

**13** वाँ सेवा वर्ष  
th Year of Service



वार्षिक प्रतिवेदन  
ANNUAL REPORT  
2020-21

उत्तर बिहार ग्रामीण बैंक  
UTTAR BIHAR GRAMIN BANK

प्रवर्तक बैंक  
Sponsor Bank



सेन्ट्रल बैंक ऑफ इन्डिया  
Central Bank of India



उत्तर बिहार ग्रामीण बैंक  
वार्षिक प्रतिवेदन  
2020-21



शुभकामनाओं सहित:

सोहैल अहमद

अध्यक्ष

उत्तर बिहार ग्रामीण बैंक

प्रधान कार्यालय- कलमबाग चौक

मुजफ्फरपुर-842001

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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 वित्तीय वर्ष 2020-21 के लिए 13वीं वार्षिक प्रतिवेदन को आपके समक्ष प्रस्तुत करते हुए अपार हर्ष हो रहा है। COVID-19 महामारी की वजह से राज्य सरकार के द्वारा लगाया गया पूर्णतः LOCKDOWN के परिणामस्वरूप व्यवसाय की गति धीमी होने के कारण यह वर्ष चुनौतीपूर्ण रहा है। इन चुनौतियों के बावजूद बैंकिंग सेवा सक्रिय रही एवं मुश्किल क्षणों में भी अपने ग्राहकों के प्रति प्रतिबद्ध एवं निरंतर सेवा देने में कर्मचारियों की भूमिका सराहनीय रही है। इसके अतिरिक्त कर्मचारियों ने सरकार द्वारा प्रायोजित विभिन्न कार्यक्रमों को सफलतापूर्वक लागू करने में अहम योगदान दिया है। इस अवधि के दौरान सराहनीय प्रयास एवं व्यावसायिक प्रतिबद्धता के लिए अपने बैंक के प्रत्येक कर्मचारी को धन्यवाद देता हूँ।

इस वित्तीय वर्ष में 8.54 वृद्धि के साथ बैंक की कुल साख 9464.53 करोड़ रही जिसमें सर्वाधिक प्राथमिकता क्षेत्र में 8.85% की वृद्धि हुई। वर्तमान में कुल साख का 96.52% प्राथमिकता क्षेत्र में है जो PSLC के व्यापार के लिए आकर्षक है। इस वर्ष 26254 SHGs का credit linkage कर हमने अच्छा प्रदर्शन किया है। इस वर्ष CD अनुपात में भी सुधार हुआ है और यह 58.04% रही है। हमारे कुल व्यवसाय में 1.39% की वृद्धि हुई है। बैंक ने CASA में 71.17% की मजबूत भागीदारी को बनाये रखा है। इस वर्ष बैंक का प्रति शाखा व्यवसाय एवं प्रति कर्मचारी व्यवसाय में भी सुधार हुआ है।

पेंशन देयता एवं गैर निष्पादक अस्तित्वों के प्रावधान के दबाव के कारण बैंक की लाभप्रदता एवं पूंजी मुख्य चिंता रही है। इन चुनौतियों के बावजूद हमारे परिचालन मार्जिन में सुधार हुआ है। जमा की लागत एवं उधार की लागत में कमी आई है। सरकारी प्रतिभूति, PSLC एवं Bancassurance के खरीद बिक्री के माध्यम से आय के वृद्धि पर जोर देने से बैंक की अन्य आय में 49.71% की वृद्धि हुई है।

महामारी से प्रभावित ऋणी को मोरेटोरियम का लाभ देकर हमने RBI के निर्देशों का अनुपालन किया है। तत्पश्चात वित्तीय वर्ष के अंतिम क्षण में मोरेटोरियम अवधि की वापसी के कारण हमारे गैर निष्पादित अस्तित्वों में अचानक वृद्धि हुई। अस्तित्वों के गुणवत्ता में सुधार हेतु वर्ष के अंतिम दो तिमाही में संभावित गैर निष्पादित अस्तित्वों को फिसलने से रोका गया तथा अपग्रेडेसन एवं मुश्त समझौता पर जोर दिया गया। इस बात से इसे उचित ठहराया जा सकता है कि तृतीय एवं चतुर्थ तिमाही में ₹.202.82 करोड़ की वसूली हुई तथा साथ ही 52784 ऋण खाताओं (RLB 244.98 करोड़) में एक मुश्त समझौता किया गया।

इस वर्ष हमने विभिन्न पदों पर 227 कर्मचारियों की भर्ती की है। आंतरिक पदोन्नति के द्वारा प्रत्येक संवर्ग में कुल 131 कर्मचारी एवं अधिकारी को पदोन्नति दी गयी है। हमने आंतरिक प्रशिक्षण का आयोजन किया तथा 365 कर्मचारियों को विशेषीकृत प्रशिक्षण प्रदान किया। हमने महामारी के दौरान कर्मचारियों एवं ग्राहकों दोनों की सुरक्षा हेतु हर संभव कदम उठाया है।

वित्तीय जागरूकता उत्पन्न करने हेतु बैंक द्वारा 4871 वित्तीय साक्षरता शिविर का आयोजन किया गया। 3338 BCs द्वारा असेवित ग्रामीण क्षेत्र के लोगों को उनके घर तक जाकर बैंकिंग सेवा प्रदान करने पर विशेष रूप से ध्यान केंद्रित किया गया। AEPS के द्वारा लेन देन में तीव्र गति में वृद्धि हुई जिससे वित्तीय समावेशन को प्रोत्साहन मिला।

यह बताते हुए मुझे अति प्रसन्नता हो रही है कि बैंक को इस वित्तीय वर्ष में अटल पेंशन योजना में उत्कृष्ट उपलब्धि के लिए विभिन्न पुरस्कार से पुरस्कृत किया गया Shine And Succeed, Old age financial freedom fighters, Power to persist, Maker of Excellence, Rise above the rest, Leadership Capital, Amazing Achiever of APY.

मैं भारत सरकार, राज्य सरकार, रिजर्व बैंक ऑफ इंडिया, नाबार्ड, प्रवर्तक बैंक (सेंट्रल बैंक ऑफ इंडिया) एवं हमारे निदेशक मंडल का उनके बहुमूल्य दिशा निर्देश एवं सहयोग के लिए हार्दिक आभार व्यक्त करता हूँ। मैं अपने सभी ग्राहकों को धन्यवाद देता हूँ जिन्होंने बैंक के प्रति अपना विश्वास बनाए रखा एवं कीमती सहयोग दिया। साथ ही अपने सभी कर्मचारियों एवं अधिकारियों को बैंक की प्रगति में योगदान देने के लिए सहृदय आभार व्यक्त करता हूँ।

शुभकामनाओं के साथ,

भवदीय,  
सोहैल अहमद,  
अध्यक्ष





## निदेशक मंडल Board of Directors

- |   |   |
|---|---|
| 01. श्री सोहैल अहमद<br>Sri Sohail Ahmad             | अध्यक्ष<br>Chairman   |
| 02. श्री एस.एस.राव<br>Sri S.S.Rao                   | महाप्रबंधक,<br>एम.एस.एम.ई विभाग,<br>सेन्ट्रल बैंक ऑफ इण्डिया,<br>केन्द्रीय कार्यालय, मुम्बई<br>General Manager,<br>MSME Department,<br>Central Bank of India,<br>Central Office, Mumbai |
| 03. श्री ए.डी.श्रीनिवास<br>Sri A.D.Srinivas         | महाप्रबंधक, परिचालन<br>सेन्ट्रल बैंक ऑफ इण्डिया,<br>केन्द्रीय कार्यालय, मुम्बई<br>General Manager, Operation<br>Central Bank of India,<br>Central Office, Mumbai                        |
| 04. श्री बिनय कुमार सिन्हा<br>Sri Binay Kumar Sinha | उप महाप्रबंधक, नाबार्ड, पटना<br>Dy. General Manager<br>NABARD, Patna  |
| 05. श्री प्रवीण रंजन<br>Sri Praveen Ranjan          | उप महाप्रबंधक<br>भारतीय रिजर्व बैंक, पटना<br>Dy. General Manager<br>Reserve Bank of India, Patna  |
| 06. श्री बाला मुरुगन डी<br>Sri Bala Murugan D       | मुख्य कार्यकारी अधिकारी सह मिशन निदेशक,<br>जीविका, पटना<br>राज्य सरकार नामित निदेशक<br>CEO cum Mission Director,<br>JEEVIKA, Patna<br>State Govt. Nominee Director                      |
| 07. श्री सुनील कुमार यादव<br>Sri Sunil Kumar Yadav  | संयुक्त सचिव,<br>वित्त विभाग,<br>बिहार सरकार, पटना<br>राज्य सरकार नामित निदेशक<br>Joint Secretary,<br>Finance Department,<br>Govt. of Bihar, Patna<br>State Govt. Nominee Director      |

## निदेशक मंडल Board of Directors



श्री एस.एस.राव  
Sri S.S.Rao



श्री सोहैल अहमद  
Sri Sohail Ahmad



श्री ए.डी.श्रीनिवास  
Sri A.D.Srinivas



श्री बिनय कुमार सिन्हा  
Sri Binay Kumar Sinha



श्री प्रवीण रंजन  
Sri Praveen Ranjan



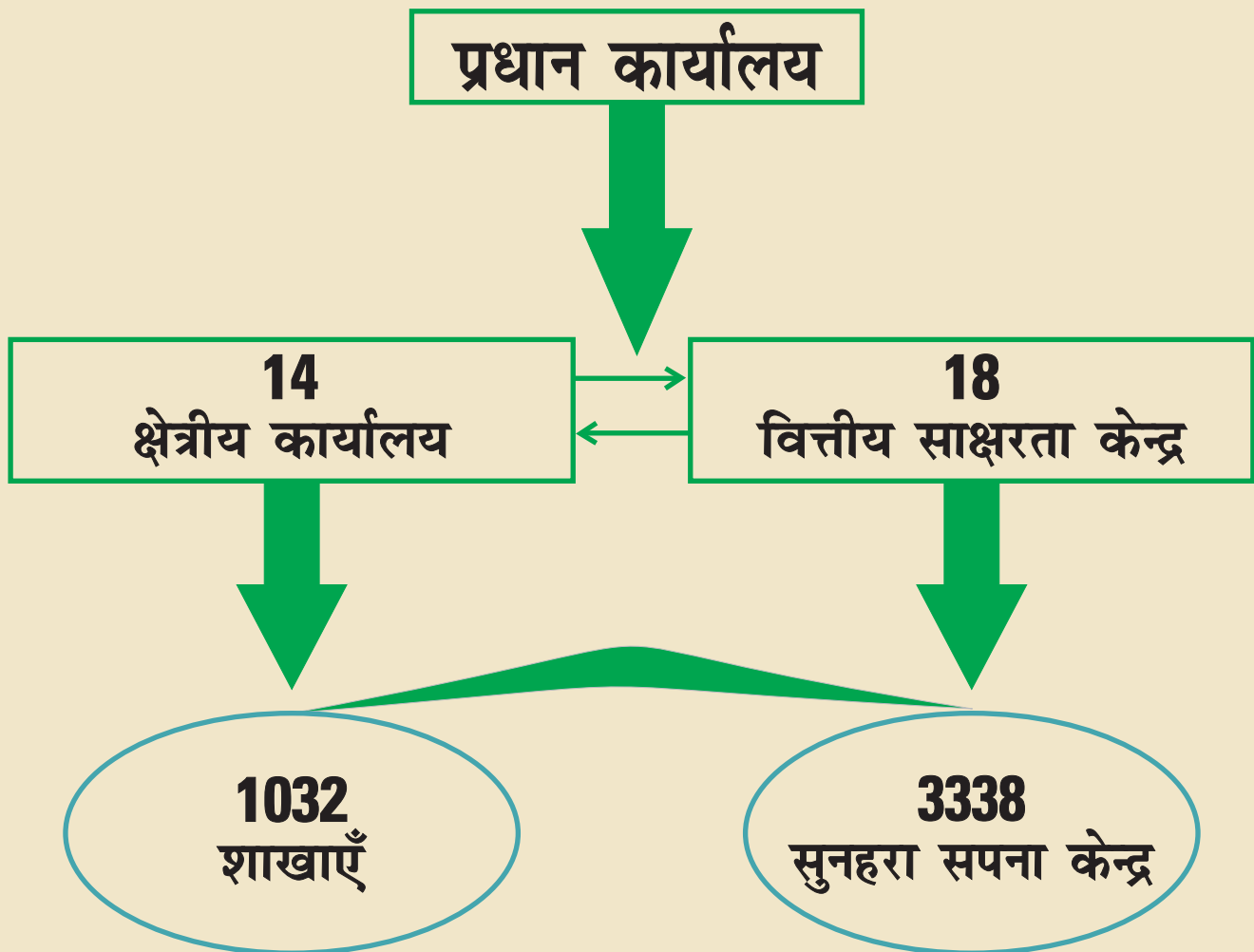
श्री बाला मुरुगन डी  
Sri Bala Murugan D



श्री सुनील कुमार यादव  
Sri Sunil Kumar Yadav



## उत्तर बिहार ग्रामीण बैंक की संरचना



## प्रशासनिक स्वरूप प्रधान कार्यालय



श्री सोहैल अहमद  
अध्यक्ष  
**Sri Sohail Ahmad**  
Chairman



श्री रमेश कुमार  
मुख्य प्रबंधक  
मानव संसाधन विकास एवं सेवान्त लाभ विभाग,  
अंकेक्षण एवं निरीक्षण विभाग  
**Sri Ramesh Kumar**  
Chief Manager  
HRD, TBC & Audit Deptt.



श्री सुनील कुमार सिंह  
मुख्य प्रबंधक  
वसूली एवं सामान्य प्रशासनिक, साख एवं अनुश्रवण विभाग  
**Sri Sunil Kumar Singh**  
Chief Manager  
Recovery & GAD, Credit & Monitoring Deptt.

## Administrative Setup Head Office



श्री महेन्द्र कुमार  
महाप्रबंधक  
**Sri Mahendra Kumar**  
General Manager



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



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





## क्षेत्रीय प्रबंधक Regional Manager

- |   |   |
|---|---|
| 1. श्री सचिन कुमार<br>क्षेत्रीय प्रबंधक, अररिया             | 1. Sri Sachin Kumar<br>Regional Manager, Araria             |
| 2. श्री रामनाथ मिश्रा<br>क्षेत्रीय प्रबंधक, बेतिया          | 2. Sri Ramnath Mishra<br>Regional Manager, Bettiah          |
| 3. श्री राजन कुमार<br>क्षेत्रीय प्रबंधक, छपरा               | 3. Sri Rajan Kumar<br>Regional Manager, Chapra              |
| 4. श्री रविन्द्र कुमार<br>क्षेत्रीय प्रबंधक, दरभंगा         | 4. Sri Ravindra Kumar<br>Regional Manager, Darbhanga        |
| 5. श्री मंजुल मयंक मिश्रा<br>क्षेत्रीय प्रबंधक, गोपालगंज    | 5. Sri Manjul Mayank Mishra<br>Regional Manager, Gopalganj  |
| 6. श्री अजीत कुमार राय<br>क्षेत्रीय प्रबंधक, हाजीपुर        | 6. Sri Ajit Kumar Rai<br>Regional Manager, Hajipur          |
| 7. श्री धीरेन्द्र कुमार झा<br>क्षेत्रीय प्रबंधक, झंझारपुर   | 7. Sri Dhirendra Kumar Jha<br>Regional Manager, Jhankharpur |
| 8. श्री रवि मोहन<br>क्षेत्रीय प्रबंधक, मधुबनी               | 8. Sri Ravi Mohan<br>Regional Manager, Madhubani            |
| 9. श्री मो० रियाजुद्दीन अहमद<br>क्षेत्रीय प्रबंधक, मोतिहारी | 9. Sri Md. Riyazuddin Ahmad<br>Regional Manager, Motihari   |
| 10. श्री अनुप कुमार झा<br>क्षेत्रीय प्रबंधक, मुजफ्फरपुर     | 10. Sri Anup Kumar Jha<br>Regional Manager, Muzaffarpur     |
| 11. श्री तेज नारायण सिंह<br>क्षेत्रीय प्रबंधक, पूर्णिया     | 11. Sri Tej Narayan Singh<br>Regional Manager, Purnea       |
| 12. श्री पंकज कुमार ठाकुर<br>क्षेत्रीय प्रबंधक, सहरसा       | 12. Sri Pankaj Kumar Thakur<br>Regional Manager, Saharsa    |
| 13. श्री राजेश्वर दुबे<br>क्षेत्रीय प्रबंधक, सीतामढ़ी       | 13. Sri Rajeshwar Dubey<br>Regional Manager, Sitamarhi      |
| 14. श्री मनीष कुमार<br>क्षेत्रीय प्रबंधक, सिवान             | 14. Sri Manish Kumar<br>Regional Manager, Siwan             |

## विषय-सूची

	पृष्ठ संख्या
मुख्य उपलब्धियाँ	10
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## मुख्य उपलब्धियाँ 2020-21

- 1 ➤ शाखा नेटवर्क का विस्तार 1032 शाखाओं एवं 3338 सुनहरा सपना केन्द्र तक ।
- 2 ➤ वित्तीय वर्ष 2020-21 में हानि ₹415.35 करोड़ ।
- 3 ➤ कुल व्यवसाय ₹25772.63 करोड़ एवं पिछले वर्ष की तुलना में 1.39% की वृद्धि ।
- 4 ➤ कुल जमा ₹16308.10 करोड़ एवं पिछले वर्ष की तुलना में (-)2.34% की वृद्धि ।
- 5 ➤ कुल अग्रिम ₹9464.53 करोड़ एवं पिछले वर्ष की तुलना में 8.54% की वृद्धि ।
- 6 ➤ ACP उपलब्धि 72.74% ।
- 7 ➤ साख जमा अनुपात 58.04% ।
- 8 ➤ प्रति शाखा व्यवसाय ₹24.63 करोड़ से बढ़कर ₹24.97 करोड़ ।
- 9 ➤ प्रति स्टाफ व्यवसाय ₹8.29 करोड़ ।
- 10 ➤ 22873 नये कृषकों को किसान क्रेडिट कार्ड में ₹160.49 करोड़ ऋण वितरित किये गये ।
- 11 ➤ 26254 नये स्वयं सहायता समूहों को ₹262.54 करोड़ साख संबद्धता की गई ।
- 12 ➤ मुद्रा योजना के अन्तर्गत प्रतिवेदित वर्ष में 29063 नये ऋणियों को ऋण वितरण।
- 13 ➤ प्रधानमंत्री जीवन ज्योति बीमा योजना के अन्तर्गत 31.03.2021 तक 154831 ग्राहकों का बीमा।
- 14 ➤ प्रधानमंत्री सुरक्षा बीमा योजना के अन्तर्गत वित्तीय वर्ष 2020-21 तक 720114 ग्राहकों का दुर्घटना बीमा।
- 15 ➤ अटल पेंशन योजना के अन्तर्गत वित्तीय वर्ष 2020-21 तक 273371 ग्राहकों को पेंशन योजना से जोड़ा गया ।
- 16 ➤ 31.03.2021 तक प्रधानमंत्री जीवन ज्योति बीमा योजना के अन्तर्गत 1732 दावों (कुल राशि 34.64 करोड़) एवं प्रधानमंत्री सुरक्षा बीमा योजना के अन्तर्गत 284 दावों (कुल राशि 5.68 करोड़ के) का निष्पादन किया गया।
- 17 ➤ ग्रामीण विकास खाता (वित्तीय समावेशन) के अन्तर्गत कुल 886 करोड़ की राशि जमा है।

## वित्तीय समावेशन अहागत

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

वित्तीय समावेशन व्यवसाय (31 मार्च 2021)

खातों की संख्या- 65,69,593

कुल व्यवसाय- ₹886 करोड़

वित्तीय साक्षरता केन्द्रों की स्थापना का उद्देश्य गरीब, अर्द्ध साक्षर और अकुशल लोगों को लाभदायक व्यवसाय में उद्द्यम करने के लिए उन्हें प्रोत्साहित करने एवं माध्रदर्शन 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 4871 वित्तीय साक्षरता जागरूकता कैम्पों का आयोजन किया, जिसमें 136893 लोगों ने भाग लिया इन कैम्पों में भाग लेने के पश्चात् 38330 लोग हमारे ग्राहक बने।

अटल पेंशन योजना के अन्तर्गत निम्नलिखित कैम्पस PFRDA द्वारा आयोजित किये गये जिसमें बैंक का प्रदर्शन उत्कृष्ट रहा।

APY CAMPAIGNS ACHIEVEMENT (FY 20-21)			
Name	Target	Achievement	% of Achievement.
SHINE & SUCCEED	6198	6316	101.90
OLD AGE FINANCIAL FREEDOM FIGHTERS	8264	10959	132.61
POWER TO PERSIST	5% increase in persistency	26% increase in persistency	Award of Par Excellence
MAKERS OF EXCELLENCE (ME 4.0)	7200	7670	106.53
RISE ABOVE THE REST 3.0	8264	8589	103.93
LEADERSHIP CAPITAL 3.0	8000	18986	237.33 % Exemplary Diamond Award
APY BIG DELIEVERS 3.0	6400	7352	114.87% Award of Excellence



## बैंक एक दृष्टि में

(राशि करोड़ में)

क्र.सं	विवरण	मार्च 2021	मार्च 2020
01	जिलों की संख्या	18	18
02	क्षेत्रीय कार्यालयों की कुल संख्या	14	14
03	शाखाओं की संख्या	1032	1032
	अ) ग्रामीण	639	639
	ब) अर्द्धशहरी	349	349
	स) शहरी	44	44
04	कुल स्टाफ (प्रवर्तक बैंक स्टाफ को छोड़कर)	3109	3063
	संवर्ग- IV	11	11
	संवर्ग- III	124	116
	संवर्ग- II	535	419
	संवर्ग- I	1177	1130
	अ) कुल अधिकारी	1847	1676
	ब) कार्यालय सहायक	986	1072
	स) कार्यालय संदेशवाहक	276	315
05	जमा योग	16308.10	16699.09
	उसमे संस्था जमा	1228.00	1821.64
	उसमें कम लागत वाली जमा	11607.15	11726.65
	कम लागत वाली जमा का हिस्सा	71.17	70.22
06	अग्रिम शेष	9464.53	8719.65
	उसमें कृषि अग्रिम शेष	6651.39	6199.29
	अग्रिम में कृषि का हिस्सा	70.28	71.10
	उसमें प्राथमिक क्षेत्र अग्रिम	9133.50	8391.09
	अग्रिम में प्राथमिक क्षेत्र का हिस्सा	96.50	96.23
07	ऋण अनुपात	58.04	52.22
08	उधार बकाया	844.08	700.40
09	कुल व्यवसाय	25772.63	25418.74
	अ) प्रति शाखा व्यवसाय	24.97	24.63
	ब) प्रति स्टाफ व्यवसाय	8.29	8.29

(राशि करोड़ में)

क्र.सं.	विवरण	मार्च 2021	मार्च 2020
10	अ) नगदी एवं बैंक शेष (भा.रि.बैंक के साथ)	654.81	751.80
	ब) निवेश (सरकारी प्रतिभूतियाँ एवं चालू खाता के साथ)	5372.12	4601.10
	उसमें सी०आर०आर० अनिवार्य	564.96	487.05
	उसमें सी.आर०आर वास्तविक	574.81	679.81
	उसमें एस०एल०आर० अनिवार्य	2905.49	2962.88
	उसमें एस०एल०आर वास्तविक	4858.71	4211.64
	एस०एल०आर० के अतिरिक्त	276.01	281.00
11	कुल गैर निष्पादक आस्तियाँ	2897.19	1929.82
	अ) गैर निष्पादक आस्तियाँ का प्रतिशत	30.61	22.13
	प्रावधान (सकल)	1060.73	723.56
	ब) शुद्ध गैर निष्पादक आस्तियाँ	1835.96	1205.77
	शुद्ध गैर निष्पादक आस्तियाँ का प्रतिशत	21.85	15.08
12	वर्ष के दौरान लाभ	-415.35	-409.45
13	संचित लाभ	-797.20	-377.46
14	कुल स्थापना व्यय	623.20	736.99
15	जमा पर भुगतान किया गया ब्याज	612.11	665.76
	जमा पर व्यय %	3.73	4.24
16	अग्रिम पर प्राप्त ब्याज	706.54	750.87
	अग्रिम पर अर्जन %	7.82	9.08
17	निवेश पर प्राप्त ब्याज	501.11	661.50
	निवेश पर अर्जन %	7.88	8.68

## निदेशक मंडल का प्रतिवेदन

31-3-2021 को समाप्त वर्ष में बैंक को ₹415.35 करोड़ की हानि हुई। संचित हानि कुल ₹797.20 करोड़ रही। कुल नेटवर्क ₹(-)175.87 करोड़ रहा।

