

# Annual Report वार्षिक प्रतिवेदन 2019-20



केजीएसजी बैंक



जन-जन का बैंक

काशी गोमती संयुत ग्रामीण बैंक  
KASHI GOMTI SAMYUT GRAMIN BANK



# काशी गोमती संयुत ग्रामीण बैंक

(प्रवर्तक : यूनियन बैंक आफ इण्डिया)

**Kashi Gomti Samyut Gramin Bank**

(Sponsored by : Union Bank of India)

## विजन स्टेटमेंट

“सामाजिक दायित्वों की प्रतिबद्धता के साथ अपने समस्त हितधारकों की प्रतिष्ठा में अभिवृद्धि करते हुए, ग्राहक केन्द्रित दृष्टिकोण से उत्कृष्ट बैंकिंग, आधुनिकतम तकनीक एवं उत्तम कार्पोरेट गवर्नेन्स को अंगीकृत कर, सबका पसंदीदा बैंक बनें।”

## VISION STATEMENT

“To become the most preferred bank with commitment towards social responsibility and enhancement of value of all stake holders through customer centric approach by adopting noble ways of banking, modern technology and good corporate governance.”





# काशी गोमती संयुत ग्रामीण बैंक

(प्रवर्तक : यूनियन बैंक आफ इण्डिया)

**Kashi Gomti Samyut Gramin Bank**

(Sponsored by : Union Bank of India)

## मिशन स्टेटमेंट

1. बैंक की लाभप्रदता और मजबूती को बनाये रखने हेतु आधुनिकतम तकनीक, दूरदर्शी एवं ठोस प्रबन्धकीय कार्यप्रणाली के साथ कार्य करना।
2. अपने ग्राहकों की पूर्ण संतुष्टि और सम्पन्नता हेतु त्रुटिमुक्त, वैयक्तिक एवं समस्त सेवाओं को समय से प्रदान करना।
3. बैंक कर्मियों की कार्यक्षमता में वृद्धि हेतु सृजनात्मकता एवं नव-प्रवर्तन को प्रोत्साहित करना एवं मानव संसाधन के विकास हेतु पर्याप्त अवसर उपलब्ध करना।
4. अपने बैंक को "समृद्धि हेतु सर्वश्रेष्ठ बैंक" के रूप में विकसित करना।

## MISSION STATEMENT

1. To follow sound management practices along with modern technologies to affirm the bank's strength and profitability.
2. To ensure timely personalized and error-free delivery of all our services to the best satisfaction of our customers for their prosperity.
3. To encourage creativity & innovation within the bank for improving effectiveness & provide sufficient opportunities for human resource development.
4. To make our Bank a "Great Place to Grow With"

“हमारे प्रेरणास्रोत”  
प्रवर्तक बैंक : यूनियन बैंक ऑफ इण्डिया



**श्री केवल हांडा**  
अध्यक्ष  
यूनियन बैंक ऑफ इण्डिया



**श्री राजकिरणरै जी**  
प्रबन्ध निदेशक एवं मुख्य कार्यपालक अधिकारी  
यूनियन बैंक ऑफ इण्डिया



**श्री गोपाल सिंह गोसाई**  
कार्यपालक निदेशक  
यूनियन बैंक ऑफ इण्डिया



**श्री दिनेश कुमार गर्ग**  
कार्यपालक निदेशक  
यूनियन बैंक ऑफ इण्डिया



**श्री मानस रंजन विस्वाल**  
कार्यपालक निदेशक  
यूनियन बैंक ऑफ इण्डिया

## निदेशक मण्डल (Board of Directors)



**श्री पवन कुमार दास**  
अध्यक्ष



**श्री जगमोहन सिंह**  
(महाप्रबंधक/अंचल प्रमुख)  
यूनियन बैंक ऑफ इण्डिया  
अंचलीय कार्यालय, वाराणसी



**श्री एन.एस. मूर्ति**  
(उप महाप्रबंधक)  
उत्तर प्रदेश क्षेत्रीय कार्यालय,  
नाबार्ड, लखनऊ



**श्री प्रवीण शर्मा**  
(महाप्रबंधक/अंचल प्रमुख)  
यूनियन बैंक ऑफ इण्डिया  
अंचलीय कार्यालय, रांची



**श्री आर.के. सिंह**  
(सहायक महाप्रबंधक)  
वित्तीय समावेशन एवं विकास विभाग  
भारतीय रिजर्व बैंक, लखनऊ



**श्री अजय कुमार श्रीवास्तव**  
(विशेष कार्याधिकारी, कृषि उत्पादन आयुक्त)  
उत्तर प्रदेश शासन,  
सचिवालय, लखनऊ



**श्री राम कृष्ण**  
(संयुक्त निदेशक)  
डी.आई.एफ., उत्तर प्रदेश  
लखनऊ





काशी गोमती संयुक्त ग्रामीण बैंक के 15वें स्थापना दिवस के अवसर पर विशेष आवरण व विरुपण का विमोचन समारोह को सम्बोधित करते हुए बैंक के अध्यक्ष श्री पवन कुमार दास



राजकीय स्नातकोत्तर आयुर्वेदिक महाविद्यालय एवं चिकित्सालय चौकाघाट, वाराणसी में स्वतंत्रता दिवस (15-08-2019) के शुभ अवसर पर वृक्षारोपण करते बैंक के अध्यक्ष श्री पवन कुमार दास

# काशी गोमती संयुत ग्रामीण बैंक

(प्रवर्तक : यूनियन बैंक ऑफ इण्डिया)

## KASHI GOMTI SAMYUT GRAMIN BANK

(SPONSORED BY : UNION BANK OF INDIA)

प्रधान कार्यालय :

सी. 19/40, फातमान रोड, सिगरा, वाराणसी (उ.प्र.)

दूरभाष : (0542) 2220298, 2220752 फैक्स : 0542-2220317

ई-मेल : kgsgbank@kgsgbank.co.in वेब-साइट : www.kgsgbank.co.in

HEAD OFFICE :

C 19/40, Faatman Road, Sagra, Varanasi (U. P.)

Phone : (0542) 2220298, 2220752 Fax : 0542-2220317

e-mail : kgsgbank@kgsgbank.co.in web-site : www.kgsgbank.co.in

## पंचदश वार्षिक प्रतिवेदन

01 अप्रैल 2019 से 31 मार्च 2020

## 15<sup>th</sup> ANNUAL REPORT

01<sup>st</sup> APRIL 2019 TO 31<sup>st</sup> MARCH 2020

निदेशकों का प्रतिवेदन एवं 31 मार्च 2020 को समाप्त होने वाले

वित्तीय वर्ष का तुलन-पत्र एवं लाभ-हानि लेखा

DIRECTORS' REPORT, BALANCE-SHEET AND PROFIT & LOSS ACCOUNT  
FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2020

## निदेशक मण्डल/Board of Directors

श्री पवन कुमार दास  
अध्यक्ष

**Mr. Pawan Kumar Das**  
Chairman

भारतीय रिजर्व बैंक द्वारा नामित :  
श्री आर. के. सिंह  
सहायक महाप्रबन्धक  
वि.स. एवं वि.वि., भारतीय रिजर्व बैंक, लखनऊ

**Reserve Bank of India Nominee :**  
**Mr. R.K. Singh**  
A.G.M.  
F.I.D.D., Reserve Bank of India, Lucknow

राष्ट्रीय बैंक द्वारा नामित :  
श्री एन. एस. मूर्ति  
उप महाप्रबन्धक  
नाबार्ड, उ.प्र. क्षेत्रीय कार्यालय, लखनऊ

**NABARD Nominee :**  
**Mr. N.S. Murthy**  
D.G.M.  
NABARD, U.P. R.O., Lucknow

प्रवर्तक बैंक द्वारा नामित :  
श्री जगमोहन सिंह  
क्षेत्र महाप्रबंधक/अंचल प्रमुख  
यू.बी.आई., अंचल कार्यालय, वाराणसी

**Sponsored Bank Nominees :**  
**Mr. Jagmohan Singh**  
Field General Manager/Zonal Head  
U.B.I., FGMO, Varanasi

श्री प्रवीण शर्मा  
क्षेत्र महाप्रबंधक/अंचल प्रमुख  
यू.बी.आई., अंचल कार्यालय, रांची

**Mr. Pravin Sharma**  
Field General Manager/Zonal Head  
U.B.I., FGMO, Ranchi

उत्तर प्रदेश सरकार द्वारा नामित :  
श्री अजय के. श्रीवास्तव  
विशेष कार्याधिकारी  
कृषि उत्पादन आयुक्त  
उ.प्र. शासन, सचिवालय, लखनऊ

**U. P. Government Nominees :**  
**Mr. Ajay K. Srivastava**  
Officer on Special Duty  
Agri. Prod. Comm.  
U.P. Govt., Secretariat, Lucknow

श्री राम कृष्ण  
संयुक्त निदेशक  
संस्थागत वित्त विभाग, लखनऊ

**Mr. Ram Krishna**  
Joint Director  
Directorate of Institutional Finance, Lucknow

## सांविधिक लेखा परीक्षक/Statutory Auditors

मे. ए सचदेव एण्ड कम्पनी, लखनऊ  
(केन्द्रीय सांविधिक अंकेक्षक)

M/s A Sachdev & Co. Lucknow  
(Statutory Central Auditor)

### शाखा अंकेक्षक :

मेसर्स वी जी एसोसिएट्स, लखनऊ  
मेसर्स डी एस सिन्हा एण्ड कम्पनी, कानपुर  
मेसर्स राजेश श्रीवास्तव एण्ड एसोसिएट्स, लखनऊ  
मेसर्स कपूर कमल एण्ड एसोसिएट्स, वाराणसी  
मेसर्स रजत एसोसिएट्स, वाराणसी  
मेसर्स अनिल कुमार तुलस्यान एण्ड कम्पनी, वाराणसी  
मेसर्स पंचम मौर्या एण्ड एसोसिएट्स, भदोही  
मेसर्स सुकान्त राय एण्ड कम्पनी, वाराणसी  
मेसर्स अचल श्रीवास्तव एण्ड कम्पनी, वाराणसी  
मेसर्स यू0एस0 गुप्ता एण्ड एसोसिएट्स, कानपुर नगर  
मेसर्स गुप्ता वार्ष्णेय एण्ड कम्पनी, अलीगढ़  
मेसर्स अनूप अग्रवाल एण्ड कम्पनी, गोरखपुर  
मेसर्स जैन अग्रवाल आर के एण्ड कम्पनी, आगरा  
मेसर्स म्रदुल अग्रवाल एण्ड एसोसिएट्स, लखनऊ  
मेसर्स दिनेश के अग्रवाल एण्ड कम्पनी, आगरा  
मेसर्स विवेक मित्तल एण्ड एसोसिएट्स, लखनऊ  
मेसर्स शिशिर उपाध्याय एण्ड कम्पनी, लखनऊ  
मेसर्स अभय एण्ड कम्पनी, वाराणसी  
मेसर्स विजय प्रकाश एण्ड कम्पनी, वाराणसी  
मेसर्स अनुराग खन्ना एण्ड कम्पनी, वाराणसी  
मेसर्स ए के केशरी एण्ड एसोसिएट्स, वाराणसी  
मेसर्स एस0 रंजन एण्ड कम्पनी, वाराणसी  
मेसर्स शिवकुमार अग्रवाल एण्ड एसोसिएट्स, वाराणसी  
मेसर्स डी के मित्तल एण्ड कम्पनी, वाराणसी  
मेसर्स एस चौधरी एण्ड एसोसिएट्स, वाराणसी  
मेसर्स बी ए एस के एण्ड एसोसिएट्स, वाराणसी  
मेसर्स द्विवेदी गुप्ता एण्ड कम्पनी, वाराणसी  
मेसर्स आर जी एस एण्ड एसोसिएट्स, वाराणसी  
मेसर्स ए के एस ए के एस एण्ड एसोसिएट्स, वाराणसी  
मेसर्स नारायण के अग्रवाल एण्ड कम्पनी, वाराणसी  
मेसर्स कमल किशोर एण्ड कम्पनी, वाराणसी  
मेसर्स जी डी गुजराती एण्ड कम्पनी, वाराणसी  
मेसर्स अमित मनोज एण्ड कम्पनी, वाराणसी  
मेसर्स एम सोनथालिया एण्ड एसोसिएट्स, वाराणसी  
मेसर्स वी डी दूबे एण्ड एसोसिएट्स, वाराणसी

### Statutory Branch Auditor :

M/s V.G. Associates, Lucknow  
M/s D.S.Sinha & Co, Kanpur  
M/s Rajesh Srivastava & Associates., Lucknow  
M/s Kapur Kamal & Associates, Varanasi  
M/s Rajat Associates, Varanasi  
M/s Anil Kumar Tulsyan & Co. Varanasi  
M/s Pancham Maurya & Associates, Bhadohi  
M/s Sukant Roy & Co. Varanasi  
M/s Achal Srivastava & Co. Varanasi  
M/s U.S.Gupta & Associates., Kanpur Nagar  
M/s Gupta Varshney & co., Aligarh  
M/s Anoop Agrawal & Co. Gorakhpur  
M/s Jain Agarwal R.K. & Co., Agra  
M/s Mradul Agrawal & Co., Lucknow  
M/s Dinesh K Agrawal & co., Agra  
M/s Vivek Mittal & Associates, Lucknow  
M/s Shishir Upadhyay & Co., Lucknow  
M/s Abhay & Co., Varanasi  
M/s Vijay Prakash & Co., Varanasi  
M/s Anurag Khanna & Co., Varanasi  
M/s A.K.Keshari & associates, Varanasi  
M/s S. Ranjan & Co., Varanasi  
M/s Shiv Kumar Agrawal & Associates, Varanasi  
M/s D.K. Mittal & co., Varanasi  
M/s S. Chawdhary & Asso., Varanasi  
M/s B.A.S.K. & Asso., Varanasi  
M/s Dwivedi Gupta & co., Varanasi  
M/s R.G.S. & Asso., Varanasi  
M/s A.K.S. A.K.S. & Asso., Varanasi  
M/s Narain K Agrawal & Co., Varanasi  
M/s Kamal Kishor & Co., Varanasi  
M/s G.D. Gujrati & Co., Varanasi  
M/s Amit Manoj & Co., Varanasi  
M/s M Sonthalia & Associates, Varanasi  
M/s V.D. Dubey & associates, Varanasi

### बैंकर्स :

भारतीय रिजर्व बैंक  
यूनियन बैंक ऑफ इण्डिया  
स्टेट बैंक ऑफ इण्डिया  
पंजाब नेशनल बैंक  
एक्सिस बैंक लि0  
एच.डी.एफ.सी. बैंक लि0  
इंडसइंड बैंक, लि0  
आईसीआईसीआई बैंक लि0

### Bankers :

Reserve Bank of India  
Union Bank of India  
State Bank of India  
Punjab National Bank  
Axis Bank Ltd.  
HDFC Bank Ltd.  
IndusInd Bank Ltd.  
ICICI Bank Ltd.



## प्रशासनिक ढाँचा/Administrative Set Up

श्री पवन कुमार दास अध्यक्ष	<b>Mr. Pawan Kumar Das</b> Chairman
श्री राजीव श्रीवास्तव महाप्रबन्धक	<b>Mr. Rajeev Srivastava</b> General Manager
श्री राजेश श्रीवास्तव सहायक महाप्रबन्धक	<b>Mr. Rajesh Srivastava</b> Assistant General Manager
श्री सच्चिदानन्द मिश्रा मुख्य प्रबन्धक (सूचना एवं प्रौद्योगिकी)	<b>Mr. Shachchidanad Mishra</b> Chief Manager(DIT)
श्री अजय कुमार प्रभारी (सतर्कता कक्ष)	<b>Mr. Ajay Kumar</b> In-charge(Vigilance Cell)
श्री अनीश कुमार सिन्हा मुख्य प्रबन्धक (ऋण, वि० समा० एवं विपणन)	<b>Mr. Anish Kumar Sinha</b> Chief Manager( Credit, FI & Marketing)
श्री विनोद कुमार सिंह मुख्य प्रबन्धक (निरीक्षण)	<b>Mr. Vinod Kumar singh</b> Chief Manager (Inspection)
श्री मुकुन्द चन्द मुख्य प्रबन्धक (लेखा, आयोजना एवं विकास विभाग)	<b>Mr. Mukund Chand</b> Chief Manager (Account, Planning & Development Dept.)
श्रीमती मीनू बिदौलिया मुख्य प्रबन्धक ( मा.सं./पेंशन/औ.सं.)	<b>Mrs. Meenu Bedolea</b> Chief Manager (HR/Pension/IR)
श्री प्रेम कुमार सिंह मुख्य प्रबन्धक (अध्यक्षीय सचिवालय)	<b>Mr. Prem K.Singh</b> Chief Manager (CS)
श्री शिव शंकर लाल मुख्य प्रबन्धक (ऋण अनुवर्तन विभाग)	<b>Mr. Shiv Shankar Lal</b> Chief Manager (Credit Monitoring)
श्री शिव प्रसाद गुप्ता मुख्य प्रबन्धक (ऋण वसूली)	<b>Mr. Shiv Prasad Gupta</b> Chief. Manager (Credit recovery)
श्री अमित प्रकाश विक्रान्त मुख्य प्रबन्धक (जाँच कक्ष)	<b>Mr. Amit Prakash Vikrant</b> Chief Manager (Inquiry Cell)

## क्षेत्रीय कार्यालय/REGIONAL OFFICES

श्री भीमा क्षेत्रीय प्रबन्धक (आजमगढ़)	<b>Mr. Bhima</b> Regional Manager (Azamgarh)
श्री हरेन्द्र बहादुर मौर्या क्षेत्रीय प्रबन्धक (भदोही)	<b>Mr. Harendra Bahadur Maurya</b> Regional Manager (Bhadohi)
श्री ब्रजेन्द्र नागराजन क्षेत्रीय प्रबन्धक (गाजीपुर)	<b>Mr. Brajendra Nagrajan</b> Regional Manager (Ghazipur)
श्री शशि भूषण क्षेत्रीय प्रबन्धक (जौनपुर)	<b>Mr. Shashi Bhushan</b> Regional Manager (Jaunpur)
श्री अशोक कुमार दूबे क्षेत्रीय प्रबन्धक (मऊ)	<b>Mr. A.K. Dubey</b> Regional Manager (Mau)
श्री चन्द्र प्रकाश राम क्षेत्रीय प्रबन्धक, एजीएम (वाराणसी)	<b>Mr. Chandra Prakash Ram</b> Regional Manager, AGM (Varanasi)
श्री प्रमोद कुमार सिंह क्षेत्रीय प्रबन्धक (चन्दौली)	<b>Mr. Pramod Kumar Singh</b> Regional Manager (Chandauli)



## Highlight (Summary) of Bank Performance

(Amt. in Cr.)

