	2649472319.55
II. किराया, कर तथा बिजली			
कार्यालय परिसरों के लिए अदा किया गया किराया	21400	45834386.97	43101275.90
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	15566931.97	12421111.58
जेनरेटर व्यय	21431	152345674.58	152512276.47
योग - II	21440	213746993.52	208034663.95
III. मुद्रण व लेखन सामग्री	21450	8571908.92	12154908.10
विज्ञापन तथा प्रचार	21460	1767191.50	1793375.00
बैंक की सम्पत्ति पर मूल्यह्रास (के.का.मद)			
भवनों का मूल्यह्रास	21480	0.00	0.00
फर्नीचर तथा फिक्सचर पर मूल्यह्रास (के.का.मद)	21490	285811343.25	277028111.29
योग - V	21500	285811343.25	277028111.29
निदेशक का शुल्क, भत्ता तथा व्यय (के.का.मद)	21510	0.00	0.00

(राशि रूपये में)

	कूट सं०	31.03.2019	31.03.2018
VII लेखा परिक्षकों का शुल्क तथा व्यय			
सांविधिक केन्द्रीय लेखापरीक्षकों के लिए			
लेखा परिक्षक	21530	6303841.62	3779445.50
यात्रा/अन्य खर्च व्यय	21540	0.00	0.00
यात्रा/स्थानीय परिवहन खर्च	21549	0.00	0.00
होटल, भोजन/आवास व्यय प्रतिपूर्ति	21550	0.00	0.00
होटल, भोजन/आवास पर किये गये व्यय	21551	0.00	0.00
योग- VII	21560	6303841.62	3779445.50
VIII. विधि प्रभार	21580	12150094.29	18141045.29
IX. डाक व्यय, तार, टेलीफोन, आदि			
डाक व्यय तथा तार	21600	2820664.51	2701403.63
टेलीफोन / फैंक्स	21610	3377462.88	4386331.99
लीज लाइनों/आयएसडीएन कनेक्शन के लिए	21611	0.00	0.00
भुगतान की गई राशि	21612	0.00	0.00
वी सैट बैंडविथ के लिए भुगतान	21613	10500.00	0.00
योग- IX	21620	6208627.39	7087735.62
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	1034605.28	1960242.75
केवल कार एवं जीप	21661	23297.00	28317.00
वार्षिक अनुरक्षण प्रभार	21662	48735110.43	41808997.50
योग- X	21670	49793012.71	43797557.25
XI. बीमा			
बीमा	21690	16439320.43	9411168.32
जमा बीमा	21700	139810957.00	127917762.50
योग- XI	21710	156250277.43	137328930.82

(राशि रुपये में)

	कूट सं०	31.03.2019	31.03.2018
XII अन्य व्यय			
यात्रा व्यय	21730	15786904.32	17722065.20
होटल लाजिंग/बोर्डिंग खर्च	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 खर्च - अधिकारी	21736	0.00	0.00
होटल लाजिंग/बोर्डिंग खर्च - लिपिक	21737	0.00	0.00
होटल लाजिंग/बोर्डिंग खर्च - 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	195274.00	330591.00
कारों और जीपों से इतर अन्य वाहनों हेतु पेट्रोल खर्च	21761	17721811.05	20732795.24
अतिथिगृह का रखरखाव व्यय	21770	0.00	0.00
उप-योग (21730 से 21770)	21775	33703989.37	38785451.44
ग्राहकों/बाहरी व्यक्तियों के लिए आदरतिथ्य खर्च	21780	0.00	0.00
आतिथ्य खर्च	21781	0.00	0.00
कार्यालय परिसर में स्टाफ के लिए खाना/पेय के प्रावधान पर खर्च	21782	3089086.00	3057501.00
अन्य संस्थाओं द्वारा आयोजित सेमीनार/कांफ्रेंस/प्रशिक्षण में सहभागिता हेतु प्रदत्त शुल्क	21783	0.00	0.00
कार्यालय परिसर के बाहर स्टाफ की कांफ्रेंस/बैठक खर्च	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 टूर्नामेंट्स में सहभागिता/के प्रयोजन हेतु खर्च	21787	0.00	0.00
क्लबों की सदस्यता/के वार्षिक शुल्क के लिए पात्र अधिकारियों को भुगतान/प्रतिपूर्ति	21788	0.00	0.00
कोई अन्य क्लब सुविधा व्यय	21789	0.00	0.00
सफाई कर्मचारियों तथा आकस्मिक मजदूरों को प्रदत्त मजदूरी	21790	67632753.91	57992502.00
त्योहार आयोजन खर्च	21791	0.00	0.00
उपहार सामग्री	21792	0.00	0.00
चेकों की देरी से वसूली पर भुगतान किया गया दांडिक ब्याज	21793	0.00	0.00
फुटकर रोकड़ व्यय	21800	0.00	0.00

(राशि रूपये में)

	कूट सं०	31.03.2019	31.03.2018
बैंक लोगो आर्टिकल प्रेजेंटेशन	21805	0.00	0.00
मुद्रा पेटिका की रखरखाव तथा रक्षा हेतु किया गया व्यय	21810	0.00	0.00
समाशोधन गृह प्रभार	21820	1636760.69	1686356.64
राजस्व/संगामी/अन्य लेखा परीक्षा के लिए शुल्क	21830	1454000.00	1823735.00
व्यावसायिक शुल्क अदा	21840	1215000.00	2095634.00
ईसीजीसी तथा अन्य कॉर्पोरेशनों को प्रदत्त प्रीमियम	21850	0.00	0.00
अखबार/पत्रिकाएं	21860	532879.00	544484.00
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	1046222193.29	697653133.37
योग- XII	21895	1155486662.26	803638797.45
परिचालन खर्च योग - (I से XIII)	20080	4460353445.62	4162256889.82
XIII. प्रावधान एवं आकस्मिताएं (के.का.मद)	21900	1690501107.67	2299340232.01
कुल योग - (I से XIII)	21910	6150854553.29	6461597121.83

स्थान :- मुजफ्फरपुर

दिनांक :- 21.05.2019

(राशि रुपये में)

	कूट सं०	31.03.2019	31.03.2018
अन्यों का विवरण (कूट सं० 21880)			
गार्ड खर्च	21880	24651596.44	23967117.10
वर्दी खर्च	21880	294168.00	300183.00
शाखा स्थानांतरण और खोलने का खर्च	21880	375531.88	969086.00
जीएमडीएस/डीडीएस एजेंट के कमीशन पर खर्च	21880	34494985.00	29912405.00
कर्मचारियों को दी जाने वाली प्रोत्साहन राशि	21880	32000.00	225000.00
डाटा संसाधन खर्च	21880	121491.00	140616.60
स्थानीय वाहन खर्च	21880	971741.61	721581.05
ऋण/वसूली/विविध कैम्प व्यय	21880	85320.00	38591.00
फोटोस्टेट	21880	5290771.96	5280966.41
अन्य विविध व्यय	21880	175509957.17	119378643.86
ब्याज सहायता	21880	0.00	147958098.00
क्षेत्रीय/शाखा प्रबंधक बैठक पर व्यय	21880	801644.96	417149.28
सीबीएस खर्च	21880	166371005.66	121243039.00
वित्तीय समावेशन व्यय	21880	320096878.94	209082372.06
भविष्य निधि प्रशासनिक शुल्क	21880	1690063.00	1212481.00
एटीएम कार्ड/रूपए किसान कार्ड की लागत	21880	5754307.56	14840844.21
आस्थगित कर	21880	-24966483.00	-11468163.00
ऋण/सीएस पर बलिदान राशि	21880	334641999.11	33433122.80
कुल (कूट सं. 21880)		1046222193.29	697653133.37

(राशि रुपये में)

	कूट सं०	31.03.2019	31.03.2018
प्रावधानों एवं आकस्मिक व्यय का विवरण (कूट सं० 21900)			
निष्पादक खाता पर प्रावधान	21900	644753561.16	1790542462.01
पीए का प्रावधान	21900	24151486.51	0.00
डकैती पर प्रावधान	21900	2015000.00	2500000.00
गबन पर प्रावधान	21900	0.00	4977000.00
सरकारी प्रतिभूति (ए.एफ.एस.) पर प्रावधान	21900	0.00	501320770.00
सीबीआई और अन्य बैंक में एकाउन्ट का प्रावधान	21900	12481060.00	0.00
पेंशन पर प्रावधान	21900	1000000000.00	0.00
वित्तिय वर्ष 2018-19 के लिए आयकर का प्रावधान	21900	7100000.00	0.00
कुल (कूट सं० 21900)		1690501107.67	2299340232.01

कुछ महत्वपूर्ण पल

SOME IMPORTANT MOMENTS

दिनांक 12.12.2018 को हरिहर क्षेत्र मेला (सोनपुर) में उत्तर बिहार ग्रामीण बैंक द्वारा आयोजित वित्तीय साक्षरता कैंप का उद्घाटन करते हुए प्रायोजक बैंक के प्रबंध निदेशक एवं मुख्य कार्यकारी अधिकारी श्री पल्लव महापात्र, हमारे अध्यक्ष श्री आई. एम. उतरेजा, सेंट्रल बैंक ऑफ इंडिया के क्षेत्र महाप्रबंधक श्री एम. के. बजाज तथा साथ में हमारे बैंक के सहायक क्षेत्रीय प्रबंधक, छपरा श्री अजित कुमार राय।

Inauguration of Financial Literacy Camp of UBGB at Hariharpur Kshetra Mela (Sonpur) by Shri Pallav Mohapatra , MD & CEO , Central Bank of India, with Our Chairman Shri I. M. Utreja , Shri M. K. Bajaj, Field General Manager , Central Bank of India and Shri Ajit Kumar Rai, ARM Chapra on dated 12.12.2018



PFRDA द्वारा आयोजित समीक्षा बैठक में हमारे बैंक को अटल पेंशन योजना में उत्कृष्ट उपलब्धि हेतु प्रदत्त पुरस्कार प्राप्त करते हुए बैंक के वरीय प्रबंधक श्री राजन कुमार ।

Shri Rajan Kumar, Senior Manager, FI receiving award by PFRDA for outstanding performance in Atal Pension Yojna.

ग्रामीण बैंक में सेवानिवृत्त स्टाफ हेतु पेंशन योजना क्रियाविन्त होने पर माननीय अध्यक्ष श्री आई. एम. उत्तरेजा द्वारा प्रथम पेंशन भुगतान आदेश (PPO) श्री विनोद कुमार, सेवानिवृत्त मुख्य प्रबंधक को दिनांक 30.03.2019 को देते हुए।

In terms of implementation of Pension scheme in Gramin Bank, first person Shri Vinod Kumar , Retired Chief Manager receiving Pension Payment order from Our Chairman Shri I. M. Utreja on dated 30.03.2019 along with General Managers Shri D. S. Shaligram and Shri Rajesh Kumar



दिनांक- 17.01.2019 को श्री विनीश प्रसाद सिंह, शाखा प्रबंधक, गोरौल के.सी.सी. ऋण वितरण में उत्कृष्ट वितरण हेतु श्री प्रेम कुमार, कृषि मंत्री, बिहार एवं श्री एस. के मजूमदार, मुख्य महाप्रबंधक, नाबार्ड पटना से पुरस्कार ग्रहण करते हुए।

Sri Vinish Prasad Singh, Branch Manager, Goraul receiving Award for outstanding performance in KCC loan disbursement from Sri Prem Kumar, Agriculture Minister, Bihar and Sri S. K. Majumdar, CGM, NABARD, Patna on dated 17.01.2019



हमारे बैंक के वित्तीय वर्ष 2018-19 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 of Directors with Central Statutory Auditors, Sri Chanakya Shree & Partner (M/s R.N. Singh & Co.) Signing the Balance Sheet & P/L sheet of financial year 2018-19.