### 01. अंश पूँजी ::

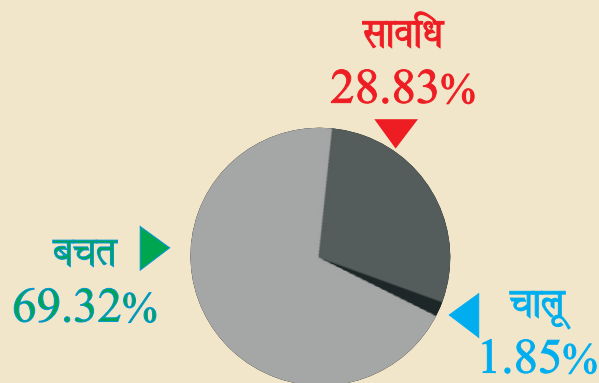
प्राधिकृत/प्रदत्त पूँजी :: बैंक की प्राधिकृत पूँजी ₹2000.00 करोड़ है एवं प्रदत्त अंश पूँजी ₹569.44 करोड़ है जो भारत सरकार, सेन्ट्रल बैंक ऑफ इण्डिया एवं बिहार सरकार द्वारा क्रमशः 50:35:15 के अनुपात में निर्गत एवं अभिदत्त की गई है। भारत सरकार द्वारा अतिरिक्त अंश पूँजी राशि सहयोग ₹42.88 करोड़ वित्तीय वर्ष 2020-21 हेतु स्वीकृत किया गया। आलोच्य वर्ष 31-03-2021 के अन्त तक ₹42.88 करोड़ की राशि पुनः पूँजीकरण सहयोग के तहत प्राप्त किया, जिसमें भारत सरकार के द्वारा ₹21.44 करोड़, प्रवर्तक बैंक सेन्ट्रल बैंक ऑफ इण्डिया के द्वारा ₹15.01 करोड़ एवं बिहार सरकार के द्वारा ₹6.43 करोड़ 31-03-2021 तक 50%, 35% एवं 15% के अनुपात में प्राप्त कर ली गई थी।

### 02. शाखा नेटवर्क ::

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

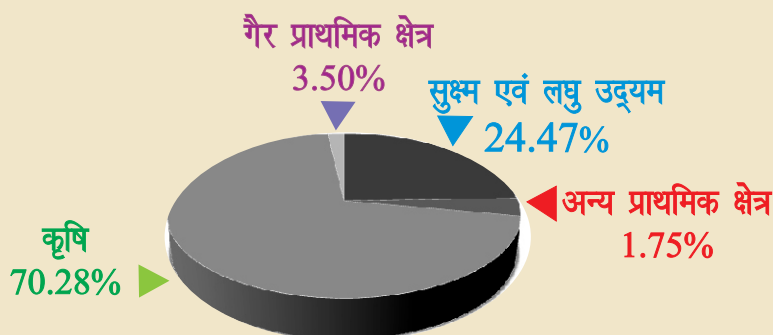
### 03. जमा ::

वित्तीय वर्ष 2020-21 के अंत में सकल जमा राशि ₹16308.10 करोड़ हो गई है। कुल जमा में कम लागत वाली जमा (CASA) की हिस्सेदारी 71.17% थी। जमा लागत 3.73% है।



#### 04. ऋण एवं अग्रिम ::

31-03-2021 को सकल ऋण एवं अग्रिम ₹9464.53 करोड़ था। कुल बकाया राशि में से प्राथमिकता क्षेत्र के तहत ऋण ₹9133.50 करोड़ एवं गैर प्राथमिकता क्षेत्र के तहत ₹331.03 करोड़ था। कुल ऋण शेष में प्राथमिकता क्षेत्र की हिस्सेदारी 96.50% थी। बैंक का साख जमा अनुपात 58.04% तक पहुँचा। मार्च 2021 की अग्रिमों की उत्पादकता 7.82% रही।



#### क. सरकार प्रायोजित योजनाओं के अंतर्गत ऋण वितरण ::

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

योजना	वितरित राशि (रुपये करोड़ में)	
	2020-21	2019-20
एस.एच.जी.	191.52	190.94
के.सी.सी.	5423.91	5222.05
एस.सी.सी.	11.36	18.40
जी.सी.सी.	0.53	2.26
अन्य	2297.34	2923.37
मांग ऋण इत्यादि	299.26	337.35
कुल	<b>8223.92</b>	<b>8694.37</b>

#### ख. कमजोर वर्गों को ऋण वितरण ::

वार्षिक साख योजना अन्तर्गत 2020-21 में बैंक ने समाज के कमजोर वर्गों को वित्तीय सहायता निम्न प्रकार प्रदान की है।

क्र.सं.	शीर्ष	खातों की संख्या	राशि (रुपये करोड़ में)
01	अनु.जाति/अनु. जनजाति	178018	1842.79
02	अल्पसंख्यक	80189	725.35
03	महिला	87600	887.40
04	जे.एल.जी.	229	4.41
05	अन्य पिछड़ा वर्ग	403432	4023.33



## ग. वार्षिक साख योजना के अंतर्गत उपलब्धि ::

वार्षिक साख योजना के अंतर्गत वर्ष 2020-21 उपलब्धि ₹72.74% है। सेक्टरवार उपलब्धियाँ कृषि के लिए 80.27%, एस.एम. ई. के लिए 43.65%, अन्य प्राथमिकता क्षेत्र के लिये 1.78% और गैर प्राथमिकता क्षेत्र के लिए 62.68% 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 37136 स्वयं सहायता समूहों की बचत सम्बद्धता एवं 26254 नये स्वयं सहायता समूहों की साख सम्बद्धता की गई। वर्ष 2020-21 के अंत तक 26254 खातों में ₹ 191.52 करोड़ ऋण वितरित किया गया था। बैंक द्वारा अद्यतन 240688 स्वयं सहायता समूहों की बचत समूहों की बचत सम्बद्धता एवं 191767 समूहों के ऋण सम्बद्धता प्रदान की गई है।

## ड. किसान क्रेडिट कार्ड ::

बैंक ने किसान क्रेडिट कार्ड के वितरण में सशक्त भागीदारी की है। 31 मार्च 2021 को इस योजना के अंतर्गत उपलब्धियाँ निम्नानुसार है :-

( राशि करोड़ में )

2020-21 की उपलब्धि	
संख्या	राशि
561645	5423.91

## च. स्वरोजगार क्रेडिट कार्ड ::

वार्षिक साख योजना अन्तर्गत वित्तीय वर्ष में बैंक ने ₹11.36 करोड़ के 2282 कार्ड निर्गत किए।

## छ. सामान्य क्रेडिट कार्ड ::

वार्षिक साख योजना अन्तर्गत वित्तीय वर्ष में बैंक ने ₹0.52 करोड़ के 174 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 29063 ऋणियों को ₹242.91 करोड़ का ऋण वितरण किया गया है।

## 05. ऋणों की वसूली ::

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

(रूपये करोड़ में)

वर्ष 01.07.19 से 30.06.20 की स्थिति			माँग के विरुद्ध वसूली का प्रतिशत
माँग	वसूली	अतिदेय	
5506.03	895.99	4610.04	16.27

### क. एन.पी.ए का संचालन

सिस्टम जेनेरेटेड एन.पी.ए.के अनुसार हमारा सकल और शुद्ध एन.पी.ए. क्रमशः 30.61% एवं 21.85% है। समीक्षात्मक वर्ष के लिए एन.पी.ए.संचालन की स्थिति नीचे दी गई है।

(रूपये करोड़ में)

शीर्ष	मार्च 2021	मार्च 2020
वर्ष के प्रारम्भ में एन.पी.ए.	1929.82	2282.47
वर्ष के दौरान एन.पी.ए. में वृद्धि	1241.71	218.26
वर्ष के दौरान एन.पी.ए. के विरुद्ध वसूली	274.34	570.91
बट्टाकृत	-----	-----
वर्ष के अन्त में सकल एन.पी.ए.	2897.19	1929.82
कुल अग्रिम के विरुद्ध एन.पी.ए. का प्रतिशत	30.61	22.13
एन.पी.ए. हेतु प्रावधान	1060.73	723.56
शुद्ध एन.पी.ए.	1835.96	1205.77
शुद्ध अग्रिम के विरुद्ध शुद्ध एन.पी.ए. का प्रतिशत	21.85	15.08

## 06. निवेश ::

बैंक ने अपने निधि का विवेकपूर्ण एवं लाभप्रद निवेश किया है। समस्त सांविधिक तरलता निधि का निवेश प्रवर्तक बैंक के साथ CSGL खाते के माध्यम से सरकारी प्रतिभूतियों में किया गया है। बैंक ने गैर सांविधिक तरलता अनुपात निधियों पर भी अच्छी व्याज की राशि अर्जित की है। मार्च 2021 को निवेश पर औसत प्रतिफल 7.88% (प्रतिवर्ष) है।

(राशि करोड़ में)

	आयोजित निवेश	
	2020-21	2019-20
सांविधिक तरलता अनुपात	4858.71	4211.64
गैर सांविधिक तरलता अनुपात	276.01	281.00
योग	5134.72	4492.64

### 07. वित्तीय अनुपात ::

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

क्रम सं०	विवरण	वर्ष की स्थिति	
		2020-21	2019-20
	औसत कार्यशील निधि	17026.30 करोड़	17183.07 करोड़
01	वित्तीय प्रतिफल	7.09	8.22
02	निधि लागत	3.77	4.32
03	वित्तीय मार्जिन ( 1-2)	3.32	3.90
04	प्रबंधन लागत	3.66	4.29
05	परिचालन लागत	1.02	1.37
06	विविध आय	0.94	0.62
07	परिचालन लाभ ( 3+6) - (4+5)	-0.42	-1.14
08	जोखिम लागत	2.03	1.25
09	शुद्ध मार्जिन (7-8)	-2.45	-2.39

### 08. गैर निधि व्यवसाय ::

हमारी 51 शाखाओं के माध्यम से ग्राहकों को लॉकर की सुविधा भी प्रदान की गयी है । शुल्क आधारित आय को और भी अधिक बढ़ाने के क्रम में बैंक ने गैर-जीवन बीमा व्यवसाय हेतु बजाज आलियन्स सामान्य बीमा एवं श्रीराम जनरल इन्श्योरेन्स एवं जीवन बीमा व्यवसाय हेतु बजाज आलियन्स जीवन बीमा एवं रिलायन्स निपॉन जीवन बीमा से सहयोग करके “ बैंकएश्योरेन्स ” योजना जारी रखी है। आलोच्य वर्ष में इस व्यवसाय से बैंक ने गैर जीवन बीमा से ₹ 0.28 करोड़ एवं जीवन बीमा से 4.03 करोड़ की आय अर्जित की ।

### 09. अंकेक्षण एवं निरीक्षण ::

आलोच्य वर्ष में 743 शाखाओं के निर्धारित लक्ष्य के विरुद्ध 743 शाखाओं का अंकेक्षण आंतरिक अंकेक्षकों द्वारा किया गया । इसके अतिरिक्त संबंधित क्षेत्रीय प्रबंधकों द्वारा नियमित रूप से शाखाओं का भ्रमण किया जाता है। बैंक के अध्यक्ष एवं महाप्रबंधक शाखाओं पर प्रभावशाली नियंत्रण एवं कार्यपद्धति पर नजर रखने के उद्देश्य से क्षेत्रीय कार्यालयों/शाखाओं का भ्रमण करते हैं । 1032 शाखाओं का अंकेक्षण श्रेणीकरण (रेटिंग) निम्नानुसार है :-

	शाखाओं की संख्या	प्रतिशत
Low Risk	43	4.17
Medium Risk	988	95.73
High Risk	01	0.10

क्षेत्रीय ग्रामीण बैंक अधिनियम, 1976 की धारा 19 की उपधारा 1 एवं 2 के आधार पर वर्ष 2020-21 में स्वतंत्र अंकेक्षण के लिए राष्ट्रीय बैंक के दिशा-निर्देश के अनुसार सांविधिक मुख्य अंकेक्षक मे० आर.एन.सिंह एवं कम्पनी एवं 36 शाखा अंकेक्षकों की नियुक्ति की गयी। राष्ट्रीय बैंक के दिशा-निर्देशों के आधार पर सांविधिक अंकेक्षकों द्वारा इस वर्ष कुल 592 शाखाओं का अंकेक्षण किया गया।

### 10. पेंशन योजना कार्यान्वयन :

भारत सरकार के गजट दिनांक 03-12-2018 के अधीन बैंक के सेवानिवृत्त कर्मियों एवं मृत कर्मियों के आश्रित हेतु बैंक में पेंशन योजना लागू की गई। वित्तीय वर्ष 2020-21 में बैंक द्वारा पेंशन फंड हेतु कुल 270 करोड़ रुपये की राशि का प्रावधान बैंक के लाभ-हानि मद से किया गया।

### 11. निधि प्रबंधन

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

### 12. पूँजी पर्याप्तता अनुपात :

भारतीय रिजर्व बैंक के सी.आर.ए.आर मानदण्ड के अनुसार 31 मार्च 2021 को बैंक की पूँजी पर्याप्तता अनुपात -1.33 प्रतिशत है।

	2020-2021	2019-2020
टीयर - I	-2.39%	1.89%
टीयर - II	1.06%	0.99%
कुल	-1.33%	2.88%

### 13. मानव संसाधन विकास :

दिनांक 31-03-2021 को कार्मिकों की स्थिति (प्रायोजक बैंक से प्रतिनियुक्ति पर आए अधिकारियों को छोड़कर) निम्नानुसार है :-

क्रम सं	श्रेणी	कर्मियों की संख्या (मार्च 2021)
1.	अधिकारी वेतनमान - IV	11
2.	अधिकारी वेतनमान - III	124
3.	अधिकारी वेतनमान - II	535
4.	अधिकारी वेतनमान - I	1177
5.	कार्यालय सहायक (बहुद्देशीय)	986
6.	चालक/ कार्यालय संचालक/सफाईकर्मी	276
	कुल	3109



**क. प्रशिक्षण**

वर्ष 2020-21 में कुल 365 अधिकारियों / कर्मचारियों को आंतरिक प्रशिक्षण / विभिन्न प्रशिक्षण केन्द्रों पर प्रशिक्षण प्रदान किया गया।

**ख. औद्योगिक संबंध**

समीक्षाधीन वर्ष में औद्योगिक संबंध सौहार्दपूर्ण एवं शांतिपूर्ण रहा।

**14. प्रबंधन सूचना तंत्र :**

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

**15. सूचना प्रौद्योगिकी का अधिग्रहण :**

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

**16. राजभाषा**

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

**17.** इस वर्ष निदेशक मंडल की छह बैठकें हुई। श्री आई.एम.उतरेजा, श्री वी.के.महेन्द्र, श्री संदीप गुलाटी, श्री बी.एस.हरिलाल, श्री निरंजन कुमार वर्मा एवं श्री राम सुन्दर सिंह इस वर्ष निदेशक के पद से मुक्त हुये तथा श्री सोहैल अहमद, श्री एस.एस.राव, श्री ए.डी. श्रीनिवास, श्री प्रवीण रंजन एवं श्री बिनय कुमार सिन्हा द्वारा ये रिक्तियाँ पूरी हुई। बोर्ड की उप-समिति यथा ऑडिट, निवेश समिति की बैठकें सामयिक अंतराल पर हुई।

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

## तुलन पत्र

(राशि रुपये में)

	उपबंध सं.	कूट सं०	31.03.2021	31.03.2020
<b>I. पूँजी और दायित्व</b>				
1. पूँजी	1	10020	5694436671.46	5157636671.46
2. आरक्षित (लाभ)	2	10030	518920740.00	475020740.00
3. जमा राशियाँ	3	10040	163081020616.29	166990885437.42
4. उधार राशियाँ	4	10050	8440829673.79	7004033914.56
5. अन्य दायित्व और प्रावधान	5	10060	2801703181.49	9929324113.56
<b>योग</b>		<b>10070</b>	<b>180536910883.03</b>	<b>189556900877.00</b>
<b>II. आस्तियाँ</b>				
6. नगदी एवं भारतीय रिजर्व बैंक में अतिशेष	6	10090	6548141678.72	7518041806.61
7. बैंको में मांग तथा अल्प सूचना पर प्राप्त धन	7	10100	20943364064.42	35150468077.86
8. निवेश	8	10110	51347171282.05	44926503328.60
9. अग्रिम	9	10120	84032953327.41	79955987445.22
10. अचल आस्तियाँ	10	10130	179308813.42	226135899.16
11. अन्य आस्तियाँ	11	10140	17485971717.01	21779764319.55
<b>योग</b>		<b>10150</b>	<b>180536910883.03</b>	<b>189556900877.00</b>
12. आकस्मिक देयताएँ	12	10160	920601679.24	1002568816.29
वसूली के लिए बिल		10170	0.00	1010.00
अहम लेखा नीति	17		0.00	0.00
लेखा टिप्पणी	18			

ह0/-  
(महेन्द्र कुमार)  
महाप्रबंधक

ह0/-  
(सोहैल अहमद)  
अध्यक्ष

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

ह0/-  
(एस.एस राव)  
निदेशक

ह0/-  
(ए.डी.श्रीनिवास)  
निदेशक

ह0/-  
(प्रवीण रंजन)  
निदेशक

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

ह0/-  
(बिनय कुमार सिन्हा)  
निदेशक

(बाला मुरुगन डी.)  
निदेशक

(सुनील कुमार यादव)  
निदेशक

स्थान:- मुजफ्फरपुर  
दिनांक:-25-06-2021

(राशि रुपये में)

	कूट सं०	31.03.2021	31.03.2020
<b>उपबन्ध- I पूँजी</b>			
<b>प्राधिकृत पूँजी</b>			
20000000000 प्रति शेयर रुपये 10 का		20000000000.00	20000000000.00
<b>निर्गमित/अभिदत्त और प्रदत्त पूँजी</b>			
( 56,94,43,665 ) प्रति शेयर रुपये 10 का		5694436650.00	4545436650.00
<b>अभिदत्त पूँजी</b>			
( 56,94,43,665 ) प्रति शेयर रुपये 10 का		5694436650.00	4545436650.00
<b>चुकता एवं भुगतेय पूँजी</b>			
( 56,94,43,665 ) प्रति शेयर रुपये 10 का		5694436650.00	4545436650.00
भारत सरकार 50%		2847218520.00	2272718520.00
सेन्ट्रल बैंक ऑफ इण्डिया 35%		1993102680.00	1590902680.00
बिहार सरकार 15%		854115450.00	681815450.00
	<b>( क )</b>	<b>5694436650.00</b>	<b>4545436650.00</b>
<b>अंश पूँजी जमा खाता</b>			
भारत सरकार 50%		5.00	5.00
सेन्ट्रल बैंक ऑफ इण्डिया 35%		8.00	8.00
बिहार सरकार 15%		7.00	7.00
	<b>( ख )</b>	<b>20.00</b>	<b>20.00</b>
<b>पुनर्पूँजीकृत राशि</b>			
भारत सरकार 50%		0.00	360100000.00
सेन्ट्रल बैंक ऑफ इण्डिया 35%		1.46	252100001.46
बिहार सरकार 15%		0.00	0.00
	<b>( ग )</b>	<b>1.46</b>	<b>612200001.46</b>
<b>योग ( क )+( ख )+( ग )</b>	<b>10020</b>	<b>5694436671.46</b>	<b>5157636671.46</b>

(राशि रुपये में)

	कूट सं०	31.03.2021	31.03.2020
उपबन्ध- 2 आरक्षित एवं अधिशेष			
I. वैधानिक आरक्षित			
प्रारंभिक शेष		33557248.00	33557248.00
वर्ष के दौरान जोड़े गये		0.00	0.00
वर्ष के दौरान घटाये गये		0.00	0.00
	( क )	33557248.00	33557248.00
II. आरक्षित पूँजी			
प्रारंभिक शेष		4900000.00	4900000.00
वर्ष के दौरान जोड़े गये		0.00	0.00
वर्ष के दौरान घटाये गये		0.00	0.00
	( ख )	4900000.00	4900000.00
III. आरक्षित पूँजी का समेकिकरण			
प्रारंभिक शेष		0.00	0.00
वर्ष के दौरान जोड़े गये		0.00	0.00
वर्ष के दौरान घटाये गये		0.00	0.00
	( ग )	0.00	0.00
IV. शेयर प्रीमियम			
प्रारंभिक शेष		0.00	0.00
वर्ष के दौरान जोड़े गये		0.00	0.00
वर्ष के दौरान घटाये गये		0.00	0.00
	( घ )	0.00	0.00
V. विशेष आरक्षित			
प्रारंभिक शेष		315863492.00	315863492.00
वर्ष के दौरान जोड़े गये		0.00	0.00
वर्ष के दौरान घटाये गये		0.00	0.00
	( ङ )	315863492.00	315863492.00
VI. निवेश अस्थिरता आरक्षित			
प्रारंभिक शेष		120700000.00	95000000.00
वर्ष के दौरान जोड़े गये		43900000.00	25700000.00
वर्ष के दौरान घटाये गये		0.00	0.00
	( ड )	164600000.00	120700000.00
VI. लाभ एवं हानि खाता का शेष	( च )	0.00	0.00
योग ( क+ख+ग+घ+ङ+ड+च)	10030	518920740.00	475020740.00

(राशि रुपये में)

	कूट सं०	31.03.2021	31.03.2020
<b>उपबन्ध - 3 निक्षेप</b>			
<b>I. माँग जमा राशियाँ</b>			
चालू माँग / जमा राशियाँ			
बैंको से	10210	0.00	0.00
अन्य से	10220	3018943777.24	3543078574.15
<b>उप-योग</b>	<b>10230</b>	<b>3018943777.24</b>	<b>3543078574.15</b>
<b>II. बचत बैंक जमा राशियाँ</b>	10240	113052589464.12	113723383386.76
<b>III. सावधि राशियाँ</b>			
बैंकों से	10260	0.00	0.00
अन्य से		47009487374.93	49724423476.51
<b>उपबन्ध 3 योग- ( I से III )</b>	<b>10360</b>	<b>163081020616.29</b>	<b>166990885437.42</b>
अन्यान्य से सावधि जमा का विवरण			
क) निश्चित जमा राशियाँ	10280	158704692.50	139214373.05
ख) त्रैमासिक जमा राशियाँ	10285	2944458211.73	2924075797.97
ग) धनवृद्धि जमा राशियाँ	10290	36794416242.61	39007520033.85
घ) आवर्ती जमा राशियाँ	10300	1831626995.04	1897212894.09
ड.) सेन्ट उत्तम जमा राशियाँ	10305	0.00	0.00
च) एफ० सी० एन०आर० (बी) जमा राशियाँ	10310	0.00	0.00
छ) जमा प्रमाण पत्र	10320	0.00	0.00
ज) अन्य सावधि जमा राशियाँ	10330	5280281233.05	5756400377.55
<b>उप-योग</b>	<b>10340</b>	<b>47009487374.93</b>	<b>49724423476.51</b>
उपर्युक्त जमा में सम्मिलित कुल अतिदेय सावधि जमा	10350	2794015691.00	2773019302.00
<b>उपबन्ध- 4 उधार राशियाँ</b>			
<b>उधार</b>			
<b>I भारत में</b>			
i भारतीय रिजर्व बैंक	10410	0.00	0.00
ii अन्य बैंक	10430	92904673.79	61376954.56
iii अन्य संस्थाएँ और अधिकरण (उधार जोड़कर)			
एन.एस.एफ.डी.सी.	10450	10665000.00	33555000.00
नाबार्ड	10460	7775660000.00	6342646960.00
एन.एच.बी.	10480	0.00	4855000.00
iv) पूँजी प्रपत्र			
अभिनव निरंतर ऋण प्रपत्र	10470	561600000.00	561600000.00
<b>योग</b>	<b>10490</b>	<b>8440829673.79</b>	<b>7004033914.56</b>
<b>II. भारत से बाहर</b>	10500	0.00	0.00
<b>योग</b>	<b>10490</b>	<b>0.00</b>	<b>0.00</b>
<b>कुल योग ( I &amp; II )</b>	<b>10510</b>	<b>8440829673.79</b>	<b>7004033914.56</b>
ऊपर I एवं II में शामिल सुरक्षित उधार		0.00	0.00
*अन्य बैंकों से उधार			
प्रवर्तक बैंक	10430	92904673.79	61376954.56
अन्य बैंक		0.00	0.00
<b>योग</b>		<b>92904673.79</b>	<b>61376954.56</b>

(राशि रुपये में)