Particulars	March-2018 Actual	March-2019 Actual	March-2020 Target	March-2020 Actual	Abs. Growth over March-2019
Net Worth	₹ 577.99	₹ 609.46	₹ 647.21	₹ 342.81	- ₹ 266.65
Total Business	₹ 14,437.74	₹ 15743.01	₹ 17460	₹ 16649.60	₹ 906.59
Growth %	10.16	9.04	10.91	5.76	
Deposits	₹ 11,177.94	₹ 11782.50	₹ 12785.00	₹ 12281.69	₹ 499.19
Growth %	10.49	5.41	8.51	4.24	
CASA	₹ 6,951.01	₹ 7265.88	₹ 7995.00	₹ 7582.26	₹ 316.38
CASA Growth %	10.00	4.53	10.03	4.35	
Low Cost Deposit (%)	62.19	61.67	62.53	61.74	
Advances	₹ 3,259.80	₹ 3960.51	₹ 4675.00	₹ 4367.91	₹ 407.40
Growth % (Over Previous March)	9.04	21.50	18.04	10.29	
- Priority Sector	₹ 2,616.02	₹ 3218.44	₹ 3599.75	₹ 3431.22	₹ 212.78
- w/w Agriculture	₹ 1,483.89	₹ 1859.30	₹ 2213.00	₹ 2017.70	₹ 158.40
C.D. Ratio	29.16	33.61	36.57	35.56	
Profit after Tax	₹ 22.49	₹ 32.32	₹ 37.75	(-) ₹ 266.65	
Loans sanctioned during the year	₹ 2,312.72	₹ 3316.52	₹ 3000.00	₹ 2799.91	
Gross N.P.A. (Absolute)	₹ 379.08	₹ 351.85	₹ 325.00	₹ 515.90	₹ 164.05
Gross N.P.A. %	11.63	8.88	6.95	11.81	
Net N.P.A. %	5.55	4.03	2.97	7.21	
Return on Assets	0.19	0.26	0.26	-2.03	
Return on Equity	4.02	5.63		-43.73	
Capital Adequacy Ratio	15.29	14.61	12.95	6.87	
Cost to Income Ratio	76.11	69.11	65.87	84.70	
Per-branch Productivity	31.45	34.30	38.04	36.27	
Per-employee Productivity	7.76	7.27	7.76	8.04	
Number of RRB Staff	1860	2166		2073	
Number of Branches	459	459	459	459	

## Key Profitability Ratio & Efficiency Ratios

(Amt. in Cr.)

Profitability Parameters	March-2019	March-2020
Return on Asset (PAT) %	0.26	-2.03
Return on Equity (PAT) %	5.43	-43.73
Net Interest Margin %	2.72	2.79
Cost to Income Ratio %	69.11	84.70
<b>Productivity</b>		
Business per Branch	₹ 34.30	₹ 36.27
Business per Employee	₹ 7.27	₹ 8.04
Net profit per Branch	₹ 0.23	(-) ₹ 0.23
Net profit per Employee	₹ 0.02	(-) ₹ 0.13
Provision Coverage Ratio %	54.70	38.98

(Amt. in Cr.)

Profitability Parameters	March-2019	March-2020
Interest Income %	7.43	7.34
Interest Expenses %	4.71	4.55
Interest Spread %	2.72	2.79
Non Interest Income %	0.33	0.22
Cost to Income Ratio %	69.11	84.70
Yield on Advances %	9.43	8.58
Cost of Deposit %	4.99	4.80
Gross Profit	₹ 105.15	₹ 56.40
Net profit after Tax	₹ 32.32	(-) ₹ 266.65
Capital Adequacy Ratio %	14.61	6.87

## कार्मिक स्थिति STAFF POSITION

(यथा 31 मार्च 2020 / As on 31<sup>st</sup> March, 2020)

संवर्ग Cadre	प्रतिनियुक्ति पर on Deputation	स्वयं के of Own	योग Total
अध्यक्ष / Chairman	01	--	01
महाप्रबन्धक / General Manager	01	--	01
मुख्य प्रबंधक (सूचना एवं तकनीकी) / Chief Manager (Information & Technology)	01	--	01
मुख्य प्रबंधक (सतर्कता) / Chief Manager (Vigilance)	01	--	01
अधिकारी (संवर्ग-V) / Officer (Scale-V)	--	02	02
अधिकारी (संवर्ग-IV) / Officer (Scale-IV)	--	34	34
अधिकारी (संवर्ग-III) / Officer (Scale-III)	--	121	121
अधिकारी (संवर्ग-II) / Officer (Scale-II)	1	385	386
अधिकारी (संवर्ग-I) / Officer (Scale-I)	--	636	636
लिपिकीय संवर्ग Clerical Cadre	--	799	799
अधीनस्थ संवर्ग Subordinate Cadre	--	96	96
योग / TOTAL	05	2073	2078

**Note:** Including 08 person retired on 31.03.2020



बैंक के अध्यक्ष श्री पवन कुमार दास



# निदेशक मण्डल का वार्षिक प्रतिवेदन वर्ष 2019-2020

## DIRECTORS ANNUAL REPORT FOR YEAR 2019-2020



## निदेशक मण्डल का वार्षिक प्रतिवेदन 2019-2020

काशी गोमती संयुत ग्रामीण बैंक का निदेशक मण्डल अपना पंचदश वार्षिक प्रतिवेदन तथा इसके साथ 31 मार्च 2020 को समाप्त हुए लेखांकन वर्ष का अंकक्षित तुलन-पत्र एवं लाभ-हानि खाता प्रस्तुत करते हुए हर्ष का अनुभव करता है।

### समष्टि (स्थूल) अर्थव्यवस्था :

#### वैश्विक अर्थव्यवस्था

वैश्विक अर्थव्यवस्था के लिए 2019 एक कठिन वर्ष रहा, वैश्विक आर्थिक संकट 2009 के उपरान्त इस वर्ष में अनुमानित 2.9 प्रतिशत की वृद्धि दर सबसे धीमी रही है, जो वर्ष 2018 में 3.6 प्रतिशत और 2017 में 3.8 प्रतिशत के सापेक्ष घटी है। अनिश्चितता में कमी के लक्षण के बीच चीन और अमेरिका की संरक्षण वादी नीति तथा अमेरिका-ईरान के बीच भौगोलिक-राजनैतिक तनाव के कारण अनिश्चितता की स्थिति और चिन्ताजनक हो गयी। वैश्विक स्तर पर निर्माण क्षेत्र के कमजोर वातावरण, व्यापार और माँग में कमी के कारण भारत की अर्थव्यवस्था वर्ष 2019-20 की प्रथम छमाही में 4.8 प्रतिशत रही जो विगत वर्ष 2018-19 की द्वितीय छमाही की वृद्धि दर 6.2 प्रतिशत के सापेक्ष कम रही। वास्तविक उपभोग में सुस्ती तथा वास्तविक स्थिर विनिवेश की वजह से वर्ष 2018-19 की द्वितीय छमाही के सापेक्ष वर्ष 2019-20 की प्रथम छमाही का सकल घरेलू उत्पाद दबाव में रहा। हालांकि वास्तविक उपभोग में वृद्धि के कारण वर्ष 2019-20 की द्वितीय छमाही में सरकारी अंतिम खपत में मामूली वृद्धि के संकेत रहे। इसी समय, वाह्य क्षेत्र में वर्ष 2019-20 की प्रथम छमाही में पुनः स्थिरता रही तथा चालू खाते का घाटा वर्ष 2018-19 के 2.1 प्रतिशत के सापेक्ष संकुचित होकर वर्ष 2019-20 की प्रथम छमाही में 1.5 प्रतिशत रहा। आकर्षक प्रत्यक्ष विदेशी निवेश में प्रवाह के उछाल के कारण विदेशी मुद्रा भण्डार में अभिवृद्धि हुयी। निर्यात के सापेक्ष आयात में कमी की दर कच्चे तेल की कीमतों में नरमी के कारण चालू खाते का घाटा कम हुआ। यद्यपि कृषि क्षेत्र की वृद्धि कमजोर रही परन्तु वर्ष 2019-20 की प्रथम छमाही के दिसम्बर 2019 में यह 7.4 प्रतिशत थी, इसके साथ खाद्य में वृद्धि जिसमें वर्ष के अंत में कमी की संभावना रही है। उपभोक्ता मूल्य सूचकांक के कारण माँग पर दबाव कम रहा।

#### घरेलू अर्थव्यवस्था

भारतीय अर्थव्यवस्था में वर्ष 2019-20 की वृद्धि 4.2 प्रतिशत रही जो विगत वर्ष 2018-19 की वृद्धि दर 6.1 प्रतिशत के सापेक्ष कम रही। वैश्विक महामारी कोविड-19 के कारण आर्थिक गतिविधियों पर वर्ष के अंतिम माह में विशेष रूप से निर्माण एवं विनिर्माण क्षेत्र पर प्रतिकूल प्रभाव की स्थिति में वर्ष की सकल घरेलू उत्पाद की वृद्धि दर विगत 11 वर्षों में सबसे कम रही।

## DIRECTORS' ANNUAL REPORT 2019-2020

The Board of Directors of Kashi Gomti Samyut Gramin Bank feels pleasure in presenting its 15th Annual Report of the Bank together with the Audited Balance Sheet and Profit & Loss Account for accounting year ended on 31st March, 2020.

### MACRO ECONOMY :

#### Global Economy

The Year 2019 was a difficult year for the global economy with world output growth estimated to grow at its slowest pace of 2.9 per cent since the global financial crisis of 2009, declining from a subdued 3.6 per cent in 2018 and 3.8 per cent in 2017. Uncertainties, although declining, are still elevated due to protectionist tendencies of China and USA and rising USA-Iran geo-political tensions. Amidst a weak environment for global manufacturing, trade and demand, the Indian economy slowed down with GDP growth moderating to 4.8 per cent in H1 of 2019-20, lower than 6.2 per cent in H2 of 2018-19. A sharp decline in real fixed investment induced by a sluggish growth of real consumption has weighed down GDP growth from H2 of 2018-19 to H1 of 2019-20. Real consumption growth, however has recovered in Q2 of 2019-20, cushioned by a significant growth in government final consumption. At the same time, India's external sector gained further stability in H1 of 2019-20, with a narrowing of Current Account Deficit (CAD) as percentage of GDP from 2.1 in 2018-19 to 1.5 in H1 of 2019-20, Imperative Foreign Direct Investment (FDI), rebounding of portfolio flows and accretion of Foreign exchange reserves. Imports have contracted more sharply than exports in H1 of 2019-20, with easing of crude prices, which has mainly driven the narrowing of CAD. On the supply side, agriculture growth, though weak, is moderately higher in H1 of 2019-20 to 7.4 per cent in December 2019 on the back of temporary increase in food inflation, which is expected to decline by year end. Rise in CPI-core and WPI inflation in December 2019 suggests building of demand pressure.

#### Domestic Economy

The Indian economy grew at 4.2 per cent in 2019-20, lower than the 6.1 per cent figure registered in 2018-19, as the Covid-19 pandemic adversely impacted economic activity in the last month of the fiscal year, especially manufacturing and construction. The full-year GDP growth is the lowest India has registered in 11 years.

केन्द्रीय सांख्यिकी कार्यालय द्वारा हाल ही के पूर्वानुमान के अनुसार वर्ष 2019-20 में भारतीय अर्थव्यवस्था 5 प्रतिशत की दर से वृद्धि करेगी। जनवरी से मार्च की इस वर्ष की तिमाही में 3.1 प्रतिशत की वृद्धि दर रही, जबकि विगत वित्तीय वर्ष की समान अवधि में सकल घरेलू उत्पाद वृद्धि दर 5.7 प्रतिशत रही थी। कोविड-19 की वैश्विक महामारी के कारण लॉकडाउन की स्थिति जो 25 मार्च से प्रभावी है, सकल घरेलू उत्पाद का प्रथम त्रैमासिक प्रभाव है। अर्थशास्त्रियों के अनुसार वर्ष 2020-21 की प्रथम तिमाही के दो महीने में लॉक डाउन के कारण और विपरीत प्रभाव पड़ सकता है तथा इसमें 5 से 7 प्रतिशत का संकुचन संभव है।

वैश्विक महामारी की अनिश्चितता एवं इसके विभिन्न क्षेत्रों पर प्रभाव को ध्यान में रखकर भारतीय रिजर्व बैंक ने पहली बार मौद्रिक नीति घोषित करते समय जीडीपी वृद्धि अनुमान को जारी नहीं किया।

### बैंकिंग रुझान

भारतीय बैंकों ने जोखिम प्रबंधन के समन्वित प्रयास पर तेजी से ध्यान केन्द्रित किया है। व्यावसायिक बैंकों द्वारा गैर-निष्पादित आस्तियों की ₹ 4 लाख करोड़ से अधिक की वसूली की गयी, जो विगत 4 वर्षों में सर्वाधिक है।

केन्द्रीय बजट 2019-20, निवेश आधारित वृद्धि को ध्यान में रखकर कम कीमत पर पूँजी के लिए प्रतिवर्ष ₹ 20 लाख करोड़ की आवश्यकता महसूस की गयी।

साख सूचना के लिए व्यापक आंकड़ा संग्रह जिसपर सभी हिताधिकारियों की पहुँच रहे को ध्यान में रखकर भारतीय रिजर्व बैंक ने पब्लिक क्रेडिट रजिस्ट्री की स्थापना का निर्णय लिया है। इन्सालवेंसी और बैंकरप्सी कोड (अमेंडमेंट) बिल, 2017 से बैंकिंग क्षेत्र को मजबूती प्राप्त होने की संभावना है। माइक्रो फाइनेंस सेक्टर को वर्ष 2018-19 में वर्ष-दर-वर्ष 42 प्रतिशत वृद्धि के साथ ₹ 14206 करोड़ की पूँजी प्राप्त की गयी।

प्रधानमंत्री जनधन योजना के अन्तर्गत खातों में जमा बढ़कर लगभग ₹ 1.28 लाख करोड़ हो गया। अटल पेंशन योजना के तहत नवम्बर 2019 तक कुल 19 मिलियन लोगों द्वारा योजना का लाभ उठाया गया। बढ़ती आय के कारण ग्रामीण क्षेत्रों में बैंकिंग सेवा के विस्तार की सम्भावना है ताकि इस क्षेत्र के विकास में गति प्रदान की जा सके।

डिजिटल भुगतान क्रान्ति ने भारत में साख विस्तार के क्षेत्र में वृहद परिवर्तन ला दिया है। विमुद्रीकरण के पश्चात् डेबिट कार्ड ने क्रेडिट कार्ड को क्रान्तिकारी रूप से भुगतान प्रणाली में विस्थापित कर दिया है। मार्च 2020 में यूपीआई के माध्यम से 1.24 अरब लेनदेन किया गया, जिसका मूल्य ₹ 2.06 लाख करोड़ रहा। सार्वजनिक क्षेत्र के बैंकों की आस्तियों वित्तीय वर्ष 19 में ₹ 72.59 लाख करोड़ रही। वित्तीय वर्ष 16-20 के दौरान साख विस्तार की दर 13.93 प्रतिशत रही। जबकि वित्तीय वर्ष 16-20 के दौरान निक्षेप वृद्धि की दर 6.81 प्रतिशत रही।

The central Statistics Office had earlier forecast that the economy would grow at 5 per cent in 2019-20. In the January-March quarter, GDP grew at 3.1 per cent as against 5.7 per cent in the corresponding year-ago period. These are the first set of GDP numbers showing the impact of the Covid-19 pandemic and the nationwide lockdown, which came into effect from 25 March. Economists expect a massive contraction in the first quarter of 2020-21 due to the two-month lockdown, which is likely to a 5-7 per cent contraction.

The reserve Bank of India's monetary policy committee refrained from providing any growth projections for the first time in its history, citing the huge uncertainties around the pandemic and its impact on various sectors.