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

11th Annual Report 2018-19



With Best Compliments from :

I. M. Utreja

Chairman

Uttar Bihar Gramin Bank

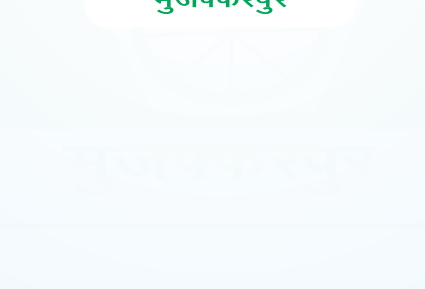
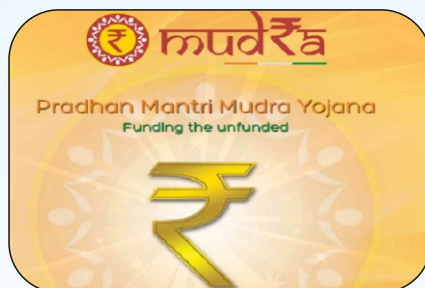
Head Office- Kalambagh Chowk

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

I feel immense pleasure to place before you the 11th Annual report to our Bank. It is my privilege to share the progress of our Bank for the financial year 2018-19. Before I proceed to present the performance highlights of the Bank. I would like to dwell upon the scenario of the year.

The financial year was difficult year as far as turnaround the Bank into profits. The major factor before us to make provision for Pension of retired staffs for smooth implementation of pension scheme which was notified by Government dated 03.12.2018. The other challenge of being increase in stressed asset provisions, mark to market losses on Government securities and provisions for payments to employees.

We feel happy to mention that it is an eventful year because your Bank has been turned around and reported net profit of 16.78 crores after making provision of 100 crores in Pension fund. Return on Asset has brought back positive. The operating profit of the Bank for the FY 2018-19 is Rs 185.83 crore against Rs. 69.48 Crore during FY 2017-18 reflecting a growth of 167.46% with increase in interest income. Business of the Bank has grown by Rs 1700 crores to reach the level of Rs 23601 crores. CASA deposit of the Bank increased by Rs 969.48 crores and share as a percentage of total deposit is 71.48%.

Asset Quality is the major concern of the Bank. Our employees are working tirelessly to improve recovery of stressed assets. Bank has improvised compromise settlement schemes for speedy recovery and geared up recovery mechanism at all levels and expedite recovery measures under SARFAESI Act, DRTs, Lok Adalats. We have succeeded to reduce NPA percentage by 6.89 % in FY 2018-19. Bank has shown significant performance in Cash recovery and up gradation for the year 2018-19. We are also using BCs and FLCs to bring awareness for prompt repayment of loan.

To motivate and to ensure career progression, we conducted internal promotion and promoted 361 staffs in all cadres apart from that, to fill the vacancies on account of retirements and business growth, 269 new staffs were recruited in FY 18-19.

Our 3316 Banking correspondents are taking the Bank to the doorstep of each household especially in rural area in augmenting the Bank's business, recovery of NPA ,Aadhar seeding etc We strongly believe that financial inclusion is one of the keys to a prosperous society .Financial literacy is also an important cornerstone for the next pillar of financial inclusion – consumer protection. All segments of the society need financial literacy .Bank is managing 18 financial literacy centers used for social engineering of rural people like counseling about various bank schemes /insurance schemes and its benefits .Besides it ,we have been successfully managing 103 Aadhaar Sewa Kendra .

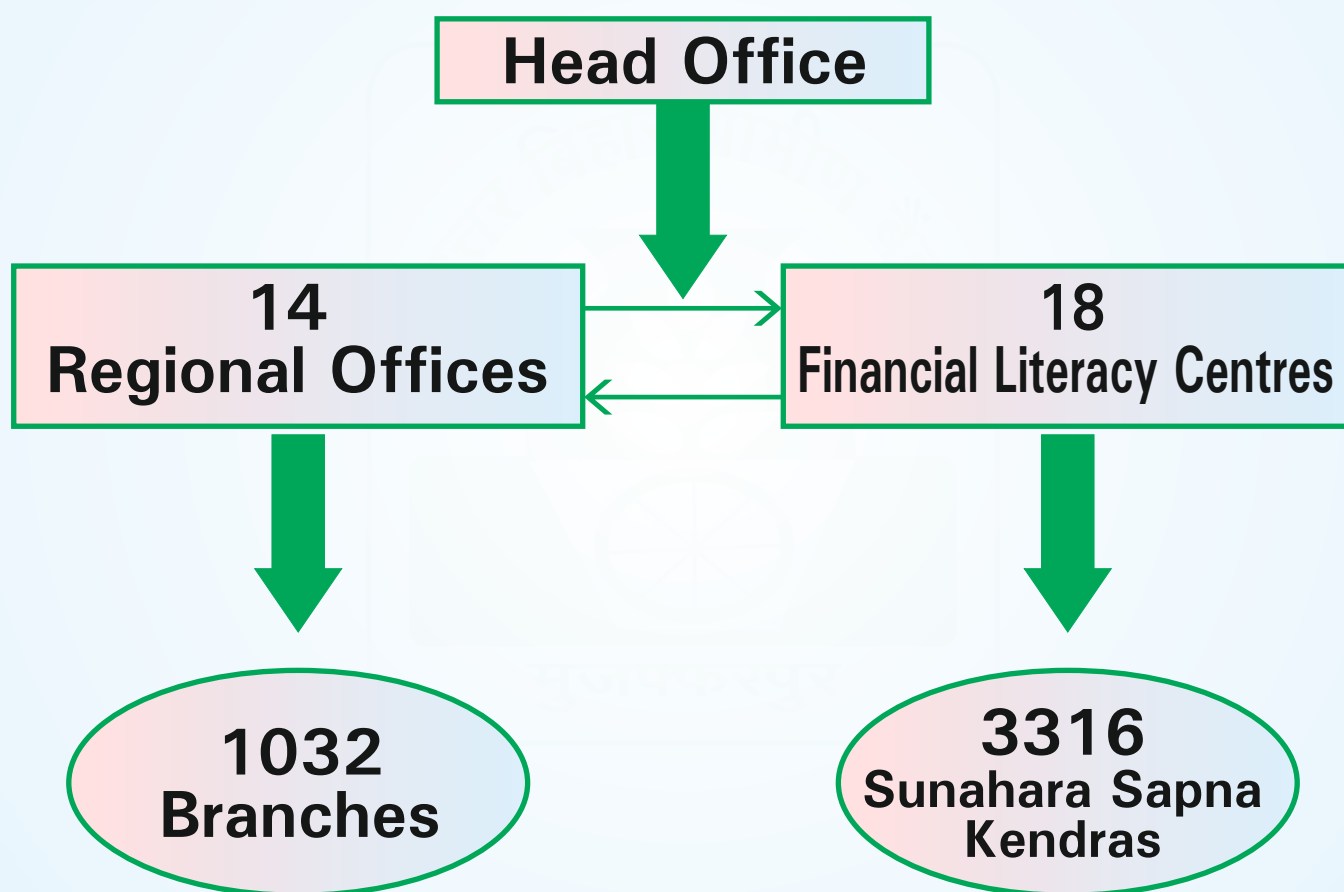
Our commitment has brought awards viz Marks of Excellence, Exemplary Eight, Leadership Capital & Art of inclusion by PFRDA for excellent performance under social security scheme.

I would like to acknowledge and thank all the members of the Board for their valued support and guidance to the management in all the endeavors. I would also acknowledge the hard work, dedication and commitment shown by all the employees of the Bank. At this juncture I also thank all our customers for their support . I would look forward for continued support from all the stake holders and Board members .

Yours sincerely

I.M.Utreja
Chairman

Structure of Uttar Bihar Gramin Bank



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MAIN ACHIEVEMENTS-2018-19

- 1 ➤ Branch Network enlarged to 1032 Branches & 3316 BC Centres (Sunahara Sapna Kendra).
- 2 ➤ Net Profit of the Financial Year is Rs. 16.78 Crore
- 3 ➤ Total Business ₹ 23601.44 Crore & registered growth of 7.76% over previous Year.
- 4 ➤ Deposit Level 15499.85 Crore with growth of 7.42% over previous Year.
- 5 ➤ Total Advances 8101.59 Crore with growth of 8.42% over previous Year.
- 6 ➤ ACP achievement is 75.47%
- 7 ➤ CD ratio 52.27%
- 8 ➤ Per Branch Business increased from Rs. 21.22 Crore to Rs. 22.87 Crore.
- 9 ➤ Per Employee Business increased from Rs. 7.50 Crore to Rs. 8.06 Crore.
- 10 ➤ KCC of ₹ 311.23 Crore was Disbursed to 37797 New farmers.
- 11 ➤ Fresh Credit linkage of 30784 SHGs with ₹ 340.61 Crore.
- 12 ➤ 39001 Beneficiaries were financed under Mudra Loan.
- 13 ➤ 155551 Customers covered under Prime Minister Jiwan Jyoti Bima Yojna During Financial Year 2018-19
- 14 ➤ 690647 Customers covered under Prime Minister Suraksha Bima Yojna During Financial Year 2018-19
- 15 ➤ 151139 Customers joined Atal Pension Yojna up to 31.03.2019
- 16 ➤ 1026 claims amount 20.56 crore under Prime Minister Jiwan Jyoti Bima & 157 claims Amount 3.14 crore under Prime Minister Suraksha Bima Yojna have been settled.