	कूट सं०	31.03.2021	31.03.2020
<b>उपबन्ध -5 अन्य दायित्व एवं प्रावधान</b>			
<b>I. देय बिल</b>	10580	0.00	0.00
<b>II. अन्तर कार्यालय समायोजन ( शुद्ध )शाखा समायोजन</b>	10590	26812174.73	8108509124.16
<b>III. उपचित ब्याज</b>	10630	335539442.10	403723713.22
<b>IV. कर देयता ( Deferred Tax Liability)</b>	10630A	0.00	0.00
<b>V. अन्य ( प्रावधान सहित )</b>	10860	2439351564.66	1417091276.18
<b>योग</b>	10870	<b>2801703181.49</b>	<b>9929324113.56</b>
<b>निवेश पर उपचित ब्याज का विवरण</b>			
जमा पर	10610	283933302.10	336400694.22
उधार पर	10620	51606140.00	67323019.00
<b>योग</b>	10630	<b>335539442.10</b>	<b>403723713.22</b>
<b>अन्य देयताएँ का विवरण ( प्रावधान सहित)</b>			
उपचित व्यय	10650	0.00	0.00
क्रय किये गये/ बट्टे पर भुगतान बिल	10660	0.00	0.00
बिल/चेक/जारी मां.द्रा/ता अं. की प्राप्तियाँ	10670	0.00	0.00
भुगतान किये गए बिलों पर छूट इत्यादि	10680	0.00	0.00
विनिमय समायोजन खाता	10690	0.00	0.00
कंपनियों के देय लाभांश/ब्याज वारंट	10700	0.00	0.00
वसूल नहीं हुए ब्याज का प्रत्यावर्तन	10710	0.00	0.00
उचत खाते मे 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	83545654.22	62479766.92
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	135752529.85	122457569.28
कर्मचारियों को देय वेतन एवं अन्य राशियाँ	10790	3979911.94	3693341.94
समाशोधन में अन्तर	10800	0.00	0.00
धोखाधड़ी, डकैती इत्यादि के संबंध में वसूली गई राशि	10810	17415619.13	18539635.37
लॉकर धारकों से प्राप्त अग्रिम किराया	10811	0.00	0.00
विभिन्न प्रकार के आर्थिक सहायता/जोखिम निधि इत्यादि	10812	213538314.49	220402496.10
गारंटी/साख पत्र पर कमीशन	10813	0.00	0.00
अन्य संस्थाओं से वसूल की गई राशि	10814	0.00	0.00
अन्य	10820	540886407.34	451061445.88
प्रावधान एवं आकस्मिकताएँ ( के.का.मद)	10850	1444233127.69	538457020.69
<b>योग</b>	10860	<b>2439351564.66</b>	<b>1417091276.18</b>



**(राशि रुपये में)**

	कूट सं०	31.03.2021	31.03.2020
<b>प्रावधानों का विवरण</b>			
गैर निष्पादक अस्तियों पर प्रावधान-कोविड 19 विनियामक पैकेज	10850	0.00	20234752.28
निष्पादक खाता पर प्रावधान	10850	166556935.69	170589056.41
डकैती पर प्रावधान	10850	35400000.00	40000000.00
गबन पर प्रावधान	10850	89307313.00	89307313.00
वैधानिक लेखा परीक्षकों की शुल्क के लिए प्रावधान	10850	4904720.00	6000000.00
समवर्ती लेखा परीक्षकों के लिए प्रावधान	10850	1810225.00	2089000.00
सरकारी प्रतिभूति पर प्रावधान-ए एफ एस	10850	97417035.00	0.00
अन्तर शाखा समायोजन के लिए प्रावधान	10850	2304000.00	2304000.00
दूरभाष के लिए प्रावधान	10850	1100000.00	0.00
अन्तर बैंक खाता के लिए प्रावधान	10850	14500000.00	14500000.00
सीडी/एस बी सांकेतिक (डेबिट) खाते के लिए प्रावधान	10850	9050000.00	2550000.00
वित्तीय समावेशन के लिए प्रावधान	10850	24200000.00	23200000.00
अन्तर खाता के लिए प्रावधान	10850	751999.00	751999.00
ग्यारहवें द्विपक्षीय समझौता के लिए प्रावधान	10850	970000000.00	140000000.00
आयकर के लिए प्रावधान (वित्तीय वर्ष 2016-17)	10850	19830900.00	19830900.00
आयकर के लिए प्रावधान (वित्तीय वर्ष 2018-19)	10850	7100000.00	7100000.00
<b>कुल</b>		<b>1444233127.69</b>	<b>538457020.69</b>

**(राशि रुपये में)**

	कूट सं०	31.03.2021	31.03.2020
<b>अन्यों का विवरण (कूट सं० 10820)</b>			
अतिरिक्त नगदी	10820	1301485.50	1112885.50
विविध लेनदार	10820	481733964.72	405698017.26
उपादान	10820	16307638.00	8654900.00
अवकाश नगदीकरण	10820	6968880.00	1077331.00
अग्रिम धन	10820	1240000.00	1240000.00
जी एस एल आई दावा	10820	3147884.50	3135857.50
सुरक्षा जमा (विभिन्न एजेंसियाँ)	10820	835096.00	835096.00
ADWDR	10820	28043372.31	27999272.31
केसीसी पर ब्याज सहायता	10820	1308086.31	1308086.31
<b>कुल</b>	<b>10820</b>	<b>540886407.34</b>	<b>451061445.88</b>

(राशि रुपये में)

	कूट सं०	31.03.2021	31.03.2020
<b>उपबंध- 6 नगदी और भारतीय रिजर्व बैंक के पास शेष</b>			
<b>I. नगदी</b>			
i. हाथ नगदी	10900	800048668.97	719948796.86
ii. विदेशी करेंसी नोटों में	10910	0.00	0.00
<b>उप-योग ( I )</b>	<b>19920</b>	<b>800048668.97</b>	<b>719948796.86</b>
<b>II. भारतीय रिजर्व बैंक के पास शेष</b>			
चालू खातों में	10940	5748093009.75	6798093009.75
अन्य खातों में	10950	0.00	0.00
<b>उप-योग ( II )</b>	<b>10960</b>	<b>5748093009.75</b>	<b>6798093009.75</b>
<b>योग- ( I&amp;II )</b>	<b>10970</b>	<b>6548141678.72</b>	<b>7518041806.61</b>
<b>उपबंध- 7 बैंक में शेष और माँग तथा अल्प सूचना</b>			
<b>पर प्राप्य धन</b>			
<b>I भारत में</b>			
i) बैंकों में अतिशेष			
क) भारतीय स्टेट बैंक के चालू खाता में	11010	1278096.15	771857.62
ख) अन्य बैंकों के चालू खाता में	11020	2372739174.27	1083696220.24
<b>उप-योग ( I )</b>	<b>11025</b>	<b>2374017270.42</b>	<b>1084468077.86</b>
ii) (क) भारतीय स्टेट बैंक के अन्य जमा खातों में	11030	0.00	0.00
(ख) अन्य बैंकों के अन्य जमा खातों में	11040	18569346794.00	34066000000.00
<b>उप-योग- ( II )</b>	<b>11050</b>	<b>18569346794.00</b>	<b>34066000000.00</b>
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
<b>उप-योग ( III )</b>	<b>11090</b>	<b>0.00</b>	<b>0.00</b>
<b>योग- I [(i)+(ii)+(iii)]</b>		<b>20943364064.42</b>	<b>35150468077.86</b>
<b>II. भारत से बाहर</b>			
(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
<b>उप-योग</b>	<b>11140</b>	<b>0.00</b>	<b>0.00</b>
<b>कुल योग- ( I+II )</b>	<b>11150</b>	<b>20943364064.42</b>	<b>35150468077.86</b>

(राशि रुपये में)

	कूट सं०	31.03.2021	31.03.2020
<b>उपबंध- 8- निवेश</b>			
<b>I. भारत में निवेश:</b>	<b>10110</b>		
i. सरकारी प्रतिभूति		48587115282.05	42116447328.60
ii. अन्य अनुमोदित प्रतिभूति		0.00	0.00
iii. (शेयर/म्यूचल फंड)		152500000.00	202500000.00
iv. ऋण पत्र एवं बाँड		2607556000.00	2607556000.00
v. साझेदारी में निवेश सी.बी.आई टीयर II बाँड		0.00	0.00
vi. अन्य		0.00	0.00
<b>योग</b>		<b>51347171282.05</b>	<b>44926503328.60</b>
<b>II. भारत से बाहर निवेश</b>	<b>10110</b>		
i. सरकारी प्रतिभूति		0.00	0.00
ii. साझेदारी		0.00	0.00
iii. अन्य		0.00	0.00
<b>योग</b>		<b>0.00</b>	<b>0.00</b>
<b>कुल योग (i+ii)</b>		<b>51347171282.05</b>	<b>44926503328.60</b>
<b>III. भारत में निवेश</b>			
i. निवेश का सकल मूल्य		51347171282.05	44926503328.60
ii. घटाये: कुल प्रावधान/मूल्य ह्रास (प्रावधान में जोड़कर)		0.00	0.00
<b>iii. शुद्ध निवेश योग</b>		<b>51347171282.05</b>	<b>44926503328.60</b>
<b>IV. भारत से बाहर निवेश</b>			
i. निवेश का सकल मूल्य		0.00	0.00
ii. घटाये: कुल प्रावधान/मूल्य ह्रास (प्रावधान में जोड़कर)		0.00	0.00
<b>iii. शुद्ध निवेश योग</b>		<b>0.00</b>	<b>0.00</b>
<b>कुल योग (I&amp;II)</b>		<b>51347171282.05</b>	<b>44926503328.60</b>

(राशि रुपये में)

	कूट सं०	31.03.2021	31.03.2020
<b>उपबंध- 9- अग्रिम</b>			
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	78255674555.38	71898572927.85
iii. सावधि ऋण	11190	5777278772.03	8057414517.37
<b>योग</b>	<b>11200</b>	<b>84032953327.41</b>	<b>79955987445.22</b>
<b>नगद साख, अधिविकर्ष और माँग पर देय ऋण का वर्गीकरण</b>			
a) नगद साख	11181	75575293015.69	69219997357.47
b) अधिविकर्ष	11182	1578710072.51	1627789255.16
c) मांग पर देय ऋण	11183	1101671467.18	1050786315.22
<b>योग</b>	<b>11200</b>	<b>78255674555.38</b>	<b>71898572927.85</b>
<b>B.i.भारत में अग्रिम</b>			
a. प्राथमिकता क्षेत्र	11280	80869942627.18	76789875347.96
b. सार्वजनिक क्षेत्र	11290	0.00	0.00
c. बैंक	11300	0.00	0.00
d. मध्यम उद्यम	11305	0.00	0.00
e. अन्य	11310	3163010700.23	3166112097.26
<b>योग</b>	<b>11200</b>	<b>84032953327.41</b>	<b>79955987445.22</b>
<b>ii भारत से बाहर अग्रिम</b>			
a. बैंक से बकाया		0.00	0.00
b. अन्य से बकाया		0.00	0.00
<b>योग</b>		<b>0.00</b>	<b>0.00</b>
<b>कुल योग ( i+ii )</b>		<b>84032953327.41</b>	<b>79955987445.22</b>
<b>प्राथमिकता क्षेत्र के अग्रिम का विवरण</b>			
i. कृषि अग्रिम	11230	61607167785.84	59080106688.58
a.कृषि ऋण	11232	61585844404.43	59050859409.77
b.कृषि अवसंरचना	11237	11075076.67	13914066.82
c.कृषि सहायक गतिविधि	11239	10248304.74	15333211.99
ii. लघु उत्पादन उद्यम	11242	1839544321.38	1767661698.44
a.माइक्रो उत्पादन उद्यम	11243	0.00	0.00
b.लघु उत्पादन उद्यम			
iii. लघु उद्योग सेवा क्षेत्र	11247	16151477626.63	14377085256.11
a.माइक्रो उद्योग सेवा क्षेत्र	11248	0.00	0.00
b.लघु उद्योग सेवा क्षेत्र	11252	7860820.45	9966848.60
iv. नवीकरण ऊर्जा	11254	10766269.36	18239327.76
v. माइक्रो साख	11256	964254272.01	1164676622.58
vi. शिक्षा ऋण			
vii. गृह निर्माण ऋण (रू. 25 लाख मात्र तक, स्टाफ को छोड़कर)	11258	288871531.51	372138905.89
<b>योग</b>		<b>80869942627.18</b>	<b>76789875347.96</b>

(राशि रुपये में)

	कूट सं०	31.03.2021	31.03.2020
<b>C. खण्डानुसार प्रतिवेदन</b>			
i. फुटकर बैंकिंग के अधीन अग्रिम	11202	84032953327.41	79955987445.22
ii थोक/कॉरपोरेट बैंकिंग के अधीन अग्रिम	11204	0.00	0.00
iii. उपर्युक्त को छोड़कर अन्य अग्रिम	11206	0.00	0.00
<b>योग</b>	<b>11208</b>	<b>84032953327.41</b>	<b>79955987445.22</b>
<b>उपबन्ध - 10 अचल आस्तियाँ</b>			
i) परिसर (के.का.मद)	11400	0.00	0.00
ii) अन्य अचल आस्तियाँ (इसमें फर्निचर एवं जुड़नार शामिल है)			
पिछले वर्ष 31मार्च का WDV		226135899.16	411097548.36
वर्ष के दौरान जोड़े गये		15597999.27	45331821.26
वर्ष के दौरान घटाये गये		3860.00	0.00
वर्ष के दौरान मूल्य ह्रास		62421225.01	230293470.46
WDV बन्दी	11410	179308813.42	226135899.16
iii) मूल्य ह्रास निधि (के.का.मद)	11423	0.00	0.00
<b>अचल आस्तियों का योग</b>	<b>11426</b>	<b>179308813.42</b>	<b>226135899.16</b>
<b>उपबन्ध - 11 अन्य आस्तियाँ</b>			
i) अन्तर कार्यालय समायोजन/शाखा समायोजन(शुद्ध)	11450	0.00	0.00
ii) निवेशों पर उपचित ब्याज (के.का.मद)	11460	1500124248.14	7090067917.00
iii) अग्रिम में भुगतान किया गया आय/ब्याज कर/ निवेशों पर स्रोत पर काटा गया कर (के.का.मद)	11470	683716307.52	804772785.27
iv) धारित लेखन सामग्री एवं टिकट	11480	8444332.97	7078071.65
v) दावों में प्राप्त की गई गैर-बैंककारी आस्तियाँ	11490	0.00	0.00
vi) अन्य	11760	15293686828.38	13877845545.63
<b>योग</b>	<b>11770</b>	<b>17485971717.01</b>	<b>21779764319.55</b>

(राशि रुपये में)

	कूट सं०	31.03.2021	31.03.2020
<b>अन्य का विवरण</b>			
II) राशि जो अग्रिम के रूप में नहीं है			
उपार्जित आय	11520	0.00	0.00
पूर्वदत्त खर्च	11521	0.00	0.00
रिजर्व बैंक/ सरकार से प्राप्त ब्याज एवं कमीशन	11525	1546605200.48	1670714002.89
ऋण माफी योजना- 2008 के अन्तर्गत भारिबै/सरकार से प्राप्त राशि	11526	0.00	0.00
मार्च 08 के लिए ब्याज/ऋण माफी योजना-2008 के अन्तर्गत दंडात्मक ब्याज	11527	0.00	0.00
ऋण सहायता योजना- 2008 के अन्तर्गत भारिबै/सरकार से प्राप्त राशि	11528	0.00	0.00
मार्च 08 के लिए ब्याज/ऋण माफी योजना-2008 के अन्तर्गत ब्याज	11529	0.00	0.00
अन्य से प्राप्त होने वाले ब्याज एवं कमीशन	11530	0.00	0.00
कम्पनियों के लाभांश/ब्याज वारंट का भुगतान	11540	0.00	0.00
शाखाओं पर अदा किये विदेशी ड्राफ्ट जिसकी प्रतिपूर्ति होनी है।	11550	0.00	0.00
किया गया अग्रिम भुगतान लेकिन वसूली योग्य / समायोज्य/ सी.जी. आई.टी.एल. के आदेश के विरुद्ध	11560	962931.00	0.00
व्यय के विरुद्ध कर्मचारियों को अग्रिम	11570	0.00	0.00
कर्मचारियों को ब्याज मुक्त अग्रिम (त्योहार अग्रिम)	11580	38922671.45	20813180.00
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/ असंशोधित पेंशन निधि	11630	5400000000.00	8100000000.00
विनिमय समायोजन खाता	11640	0.00	0.00
नई शाखाओं / मुद्रा पेटिका के खोलने, शाखाओं के स्थानांतरण इत्यादि में किए गये पूंजीगत खर्च	11650	0.00	0.00
समाशोधन में अन्तर	11660	0.00	0.00
धोखाधड़ी, डकैती, नगद कमी आदि के मद में नामे	11670	121888113.97	125864880.94
डिफर्ड टैक्स एसेट	11675	94795105.90	107660749.90
अन्य	11680	118289067.69	77754932.66
निम्न के लिए विविध अन्तर शाखा लेन-देन (एम.आई.बी.टी)			
i) नगदी	11700	0.00	0.00
ii) अंतरित निधि	11710	0.00	0.00
iii) कर्मचारियों के ऋण एवं अग्रिम, एल.एफ.सी. आदि	11720	203497.20	450000.00
iv) दावाकृत साख पत्र	11730	0.00	0.00
v) अन्य बैंकों द्वारा जारी डीडी का भुगतान	11735	0.00	0.00
संचित हानि	11740	7972020240.69	3774587799.24
शेयर आवेदन राशि (के.का.मद)	11750	0.00	0.00
वी.आर.एस. पर भुगतान (के.का.मद)	11751	0.00	0.00
<b>योग</b>		<b>15293686828.38</b>	<b>13877845545.63</b>



(राशि रुपये में)

	कूट सं०	31.03.2021	31.03.2020
अन्य का विवरण (कूट सं० 11680 )			
बिजली पर प्रतिभूति जमा	11680	153551.50	169476.50
विविध देनदार	11680	90092143.88	50242309.35
एडीडब्ल्यूडीआर-2008 (लघु कृषक, सीमान्त कृषक, अन्य कृषक)	11680	28043372.31	27343146.81
कुल		118289067.69	77754932.66



(राशि रुपये में)

	कूट सं.	31.03.2021			31.03.2020
उपबन्ध -12 आकस्मिक देयता					
I. बैंक के विरुद्ध दावे जिन्हें ऋण के रूप में स्वीकार नहीं किया गया है।	11790	207740671.75			134148112.80
II. अंशतः प्रदत्त निवेशों हेतु देयताएं ( के.का.मद)	11800	0.00			0.00
III. बकाया वायदा विनिमय संविदाओं के कारण देयताएं		0.00			0.00
<b>कूट सं. खरीद</b>		<b>बिक्री</b>			
a). स्टर्लिंग	11820	0.00	11835	0.00	0.00
b). डॉलर	11825	0.00	11840	0.00	0.00
c). अन्य मुद्राएँ	11830	0.00	11845	0.00	0.00
iv). ग्राहकों की ओर से दी गई गारंटियां					
I). भारत में	11880	0.00			757396.00
II). भारत के बाहर	11890	0.00			0.00
<b>उप-योग</b>	<b>11900</b>	<b>0.00</b>			<b>757396.00</b>
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
<b>उप-योग</b>	<b>11940</b>	<b>0.00</b>			<b>0.00</b>
vi. पुनःभुनाए बिलों पर देयताएं	11950	0.00			0.00
vii. अन्य आकस्मिक देयताएं (इनकम टैक्स एवं सर्विस टैक्स विभाग से वसूली)	11960	712861007.49			867663307.49
<b>योग कुल ( i से vii )</b>	<b>11970</b>	<b>920601679.24</b>			<b>1002568816.29</b>
प्रति लेखा खाते					
i). वसूली हेतु अन्दरदेशीय बिल	11990	0.00			1010.00
ii). वसूली हेतु विदेशी बिल	12000	0.00			0.00
<b>उप-योग</b>	<b>12010</b>	<b>0.00</b>			<b>1010.00</b>
तुलन पत्र में शामिल नहीं किए गए प्रति लेखा के प्रतिवर्तित शेष		<b>नामे</b>	<b>जमा</b>	<b>शुद्ध शेष</b>	
क) संग्रहित/प्राप्य-शाखा आवक बिल	12030	0.00	0.00	0.00	0.00
ख) धारित / जारी किए जाने वाले यात्री चेक (देशी विदेशी)	12040	0.00	0.00	0.00	0.00
ग) धारित / जारी किए जाने वाले राष्ट्रीय बन्ध पत्र	12050	0.00	0.00	0.00	0.00
घ) धारित / जारी किए जाने वाले उपहार चेक	12060	0.00	0.00	0.00	0.00
ड.) राष्ट्रीय समाशोधन (एनबीओ में)	12070	0.00	0.00	0.00	0.00
च) स्टॉक इन्वेस्ट (ग्रेच्यूटी+लीव इनकैशमेन्ट LIC को देय)	12080	2054840125.20	2054840125.20	0.00	2066672055.57
<b>उप-योग</b>	<b>12090</b>	<b>2054840125.20</b>	<b>2054840125.20</b>	<b>0.00</b>	<b>2066672055.57</b>
iii) अप्रत्यावर्तित प्रति लेखे शेष जो तुलन पत्र में शामिल नहीं है					
ए) भा.रि.बैंक से वसूलीयोग्य राशि / के.का. को देय राशि ( अशोध्य ऋण अपलिखित)	12110	18027848.00	18027848.00	0.00	16354929.00
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
	<b>12130</b>	<b>2072867973.20</b>	<b>2072867973.20</b>	<b>0.00</b>	<b>2083026984.57</b>

(राशि रुपये में)

अचल सम्पत्तियों की विवरणी दिनांक :: 31-03-2021

मद विवरण	प्रारंभिक शेष 01.04.2020	छमाही के दौरान किया गया क्रय	छमाही के दौरान किया गया क्रय	छमाही के दौरान क्रय	छमाही / वर्ष के दौरान विक्रय/अंतरण	छमाही के दौरान अवमूल्यन	कुल अवमूल्यन	अंतिम शेष
1	2	3	4	5	6	7	8	10
फर्नीचर एवं जुड़नार यंत्र एवं मशीनें	96635422.29	175619.52	1297383.48	0.00	0.00	4840574.73	9747545.71	88360879.58
को सुरक्षित जमा कक्ष एवं लॉकर्स	42708496.08	0.00	0.00	0.00	0.00	3203139.89	6406280.44	36302215.64
ख) लिफ्ट	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
ग) कार / जीप/अन्य वाहन (कार-जीप के अलावे)	83626.78	0.00	0.00	0.00	0.00	11698.78	19690.78	63936.00
घ) वातानुकूलन/ कमरा वातानुकूलन/ वाटर कूलर/ अंकन मशीन/ कैलकुलेटर्स/टाइप राइटर्स/ कार्यालय मशीनरी एवं उपकरण/ घड़ियाँ एवं अन्य मशीनरी एवं उपकरण कैलकुलेटिंग मशीनें/ इन्फोडैटर्स/एडवांस लेजर प्रिंटरिंग मशीनें	40965376.12	141539.66	2131611.76	3860.00	0.00	3083038.96	6437456.43	36797211.11
कम्प्यूटर्स / मिनी कम्प्यूटर्स आदि	45742977.89	2050890.36	9800954.49	0.00	0.00	18322388.12	39810251.65	17784571.09
कुल योग	226135899.16	2368049.54	13229949.73	3860.00	0.00	29460840.48	62421225.01	179308813.42

ह०/-

(महेन्द्र कुमार)  
महाप्रबंधक

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

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

## लाभ-हानि विवरणी

(राशि रुपये में)

	उपबन्ध सं०	कूट सं०	31.03.2021	31.03.2020
<b>I. आय</b>				
अर्जित ब्याज	13	20020	12076499225.27	14123703387.81
अन्य आय	14	20030	1602009641.57	1070086248.16
शेष (सकल हानि) तुलन-पत्र में अन्य लेन-देन का अंतरण		20040	0.00	0.00
<b>योग</b>		<b>20050</b>	<b>13678508866.84</b>	<b>15193789635.97</b>
<b>II. व्यय</b>				
व्ययित ब्याज	15	20070	6415379412.43	7415282038.18
परिचालन व्यय	16	20080	7961310027.75	9723253045.60
प्रावधान एवं आकस्मिकताएँ		21900	3455351868.11	2149794869.85
<b>योग</b>		<b>20050</b>	<b>17832041308.29</b>	<b>19288329953.63</b>
<b>III. लाभ</b>				
वर्ष के दौरान सकल आय		20090	-4153532441.45	-4094540317.66
आगे लाया गया जमा लाभ			-3774587799.24	345652518.42
<b>योग</b>			<b>-7928120240.69</b>	<b>-3748887799.24</b>
<b>IV. विनियोग</b>				
आरक्षित अस्थिर निवेश में अन्तरण			0.00	0.00
विशेष आरक्षित में अन्तरण			43900000.00	25700000.00
विशेष रिजर्व में अन्तरण			0.00	0.00
विशेष आरक्षित से वापसी			0.00	0.00
तुलन-पत्र से लाया गया शेष			-7972020240.69	-3774587799.24
<b>योग</b>			<b>-7928120240.69</b>	<b>-3748887799.24</b>