### Banking Trend

Indian banks are increasingly focusing on adopting integrated approach to risk management. The NPAs (Non-Performing Assets) of commercial banks has recorded a recovery of Rs 400000 crore in FY19, which is highest in the last four years.

As per Union Budget 2019-20, investment-driven growth required access to low cost capital, and this would require investment of Rs 20 lakh crore every year.

RBI has decided to set up Public Credit Registry (PCR), an extensive database of credit information, accessible to all stakeholders. The insolvency and Bankruptcy Code (Amendment) Ordinance, 2017 Bill has been passed and is expected to strengthen the banking sector. Total equity funding of microfinance sector grew 42 per cent y-o-y to Rs 14206 crore in 2018-19.

Deposits under Pradhan mantri Jan Dhan Yojana (PMJDY) increased to around Rs 1.28 lakh crore. As the Novemner 2019, there were a total of 19 million subscribers under Atal Pension Yojna. Rising income is expected to enhance the need of banking services in rural areas, and therefore, drive the growth of the sector.

The digital payment revolution will trigger massive changes in the way credit is disbursed in India. Debit Cards have radically replaced credit cards as the preferred payment mode in India after demonetization. Transactions through Unified Payments Interface (UPI) stood at 1.24 billion in March 2020, valued at Rs 2.06 lakh crore.

Asset of public sector banks stood at Rs 72.59 lakh crore in FY19. During FY16-FY20, credit off-take grew at a CAGR of 13.93 per cent. As of FY20. During FY16-FY20, deposits grew at a CAGR of 6.81 per cent.

## समामेलन एवं प्रशासनिक ढाँचा

काशी गोमती संयुत ग्रामीण बैंक का प्रादुर्भाव दि. 12.09.2005 को तीन क्षेत्रीय ग्रामीण बैंकों अर्थात् संयुत क्षेत्रीय ग्रामीण बैंक – आजमगढ़, काशी ग्रामीण बैंक – वाराणसी एवं गोमती ग्रामीण बैंक – जौनपुर के समामेलन के पश्चात हुआ। इसका प्रधान कार्यालय वाराणसी में एवं 7 क्षेत्रीय कार्यालय आजमगढ़, भदोही, गाजीपुर, जौनपुर, मऊ, वाराणसी एवं चन्दौली में अवस्थित हैं।

## शाखा संजाल

बैंक के 8 जिलों में व्याप्त कार्यक्षेत्र में इसकी 459 शाखाओं का संजाल है। बैंक अपने परिचालन क्षेत्र के सुदूर एवं दूरस्थ स्थानों पर अपने ग्राहकों को बैंकिंग सुविधा उपलब्ध कराने हेतु वित्तीय वर्ष 2019-20 के अंत में मेट्रो, शहरी, अर्द्ध-शहरी एवं ग्रामीण शाखाओं का विवरण निम्न है।

## AMALGAMATION & ADMINISTRATIVE SET UP

Kashi Gomti Samyut Gramin Bank came into existence on 12.09.2005 consequent upon amalgamation of three Regional Rural Banks viz. Samyut Kshetriya Gramin Bank - Azamgarh, Kashi Gramin Bank - Varanasi and Gomti Gramin Bank - Jaunpur, with its Head Office at Varanasi and 7 Regional Offices at Azamgarh, Bhadohi, Ghazipur, Jaunpur, Mau, Varanasi and Chandauli.

## BRANCH NETWORK

The Bank has 459 branches in its operational area covering 8 districts. Bank has taken a strong initiative to provide banking services to our customers at remote and distant places of its operational area the details of Metro, Urban, Semi-Urban and Rural Branches at the end of financial year 2019-20 is as under.

DISTRICT / जनपद	NO. OF BRANCHES / शाखाओं की संख्या	No. of Branches / शाखाओं की संख्या			
		Metro Branches / मेट्रो शाखाएँ	URBAN / शहरी	SEMI URBAN / अर्द्धशहरी	RURAL / ग्रामीण
VARANASI/वाराणसी	64	28	--	02	34
CHANDAUJI / चन्दौली	47	-	03	01	43
ST. RAVIDAS NAGAR / सन्त रविदास नगर	23	-	--	05	18
JAUNPUR / जौनपुर	110	-	05	06	99
GHAZIPUR / गाजीपुर	82	-	05	08	69
MAU / मऊ	44	-	04	06	34
AZAMGARH / आजमगढ़	88	-	09	10	69
AMBEDKAR NAGAR / अम्बेडकरनगर	01	-	--	--	01
<b>Grand Total / सकल योग</b>	<b>459</b>	<b>28</b>	<b>26</b>	<b>38</b>	<b>367</b>

समामेलन के पश्चात बैंक को भारत सरकार की राजाज्ञा (भाग-3 अनुभाग-4) दिनांक 15.11.2008 द्वारा भारतीय रिजर्व बैंक अधिनियम 1934 की द्वितीय अनुसूची में शामिल कर लिया गया है।

After amalgamation, as per Gazette of India (Part-3, Sec.-4) dated 15.11.2008, the Bank have been included in the second schedule of the RBI Act 1934.



## शाखा वर्गीकरण

मित्रा समिति की संस्तुतियों के अनुसार 31 मार्च 2020 के व्यवसाय स्तर के आधार पर बैंक की शाखाओं का वर्गीकरण निम्नानुसार है :-

## BRANCH CATEGORIZATION

As per Mitra Committee recommendations, based on the business level on 31st March, 2020; branches of the Bank has been categorized as under :-

Catergoy / वर्ग	Category Code / वर्गीकरण कूट	Business Level / व्यवसाय स्तर	No. of Branches / शाखाओं की संख्या
Small branches/लघु शाखाएँ	A	Upto Rs. 10 crores/रु. 10 करोड़ तक	40
Medium branches / मध्यम शाखाएँ	B	Above Rs. 10 cr. & upto Rs. 30 cr. / रु. 10 करोड़ से अधिक किन्तु रु. 30 करोड़ तक	164
Large branches / बड़ी शाखाएँ	C	Above Rs. 30 cr. & upto Rs. 75 cr. / रु. 30 करोड़ से अधिक किन्तु रु. 75 करोड़ तक	232
	D	Above Rs. 75 cr. & upto Rs. 200 cr. / रु. 75 करोड़ से अधिक किन्तु रु. 200 करोड़ तक	22
	E	Above Rs. 200 crores / रु. 200 करोड़ से अधिक	1
Grand Total / सकल योग	-		459

## अंश पूँजी

भारत सरकार के गजट नोटिफिकेशन दिनांक 04 फरवरी 2016 द्वारा क्षेत्रीय ग्रामीण बैंक के संशोधन विधेयक 2015 के प्रावधान के अनुसार बैंक की अधिकृत अंश पूँजी ₹ 2000 करोड़ की गयी है। परिपत्र संख्या 65/IDD-09/2016 dated 30.03.2016 के संदर्भ में अंश जमा पूँजी रु.42.61 करोड़ जो हमारे अंश धारकों के द्वारा प्रदान की गयी थी, को 31.03.2016 को अंशपूँजी में परिवर्तित किया जा चुका है, निर्गमित मांग, प्रदत्त अंशपूँजी रु. 3.0 करोड़ से बढ़कर रु.45.61 करोड़ हो चुकी है जो 50 : 35 : 15 के समानुपातिक भाग में क्रमशः केन्द्र सरकार, प्रवर्तक बैंक एवं राज्य सरकार द्वारा प्रदत्त है।

उपरोक्त प्रावधानों के अन्तर्गत प्रत्येक शेयर का फेसवैल्यू रु.100 से रु.10 प्रति शेयर हो चुका है।

## SHARE CAPITAL

As per the Government of India, Gazette Notification dated 04th Feb 2016, under the provisions of RRB Amendment Act, 2015, Authorized Share Capital of the RRBs has been raised to ₹ 2000 crores from ₹ 5 crores. In order to exercise the above ammendment, under the reference of Circular No. 65/IDD-09/2016 dated 30.03.2016, Share Capital Deposit ₹ 42.61 contributed by our stake holders had already been converted into Share Capital of the bank on 31st March, 2016, thereby raising the share capital of the bank to ₹ 45.61 crores from ₹ 3 crores, and now Issued, Called and Paid-Up Capital is ₹45.61crores subscribed by Central Government, Sponsor Bank and State Government in the ratio of 50:35:15 respectively. Under the said provision, face value of each share is ₹ 10 from ₹ 100 per share earlier.

## बैंक व्यवसाय रु. 16649.60 करोड़

वित्तीय वर्ष 2019-20 में सतत प्रयास जारी रहने के कारण हमारे बैंक व्यवसाय में पुनः रु. 906.59 करोड़ की वृद्धि हुई और सकल व्यवसाय रु.16649.60 करोड़ को प्राप्त किया। गत वर्ष के सकल वृद्धि रु. 1305.27 करोड़ के सापेक्ष इस वर्ष सकल वृद्धि रु. 906.59 करोड़ रही। गतवर्ष के वृद्धि दर 9.07 प्रतिशत के सापेक्ष इस वर्ष का सकल व्यवसाय वृद्धि 5.76 प्रतिशत रहा।

## BANK's TOTAL BUSINESS Rs 16649.60 Cr.

Continued, focussed & sustained efforts have contributed ₹ 906.59 crore in our business fold during FY 2019-20. Total Business (i.e. Deposits and Advances) rose to ₹16649.60 crores recording absolute growth of ₹ 906.59 crores as compared to ₹ 1305.27 crores in the last year. Total business of the bank grew @ 5.76 % while it was 9.07 % in the last year.

## निक्षेप

इस वित्तीय वर्ष में बैंक का निक्षेप ₹ 11782.50 करोड़ से बढ़कर ₹ 12281.69 करोड़ हो गया अर्थात् ₹ 499.19 करोड़ की वृद्धि दर्ज की गयी जबकि पिछले वित्तीय वर्ष में यह वृद्धि ₹ 604.56 करोड़ थी। सहमति ज्ञापन 2019-20 के अधीन निर्धारित लक्ष्य के सापेक्ष 96.06 प्रतिशत उपलब्धि अर्जित किया गया। इस वर्ष बैंक की निक्षेप वृद्धि दर 4.24 प्रतिशत रही है, जबकि गत वर्ष यह वृद्धि 5.38 प्रतिशत थी। सकल जमा में बचत जमा का अनुपात गत वर्ष के 58.71 प्रतिशत की तुलना में 59.06 प्रतिशत है। जमा-मिश्र निम्नानुसार है :

## DEPOSITS

Bank has achieved the level of deposit ₹12281.69 crores with a growth of 4.24 %, 96.06 % against the target of deposit set under MoU FY 2019-20.

Total deposit of the bank reached to ₹ 12281.69 crores from ₹ 11782.50 crores of previous year registering an absolute growth of ₹ 499.19 crores in this year as against a growth of ₹ 604.56 crores during last year. Ratio of saving deposit to total deposit is 59.06% as compared to 58.71% in the last year.

(Amt. in lakh / रुपये लाख में)

Nature of Deposit / जमा का प्रकार	31.03.2020		31.03.2019	
	Amt. / राशि	% in Total / कुल का प्र.श.	Amt. / राशि	% in Total / कुल का प्र.श.
Current / चालू	32842.61	2.68%	34851.12	2.96%
Saving / बचत	725383.62	59.06%	691737.37	58.71%
Term / सावधि	469942.46	38.26%	451661.13	38.33%
<b>Total / योग</b>	<b>1228168.69</b>	<b>100.00%</b>	<b>1178249.62</b>	<b>100.00%</b>

समीक्षा वर्ष के दौरान मिश्रित जमा में माँग जमा का अंश 61.74 प्रतिशत एवं सावधि जमा का अंश 38.26 प्रतिशत है। 31 मार्च 2020 के अन्त में जमा लागत 4.80 प्रतिशत रहा, जबकि गत वर्ष यह 4.89 प्रतिशत था।

Low cost deposit contributes 61.74% to total deposit and term deposit 38.26% during the year under review. Cost of deposit remained at 4.80% for the year ended 31st March 2020. In order to mobilise more CASA deposit with a view to improve deposit mix, CASA campaigns were organised intermittently through out the financial year 2019-20, which contributed a rise in saving deposit of ₹336.47 crores at the year ended 31<sup>st</sup> March, 2020.

बैंक का प्रति शाखा एवं प्रति कार्मिक निक्षेप निम्नानुसार है :

Per branch and per employee deposit of the bank is as under:

(Amt. in lakh)

Particular / विवरण	31.03.2020	31.03.2019
Per branch deposit / निक्षेप प्रति शाखा	2675.75	2566.99
Per employee deposit / निक्षेप प्रति कार्मिक	592.46	543.98

वर्तमान वर्ष के दौरान बैंक का प्रति शाखा जमा ₹25.67 करोड़ से बढ़कर ₹26.76 करोड़ तथा प्रति कार्मिक जमा गत वर्ष के ₹5.44 करोड़ से बढ़कर ₹5.92 करोड़ हो गया है।

During the current year, per branch deposit of the Bank has increased to ₹26.76 crores from ₹25.67 crores and per employee deposit has increased to ₹5.92 crores from ₹5.44 crores of last year.

## उधार

बैंक नाबार्ड, राष्ट्रीय आवास बैंक, एनएचएफडीसी एवं प्रवर्तक बैंक से पुनर्वित्त प्राप्त करता है। नाबार्ड द्वारा बैंक को 31.03.2020 तक प्राप्त पुनर्वित्त राशि का अवशेष रु. 19852.56 लाख है जिस पर प्रभारित होने वाले ब्याज दर 4.15 प्रतिशत से 9.50 प्रतिशत वार्षिक के बीच है। NSCFDC, NHFDC, NHB, NBCFDC द्वारा बैंक को प्राप्त पुनर्वित्त राशि दिनांक 31.03.2020 का अवशेष रु. 6298.95 लाख है, जिस पर प्रभारित होने वाले ब्याज की दर 1 से 4 प्रतिशत वार्षिक है। उक्त के सापेक्ष किस्त एवं देय ब्याज की अदायगी समय से की गयी है।

इस वित्तीय वर्ष के अंत में पुनर्वित्त अवशेष की स्थिति निम्नलिखित रही :

## BORROWINGS

The Bank avails refinance from NABARD, NHB, NHFDC and Sponsor Bank. The Bank outstanding of refinance ₹19852.56 lakh upto 31.03.2020 from NABARD in interest range between 4.15% p.a- 9.50% p.a. The Bank outstanding of refinance ₹6298.95 lakh upto 31.03.2020 from NSCFDC, NHFDC, NHB, NBCFDC @ 1% to 4% p.a. The instalment and interest due against borrowed amount have been repaid timely.

The position of refinance outstanding at the end of the year is as under :

(Amt. in lakhs)

Particular / विवरण	31.03.2020	31.03.2019
<b>A. NABARD / राष्ट्रीय बैंक</b>		
i. S.T.(S.A.O.)	11000.00	9000.00
ii. M.T. (Sch.)	2814.15	4197.37
iii. M.T. (A.R.F.)	6038.42	8025.32
<b>Total :</b>	<b>19852.57</b>	<b>21222.69</b>
<b>B. UNION BANK OF INDIA / यूनियन बैंक</b>		
i. S.T.(S.A.O.)	--	--
ii. M.T. (N.S.)	--	--
iii. M.T. (A.R.S.)	--	--
<b>Total :</b>	<b>--</b>	<b>--</b>
<b>C. NHB / NHFDC / NSCFDC / NSFDC / NBC</b>	6298.97	8392.89
<b>GRAND TOTAL / सकल योग (A+B+C) :</b>	<b>26151.54</b>	<b>29615.58</b>

## अन्य देयताएँ : निक्षेप बीमा एवं प्रत्यय गारंटी निगम

बैंक पहले से ही निगम की प्रत्यय गारंटी योजना से अपनी सहभागिता वापस ले चुका है। निगम के स्तर पर कोई भी दावा निपटारे हेतु लम्बित नहीं है।

## हस्तगत नकद एवं बैंक में अवशेष

आलोच्य वर्ष की समाप्ति पर बैंक द्वारा धारित नकदी एवं वर्ष के दौरान औसत नकदी की स्थिति एवं आलोच्य वर्ष के दौरान औसत जमा के सापेक्ष औसत नकदी धारिता तथा आलोच्य अवधि के दौरान प्रवर्तक बैंक एवं अन्य व्यवसायिक बैंकों में स्थित बैंक के चालू खाते का अवशेष निम्नानुसार है :

## OTHER LIABILITIES : DICGC

Bank has already opted-out of Credit Guarantee Scheme of DICGC. There is no claim pending for settlement with them.