BANK AT A GLANCE

(Rs. In Crore)

Sl. No.	Particulars	March 2019	March 2018
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)	3302	3337
	Scale IV	13	13
	Scale III	130	47
	Scale II	339	303
	Scale I	1246	1231
	a) Total Officers	1728	1594
	b) Office Assistants	1201	1326
	c) Office Attendants	373	417
05	Aggregate Deposits	15499.85	14429.14
	Of which Institutional deposit	1929.73	1712.29
	Of which low cost deposit	11079.45	10109.97
	Share of Low cost deposit (%)	71.48	70.07
06	Advances O/s	8101.59	7472.72
	a) Of which agriculture Adv. o/s	5755.36	5338.49
	Share of agriculture Adv %	71.04	71.44
	b) Of which Priority sector adv.	7775.79	7192.33
	share of Priority sector %	95.98	96.25
07	CD Ratio	52.27	51.79
08	Borrowings Outstanding	1536.57	2271.63
09	Total Business	23601.44	21901.86
	a) Per Branch Business	22.87	21.22
	b) Per Staff Business	8.05	7.50



(Rs. In Crore)

Sl. No.	Particulars	March 2019	March 2018
10	a) Cash & Bank Balance (with RBI)	715.35	671.23
	b) Investment (with Govt. Securities & CD A/c)	5516.86	4919.02
	Of which CRR Obligatory	598.99	582.39
	Of which CRR Actual	631.80	596.76
	Of which SLR Obligatory	2882.67	2839.16
	Of which SLR Actual	5080.94	4360.24
	iii) Non SLR	334.01	356.01
11	Gross NPA	2282.47	2616.39
	%of gross NPA	28.17	35.01
	Provision (cumulative)	513.68	449.20
	b) Net NPA	1768.27	2167.19
	% of Net NPA	23.31	29.00
12	Profit during the year	16.78	-160.45
13	Accumulated Profit	34.56	30.64
14	Total establishment expenditure	256.43	264.95
15	Interest paid on deposit	656.49	660.14
	Cost of deposit	4.56	4.89
16	Interest received on advance	655.58	533.45
	Yield on advance	8.59	7.45
17	Interest received on Investment	677.65	760.59
	Yield on investment	8.22	7.85

FINANCIAL INCLUSION IN FULL SWING

We have established 3315 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 2019)

No. of accounts
53,29,026

Total business
Rs. 542.78 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 10005 Financial Literacy Awareness Camps in which 912756 persons participated. 53639 persons became our new customers after attending these camps.



Inauguration of Financial Literacy Camp by Shri Pallav Mohapatra, MD & CEO Central Bank of India, Shri M. K. Bajaj, Field General Manager of Central Bank of India, Shri I. M. Utreja, Our Chairman and Shri Ajit Kumar Rai, Assistant Regional Manager, Chapra by illuminating the lamp at Harihar Kshetra Mela (Sonpur)

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 different training centres for specialised training for skill development to work in a professional way.

Gyan-Kendra



Vigilance Awareness Week 2018 has been observed from 30.10.2018 to 04.11.2018. During this period all the employees took integrity pledge at Head office.

The Theme of Vigilance Awareness Week 2018 : MY VISION CORRUPTION FREE INDIA



Director's Report

The Bank incurred a net Profit of Rs. 16.78 Crore during the year ended 31.03.2019. Accumulated profit Rs. 47.42 Crore. Total net Worth is Rs. 534.04 Crore.

01. SHARE CAPITAL ::

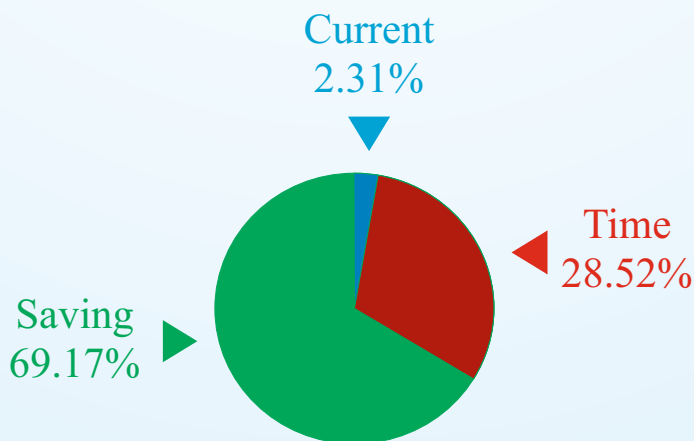
Authorized/Paid up Capital :: The authorized capital of the Bank is Rs. 2000.00 Crore. Paid up share capital is Rs. 454.54 Crore which has been issued and subscribed by the Govt. of India, Central Bank of India and Govt. of Bihar in the proportion 50:35:15.

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 3316 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.

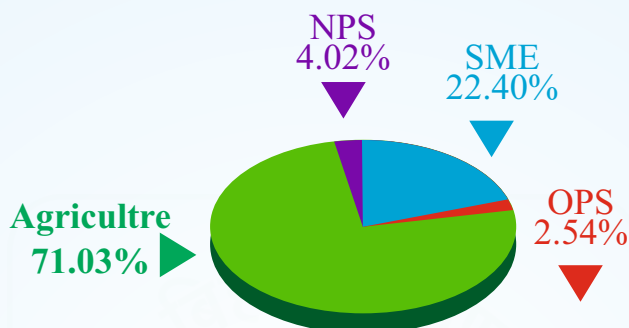
03. DEPOSITS ::

The aggregate deposits at the close of Financial year 2018-19 was Rs. 15499.85 Crore. The share of low cost deposit (CASA) was 71.48% of total deposits. The cost of deposit works out to 4.56%.



04. LOANS AND ADVANCES ::

The aggregate loans and advances outstanding as on 31.03.2019 was Rs. 8101.59 Crore. Out of total outstanding balance, the loan under Priority Sector was Rs. 7775.79 Crore and under Non-Priority sector was Rs. 205.72 Crore. The share of Priority sector to total loan outstanding was 95.98%. The CD ratio of the Bank Rs. 52.27%. Yield on advances as on March 2019 is 8.59%



I. Loan Disbursement under Govt. Sponsored Schemes in 2018-19 :

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	
	2018-19	2017-18
SHG	340.61	85.83
KCC	4842.54	4565.78
SCC	44.38	132.40
GCC	6.55	30.08
Others	4077.74	3938.33
Demand Loan etc.	520.89	667.52
Total	9832.71	9419.94

II. Loan Disbursement to weaker sections in 2018-19

In the year 2018-19 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	256382	2444.43
02	Minority	115490	965.58
03	Women	115603	968.52
04	JLG	2786	61.39
05	OBC	581027	5000.92

III. Achievement under Annual Credit Plan ::

The achievement under ACP is 75.47%. Sectoral achievements are 67.79% for Agriculture, 156.27% for SME 50.95% for OPS and 280.08% for NPS.

IV. Self Help Group ::

Our Bank is actively involved in formation of SHGs and their credit linkage. During the year under review 30576 SHGs were formed and 30784 SHGs were credit linked. Rs. 340.61 Crore was disbursed in 30784 accounts at the end of the year 2018-19

V. Kisan Credit Card ::

The Bank has vigorously participated in the distribution of Kisan Credit Cards. As on 31st March 2019 the achievement under the scheme is as given below.

[Amt. in Rs. Crore]

Achievement 2017-18	
No.	Amount
556490	4842.54

VI. Swarojgar Credit Card ::

Bank issued 9370 cards amounting to Rs. 44.38 Crore During Financial year Under ACP.

VII. General Credit Card ::

Bank issued 2325 cards amounting to Rs. 6.55 Crore During Financial year Under ACP.

VIII. Farmer Club ::

Total No. of farmer's 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 and in formation of SHGs

IX. Mudra Loan ::

Bank financed Rs. 742 .56 crore to 39001 people under Mudra Loan During Financial year Under ACP.

**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 01-07-2017 to 30.06.2018			% of recovery to Demand
Demand	Collection	Balance	
5027.37	2355.31	2672.06	46.85

(A). MOVEMENT OF NPA ::

According to system Generated NPA, Our Gross and Net NPA increase to 28.17 and 23.31 respectively.

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

[Amt. in Rs. Crore]

	March 2019	March 2018
NPA at the beginning of the year	2616.39	1707.51
Addition to NPA during the year	454.37	2041.52
Recovery against NPA during the year	788.29	1132.64
Write off
Gross NPA at the end of the year	2282.47	2616.39
% of NPA to total Advance	28.17	35.01
Provision on NPA	513.68	449.20
Net NPA	1768.27	2167.19
% of Net NPA to Net Advance	23.31	29.00

06. INVESTMENT ::

The Bank made prudent and profitable investment of its funds. All SLR funds have been invested in Government Securities through CSGI 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 8.22% p.a. As on March 2019

[Amt. in Rs. Crore]

	Investments held	
	2018-19	2017-18
SLR	5080.94	4360.24
Non SLR	334.01	356.01
Total	5414.95	4716.25



07. FINANCIAL RATIOS :

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

SN	Particulars	Position for the year	
		2018-19	2017-18
	Average working fund	16710.90 Crore	17593.89 Crore
01	Financial return	7.98	7.36
02	Financial cost	4.72	5.03
03	Financial Margin (1-2)	3.26	2.33
04	Cost of Management	1.53	1.51
05	Operating Margin	1.14	0.86
06	Miscellaneous Income	0.52	0.43
07	Operating Profit (3+6) - (4+5)	1.11	0.39
08	Risk Cost	1.01	1.31
09	Net Margin (7-8)	0.10	(-)0.92

08. NON FUND BUSINESS :

Locker facility has been provided to customers through our 49 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 for life insurance business. During the year the Bank earned total referral fee of Rs. 0.47 Crore from non life insurance business & 1.83 Crore from life insurance business.

09. AUDIT AND INSPECTION :

During the year our Internal Auditors have audited 665 Branches against the set target of 788 branches. Besides this, branches are regularly visited by the Regional Managers and financial counsellors. The Chairman and General Managers of the Bank are visiting the 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	110	10.66
Medium risk	917	88.86
High Risk	05	0.48

In terms of sub-section 1 and 2 of section 19 of RRBs Act, 1976 Statutory Central Auditor M/s A.K. Salampuria & Associates and 46 Branch Auditors were appointed as per the guidelines of



NABARD for Independent audit for year 2018-19. In terms of NABARD guidelines, 587 branches were audited by Statutory Auditors.

10. IMPLEMENTATION OF PENSION :

In terms of GoI , Gazette dated 03.12.2018, Bank has implemented Pension Regulation Act, 2018 for retired Officers/Employees . Bank has made provision of Rs.100.00 Crore in Financial Year 2018-19.

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 2019, as per norms of Reserve Bank of India, is 7.32%

	2018-2019	2017-2018
Tier -I	6.34%	6.33%
Tier -II	0.98%	0.84%
Total	7.32%	7.17%

13. HUMAN RESOURCES :

The position of staff as on 31.03.2019 (excluding Officers on deputation from Sponsor Bank)

Sl. No.	Category	No. of Staff (March 2019)
1.	Officers Scale IV	13
2.	Officers Scale III	130
3.	Officers Scale II	339
4.	Officers Scale I	1246
5.	Office Assistants (Multipurpose)	1201
6.	Drivers/Office Attendants/Sweepers	373
	TOTAL	3302



II. Training :

Total 180 Officers/Employees have been imparted training at different Training Centers / In house Training during the year 2018-19

III. Industrial Relations :

The year under review witnessed and peaceful industrial relations.

14. MANAGEMENT INFORMATION SYSTEM

To streamline the Management Information System and monitoring and review mechanism, regular monthly meeting of Branch Managers, Regional Managers, and Financial Counsellors were organized. Monthly meeting at Head Office and they were very effective in focussing efforts and attention on key issues and strategies.

15. INFORMATION TECHNOLOGY ADOPTION:

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

16. RAJBHASHA :

Provision of Raj Bhasha Adhiniyam 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 seven time during the year. Sri P.J. Kumar and Sri Mithilesh Kumar retired from directorship during the year, and Sri Anil Sharma and Sri Ram Sundar Singh, were inducted in the resultant vacancies. Sub committees of the Board, viz. Audit, Investment Committee meeting 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 administration and Government departments in Bihar, Government/quasi Government/ Non-Government Organizations, and general public. The Board of Directors expresses its gratitude to all benefactors, patrons and well wishers.