ह0/-

(महेन्द्र कुमार)  
महाप्रबंधक

ह0/-

(सोहेल अहमद)  
अध्यक्ष

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

ह0/-

(एस.एस राव)  
निदेशक

ह0/-

(ए.डी.श्रीनिवास)  
निदेशक

ह0/-

(प्रवीण रंजन)  
निदेशक

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

ह0/-

(बिनय कुमार सिन्हा)  
निदेशक

(बाला मुरुगन डी.)  
निदेशक

(सुनील कुमार यादव)  
निदेशक

स्थान:- मुजफ्फरपुर  
दिनांक:- 25-06-2021

	कूट सं०	31.03.2021	31.03.2020
<b>उपबन्ध-13 अर्जित ब्याज</b>			
<b>I. बैंकों के अलावा अन्य अग्रिमों पर ब्याज</b>			
सावधि ऋण	20130	288152192.96	511351609.09
मांग ऋण	20140	89486469.80	108689662.78
नकद उधार	20150	6552954586.11	6733603514.55
ओवर ड्राफ्ट	20160	134811842.94	155021016.72
निर्यात/आयात उधार	20170	0.00	0.00
अन्य	20180	0.00	0.00
<b>योग- I</b>	<b>20190</b>	<b>7065405091.81</b>	<b>7508665803.14</b>
<b>II. बैंकों के अग्रिमों पर ब्याज पर बढ़ा</b>		0.00	
बैंकों को ऋण/ओवर ड्राफ्ट पर ब्याज	20210	0.00	0.00
भारत के बाहर बैंकों में शेष राशि पर ब्याज	20220	0.00	0.00
<b>योग- II</b>	<b>20230</b>		<b>0.00</b>
<b>III. खरीदे/भुनाए गए बिलों पर ब्याज</b>		0.00	
खरीदे/भुनाए गए/परक्रमित (अंतर्देशीय) बिलों पर ब्याज	20250	0.00	0.00
विदेशी खरीदे/भुनाए गए/ परक्रमित (अंतर्देशीय) बिलों पर ब्याज	20260	0.00	0.00
अन्य बैंकों द्वारा भुनाए गए ता.अं पर अतिदेय ब्याज	20280	0.00	0.00
<b>योग- III</b>	<b>20290</b>		<b>0.00</b>
<b>IV. बिल तथा ता.अं आदि पर बढ़ा</b>		0.00	
अंतर्देशीय बिल /स्थानीय बिल/खरीदे (बेचे) गए ता.अं आदि पर बढ़ा	20310	0.00	0.00
भुनाए गए / पुनः भुनाए गए एम.एम.डी.पी. बिल	20320	0.00	0.00
<b>योग- IV</b>	<b>20330</b>	<b>0.00</b>	<b>0.00</b>
<b>कुल योग-(I+II+III+IV)</b>	<b>20340</b>	<b>7065405091.81</b>	<b>7508665803.14</b>
<b>खुदरा अग्रिमों पर खंडवार ब्याज</b>	20346	7065405091.81	7508665803.14
थोक/ कॉरपोरेट अग्रिम	20347	0.00	0.00
अन्य बैंकिंग व्यवसाय	20348	0.00	0.00
कुल खंडवार ब्याज	20349	7065405091.81	7508665803.14
<b>V. निवेशों पर आय (के.का.मद)</b>	20350	<b>3579182273.16</b>	<b>3713960654.54</b>
<b>VI. भा.रि.बैंक के पास जमा शेष राशियाँ तथा अन्य अंतर बैंक निधियों पर ब्याज</b>			
भा.रि.बैंक के पास जमा शेष (के.का.मद)	20370	0.00	0.00
अन्य बैंकों के पास मांग पर प्रतिदेय राशियाँ (के.का.मद)	20375	0.00	0.00
अन्य बैंकों में अन्य जमा खाते में जमा शेष पर ब्याज	20376	1431911860.30	2901076930.13
<b>योग- VI</b>	<b>20380</b>	<b>1431911860.30</b>	<b>2901076930.13</b>
<b>VII. अन्य</b>			
शाखाओं/एनबीओ से प्राप्त ब्याज	20400	0.00	0.00
केन्द्रीय कार्यालय से प्राप्त ब्याज	20410	0.00	0.00
अन्य (के.का.मद)	20415	0.00	0.00
<b>योग- VII</b>	<b>20420</b>	<b>0.00</b>	<b>0.00</b>
<b>कुल योग-(I से VII)</b>	<b>20430</b>	<b>12076499225.27</b>	<b>14123703387.81</b>

(राशि रुपये में)

	कूट सं०	31.03.2021	31.03.2020
<b>उपबन्ध - 14 अन्य आय</b>			
<b>I. कमीशन, विनिमय और दलाली</b>			
i) कमीशन/दलाली (अन्तर्देशीय)			
वसूली के लिए बिल	20460	2780614.22	3850336.09
साख पत्र	20470	0.00	0.00
गारंटी पत्र/ डीपीजी	20480	44350.00	0.00
खरीदे/भुनाए गये बिल	20490	0.00	0.00
कंपनियों के लाभांश और ब्याज वारंट का भुगतान	20500	0.00	0.00
सुरक्षित अभिरक्षा खाते	20510	0.00	0.00
शेयर तथा प्रतिभूति की खरीद एवं बिक्री	20520	0.00	0.00
हामीदारी कमीशन	20530	0.00	0.00
प्रासंगिक /सेवा प्रभार	20540	33494155.28	34192510.70
प्रक्रिया प्रभार	20541	3344398.04	3206572.82
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	37269662.10	22248230.00
बैंक एश्युरेन्स पर कमीशन (अमूर्त)	20556	2411964.00	3976025.90
डीमेट सेवा पर कमीशन	20557	0.00	0.00
म्यूचुअल फंड प्रोडक्ट पर कमीशन	20558	0.00	0.00
अन्य	20560	83403489.05	70067996.37
<b>उप योग</b>	<b>20570</b>	<b>162748632.69</b>	<b>137541671.88</b>
i) कमीशन/दलाली (विदेशी)			
वसूली के लिए बिल	20590	0.00	0.00
साख पत्र (विदेशी)	20600	0.00	0.00
साख पत्र (आयात)	20610	0.00	0.00
गारंटी पत्र/ डीपीजी	20615	0.00	0.00
खरीदे/ भुनाये गए बिल	20620	0.00	0.00
<b>उप योग</b>	<b>20630</b>	<b>0.00</b>	<b>0.00</b>
<b>योग- I</b>		<b>162748632.69</b>	<b>137541671.88</b>
II) विनिमय			
मां. डॉ./ता.अं (अन्तरदेशीय)	20650	4952900.18	8829442.74
मां. डॉ./ता.अं (विदेशी)	20660	0.00	0.00
<b>योग II</b>	<b>20670</b>	<b>4952900.18</b>	<b>8829442.74</b>
<b>योग (I+II)</b>	<b>20680</b>	<b>167701532.87</b>	<b>146371114.62</b>
II निवेशों के विक्रय पर लाभ/हानि (के.का.मद)	20690	711843686.53	422240725.45
III निवेशों के पुनर्मुल्यांकन पर लाभ/हानि (के.का.मद)	20700	0.00	0.00
IV भूमि, भवनों तथा अन्य आस्तियों के विक्रय पर लाभ/हानि (के.का.मद.)	20710	0.00	0.00
V विनिमय लेन-देन पर लाभ/हानि	20720	0.00	0.00
VI अनुषंगियों/कम्पनियां तथा/ अथवा विदेशी/ भारत में संयुक्त उपक्रम से लाभांश आदि के रूप में अर्जित आय (के.का.मद)	20750	0.00	0.00
VII विविध आय			
सुरक्षित जमा लॉकरों पर किराया	20770	3083060.00	2406014.80
बड़े खातों से हुई वसूली	20780	685930.98	3841416.25
बैंक की निजी संपत्ति के किराएदारों से प्राप्त किराया	20790	0.00	0.00
अन्य	20800	718695431.19	495226977.04
<b>उप-योग</b>	<b>20810</b>	<b>722464422.17</b>	<b>501474408.09</b>
<b>योग</b>	<b>20820</b>	<b>1602009641.57</b>	<b>1070086248.16</b>

(राशि रुपये में)

अन्य विविध आय का विवरण (कूट सं० 20800 )	कूट सं०	31.03.2021	31.03.2020
विविध आय	20800	66840014.75	104607699.03
पीएसएलसी का ब्याज	20800	390472000.00	247700000.00
गैर एस.एल.आर निवेश से लाभांश	20800	139757.82	187286.34
मैसेज चार्ज	20800	29558887.90	23842090.40
नाबार्ड एफएलए कैम्प द्वारा अदायगी	20800	215000.00	31908898.00
सरकारी प्रतिभूति पर प्रावधान- एएसएफ	20800	0.00	56852978.96
आयकर से वापसी में ब्याज आय	20800	74041237.00	0.00
आयकर वापसी पर आय	20800	148796413.00	0.00
प्रधान कार्यालय वाहनों की कीमत पुनः बिक्री	20800	0.00	94786.00
डकैती/चोरी हेतु प्रावधान	20800	4600000.00	3702832.00
आई बी आर प्रावधान	20800	0.00	5154502.55
अन्तर बैंक प्रावधान	20800	0.00	12609060.00
पी.ए.प्रावधान	20800	4032120.72	0.00
सी डी नोमिनल डेबिट प्रावधान	20800	0.00	8566843.76
<b>योग</b>		<b>718695431.19</b>	<b>495226977.04</b>

(राशि रुपये में)

	कूट सं०	31.03.2021	31.03.2020
<b>उपबन्ध - 15 व्यक्तित ब्याज</b>			
<b>I. जमा राशियों पर ब्याज</b>			
i) बैंक			
मांग जमा	20860	0.00	0.00
मीयादी जमा	20870	0.00	0.00
ii) अन्य			
a) बचत जमाओं पर ब्याज	20900	3163835957.26	3651234088.43
b) मीयादी जमाओं पर ब्याज			
सावधि जमाओं पर ब्याज	20920	5790425.00	5730549.00
तिमाही ब्याज जमाओं पर ब्याज	20925	197190592.00	207911185.60
धनवृद्धि जमाओं पर ब्याज	20930	2328991449.90	2365280864.80
आवर्ती जमाओं पर ब्याज	20940	108540383.20	121804034.00
सेन्ट उत्तम जमाओं पर ब्याज	20945	0.00	0.00
विदेशी मुद्रा अनिवासी (बी) जमाओं पर ब्याज	20950	0.00	0.00
जमा (बट्टा) पर ब्याज प्रमाण पत्र	20960	0.00	0.00
अन्य मियादी जमाओं पर ब्याज	20970	316753912.27	305681555.11
<b>योग- I</b>	<b>20980</b>	<b>6121102719.63</b>	<b>6657642276.94</b>
<b>II. भारतीय रिजर्व बैंक/ अन्तर बैंक उधारों पर ब्याज</b>			
भारतीय रिजर्व बैंक	21000	0.00	0.00
स्टेट बैंक तथा अन्य बैंक	21010	10886084.80	20702254.24
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
<b>योग- II</b>	<b>21040</b>	<b>10886084.80</b>	<b>20702254.24</b>
<b>III. अन्य को प्रदत्त ब्याज</b>			
एन.एस.एफ.डी.सी	21070	749844.00	1439772.00
नाबार्ड	21080	282495894.00	734538707.00
एन.एच.बी.	21100	144870.00	959028.00
प्रतिदेय गैर-जमानती बांड पर ब्याज (के.का.मद)	21110	0.00	0.00
<b>योग- III</b>	<b>21120</b>	<b>283390608.00</b>	<b>736937507.00</b>
<b>IV. अन्य</b>			
शाखाओं / एनबीओ को प्रदत्त ब्याज	21140	0.00	0.00
केन्द्रीय कार्यालय को प्रदत्त ब्याज	21150	0.00	0.00
<b>योग- IV</b>	<b>21160</b>	<b>0.00</b>	<b>0.00</b>
<b>कुल योग - (I to IV)</b>	<b>21170</b>	<b>6415379412.43</b>	<b>7415282038.18</b>
एसबीआई/अन्य बैंकों को ब्याज का विवरण			
प्रवर्तक बैंक	21090	5102651.80	19331557.24
स्टेट बैंक ऑफ इन्डिया	21010	0.00	0.00
अन्य बैंक	21010	5783433.00	1370697.00



	कूट सं०	31.03.2021	31.03.2020
<b>उपबन्ध - 16 परिचालन व्यय</b>			
<b>I. कर्मचारियों को भुगतान तथा उनके लिए प्रावधान</b>			
मूल वेतन	21200	1111663775.09	1196247623.00
विशेष वेतन	21210	97739820.67	105301236.70
मंहगाई भत्ता	21220	909391781.05	847748608.97
नगर प्रतिकर भत्ता	21230	30212.00	0.00
मकान किराया भत्ता	21240	78805450.85	79726648.84
चिकित्सा सहायता	21250	14114311.00	18368987.25
अवकाश किराया रियायत	21260	7027910.14	13541748.73
एल.एफ.सी. की भुनाई	21261	0.00	0.00
एल.एफ.सी./एल.टी.सी.पर छुट्टी भुनाना	21270	36680134.96	57732225.20
सेवा निवृत्ति की छुट्टी भुनाना	21271	95219280.46	160119038.65
ओवर टाइम	21280	0.00	0.00
बोनस	21290	6997.20	6997.20
अस्पताल में भर्ती पर खर्चे	21291	6560125.47	7469983.10
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 खर्चे	21300	6563893.19	9948777.94
कर्मचारी कल्याण व्यय (के.का.मद)	21310	0.00	0.00
भविष्य निधि में अंशदान	21320	162193703.67	89131849.78
पेंशन निधि में अंशदान (के.का.मद)	21330	2700000000.00	4400000000.00
उपदान निधि में अंशदान (के.का.मद)	21340	166412218.00	283041387.00
छुट्टी भुनाने में अंशदान (के.का.मद)	21345	5559000.00	0.00
अनुग्रही राशि का भुगतान	21350	1600000.00	1500000.00
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	832395127.62	100000000.00
<b>योग- I</b>	<b>21385</b>	<b>6231963741.37</b>	<b>7369885112.36</b>
<b>II. किराया, कर तथा बिजली</b>			
कार्यालय परिसरों के लिए अदा किया गया किराया	21400	49508240.22	48012881.05
अन्य परिसरों के लिए अदा किया गया किराया	21410	0.00	0.00
बैंकों की सम्पत्ति पर नगरपालिका/अन्य कर	21420	0.00	0.00
बिजली	21430	14835827.88	15831928.59
जेनरेटर व्यय	21431	150502694.75	152496128.73
<b>योग-II</b>	<b>21440</b>	<b>214846762.85</b>	<b>216340938.37</b>
<b>III. मुद्रण व लेखन सामग्री</b>	21450	6238536.26	10627738.93
<b>IV. विज्ञापन तथा प्रचार</b>	21460	388269.00	2128377.20
<b>V. बैंक की सम्पत्ति पर मूल्यहास (के.का.मद)</b>			
भवनों पर मूल्यहास	21480	0.00	0.00
फर्नीचर तथा फिक्सचर पर मूल्यहास (के.का.मद)	21490	62421225.01	230293470.46
<b>योग-V</b>	<b>21500</b>	<b>62421225.01</b>	<b>230293470.46</b>
<b>VI. निदेशक का शुल्क, भत्ता तथा व्यय (के.का.मद)</b>	<b>21510</b>	<b>0.00</b>	<b>0.00</b>

(राशि रुपये में)

	कूट सं०	31.03.2021	31.03.2020
<b>VII. लेखा परिक्षकों का शुल्क तथा व्यय</b>			
सांविधिक केन्द्रीय लेखापरीक्षकों के लिए शुल्क (के.का.मद)	21530	6265395.99	7820449.55
लेखा परिक्षक	21540	0.00	0.00
यात्रा/अन्य खर्च व्यय	21549	0.00	0.00
यात्रा/स्थानीय परिवहन खर्च	21550	0.00	0.00
होटल, भोजन/आवास व्यय प्रतिपूर्ति	21551	0.00	0.00
होटल, भोजन/ आवास पर किये गये व्यय	21552	0.00	0.00
<b>योग-VII</b>	<b>21560</b>	<b>6265395.99</b>	<b>7820449.55</b>
<b>VIII.विधि प्रभार</b>	21580	11060255.39	7939648.50
<b>IX. डाक व्यय, तार, टेलीफोन, आदि</b>			
डाक व्यय तथा तार	21600	2384805.56	3281046.66
टेलीफोन	21610	3632956.21	3098919.79
टेलेक्स / फैक्स	21611	0.00	0.00
लीज लाइनों/ आयएसडीएन कनेक्शन के लिए भुगतान की गई राशि	21612	0.00	0.00
वी सैट बैंडविथ के लिए भुगतान	21613	0.00	0.00
<b>योग-IX</b>	<b>21620</b>	<b>6017761.77</b>	<b>6379966.45</b>
<b>X. मरम्मत तथा रखरखाव</b>			
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	522317.73	567509.55
केवल कार एवं जीप	21661	6030.00	36582.72
वार्षिक अनुरक्षण प्रभार	21662	8705643.42	11069547.58
<b>योग-X</b>	<b>21670</b>	<b>9233991.15</b>	<b>11673639.85</b>

	कूट सं०	31.03.2021	31.03.2020
<b>XI. बीमा</b>			
बीमा	21690	9646634.40	10424261.00
जमा बीमा	21700	196041210.00	150636805.69
<b>योग-XI</b>	<b>21710</b>	<b>205687844.40</b>	<b>161061066.69</b>
<b>XII. अन्य व्यय</b>			
यात्रा व्यय	21730	12209608.67	15808126.54
होटल लाजिंग/बोर्डिंग खर्चे	21731	0.00	0.00
दैनिक भत्ते का भुगतान किया	21732	0.00	0.00
यात्रा व्यय - अधिकारी	21733	0.00	0.00
यात्रा व्यय - लिपिक	21734	0.00	0.00
यात्रा व्यय - अधीनस्थ कर्मचारी	21735	0.00	0.00
होटल लाजिंग/ बोर्डिंग खर्चे - अधिकारी	21736	0.00	0.00
होटल लाजिंग/ बोर्डिंग खर्चे - लिपिक	21737	0.00	0.00
होटल लाजिंग/ बोर्डिंग खर्चे - अधीनस्थ कर्मचारी	21738	0.00	0.00
स्थानीय सवारी भत्ता अदा/ प्रतिपूर्ति किया गया	21740	0.00	0.00
प्रदत्त दैनिक भत्ते - अधिकारी	21741	0.00	0.00
प्रदत्त दैनिक भत्ते - लिपिक	21742	0.00	0.00
प्रदत्त दैनिक भत्ते - अधीनस्थ कर्मचारी	21743	0.00	0.00
पात्र अधिकारियों को वाहन व्यय की प्रतिपूर्ति	21750	0.00	0.00
कारों और जीपों के लिए पेट्रोल खर्च	21760	293619.00	187379.00
कारों और जीपों से इतर अन्य वाहनों हेतु पेट्रोल खर्चे	21761	12383644.10	17841445.55
अतिथिगृह का रखरखाव व्यय	21770	0.00	0.00
<b>उप-योग ( 21730 से 21770 )</b>	<b>21775</b>	<b>24886871.77</b>	<b>33836951.09</b>
ग्राहकों/बाहरी व्यक्तियों के लिए आदरतिथ्य खर्चे	21780	0.00	0.00
आतिथ्य खर्चे	21781	0.00	0.00
कार्यालय परिसर में स्टाफ के लिए खाना/ पेय के प्रावधान पर खर्चे	21782	3171599.28	3063350.00
अन्य संस्थाओं द्वारा आयोजित सेमीनार/कांफ्रेंस /प्रशिक्षण में सहभागिता हेतु प्रदत्त शुल्क	21783	16895.00	156600.50
कार्यालय परिसर के बाहर स्टाफ की कांफ्रेंस/ बैठक खर्चे	21784	0.00	0.00
स्टाफ रिक्रिएशन क्लब को किया गया भुगतान	21785	0.00	0.00
स्टाफ स्पोर्ट्स क्लब को किया गया भुगतान	21786	0.00	0.00
स्टाफ टूर्नामेन्ट्स में सहभागिता/के प्रयोजन हेतु खर्चे	21787	0.00	0.00
क्लबों की सदस्यता/के वार्षिक शुल्क के लिए पात्र अधिकारियों को भुगतान/ प्रतिपूर्ति	21788	0.00	0.00

(राशि रुपये में)

	कूट सं०	31.03.2021	31.03.2020
कोई अन्य क्लब सुविधा व्यय	21789		
सफाई कर्मचारियों तथा आकस्मिक मजदूरों को प्रदत्त मजदूरी	21790	85806422.40	75240983.00
त्योहार आयोजन खर्चे	21791	0.00	0.00
उपहार सामग्री	21792	0.00	0.00
चेकों की देरी से वसूली पर भुगतान किया गया दंडिक ब्याज	21793	0.00	0.00
फुटकर रोकड़ व्यय	21800	0.00	0.00
बैंक लोगो आर्टिकल प्रेजेन्टेशन	21805	0.00	0.00
मुद्रा पेटिका की रखरखाव तथा रक्षा हेतु किया गया व्यय	21810	0.00	0.00
समाशोधन गृह प्रभार	21820	0.00	200790.56
राजस्व/संगामी/अन्य लेखा परीक्षा के लिए शुल्क	21830	6510765.00	5915310.00
व्यावसायिक शुल्क अदा	21840	1209860.00	2103098.00
ईसीजीसी तथा अन्य कॉर्पोरेशनों को प्रदत्त प्रीमियम	21850	0.00	0.00
अखबार/ पत्रिकाएं	21860	509452.00	513597.00
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	1085074379.11	1578071957.09
<b>योग-XII</b>	<b>21895</b>	<b>1207186244.56</b>	<b>1699102637.24</b>
<b>कुल योग-(I सेXII)</b>	<b>20080</b>	<b>7961310027.75</b>	<b>9723253045.60</b>
XIII. प्रावधान एवं आकस्मिकताएं (के.का.मद)	21900	3455351868.11	2149794869.85
<b>कुल योग- (Iसे XIII)</b>	<b>21910</b>	<b>11416661895.86</b>	<b>11873047915.45</b>

ह०/-  
( महेन्द्र कुमार )  
महाप्रबंधक

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

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

(राशि रुपये में)

	कूट सं०	31.03.2021	31.03.2020
अन्यों का विवरण ( कूट सं० 21880 )			
पुलिस स्कार्ट एवं सुरक्षा प्रहरी पर व्यय	21880	17225273.78	28136352.08
जीएमडीएस/डीडीएस एजेंट के कमीशन पर खर्च	21880	30927715.80	37779499.00
स्थानीय वाहन खर्च	21880	464756.00	688762.96
फोटो स्टेट	21880	4747588.65	5189330.24
अन्य विविध व्यय	21880	213243295.36	154519226.09
क्षेत्रीय/शाखा प्रबंधक बैठक पर व्यय	21880	113769.00	668066.27
सीबीएस खर्च	21880	186783853.56	131072347.50
वित्तीय समावेशन व्यय	21880	273101012.55	321135994.80
एटीएम/रूपे डेबिट कार्ड/रूपे किसान कार्ड लागत	21880	201056.13	23736282.38
आस्थगित कर	21880	12865644.00	-29621496.00
ऋण/सीएस पर बलिदान राशि	21880	345400414.28	904767591.77
<b>कुल (कूट सं. 21880)</b>	<b>21880</b>	<b>1085074379.11</b>	<b>1578071957.09</b>

(राशि रुपये में)

	कूट सं०	31.03.2021	31.03.2020
प्रावधानों एवं आकस्मिक व्यय का विवरण ( कूट सं० 21900 )			
गैर निष्पादक खाता पर प्रावधान	21900	3351434833.11	2119054717.95
निष्पादक खाता पर प्रावधान	21900	0.00	25122006.90
सरकारी सुरक्षा पर प्रावधान- ए एफ एस	21900	97417035.00	0.00
सीडी/एसबी नोमिनल (डेबिट) खाता के लिए प्रावधान	21900	6500000.00	0.00
गबन पर प्रावधान	21900	0.00	3830313.00
डकैती पर प्रावधान	21900	0.00	1787832.00
<b>कुल कूट सं० 21900</b>	<b>21900</b>	<b>3455351868.11</b>	<b>2149794869.85</b>



## Uttar Bihar Gramin Bank

### VISION

Gram Chetna - Going Beyond Banking

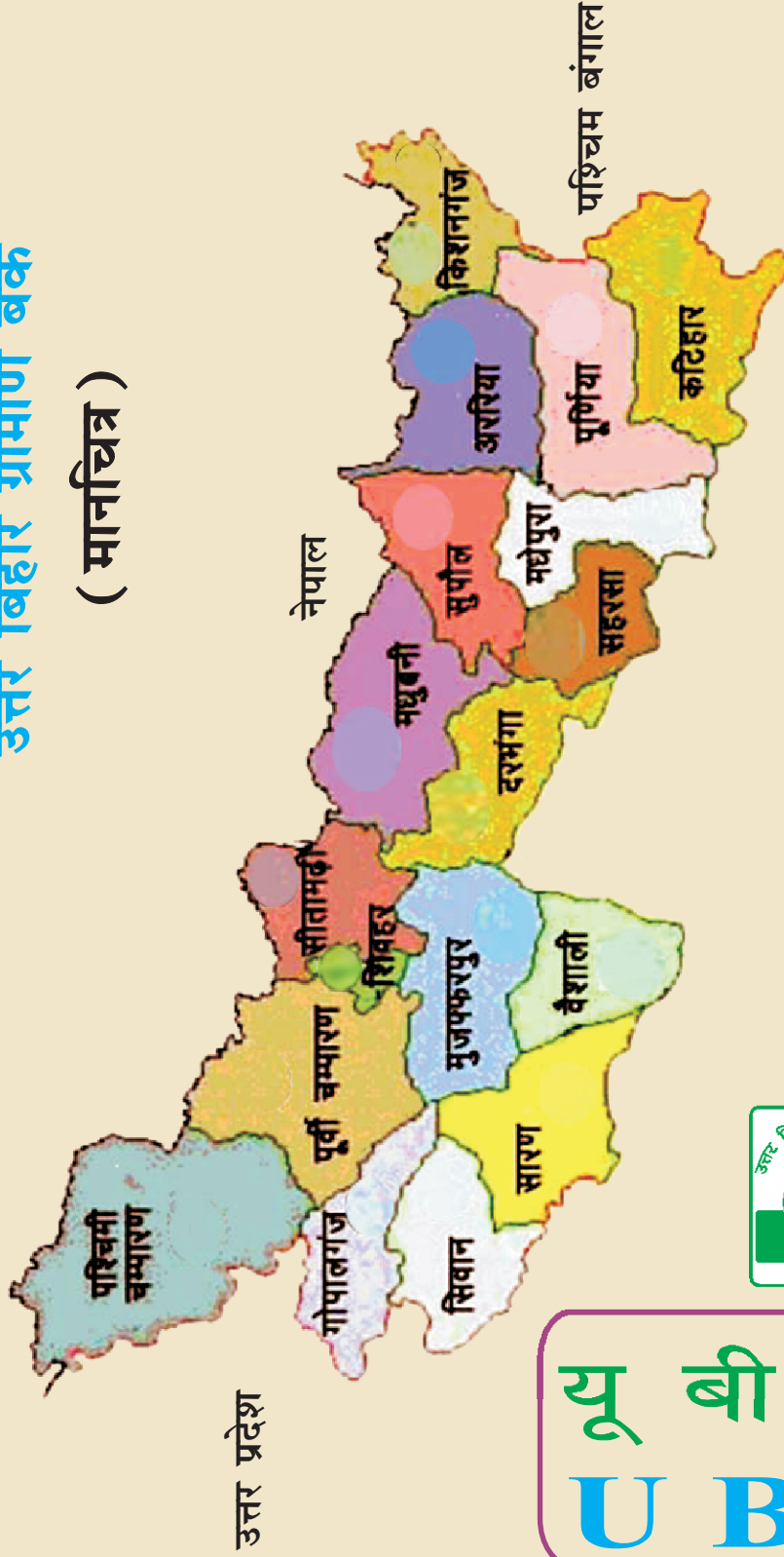
### CORE VALUES

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.