## CASH IN HAND AND BALANCES WITH BANKS

The position of cash held by the Bank as at the end of the year under report as well as the average cash holding during the current year and Average cash-holding to average-deposit and the Bank's current account balance with Sponsor bank and other commercial banks as on last date of the period under review stands as under :

(Amt. in lakhs)

Particular / विवरण	31.03.2020	31.03.2019
Cash held at the end of the year	8140.60	8564.34
Average cash during the year	8296.63	7800.89
Average cash as % age to average deposit	0.70%	0.70%
Balance in current account with UBI, ICICI Bank etc.	11263.63	15135.62

## निवेश

विनियोजन कक्ष प्रायोजक बैंक ट्रेजरी विभाग से सलाह लेकर इन्वेस्टमेंट कमेटी के अनुमोदनोपरान्त सरकारी प्रतिभूतियों का क्रय-विक्रय करता है।

मार्च 2020 के आंकड़ों के अनुसार बैंक का गैर एस0एल0आर0 पोर्टफोलियो मार्च, 2019 के सापेक्ष ₹0 632.34 करोड़ रुपये की कमी के साथ ₹0 5447.69 करोड़ के स्तर पर आ गया है।

बाजार की गति के अनुसार सरकारी प्रतिभूतियों में किये गये निवेश से लाभ अर्जित करने की दृष्टि से वित्तीय वर्ष 2019-20 में बैंक को ₹0 7.92 करोड़ का लाभ अर्जित हुआ। जबकि विगत वर्ष इससे बैंक को ₹0 19.70 करोड़ की आय प्राप्त हुयी थी।

बैंक का कुल निवेश पोर्ट फोलियो (जिसमें अन्य बैंकों में रखी जमा निधि सम्मिलित है) ₹. 8179.42 करोड़ के पिछले वर्ष के स्तर से संवर्धन कर 31 मार्च, 2020 को ₹0 8275.90 करोड़ के स्तर पर पहुँच गया।

विनिवेश पर आय गत वर्ष के 7.68 प्रतिशत की तुलना में वर्तमान वर्ष में 7.57 प्रतिशत रही। दिनांक 31.03.2020 एवं 31.03.2019 के निवेश का तुलनात्मक विवरण अधोलिखित है :

## INVESTMENTS

Investment Cell purchased and sell Securities with sponsor Bank's Treasury Department Consultation and after approval of Investment Committee of Bank.

Non SLR Investment portfolio has increased to ₹5447.36 crores from ₹ 4815.02 crores as of last year. This Non-SLR Investment amount includes deposit parks with other Banks.

Bank under took the process of sale of SLR securities during FY. 2019-20 and derived profit of ₹7.92 crores as compared to ₹19.70 crores derived in the last year.

The investment portfolio of the Bank (including Fund placed with other Banks) stood at ₹8275.90 crores during the year in comparison to ₹8179.42 crores during FY 2019-20.

Yield on investment is at 7.57% as compared to 7.68% of the last year. The break-up of investments as on 31.03.2020 vis-a-vis as of 31.03.2019 is appended below :

(Amt. in lakhs)

Particular			31.03.2020	31.03.2019
A	i.	Government Securities	282840.92	336427.05
	ii.	Other Approved Securities (Sovereign Gold Bond)	13.00	13.00
	iii.	Shares	--	--
	iv.	Debentures & Bonds	35100.00	35600
	v	Subsidiaries / Joint Ventures/ Mutual Fund	200.00	2743.56
B		Deposits with Banks	509436.16	443158.74
C		Provision for Investment	--	--
		<b>GRAND TOTAL :</b>	<b>827590.08</b>	<b>817942.35</b>

## ऋण एवं अग्रिम

इस वित्तीय वर्ष में ऋण राशि ₹3960.51 करोड़ से बढ़कर ₹4367.91 करोड़ हो गयी और सम्पूर्ण वृद्धि ₹407.40 करोड़ दर्ज की गयी जबकि पिछले वर्ष की वृद्धि ₹700.71 करोड़ थी अर्थात् गत वर्ष की वृद्धि 21.49 प्रतिशत की तुलना में इस वर्ष 10.29 प्रतिशत की वृद्धि दर्ज की गयी।

सहमति ज्ञापन 2019-20 के अधीन ऋण पोर्टफोलियो के ₹4675.00 करोड़ लक्ष्य के सापेक्ष, 31 मार्च 2020 की समाप्ति पर बैंक ने 93.43 प्रतिशत उपलब्धि अर्जित की है।

उक्त का तुलनात्मक विवरण अधोलिखित है :

## LOANS AND ADVANCES

Advances has increased to ₹4367.91 crores from ₹3960.51 crores recording absolute growth of ₹407.40 crores in current year registering a growth of 10.29% as against the growth of ₹ 700.71 crores with a growth rate of 21.49% in the last year.

Bank has made 93.43% achievement against the target set for advances ₹4675.00 crores fixed under MoU 2019-20 at the year ended 31st March 2020

The comparative details are as under :

(Amount in lakhs)

SECTOR / मद	31.03.2020		31.03.2019	
	Account	Amount	Account	Amount
Agriculture / कृषि	235525	200815.89	228311	185930
Industry / उद्योग	106776	71788.12	99506	92963
Services & others / सेवायें एवं अन्य	40134	164186.62	41313	147158
<b>Total / योग</b>	<b>382435</b>	<b>436790.63</b>	<b>369130</b>	<b>396051</b>
Out of which / जिसमें से –				
1. Priority Sector / प्रा.प्रा. क्षेत्र	352127	343122.40	344316	322077
2. Non-Priority Sector / गैर प्रा.प्रा. क्षेत्र	30308	93668.23	24814	73974
3. Share of PS in Total O/S कुल अदत्त में से प्रा.प्रा. क्षेत्र अंश	92.07	78.56	93.28	81.32
4. Target Group / लक्ष्य समूह	231373	266442	224487	23945
5. Non-Target Group / गैर लक्ष्य समूह	151062	170349	144643	157106
6. SC/ST / अनु.जा. / अनु.ज.जा.	40864	40996	40824	40986
7. SF/MF/AL / ल.कृ. / सी.कृ. / खेतिहर म.	201137	171569	182649	148744
8. Minorities / अल्पसंख्यक	44806	41848	44902	41949

प्राथमिकता प्राप्त क्षेत्र व कृषि क्षेत्र के अन्तर्गत दर्शायी गयी राशियाँ आइबीपीसी सहित हैं तथा नेट आइबीपीसी के आधार पर गैर प्राथमिकता प्राप्त क्षेत्र दर्शाया गया है।

बैंक के गत वर्ष के ऋण-जमा अनुपात 33.62 प्रतिशत की तुलना में दिनांक 31.03.2020 को ऋण-जमा अनुपात 35.56 प्रतिशत रही। गत वर्ष के ऋण पर आय 9.43 प्रतिशत की तुलना में 31 मार्च 2019 को समाप्त वित्तीय वर्ष में यह 8.58 प्रतिशत रहा।

वर्ष के दौरान अन्य महत्वपूर्ण उपायों के अतिरिक्त, कृषि-क्षेत्र व उसके साथ-साथ अन्य क्षेत्रों में ऋण प्रवाह को गति प्रदान करने के उद्देश्य से बैंक द्वारा विभिन्न ऋण योजनाएँ भी लागू की गयी।

Priority Sector and Agriculture are shown including IBPC while non priority sector is shown net IBPC.

As on 31.03.2020, Credit-Deposit (C.D.) Ratio of the Bank stands at 35.56% as compared to 33.62% last year. Yield on advances is 8.58% for FY ended 31st March 2020 as compared to 9.43% in the last year.

Besides the other strategic measures taken during the year, the Bank has also launched various loan schemes to accelerate the flow of credit in agriculture sector as well as in other sectors.



ऋण प्रवाह को गति प्रदान करने हेतु, बैंक ने शाखाओं के परिचालन क्षेत्रों के ग्रामों में वर्ष के दौरान 147 ऋण शिविरों का आयोजन किया। इन ऋण शिविरों में 18942 खातों में ₹428.38 करोड़ के ऋण स्वीकृत किये गये, जबकि 18942 खातों में 428.38 करोड़ के ऋण वितरित किये गये। परिणाम स्वरूप वित्तीय वर्ष 2019-20 के दौरान बैंक द्वारा अपने कार्यक्षेत्र के 49261 किसानों को केसीसी योजनान्तर्गत लाभान्वित किया गया।

बैंक द्वारा यूनियन बैंक ऑफ इण्डिया (प्रायोजक बैंक) के साथ अन्तर-बैंक सहभागिता प्रमाण-पत्र योजना (जोखिमयुक्त) में सहभागिता करते हुए गैर प्राथमिकता प्राप्त क्षेत्र ऋण के अंतर्गत ₹334 करोड़ का ऋण यूनियन बैंक ऑफ इण्डिया को प्रदान किया गया। साथ ही साथ ₹334 करोड़ का ऋण हमारे प्रत्यक्ष कृषि ऋण पोर्टफोलियो के सापेक्ष यूनियन बैंक ऑफ इण्डिया द्वारा 180 दिन के लिए 31 मार्च 2020 को समाप्त वित्तीय वर्ष में लिया गया। जोखिमयुक्त आई.बी.पी.सी. योजना के अन्तर्गत दोनों लेन-देन 180 दिन के लिए 7.95 प्रतिशत प्रति वर्ष के फ्लोटिंग एमसीएलआर रेट पर आधारित हैं। उपरोक्त सारिणी में कृषि ऋण एवं प्राथमिकता प्राप्त क्षेत्र ऋण ₹200 करोड़ शामिल हैं।

पिछले वित्तीय वर्ष में जारी ऋण ₹3316.52 करोड़ की तुलना में वर्ष 2019-2020 में बैंक द्वारा ₹2799.91 करोड़ के नये ऋण जारी किये गये।

### ऋण-निक्षेप अनुपात में वृद्धि हेतु रणनीति

ऋण-निक्षेप अनुपात की गति में तेजी लाने के लिए बैंक द्वारा अपनाये गये रणनीतिक उपाय निम्नवत् उल्लिखित हैं :

1. प्रत्येक शाखा 100 नये कृषकों को केसीसी करने के लक्ष्य के साथ फसली ऋण राहत प्राप्त ऋणग्राही कृषकों को ऋण सुविधा को पात्रता के अनुसार विस्तार किया गया। विशेष साप्ताहिक ऋण वितरण शिविर आयोजित किये गये।
2. मासिक वृहद् ऋण शिविर आयोजन हेतु वार्षिक कैलेंडर परिचालित कर तथा शाखावार ऋण वितरण लक्ष्य यथा ग्रामीण, अर्द्ध-शहरी एवं शहरी शाखाओं के लिए क्रमशः ₹30 लाख, ₹40 लाख एवं ₹50 लाख निर्धारित करना तथा लक्ष्य के अनुरूप प्रगति का अनुवर्तन।
3. ऋण वृद्धि एवं इसके विविधीकरण को दृष्टिगत रखते हुये नये ऋण उत्पाद विशेषतया फुटकर ऋण, गैर-प्राथमिकता क्षेत्र एवं एग्री बिजनेस से संबद्ध गतिविधियों हेतु ऋण विस्तार और ऋण उत्पाद यथा हाउसिंग, शिक्षा, उपभोक्ता वाहन, सौर उर्जा, बन्धक ऋण और एमएसएमई आदि के विपणन पर ध्यान संकेन्द्रित किया गया। ट्रेडर्स और वेतन भोगी व्यक्तियों जिनके खाते हमारे बैंक में हैं के लिए विशिष्ट योजनायें बनाकर उनका क्रियान्वयन के साथ विपणन।

To accelerate the credit flow, Bank arranged 147 Credit Camps throughout the year amidst villages in the operational area of the branches. In those credit camps 18942 loan proposals of ₹428.38 crores were sanctioned while ₹428.38 crores have been disbursed to 18942 borrowal accounts. During the F.Y.2019-20, Bank made emphasis in bringing all eligible farmers under KCC scheme of its operational area. This has resulted in quantum rise in issuing KCCs to the extent of 49261 farmers during this year.

Bank has entered into Inter-Bank Participation Certificate Scheme with risk sharing basis with Union Bank of India by extending a loan of ₹334crores under NPS category and also issued ₹200 crores under Direct Agriculture Loan portfolio with Sponsor Bank for 180 days during the FY ended 31<sup>st</sup> March 2020. Both the above transactions under IBPC with risk sharing basis for a period of 180 days are at the Floating MCLR rate i.e. presently 7.95% p.a. In the above table priority sector includes ₹200 crores and like wise it is included in agriculture reported for 31<sup>st</sup> March 2020.

The Bank has disbursed fresh loans of ₹2799.91 crores during the year 2019-20 as compared to ₹3316-52 crores in last financial year.

### STRATEGY FOR INCREASE IN C.D. RATIO

The strategic measures, adopted by the Bank to accelerate the pace of CD Ratio, are enumerated here under :

1. Each branch to identify 100 new farmers for issuing KCC and also to extend loans to existing farmers who have received Crop Redemption. Weekly Special Credit Camps are being organized.
2. Yearly Calender for Monthly Mega Credit Camps are being organized is circulated, allocating disbursement target for per branch per camp i.e. ₹30 lakh, ₹40 lakh & ₹50 lakh for Rural, Semi-urban & Urban branches, respectively.
3. To increase advances and its diversification, new products specially for Retail Lending, Non-priority Sector Lending & Agri-business/ activity, are being developed and marketing of loan Products like Housing, Education, Consumer Vehicle, Solar light, Mortgage Loan and MSME, are undertaken. Specific scheme for traders and salaried person, drawing salary from our banks account is also formulated and implemented with aggressive marketing.

4. फुटकर ऋण वितरण को गति प्रदान करने हेतु प्रत्येक क्षेत्रीय कार्यालय के अंतर्गत प्रशिक्षित ऋण अधिकारी के साथ आदर्श शाखा के विस्तार के साथ साथ क्षेत्र 0 का 0 एवं प्र 0 का 0 स्तर पर ऋण की प्रगति के अनुवर्तन एवं विपणन हेतु नोडल अधिकारी नामित किये गये।
5. "ब्रिंगिंग ग्रीन रिवोल्यूशन इन इस्टर्न इंडिया (बीजीआरईआई)" योजना के अंतर्गत बीज उत्पादन, कृषि उपकरण, भूमि विस्तार, खाद्य प्रसंस्करण और वाटर-शेड विकास।
6. गुणवत्तापूर्ण वित्तपोषण के तहत आटोमोबाइल सेक्टर और रिटेल सेक्टर की विभिन्न कंपनियों से टाई-अप व्यवस्था। जेएलजी एवं एसएचजी के माध्यम से कृषि क्षेत्र हेतु अग्रिम विस्तार को ध्यान में रखकर नाबार्ड और अन्य एजेन्सियों से टाई-अप किया गया।
7. नव नियुक्त अधिकारियों सहित नियमित अन्तराल पर सभी अधिकारियों के लिए अपने तथा प्रवर्तक बैंक के स्टाफ ट्रेनिंग सेन्टर, बर्ड, भारतीय रिजर्व बैंक एवं कुशल अतिथि संकाय के माध्यम से ऋण एवं अग्रिम संकेन्द्रित कस्टमाइज्ड ट्रेनिंग प्रोग्राम द्वारा उनकी क्षमता एवं कौशल का विकास।
8. क्लस्टर फाइनेंसिंग को प्राथमिकता पर रखते हुये क्षेत्र विशेष योजना का विस्तार।

### आय पहचान एवं अस्ति वर्गीकरण मानदण्ड

#### अ. आस्तियों का वर्गीकरण

वित्त मन्त्रालय भारत सरकार के दिशा-निर्देशों के अनुरूप बैंक ने 'सिस्टम जेनेरेटेड गैर-निष्पादक आस्तियों के वर्गीकरण' का कार्य 31 मार्च 2012 को पूर्ण कर लिया। तदनुसार सिस्टम द्वारा वर्गीकृत बैंक की आस्तियाँ एवं प्रावधानों का विवरण निम्नलिखित हैं :

4. To boost Retail Lending, model branches is being developed in each Region, by equipping them with trained Loan Officers. Nodal Officers are nominated at R.O. and H.O. for monitoring of progress in advances and marketing of advances.
5. Financing for Seed Production, Farm Equipment, Land Development, food processing and Watershed Development under Scheme of Bringing Green Revolution in Eastern India (BGREI).
6. Tie-up arrangement with various companies for quality financing in Automobile Sector and other Retail Sector. Bank has tie-up arrangements with NABRD & other agencies for financing to JLGs and SHGs to improve agriculture credit portfolio.
7. Providing focused & customized training on credit portfolio for our all officers, on regular basis at our Staff Training Centre. Arranging customized training for newly recruited officers on credit portfolio at Banker's Institute of Rural Development, Lucknow and also at our Sponsor Bank's Staff College
8. Development of Area Specific Scheme for Cluster financing will be our priority.

### IRAC NORMS

#### A. ASSET CLASSIFICATION

In accordance with the guidelines issued by Ministry of Finance, Government of India; the Bank has completed the task of 'System Generated N.P.A.' by 31<sup>st</sup> March, 2012. Now the assets classified by the System along with the provisions made are given below :

(Amount in lakhs)

CATEGORY OF ASSETS आस्तियों का संवर्ग	31.03.2020		31.03.2019	
	Amount राशि	Provisions प्रवधान	Amount राशि	Provisions प्रवधान
Standard / मानक	385200.63	1192.35	360866.39	1124.19
Sub-Standard / उपमानक	25545.24	3771.12	12007.96	1764.71
Doubtful / संदिग्ध	25859.13	16152.51	23037.09	15847.40
Loss / हानिप्रद	185.63	185.01	139.75	137.77
Additional Provision / अतिरिक्त प्रावधान	---	----	---	----
<b>TOTAL / योग</b>	<b>436790.63</b>	<b>21300.99</b>	<b>396051.19</b>	<b>18874.07</b>

उपरोक्त आँकड़े दर्शाते हैं कि गत वर्ष के 91.12 प्रतिशत की तुलना में इस वर्ष सकल ऋण के सापेक्ष मानक आस्तियाँ 88.19 प्रतिशत रही। 31 मार्च 2020 को समाप्त वित्तीय वर्ष को सकल ऋण के सापेक्ष सकल गैर निष्पादक आस्तियाँ 11.81 प्रतिशत हैं जबकि गत वर्ष यह 8.88 प्रतिशत रही। साथ ही, गत वर्ष के 4.03 प्रतिशत के सापेक्ष इस वर्ष शुद्ध गैर निष्पादक आस्तियाँ शुद्ध ऋण के सापेक्ष 7.21 प्रतिशत हैं।

The above figures indicate that Standard Assets to Total Loans is 88.19%. Gross NPA to Total Loans is 11.81% at the year-end 31<sup>st</sup> March, 2020 increased by 293 bps from the level of Gross NPA 8.88% in the last year. Net NPA to Net Advance is 7.21% thus increased by 318 bps from the level of net NPA 4.03% in the last year.