**BALANCE SHEET**

(As on 31-03-2019)

(Amount in Rs.)

	Sch. No.	Code No.	As on 31.03.2019 (Current Year)	As on 31.03.2018 (Previous Year)
I. CAPITAL & LIABILITIES				
1. Capital	1	10020	4545436671.46	4545436671.46
2. Reserves and Surplus	2	10030	794973258.42	627187019.15
3. Deposits	3	10040	154998478388.46	144291409812.10
4. Borrowings	4	10050	15365738421.12	22716317876.59
5. Other Liabilities & Provisions	5	10060	3187925186.90	4349510893.36
Total		10070	178892551926.36	176529862272.66
II. ASSETS				
6. Cash & Balances with Reserve Bank of India	6	10090	7153470611.26	6712333361.25
7. Balance with Banks & Money at call & short notice	7	10100	30824143303.99	42260859721.47
8. Investments	8	10110	54149468174.51	47162511486.26
9. Advances	9	10120	75873966192.52	70230076542.54
10. Fixed Assets	10	10130	411097548.36	612825902.91
11. Other Assets	11	10140	10480406095.72	9551255258.23
Total		10150	178892551926.36	176529862272.66
12. Contingent Liabilities	12	10160	868420703.49	1145396.00
Bills for collection (Refer page No 12)		10170	0.00	3831132.03
Significant Accounting Policies	17			
Notes to Accounts	18			

(D. S. SHALIGRAM)
GENERAL MANAGER

(RAJESH KUMAR)
GENERAL MANAGER

For R.N.Singh & Co.
Chartered Accountants
Firm Registration No. : 322066E

(I. M. UTREJA)
CHAIRMAN

(CA Chanakya Shree)
Partner
Mem. No. : 079322

(ANIL SHARMA)
DIRECTOR

(M.K.BAJAJ)
DIRECTOR

(S.A.SHANKER)
DIRECTOR

(RAM SUNDAR SINGH)
DIRECTOR

Place :: Muzaffarpur
Date :: 21.05.2019

[Amount in Rs.]

	Code No.	31.03.2019	31.03.2018
SCHEDULE-1 CAPITAL			
Authorised Capital			
(2,00,00,00,000 shares of Rs.10/-each)		20000000000.00	20000000000.00
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%		0.00	0.00
Central Bank of India 35%		1.46	1.46
Government of Bihar 15%		0.00	0.00
	(C)	1.46	1.46
TOTAL (A) + (B)+(C)	10020	4545436671.46	4545436671.46



[Amount in Rs.]

	Code No.	31.03.2019	31.03.2018
SCHEDULE - 2 RESERVE & SURPLUS			
I. Statutory Reserves		0.00	0.00
Opening Balance		33557248.00	0.00
Additions during the year		0.00	0.00
Deductions during the year		0.00	0.00
	(A)	33557248.00	0.00
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		0.00	20000000.00
Additions during the year		95000000.00	0.00
Deductions during the year		0.00	20000000.00
	(E)	95000000.00	0.00
VI. Balance of Profit and Loss Account	(F)	345652518.42	306423527.15
TOTAL (A)+(B)+(C)+(D)+(E)+(F)	10030	794973258.42	627187019.15

[Amount in Rs.]

	Code No.	31.03.2019	31.03.2018
SCHEDULE - 3 DEPOSITS			
I. Demand Deposits			
Current / Call Deposits			
i) From Banks	10210	0.00	0.00
ii) From Others	10220	3579963337.90	3349639515.84
Sub -Total	10230	3579963337.90	3349639515.84
II. Savings Bank Deposits	10240	107214476670.89	97750025690.64
III. Term Deposits			
i) From Banks	10260	0.00	0.00
ii) From Others		44204038379.67	43191744605.62
SCHEDULE - 3 TOTAL (I TO III)	10360	154998478388.46	144291409812.10
<i>Details of Term Deposit from Others</i>			
a) Fixed Deposits	10280	132978807.65	141029911.85
b) Qtly. Interest Deposits	10285	3018292124.94	2966826768.71
c) Money Multiplier Deposits	10290	34530473402.63	33417933663.60
d) Recurring Deposits	10300	2000134232.11	2240892317.96
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	10330	4522159812.34	4425061943.50
Sub-Total	10340	44204038379.67	43191744605.62
Total balance of overdue term deposits included in above	10350	0.00	0.00
SCHEDULE - 4 BORROWINGS			
Borrowings			
I. In India			
i) Reserve Bank of India	10410	0.00	0.00
ii) Other Banks*	10430	665096301.12	52392596.59
iii) Other Institutions & Agencies (including Refinance)			
NSFDC	10450	56445000.00	79335000.00
NABARD	10460	14064633920.00	21986620880.00
NHB	10480	17963200.00	36369400.00
iv) Capital Instruments			
Innovative Perpetual Debt Instrument	10470	561600000.00	561600000.00
Total	10490	15365738421.12	22716317876.59
II. Outside India	10500	0.00	0.00
Total	10490	0.00	0.00
Grand Total (I & II)	10510	15365738421.12	22716317876.59
Secured Borrowings included in I & II above		0.00	0.00
* Borrowing from Other Banks			
Sponsor Bank	10430	665096301.12	52392596.59
Other Banks		0.00	0.00
Total		665096301.12	52392596.59



[Amount in Rs.]

	Code no.	31.03.2019	31.03.2018
SCHEDULE - 5 OTHER LIABILITIES & PROVISIONS			
I. Bills Payable	10580	0.00	0.00
II. Inter Office Adjustment (Net) i.e (Branch Adjustment)	10590	51868787.97	43717283.50
III. Interest Accrued	10630	526218876.19	1339551433.09
IV. Deferred Tax Liability	10630 A	0.00	0.00
V. Others (Including Provisions)	10860	2609837522.74	2966242176.77
Total	10870	3187925186.90	4349510893.36
Details of Interest Accrued			
On Deposits	10610	369637662.19	1088015452.09
On Borrowings	10620	156581214.00	251535981.00
Total	10630	526218876.19	1339551433.09
Details of Other Liabilities (Including Provisions)			
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	829643389.47	913144495.44
Interest held in suspense account	10720	0.00	0.00
Claims 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	38872042.54	42857291.73
schemes of Govt.(Net)	10760	0.00	0.00
Pension Amount received from Govt.	10770	0.00	0.00
Unclaimed / stale / unlocated deposits etc	10780	112521640.04	106356517.72
Salaries and other dues payable to staff	10790	3811968.02	3724088.03
Difference in clearing	10800	0.00	0.00
Amounts recovered in respect of Frauds, Dacoity etc	10810	12863669.37	11555629.37
Adv. Rent received from locker holders	10811	0.00	0.00
Various types of subsidies / risk fund etc.	10812	259380972.51	337982247.93
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	619568784.78	678136015.05
Provision and contingencies	10850	733175056.01	872485891.50
Total	10860	2609837522.74	2966242176.77

[Amount in Rs.]

	Code no.	31.03.2019	31.03.2018
Details of Provisions			
P.A Provision	10850	145467049.51	121315563.00
Provision for Robbery	10850	41915000.00	41000000.00
Provision for Fraud	10850	85477000.00	85477000.00
Provision on Govt. Security - AFS	10850	314656788.00	521320770.00
Provision for Statutory Auditors Fee	10850	4692600.00	7000000.00
Provision for IBR	10850	7458502.55	7458502.55
Provision for Inter Bank A/c	10850	27109060.00	20128000.00
Provision for CD Nominal (Debit) A/c	10850	11116843.76	23116843.76
Provision for Financial Inclusion	10850	26461000.00	23948000.00
Provision for Difference A/c	10850	1890312.19	1890312.19
Provision for 11th Bipartite Settlement	10850	40000000.00	0.00
Provision for Income Tax FY 2016-17	10850	19830900.00	19830900.00
Provision for Income Tax FY 2018-19	10850	7100000.00	0.00
Total		733175056.01	872485891.50

[Amount in Rs.]

	Code no.	31.03.2019	31.03.2018
Details of Others (Code No. 10820)			
Excess Cash	10820	1497123.50	1659327.50
Sundry Creditors	10820	427274926.16	300948982.88
Gratuity	10820	15745626.00	21296326.00
Leave Encashment	10820	14962340.00	18995933.00
Earnest Money	10820	1365000.00	1885000.00
GSLI Claim	10820	4055815.50	5709522.50
Security Deposit (Different Agencies)	10820	1482634.00	1763186.00
ADWDR	10820	27999272.31	27999272.31
Interest Subvention on KCC	10820	125186047.31	297878464.86
Total		619568784.78	678136015.05



[Amount in Rs.]

	Code no.	31.03.2019	31.03.2018
SCHEDULE - 6 CASH & BALANCES WITH			
RESERVE BANK OF INDIA			
I. Cash			
i. In hand	10900	835377601.51	744740351.50
ii. In foreign currency notes	10910	0.00	0.00
Sub - Total (I)	19920	835377601.51	744740351.50
II. Balances with Reserve Bank of India			
In current Account	10940	6318093009.75	5967593009.75
In other Accounts	10950	0.00	0.00
Sub-Total (II)	10960	6318093009.75	5967593009.75
TOTAL (I+II)	10970	7153470611.26	6712333361.25
SCHEDULE - 7 - BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE			
I In India			
i) Balances with Banks			
a) In current a/cs with S.B.I.	11010	261983487.71	340216518.73
b) In current a/cs with other banks	11020	757159816.28	1687446727.74
Sub-Total (i)	11025	1019143303.99	2027663246.47
ii) a) In other Deposit Accounts with SBI	11030	0.00	0.00
b) In other Dep. a/cs with other Banks	11040	29805000000.00	40233196475.00
Sub-Total (ii)	11050	29805000000.00	40233196475.00
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)]		30824143303.99	42260859721.47
II. Outside India			
a) In Current Accounts	11110	0.00	0.00
b) In other Deposit accounts	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	30824143303.99	42260859721.47

[Amount in Rs.]

	Code no.	31.03.2019	31.03.2018
SCHEDULE - 8 - INVESTMENTS			
I. Investment in India in :	10110		
i. Government Securities		50809412174.51	43602455486.26
ii. Other Approved Securities		0.00	0.00
iii. Shares / Mutual Fund		202500000.00	302500000.00
iv. Debenture & Bonds		3137556000.00	3257556000.00
v. Investment in Associates (CBI Tier II Bond)		0.00	0.00
vi. Others		0.00	0.00
Total		54149468174.51	47162511486.26
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)		54149468174.51	47162511486.26
III. Investment in India :			
i. Gross Value of Investments		54149468174.51	47162511486.26
ii. Less : Aggregate of Provision/Depreciation (Included in Provisions)		0.00	0.00
iii. Net Investments		54149468174.51	47162511486.26
IV. Investment outside India :			
i. Gross Value of Investments		0.00	0.00
ii. Less : Aggregate of Provision/Depreciation (Included in Provisions)		0.00	0.00
iii. Net Investments		0.00	0.00
Grand Total (I+II)		54149468174.51	47162511486.26



[Amount in Rs.]