## उत्तर बिहार ग्रामीण बैंक (मानचित्र)



यू बी जी बी  
U B G B

ग्रामीण उत्थान हेतु समर्पित  
Committed to Rural Upliftment



**UTTAR BIHAR GRAMIN BANK**

**Annual Report  
2020-21**



**With Best Compliments from:**

**Sohail Ahmad**

Chairman

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





## OBJECTIVES

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





## Message from the Chairman

Dear Shareholders,

It gives me immense pleasure to present the 13th Annual Report of our Bank for the FY 2020-21. The year was a challenging for the Bank when we witnessed Covid-19 pandemic, complete lockdown, slow business activities. In spite of all these challenges, banking services were operational and the role of employees was admirable to provide uninterrupted services and committed to stand by their customers. Further employees also contributed successfully to the implementation of the various government support programme. I would like to thank every employee of the Bank for the commendable efforts and professional commitment displayed during this period.

During financial year, advances increased by 8.54% stood at the level of 9464.53 Cr and major share went into the priority sector which grew by 8.85%. Currently, priority sector advance is 96.50% which remained attractive in respect of PSCL trading. We have performed well in credit linkage of 26254 SHGs during year. Our CD ratio improved to 58.04% during the FY 2020-21. Our total business grew by 1.39 %. Bank has maintained its robust CASA share at 71.17%. Our Business per Branch and per staff improved during the year.

At present Capital and Profitability of the Bank are major concerns due to the pressure of pension liability and provisioning of stressed assets. In spite of various challenges our operating margin improved. Cost of deposit and borrowing both dropped. Other income jumped by 49.71 % as thrust was given to increase the income through trading of Govt Security, PSCL and Bancassurance.

We complied RBI instructions and extended moratorium to the borrowers impacted by the pandemic. Subsequently after withdrawal of the moratorium period at the last moment of financial year, our NPA level jumped suddenly. Thrust was given to improve the asset quality in last two quarters of financial year by arresting slippage of the probable NPA, upgradation and OTS of accounts. It can be justified that our recovery is Rs. 202.82 Cr during Q3 & Q4 and bank entered into compromise in 52784 accounts wherein RLB was Rs. 244.98 Cr.

During the year we recruited 277 employees in different cadres. 131 staffs of all cadres were promoted through internal promotion. We have conducted in house training programmes and imparted Specialised training to 365 Staffs. We took all possible measures to protect both employees and customers during pandemic.

To generate financial awareness, Bank has organized 4871 Financial Literacy Camps. We remained extremely focussed on providing banking services at doorsteps to unserved rural mass through 3338 Banking Correspondents. AEPS transactions gained momentum and gave impetus to our Financial Inclusion. It is my pleasure to share that the Bank has been conferred with many awards viz. Shine and succeed, Old age financial freedom fighters, Power to Persist, Maker of Excellence, Rise above the rest, Leadership Capital, Amazing Achiever of APY for excellent achievement in APY during the Year.

I place on record our sincere gratitude to Government of India, State Government, Reserve Bank of India, NABARD, Sponsor Bank i.e. Central Bank of India for their valuable support for the growth of the bank. I also extend my sincere thanks to our Board of Directors for their valuable guidance and support in the Board Meetings.

I thank our customers for their valuable support and trust and would like to take this opportunity to thank all our staff for contributing whole heartedly towards the Bank's progress.

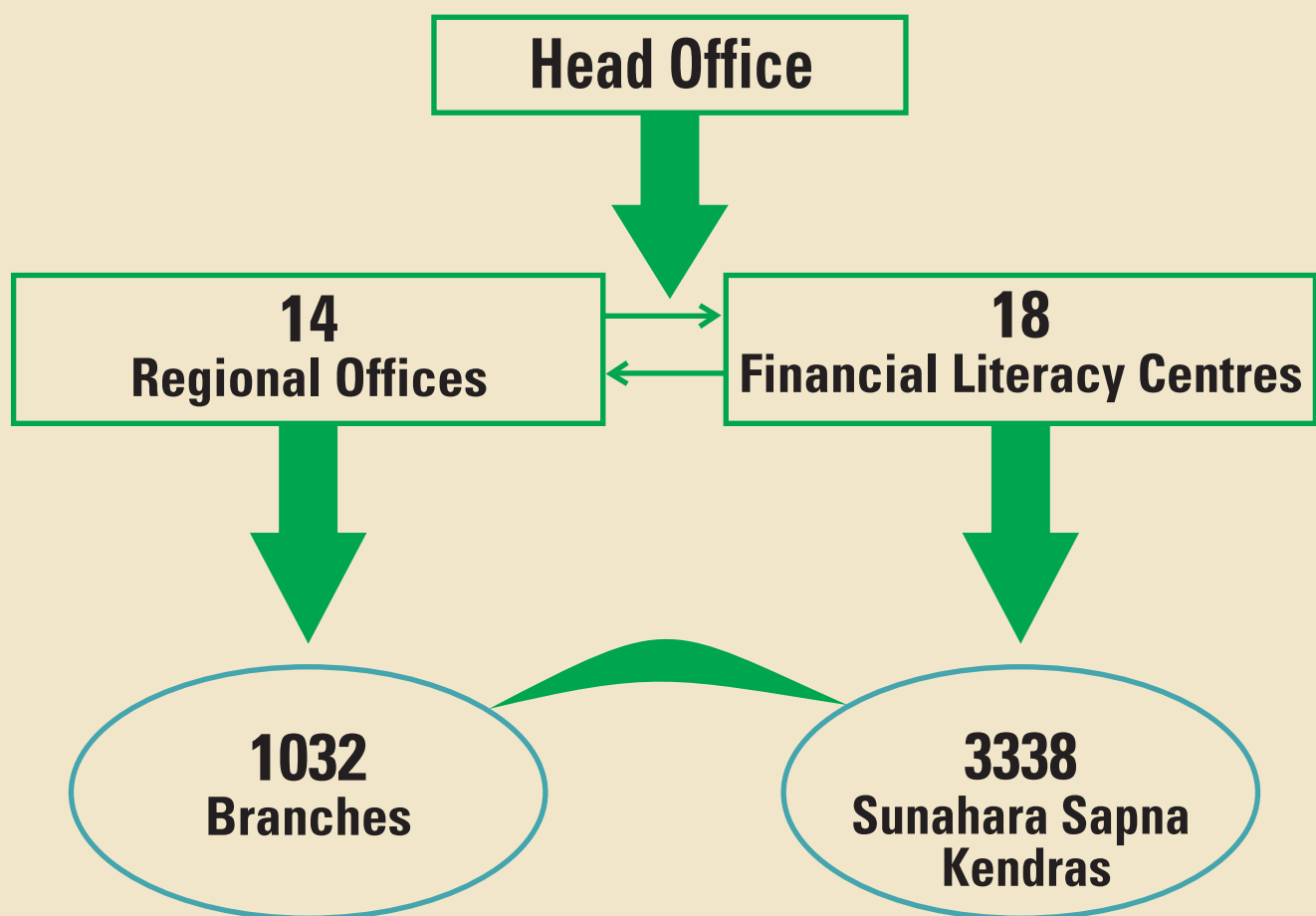
With best compliments,

Yours sincerely,

(Sohail Ahmad)  
Chairman



## **Structure of Uttar Bihar Gramin Bank**



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## MAIN ACHIEVEMENTS - 2020-21

- 1 ➤ Network of 1032 Branches & 3338 BC Centres (Sunahara Sapna Kendra).
- 2 ➤ Loss of the Financial Year is ₹ 415.35 crore.
- 3 ➤ Total Business ₹25772.63 crore & registered growth of 1.39 % over previous Year.
- 4 ➤ Deposit Level ₹ 16308.10 crore with growth of (-)2.34% over previous Year.
- 5 ➤ Total Advances ₹9464.53 crore with growth of 8.54% over previous Year.
- 6 ➤ ACP achievement is 72.74%.
- 7 ➤ CD ratio 58.04%.
- 8 ➤ Per Branch Business increased from ₹ 24.63 crore to ₹ 24.97 crore.
- 9 ➤ Per Employee Business was ₹ 8.29 crore.
- 10 ➤ KCC of ₹ 160.49 crore was disbursed to 22873 New farmers.
- 11 ➤ Fresh Credit linkage of 26254 SHGs with ₹ 262.54 crore.
- 12 ➤ 29063 Beneficiaries were financed under Mudra Loan.
- 13 ➤ 154831 Customers covered under Prime Minister Jiwan Jyoti Bima Yojna upto Financial Year 2020-21
- 14 ➤ 720114 Customers covered under Prime Minister Suraksha Bima Yojna upto Financial Year 2020-21.
- 15 ➤ 273371 Customers joined Atal Pension Yojna up to 31.03.2021.
- 16 ➤ 1732 claims amount ₹34.64 Crore under Prime Minister Jiwan Jyoti Bima & 284 claims Amount ₹ 5.68 crore under Prime Minister Suraksha Bima Yojna have been settled.
- 16 ➤ A Total amount of ₹886 crores has been deposited under Grameen Vikas Khata (Financial Inclusion).

## BANK AT A GLANCE

(Rs. in crore)

Sr. No.	Particulars	March 2021	March 2020
01	<b>No. of districts covered</b>	18	18
02	<b>Total Number of Regional Offices</b>	14	14
03	<b>No. of Branches</b>	1032	1032
	a) Rural	639	639
	b) Semi urban	349	349
	c) Urban	44	44
04	<b>Total Staff (Ex. Spon. Bank)</b>	3109	3063
	Scale IV	11	11
	Scale III	124	116
	Scale II	535	419
	Scale I	1177	1130
	a) Total Officers	1847	1676
	b) Office Assistants	986	1072
	c) Office Attendants	276	315
05	<b>Aggregate Deposits</b>	16308.10	16699.09
	Of which Institutional Deposit	1228	1821.64
	Of which low cost deposit	11607.15	11726.65
	Share of low cost deposit (%)	71.17	70.22
06	<b>Advances o/s</b>	9464.53	8719.65
	a) Of which agriculture Adv. o/s	6651.39	6199.29
	Share of agriculture Adv %	70.28	71.10
	b) Of which Priority sector adv.	9133.50	8391.09
	Share of Priority sector %	96.50	96.23
07	<b>CD Ratio</b>	58.04	52.22
08	<b>Borrowings Outstanding</b>	844.08	700.40
09	<b>Total Business</b>	25772.63	25418.74
	a) Per Branch Business	24.97	24.63
	b) Per Staff Business	8.29	8.29



(Rs. in crore)

Sr. No.	Particulars	March 2021	March 2020
10	a) Cash & Bank Balance (with RBI)	654.81	751.80
	b) Investment (with Govt. Securities & CD A/c)	5372.12	4601.10
	Of which CRR Obligatory	564.96	487.05
	Of which CRR Actual	574.81	679.81
	Of which SLR Obligatory	2905.49	2962.88
	Of which SLR Actual	4858.71	4211.64
	iii) Non SLR	276.01	281.00
11	Gross NPA	2897.19	1929.82
	% of gross NPA	30.61	22.13
	Provision (cumulative)	1060.73	723.56
	b) Net NPA	1835.96	1205.77
	% of Net NPA	21.85	15.08
12	Profit during the year	-415.35	-409.45
13	Accumulated Profit	-797.20	-377.46
14	Total establishment expenditure	623.20	736.99
15	Interest paid on deposit	612.11	665.76
	Cost of deposit (%)	3.73	4.24
16	Interest received on advance	706.54	750.87
	Yield on advance (%)	7.82	9.08
17	Interest received on Investment	501.11	661.50
	Yield on investment (%)	7.88	8.68



## FINANCIAL INCLUSION IN FULL SWING

We have established 3338 BC centres christened as SUNAHARA SAPNA KENDRA. It provides a Basic Savings Bank Account for receiving and making remittances, Savings 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 2021)**

**No. of accounts**  
**65,69,593**

**Total business**  
**Rs. 886 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 4871 Financial Literacy Awareness Camps in which 136893 persons participated. 38330 persons became our new customers after attending these camps.

Under Atal Pension Yojna, following campaigns were organised by PFRDA in which Bank's performance was excellent.

APY CAMPAIGNS ACHIEVEMENT (FY 20-21)			
Name	Target	Achievement	% of Achievement.
SHINE & SUCCEED	6198	6316	101.90
OLD AGE FINANCIAL FREEDOM FIGHTERS	8264	10959	132.61
POWER TO PERSIST	5% increase in persistency	26% increase in persistency	Award of Par Excellence
MAKERS OF EXCELLENCE (ME 4.0)	7200	7670	106.53
RISE ABOVE THE REST 3.0	8264	8589	103.93
LEADERSHIP CAPITAL 3.0	8000	18986	237.33 % Exemplary Diamond Award
APY BIG DELIEVERS 3.0	6400	7352	114.87% Award of Excellence





## Director's Report

The Bank incurred a net loss of Rs.415.35 crore during the year ended 31.03.2021. Accumulated loss Rs.797.20 crore. Total Net Worth is Rs.(-)175.87 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.569.44 crore which has been issued and subscribed by the Govt. of India, Central Bank of India and Govt. of Bihar in the proportion 50:35:15.

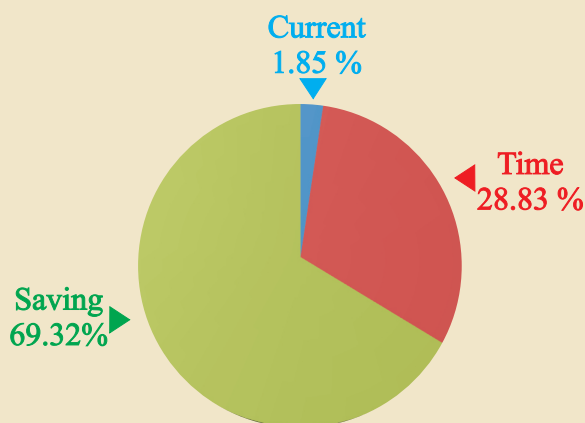
Government of India has approved capital support of Rs.42.88 crore for Financial Year 2020-21. We have received Rs.42.88 crore at the end of Financial Year. Out of which, Rs.21.44 crore has been received from Govt. of India and Rs.15.01 crore has been received from Sponsor Bank i.e. Central Bank of India and Rs.6.43 crore has been received from Bihar Govt. in the proportion of 50%,35% & 15% respectively.

### 02. BRANCH NETWORK ::

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

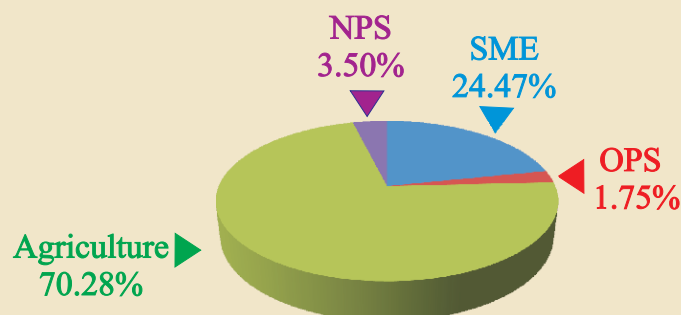
### 03. DEPOSITS ::

The aggregate deposits at the close of financial year 2020-21 was Rs.16308.10 crore. The share of low cost deposit (CASA) was 71.17% of total deposits. The cost of deposit works out to 3.73%.



## 04. LOANS AND ADVANCES ::

The aggregate loans and advances outstanding as on 31.03.2021 was Rs.9464.53 crore. Out of total outstanding balance, the loan under Priority Sector was Rs.9133.50 crore and under Non-Priority Sector was Rs.331.03 crore. The share of Priority sector to total loan outstanding was 96.50%. The CD ratio of the Bank Rs. 58.04%. Yield on advances as on March 2021 is 7.82%.



### I. Loan Disbursement under Govt. Sponsored Schemes in 2020-21:

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	
	2020-21	2019-20
SHG	191.52	190.94
KCC	5423.91	5222.05
SCC	11.36	18.40
GCC	0.53	2.26
Others	2297.34	2923.37
Demand Loan etc.	299.26	337.35
Total	8223.92	8694.37

### II. Loan Disbursement to weaker sections in 2020-21:

In the year 2020-21 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	178018	1842.79
02	Minority	80189	725.35
03	Women	87600	887.4
04	JLG	229	4.41
05	OBC	403432	4023.33



### **III. Achievement under Annual Credit Plan ::**

The achievement under ACP is 72.74%. Sectoral achievements are 80.27% for Agriculture, 43.65% for SME, 1.78% for OPS and 62.68% for NPS.

### **IV. Self Help Group ::**

Our Bank is actively involved in formation of SHGs and their credit linkage. During the year under review 37136 SHGs were formed and fresh credit linkage was extended to 26254 SHGs to the extent of Rs. 191.52 Crore. Bank has successfully completed 240688 SHG Savings A/cs linkage & 191767 Credit A/cs linkage.

### **V. Kisan Credit Card ::**

The Bank is continuously extending credit to farmers through Kisan Credit Card. As on 31<sup>st</sup> March 2021 the achievement under the scheme is as given below.

[Amt.in Rs.Crore]

Achievement 2020-21	
No.	Amount
561645	5423.91

### **VI. Swarojgar Credit Card ::**

Bank issued 2282 cards amounting to Rs. 11.36 Crore During Financial year Under ACP.

### **VII. General Credit Card ::**

Bank issued 174 cards amounting to Rs. 0.52 Crore During Financial year Under ACP.

### **VIII. Farmer Club ::**

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

### **IX. Mudra Loan ::**

Bank Financed Rs 242.91 crore to 29063 people under Mudra Loan During Financial Year.

## 05. RECOVERY OF LOANS::

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

[ Amt. in Rs. crore]

Position for the year 01.07.2019 to 30.06.2020			% of recovery to Demand
Demand	Collection	Balance	
<b>5506.03</b>	<b>895.99</b>	<b>4610.04</b>	<b>16.27</b>

## (A). MOVEMENT OF NPA ::

According to System generated NPA, our Gross and Net NPA was 30.61 and 21.85 respectively.

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

[Amt.in Rs.crore]

	March 2021	March 2020
NPA at the beginning of the year	1929.82	2282.47
Addition to NPA during the year	1241.71	218.26
Recovery against NPA during the year	274.34	570.91
Write off	---	---
Gross NPA at the end of the year	2897.19	1929.82
% of NPA to total Advance	30.61	22.13
Provision on NPA	1060.73	723.56
Net NPA	1835.96	1205.77
% of Net NPA to Net Advance	21.85	15.08

## (6). 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 7.88% p.a. as on March 2021.

[Amt.in Rs. crore]

	Investments held	
	2020-21	2019-20
SLR	4858.71	4211.64
Non SLR	276.01	281.00
Total	5134.72	4492.64



## 07. FINANCIAL RATIOS ::

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

SN.	Particulars	Position for the year	
		2020-21	2019-20
	<b>Average working fund</b>	<b>17026.30 crore</b>	<b>17183.07 crore</b>
01	Financial return	7.09	8.22
02	Financial cost	3.77	4.32
03	Financial Margin (1+2)	3.32	3.90
04	Cost of Management	3.66	4.29
05	Opening Margin	1.02	1.37
06	Miscellaneous Income	0.94	0.62
07	Operating Profit (3+) - (4+5)	-0.42	-1.14
08	Risk Cost	2.03	1.25
09	Net Margin (7-8)	-2.45	-2.39

## 08. NON FUND BUSINESS ::

Locker facility has been provided to customers through our 51 Branches. In order to improve fee based income, the Bank has continued " Bancassurance" in collaboration with the Bajaj Allianz General Insurance & Shriram General Insurance for non-life insurance business & Bajaj Allianz life Insurance & Reliance Nippon life Insurance for life insurance business. During the year the Bank earned total referral fee of Rs. 0.28 crore from non life insurance business & 4.03 crore from life insurance business.

## 09. AUDIT AND INSPECTION ::

During the year our Internal Auditors have audited 743 Branches against the set target of 743 branches. Besides this, branches are being regularly visited by the Regional Manager. The Chairman and General Managers of the Bank are visiting the Regional Offices/Branches for effective control and keeping vigil on the working of the branches. The audit rating of 1032 branches is as follows:-

	No. of Branches	Percentage
Low Risk	43	4.17
Medium Risk	988	95.73
High Risk	01	0.10

In terms of sub-section 1 and 2 of section 19 of RRBs Act, 1976 Statutory Central Auditor M/s R.N.Singh & Co and 36 Branch Auditors were appointed as per the guidelines of



NABARD for Independent audit for the year 2020-21. In terms of NABARD guidelines, 592 branches were audited by Statutory Auditors.

## 10. IMPLEMENTATION OF PENSION:

In term of Gazette Notification dated 03.12.2018 of Govt. of India, Pension Scheme to retired staffs and family of deceased staff members has been implemented in the Bank. Bank has made provision of Rs. 270 crore from Profit & Loss in Financial Year 2020-21 for pension fund.

## 11. FUND MANAGEMENT:

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

## 12. CAPITAL ADEQUACY RATIO:

The CRAR of the Bank as on 31<sup>st</sup> March 2021, as per norms of Reserve Bank of India, is -1.33%.

	2020-2021	2019-2020
Tier - I	-2.39	1.89 %
Tier - II	1.06	0.99 %
Total	-1.33	2.88 %

## 13. HUMAN RESOURCES:

The position of staff as on 31.03.2021 (excluding Officers on deputation from Sponsor Bank) is as follows.

Sl. No.	Category	No. of Staff (March 2021)
1.	Officers Scale IV	11
2.	Officers Scale III	124
3.	Officers Scale II	535
4.	Officers Scale I	1177
5.	Office Assistants (Multipurpose)	986
6.	Drivers / Office Attendants / Sweepers	276
	<b>TOTAL</b>	<b>3109</b>



## **II. Training ::**

Total 365 Officers/Employees have been imparted training at different Training Centers / In house training during the year 2020-21.

## **III. Industrial Relations ::**

The year under review witnessed cordial and peaceful industrial relations.

### **14. MANAGEMENT INFORMATION SYSTEM:**

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

### **15. INFORMATION TECHNOLOGY ADOPTION:**

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

### **16. RAJBHASHA:**

Provision of Raj Bhasha 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 six times during the year. Sri I.M.Utreja, Sri V.K. Mahendru, Sri Sundeep Gulati, Sri B.S.Harilal, Sri Niranjana Kumar Verma and Sri Ram Sunder Singh retired from directorship during the year, and Sri Sohail Ahmad, Sri S.S.Rao, Sri A.D.Srinivas, Sri Praveen Ranjan and Sri Binay Kumar Sinha were inducted in the resultant vacancies. Sub committees of the Board, viz. Audit has been conducted periodically.

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



## BALANCE SHEET

(As on 31 -03-2021)

(Amt. in Rs.)