**ब. अमान्य ब्याज**

आलोच्य अवधि के दौरान अमान्य आय के सापेक्ष अमान्य ब्याज की मात्रा निम्नानुसार है :

Particular / विवरण	31.03.2020	31.03.2019
Derecognized Income / अमान्य आय	538.51	461.83
Recovery during the year / वर्ष के दौरान वसूली	139.82	161.37
Additions during the year / वर्ष के दौरान वृद्धि	732.99	238.05
Derecognized Income / अन्तिम अमान्य आय	1131.68	538.51

(Amount in lakhs)

**स. प्रावधान**

गैर-निष्पादक आस्तियों के लिए बैंक द्वारा किये गये प्रावधान निम्नवत् हैं :

PROVISIONS / प्रावधान	31.03.2020	31.03.2019
1) Utilized for write off of loss assets	1907.50	937.48
2) Provisions made during the year / वर्ष के दौरान प्रावधान		
(A) For Advances / अग्रिमों हेतु	2956.47	-
(B) For Investment / निवेश हेतु	-	-
3) Cumulative provisions held / किये गये संचयी प्रावधान	20108.64	19059.67

(Amount in lakhs)

**द. गैर-निष्पादक आस्तियों का प्रबन्धन**

आलोच्य अवधि के दौरान गैर-निष्पादक आस्तियों की स्थिति निम्नवत् है :

Particular / विवरण	31.03.2020	31.03.2019
NPA At the beginning	35184.80	37908.07
Recovery/Reduction against NPA during the year	8686.90	13075.84
Additions to NPA during the year	25092.10	10352.57
NPA at the end of the year	51590.00	35184.80

(Amount in lakhs)

सकल ऋण के सापेक्ष सकल गैर-निष्पादक आस्तियों तथा शुद्ध ऋण (प्रावधानों के बिना) के सापेक्ष शुद्ध गैर-निष्पादक आस्तियों (प्रावधानों सहित) की स्थिति निम्नानुसार दर्शायी गयी है :

**B. INTEREST DERECOGNIZED**

Quantum of interest derecognized during the period under review against derecognized income is as under :

**C. PROVISIONS**

The provisions made by the Bank on NPAs are given below :

**D. NPAMANAGEMENT**

The position of NPA at the end of the period under review is as under :

The position of gross NPA to gross advances as well as net NPA (NPA net of provisions) as proportion to net Advances (Gross Advances net of provisions) are indicated here-in-below :

(Amount in lakhs)

Particular / विवरण	31.03.2020	31.03.2019
Gross NPAs	51590.00	35184.80
Gross NPAs as proportion to Gross Advances	11.81%	8.88%
Net NPAs	29967.28	15168.74
Net NPAs as proportion to Gross Advances	6.86%	3.83%
Net NPAs as proportion to Net Advances	7.21%	4.03%



## वित्तीय वर्ष 2019–2020 में गैर-निष्पादक आस्तियों में कमी लाने हेतु कार्य योजना

गैर-निष्पादक आस्तियों में वसूली की गति बढ़ाने के लिए निम्नलिखित उपायों को अपनाने की योजना है :

### 1. वसूली के लिए अनुकूल वातावरण तैयार करना :

- ऋणियों को पुनर्भुगतान हेतु प्रेरित करने के लिए क्षेत्रीय कार्यकर्ताओं और “ऋणवसूली मित्रों” को प्रोत्साहित करना.
- शाखाओं के सेवाक्षेत्र के प्रत्येक गाँव में “ऋण वसूली शिविर” आयोजित करना.
- वित्तीय वर्ष 2019.20 के दौरान 27 ऋण वसूली शिविर का आयोजन किया गया जिसमें 6239 ऋणखातों में रु. 31.97 करोड़ की वसूली की गयी।
- चूककर्ताओं को पुनर्भुगतान हेतु प्रेरित करने के लिए मशालवाहक के रूप में “कृषक क्लब” की सक्रिय सहभागिता
- सरफेसिया कार्यवाहियों को गति प्रदान करना.
- वसूली प्रमाणपत्रों के निस्तारण के लिए राजस्व अधिकारियों के साथ भरपूर अनुश्रवण.

### 2. समझौता प्रक्रिया के अंतर्गत हानिप्रद एवं संदिग्ध आस्तियों का समायोजन :

- लोक अदालतों का आयोजन.
- वित्तीय वर्ष 2019–20 में बैंक के परिचालन क्षेत्र में 04 लोक अदालतों का आयोजन किया गया जिसमें 5769 ऋण खातों में निपटान राशि रु 25.52 करोड़ के सापेक्ष रु. 11.58 करोड़ की स्पॉट वसूली की गयी.
- वाद-दायर खातों में आउट-ऑफ-कोर्ट समझौता.
- समझौता योजनान्तर्गत (एक-मुश्त समझौता, विशेष निपटान योजना) 15356 खातों में रु 18.06 करोड़ की वसूली की गयी।

### 3. उत्पादक आस्तियों को गैर निष्पादक होने से बचाना :

- ईएएस/एसएमए एवं व्यक्तिगत अनुश्रवण के माध्यम से ऐसे ऋण खातों की समय से पहचान
- निरन्तर अनुवर्तन
- पात्र ऋण खातों का पुनर्गठन एवं पुनर्भुगतान अवधि का पुनर्निर्धारण
- जिन ऋण खातों में मान्य कारणों से आय उत्पत्ति रुक गयी है, उनका उचित उपचार.

## STRATEGY FOR REDUCTION OF NPA IN FY 2019-20

The strategic measures to accelerate recovery in accounts are enumerated here under :

### 1. Creating favourable atmosphere for recovery:

- Galvanizing field functionaries and 'RECOVERY MITRA' to motivate the borrowers for repayment
- Organizing "Recovery Camps" in every village of operational area of the branch
- During FY 2019-20, 27 recovery camps were organised and spot recovery of Rs.31.97 Crores was done in 6239 loan accounts.
- Active participation of "Farmers' Clubs" as torch-bearer for motivating the defaulters to repay the loans
- Speeding-up the action under SARFAESIA
- Aggressive follow-up with revenue officials for expediting Recovery Certificates.

### 2. Settlement of Loss & Doubtful Assets by way of compromise :

- Organising Lok Adalats.
- During FY 2019-20, 04 Lok Adalats were organised through out its operational area. In which spot recovery of Rs.11.58 crores were expedited against settlement of Rs. 25.52 crores in 5769 loan accounts.
- Out of court settlement in suit-file cases
- Recovery under compromise schemes (OTS & SSS) expedited in 15356 loan accounts. Recovered amount Rs.18.06 crores.

### 3. Arresting the slippages of Performing Loans :

- Early identification of loan accounts under EAS/ SMA and vigorous personal follow-ups
- Continuous monitoring
- Restructuring and rescheduling of repayment schedules in eligible loan accounts
- Nursing loan accounts where income generation has stopped due to valid reasons

**4. अवमानक एवं संदिग्ध आस्तियों का उच्चीकरण :**

- अवमानक एवं संदिग्ध आस्तियों के मानक आस्तियों में उन्नयन हेतु विशेष वसूली अभियान चलाया गया, एवं रु.25.00 लाख तक के अनुप्रयोज्य ऋण आस्तियों हेतु विशेष निबटान योजना लागू किया गया।

**वर्ष के दौरान वितरित ऋण**

ऋण वितरण में तेजी लाने हेतु ऋण शिविरों के आयोजनों एवं टाई-अप व्यवस्था के रूप में विशेष कदम उठाये गये।

आलोच्य अवधि के दौरान बैंक ने विभिन्न योजनाओं में 97230 ऋणग्राहियों के मध्य कुल ₹ 2799.91 करोड़ के ऋण वितरित किये।

विभिन्न श्रेणियों/क्षेत्रों में किये गये वितरण का विवरण निम्नवत् है :

**4. Upgradation of Sub-standard & Doubtful Assets :**

- Organised Special Recovery Drives by way of Special Settlement Scheme upto Rs.25 lakhs and upgrading sub-standard & doubtful assets to standard assets.

**LOANS DISBURSED DURING THE YEAR**

Special efforts were undertaken through organizing credit camps and entering into tie-ups to accelerate loan disbursement.

During the year under review, the Bank has disbursed a sum of ₹2799.91 crores amongst 97230 borrowers under various schemes.

The disbursement made in various categories/ sectors is as under :

(Amount in lakhs)		
SECTOR / मद	31.03.2020	31.03.2019
Agriculture / कृषि	72428	117909
Industry / उद्योग	62386	59685
Services & Others / सेवायें एवं अन्य	145177	154058
<b>Total / योग</b>	<b>279991</b>	<b>331652</b>

**गैर-परम्परागत ऊर्जा का उन्नयन**

सोलर एवं वायु ऊर्जा अर्थात् गैर-परम्परागत ऊर्जा के उन्नयन हेतु बैंक सोलर उपस्करों के लिए वित्तीय सहायता उपलब्ध कराकर सोलर ऊर्जा के प्रयोग को प्रोत्साहित कर रहा है। 31 मार्च 2020 को समाप्त वर्ष के दौरान 78 इकाइयों में रु. 37.01 लाख का ऋण वितरण किया गया।

**ऋणों का अपलेखन**

आलोच्य अवधि के दौरान बैंक ने हानिप्रद आस्तियों के सापेक्ष विवेकसम्मत अपलेखन नहीं किया। विशेष निबटान योजनान्तर्गत में रु.19.08 करोड़ का अपलेखित किये गये।

**अर्जित आय**

आलोच्य अवधि के दौरान ऋणों एवं विनिवेशों पर वर्धित कुल अर्जित आय निम्नानुसार है :

**PROMOTION OF NON CONVENTIONAL ENERGY**

For promotion of Non Conventional Energy i.e. Solar & Wind Energy, Bank is promoting use of Solar energy by way of extending financial assistance for Solar equipments. During the year ended 31st March 2020, ₹ 37.01 lakhs have been disbursed among 78 units.

**WRITE-OFF OF LOANS**

During the period under review. Bank has not made prudential written-off. However, under Special Settlement Scheme, bank has written-off Rs 19.08 crores

**INCOME EARNED**

Income earned from advances and investment during the period under review is as under :

(Amt. in lakhs)		
INCOME EARNED / अर्जित आय	31.03.2020	31.03.2019
FORM ADVANCES / अग्रिमों से	37176.77	28551.86
FORM INVESTMENT / निवेश से	59435.40	56566.05

## कृत व्यय

आलोच्य अवधि के दौरान जमा राशियों एवं उधार पर भुगतान किये गये व्याज के मद में बैंक द्वारा कृत व्यय का विवरण निम्नानुसार है :

## EXPENDITURE INCURRED

The break-up of expenditure incurred by the Bank towards the interest paid on deposits and borrowings under review is as under :

(Amount in lakhs)

INTEREST PAID / भुगतान किया गया व्याज	31.03.2020	31.03.2019
On deposits / जमा पर	56619.01	55691.09
On Borrowings / उधार पर	3122.70	3231.37
Others (Establishment Expenses) / अन्य (अवस्थापना व्यय)	34082.02	27710.40

## वित्तीय अनुपात

आलोच्य अवधि के दौरान बैंक के वित्तीय अनुपातों में पिछले वर्ष की तुलना में समग्रतः कमी हुयी है जो निम्नवत् है :

## FINANCIAL RATIOS

The Bank by and overall declined its financial ratios from the previous year are as under :

(Amount in lakhs)

S.N.	Particular / विवरण	31.03.2020	31.03.2019
	Average Working Fund	1316297.04	1250951
i	Financial return	7.34	7.43
ii	Financial cost	4.55	4.71
iii	Financial Margin (i-ii)	2.79	2.72
iv	Operating Cost	2.59	2.22
v	Miscellaneous Income	0.22	0.34
vi	Operating Profit {(iii+v)-iv}	0.43	0.84
vii	Risk Cost*	3.30	0.39
viii	Net Margin (vi-vii)	(-) 2.87	0.45

## पूँजी पर्याप्तता नियमों का अनुपालन

वार्षिक योजना की मध्यकालिक समीक्षा के अंतर्गत भारतीय रिजर्व बैंक ने अपने परिपत्र सं० आर.बी.आई.:2007-08:218 दिनांक 28 दिसम्बर 2007 द्वारा सम्पूर्ण तंत्र की वित्तीय स्थिरता के संदर्भ में क्षेत्रीय ग्रामीण बैंकों की पूँजी संरचना का आंकलन किये जाने का सुझाव दिया है। यह प्रस्ताव किया गया कि क्षेत्रीय ग्रामीण बैंक 31 मार्च 2008 के अपने तुलन-पत्र में जोखिम प्रभावित आस्तियाँ अनुपात के सापेक्ष पूँजी (सी.आर.ए.आर.) के स्तर का उल्लेख करें तथा इसके बाद हर वर्ष तुलन-पत्र में "खातों पर टिप्पणी" के रूप में उल्लेख किया जाए।

बैंक का सी.आर.ए.आर. 31.03.2020 तक 6.87 प्रतिशत है। सारांश अनुलग्नक में दिया गया है।

## APPLICATION OF CAPITAL ADEQUACY NORMS

Reserve Bank of India, vide their Circular RBI:2007-08:218 dated 28th December 2007 under reference to Mid-Term Review of Annual Policy statement for the year 2007-08 has suggested to assess the Capital structure of RRBs, in the context of financial stability of whole system. It is proposed that RRBs should disclose the level of Capital to Risk weighted Asset Ratio (CRAR) as on March 31, 2008 in their Balance Sheet and thereafter every year as 'Notes on Accounts' to their Balance Sheet.

Bank's CRAR is 6.87 % as of 31.03.2020. Gist is given in annexure.

## मूल्य अन्तरण प्रणाली

बैंक ने इस वर्ष भी प्रवर्तक बैंक द्वारा अपनाये गये टीपीएम पर आधारित मूल्य अन्तरण प्रणाली को जारी रखा।

ग्रामीण क्षेत्र की शाखाओं को उनके निक्षेप पर 8.15 प्रतिशत प्रतिवर्ष की दर से एवं ग्रामीण शाखाओं के अतिरिक्त अन्य शाखाओं को 7.65 प्रतिशत प्रतिवर्ष की दर से अन्तरण मूल्य का भुगतान किया गया है एवं ग्रामीण शाखाओं से, उनकी मानक आस्तियों पर 5.64 प्रतिशत प्रतिवर्ष एवं अन्य शाखाओं से 5.89 प्रतिशत प्रतिवर्ष की दर से मूल्य अन्तरण प्राप्त किया गया है। साथ ही 31 मार्च 2020 को समाप्त वित्तीय वर्ष हेतु समस्त शाखाओं द्वारा उनकी गैर-निष्पादक आस्तियों पर 4.89 प्रतिशत प्रतिवर्ष की दर से मूल्य अन्तरण प्राप्त किया गया है।

## वित्तीय समावेशन

बैंक ने दूरस्थ ग्रामीण क्षेत्रों में वित्तीय समावेशन में सक्रियता से रुचि ली है। वित्तीय समावेशन के ग्राहकों को हमारे बैंक द्वारा विस्तारित सेवाएँ उनके निरन्तर एवं सतत् उन्नयन के उद्देश्य से निम्नवत् हैं :

### 1. एफ.आई.एफ. कोष का उपयोग :

वित्तीय वर्ष 2019-20 के दौरान एफ.आई.एफ. योजनान्तर्गत नाबार्ड द्वारा वित्तीय साक्षरता केन्द्रों एवं ग्रामीण शाखाओं के माध्यम से 960 वित्तीय साक्षरता कार्यक्रमों हेतु रु. 49.90 लाख स्वीकृत किया गया।

### 2. प्रधानमंत्री जन-धन योजना (पीएमजेडीवाई)

हमारे बैंक को 1336 एस.एस.ए. एवं 87 वार्ड्स का दायित्व सौंपा गया।

वित्तीय वर्ष 2019-20 के दौरान हमारे बैंक की शाखाओं द्वारा प्रधानमंत्री जन-धन योजनान्तर्गत कुल 147480 खाते खोले गये। इस योजना के प्रारम्भ से मार्च 2020 तक कुल 1752917 खाते खोले गये जिसमें कुल 577.10 करोड़ की जमा की गयी।

प्रधानमंत्री जन-धन योजनान्तर्गत आच्छादित खाताधारकों को एटीएम कार्ड्स भी उपलब्ध कराये गये।

### 3. प्रधानमंत्री सामाजिक सुरक्षा योजना :

बैंक अपने परिचालन क्षेत्र के ग्राहकों को निम्न सामाजिक सुरक्षा योजना में सहभागिता करते हुए सुविधाएं प्रदान कर रहा है :

- प्रधानमंत्री जीवन ज्योति बीमा योजना अन्तर्गत 48264 बैंक ग्राहकों को बीमित किया गया जिसमें वित्तवर्ष 2019-20 के दौरान कुल 6999 ग्राहक सम्मिलित हैं।
- प्रधानमंत्री सुरक्षा बीमा योजना अन्तर्गत 300770 बैंक ग्राहकों को बीमित किया गया जिसमें वित्तवर्ष 2019-20 के दौरान कुल 59025 ग्राहक सम्मिलित हैं।
- अटल पेंशन योजना अन्तर्गत 115291 बैंक ग्राहकों को शामिल किया गया जिसमें वित्त वर्ष 2019-20 के दौरान कुल 29504 ग्राहक सम्मिलित हैं।

## TRANSFER PRICE MECHANISM

Bank has continued Transfer Price Mechanism (TPM) based upon the yield on advances and cost of deposit as the practices prevailed in our sponsor bank.