	Code no.	31.03.2019	31.03.2018
SCHEDULE - 9 - ADVANCES			
A i. Bills purchased & Discounted	11170	0.00	0.00
ii. Cash Credits, Overdrafts & Loans repayable on demands	11180	64956996955.27	58673876332.75
iii. Term Loans	11190	10916969237.25	11556200209.79
Total	11200	75873966192.52	70230076542.54
Break up of Cash Credits, Overdrafts & Loans repayable on demands			
a. Cash Credit	11181	62113158378.36	55750409674.12
b. Over Draft	11182	1715965952.41	1822583987.68
c. Loans repayable on Demand	11183	1111228432.36	1100882670.95
Total	11200	64940352763.13	58673876332.75
B i. Advances in India			
a. Priority Sector	11280	72691150805.91	67499709717.16
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	3182815386.61	2730366825.38
Total	11200	75873966192.52	70230076542.54
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)		75873966192.52	70230076542.54
Details of Priority Sector Advances			
i. Agricultural Advances	11230	0.00	0.00
a. Direct Agricultural Advances	11232	53852729714.77	50147181395.39
b. Indirect Agricultural Advances	11237	0.00	0.00
ii. Small Manufacturing Enterprises	11239		
a. Micro Manufacturing Enterprises	11242	1380308509.70	1094174256.79
b. Small Manufacturing Enterprises	11243	0.00	0.00
iii. Small Service Sector Enterprises			
a. Micro Service Sector Enterprises	11247	15317119168.26	14017759210.89
b. Small Service Sector Enterprises	11248	275915453.78	293907036.49
iv. Renewable Energy	11252	34777308.49	49238953.34
v. Micro Credit	11254	0.00	0.00
vi. Education Loan	11256	1349762269.26	1340735604.80
vii. Housing Loans (Upto 25 Lacs, excluding Staff Loans)	11258	480538381.65	556713259.47
Total		72691150805.91	67499709717.17

[Amount in Rs.]

	Code no.	31.03.2019	31.03.2018
C Segment wise Reporting			
i. Advance under Retail banking	11202	75873966192.52	70230076542.54
ii. Advance under corporate/Wholesale banking	11204	0.00	0.00
iii. Advance other than above	11206	0.00	0.00
Total	11208	75873966192.52	70230076542.54
Schedule - 10 Fixed Assets			
i. Premises (CO Items)	11400	0.00	0.00
ii. Other Fixed Assets (including furniture & fixtures)			
WDV as on 31st March of Preceding Year		612825902.91	369608788.91
Additions during the half year		84183399.75	520260568.59
Deductions during the half year		100411.05	15343.30
Depreciation for the half year		285811343.25	277028111.29
Closing WDV	11410	411097548.36	612825902.91
iii. Depreciation Fund (CO items)	11423	0.00	0.00
Total of Fixed Assets	11426	411097548.36	612825902.91
Schedule - 11 Other Assets			
i. Inter-Office Adjustments (net) [i.e Branch Adjustments]	11450	0.00	0.00
ii. Interest Accrued on Investment	11460	7365842061.00	7059594460.00
iii. Income Tax paid in Advance / Tax deducted at			
source on Investments [CO itmes]	11470	791268542.45	781387977.49
iv. Stationery and Stamps on hand	11480	7814086.06	9975228.27
v. Non-Banking Assets acquired in satisfaction of claims	11490	0.00	0.00
vi. Others*	11760	2315481406.21	1700297592.47
Total	11770	10480406095.72	9551255258.23



[Amount in Rs.]

	Code no.	31.03.2019	31.03.2018
*Detail of Others			
II Amount Not in the Nature of Advance			
Accrued Interest	11520	312.00	8452.55
Prepaid Expenses	11521	0.00	0.00
Interest & Commission receivable from RBI/Govt.	11525	1919822761.07	1283451799.23
Amt. Receivable from RBI/Govt.under Debt. Waiver- 2008	11526	0.00	0.00
Interest for March-08/Panel intt-under Debt.waiver- 2008	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 Drafts paid (at Branches) to be reimbursed	11550	0.00	0.00
Advances payments 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	26305380.00	26107630.00
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 centralcard member establishment	11610	0.00	0.00
On Accounts payments made to others	11620	0.00	0.00
Advance payment to landlords of office and other premises	11625	0.00	0.00
Amount paid to pensioners	11630	0.00	0.00
Exchange Adjustment Account	11640	0.00	0.00
Capital Expenditure incurred for opening new Brs., Currency Chest, Shifting of Branches etc.	11650	0.00	0.00
Difference in Clearing	11660	0.00	0.00
Debits in respect of frauds, Dacoity, Cash Shortage etc.	11670	118316828.32	121524168.77
Deferred Tax Assets	11675	78039253.90	53072770.90
Others**	11680	172696370.92	215386478.64
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	300500.00	746292.38
iv) letter of credit claimed	11730	0.00	0.00
v) DDs issued by other Banks paid	11735	0.00	0.00
vi) Other Transactions	11740	0.00	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	2315481406.21	1700297592.47

[Amount in Rs.]

	Code no.	31.03.2019	31.03.2018
**Details of Others (Code No. 11680)			
Security Deposit of Telephone	11680	50.00	3074.00
Security Deposit of Electricity	11680	144245.00	145334.00
Sundry Debtors	11680	120272197.83	182414776.90
ADWDR - 2008 (SF/MF/OF)	11680	27342999.81	27343607.31
Write off in Agriculture A/Cs	11680	5986458.69	1716992.86
Write off in Non Agriculture A/Cs	11680	18950419.59	3762693.57
Total		172696370.92	215386478.64





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	Code No.	31.03.2019			31.03.2018
Schedule -12- Contingent Liabilities					
I. Claims against the Bank not acknowledged as Debts	11790	0.00			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	Sales		
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 constituents					
i) In India	11880	757396.00			1145396.00
ii) Outside India	11890	0.00			0.00
Sub- Total	11900	757396.00			1145396.00
V. Acceptance, Endorsement & Other Obligations					
i) Letter of Credit/ Commercial 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 rediscounted	11950	0.00			0.00
VII. Other Contingent Liabilities (Recoverable from Income Tax & Service Tax Dept.)	11960	868420703.49			0.00
Total	11970	867663307.49			1145396.00
Contra Accounts					
i) Inland Bills for collection	11990	0.00			3831132.03
ii) Foreign Bills for collection	12000	0.00			0.00
Sub-Total	12010	0.00			3831132.03
Contra Accounts Balances Reversed not Included in Balance Sheet					
		Debit	Credit	Net Balance	
a) Branches inward Bills-collected /receivable	12030	0.00	0.00	0.00	0.00
b) Travellers 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	2030672826.00	2030672826.00	0.00	1847804593.20
Sub-Total	12090	2030672826.00	2030672826.00	0.00	1847804593.20
III Contra Accounts not reversed and not included in Balance Sheet		0.00	0.00	0.00	0.00
a) Amount recoverable from RBI (Deaf amount) / amount payable to CO (Bad Debts)	12110	16518848.00	16518848.00	0.00	14906720.00
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	2047191674.00	2047191674.00	0.00	1862711313.20

Statement of Fixed Assets as on :: 31.03.2019

Item No	Opening Balance as on 01.04.2018	Purchase During the half year ended	Purchase During the half year ended	Sale/transfer in during half year ended	Sale/transfer in during half year ended	Depreciation during the half year ended	Total Depreciation	Closing Balance as on 31.03.2019	
1	2	3	4	5	6	7	8	9	10
Furniture & Fixture	106756828.07	244260.40	286409.16	0.00	0.00	5350054.20	5365447.89	10715502.09	96571995.54
Plant & Machinery	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a) Safe deposit vault & lockers	54458030.87	456852.00	2681340.00	0.00	0.00	4118616.22	4319716.58	8438332.80	49157890.07
b) Lifts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) Cars/Jeep	144691.05	0.00	0.00	18811.05	0.00	12588.00	12588.00	25176.00	100704.00
d) Other Vehicles (other than Cars & Jeeps)	4804.38	0.00	0.00	0.00	0.00	480.93	480.93	961.86	3842.52
e) Airconditioners/Room Airconditioner /Water coolers /Franking machine /Calculators /Typewriters /Office Machinery and Equipments /Heaters /Clocks & Other machinery & equip.	49587054.80	1137136.72	115974.00	0.00	41500.00	3804314.09	3809900.11	7614214.20	43184451.32
f) Calculating Machines /Encoders/Advances ledger posting machines	542351.70	0.00	0.00	0.00	0.00	40676.38	40676.38	81352.76	460998.94
Computers / Mini computers etc.	401332142.04	67904839.17	11356588.30	0.00	40100.00	128248389.82	130687413.72	258935803.54	221617665.97
Total	612825902.91	69743088.29	14440311.46	18811.05	81600.00	141575119.64	144236223.61	285811343.25	411097548.36

0.00



PROFIT & LOSS STATEMENT

[Amount in Rs.]

	Sch. No.	Code No.	31.03.2019 (Current Year)	31.03.2018 (Previous Year)
I. Income				
Interest Earned	13	20020	13332351611.73	12940396489.30
Other Income	14	20030	871760628.51	761594845.58
Balance (Gross Loss) - transferred to other transaction in the Balance Sheet		20040	0.00	0.00
Total		20050	14204112240.24	13701991334.88
II. Expenditure				
Interest Expended	15	20070	7885471447.68	8844930648.04
Operating Expenses	16	20080	4460353445.62	4162256889.82
Provisions & Contingencies		21900	1690501107.67	2299340232.01
Total		20050	14036326000.97	15306527769.87
III. Profit				
Net Profit for the year		20090	167786239.27	-1604536434.99
Profit brought forward			306423527.15	1910959962.14
Total			474209766.42	306423527.15
IV. Appropriations				
Transfer to Statutory Reserves			33557248.00	0.00
Transfer to Investment Fluctuation Reserve			95000000.00	0.00
Transfer to Special Reserve			0.00	0.00
Reversal from Special Reserve			0.00	0.00
Balance Carried over to Balance Sheet			345652518.42	306423527.15
Total			474209766.42	306423527.15

(D. S. SHALIGRAM)
GENERAL MANAGER

(RAJESH KUMAR)
GENERAL MANAGER

For R.N.Singh & Co.
Chartered Accountants
Firm Registration No. : 322066E

(I. M. UTREJA)
CHAIRMAN

(CA Chanakya Shree)
Partner
Mem. No. : 079322

(ANIL SHARMA)
DIRECTOR

(M.K.BAJAJ)
DIRECTOR

(S.A.SHANKER)
DIRECTOR

(RAM SUNDAR SINGH)
DIRECTOR

Place :: Muzaffarpur
Date :: 21.05.2019

[Amount in Rs.]