	Sch. No.	Code No.	31.03.2021	31.03.2020
<b>I. CAPITAL &amp; LIABILITIES</b>				
1. Capital	1	10020	5694436671.46	5157636671.46
2. Reserves & Surplus	2	10030	518920740..00	475020740.00
3. Deposits	3	10040	163081020616.29	166990885437.42
4. Borrowings	4	10050	8440829673.79	7004033914.56
5. Other Liabilities & Provisions	5	10060	2801703181.49	9929324113.56
<b>Total</b>		<b>10070</b>	<b>180536910883.03</b>	<b>189556900877.00</b>
<b>II. ASSETS</b>				
6. Cash & Balances with Reserve Bank of India.	6	10090	6548141678.72	7518041806.61
7. Balance with Banks & Money at Call & short notice.	7	10100	20943364064.42	35150468077.86
8. Investments	8	10110	51347171282.05	44926503328.60
9. Advances.	9	10120	84032953327.41	79955987445.22
10. Fixed Assets	10	10130	179308813.42	226135899.16
11. Other Assets	11	10140	17485971717.01	21779764319.55
<b>Total</b>		<b>10150</b>	<b>180536910883.03</b>	<b>189556900877.00</b>
12. Contingent Liabilities.	12	10160	920601679.24	1002568816.29
Bills for collection (Refer page No.12)		10170	0.00	1010.00
Significant Accounting Policies	17			
Notes of Accounts	18			

Sd/-  
(Mahendra Kumar)  
General Manager

Sd/-  
(Sohail Ahmad)  
Chairman

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

Sd/-  
(S.S.Rao)  
Director

Sd/-  
(A.D.Srinivas)  
Director

Sd/-  
(Praveen Ranjan)  
Director

Sd/-  
(Binay Kumar Sinha)  
Director

(Bala Murugan D)  
Director

(Sunil Kumar Yadav)  
Director

Place: Muzaffarpur  
Date: 25-06-2021





(Amt. in Rs.)

	Code No.	31.03.2021	31.03.2020
<b>SCHEDULE-1 CAPITAL</b>			
<b>Authorised Capital</b>			
( 2,00,00,00,000 shares of Rs. 10/- each)		20000000000.00	20000000000.00
<b>Issued Subscribed and paid up Capital</b>			
56,94,43,665 shares of Rs. 10/- each		5694436650.00	4545436650.00
<b>Subscribed Capital</b>			
56,94,43,665 shares of Rs. 10/- each		5694436650.00	4545436650.00
<b>Called Up &amp; paid Up Capital</b>			
56,94,43,665 shares of Rs. 10/- each		5694436650.00	4545436650.00
Government of India 50%		2847218520.00	2272718520.00
Central Bank of India 35%		1993102680.00	1590902680.00
Government of Bihar 15%		854115450.00	681815450.00
	<b>(A)</b>	<b>5694436650.00</b>	<b>4545436650.00</b>
<b>Share Capital Deposit A/c</b>			
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>(B)</b>	<b>20.00</b>	<b>20.00</b>
<b>Recapitalisation Amount</b>			
Government of India 50%		0.00	360100000.00
Central Bank of India 35%		1.46	252100001.46
Government of Bihar 15%		0.00	0.00
	<b>(C)</b>	<b>1.46</b>	<b>612200001.46</b>
<b>TOTAL (A)+(B)+(C)</b>	<b>10020</b>	<b>5694436671.46</b>	<b>5157636671.46</b>

(Amt. in Rs.)

	Code No.	31.03.2021	31.03.2020
<b>SCHEDULE - 2 RESERVE &amp; SURPLUS</b>			
<b>I. Statutory Reserves</b>			
Opening Balance		33557248.00	33557248.00
Additions during the year		0.00	0.00
Deductions during the year		0.00	0.00
	<b>(A)</b>	<b>33557248.00</b>	<b>33557248.00</b>
<b>II. Capital Reserves</b>			
Opening Balance		4900000.00	4900000.00
Additions during the year		0.00	0.00
Deductions during the year		0.00	0.00
	<b>(B)</b>	<b>4900000.00</b>	<b>4900000.00</b>
<b>III. Capital Reserve of Consolidation</b>			
Opening Balance		0.00	0.00
Additions during the year		0.00	0.00
Deductions during the year		0.00	0.00
	<b>(C)</b>	<b>0.00</b>	<b>0.00</b>
<b>IV. Share premium</b>			
Opening Balance		0.00	0.00
Additions during the year		0.00	0.00
Deductions during the year		0.00	0.00
	<b>(D)</b>	<b>0.00</b>	<b>0.00</b>
<b>V. Special Reserves</b>			
Opening Balance		315863492.00	315863492.00
Additions during the year		0.00	0.00
Deductions during the year		0.00	0.00
	<b>(E)</b>	<b>315863492.00</b>	<b>315863492.00</b>
<b>VI. Investment Fluctuation Reserve</b>			
Opening Balance		120700000.00	95000000.00
Additions during the year		43900000.00	25700000.00
Deductions during the year		0.00	0.00
	<b>(E)</b>	<b>164600000.00</b>	<b>120700000.00</b>
<b>VII. Balance of Profit &amp; Loss Account</b>	<b>(F)</b>	<b>0.00</b>	<b>0.00</b>
<b>TOTAL (A)+(B)+(C)+(D)+(E)+(F)</b>	<b>10030</b>	<b>518920740.00</b>	<b>475020740.00</b>



(Amt. in Rs.)

	Code No.	31.03.2021	31.03.2020
<b>SCHEDULE - 3 DEPOSITS</b>			
<b>I. Demand Deposits</b>			
<b>Current/Call Deposits</b>			
i) From Banks	10210	0.00	0.00
ii) From Others	10220	3018943777.24	3543078574.15
<b>Sub Total</b>	<b>10230</b>	<b>3018943777.24</b>	<b>3543078574.15</b>
<b>II. Saving Bank Deposits</b>	10240	113052589464.12	113723383386.76
<b>III. Term Deposits</b>			
i) From Banks	10260	0.00	0.00
ii) From Others		47009487374.93	49724423476.51
<b>SCHEDULE-3 TOTAL ( I TO III)</b>	<b>10360</b>	<b>163081020616.29</b>	<b>166990885437.42</b>
<i>Details of Term Deposit from Others</i>			
a) Fixed Deposits	10280	158704692.50	139214373.05
b) Qtly. Interest Deposits	10285	2944458211.73	2924075797.97
e) Money Multiplier Deposits	10290	36794416242.61	39007520033.85
d) Recurring Deposits	10300	1831626995.04	1897212894.09
e) Cent Uttam Deposits	10305	0.00	0.00
f) FCNR (B) Deposits	10310	0.00	0.00
g) Certificate of Deposits	10320	0.00	0.00
h) Other Term Deposits (Gramin Super Deposit/Tax Saving/Daily Deposit Scheme)	10330	5280281233.05	5756400377.55
<b>Sub Total</b>	<b>10340</b>	<b>47009487374.93</b>	<b>49724423476.51</b>
Total Balance of overdue term deposits included in above	10350	2794015691.00	2773019302.00
<b>SCHEDULE -4 BORROWINGS</b>			
<b>Borrowings</b>			
<b>1. In India</b>			
i) Reserve Bank of India	10410	0.00	0.00
ii) Other Banks*	10430	92904673.79	61376954.56
iii) Other Institutions & Agencies (Including Refinance)			
NSFDC	10450	10665000.00	33555000.00
NABARD	10460	7775660000.00	6342646960.00
NHB	10480	0.00	4855000.00
iv Capital Instruments			
Innovative Perpetual Debt Instrument	10470	561600000.00	561600000.00
<b>Total</b>	<b>10490</b>	<b>8440829673.79</b>	<b>7004033914.56</b>
<b>II. Outside India</b>	10500	0.00	0.00
<b>Total</b>	<b>10490</b>	<b>0.00</b>	<b>0.00</b>
<b>Grand Total (I&amp;II)</b>	<b>10510</b>	<b>8440829673.79</b>	<b>7004033914.56</b>
Secured Borrowings included in I&II above		0.00	0.00
<i>* Borrowings form Other Banks</i>			
Sponsor Bank	10430	92904673.79	61376954.56
Other Banks		0.00	0.00
<b>Total</b>		<b>92904673.79</b>	<b>61376954.56</b>

(Amt. in Rs.)

	Code No.	31.03.2021	31.03.2020
<b>SCHEDULE-5 OTHER LIABILITIES &amp; PROVISIONS</b>			
I. Bills Payable	10580	0.00	0.00
II. Inter-office Adjustment (Net)	10590	26812174.73	8108509124.16
III. Interest Accrued	10630	335539442.10	403723713.22
IV. Deferred Tax Liability	10630A	0.00	0.00
V. Others (including Provisions)	10860	2439351564.66	1417091276.18
<b>Total</b>	<b>10870</b>	<b>2801703181.49</b>	<b>9929324113.56</b>
<i>Details of Interest Accrued</i>			
On Deposits	10610	283933302.10	336400694.22
On Borrowings	10620	51606140.00	67323019.00
<b>Total</b>	<b>10630</b>	<b>335539442.10</b>	<b>403723713.22</b>
<i>Details of other liabilities (including provisions)</i>			
Accrued Expenses	10650	0.00	0.00
Margin on letter of credit/ letter of guarantee & Bills purchased/discounted	10660	0.00	0.00
Proceeds of Bills Discounted etc	10670	0.00	0.00
Rebate on Bills Discounted etc	10680	0.00	0.00
Exchange Adjustment account	10690	0.00	0.00
Dividend / Interest / Warrants of companies payable	10700	0.00	0.00
Reversal of Unrealised Interest	10710	0.00	0.00
Interest held in suspense account	10720	0.00	0.00
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	83545654.22	62479766.92
Schemes of Govt. (Net)	10760	0.00	0.00
Pension Amount received from Govt.	10770	0.00	0.00
Unclaimed/ stale / unlocated deposit etc.	10780	135752529.85	122457569.28
Salaries and other dues payable to staff	10790	3979911.94	3693341.94
Difference in clearing	10800	0.00	0.00
Amount recovered in respect of Frauds, Dacoity etc.	10810	17415619.13	18539635.37
Adv. Rent received from locker holders	10811	0.00	0.00
Various types of subsidies / risk fund etc.	10812	213538314.49	220402496.10
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	540886407.34	451061445.88
Provision and contingencies	10850	1444233127.69	538457020.69
<b>Total</b>	<b>10860</b>	<b>2439351564.66</b>	<b>1417091276.18</b>



	Code No.	31.03.2021	31.03.2020
<b>Details of Provision</b>			
NPA Provision - COVID 19 Regulatory Package	10850	0.00	20234752.28
P.A Provision	10850	166556935.69	170589056.41
Provision for Robbery	10850	35400000.00	40000000.00
Provision for Fraud	10850	89307313.00	89307313.00
Provision for Statutory Auditors Fee	10850	4904720.00	6000000.00
Provision for Concurrent Auditors	10850	1810225.00	2089000.00
Provision on Govt. Security - AFS	10850	97417035.00	0.00
Provision for IBR	10850	2304000.00	2304000.00
Provision for Telephone	10850	1100000.00	0.00
Provision for Inter Bank A/c	10850	14500000.00	14500000.00
Provision for CD/SB Nominal (Debit) A/c	10850	9050000.00	2550000.00
Provision for Financial Inclusion	10850	24200000.00	23200000.00
Provision for Difference A/c	10850	751999.00	751999.00
Provision for 11 th Bipertite Settlement	10850	970000000.00	140000000.00
Provision for Income Tax FY 2016-17	10850	19830900.00	19830900.00
Provision for Income Tax FY 2018-19	10850	7100000.00	7100000.00
<b>Total</b>		<b>1444233127.69</b>	<b>538457020.69</b>

(Amt. in Rs.)

	Code No.	31.03.2021	31.03.2020
<b>Details of Others (Code No. 10820)</b>			
Excess Cash	10820	1301485.50	1112885.50
Sundry Creditors	10820	481733964.72	405698017.26
Gratuity	10820	16307638.00	8654900.00
Leave Encashment	10820	6968880.00	1077331.00
Earnest Money	10820	1240000.00	1240000.00
GSLI Claim	10820	3147884.50	3135857.50
Security Deposit (Different Agencies)	10820	835096.00	835096.00
ADWDR	10820	28043372.31	27999272.31
Interest Subvention on KCC	10820	1308086.31	1308086.31
<b>Total</b>	<b>10820</b>	<b>540886407.34</b>	<b>451061445.88</b>

(Amt. in Rs.)

	Code No.	31.03.2021	31.03.2020
<b>SCHEDULE -6 CASH &amp; BALANCES WITH RESERVE BANK OF INDIA</b>			
<b>I. Cash</b>			
i. In hand	10900	800048668.97	719948796.86
ii. In foreign currency notes	10910	0.00	0.00
<b>Sub-Total (I)</b>	<b>19920</b>	<b>800048668.97</b>	<b>719948796.86</b>
<b>II. Balance with Reserve Bank of India</b>			
In Current Account	10940	5748093009.75	6798093009.75
In Other Account	10950	0.00	0.00
<b>Sub-Total (II)</b>	<b>10960</b>	<b>5748093009.75</b>	<b>6798093009.75</b>
<b>TOTAL ( I &amp; II)</b>	<b>10970</b>	<b>6548141678.72</b>	<b>7518041806.61</b>
<b>SCHEDULE- 7 BALANCE WITH BANKS AND MONEY AT CALL AND SHORT NOTICE</b>			
<b>I. In India</b>			
i) Balance with Banks			
a) In current A/cs with SBI	11010	1278096.15	771857.62
b) In current A/cs with other banks	11020	2372739174.27	1083696220.24
<b>Sub-Total (i)</b>	<b>11025</b>	<b>2374017270.42</b>	<b>1084468077.86</b>
ii)a) In other Deposit Accounts with SBI	11030	0.00	0.00
b) In other Dep. A/cs with other banks	11040	18569346794.00	34066000000.00
<b>Sub-Total (ii)</b>	<b>11050</b>	<b>18569346794.00</b>	<b>34066000000.00</b>
iii) Money at call & short Notice			
a) With Banks	11070	0.00	0.00
b) With Other Institutions	11080	0.00	0.00
<b>Sub-Total (iii)</b>	<b>11090</b>	<b>0.00</b>	<b>0.00</b>
<b>Total- I [(i)+(ii)+(iii)]</b>		<b>20943364064.42</b>	<b>35150468077.86</b>
<b>II. Outside India</b>			
a) In Current Accounts	11110	0.00	0.00
b) In other Deposit account	11120	0.00	0.00
c) Money at call and short Notice	11130	0.00	0.00
<b>Total-II</b>	<b>11140</b>	<b>0.00</b>	<b>0.00</b>
<b>GRAND TOTAL ( I+II)</b>	<b>11150</b>	<b>20943364064.42</b>	<b>35150468077.86</b>



(Amt. in Rs.)

	Code No.	31.03.2021	31.03.2020
<b>SCHEDULE - 8 - INVESTMENT</b>			
<b>I. Investment in India in :</b>	<b>10110</b>		
i. Government Securities		48587115282.05	42116447328.60
ii. Other Approved Secirities		0.00	0.00
iii Shares/Mutual Fund		152500000.00	202500000.00
iv. Debenture & Bonds		2607556000.00	2607556000.00
v. Investment in Associates (CBI Tier II Bond)		0.00	0.00
vi Others		0.00	0.00
<b>Total</b>		<b>51347171282.05</b>	<b>44926503328.60</b>
<b>II. Investment outside India in:</b>	<b>10110</b>		
i. Government Securities		0.00	0.00
ii. Associates		0.00	0.00
iii. Others		0.00	0.00
<b>Total</b>		<b>0.00</b>	<b>0.00</b>
<b>Grand Total (I+II)</b>		<b>51347171282.05</b>	<b>44926503328.60</b>
<b>III. Investment in India:</b>			
i. Gross Value of Investments		51347171282.05	44926503328.60
ii. Less: Aggregate of Provisional/Depreciation (included in Provisions)		0.00	0.00
iii. Net investments <b>Total</b>		<b>51347171282.05</b>	<b>44926503328.60</b>
<b>IV. Investment outside India:</b>			
i Gross Value of investments		0.00	0.00
ii. Less : Aggregate of Provision/ Depreciation		0.00	0.00
iii. Net investments <b>Total</b>		<b>0.00</b>	<b>0.00</b>
<b>Grand Total (I+II)</b>		<b>51347171282.05</b>	<b>44926503328.60</b>

(Amt. in Rs.)

	Code No.	31.03.2021	31.03.2020
<b>SCHEDULE-9- ADVANCES</b>			
A i. Bills purchased & Discounted	11170	0.00	0.00
ii. Cash Credits, Overdrafts & Loans repayable on demands	11180	78255674555.38	71898572927.85
iii. Terms Loans	11190	5777278772.03	8057414517.37
<b>Total</b>	<b>11200</b>	<b>84032953327.41</b>	<b>79955987445.22</b>
<b>Break up of Cash Credits, Overdrafts &amp; Loans repayable on demand</b>			
a. Cash Credit	11181	75575293015.69	69219997357.47
b. Over Draft	11182	1578710072.51	1627789255.16
c. Loans repayable on Demand	11183	1101671467.18	1050786315.22
<b>Total</b>	<b>11200</b>	<b>78255674555.38</b>	<b>71898572927.85</b>
B. i. Advances in India			
a. Priority Sector	11280	80869942627.18	76789875347.96
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	3163010700.23	3166112097.26
<b>Total</b>	<b>11200</b>	<b>84032953327.41</b>	<b>79955987445.22</b>
ii. Advances Outside India			
i. Due from Banks		0.00	0.00
ii. Due from Others		0.00	0.00
<b>Total</b>		<b>0.00</b>	<b>0.00</b>
<b>Grand Total (i+ii)</b>		<b>84032953327.41</b>	<b>79955987445.22</b>
Details of Priority Sector Advances			
i. Agricultural Advances	11230	61607167785.84	59080106688.58
a. Farm Credit	11232	61585844404.43	59050859409.77
b. Agriculture Infrastructure	11237	11075076.67	13914066.82
c. Agriculture Ancillary Activity	11239	10248304.74	15333211.99
ii. Small Manufacturing Enterprises	11242	1839544321.38	1767661698.44
a. Micro Manufacturing Enterprises	11243	0.00	0.00
b. Small Manufacturing Enterprises			
iii. Small Service Sector Enterprises	11247	16151477626.63	14377085256.11
a. Micro Service Sector Enterprises	11248	0.00	0.00
b. Small Service Sector Enterprises	11252	7860820.45	9966848.60
iv. Renewable Energy	11254	10766269.36	18239327.76
v. Micro Credit	11256	964254272.01	1164676622.58
vi. Education Loan			
vii. Housing Loans (upto 25 lacs, excluding staff loan)	11258	288871531.51	372138905.89
<b>Total</b>		<b>80869942627.18</b>	<b>76789875347.96</b>





(Amt. in Rs.)

	Code No.	31.03.2021	31.03.2020
C. Segment wise Reporting			
i. Advances under Retail banking	11202	84032953327.41	79955987445.22
ii. Advances under corporate/Wholesale banking	11204	0.00	0.00
iii. Advance other than above	11206	0.00	0.00
<b>Total</b>	<b>11208</b>	<b>84032953327.41</b>	<b>79955987445.22</b>
<b>SCHEDULE- 10 FIXED ASSETS</b>			
i Premisses (CO items)	11400	0.00	0.00
ii. Other Fixed Assets (Including Furniture & Fixtures)			
WDV as on 31st March of Preceding Year		226135899.16	411097548.36
Additional during the year		15597999.27	45331821.26
Deduction during the year		3860.00	0.00
Depreciation for the year		62421225.01	230293470.46
Closing WDV	11410	179308813.42	226135899.16
iii. Depreciation Fund (CO items)	11423	0.00	0.00
<b>Total of Fixed Assets</b>	<b>11426</b>	<b>179308813.42</b>	<b>226135899.16</b>
<b>SCHEDULE -11- OTHER ASSETS</b>			
i Inter office Adjustments (net) (i.e. Branch Adjustments)	11450	0.00	0.00
ii. Interest Accrued on investment	11460	1500124248.14	7090067917.00
iii. Income Tax Paid in Advance/ Tax deducted at source on investments ( CO items)	11470	683716307.52	804772785.27
iv. Stationery and Stamps on hand	11480	8444332.97	7078071.65
v. Non-Banking Assets acquired in satisfaction of claims	11490	0.00	0.00
vi. Others*	11760	15293686828.38	13877845545.63
<b>Total</b>	<b>11770</b>	<b>17485971717.01</b>	<b>21779764319.55</b>

(Amt. in Rs.)

	Code No.	31.03.2021	31.03.2020
<b>Details of Others</b>			
II.Amount Not in the Nature of Advance			
Accrued interest- IBPC intt.	11520	0.00	0.00
Prepaid Expenses	11521	0.00	0.00
Interest & commission receivable from RBI/Govt	11525	1546605200.48	1670714002.89
Amt. Receivable from RBI/ Govt. under Debt. Waiver 2008	11526	0.00	0.00
Interest for March -08/ Panel intt. under Debt.Waiver2008	11527	0.00	0.00
Amt. receivable from RBI/Govt. under Debt Relief -2008	11528	0.00	0.00
Interest for March -08/ Panel intt. under Debt. Relief-2008	11529	0.00	0.00
Interest & Commission receivable from others	11530	0.00	0.00
Dividend / Interest Warrants of companies paid	11540	0.00	0.00
Foreign Draft paid (at Branches) to be re-imburshed	11550	0.00	0.00
Advances payment made but recoverable/ adjustable/ against the order of CGITL Court Pending	11560	962931.00	0.00
Advances to staff against expenses	11570	0.00	0.00
Interest free advances to staff (Festival Advance)	11580	38922671.45	20813180.00
Gratuity paid to staff	11581	0.00	0.00
Amount Collected and remitted under various schemes of Govt.(net)			
Deposits with Govt. & other Deptt.	11590	0.00	0.00
On Account payments made to central card member establishment	11600	0.00	0.00
On Account payments made to other	11610	0.00	0.00
Advance payment to landlords of office and other premises.	11620	0.00	0.00
Amount paid to pensioners / Unamortized Pension Fund	11625	0.00	0.00
Exchange Adjustment Account	11630	5400000000.00	8100000000.00
Capital Expenditure incurred for opening new Branches, Currency Chest, shifting of Branches etc.	11640	0.00	0.00
Difference in Clearing	11650	0.00	0.00
Debts in respect of frauds, Dacoity, Cash Shortage etc.	11660	0.00	0.00
Deferred Tax Assets	11670	121888113.97	125864880.94
Others**	11675	94795105.90	107660749.90
Miscellaneous Inter Branch Transactions (MIBT)	11680	118289067.69	77754932.66
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	203497.20	450000.00
iv) letter of credit claimed	11730	0.00	0.00
v) DDs issue by other Banks paid	11735	0.00	0.00
Accumulated Loss	11740	7972020240.69	3774587799.24
Share Applications Money [CO items]	11750	0.00	0.00
Payments on account of VRS [CO items]	11751	0.00	0.00
<b>Total</b>	<b>11760</b>	<b>15293686828.38</b>	<b>13877845545.63</b>



(Amt. in Rs.)

	Code No.	31.03.2021	31.03.2020
<b>Details of Others (Code No. 11680)</b>			
Security Deposit of Electricity	11680	153551.50	169476.50
Sundry Debtors	11680	90092143.88	50242309.35
ADWDR-2008 (SF/MF/OF)	11680	28043372.31	27343146.81
<b>Total</b>		<b>118289067.69</b>	<b>77754932.66</b>

(Amt. in Rs.)

	Code No.	31.03.2021			31.03.2020
<b>SCHEDULE-12- Contingent Liabilities</b>					
I. Claims against the Bank not acknowledged as Debts	11790	207740671.75			134148112.80
II. Liability for partly paid Investments (CO items)	11800	0.00			0.00
III. Liability on account of outstanding Forward Exchange Contracts		0.00			0.00
	Code No.	Purchase			
a) Sterling	11820	0.00	11835	0.00	0.00
b) Dollars	11825	0.00	11840	0.00	0.00
c) Other Currencies	11830	0.00	11845	0.00	0.00
IV. Guarantees given on behalf of constituencies					
i) In India	11880	0.00			757396.00
ii) Outside India	11890	0.00			0.00
<b>Sub-Total</b>	<b>11900</b>	<b>0.00</b>			<b>757396.00</b>
V. Acceptance, Endorsement & Other Obligations					
i) Letter of Credit/Commerical Credit	11920	0.00			0.00
ii) Other Obligations	11930	0.00			0.00
<b>Sub-Total</b>	<b>11940</b>	<b>0.00</b>			<b>0.00</b>
VI. Liability on Bills of Exchange re-discounted	11950	0.00			0.00
VII. Other Contingent Liabilities (Recoverable from Income Tax & Service Tax Dept.)	11960	712861007.49			867663307.49
<b>TOTAL</b>	<b>11970</b>	<b>920601679.24</b>			<b>1002568816.29</b>
<b>Contra Accounts</b>					
i) Inland Bills for collection	11990	0.00			1010.00
ii) Foreign Bills for collection	12000	0.00			0.00
<b>Sub-Total</b>	<b>12010</b>	<b>0.00</b>			<b>1010.00</b>
<b>Contra Accounts Balance Reversed not included in Balance Sheet</b>					
		Debit	Credit	Net Balance	
a) Branches inward Bills- collected / recievable	12030	0.00	0.00	0.00	0.00
b) Travelers Cheques - on hand / to be issued (Inland & Foreign)	12040	0.00	0.00	0.00	0.00
c) National Bonds on Hand / to be issued	12050	0.00	0.00	0.00	0.00
d) Gift Cheques- on hand / to be issued	12060	0.00	0.00	0.00	0.00
e) National Clearing (NBO)	12070	0.00	0.00	0.00	0.00
f) Stock invest (Gratuity+Leave Encashment payable to LIC)	12080	2054840125.20	2054840125.20	0.00	2066672055.57
<b>Sub-Total</b>	<b>12090</b>	<b>2054840125.20</b>	<b>2054840125.20</b>	<b>0.00</b>	<b>2066672055.57</b>
III. Contra Accounts not reversed and not included in Balance Sheet		0.00	0.00	0.00	0.00
a) amount / amount payable to CO (Bad Debts written off)	12110	18027848.00	18027848.00	0.00	16354929.00
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
<b>Sub-Total</b>	<b>12130</b>	<b>2072867973.20</b>	<b>2072867973.20</b>	<b>0.00</b>	<b>2083026984.57</b>

## Statement of Fixed Assets as on :: 31.03.2021

(Amt. in Rs.)