Transfer Price payable in respect of deposit was @ 8.15% to rural branches and @ 7.65% to other than rural branches whereas Transfer price receivable from branches in respect of standard advances was @ 5.64% for rural branches and 5.89% for others. Transfer Price payable by branches in respect of their non performing advances was @ 4.89% for year ended 31st March, 2020.

## FINANCIAL INCLUSION

The Bank is pro-active in accelerating the practices for Financial Inclusion in deep & remote rural areas. Extended services to FI customers by our Bank with an objective of their sustainable and continuous growth are as under :

### 1. Utilisation of Fund under FIF :

During FY 2019-20, NABARD has sanctioned Rs. 49.90 lakhs for conducting total 960 Financial Literacy programmes through FLCs and Rural Branches.

### 2. Prime Minister Jan Dhan Yojna (PMJDY):

Under PMJDY, our bank has been allotted 1336 villages and 87 wards.

In this scheme, 147480 accounts have been opened in the bank branches during the FY 2019-20. Thus total Rs. 577.10 crores have been deposited in 1752917 accounts opened till March 2020 from the date of inception of the scheme.

ATM Cards have been issued in the account opened in this scheme too.

### 3. Prime Minister Social Security Schemes :

Bank is actively participating in extending the following Social Security Schemes to its customers in its operational area.

- 48264 customers covered under Pradhan Mantri Jivan Jyoti Bima Yojana w/w 6999 customers covered in FY 2019-20
- 300770 customers covered under Pradhan Mantri Suraksha Bima Yojana w/w 59025 customers covered in FY 2019-20.
- 115291 customers covered under Atal Pension Yojana w/w 29504 customers covered in FY 2019-20.

इस योजना के क्रियान्वयन हेतु बैंक द्वारा मे0 स्टार यूनियन डाई-इची कम्पनी के साथ जीवन बीमा हेतु (प्रधानमंत्री जीवन ज्योति बीमा योजना) एवं मे0 यूनाईटेड इण्डिया इन्श्योरेन्स कं0लि0 के साथ दुर्घटना बीमा (प्रधानमंत्री सुरक्षा बीमा योजना) हेतु टाई-अप किया गया है साथ ही पेन्शन योजना हेतु पी.एफ. आर.डी.ए. की एजेन्सी भी प्राप्त की है।

#### 4. स्वयं सहायता समूह

नाबार्ड से प्राप्त दिशा-निर्देशों/मार्ग-निर्देशों के अनुसार "निर्धन में निर्धनतम" तक पहुँचने के लिए एवं उन्हें बैंकिंग क्षेत्र की मुख्य धारा में लाने के लिए बैंक ने स्वयं सहायता समूहों के गठन हेतु सतत् प्रयास किया है। 31.03.2020 तक स्वयं सहायता समूहों के क्षेत्र में बैंक का प्रदर्शन निम्नानुसार है :

गठित समूहों की संख्या	: 39405
सम्बद्ध समूहों की संख्या	: 30258
स्वीकृत कुल सीमा	: ₹ 11398 लाख

वित्तीय वर्ष 2019-20 के दौरान बैंक ने 2248 समूहों का गठन व 488 समूहों को सम्बद्ध किया।

#### 5. बैंक द्वारा क्रियान्वित बीमा योजना :

आई.आर.डी.ए.आई. के द्वारा लागू संशोधित विनिर्देशों के अनुसार बैंक ने ओपेन स्ट्रक्चर ऑफ इन्श्योरेन्स के अन्तर्गत बीमा उत्पादों के विपणन हेतु नीति अपनायी।

ग्राहकों को बीमा उत्पाद उपलब्ध कराने हेतु बैंक द्वारा निम्न आठ बीमा कम्पनियों के साथ टाई-अप किया गया है—

- जीवन बीमा हेतु —
  - ♦ मे0 स्टार यूनियन डाई-इची लाइफ इं.कं.लि.
  - ♦ मे0 रिलायन्स निपॉन लॉइफ इन्श्योरेन्स क.लि.
  - ♦ मे0 एगान लाइफ इन्श्योरेन्स क.लि.
- साधारण बीमा हेतु —
  - ♦ मे0 यूनाईटेड इण्डिया इन्श्योरेन्स कं0 लि.
  - ♦ मे0 फ्यूचर जनरली इन्डिया इन्श्योरेन्स कं0 लि.
  - ♦ मे0 भारती अक्सा जनरल इन्श्योरेन्स कं0 लि.
- स्वास्थ्य बीमा हेतु —
  - ♦ मे0 रेलीगेयर हेल्थ इन्श्योरेन्स कं0 लि.
  - ♦ मे0 स्टार हेल्थ एण्ड एलाइड इन्श्योरेन्स कं0 लि.

#### 6. वित्तीय साक्षरता केन्द्र :

बैंक द्वारा अपने परिचालन क्षेत्र के सभी 7 जनपदों/क्षेत्रीय कार्यालय अन्तर्गत ग्रामीणों में बैंकिंग सुविधाओं एवं गतिविधियों की जानकारी हेतु सात वित्तीय साक्षरता केन्द्र खोले गये हैं। वित्तीय साक्षरता केन्द्रों एवं ग्रामीण शाखाओं द्वारा वित्तीय वर्ष 2019-20 में कुल 1495 वित्तीय साक्षरता कार्यक्रम आयोजित किए गए।

For implementation of these schemes, bank entered into Tie-up arrangement with M/s Star Union Di-Ichi for Life Insurance Scheme and with M/s United India Insurance Co.Ltd for Accidental Insurance Scheme. Simultaneously, bank has entered into Agency Arrangement with Pension Fund Regulatory & Development Authority for Pension Scheme.

#### 4. Self Help Group

To reach closer to the 'poorest of the poor' and to bring them in the Bank's fold, the Bank made its continuous efforts to organize self help groups as per directions/guidelines received from NABARD. The performance of the Bank under SHGs as of 31.03.2020 is as under :

Number of Groups formed	: 39405
Number of groups linked	: 30258
Total limit sanctioned	: ₹ 11398 lakh

Bank has formed 2248 groups and linked 488 groups during the financial year 2019-2020

#### 5. Insurance Schemes implemented by the Bank

Bank has adopted the policy of open structure of insurance for marketing of insurance products under the modified guidelines of IRDAI.

For providing diversified insurance products to the customers, bank entered into Tie-up with 8 Insurance companies :

- For life insurance -
  - ♦ M/s Star Union Di-Ichi
  - ♦ M/s Reliance Life Insurance
  - ♦ M/s Aegon Life Insurance
- For General Insurance (Non Life Insurance) -
  - ♦ M/s United India Insurance Co.
  - ♦ M/s Future Generali General Insurance Co.
  - ♦ M/s Bharati Axa General Insurance Co.
- For Health Insurance -
  - ♦ M/s Religare Health Insurance Co.
  - ♦ M/s Star Health Insurance Co.

#### 6. Financial Literacy Centre :

Seven Financial Literacy Centres established in seven districts of its area of operation are engaged in creating awareness for banking facilities amongst rural masses. Total 1495 camps were conducted by the FLCs and Rural Branches during the FY 2019-20.



## 7. बैंक मित्र योजना का क्रियान्वयन

भारत सरकार के दिशा निर्देशों के तहत एवं वित्तीय समावेशन के अन्तर्गत, बैंक ने दो तकनीकी सेवा प्रदाताओं में वक्रांगी लि० एवं मे० रायनेट साल्यूशन प्रा० लि० से टाईअप किया है। इन सेवा प्रदाताओं को 2000 आबादी वाले 1336 एस.एस.ए. एवं 87 वार्डों में ग्रामीण जनता को बैंकिंग सुविधाओं की आवश्यकताओं की पूर्ति हेतु बैंकमित्र के रूप में दायित्व सौंपा है। इन तकनीकी सेवा प्रदाताओं के माध्यम से बैंकमित्र योजना क्रियान्वित की गयी। प्रायोजक बैंक की सहायता से बैंक द्वारा वित्तीय समावेशन सर्वर एवं कोर बैंकिंग सोल्यूशन को एकीकृत किया गया।

### बैंक मित्र द्वारा किए गए लेन-देन का विवरण

FY	Total e_KYC Accounts opened	Total Count of Financial Transaction	Total Amount of Transaction (in Cr.)
2019-20	1,10,735	21,63,171	Rs. 676.93

## 8. आधार केन्द्र

UIDAI द्वारा बैंक की न्यूनतम 10% शाखाओं में आधार केन्द्र स्थापित करने हेतु निर्देशानुसार बैंक द्वारा 45 शाखाओं में आधार केन्द्र स्थापित किए गए। उक्त केन्द्रों के संचालन हेतु मे० वक्रांगी लिमिटेड को प्रवर्तक बैंक "यूनियन बैंक ऑफ इण्डिया" द्वारा निर्गत RFP के आधार पर अनुबंधित किया गया, जो 30.06.2020 तक वैध है।

### आधार केन्द्रों का प्रदर्शन वित्तीय वर्ष 2019-20

Detail for the Period	No. of Operational Centers	New Enrollments	Modification	Total (Enrolment + modification)
FY 2019-20	45	79937	136280	216217

## 9. डायरेक्ट बेनिफिट ट्रांसफर स्कीम

बैंक द्वारा ग्राहकों के खातों को आधार कार्ड आधारित भुगतान सेवाओं एवं इलेक्ट्रॉनिक बेनिफिट ट्रांसफर से जोड़ते हुए डायरेक्ट बेनिफिट ट्रांसफर स्कीम में बैंक ने तीव्रता से सहभागिता दर्ज करायी।

## 10. ब्याज-दर

भारतीय रिजर्व बैंक द्वारा जारी दिशा-निर्देशों के अनुसार बैंक ने निक्षेप एवं ऋणों पर ब्याज का विनियमितीकरण किया है। वित्तीय वर्ष 2019-2020 के दौरान निक्षेपों पर लागू ब्याज की दरें 3.00 प्रतिशत से 6.50 प्रतिशत के मध्य तथा ऋणों पर लागू ब्याज की दरें 7.00 प्रतिशत से 15.50 प्रतिशत के मध्य रही हैं।

## 7. Implementation of Bank Mitra Yojna

In view of directives of Government of India, in terms of Financial Inclusion, Bank has entered into tie-up arrangement with two technical service provider - M/s Vakrangi Ltd. And M/s Roinet Ltd for deputing "Bank Mitra" in 1336 villages each having population of 2000 and in 87 wards for catering the needs of banking facilities at the door steps of rural masses. For effective implementation of Bank Mitra Yojna through appointed technical service providers, bank has arranged to integrate the FI Server with core banking solution.

### Total Transactional Data Pertaining to BCs

FY	Total e_KYC Accounts opened	Total Count of Financial Transaction	Total Amount of Transaction (in Cr.)
2019-20	1,10,735	21,63,171	Rs. 676.93

## 8. Aadhaar Centres

As per the directives of UIDAI regarding the set-up of Aadhaar Enrolment/ Update centre (AEC) minimum at 10% of the branches, erstwhile KGSG Bank had identified 45 branches and engaged M/s Vakrangee Limited for providing Aadhaar Enrolment Kits and certified operators for running the Aadhaar Enrolment Centre at selected branches as per the terms & conditions mentioned in the agreement/RFP executed between the vendor and the then sponsor bank "Union Bank of India". The tie-up with the vendor is valid till 30.06.2020.

### Performance of AECs FY 2019-20

Detail for the Period	No. of Operational Centers	New Enrollments	Modification	Total (Enrolment + modification)
FY 2019-20	45	79937	136280	216217

## 9. Direct Benefit Transfer Scheme

Bank has participated in an aggressive way in Direct Benefit Transfer Scheme (DBT) facilitating the customers linking their account through Aadhaar Enabled Payment Services and Electronic Benefit Transfer (EBT).

## 10. INTEREST RATE

Deregulation of interest rate on deposit as well as on advances, is exercised by the Bank as per the guidelines of RBI. During F.Y. 2019-2020, the interest rate on deposits has been ranging from 3.00% to 6.50% and the interest rate on advances has been ranging from 7.00% to 15.50%.

**11. गैर-निधि व्यवसाय**

बैंक अपने ग्राहकों को नेफ्ट (नेशनल इलेक्ट्रॉनिक फण्ड ट्रान्सफर) के माध्यम से त्वरित धन सम्प्रेषण की सुविधा प्रदान कर रहा है एवं प्रवर्तक बैंक के सहयोग से बैंक में आरटीजीएस (रियल टाइम ग्राँस सेटलमेन्ट) की सुविधा भी उपलब्ध है। ग्राहकों हेतु लॉकर सुविधा भी उपलब्ध है। साथ ही अपने मूल्यवान ग्राहकों को बैंक द्वारा लेटर ऑफ गारन्टी की सुविधा भी दी जा रही है।

विदेशों से धन प्रेषण हेतु बैंक ने वीजमैन फॉरेक्स लि. जो यू.एस. आधारित कम्पनी का भारतीय आर्म है, के वेस्टर्न यूनियन मनी ट्रान्सफर योजना में सहभागिता स्थापित की है। इस योजना के अन्तर्गत हमारे ग्राहकों एवं परिचालन क्षेत्र के ग्रामवासियों को उनके सगे सम्बन्धियों जो कि विदेश में हैं द्वारा प्रेषित धन सुगमता से प्राप्त हो सकेगा।

बैंक द्वारा स्टॉक होल्डिंग कार्पोरेशन ऑफ इण्डिया के सहयोग से भारत सरकार द्वारा प्रारम्भ की गयी ई-स्टैम्प अन्तर्गत रु 53.95 करोड़ का स्टैम्प बिक्री व्यवसाय बैंक की चयनित शाखाओं द्वारा किया गया।

**गैर-ब्याज आय / शुल्क आधारित आय**

गैर ब्याज आय अर्जन में वृद्धि के लिये बिना अपने मानव संसाधन का उपयोग किये एवं बिना कोई व्यय किये, जीवन बीमा उत्पादों के विपणन हेतु बैंक ने मेसर्स स्टार यूनियन दाय-इची तथा मेसर्स बजाज एलियान्स लाइफ इन्श्योरन्स कम्पनी लिमिटेड से संदर्भीय अभिकर्ता के रूप में टाई-अप किया। बैंक द्वारा अपने बहुमूल्य ग्राहकों को स्वास्थ्य बीमा योजना का लाभ उपलब्ध कराने के उद्देश्य से मे० रेलीगेयर हेल्थ इन्श्योरन्स कं० से कार्पोरेट एजेंसी लिया गया।

बैंक ने चालू वर्ष में निम्नवत् गैर ब्याज आय प्राप्त की है:

मे. स्टार यूनियन दाय-इची	: ₹ 16.37 लाख
मे. यूनाइटेड इण्डिया इन्श्योरन्स कं० लि०	: ₹ 11.38 लाख
मे. रेलीगेयर हेल्थ इन्श्योरन्स कं० लि०	: ₹ 159.38 लाख
मे. अन्य बीमा व्यवसाय	: ₹ 71.47 लाख
अन्य आय	: ₹ 84.63 लाख
<b>योग</b>	<b>: ₹ 343.22 लाख</b>

**मानव संसाधन प्रबन्धन****कार्मिक स्थिति**

31.03.2020 को बैंक में संवर्गवार कार्मिक स्थिति निम्नानुसार है :

Cadre	On deputation	R.R.B. Staff	Cadre-wise Total
Officer Scale-VI	01	--	01
Scale-V	01	02	03
Scale-IV	02	34	36
Scale-III	--	121	121
Scale-II	01	385	386
Scale-I	--	636	636
Clerical	--	799	799
Subordinate	--	96	96
<b>Total</b>	<b>05</b>	<b>2073</b>	<b>2078*</b>

Note: \*Including 08 person retired on 31.03.2020

**11.Non FUND BUSINESS**

The Bank is providing speedy money remittance facility to its customers through NEFT (National Electronic Fund Transfer) and RTGS (Real Time Gross Settlement) stabilized in the Bank with the support of Sponsor Bank. Locker facility is also available for the customers. Bank is also extending the facility of Letter of Guarantee to its valuable customers.