	Code no.	31.03.2019	31.03.2018
Schedule - 13 Interest Earned			
I. Interest on Advances other than Banks			
Term Loans	20130	494448038.92	457638187.23
Demand Loans	20140	121559554.44	126176755.61
Cash Credit	20150	5775134436.67	4588330058.54
Overdrafts	20160	164708266.75	162391976.50
Export/Import Loans	20170	0.00	0.00
Others	20180	0.00	0.00
Total - I	20190	6555850296.78	5334536977.88
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		0.00	
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 interest 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	6555850296.78	5334536977.88
Segment wise Interest			
Interest on Retail Advances	20346	6555850296.78	5334536977.88
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	6555850296.78	5334536977.88
V. Income on investment	20350	4055406536.95	4052064368.58
VI. Interest on Balances with Reserve Bank of India and other Inter Banks 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 Depsoit A/cs with other Banks	20376	2721094778.00	3539758060.66
Total - VI	20380	2721094778.00	3539758060.66
VII. Others			
Interest Received from Branches / NBO	20400	0.00	14037082.18
Interest Received from Central Office	20410	0.00	0.00
Others	20415	0.00	0.00
Total - VII	20420	0.00	14037082.18
G. Total [I to VII]	20430	13332351611.73	12940396489.30



[Amount in Rs.]

	Code no.	31.03.2019	31.03.2018
Schedule - 14 Other Income			
I. Commission, Exchange & Brokerage			
i. Commission / Brokerage (Inland)			
Bills for collection	20460	5683642.56	6255793.11
Letter of Credit	20470	0.00	0.00
Letter of Guarantee / DPG	20480	0.00	213962.50
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
Underwriting commission	20530	0.00	0.00
Incidental service charges	20540	175641125.93	118994979.57
Processing Charge	20541	3176328.12	2544149.48
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	18308780.64	13202712.00
Commission on Bank assurance - Non life	20556	4705994.26	0.00
Commission on Demate Service	20557	0.00	0.00
Commission on Mutual fund products	20558	0.00	0.00
Others	20560	79441882.16	54844284.34
Sub-Total	20570	286957753.67	196055881.00
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		286957753.67	196055881.00
II. Exchange			
DD / TT (Inland)	20650	10786137.56	8188905.84
DD / TT (Foreign)	20660	0.00	0.00
Total - II	20670	10786137.56	8188905.84
Total (I+II)	20680	297743891.23	204244786.84
II. Profit & Loss on Sale of investments	20690	60544295.25	190760365.85
III. Profit & Loss on revaluation of investments	20700	0.00	0.00
IV. Profit & Loss on sale of land,bidgs & other assets	20710	0.00	0.00
V. Profit & Loss on exchange transaction	20720	0.00	0.00
VI. Income earned by way of dividends 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	3089252.60	2843202.90
Recovery received in accounts written off	20780	4249293.29	6166512.59
Rent received from Occupants of Bank's Premises	20790	0.00	0.00
Others*	20800	506133896.14	357579977.40
Sub-total	20810	513472442.03	366589692.89
Total	20820	871760628.51	761594845.58

[Amount in Rs.]

	Code no.	31.03.2019	31.03.2018
Petails of Other Miscellaneous Income (Code 20800)			
Miscellaneous Income	20800	71266623.24	7393798.14
Interest on PSLC	20800	182314286.00	275600000.00
PA Provision	20800	0.00	22984212.00
IBR Provision	20800	0.00	11486452.17
Inter Bank Provision	20800	5500000.00	7000000.00
Statutory Auditors Fee Provision	20800	18011.00	0.00
Dividend from Non SLR Investment	20800	241743.26	211525.35
SMS Charges	20800	20692952.10	17846304.40
Reimbursement of License Fee of UIDAI from NABARD	20800	2000000.00	0.00
Establishment of Aadhar Enrollment Centre	20800	2700000.00	0.00
Commission on Aadhar updation fee from UIDAI	20800	1398686.44	0.00
Provision on Govt. Security - AFS	20800	206663982.00	0.00
Decoity/Theft/Robbery Provision	20800	1100000.00	0.00
Bonus Provision	20800	237612.10	636413.34
Interest on Perpetual Bond	20800	0.00	14421272.00
CD Nominal Debit Provision reversal	20800	12000000.00	0.00
Total		506133896.14	357579977.40



[Amount in Rs.]

	Code no.	31.03.2019	31.03.2018
Schedule - 15 Interest Expended			
I. Interest on Deposits			
i. Banks			
Demand Deposits	20860	0.00	0.00
Term Deposits	20870	0.00	0.00
ii. Others			
a) Interest on Savings Deposits	20900	3482165763.40	3441582208.13
b) Interest on Term Deposits			
Interest on Fixed Deposits	20920	5340990.00	6179934.00
Interest on Quaterly Deposits	20925	225565785.00	227702412.00
Interest on Money Multiplier Deposits	20930	2461933727.20	2462124379.09
Interest on Recurring Deposits	20940	137697248.00	171273050.00
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	20970	252244434.08	292534571.91
Total - I	20980	6564947947.68	6601396555.13
II. Interest on Reserve Bank of India/Inter Bank Borrowings			
Reserve Bank of India	21000	0.00	0.00
SBI / Other banks	21010	13872334.00	3593319.91
Exchange,compaid 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	13872334.00	3593319.91
III. Interest paid to others			
Interest on borrowings paid to			
NSFDC	21070	2123243.00	2809947.00
NABARD	21080	1302289308.00	2233016756.00
NHB	21100	2238615.00	4114070.00
Perpetual Bond	21110	0.00	0.00
Total - III	21120	1306651166.00	2239940773.00
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	7885471447.68	8844930648.04
Details of Interest to SBI / Other Banks			
Sponsor Bank	21090	13872334.00	3593319.91
State Bank of India	21010	0.00	0.00
Other Banks	21010	0.00	0.00

[Amount in Rs.]

	Code No.	31.03.2019	31.03.2018
Schedule - 16 Operating Expenses			
I. Payment to and provisions for employees			
Basic Pay	21200	1123238694.46	1209649835.14
Special Pay	21210	108926651.20	115653607.90
Dearness Allowance	21220	653629737.76	610400121.81
City Compensatory Allowance	21230	0.00	0.00
House Rent Allowance	21240	80589622.78	86541476.24
Medical Aid	21250	16797672.91	18053006.88
Leave Fare Concession	21260	8627056.46	16209642.39
Encashment of LFC	21261	0.00	0.00
Leave Encashment on LFC / LTC	21270	31251583.65	59082311.80
Leave Encashment for retirement	21271	101441444.35	160653265.00
Overtime	21280	0.00	29000.00
Bonus	21290	0.00	300000.00
Hospitalisation expenses	21291	6988009.53	7756171.04
Reimbursement of Tuition fees (JAIIB/CAIIB)	21292	0.00	0.00
Reimbursement of exam fee /award for passing /JAIIB/CAIIB/ Computer programme	21293	0.00	0.00
Other Expenses	21300	10221941.59	12226376.68
Staff Welfare Expenses	21310	0.00	0.00
Contribution to Provident Fund	21320	70404938.04	75370993.67
Contribution to Pension Fund (CO item)	21330	0.00	0.00
Contribution to Gratuity Fund (CO item)	21340	311546140.00	277546511.00
Contribution to leave encashment	21345	0.00	0.00
Ex-Gratia Payment (CO items)	21350	600000.00	0.00
Ex-gratia paid to Pre- Retirees (CO items)	21360	0.00	0.00
Provision for wage revision/bipartite settlement (CO items)	21370	40000000.00	0.00
Total - I	21385	2564263492.73	2649472319.55
II. Rent, Taxes & lighting			
Rent paid to Office Premises	21400	45834386.97	43101275.90
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	15566931.97	12421111.58
Generator expenses	21431	152345674.58	152512276.47
Total - II	21440	213746993.52	208034663.95
III. Printing & Stationery	21450	8571908.92	12154908.10
IV. Advertisement & Publicity	21460	1767191.50	1793375.00
V. Depreciation on Banks Property (CO item)			
Depreciation on Buildings	21480	0.00	0.00
Depreciation on Furniture & Fixture	21490	285811343.25	277028111.29
Total - V	21500	285811343.25	277028111.29
VI. Director's Fees, Allowances & Expenses (CO items)	21510	0.00	0.00



[Amount in Rs.]

	Code no.	31.03.2019	31.03.2018
VII. Auditor's Fees & Expenses			
Statutory Central Auditors / Branch Auditors	21530	6303841.62	3779445.50
Branch Auditors	21540	0.00	0.00
Travelling & other expenses incurred	21549	0.00	0.00
Travelling 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	6303841.62	3779445.50
VIII. Law charges	21580	12150094.29	18141045.29
IX. Postages, Telegrams, Telephones etc			
Postages & Telegrams	21600	2820664.51	2701403.63
Telephones	21610	3377462.88	4386331.99
Telex / Fax	21611	0.00	0.00
Amount paid for leased lines / ISDN connections	21612	0.00	0.00
Payment for VSAT Bandwidth	21613	10500.00	0.00
Total - IX	21620	6208627.39	7087735.62
X. Repairs & Maintenance			
Repair, Renovation & Maintenance charges on			
Bank's own property (Jaw & buildings)	21650	0.00	0.00
Furniture & Fixtures	21660	1034605.28	1960242.75
Car & Jeep only	21661	23297.00	28317.00
Annual maintenance charge	21662	48735110.43	41808997.50
Total - X	21670	49793012.71	43797557.25
XI. Insurance			
Insurance	21690	16439320.43	9411168.32
Deposit Insurance (CO items)	21700	139810957.00	127917762.50
Total - XI	21710	156250277.43	137328930.82

[Amount in Rs.]

	Code no.	31.03.2019	31.03.2018
XII. Other Expenditure			
Travelling Expenses	21730	15786904.32	17722065.20
Hotel lodging/Boarding Expenses	21731	0.00	0.00
Diem Allowance paid	21732	0.00	0.00
Travelling Expenses - Officers	21733	0.00	0.00
Travelling Expenses - Clerks	21734	0.00	0.00
Travelling 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 - Substaffs	21743	0.00	0.00
Reimbursement of conveyance Expenses to eligible officers	21750	0.00	0.00
Petrol Expenses for Cars & Jeeps	21760	195274.00	330591.00
Expenses for Vehicles Other than Cars and Jeeps	21761	17721811.05	20732795.24
Maintenance Expenses of Transit House	21770	0.00	0.00
Sub Total B/f (21730 to 21770)	21775	33703989.37	38785451.44
Entertainment expenses for customers / outsiders	21780	0.00	0.00
Hospitality Expenses	21781	0.00	0.00
Expenses on food / Beverage to staff in office premises	21782	3089086.00	3057501.00
Fee paid for attending seminar /conference	21783	0.00	0.00
Conference/meeting Expenses of staff out side 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	67632753.91	57992502.00
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



[Amount in Rs.]

	Code no.	31.03.2019	31.03.2018
Clearing House Charges	21820	1636760.69	1686356.64
Fees for revenue /concurrent /other audits	21830	1454000.00	1823735.00
Professional Fees Paid	21840	1215000.00	2095634.00
Premium paid to ECGC & Other corporations	21850	0.00	0.00
Newspapers / Journals	21860	532879.00	544484.00
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	1046222193.29	697653133.37
Total - XII	21895	1155486662.26	803638797.45
Total - (I to XII)	20080	4460353445.62	4162256889.82
XIII.Provisions & Contingencies (CO items)	21900	1690501107.67	2299340232.01
G. Total (I to XIII)	21910	6150854553.29	6461597121.83

[Amount in Rs.]