Item No.	Opening Balance 01.04.2020	Purchase During the half year ended	Purchase During the half year ended	Sales/Transfer in during half year ended	Sales/Transfer in during half year ended	Depreciation during the half year ended	Depreciation during the half year ended	Total Depreciation	Closing balance as on
	2	3	4	5	6	7	8	9	10
1									
Furniture & Fixtures	96635422.29	175619.52	1297383.48	0.00	0.00	4840574.73	4906970.98	9747545.71	88360879.58
Plant & Machinery									
a) Safe deposit vault & lockers	42708496.08	0.00	0.00	0.00	0.00	3203139.89	3203140.55	6406280.44	36302215.64
b) Lifts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) Cars / Jeep / Other Vehicles (other than Cars & Jeeps)	83626.78	0.00	0.00	0.00	0.00	11698.78	7992.00	19690.78	63936.00
d) Airconditioners / Room Airconditioner / Water coolers/ Franking Machine/ Calculators/ Typewriters/ Office Machinery and Equipments/ Heaters/Clocks & Other Machinery & equip.									
Calculating Machines / Encoders/ Advance ledger posting Machines	40965376.12	141539.66	2131611.76	3860.00	0.00	3083038.96	3354417.47	6437456.43	36797211.11
Computers / Mini Computers etc.	45742977.89	2050890.36	9800954.49	0.00	0.00	18322388.12	21487863.53	39810251.65	17784571.09
<b>Total</b>	<b>226135899.16</b>	<b>2368049.54</b>	<b>13229949.73</b>	<b>3860.00</b>	<b>0.00</b>	<b>29460840.48</b>	<b>32960384.53</b>	<b>62421225.01</b>	<b>179308813.42</b>

Sd/-

**[Mahendra Kumar]**  
General Manager

Sd/-

**[Sohail Ahmad]**  
Chairman

For R.N.Singh & Co.

Chartered Accountants

Firm Registration No. 322066E

Sd/-

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



## PROFIT & LOSS STATEMENT

(Amt. in Rs.)

	Sch. No.	Code No.	31.03.2021	31.03.2020
<b>I. Income</b>				
Interest Earned	13	20020	12076499225.27	14123703387.81
Other Income	14	20030	1602009641.57	1070086248.16
Balance (Gross Loss) Transferred to other transaction in the Balance sheet		20040	0.00	0.00
<b>Total</b>		<b>20050</b>	<b>13678508866.84</b>	<b>15193789635.97</b>
<b>II. Expenditure</b>				
Interest Expended	15	20070	6415379412.43	7415282038.18
Operating Expenses	16	20080	7961310027.75	9723253045.60
Provisions & Contingencies		21900	3455351868.11	2149794869.85
<b>Total</b>		<b>20050</b>	<b>17832041308.29</b>	<b>19288329953.63</b>
<b>III. Profit</b>				
Net Profit /Loss for the year		20090	-4153532441.45	-4094540317.66
Profit brought forward			-3774587799.24	345652518.42
<b>Total</b>			<b>-7928120240.69</b>	<b>-3748887799.24</b>
<b>IV. Appropriations (18.2.5 of Sch.18)</b>				
Transfer to Statutory Reserves			0.00	0.00
Transfer to Investment Fluctuation Reserve			43900000.00	25700000.00
Transfer to Special Reserve			0.00	0.00
Reversal from Special Reserve			0.00	0.00
Balance Carried over to Balance Sheet			-7972020240.69	-3774587799.24
<b>Total</b>			<b>-7928120240.69</b>	<b>-3748887799.24</b>

Sd/-  
(Mahendra Kumar)  
General Manager

Sd/-  
(Sohail Ahmad)  
Chairman

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

Sd/-  
(S.S.Rao)  
Director

Sd/-  
(A.D.Srinivas)  
Director

Sd/-  
(Praveen Ranjan)  
Director

Sd/-  
(Binay Kumar Sinha)  
Director

(Bala Murugan D)  
Director

(Sunil Kumar Yadav)  
Director

Place: Muzaffarpur  
Date: 25-06-2021



(Amt. in Rs.)

	Code No.	31.03.2021	31.03.2020
<b>SCHEDULE- 13 Interest Earned</b>			
<b>I. Interest on Advances other than Banks</b>			
Term Loans	20130	288152192.96	511351609.09
Demand Loans	20140	89486469.80	108689662.78
Cash Credit	20150	6552954586.11	6733603514.55
Overdrafts	20160	134811842.94	155021016.72
Export / Import Loans	20170	0.00	0.00
Others	20180	0.00	0.00
<b>Total-I</b>	<b>20190</b>	<b>7065405091.81</b>	<b>7508665803.14</b>
<b>II. Interest on Advances to Banks</b>			
Interest on loans / overdrafts to Banks	20210	0.00	0.00
Interest on Balance with banks outside of India	20220	0.00	0.00
<b>Total-II</b>	<b>20230</b>	<b>0.00</b>	<b>0.00</b>
<b>III. Interest on Bills Purchased / discounted</b>			
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
<b>Total-III</b>	<b>20290</b>	<b>0.00</b>	<b>0.00</b>
<b>IV. Discount on Bills, TTs, etc.</b>			
Inland Bills/Local Bills Discounted/TTs Purchased (sold)	20310	0.00	0.00
MMDP Bills Discounted/ Rediscounted	20320	0.00	0.00
<b>Total-IV</b>	<b>20330</b>	<b>0.00</b>	<b>0.00</b>
<b>G.Total (I+II+III+IV)</b>	<b>20340</b>	<b>7065405091.81</b>	<b>7508665803.14</b>
<b>Segment wise interest</b>			
Interest on Retail Advances	20346	7065405091.81	7508665803.14
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	7065405091.81	7508665803.14
<b>V. Income on Investment</b>	<b>20350</b>	<b>3579182273.16</b>	<b>3713960654.54</b>
<b>VI. Interest on Balances with Reserve Bank of India and other Inter-Banks Fund</b>			
Balance with RBI	20370	0.00	0.00
Money at call with other Banks	20375	0.00	0.00
Interest on Balances on other Deposit A/cs with other Banks	20376	1431911860.30	2901076930.13
<b>Total-VI</b>	<b>20380</b>	<b>1431911860.30</b>	<b>2901076930.13</b>
<b>VII. Others</b>			
Interest Received from Branches / NBO	20400	0.00	0.00
Interest Received from Central Office	20410	0.00	0.00
Others	20415	0.00	0.00
<b>Total- VII</b>	<b>20420</b>	<b>0.00</b>	<b>0.00</b>
<b>G. Total [I to VII]</b>	<b>20430</b>	<b>12076499225.27</b>	<b>14123703387.81</b>



(Amt. in Rs.)

	Code No.	31.03.2021	31.03.2020
<b>SCHEDULE- 14 Other Income</b>			
<b>I. Commission, Exchange &amp; Brokerage</b>			
<b>i) Commission / Brokerage ( Inland)</b>			
Bills for collection	20460	2780614.22	3850336.09
Letter of Credit	20470	0.00	0.00
Letter of Guarantee / DPG	20480	44350.00	0.00
Bills purchased / discounted	20490	0.00	0.00
Payment of dividend / interest warrants of companies	20500	0.00	0.00
Safe Custody Accounts	20510	0.00	0.00
Sale & Purchase of shares & Securities	20520	0.00	0.00
Underwriting commission	20530	0.00	0.00
Incidental service charges	20540	33494155.28	34192510.70
Processing Charge	20541	3344398.04	3206572.82
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	37269662.10	22248230.00
Commission on Bank assurance-Non life	20556	2411964.00	3976025.90
Commission on Demat Service	20557	0.00	0.00
Commission on Mutual Fund products	20558	0.00	0.00
Others	20560	83403489.05	70067996.37
<b>Sub-Total</b>	<b>20570</b>	<b>162748632.69</b>	<b>137541671.88</b>
<b>ii. Commission / Brokerage (Foreign)</b>			
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
<b>Sub-Total</b>	<b>20630</b>	<b>0.00</b>	<b>0.00</b>
<b>Total- I</b>		<b>162748632.69</b>	<b>137541671.88</b>





(Amt. in Rs.)

	Code No.	31.03.2021	31.03.2020
<b>II. Exchange</b>			
DD/TT (Inland)	20650	4952900.18	8829442.74
DD/TT (Foreign)	20660	0.00	0.00
<b>Total-II</b>	<b>20670</b>	<b>4952900.18</b>	<b>8829442.74</b>
<b>Total of ( I + II)</b>	<b>20680</b>	<b>167701532.87</b>	<b>146371114.62</b>
II. Profit & Loss on sale of investments	20690	711843686.53	422240725.45
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 dividend etc from subsidiaries and / or joint ventures abroad / in India	20750	0.00	0.00
<b>VII. Miscellaneous Income</b>			
Rent on safe Deposit Lockers	20770	3083060.00	2406014.80
Recovery received in accounts Written off	20780	685930.98	3841416.25
Rent Received form Occupants of Bank's Premises	20790	0.00	0.00
Others*	20800	718695431.19	495226977.04
<b>Sub-Total</b>	<b>20810</b>	<b>722464422.17</b>	<b>501474408.09</b>
<b>Total</b>	<b>20820</b>	<b>1602009641.57</b>	<b>1070086248.16</b>

(Amt. in Rs.)

Details of Other Miscellaneous Income (code 20800)	Code No.	31.03.2021	31.03.2020
Miscellaneous Income	20800	66840014.75	104607699.03
Interest on PSLC	20800	390472000.00	247700000.00
Dividend from Non SLR Investment	20800	139757.82	187286.34
SMS Charges	20800	29558887.90	23842090.40
FLAC (Financial Literacy Awareness Camp)	20800	215000.00	31908898.00
Provision on Govt. Security- AFS	20800	0.00	56852978.96
Interest Income in refund from Income Tax	20800	74041237.00	0.00
Income on Tax Refund	20800	148796413.00	0.00
Resale Value of Head Office Vehicle	20800	0.00	94786.00
Dacoity/ Theft / Robbery Provision	20800	4600000.00	3702832.00
IBR Provision	20800	0.00	5154502.55
Inter Bank Provision	20800	0.00	12609060.00
PA Provision	20800	4032120.72	0.00
CD Nominal Debit Provision	20800	0.00	8566843.76
<b>Total</b>		<b>718695431.19</b>	<b>495226977.04</b>



(Amt. in Rs.)

	Code No.	31.03.2021	31.03.2020
<b>SCHEDULE- 15 INTEREST EXPENDED</b>			
<b>I. Interest on Deposits</b>			
<b>i) Banks</b>			
Demand Deposits	20860	0.00	0.00
Term Deposits	20870	0.00	0.00
<b>ii) Others</b>			
a) Interest on Savings Deposits	20900	3163835957.26	3651234088.43
b) Interest on Term Deposits			
Interest on Fixed Deposits	20920	5790425.00	5730549.00
Interest on Quarterly Deposit	20925	197190592.00	207911185.60
Interest on Money Multiplier Deposits	20930	2328991449.90	2365280864.80
Interest on Recurring Deposits	20940	108540383.20	121804034.00
Interest on Cent Uttam Deposits	20945	0.00	0.00
Interest on FCNR (B) Deposits	20950	0.00	0.00
Interest on certificate of Deposits ( Discount)	20960	0.00	0.00
Interest on other term Deposits (Gramin Super Diposits/STD)	20970	316753912.27	305681555.11
<b>Total-I</b>	<b>20980</b>	<b>6121102719.63</b>	<b>6657642276.94</b>
<b>II. Interest on Reserve Bank of India/ Inter Bank</b>			
<b>Borrowings</b>			
Reserve Bank of India	21000	0.00	0.00
SBI / Other Banks	21010	10886084.80	20702254.24
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
<b>Total-II</b>	<b>21040</b>	<b>10886084.80</b>	<b>20702254.24</b>
<b>III. Interest paid to others</b>			
Interest on borrowings paid to			
NSFDC	21070	749844.00	1439772.00
NABARD	21080	282495894.00	734538707.00
NHB	21100	144870.00	959028.00
Perpetual Bond	21110	0.00	0.00
<b>Total-III</b>	<b>21120</b>	<b>283390608.00</b>	<b>736937507.00</b>
<b>IV. Others</b>			
Interest paid to Branches / NBO	21140	0.00	0.00
Interest paid to Central Office	21150	0.00	0.00
<b>Total- IV</b>	<b>21160</b>	<b>0.00</b>	<b>0.00</b>
<b>G. TOTAL ( I to IV)</b>	<b>21170</b>	<b>6415379412.43</b>	<b>7415282038.18</b>
<b>Details of Interest to SBI/Other Banks</b>			
Sponsor Bank	21090	5102651.80	19331557.24
State Bank of India	21010	0.00	0.00
Other Banks (HDFC Bank)	21010	5783433.00	1370697.00

(Amt. in Rs.)

	Code No.	31.03.2021	31.03.2020
<b>SCHEDULE- 16 -OPERATING EXPENSES</b>			
<b>I) Payment to and provisions for Employees</b>			
Basic Pay	21200	1111663775.09	1196247623.00
Special Pay	21210	97739820.67	105301236.70
Dearness Allowance	21220	909391781.05	847748608.97
City Compensatory Allowance	21230	30212.00	0.00
House Rent Allowance	21240	78805450.85	79726648.84
Medical Aid	21250	14114311.00	18368987.25
Leave Fare Concession	21260	7027910.14	13541748.73
Encashment of LFC	21261	0.00	0.00
Leave Encashment on LFC /LTC	21270	36680134.96	57732225.20
Leave Encashment for retirement	21271	95219280.46	160119038.65
Overtime	21280	0.00	0.00
Bonus	21290	6997.20	6997.20
Hospitalization Expenses	21291	6560125.47	7469983.10
Re-imbursement of Tuition Fees (JAIIB/CAIIB)	21292	0.00	0.00
Re-imbursement of Exam fee/ award for passing JAIIB/CAIIB / Computer programme	21293	0.00	0.00
Other Expenses	21300	6563893.19	9948777.94
Staff Welfare Expenses	21310	0.00	0.00
Contribution to Provident Fund	21320	162193703.67	89131849.78
Contribution to pension Fund (CO item)	21330	2700000000.00	4400000000.00
Contribution to Gratuity Fund (CO item)	21340	166412218.00	283041387.00
Contribution to leave encashment (COVID-19)	21345	5559000.00	0.00
Ex-gratia payment (CO items)	21350	1600000.00	1500000.00
Ex-gratia paid to Pre-Retirees (CO items)	21360	0.00	0.00
Provision for wage revision /11th Bipartite settlement (CO items)	21370	832395127.62	100000000.00
<b>Total-I</b>	<b>21385</b>	<b>6231963741.37</b>	<b>7369885112.36</b>
<b>II Rent, Taxes &amp; Lighting</b>			
Rent paid to Office Premises	21400	49508240.22	48012881.05
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	14835827.88	15831928.59
Generator Expenses	21431	150502694.75	152496128.73
<b>Total- II</b>	<b>21440</b>	<b>214846762.85</b>	<b>216340938.37</b>
<b>III. Printing &amp; Stationery</b>	<b>Total- III</b>	<b>21450</b>	<b>6238536.26</b>
<b>IV. Advertisement &amp; Publicity</b>	<b>Total- IV</b>	<b>21460</b>	<b>388269.00</b>
<b>V.Depreciation on Banks Property (CO Item)</b>			
Depreciation on Buildings	21480	0.00	0.00
Depreciation on Furniture & Fixture	21490	62421225.01	230293470.46
<b>Total- V</b>	<b>21500</b>	<b>62421225.01</b>	<b>230293470.46</b>
<b>VI.Director's Fees, Allowances &amp; Expenses (CO items)</b>	<b>Total- VI</b>	<b>21510</b>	<b>0.00</b>



	Code No.	31.03.2021	31.03.2020
<b>VII. Auditor's Fees &amp; Expenses</b>			
Statutory Central Auditors/ Branch Auditors	21530	6265395.99	7820449.55
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
<b>Total- VII</b>	<b>21560</b>	<b>6265395.99</b>	<b>7820449.55</b>
<b>VIII. Law Charges</b>	<b>Total- VIII</b>	<b>21580</b>	<b>11060255.39</b>
<b>IX. Postage, Telegrams, Telephones etc.</b>			
Postage & Telegrams	21600	2384805.56	3281046.66
Telephones	21610	3632956.21	3098919.79
Telex / Fax	21611	0.00	0.00
Amount paid for leased lines / ISDN connections	21612	0.00	0.00
Payment for VSAT Bandwidth	21613	0.00	0.00
<b>Total-IX</b>	<b>21620</b>	<b>6017761.77</b>	<b>6379966.45</b>
<b>X. Repairs &amp; Maintenance</b>			
Repair, Renovation & Maintenance charges on			
Bank's own property (law & buildings)	21650	0.00	0.00
Furniture & Fixtures	21660	522317.73	567509.55
Car & jeep only	21661	6030.00	36582.72
Annual maintenance charge	21662	8705643.42	11069547.58
<b>Total-X</b>	<b>21670</b>	<b>9233991.15</b>	<b>11673639.85</b>
<b>XI. Insurance</b>			
Insurance	21690	9646634.40	10424261.00
Deposit Insurance (CO items)	21700	196041210.00	150636805.69
<b>Total- XI</b>	<b>21710</b>	<b>205687844.40</b>	<b>161061066.69</b>
<b>XII. Other Expenditure</b>			
Travelling Expenses	21730	12209608.67	15808126.54
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 - Sub staffs	21743	0.00	0.00
Reimbursement of conveyance Expenses to eligible Officers	21750	0.00	0.00
Petrol Expenses for Cars & Jeeps	21760	293619.00	187379.00
Expenses for Vehicle Other than Cars and Jeeps	21761	12383644.10	17841445.55
Maintenance Expenses of Transit House	21770	0.00	0.00
<b>Sub-Total C/f (21730 to 21770)</b>	<b>21775</b>	<b>24886871.77</b>	<b>33836951.09</b>

(Amt. in Rs.)

	Code No.	31.03.2021	31.03.2020
<b>Sub Total B/f (21730 to 21770)</b>	21775	<b>24886871.77</b>	<b>33836951.09</b>
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	3171599.28	3063350.00
Fee paid for attending seminar / conference/Training	21783	16895.00	156600.50
Conference / meeting Expenses of staff outside office premises	21784	0.00	0.00
Payment made to staff recreation club	21785	0.00	0.00
Payment made to staff sports club	21786	0.00	0.00
Expenses for participating / Sponsoring of sports tournaments	21787	0.00	0.00
Payment / Reimbursement to eligible officers towards membership / annual fees for clubs	21788	0.00	0.00
Any other club facility fees	21789	0.00	0.00
Wages paid to sweepers and casual labour	21790	85806422.40	75240983.00
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
Clearing House Charges	21820	0.00	200790.56
Fees for revenue / concurrent / other audits	21830	6510765.00	5915310.00
Professional Fees Paid	21840	1209860.00	2103098.00
Premium paid to ECGC & Other corporations	21850	0.00	0.00
Newspapers / Journals	21860	509452.00	513597.00
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	1085074379.11	1578071957.09
<b>Total- XII</b>	<b>21895</b>	<b>1207186244.56</b>	<b>1699102637.24</b>
<b>Operating Expenses Total (I to XII)</b>	<b>20080</b>	<b>7961310027.75</b>	<b>9723253045.60</b>
<b>XIII. Provisions &amp; Contingencies (CO items)</b>	<b>21900</b>	<b>3455351868.11</b>	<b>2149794869.85</b>
<b>G.TOTAL ( I TO XIII)</b>	<b>21910</b>	<b>11416661895.86</b>	<b>11873047915.45</b>



(Amt. in Rs.)

	Code No.	31.03.2021	31.03.2020
<b>Details of Others* ( Code 21880)</b>			
Expenses on Police Escort & Security Guard	21880	17225273.78	28136352.08
Expenses on Commission of GMDS/DDS Agent	21880	30927715.80	37779499.00
Local Conveyance Paid	21880	464756.00	688762.96
Photostat/Xerox charges	21880	4747588.65	5189330.24
Any other Misc. Expenses	21880	213243295.36	154519226.09
Expenses of Area/ Branch Managers Meeting	21880	113769.00	668066.27
CBS Expenses	21880	186783853.56	131072347.50
Financial Inclusion Expenses	21880	273101012.55	321135994.80
Cost of ATM/Rupay Debit Card/ Rupay Kisan Card	21880	201056.13	23736282.38
Deferred Tax	21880	12865644.00	-29621496.00
Sacrifice Amount of Loan A/cs	21880	345400414.28	904767591.77
<b>Total of Code No. 21880</b>		<b>1085074379.11</b>	<b>1578071957.09</b>

(Amt. in Rs.)

	Code No.	31.03.2021	31.03.2020
<b>Details of Provisions &amp; Contingencies (Code 21900)</b>			
Provision on NPA	21900	3351434833.11	2119054717.95
Provision on PA	21900	0.00	25122006.90
Provision on Govt.Security- AFS	21900	97417035.00	0.00
Provision for CD/SB Nominal (Debit) A/c	21900	6500000.00	0.00
Provision on Fraud	21900	0.00	3830313.00
Provision on Decoity	21900	0.00	1787832.00
<b>Total of Code No. 21900</b>		<b>3455351868.11</b>	<b>2149794869.85</b>





## INDEPENDENT AUDITOR'S REPORT

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

### Opinion

We have audited the accompanying financial statements of Uttar Bihar Gramin Bank as at 31st March 2021, which comprises the Balance Sheet as at 31st March 2021, 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 36 Branches Audited by us and 556 Branches audited by other Statutory Branch Auditors and returns received from 440 unaudited Branches & 14 Regional Offices. The unaudited Branches accounts for 24.95% 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).

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 2021 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.

### Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013 as applicable to the Regional Rural Banks. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Uttar Bihar Gramin Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Companies Act, 2013 and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics.

### 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 that 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 regarding 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 this 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. 142.74 crore as on 31<sup>st</sup> March, 2021 as against the required fund of Rs. 137.42 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. 59.16 crores against that the bank has created fund for leave encashment of Rs. 62.74 crores as on 31.03.2021.
- Note No. 18.7 (9) and (10) regarding unreconciled/unadjusted differences in IBR and Inter Bank Clearing account. Management is of the opinion that adequate provisions have been made by the bank and upon liquidation these will not carry significant impact on financial position of the branch.
- Pension: The Government of India has approved the Model Regional Rural Bank (Employees) Pension Regulations, 2018. Bank has already provided Rs.1350 crore for pension. In accordance with NABARD direction, Bank has provided 60% of the total pension liability of Rs.1350.00 crore comes to Rs.810.00 crore by debiting Profit and Loss account as on 31.03.2021 and the remaining liability of Rs.540.00 crore by debiting CD Nominal which is to be amortized for further two years.
- EPFO: In terms of Pension Regulation 2018, the Bank has to cover all employees who joined the Bank on or after 01.04.2010 under NPS. All such staff members of the Bank have been covered under NPS under PoP of Central Bank of India.
- Fraud: This year 3 cases of frauds were reported wherein total amount of Rs.31.22 Lakh was involved for which Bank has made full provision.



## 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: 25/06/2021



**SCHEDULE -17**  
**SIGNIFICANT ACCOUNTING POLICIES**

(Forming part of Balance Sheet as on 31<sup>st</sup> March 2021 and Profit and Loss Account for the year ended on 31<sup>st</sup> March, 2021)

**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 confirmed 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.

### 3. 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 Advances are shown in the Balance Sheet net of URI, provisions and ECGC/CGSTI claims.
- 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	
	<b>Secured Portion</b>	
	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.
- 3.7 Classification of Advances has been changed in terms of RBI guidelines in vogue at present.

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

- 4.1 Fixed assets are carried at cost less accumulated depreciation.
- 4.2 In respect of assets acquired during the year, depreciation is charged for half a year in respect of assets used for up to 180 days and for the full year in respect of assets used for more than 180 days.

- 4.3 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%

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

- 4.5 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)

### 7.1 Short Term Employee Benefits

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

### 7.2 Long Term Employee Benefits

- In the light of Pension Regulation 2018, and subsequent instruction of NABARD, all staff members who join the Bank services on or after 01.04.2018 were compulsorily to be covered under NPS. Further NABARD vide letter no NB.HO.IDD.RRB/1056/316 (Pension)/2019-2020 dated 05.02.2020, directed to cover all the employees mandatorily under NPS who joined the Bank between 01/04/2010 to 31/03/2018 also.