For money transfer from abroad, bank has entered into tie-up with Western Union Money Transfer scheme of Weizmann Forex limited, an Indian arm of US based company. This tie-up is facilitating our constituents and rural masses of our area of operation for receiving the fund hassle-free, remitted by their kith & kin living abroad.

Since the year of beginning with e-stamp desk at selected branches, Bank has sold e-stamps of Rs.53.95 crores by e-stamp vending business in association with Stock Holding Corporation of India Ltd.

**NON INTEREST INCOME/FEE BASED INCOME**

To increase non-interest income, without incurring expenditure and engaging its human resource, Bank is providing insurance products viz. Life Insurance, General Insurance and Health Insurance to its customers by way of third party products. Bank is also extending third party investment products entering into agency arrangement as a distributor of mutual fund products of M/s Union KBC AMC.

The details of non-interest income during the current year is as under :

M/s Star Union Di-Ichi	: ₹ 16.37 lakh
M/s United India Insurance Co.Ltd.	: ₹ 11.38 lakh
M/s Religare Health Ins. Co. Ltd.	: ₹ 159.38 lakh
On other Insurance Business	: ₹ 71.47 lakh
Other Income	: ₹ 84.63 lakh
<b>Total</b>	<b>: ₹ 343.22 lakh</b>

**HUMAN RESOURCE MANAGEMENT****STAFF POSITION**

Cadre-wise staff position of Bank as on 31.03.2020 is as under :

विभिन्न संस्थाओं यथा बैंकर्स ग्रामीण विकास संस्थान, सी.ए.बी.-पुणे एवं प्रवर्तक बैंक द्वारा समय-समय पर आयोजित प्रशिक्षण कार्यक्रमों के साथ-साथ बैंक के निजी प्रशिक्षण केन्द्र में बैंक कार्मिकों ने सक्रिय सहभागिता की :-

Cadre / संवर्ग	In-house Training	Other Institutions	Cadre-wise Total
Officer / अधिकारी	55	129	184
Office Assistant / कार्यालय सहायक	63	-	63
Office Attendant / कार्यालय परिचर	0	-	0
<b>Total / योग</b>	<b>118</b>	<b>129</b>	<b>247</b>

### मानव संसाधन रूपान्तरण

हमारा बैंक देश का ऐसा पहला क्षेत्रीय ग्रामीण बैंक है, जिसने भारत सरकार के दिशा निर्देशों के तहत मानव संसाधन रूपान्तरण की प्रक्रिया को प्रारम्भ किया है. इसका उद्देश्य है, मानव पूँजी के पोषण हेतु कार्मिकों के ज्ञान व कौशल का उन्नयन करना, उनके कैरियर की प्रगति के अवसर सृजित करना तथा उत्कृष्ट नीतियों व परम्पराओं के साथ आगे बढ़ना ताकि कार्पोरेट लक्ष्यों को प्राप्त किया जा सके एवं बैंक के ब्राण्ड वैल्यू में अभिवृद्धि हो.

इसी क्रम में मानव संसाधन दृष्टिकोण एवं मानव संसाधन लक्ष्य निर्धारित किया गया है तथा इससे सम्बन्धित नीतियाँ/योजनाएँ लागू की गयी हैं जिनमें मुख्य निम्नवत हैं :-

1. प्रशिक्षण एवं विकास नीति
2. नये भर्ती हुए कार्मिकों हेतु प्रवेश नीति
3. समर इंटरनशिप नीति
4. कार्मिक शिकायत निवारण नीति
5. कार्मिक वियोजन नीति
6. परिवीक्षा एवं पुष्टिकरण नीति
7. लघु पुस्तकालय योजना
8. व्यवसायिक पाठ्यक्रमों में उत्तीर्ण होने पर कार्मिकों को एक-मुश्त प्रोत्साहन राशि

मानव संसाधन प्रबन्धन प्रक्रिया के सुधार के क्रम में निम्न समितियों का गठन किया गया :

- मानव संसाधन समिति
- प्रशिक्षण सलाहकार समिति

### कार्मिक-कल्याण के उपाय

आलोच्य वित्तीय वर्ष में बैंक ने कार्मिकों हेतु विभिन्न कल्याणकारी उपाय/सुविधाओं को लागू किया है :-

- एमबीए (बैंकिंग एवं वित्त), ट्रेजरी निवेश एवं जोखिम प्रबन्धन, बैंकिंग तकनीक, उन्नत ग्रामीण बैंकिंग, सूक्ष्म वित्त एवं वित्त परामर्श/धन प्रबन्धन में डिप्लोमा हेतु मानदेय
- केवाईसी, आस्ति एवं देयता प्रबन्धन एवं लघु तथा मध्यम उद्यम के प्रमाणपत्र पाठ्यक्रमों को पूरा करने पर प्रोत्साहन राशि एवं शुल्क प्रतिपूर्ति
- प्रधान कार्यालय, क्षेत्रीय कार्यालय, शाखाओं एवं कार्मिक प्रशिक्षण केन्द्र में जेएआईआईबी, सीएआईआईबी एवं भारतीय बैंकिंग एवं वित्त संस्थान के डिप्लोमा पाठ्यक्रमों से सम्बन्धित पुस्तकों से सज्जित लघु पुस्तकालय योजना.

Bank staff has participated actively in various programmes organized by BIRD, CAB Pune and Sponsor Bank including in-house training programmes of the Bank from time to time :-

### H.R. TRANSFORMATION

Our Bank is first amongst RRBs in the country which has taken up HR Transformation process as per the guidelines of GoI. The objective of HR Transformation is skill development of staff, to create opportunities for career progression of staff and to institutionalise best policies and practices with a view to achieving corporate goals with enhancement of bank's brand value.

In line with the above, H.R. Vision and H.R. Mission have been resolved and related policies/ schemes have been introduced which are as under :-

1. Training & Development Policy
2. Induction Policy for new recruits
3. Summer Internship Policy
4. Staff Grievances and Redressal Policy
5. Staff Separation Policy
6. Probation and Confirmation Policy
7. Mini Library Scheme
8. One-time honorarium for staff on completion of professional courses

To review HR Transformation process and policies, following committees have been constituted :

- Human Resource Committee
- Training Advisory Committee

### STAFF WELFARE MEASURES

The Bank has introduced various welfare measures/ amenities for the staff during the financial year under review:-

- Honorarium for M.B.A. (Banking & Finance), Diploma in Treasury Investment & Risk Management, Banking Technology, Advanced Rural Banking, Microfinance and Financial Advising/ Wealth Management.
- Incentive and reimbursement of fee for certificate course in KYC, Asset Liability Management and Small & Medium Enterprises (SME).
- Mini-library at Head Office, Regional Office, Branches and Staff Training Centre, stocked with books for J.A.I.I.B., C.A.I.I.B. & Diploma courses by Indian Institute of Banking & Finance.



## प्रोन्नति एवं नयी भर्ती

मानव शक्ति नियोजन 2019-20 के अनुसार 31 मार्च 2020 को समाप्त वित्तीय वर्ष में भारत सरकार के नियुक्ति और प्रोन्नति नीति 2017 के अनुसार निम्न पदों पर नियुक्तियाँ प्रस्तावित की गयी है :

संवर्ग	भर्ती
अधिकारी स्केल-I	70
अधिकारी स्केल-II	44
अधिकारी स्केल-III	13
कार्यालय सहायक	99
<b>कुल</b>	<b>226</b>

बैंक में विभिन्न संवर्गों में निम्नानुसार प्रोन्नतियाँ की गयीं :

संवर्ग	प्रोन्नति
अधिकारी स्केल-IV से V	03
अधिकारी स्केल-III से IV	18
अधिकारी स्केल-II से III	33
अधिकारी स्केल-I से II	71
कार्यालय सहायक से अधिकारी स्केल-I	43
कार्यालय परिचर से कार्यालय सहायक	02
<b>कुल</b>	<b>170</b>

## निरीक्षण एवं अंकेक्षण

दिनांक 15.07.2019 से 30.07.2019 तक नाबार्ड द्वारा हमारे बैंक का निरीक्षण का कार्य किया गया एवं बैंक को समग्र कम्पोजिट रेटिंग "C" प्रदान की गयी जो बैंक की वित्तीय, परिचालनात्मक और निराकरण संबंधी कमजोरियों के साथ चिन्ताजनक गंभीर पर्यवेक्षणीय परिणतीय स्थिति को प्रदर्शित करता है।

प्रायोजक बैंक द्वारा प्रबन्धकीय अंकेक्षण का कार्य माह अप्रैल 2019 में सम्पादित किया गया।

वित्तीय वर्ष 2019-20 के दौरान अप्रैल 2019 से सितम्बर 2019 तक 156 शाखाओं एवं अक्टूबर, 2019 से मार्च, 2020 तक हमारी 146 शाखाओं का समवर्ती अंकेक्षण बैंक के सेवानिवृत्ति अधिकारियों एवं सनदी लेखाकारों द्वारा किया गया।

हमारी समस्त 459 शाखाओं, 7 क्षेत्रीय कार्यालयों एवं प्रधान कार्यालय के समस्त विभागों का अंकेक्षण बैंक के आन्तरिक अंकेक्षकों द्वारा किया गया।

## कोर बैंकिंग साल्यूशन एवं त्वरित धन-प्रेषण प्रणाली

क्षेत्रीय ग्रामीण बैंकों के इतिहास में 18 नवम्बर 2009 ऐतिहासिक घटना का गवाह बना, जब श्री प्रणव मुखर्जी माननीय वित्तमन्त्री, भारत सरकार द्वारा हमारे बैंक के 100 प्रतिशत सीबीएस होने एवं नेफ्ट प्रारम्भ करने की घोषणा की गयी।

## PROMOTION AND RECRUITMENT

As per Man Power Planning 2019-20, recruitment on the following posts has been completed during the FY ended 31st March 2020 in accordance with Gol Appointment and Promotion Policy 2017. Recruitment is proposed for next year and the process is under way:-

Cadre	Recruitment
Officer Scale - I	70
Officer Scale - II	44
Officer Scale - III	13
Officer Assistants	99
<b>Total</b>	<b>226</b>

Promotions in different cadres awarded in the year under review are as under

Cadre	Promotions
Officer Scale - IV to V	03
Officer Scale - III to IV	18
Officer Scale - II to III	33
Officer Scale - I to II	71
Office Assistant to Officer Scale- I	43
Office Attendant to Office Assistant	02
<b>Total</b>	<b>170</b>

## INSPECTION AND AUDIT

Inspection by NABARD has been conducted during 15.07.2019 to 30.07.2019. and Overall Composite Rating C has been awarded to the bank, which signifies "Financial, Operational or Compliance weaknesses likely to culminate into serious supervisory concerns".

Management audit by Sponsor Bank has been conducted in the month of April 2019.

156 branches from April 2019 to September 2019 and 146 branches from October 2019 to March 2020 have been covered under concurrent audit for FY 2019-20.

All our 459 Branches, 7 Regional Offices and all departments of Head Office have been audited by our internal auditors for FY 2019-20

## CORE BANKING SOLUTION AND FAST MODE OF MONEY REMITTANCE

Historical event in the history of RRBs was witnessed on 18th November 2009; Hon'ble Finance Minister, Government of India, Shri Pranab Mukherjee announced 100% CBS and launch of NEFT in our Bank.

यह गर्व का विषय है कि देश के समामेलित ग्रामीण बैंकों में सर्वप्रथम हमारे बैंक ने 14.02.2009 को अपनी शाखाओं को सीबीएस किया जाना प्रारम्भ किया और सितम्बर 2009 में अपनी समस्त शाखाओं को सीबीएस प्लेटफॉर्म पर प्रतिस्थापित कर दिया।

अब प्रवर्तक बैंक के सहयोग से हमारा बैंक अपने प्रतिष्ठित ग्राहकों को त्वरित धन-प्रेषण के उद्देश्य की पूर्ति के लिए नेफ्ट एवं आरटीजीएस सुविधाएँ उपलब्ध करा रहा है। इसके माध्यम से प्रतिदिन लगभग 7569 लेन-देन स्वचालित रूप से निस्तारित हो रहे हैं।

वित्तीय वर्ष 2019-20 को समाप्ति पर हमारी 459 शाखाएँ एवं 7 क्षेत्रीय कार्यालय व प्रधान कार्यालय सीबीएस प्लेटफॉर्म पर कार्य करते हुए बेहतर ग्राहक-सेवा के माध्यम से अपने सेवाक्षेत्र में कार्यरत अन्य बैंकों को कड़ी प्रतिस्पर्धा दे रहे हैं।

1. **ईएमवी कार्ड्स** : भारतीय रिज़र्व बैंक के दिशा निर्देश को दृष्टिगत रखते हुए एटीएम कार्ड्स पर दिसम्बर 2018 से मैग्नेटिक स्ट्रिप को बन्द करते हुए ईएमवी चिप्स आधारित कार्ड्स जारी किये जा रहे हैं।
2. हमारे बैंक द्वारा नेशनल ऑटोमेटेड क्लियरिंग हाउस (एनएसीएच) की सदस्यता प्राप्त कर ली है और डीबीटी अन्तर्गत लाभार्थियों के सम्बन्धित अनुदान सीधे उनके खाते में प्राप्त हो रहा है। हमारे बैंक द्वारा ईसीएस और आन लाइन अधिदेश की सुविधा भी लागू कर दी गयी है।
3. हमारा बैंक अपने ग्राहकों को व्यवसाय सुविधादाता के माध्यम से आधार कार्ड्स आधारित भुगतान सुविधा उपलब्ध करा रही है।
4. बैंक में मोबाइल बैंकिंग सेवा का शुभारम्भ कर दिया गया है। समस्त पात्र खाता धारक आई0एम0पी0एस0 24x7 के माध्यम से धन अंतरण कर सकते हैं।
5. बैंक में ई-कामर्स, रुपये एटीएम कार्ड के माध्यम से सभी साईट पर क्रय कर सकते हैं।

### धन आहरण हेतु वैकल्पिक माध्यम

हमारे बैंक ने प्रायोजक बैंक के बहुमूल्य सहयोग से 23 मई 2011 को अपने प्रथम एटीएम की स्थापना एवं प्रथम स्वदेशीय “रुपे” कार्ड जारी करते हुए क्षेत्रीय ग्रामीण बैंकों के इतिहास में एक और मील का पत्थर स्थापित किया और वित्तीय वर्ष 2019-20 तक कुल 50 एटीएम स्थापित किये गये हैं।

हमारा बैंक अपने ग्राहकों को “रुपे” कार्ड जारी करने वाला देश का पहला बैंक है। 31 मार्च 2020 को समाप्त वित्तीय वर्ष के अन्त तक बैंक ने अपने ग्राहकों को कुल 239139 “रुपे” ईएमवी कार्ड जारी किया है। कुल 19171 केसीसी रुपे ईएमवी एटीएम कार्ड बैंक द्वारा जारी किया जा चुका है।

हमारे बैंक के सभी किसान क्रेडिट कार्ड खाते एटीएम आधारित केसीसी कार्ड से आच्छादित है। हमारा रुपे डेबिट कार्ड सम्पूर्ण देश में विक्रय केन्द्रों पर खरीददारी के योग्य है।

### ई-गवर्नेन्स

कार्यकुशलता एवं मानव संसाधन के वर्धन के साथ-साथ वित्तीय समावेशन पर विशेष बल देने हेतु हमारे बैंक ने भारत सरकार के निर्देशानुसार ई-गवर्नेन्स नीति लागू की है और इसके क्रम में बैंक ने ई-गवर्नेन्स नीति तथा मार्गदर्शिका अपनायी है।

It is a matter of pride that our Bank became 1st amalgamated RRB of the country to roll over its Branches to CBS on 14.02.2009, and completed roll over at CBS platform of all the branches in September -2009.

Now, the bank is extending NEFT and RTGS facility with the support of Sponser bank, to its esteemed customers for speedy money remittance purposes. Around 7569 transactions, per-day, are processed automatically.

At the end of F.Y. 2019-2020, our 459 branches, 7 Regional Offices and Head Office also are working at CBS platform extending better customer service and competing with peer banks in the operational area.

1. **EMV Cards** : To adhere Reserve Bank of India guidelines regarding issuance of EMV Chip Cards and discontinue magnetic strips cards by December, 2018, we are issuing EMV Cards as per RBI guidelines.
2. Our Bank has obtained membership of National Automated Clearing House (NACH) and receiving subsidy in beneficiaries account directly (DBT). We have also implemented ECS and on line mandate management.
3. Our bank is also live for AEPS and our customers are enabled for Adhar based transactions through BC's.
4. Bank is live on Mobile Banking service. Customer can transfer fund through IMPS 24x7
5. Bank is live on E Commerce. RUPAY ATM cards can be used for shopping or purchasing on all the sites.

### ALTERNATIVE CHANNEL FOR MONEY DISPENSATION

Another milestone in the history of RRBs was witnessed on 23rd May, 2011; the 1st ATM and 1st indigenous RuPay Card were launched by the Bank with the valuable support of our Sponsor Bank. 50 ATMs have been installed upto FY.2019-20.

We are the 1st bank in the country to provide RuPay card to our customers. At year ended 31st March 2020, 239139 RuPay EMV ATM cards have been issued to our customers. Total KCC RUPAY EMV ATM card issued by the bank is 19171.