	Code no.	31.03.2019	31.03.2018
Details of Others* (Code 21880)			
Expenses on Security Guard	21880	24651596.44	23967117.10
Vardi Expenses (Liveries)	21880	294168.00	300183.00
Branch Shifting & Opening Expenses	21880	375531.88	969086.00
Expenses on Commission of GMDS/DDS Agent	21880	34494985.00	29912405.00
Incentive amount paid to Staff	21880	32000.00	225000.00
Data Processing Expenses	21880	121491.00	140616.60
Local Conveyance Paid	21880	971741.61	721581.05
Credit /Recovery /Multipurpose Camp Expenses	21880	85320.00	38591.00
Photostate /Xerox charges	21880	5290771.96	5280966.41
Any other Misc. Expenses	21880	175515171.17	119378643.86
Reversal of Intt. Subvention KCC on ST(SAO) Refinance	21880	0.00	147958098.00
Expenses of Area/Branch Managers Meeting	21880	801644.96	417149.28
CBS Expenses	21880	166371005.66	121243039.00
Financial Inclusion Expenses	21880	320096878.94	209082372.06
PF Administrative Charge	21880	1690063.00	1212481.00
Cost of ATM Card / Rupay Kisan Cards/ Rupay Debit Card	21880	5754307.56	14840844.21
Deferred Tax	21880	-24966483.00	-11468163.00
Sacrifice Amount on Loan A/cs	21880	334641999.11	33433122.80
Total of Code no 21880		1046222193.29	697653133.37

[Amount in Rs.]

	Code no.	31.03.2019	31.03.2018
Details of Provisions & Contingencies (Code 21900)			
Provision on NPA	21900	644753561.16	1790542462.01
Provision on PA	21900	24151486.51	0.00
Provision on Dacoity	21900	2015000.00	2500000.00
Provision on Fraud	21900	0.00	4977000.00
Provision on Govt. Security - AFS	21900	0.00	501320770.00
Provision on CBI & Other Bank A/c	21900	12481060.00	0.00
Provision on Pension A/c	21900	1000000000.00	0.00
Provision on Income Tax FY 2018-19	21900	7100000.00	0.00
Total of Code no 21900		1690501107.67	2299340232.01



INDEPENDENT AUDITORS' 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 2019, which comprises the Balance Sheet as at 31st March 2019, 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 63 branches audited by us and 524 branches audited by statutory branch auditors and returns received from unaudited 445 branches & 14 Regional Offices. The unaudited branches accounts for 21.93% 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.

Auditors' 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. 139.24 Crore as on 31st March, 2019 as against the required fund of Rs. 135.77 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. 59.29 Crores against that the bank has created fund for leave encashment of Rs. 59.35 Crores, which in our opinion is appropriate.
- 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 wherein Bank has made provision of Rs.100.00 Crore in the FY 2018-19.
- Advances: In the current FY Advances are shown in the Balance Sheet net of provisions and ECGC/CGSTI claims. Till previous year advances were shown in the Financial statement at gross value and related provisions and ECGC/CGSTI claims were shown in Schedule 5 of Balance sheet under the head “Other Liabilities & Provisions”. 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 31.03.2018 as shown in the Balance sheet of FY 17-18	74727188961.66
Less: ECGC/ CGTSI claims	5064521.00
Less: Provisions for NPA	4492047898.12
Net value of Advances as on 31.03.2018 as shown in the Balance sheet of FY 18-19	70230076542.54

- Contingent Liability: This year contingent liability is shown for the disputed amount of tax demand pending against which appeal has been preferred in the tribunal of Rs.86.76 Crore. From this financial year contingent liability is shown at the face of Balance Sheet.
- Fraud: This year 6 cases of frauds were reported wherein total amount of Rs.89.13 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 2019 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

(CA Chanakya Shree)
Partner
Mem. No. : 079322

Place: Muzaffarpur
Date: 21.05.2019

SCHEDULE -17 SIGNIFICANT ACCOUNTING POLICIES

(Forming part of Balance Sheet as on 31st March 2019 and Profit and Loss Account for the year ended on 31st March, 2019)

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. Revenue Recognition (AS -9)

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

1.2 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.

1.3 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.

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

1.5 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'.

1.6 Income [other than interest] on investments in 'Held To Maturity' category acquired at a discount to the face value, is recognised as follows:

- i. On interest bearing securities, it is recognized only at the time of sale/redemption.
- ii. On zero-coupon securities, it is accounted for over the balance tenor of the security on a constant yield basis.



- 1.7 Dividend is accounted on cash basis, as and when the same is received.
- 1.8 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.
- 1.9 Miscellaneous Income has been recognised on cash/realisation basis.
- 1.10 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.
- 1.11 Commission/exchange are normally recognised on the date of receipts although income may relate to transaction period extending beyond the accounting period.
- 1.12 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.
- 1.13 Short/Excess of provision relating to the income and expenses of earlier year is adjusted in the year of payment and/or liability determination.

2. Investments (AS-13)

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

2.1 Classification

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

2.2 Basis of Classification

- i. Investments that the Bank intend to hold till maturity are classified as "Held to Maturity [HTM]".
- ii. Investments that are held in principle for sale within 90 days from the date of purchase are classified as "Held for Trading [HFT]".
- iii. 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.

2.3 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.

3. Loans/Advances and Provisioning thereon:

- 3.1 In the current FY Advances are shown in the Balance Sheet net of provisions and ECGC/CGSTI claims. Till previous year advances were shown in the Financial statement at gross value and related provisions and ECGC/CGSTI claims were shown in Schedule 5 of Balance sheet under the head "Other Liabilities & Provisions".

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 31.03.2018 as shown in the Balance sheet of FY 17-18	74727188961.66
Less: ECGC/ CGTSI claims	5064521.00
Less: Provisions for NPA	4492047898.12
Net value of Advances as on 31.03.2018 as shown in the Balance sheet of FY 18-19	70230076542.54

3.2 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.

3.3 NPAs are classified into Sub-Standards, Doubtful and Loss Assets for the purpose of Provisioning.

3.4 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

3.5 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.

3.6 Amount recovered against debts written off in earlier years are recognised as revenue in the year of recovery.

4. Fixed Assets Depreciation (AS-6 & AS-10)

4.2 Fixed assets are carried at cost less accumulated depreciation.

4.3 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.

4.4 The rates of depreciation and method of charging depreciation in respect of Fixed Assets are as under

S. No.	Description 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%

4.5 In case of Computers, Depreciation on Additions made during the year are charged at full rates.

4.6 No Depreciation is provided in the year of sale/disposal of any Fixed Assets.

5. 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.

6. Foreign Exchange Transactions (AS-11)

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

7. Employee Benefits (AS – 15)

7.2 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.

7.3 Long Term Employee Benefits

- a. Contributions as permitted by The EPF Act is made and debited to the Profit & loss Account.
- 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.

8. 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.

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

9.2 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.

9.3 No Provision is recognised for:

- i 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
- ii Any present obligation that arises from past events but is not recognized because
 - a It is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or
 - b A reliable estimate of the amount of obligation cannot be made.

9.4 Contingent Assets are not recognised in the financial statements.

10. 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.

11. Special Reserves

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

(D. S. Shaligram)
General Manager

(Rajesh Kumar)
General Manager

For R. N. Singh & Co.
Chartered Accountants
Firm Registration No. 322066E

(I. M. Utreja)
Chairman

(CA. Chanakya Shree)
[Partner]
Mem. No.: 079322

Place: Muzaffarpur
Date: 21.05.2019





SCHEDULE 18

Notes to Accounts:

(FORMING PART OF THE BALANCE SHEET AS ON 31.03.2019 AND PROFIT & LOSS A/C FOR THE PERIOD FROM 01.04.2018 TO 31.03.2019)

18.1 Capital

1. Capital Ratio (As per Basel I only)

Sr. No.	Particulars	Current Year	Previous Year
i)	CRAR (%)	7.32	7.17
ii)	CRAR- Tier I Capital (%)	6.34	6.33
iii)	CRAR- Tier II Capital (%)	0.98	0.84
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: 2018-19 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.

18.2 Investments

18.2.1 In accordance with the RBI guidelines, the bank's domestic investment portfolio has been classified into three categories. The figures as on 31.03.2019 are given as under:

(Amt. in lakh)

Classification	31/03/2019		31/03/2018	
	Amount	%	Amount	%
Held to Maturity - HTM	211731.34	39.10	185315.32	39.29
Available For Sale - AFS	329763.34	60.89	286309.80	60.71
Held For Trading - HFT	0.00		0.00	
Gross Total	541494.68		471625.11	

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 2019
1	Value of Investments	
i)	Gross Value of Investments	541495
ii)	Provision for Depreciation	Nil
iii)	Net Value of Investments	541495
2	Movement of provisions held towards depreciation on investments	
i)	Opening Balance	5213
ii)	Add: Provisions made during the year	8740
iii)	Less: Write off/ back of excess provisions during the year	10807
iv)	Closing Balance	3146

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 31 March 2019
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 2018-19 (2017-18)	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	22275 (23476)	Nil (Nil)	Nil (Nil)	Nil (Nil)	Nil (Nil)
ii)	Fls	Nil (Nil)	Nil (Nil)	Nil (Nil)	Nil (Nil)	Nil (Nil)
iii)	Banks	9100 (9100)	Nil (Nil)	Nil (Nil)	Nil (Nil)	Nil (Nil)
iv)	Private Corporate	2025 (3025)	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		33400 (35601)	Nil (Nil)	Nil (Nil)	Nil (Nil)	Nil (Nil)

S. No.	Particulars	Current year	Previous year
(i)	Shares	0.00	0.00
(ii)	Debentures & Bonds	31375	32576
(iii)	Others	2025	3025
Total		33400	35601

(ii) Non-Performing Non-SLR Investments

(Amt. In Lakh)

Particulars	Amount
Opening balance (01.04.2018)	Nil
Additions during the year	Nil
Reductions during the year	Nil
Closing balance (31.03.2019)	Nil
Total Provisions held	Nil

(iii) Sales and Transfers of securities to/from HTM Category

No sale and transfer of securities to/from HTM category. The valuation of HTM category at the end of the year exceeds the amortized /book value, therefore required no provision as per RBI guidelines.

(iv) Bank has made provision of Rs. 3146.57 lakh under Mark to Market for the net depreciation of the security in AFS category. Bank has made fresh Investment Fluctuation Reserve amounting Rs. 950 lakh during the current financial year.