- b. Provision for gratuity payable to staff has been made as per the Actuarial Valuation Certificate in accordance with the prescribed guidelines issued by ICAI in this behalf.
- c. The Bank has formed a gratuity trust for management and payment of gratuity to the employees and the trust has opted for contribution to Group Gratuity Trust Scheme of LIC and Other Insurance Companies.
- d. Leave encashment benefits on retirement has been made as per the Actuarial Valuation Certificate in accordance with the prescribed guidelines issued by the ICAI.
- e. Contributions towards leave encashment is made to LIC by debiting to Profit & loss Account based on the Actuarial Valuation.
- f. The government of India has approved the Model Regional Rural Bank (Employees") Pension Regulations, 2018 and Model RRB (Officers and Employees) Service (Amendment) Regulations, 2018 and Circulated to the Bank through NABARD on 23.10.2018. Board of Directors of Uttar Bihar Gramin Bank after consultation with Central Bank of India being the Sponsor Bank and the National Bank and with the previous sanction of the Central Government approved Uttar Bihar Gramin Bank (Employees") Pension Regulations, 2018. Accordingly, Uttar Bihar Gramin Bank(Employees") Pension Regulations, 2018 notified in the Extraordinary Part-III section-4 of The Gazette of India on 03.12.2018.
- g. In accordance with the NABARD direction, Bank has provided 60% of the total pension liability by debiting Profit & loss account till 31.03.2021 and the remaining 40% unamortized amount outstanding in our CD Nominal which is to be amortized for further two years i.e. FY 2021-22 and FY 2022-23.

## 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)

- 9.1 In conformity with the AS-29, issued by ICAI, the Bank recognises provisions only when it has a present obligation as a result of a past event, it is probable than an outflow of resources embodying economic benefits will be required to settle the obligation, and when a reliable estimate of the amount of the obligation can be made.





**9.2 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.

**9.3 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.

**Sd/-**  
(Mahendra Kumar)  
General Manager

**Sd/-**  
(Sohail Ahmad)  
Chairman

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

**Place : Muzaffarpur**

**Date : 25-06-2021**



## SCHEDULE 18

### Notes to Account

(FORMING PART OF THE BALANCE SHEET AS ON 31.03.2021 AND PROFIT & LOSS A/C FOR THE PERIOD FROM 01.04.2020 TO 31.03.2021)

### 18.1 CAPITAL

#### 1. Capital Ratio (As per Basel I Only)

Sr. No.	Particulars	Current Year	Previous Year
i)	CRAR(%)	-1.33	2.88
ii)	CRAR- Tier I Capital (%)	-2.39	1.89
iii)	CRAR- Tier II Capital (%)	1.06	0.99
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: 2020-21 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, share certificates have been issued to all the stake holders.

#### Recapitalisation Assistance for FY 2020-21.:

In this FY, DFS has approved capital support of Rs. 42.88 crore as per NABARD assessment of our financials vide letter dated 09.09.2020. Out of which, we have received 35% share of Sponsor Bank i.e. Central Bank of India amounting Rs. 15.01 Crore and 50% proportionate share of Central Govt. amounting Rs. 21.44 Crore and state govt. proportion of 15% amounting Rs. 6.43 crore.

### 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 31.03.2021 are given as under:

(Amt. In Lakh)

Classification	31/03/2021		31/03/2020	
	Amount	%	Amount	%
Held to Maturity- HTM	321147.88	62.54	287935.63	64.09
Available For Sale - AFS	192323.83	37.46	161329.40	35.91
Held For Trading - HFT	0.00		0.00	
Gross Total	513471.71		449265.03	

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 2021
<b>1</b>	<b>Value of Investments</b>	
i)	Gross Value of Investments	513472
ii)	Provision for Depreciation	974
iii)	Net Value of Investments	512498
<b>2</b>	<b>Movement of provisions held towards depreciation on investments</b>	
i)	Opening Balance	0.
ii)	Add: Provisions made during the year	974
iii)	Less: Write off/ back of excess provisions during the year	0
iv)	Closing Balance	974

Net value of investment is depreciated by 974 lakh but gross value of investment is being shown in the Balance Sheet.

### 18.2.3 REPO TRANSACTIONS -

(Amt. in Lakh)

Item	Minimum Outstanding during the Year	Maximum Outstanding during the Year	Daily Average Outstanding during the year	As on 31st March 2021
Securities Sold under Repos	Nil	Nil	Nil	Nil
Securities purchased under reverse repos.	Nil	Nil	Nil	Nil

### 18.2.4. NON-SLR INVESTMENT PORTFOLIO:

(Amt. In Lakh)

#### (i) Issuer composition of Non-SLR Investments:

No.	Issuer	Amount 2020-21 (2019-20)	Extent of Private Placement	Extent of below investment grade securities	Extent unrated securities	Extent of unlisted securities
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>
i)	PSUs	21076 (21076)	Nil (Nil)	Nil (Nil)	Nil (Nil)	Nil (Nil)
ii)	Fls	Nil (Nil)	Nil (Nil)	Nil (Nil)	Nil (Nil)	Nil (Nil)
iii)	Banks	4999 (4999)	Nil (Nil)	Nil (Nil)	Nil (Nil)	Nil (Nil)
iv)	Private Corporate	1525 (2025)	Nil (Nil)	Nil (Nil)	Nil (Nil)	Nil (Nil)
v)	Others	Nil (Nil)	Nil (Nil)	Nil (Nil)	Nil (Nil)	Nil (Nil)
vi)	Provisons held towards depreciation	Nil (Nil)	Nil (Nil)	Nil (Nil)	Nil (Nil)	Nil (Nil)
<b>Total</b>		<b>27600 (28100)</b>	<b>Nil (Nil)</b>	<b>Nil (Nil)</b>	<b>Nil (Nil)</b>	<b>Nil (Nil)</b>

(Amt. In Lakh)

S.No.	Particulars	Current Year	Previous Year
(i)	Shares	0.00	0.00
(ii)	Debentures & Bonds	26075	26075
(iii)	Others	1525	2025
	<b>TOTAL</b>	<b>27600</b>	<b>28100</b>

**(ii) Non-Performing Non-SLR Investments :**

Particulars	Amount
Opening Balance (01.04.2020)	
Additions during the year	Nil
Reductions during the year	Nil
Closing balance (31.03.2021)	Nil
Total Provision held	Nil

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

The Value of sales and transfers of securities from AFS category to HTM category is Rs. 64646.68 lakh.

The Value of sales and transfers of securities from HTM category to AFS category is Rs. 61102.40 lakh.

Category wise valuation of AFS securities as at the end of the year does not exceed the amortized /book value, therefore provision of Rs.974.17 Lakh is required.

(iv) Bank has made provision of Rs. 974.17 lakh under Mark to Market for the net depreciation of the security in AFS category.

(v) Bank has made fresh Investment Fluctuation Reserve amounting Rs. 439 lakh during the current financial year.

18.2.5. Bank has booked profit under its investment portfolio keeping in view of RBI circular RBI/2017-18/147 dated 02 April 2018 on Investment Fluctuation Reserve and prudential measures. Even though the Bank is in net loss during the financial year 2020-21, 6.17% of the profit of investment portfolio has been transferred to Investment Fluctuation Reserve and this transfer to IFR was not part of the normal banking business of the Bank and the Profit & Loss A/c being the part of normal banking business of the Bank. Thus transfer to IFR was done down the line in the profit & loss account under the head of appropriation giving its impact on the accumulated losses.

### 18.3 Asset Quality

#### 18.3.1 Non- Performing Asset

(Amt. In Lakh)

Sr. No.	Particulars	Current Year 2020-2021	Previous Year 2019-20
i.	Net NPAs to Net Advances (%)	21.85	15.08
ii.	<b>Movement of NPAs (Gross)</b>		
(a)	Opening balance	192982	228247
(b)	Additions during the year	124171	21826
(c)	Reductions during the year	27434	57091
(d)	Closing balance	289719	192982
iii.	<b>Movement of Net NPAs</b>		
(a)	Opening balance	120577	176827
(b)	Additions during the year	63019	0
(c)	Reductions during the year	0	56250
(d)	Closing balance	183596	120577
iv.	<b>Movements of provisions for NPAs (Excluding provisions on standard assets)</b>		
(a)	Opening Balance	72356	
	NPA Provision		
	Covid-19 Regulatory Package Provision	202	51368
(b)	Provisions made during the year	33514	20988
(c)	Write off/ write-back of excess provisions		
(d)	Closing balance	106072	72356
(e)	NPA provision- Covid 19 Regulatory Package		202

18.3.1 A. Opening Balance of Provision for PA account is Rs. 1705.89 lakh and during the current financial year there is a reversal of provision of Rs. 40.33 lakh, thus total provision for PA account as on 31.03.2021 is Rs. 1665.56 lakh.

18.3.1 B. Opening Balance of Provision for NPA Account is Rs. 72558.56 lakh and during the current financial year there is a further provision of Rs. 33514.35 lakh, thus total provision for NPA account as on 31.03.2021 is Rs. 106072.91 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, renegotiation.	Nil	Nil
iv	The amount of Doubtful assets subjected to restructuring, rescheduling, renegotiation.	Nil	Nil
	<b>Note [ (i) = (ii) + (iii) + (iv) ]</b>		

**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	1665.56	1705.89

**18.3.6 Business Ratio:**
**(Amt. In Lakh)**

Sr.	Particulars	2020-21	2019-20
i	Interest Income as a percentage to Working Funds	7.09	8.22
ii	Non-interest Income as a percentage to Working Funds	0.94	0.62
iii	Operating Profit as a percentage to Working Funds	-0.41	-1.13
iv	Returns on Assets	-2.23	-2.22
v	Business (Deposit plus advances) per employee	829	829
vi	Profit per Employee	-13.35	-13.36

**18.3.7 Asset Liabilities Management-Maturity pattern of certain items of assets and liabilities:**
**(Amt. In Lakhs)**

Particulars	FY	1 to 14 days	15 to 28 days	29 days to 3 months	Over 3 Months and upto 6 months	Over 6 Months and upto 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5 years	Over 5 years	Total
Deposits	C	87431	66121	27724	49839	101862	1195012	65323	37498	1630810
	P	66648	99971	68541	44025	74085	1211399	66738	38502	1669909
Advance	C	80154	135905	133844	14742	2918	280747	121617	176526	946453
	P	41274	70132	151139	16312	32695	296728	57698	205987	871965
Investments	C	1981	2219	3183	0	4236	67468	136588	297797	513472
	P	2281	3422	13120	7264	0	33371	140802	249005	449265
Borrowings	C	0	0	1315	21316	7919	17790	30452	5616	84408
	P	614	0	82	28791	20674	14263	0	5616	70040
Forreign Currency Assets		-	-				-		-	-
Foreign Currency Liabilities		-	-		-	-	-	-	-	-

\* C- Current Year

P- Previous Year

**18.4. Exposures -**

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

**a. Exposure to Real Estate Sector:**
**(Amt. In Lakh)**

	Category	Current Year	Previous Year
A	<b>Direct Exposure</b>		
(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

	<b>Housing Loan</b>	4643	4949
(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)	<b>Investments in Mortgage Backed Securities (MBS) and other securities exposures.</b>	Nil	Nil
	a. Residential	Nil	Nil
	b. Commercial Real Estate	Nil	Nil
b)	<b>Indirect Exposure</b>		
	Fund-based and non-fund based exposures on National Housing Bank (NHB) and Housing Finance Companies (HFCs)	Nil	Nil

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

Items	Current Year	Previous Year
Nil	Nil	NIL

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

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

**d. Risk Category wise country exposure**

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

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

Particulars	Current Year	Previous Year
Provision for Income Tax	NIL	0.71





**b. Disclosure of Penalties imposed by RBI/NABARD.**

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

**c. Penalty for Bouncing of SGL forms.**

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

**d. Reconciliation and Adjustments**

**18.6 Disclosure Requirements as per Accounting Standards**

**a. Employee Benefits:**

**1. Employee Pension Plan and Gratuity Plan :**

- a.** 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 Rs. 1350 Crore for pension as on 31.03.2020. In accordance with the NABARD direction, Bank has provided 60% of the total pension liability by debiting Profit & loss account till 31.03.2021 and the remaining 40% unamortized amount of Rs.540.00 Crore outstand in our CD Nominal which is to be amortized for further two years i.e. FY 2021-22 and FY 2022-23.
- b.** Provision for Gratuity payable to staff has been made as per actuarial valuation. Our Gratuity policy is with LIC, Bajaj Allianz Life Insurance, Birla Sunlife Insurance, Indiafirst Life Insurance and HDFC Life. Annual renewal of this policy is being done in March of every year. GoI vide gazette notification no.1283 dated 29.03.2018 has enhanced the gratuity limit from Rs.10.00 Lakh to Rs.20.00 Lakh .In this matter, NABARD advised to amortize the enhanced liability over a period of five years beginning with FY 31.03.2019 vide their letter dated 05.03.2019.Bank has already provided required fund as per the actuarial as on 31.03.2021

Particulars	Gratuity Plan ( Amt. in Lakh)	
	Current Year	Previous Year
Contribution to Gratuity fund Debited to Profit & Loss Account	1664.12	2830.41
Accrued Gratuity Benefit as per Actuarial Valuation	13742.64	14379.91
Present Value of Accrued Gratuity Benefit as per valuation	14274.23	14475.45
Total Gratuity Fund	14274.23	14475.45

## 2. Employee Provident Fund

In terms of Pension Regulation 2018, the Bank has to cover all employees who joined the Bank on or after 01.04.2010 under NPS . All such staff members of the Bank have been covered under NPS under PoP of Central Bank of India.

- 3.. So far provision against Bipartite settlement is concerned, as on 31.03.2021, we have made provision of Rs. 83.24 Crore.
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)	Leave Encashment (Amt. In Lakh)
	Current Year	Previous Year
Provision/Payment for Leave concession benefits	952.16	1601.19
Requirement as per Actuarial valuation	5916.42	6066.57
Present Value of Leave Encashment fund with LIC	6274.18	6191.27
Total Leave Encashment Fund	6274.18	6191.27

## b. 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	946452.98lakh
ii) Advance under corporate/ Wholesale banking	0.00
iii) Advance other than above	0.00
<b>Total Segment- wise advances</b>	<b>946452.98 lakh</b>



## d. Related Party Disclosures

### 1. Related Parties

(A) Sponsor Bank : Central Bank of India

(B) Key Managerial Personnel of the Bank

1. Sri Sohail Ahmad, Chairman (Joined on 23.11.2020)
2. Sri I. M. Utreja, Chairman (Ex –Chairman transferred on 26.11.2020)
3. Sri Mahendra Kumar, General Manager (from 08.06.2019)
4. Sri Rajesh Kumar, General Manager(Ex-GM transferred on 27.08.2020)
5. Smt. Shila Singh, Chief Manager (Retired on 28.02.2021)
6. Sri Ramesh Kumar, Chief Manager (Joined on 03.08.2020)
7. Shri Mayank Bhushan Pandey, Vigilance Officer

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

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

### 3. (i) Particulars of Managerial Remuneration:

(Amt In Lakh)

Particular	Current Year	Previous Year
Remuneration Paid to KMPs	106.73	80.23

### (ii) Particulars of related party account transactions

(Amt In Lakh)

Particular	Current Year	Previous Year
Overdraft (o/s balance)	929.04	613.77
Interest Paid	51.03	193.31
Perpetual Bond	5616.00	5616.00
Fixed Deposit	22089.79	210530.00
Interest received	61120.00	18579.69
Current A/c balance	13992.06	8746.16

## e. Earning Per Share:

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

Particulars	Current Year	Previous Year
<b><u>Basic and Diluted</u></b>		
Number of Equity shares Outstanding at the beginning of the Year (Prior to Split of 1 equity shares into 10 equity shares)	----	-----
Number of Equity Shares (After split of face value from Rs.100/- each to Rs.10/-each)	569443665	454543665
Issued during the year Number of Equity Shares	-	-
Number of Equity Shares Outstanding at the end of the year	569443665	454543665
Weighted Average Number of Equity shares used in computing Basic EPS	569443665	454543665
Weighted Average Number of Equity Shares used in computing Diluted EPS	569443665	454543665
Net Profit ( in Lakhs)	-41535.32	-40945.40
Basic EPS ( in Rs.)	-7.29	-9.00
Diluted EPS ( in Rs.)	-7.29	-9.00
Nominal Value per Share	10.00	1 0.00

#### f. Accounting for Taxes on Income

##### I. Deferred Tax.

During the year Rs. 128.65 Lakh ( Prev. year -296.21 lakh) has been debited to Profit and Loss Account on account of deferred tax.

II. The Bank has net deferred tax assets of Rs. 947.95 lakh (Previous Year Deferred Tax asset of Rs.1076.60 lakh), which is included in other assets.

#### g. Impairment of Assets

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

#### h. Description of Contingent Liabilities

Claims against Bank not Acknowledged as Debts	The Bank is a party to various proceedings in the normal course of Business. The Bank does not Expect the outcome of these proceedings to have a material adverse impact on the bank's financial condition, result of operations or cash flows. The bank is a party in various taxation matters in which appeal is pending or to be filed including correction of TDS returns which is under process and liability if any, arise on late filing of return will be personal Liability of person responsible for deduction of tax.
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Liability on account of outstanding Forward exchange contracts	The bank has not entered into any such contracts during the year.
Guarantees given on behalf of constituents, acceptances Endorsement and other obligations	As a part of banking activity bank has not issued any guarantee on behalf of customer in the FY. However earlier guarantees have been issued against 100% Deposits.
Other Item for which Bank is Contingently liable	<p>a. Income Tax/ Service Tax Dept has raised demand of Rs. 7128.61 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. 5927.54 lakh against the demands.</p> <p>b. Against the award of Arbitral Tribunal dated 29.10.2019 to pay sum of Rs.1341.48 Lakh in addition to Rs.20.00 Lakh with interest @18% to our earlier service provider of Financial Inclusion M/s HCL Infotech Ltd., Bank has filed appeal before the court of District Judge , Muzaffarpur, which is pending for final adjudication. So, accordingly we have provided additional contingent liability of Rs.20.00 Lakh in FY 2020-21.</p> <p>C. As per order of Regional Provident Fund Commissioner , Muzaffarpur dated 14.10.2016 determined a dues of Rs.667.78 Lakh under section 7(a) of the EPF and miscellaneous provision act 1952 towards PF contribution to BC. Bank has filed an appeal in Appellate Tribunal , New Delhi on dated 26.05.2017</p> <p>d. Against the order of Assistant Provident Fund Commissioner, Muzaffarpur dated 26.07.2019 to extend EPF benefit contribution to mini deposit collectors amounting to Rs.48.14 Lakhs , bank has filed an appeal in Central Govt Industrial tribunal on dated 05.03.2020.</p>

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

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

## 18.7 Additional Disclosure

## 1. Provisions and Contingencies

(Amt. In lakh)

Particulars	Current Year	Previous Year
Provision for Taxation		
- Current Tax	0.00	0.00
- Deferred Tax	128.65	-296.21
Provision for Depreciation on Investments	974.17	0.00
Provision for NPA	33514.34	20988.20
Provision on Standard Assets	0.00	251.22
Other Provision	65.00	258.53

2. We have implemented RBI COVID-19 regulatory package in our Bank, which is duly approved by our Hon'ble Board. In compliance to RBI guidelines related to COVID-19 Regulatory package circulated vide RBI letter No. RBI/2019-20/186 Dated 27.03.2020 and letter no. RBI/2019-20/220 dated 17.04.2020, we have granted relief for repayment and asset classifications in eligible accounts and accounted minimum required provision in this regard. As per RBI directives we are submitting here under data related to disclosures to be incorporated in Balance Sheet for FY 2020-21.

Amt. In lakh

S.No.	Particulars	
1.	Respective amounts in SMA/Overdue categories, where the moratorium/deferment was extended, in terms of paragraph 2 and 3 of referred circular of RBI	165942
2.	Respective amount where asset classification benefits is extended.	119002
3.	Provisions made during the Q4 FY2020 and Q1 FY 2021 in terms of paragraph 5 of referred circular of RBI.	405
4.	Provisions adjusted during the respective accounting periods against slippages and the residual provisions in terms of paragraph 6 of referred circular of RBI	405

## 3. Floating Provisions

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



## 4. Status of Complaints

### Customer Complaints

S.No.	Particulars	Details
A.	No. of complaints pending at the beginning of the year	11
B.	No. of complaints received during the year	669
C.	No. of complaints redressed during the year	680
D.	No. of complaints pending at the end of the year	0

### Awards passed by the Banking Ombudsman during the year

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

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

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

## 6. Provisioning Coverage Ratio

The Provisioning to gross Non-Performing Assets ratio of the bank as on 31<sup>st</sup> March 2021 is 36.61% (Previous Year 37.49%)

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

(Amt. in lakh)

Particulars	Current Year	Previous Year
Commission from Life & Non life Insurance	396.80	262.24

- 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.
- 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.
- C2C for IBR has been introduced from 01.10.2014. Bank has made provision of Rs. 23.04 lakh for the total o/s entries prior to implementation of C2C, which is adequate.



11. Some entries of revenue nature including migration differences may require adjustment are lying in CD Nominal A/c (Debits) and CD Nominal A/cs (Credit) head, pending for adjustment. In view of that Bank has maintained provision of Rs. 90.50 lakh on this account, which has been considered adequate.
12. Provision amount of Rs.46.00 Lakh for robbery/Theft reversed during Financial (Prev. Yr. Provision made: Rs. 17.88 lakh) .Total provision is Rs. 354 Lakhs as at the end of the year.
13. No additional Provision (Prev. Yr. Provision made: Rs. 38.30 lakh) has been made for Frauds, during the year by the bank. Total fraud provision of Rs. 893.07 Lakh as at the end of the year.
14. The provision for payment to Auditors fee has been made for the year 2020-21, Rs. 49.04 lakh (net of TDS) (Prev. yr. Rs. 60.00 lakh)
15. Advances: (Including PA and NPA)

Particulars	Current Year	Previous Year
Gross Advance (Opening)	946452.97	871965.38
Less: Accumulated Provision	106072.91	72356.21
Less: CGTSI/ECGC	50.53	49.30
Net Advances (Closing)	840329.53	799559.87

16. In accordance of Agriculture Debt Waiver and Debt Relief Scheme, 2008 framed by Govt. of India, the bank has written off debts and all claim amounts have been received till 31.03.2016 except Rs.280.43 lakh which is being shown as amount receivable from Govt. of India. The Bank has made provision for the above mentioned amount as the same is receivable since long.
17. Bank has adequately maintained CRR and SLR as per instant guidelines applicable to Bank issued by Reserve Bank of India, Position of CRR and SLR as at the end of the financial year is as under:

(Amt. in Lakh)

Particulars	As on 31 March 2021	As on 31 March 2020
Required CRR	56495.67	48704.85
Actual CRR as per Balance Sheet	57480.93	67980.93
Required SLR	290549.14	296287.83
Actual SLR as per Balance Sheet	485871.15	421164.47





18. RBI vide it's Circular FIDD.CO.Plan.BC.23/04.09.01/2015-16 dated April 7, 2016 has allowed PSLC to RRB's. The bank through its Sponsor Bank Central Bank of India participated in PSLC of total Rs. 186500 lakh on different dates and earned a revenue of Rs.3905.00 lakh. Details are:

(Amt. in Lakh)

S.No.	Sell executed on (Date)	Amount	Percentage on which Sell executed	Misc. Income Earned
1	28.04.2020	30000.00	2.30	690.00
2	29.04.2020	20000.00	2.38	476.00
3	06.05.2020	17500.00	2.32	406.00
4	08.05.2020	23000.00	2.32	695.00
		7000.00	2.31	
5	13.05.2020	20000.00	2.10	420.00
6	15.05.2020	18200.00	1.97	394.00
		1800.00	2.00	
7	19.05.2020	10000.00	1.86	186.00
8	10.06.2020	30000.00	1.81	543.00
9	09.03.2021	9000.00	1.05	95.00
	<b>Total</b>	<b>186500.00</b>		<b>3905.00</b>

## 19. Cash and Bank Balances

The bank has reconciled the bank accounts maintained with other bank up to March 2021. Provision of Rs. 145.00 lakh has been maintained against debit outstanding for more than 6 months entries, which is considered adequate.

20. All 1032 branches of the bank are running under CBS platform. The Accounts of Head Office has also been automated in the Financial Year.
21. Fixed Assets Registers have been maintained manually at the Head Office and Regional Offices of the Bank. Numbering on the fixed assets has been marked.
22. Funds lying in savings accounts, which is inoperative for more than 10 years have been deposited with Reserve Bank of India in DEAF account.

(Rs. In Lakhs)

	Current Year	Previous year
Amount lying in DEAF Account (Opening)	163.55	165.19
Deposited during the year	16.82	0.00
Withdrawn during the year	0.10	1.64
Amount lying in DEAF Account (Closing)	180.27	163.55

Sd/-

[Mahendra Kumar]  
General Manager

Sd/-

[Sohail Ahmad]  
Chairman

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

Place: Muzaffarpur  
Date: 25.06.2021



# उत्तर बिहार ग्रामीण बैंक UTTAR BIHAR GRAMIN BANK