18.3 Asset Quality

18.3.1 Non- Performing Asset

(Amt. In Lakh)

Sr. No.	Particulars	Current Year (2018-2019)	Previous Year (2017-2018)
i.	Net NPAs to Net Advances (%)	23.31	30.91
ii.	Movement of NPAs (Gross)		
(a)	Opening balance	261639	170751
(b)	Additions during the year	45437	204152
(c)	Reductions during the year	78829	113264
(d)	Closing balance	228247	261639
iii.	Movement of Net NPAs		
(a)	Opening balance	216719	143736
(b)	Additions during the year	0	72983
(c)	Reductions during the year	39892	0
(d)	Closing balance	176827	216719
iv	Movements of provisions for NPAs (excluding provisions on standard assets)		
(a)	Opening balance	44920	27015
(b)	Provisions made during the year	6448	17905
(c)	Write off/write-back of excess provisions		
(d)	Closing balance	51368	44920

18.3.1 A. Opening Balance of Provision for PA Account is Rs. 1213.16 lakh and during the current financial year there is a further provision of Rs. 241.51 lakh, thus total provision for PA account as on 31.03.2019 is Rs. 1454.67 lakh

18.3.1 B. Opening Balance of Provision for NPA Account is Rs. 44920.48 lakh and during the current financial year there is a further provision of Rs. 6447.53 lakh, thus total provision for NPA account as on 31.03.2019 is Rs. 51368.01 lakh

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, and 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 accounts 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	1455	1213

18.3.6 Business Ratio:

(Amt. in lakh)

Sr.	Particulars	Current Year	Previous Year
I	Interest Income as a percentage to Working Funds	7.98	7.36
Ii	Non-interest Income as a percentage to Working Funds	0.52	0.43
Iii	Operating Profit as a percentage to Working Funds	1.11	0.39
Iv	Returns on Assets	0.09	-0.87
V	Business (Deposit plus advances) per employee	805.78	750.06
Vi	Profit per employee	0.57	-5.49

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

(Amt. In Lakh)

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 years and upto 3 years	Over 3 years and upto 5 years	Over 5 years	Total
Deposits	C	103726	66317	39252	44212	75534	1122054	67839	31051	1549985
	P	98959	65973	30697	44819	74073	1038468	55500	34425	1442914
Advances	C	41024	66935	142524	15216	31760	270805	56332	185563	810159
	P	35161	52742	121790	14394	3930	240985	140233	138037	747272
Investments	C	4841	0	4529	38807	14892	15301	64771	398354	541495
	P	3025	0	17045	3451	2999	15544	33136	396425	471625
Borrowings	C	6651	98	98	40456	38273	62451	14	5616	153656
	P	314	210	87	24184	69957	90191	36604	5616	227163
Foreign 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)

Sr.	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	4805	5567
(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)

Sr.	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	0.71	Nil



- 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 are changes in the Accounting Policies of the bank during the year.

- i. Advances are shown in the Balance Sheet net of provisions and ECGC/CGSTI claims.
- ii. 100% provisions for secured portion of Doubtful Assets for more than 3 years are made as per regulatory guidelines.

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 100 crore provision for pension.

1.1 Provision for gratuity payable to staff has been made as per Actuarial valuation. The Bank has entered into contracts with LIC and other insurance companies for maintenance of gratuity fund. Govt. Of India vide Gazette notification no.1283 dated 29 March 2018 has enhanced the Gratuity limit from Rs.10.00 Lakh to Rs.20.00 Lakh. NABARD vide their letter no. 1435 dated 05 March 2019 advised us to amortize the enhanced liability over a period of five years period, beginning with this financial year ending 31st March 2019, subject to minimum of 1/5th of the total amount involved every year. Last year Actuarial valuation for Gratuity was Rs.129.90 Crore and this year Actuarial valuation for Gratuity is Rs.143.77 Crore. Out of total additional liability of Rs.13.87 Crore, approx Rs.10.00 Crore is due to enhancement of gratuity limit which will be amortized in five years which comes to Rs.2.00 Crore for current Financial Year. So the current liability (regular plus enhanced liability) will come to Rs.5.87 Crore. Thus total liability for gratuity as on 31st March 2019 comes to Rs.135.77 Crore. After provision and interest earned on investment, Present value of Gratuity is Rs.139.24 Crore which is more than required liability.

Particulars	Gratuity Plan (Amt. in lakh)	
	Current Year	Previous Year
Contribution to Gratuity fund Debited to Profit and Loss Account	3115.46	2775.47
Accrued Gratuity Benefit as per Actuarial Valuation	14377.32	12990.92
Present Value of Accrued Gratuity Benefit as per valuation	13924.19	13028.62
Total Gratuity Fund	13924.19	13028.62

2. Employee Provident Fund

Bank has made timely payment to EPFO as per instant norms. These payments have been rendered by respective rural banks as existed prior to amalgamation with Uttar Bihar Gramin Bank. Total contribution made by bank during the year is Rs. 704.05 lakh (Previous Year Rs. 753.71 lakh).

3. We have made provision of Rs. 400 lakh for the XI Bipertite settlement which is due since November 2017.

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	1014.41
Requirement as per Actuarial valuation	5929.41
Present Value of Leave Encashment fund with LIC	5934.74
Total Leave Encashment Fund	5934.74

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	8101.59 lakh
ii) Advance under corporate/Wholesale banking	0.00
iii) Advance other than above	0.00
Total Segment -wise advances	8101.59 lakh

d. Related Party Disclosures

1. Related Parties

A. Sponsor Bank

Central Bank of India

B. Key Managerial Personnel of the Bank

1. Shri I.M.Utreja, Chairman

2. Shri D. S. Shaligram, General Manager

3. Shri Rajesh Kumar, General Manager

4. Shri Manoranjan Kumar Sinha, Chief Manager upto 31.01.2019

5. Shri Mayur 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. Transactions and Balances of Key Managerial Personnel & their Relatives (Sponsor Bank)

(Amt. in lakh)

Particulars	Current Year	Previous Year
Remuneration Paid to KMPs	68.87	56.71
Other Expenses		
Interest Received	0.00	5.89
Interest Paid	138.72	35.93
Outstanding Balances		
Payables	12266.96	6139.93
Receivables	0.00	0.00

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 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.

Particulars <u>Basic and Diluted</u>	Current Year	Previous Year
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 shares used in computing Diluted EPS	454543665	454543665
Net Profit (In Lakhs)	1677.86	-16045.36
Basic EPS (in Rs.)	0.37	-3.53
Diluted EPS (In Rs.)	0.37	-3.53
Nominal Value Per Share	10.00	10.00

f. Accounting for Taxes on Income

I. Deferred Tax.

During the year Rs. 249.66 Lakh (Prev. year 114.68 lakh) has been credited to Profit and Loss Account on account of deferred tax.

II. The Bank has net deferred tax assets of Rs. 780.39 lakh (Previous Year Deferred Tax asset of Rs. 530.73 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
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	any, arise on late filing of return will be personal Liability of person responsible for deduction of tax.
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 issues guarantees on behalf of customer, which are usually irrevocable. All such guarantees have been issued against 100% Deposits.
Other Item for which Bank is Contingently liable	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.

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	-249.66	-114.68
Provision for Depreciation on Investments		0.00
Provision for NPA	6447.54	17905.42
Provision on Standard Assets	241.51	0.00
Other Provisions	10215.96	5087.98

2. Floating Provisions

Sr. 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

3. Status of Complaints

Customer Complaints

Sr.	Particulars	Details
A	No. of complaints pending at the beginning of the year	11
B	No. of complaints receiving during the year	699
C	No. of complaints redressed during the year	702
D	No. of complaints pending at the end of the year	8

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	4
C	No. of Awards implemented during the year	4
D	No. of unimplemented Awards at the end of the year	Nil

4. 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.

5. Provisioning Coverage Ratio

The Provisioning to gross Non-Performing Assets ratio of the bank as on 31st March 2019 is 22.51% (Previous Year 17.17%)

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

(Amt. in lakh)

Particulars	Current Year	Previous Year
Commission from Life Insurance	230.15	132.03

7. 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.
8. 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.
9. C2C for IBR has been introduced from 01.10.2014. Bank has made provision of Rs. 74.59 lakh for the total o/s entries prior to implementation of C2C, which is adequate.
10. 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. 111.17 lakh on this account, which has been considered adequate.
11. An Additional Provision Rs 20.15 lakh (Prev. Yr. : 25 lakh) has been made for Robbery/Theft during the year. Total provision is Rs. 419.15 Lakhs as at the end of the year.
12. No additional Provision (Prev. Yr. : 49.77Lakh) have been made for Frauds, during the year by the bank. Total fraud provision of Rs. 854.77 Lakh as at the end of the year. We have declared loss asset amounting Rs. 53.24 lakh against the fraud in Borrowal accounts during the year
13. The provision for payment to Auditors fee has been made for the year 2018-19, Rs. 46.93 lakh (net of TDS) (Prev. yr. Rs. 70.00 lakh)
14. Advances: (Including PA and NPA)

(Amt. in Lakh)

Particulars	Current Year	Previous Year
Gross Advance (Opening)	810158.98	747271.89
Less: Accumulated Provision	51368.01	44920.48
Less: CGTSI/ ECGC	51.30	50.65
Net Advances (Closing)	758739.66	702300.76

15. 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.

16. 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 Mar 2019
Required CRR	61263.55
Actual CRR as per Balance Sheet	63180.93
Required SLR	291635.58
Actual SLR as per Balance Sheet	508094.12

17. 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. To reap the benefit of surplus priority sector advances the bank obtained permission from the Board in it's 61th and 63th meeting held on 15/05/2018 and 24/10/2018 for PSLC of 120000 lakh and 30000 lakh respectively. The bank through its Sponsor Bank Central Bank of India participated in PSLC of total 150000 lakh on different dates and earned a revenue of 1914.00 lakh (excluding GST). Details are:

(Amt. in Lakh)

S.No.	Sell executed on (Date)	Amount	Percentage on which sell executed	Misc. Income Earned
1	08.06.2018	20000	2.03	406
2	21.06.2018	10000	1.39	139
3	26.06.2018	50000	1.25	625
4	25.09.2018	40000	0.99	396
5	28.09.2018	30000	1.16	348
Total		150000		1914

18. Cash and Bank Balances

The bank has reconciled the bank accounts maintained with other bank up to March 2019. Provision of Rs. 271.09 lakh has been maintained against debit outstanding for more than 6 months entries amounting Rs. 265.68 lakhs, which is considered adequate.

- 18.8 All 1032 branches of the bank are running under CBS platform. The Accounts of Head Office is still being maintained manually and/or spreadsheets. Management is in the process of strengthening the book keeping system of the Head Office.
- 18.9 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.
- 18.10 Funds lying in savings accounts, which is inoperative for more than 10 years have been deposited with Reserve Bank of India in DEAF account.

	(Amt. in lakh)	
	Current Year	Previous Year
Amount lying in DEAF Account (Opening)	149.07	161.96
Deposited during the year	20.30	0.90
Withdrawn during the year	4.18	13.79
Amount lying in DEAF Account (Closing)	165.19	149.07

(D. S. Shaligram)
General Manager

(Rajesh Kumar)
General Manager

For R. N. Singh & Co.
Chartered Accountants
Firm Registration No. 322066E

(I. M. Utreja)
Chairman

(CA. Chanakya Shree)
[Partner]
Mem. No.: 079322

Place: Muzaffarpur
Date: 21-05-2019