All eligible KCC accounts are covered under ATM enabled KCC Cards. Our RuPay Debit Cards are enabled for shopping on all the Point of Sale (PoS) through out the country.

### e-GOVERNANCE

As per directives of Government of India, our Bank has introduced e-Governance policy to improve efficiency and HR with special emphasis on Financial Inclusion and accordingly our Bank has adopted e-Governance policy & road-map.

ग्राहक सेवा को उत्कृष्ट बनाने हेतु एसएमएस बैंकिंग सुविधा प्रारम्भ कर दी गयी है।

प्रधान कार्यालय, क्षेत्रीय कार्यालयों एवं शाखाओं के मध्य प्रभावी एवं तीव्र संचार सुविधा हेतु मेल बाक्स सुविधा प्रारम्भ किया गया है। समस्त शाखाएँ/कार्यालय मेल बाक्स सुविधा से युक्त हैं।

यूनियन बैंक ऑफ इण्डिया के उप-महाप्रबन्धक (पीबीओडी), उप-महाप्रबन्धक (डीआईटी), उप-महाप्रबन्धक (एसी एण्ड एनआईडी) तथा सहायक महाप्रबन्धक (एचआर) के साथ हमारे बैंक के अध्यक्ष एवं महाप्रबन्धक को सम्मिलित करते हुए हमारे बैंक में ई-गवर्नेन्स एवं उत्पादन वृद्धि समिति गठित की गयी है।

### हानि देने वाली शाखाएँ

वित्तीय वर्ष 2019-2020 की समाप्ति पर 15 शाखाएँ हानि में हैं। इन शाखाओं को लाभ-केन्द्रों में परिवर्तित करने हेतु शाखाओं एवं उनके क्षेत्रीय कार्यालयों को उचित रणनीति लागू करने की सलाह दी जा चुकी है।

### लाभप्रदता

31 मार्च 2020 को समाप्त वित्तीय वर्ष में बैंक का परिचालन लाभ ₹56.40 करोड़ तथा जबकि कर पश्चात हानि ₹266.65 करोड़ है।

### सूक्ष्म एवं लघु उद्यमों हेतु बैंक की प्रतिबद्धता संहिता

सूक्ष्म एवं लघु उद्यम के ग्राहकों के हितों की रक्षा के उद्देश्य से बैंक ने बैंकिंग कोड्स एण्ड स्टैण्डर्ड्स बोर्ड ऑफ इण्डिया की सदस्यता ग्रहण की है ताकि उनके द्वारा संहिता के माध्यम से निर्धारित प्रतिबद्धताओं एवं मानकों का पालन हो सके।

बैंक अपने ग्राहकों को उनके अधिकार के प्रति जागरूक करने हेतु अपने कार्यालय एवं शाखाओं में निम्नलिखित कार्य सुनिश्चित किया है :

- बैंक द्वारा व्यक्तिगत ग्राहकों के प्रति बैंक की प्रतिबद्धता का कोड 2014 व सूक्ष्म एवं लघु उद्यमों की प्रतिबद्धता का कोड अगस्त 2015 स्वीकार किया गया।
- भारतीय बैंकिंग कोड एवं मानक बोर्ड के मानक के अनुरूप अपने ग्राहकों को उत्तम ग्राहक सेवा प्रदान करना।
- भारतीय बैंकिंग कोड एवं मानक बोर्ड के अनुसार बैंकिंग सेवाओं से सम्बन्धित समग्र सूचना का डिस्प्ले बोर्ड लगाया जाय।
- शाखाओं/क्षेत्रीय कार्यालयों द्वारा ग्राहकसेवा समिति निर्मित किया जाना एवं मासिक अन्तराल/नियत तिथियों पर बैठक सुनिश्चित किया जाना।

### विविध

1. बैंक का बड़ौदा उत्तर प्रदेश ग्रामीण बैंक एवं पूर्वांचल बैंक के साथ समामेलित कर दिनांक 01.04.2020 से नई ईकाई बड़ौदा यू0पी0 बैंक बनाये जाने के संबंध में सरकार की अधिसूचना: भारत सरकार के राजपत्र सं. 3837 दिनांक 26.11.2019 के क्रम में उत्तर प्रदेश ग्रामीण बैंक, पूर्वांचल बैंक एवं काशी गोमती संयुत ग्रामीण बैंक के नई ईकाई बड़ौदा यू.पी. बैंक में समामेलन की अधिसूचना के क्रम में बैंक का बड़ौदा यू.पी. बैंक में समामेलन दिनांक 01.04.2020 से प्रभावी है, नवगठित बैंक का प्रवर्तक बैंक "बैंक आफ बड़ौदा" तथा प्रधान कार्यालय गोरखपुर है।

For the convenience of our customers, we have started SMS alert services.

Also started Mail Box facility for effective and speedy communication between Head Office, Regional Offices and Branches. Hitherto All the branches and offices are equipped with Mail Box facility.

An e-Governance and Productivity Enhancement Committee is constituted in our Bank comprised of DGM (PBOD), DGM (DIT), DGM (AC & NID) and AGM (HR) of Union Bank of India including the Chairman and General Manager of the Bank.

### LOSS MAKING BRANCHES

At the end of financial year 2019-2020, 15 branches are in loss. All loss making branches and their Regional Offices have been advised to implement suitable strategies for converting these branches to profit centres.

### PROFITABILITY

Bank has posted operating profit ₹56.40. crores and whereas, loss after tax is ₹266.65 crores at the year end 31<sup>st</sup> March, 2020.

### CODE OF BANK'S COMMITMENTS TO MICRO & SMALL ENTERPRISES

Bank is a member of Banking Codes & Standards Board of India with an objective to protect the interest of customers of Micro & Small Enterprises, meeting the commitments and standards as advised through codes by BCSBI.

To make the customers aware with their rights, bank has ensured the following acts by its offices and branches:

- Adopted Commitment Codes January 2014 for individual customers and MSE Commitment Code August 2015.
- Providing best customer service according to Standards speltout in BCSBI.
- Installation of Comprehensive Information Display Board regarding our banking services for customers with turn around time.
- Constituting Customer Service Committee and its periodical meeting.

### MISCELLANEOUS

1. Amalgamation of Baroda Uttar Pradesh Gramin Bank, Purvanchal Bank and Kashi Gomti Samyut Gramin Bank to form new entity as Baroda U.P. Bank w.e.f. 01-04-2020: Govt. of India vide its Notification No. 3837 dated 26.11.2019 has provided for the amalgamation of Baroda Uttar Pradesh Gramin Bank, Purvanchal bank and Kashi Gomti Samyut Gramin Bank into one larger RRB named as "BARODA U.P. Bank" with its Head Office at Gorakhpur w.e.f. 01.04.2020 under Sec. 23 A of RRBs Act, 1976.



समामेलन के फलस्वरूप प्रायोजक बैंक द्वारा श्री द्वारिका प्रसाद गुप्ता (महाप्रबंधक-बैंक आफ बड़ौदा) को नवगठित बैंक का अध्यक्ष नामित किया गया है।



नवगठित बड़ौदा यू.पी. बैंक के प्रथम अध्यक्ष श्री डी.पी. गुप्ता महोदय।

Shri Dwarika Prasad Gupta (General Manager - Bank of Baroda) is nominated first Chairman of the newly amalgamated bank Baroda U.P. Bank.



समामेलन की प्रक्रिया को सुचारु रूप से संपन्न करने के लिए दिनांक 27.02.2020 को बड़ौदा उ०प्र० ग्रामीण बैंक के फैजाबाद क्षेत्रीय कार्यालय में संपन्न बैठक में समामेलित तीनों ग्रामीण बैंकों के अध्यक्ष महोदयगण श्री ए.के. सिन्हा, अध्यक्ष, पूर्वांचल बैंक, श्री डी.पी. गुप्ता, अध्यक्ष, बड़ौदा उ०प्र० ग्रामीण बैंक एवं श्री पवन कुमार दास, अध्यक्ष, काशी गोमती संयुत ग्रामीण बैंक।



बड़ौदा उत्तर प्रदेश ग्रामीण बैंक के प्रधान कार्यालय में श्री रोहित आई. पटेल, महाप्रबंधक-सीसी, आर.आर.बी. और आरएसडीआईएस, बैंक आफ बड़ौदा एवं तीनों समामेलित ग्रामीण बैंकों के अध्यक्ष महोदयगण द्वारा दिनांक 16.03.2020 को आईटी इंटीग्रेशन के संदर्भ में तीनों बैंकों की आईटी टीम के साथ संपन्न बैठक में सहभागिता की गयी।



समामेलन के पश्चात पूर्ववर्ती काशी गोमती संयुत ग्रामीण बैंक के प्रधान कार्यालय परिसर में प्रथम आगमन एवं विभाग प्रमुखों के साथ बैठक दिनांक 07.04.2020 को बैंक के अध्यक्ष महोदय श्री डी.पी. गुप्ता का स्वागत करते हुए महाप्रबंधक (समन्वय) श्री राजीव श्रीवास्तव।

2. **चित्रकथा पुस्तिका के माध्यम से रुपये एटीएम ग्रामीण ग्रीन कार्ड/किसान क्रेडिट कार्ड का प्रचार :** बैंक ने अपनी परिकल्पना को मूर्त रूप देते हुए नाबार्ड के सहयोग से रुपये एटीएम ग्रामीण ग्रीन कार्ड/किसान क्रेडिट कार्ड पर आधारित एक चित्रकथा पुस्तिका का प्रकाशन किया है। अपने सेवाक्षेत्र के कृषकों को उत्पाद एवं उपभोग आवश्यकताओं की सप्ताह के सातों दिन चौबीसो घंटे पूर्ति हेतु रुपये एटीएम किसान क्रेडिट कार्ड के लाभ एवं फायदे के प्रति जागरूक करने के उद्देश्य से प्रकाशित पुस्तिका को उनके मध्य वितरित किया जा रहा है।

2. **Publicity for RuPay ATM enabled Gramin Green Card/ Kisan Credit Card (GGC/KCC) through Animated Booklet :** The Bank conceived and published an "Animated Booklet on RuPayATM enabled Gramin Green Card/ Kisan Credit Card with the support of NABARD. The published booklet has been circulated amongst farmers of our operational area to make them aware of the benefits & advantages of RuPay ATM enabled KCC to fulfil their production and consumption needs during 24x7 hours.

3. **गृह-पत्रिका** : कार्मिकों के पारस्परिक सम्बन्ध को बेहतर बनाने, उनकी रचनात्मकता में वृद्धि करने एवं कार्य के वातावरण को सकारात्मक रखने के उद्देश्य से बैंक गृह पत्रिका "प्रतिबिम्ब" का प्रकाशन नियमित रूप से कर रहा है। पत्रिका की सामग्री की शीर्ष संस्थाओं द्वारा सराहना की गयी है अतः पत्रिका प्रकाशन की अवधि को त्रैमासिक कर दिया गया है।
4. **एक जिला एक उत्पाद** : उत्तर प्रदेश सरकार द्वारा जिला विशेष की उत्पाद प्रोफाइल तैयार करके एवं प्रमुख स्थानीय विशेषता के विभिन्न उत्पादों के वित्तपोषण हेतु बैंकों के साथ विचार विमर्श के उपरान्त घोषित "एक जिला एक उत्पाद" की सर्वोत्कृष्ट योजना घोषित है। हमारे बैंक को इस योजना के तहत ब्लैक क्ले पोटरी, टेक्सटाइल प्रोडक्ट, कारपेट (दरी), पावरलूम टेक्सटाइल, उडेन कारपेट, बनारसी सिल्क साड़ी और बाल हैंगिंग उत्पाद क्रमशः आजमगढ़, अम्बेडकर नगर, भदोही, चन्दौली, जौनपुर, मऊ, वाराणसी एवं गाजीपुर जिले को आवंटित किये गये हैं। इसी समय विभिन्न सरकारी योजनाओं जैसे प्रधानमंत्री मुद्रा योजना (PMMY), स्टैंड अप इंडिया (SUI), प्रधानमंत्री रोजगार जनरेशन योजना (PMEGP) और मुख्यमंत्री ग्रामोद्योग रोजगार योजना (MMGRY) को एक जिला एक उत्पाद योजना को समन्वित कर जिलावार भौतिक तथा वित्तीय लक्ष्य कुल ऋण प्रवाह तथा अनुदान एवं मार्जिन मनी की उपलब्धता को ध्यान में रखकर तैयार की गयी इस योजना का महत्व और बढ़ गया है।

3. **In-House Magazine**: Bank is also bringing out regularly an in-house magazine 'PRATIBIMB' to improve inter-personal relations & enhance creativity amongst staff members and to make the working environment positive. While the contents of the magazine have been appreciated by the apex bodies, the periodicity of publication of this magazine has now been made quarterly.
4. **One District One Product** : A flagship scheme of State Government of Uttar Pradesh was declared and deliberated with the Banks with a view for preparation of the product profiles and Bankable Schemes for lending for different Products. Two Districts viz. Azamgarh, Ambedkar Nagar, Bhadohi, Chandauli, Jaunpur, Mau, Varanasi & Ghazipur are allotted to our Bank for the products Black Clay Pottery, Textile Product, Carpet (Dari), Zari-Zardozi, Wooden Carpets, Power Loom Textile, Banarasi Silk Saree and Jute Wall Hanging, respectively.
- At the same time, integration of various Government Sponsored Schemes viz. Pradhan Mantri Mudra Yojana (PMMY), Stand-Up India (SUI), Pradhan Mantri Employment Programme (PMEGP) & Mukhya Mantri Gramodyog Rozgar Yojana (MMGRY) with this ODOP Product would be another important aspect to be kept in mind as regards Districtwise Targets (Physical & Financial), total credit outlay and availability of subsidy/Margin Money etc. is concerned.
- Two Districts viz. Azamgarh & Ghazipur are allotted to our Bank for the products Black Clay Pottery and Wall Hanging, respectively.



ओडीओपी योजना के अंतर्गत क्राइस्टनगर शाखा, वाराणसी पर आयोजित समारोह में उत्पाद का निरीक्षण एवं चर्चा करते नाबार्ड के मुख्य महाप्रबंधक श्री ए०के० सिंह, नाबार्ड योजनाओं के लाभ को स्वयं सहायता समूह के माध्यम से आम जन तक पहुँचाने में सक्रिय समाजसेवी पद्मश्री विभूषित श्री रजनीकान्त एवं बैंक के अध्यक्ष श्री पवन कुमार दास।



5. **15वाँ स्थापना दिवस समारोह** : हमारे बैंक काशी गोमती संयुत ग्रामीण बैंक जिसका प्रादुर्भाव दिनांक 12.09.2005 को तीन क्षेत्रीय ग्रामीण बैंकों अर्थात् संयुत क्षेत्रीय ग्रामीण बैंक—आजमगढ़, काशी ग्रामीण बैंक—वाराणसी एवं गोमती ग्रामीण बैंक—जौनपुर के समामेलन के पश्चात हुआ द्वारा 15वें स्थापना दिवस समारोह पूर्वक मनाया गया। स्थापना दिवस समारोह में श्री जगमोहन सिंह, बैंक के निदेशक तथा अंचल प्रमुख, वाराणसी, यूनियन बैंक आफ इंडिया की उपस्थिति समारोह में सम्मानित अतिथि के रूप में रही। इस कार्यक्रम में बैंक के निवर्तमान एवं वर्तमान कार्मिकों सहित बैंक के सम्मानित ग्राहकों की भी बड़ी संख्या में सहभागिता रही।

प्रतिभागियों का स्वागत करते हुये बैंक के अध्यक्ष श्री पवन कुमार दास ने बैंक की अभिनव यात्रा एवं प्रगति में सहभागी रहे सभी हितधारकों, ग्राहकों तथा निवर्तमान एवं वर्तमान कार्मिकों का हृदय से आभार व्यक्त किया।



बैंक के 15वें स्थापना दिवस कार्यक्रम का दीप प्रज्वलन से शुभारम्भ करते हुये बैंक के निदेशक श्री जगमोहन सिंह, अंचल प्रमुख, यूनियन बैंक आफ इंडिया, वाराणसी, बैंक के अध्यक्ष श्री पवन कुमार दास एवं विशिष्ट अतिथिगण।

6. **समर इन्टर्नशिप पॉलिसी** : निदेशक मण्डल के अनुमोदनोपरान्त प्रतिष्ठित संस्थानों के मेधावी विद्यार्थियों के बैंकिंग सेवाओं, मुख्यतः ग्रामीण ऋण एवं ग्रामीण बैंकिंग, से सम्बन्धित प्रोजेक्ट हेतु बैंक ने समर इन्टर्नशिप पॉलिसी लागू की है जिसके अन्तर्गत उन्हें वास्तविक एवं बैंकिंग के व्यवहारिक पहलुओं की जानकारी देते हुए प्रोजेक्ट पूरा करने में सहायता प्रदान करेगा। प्रोजेक्ट को सफलतापूर्वक पूर्ण करने पर उन्हें एक प्रमाणपत्र एवं नकद मानदेय प्रदान किया जायेगा। प्रोजेक्ट में प्रस्तुत पहलुओं का उपयोग बैंक के व्यवसाय विकास में किया जायेगा।

31 मार्च 2020 को समाप्त वित्तीय वर्ष के दौरान, प्रतिष्ठित संस्थाओं/विश्वविद्यालयों के 20 विद्यार्थियों का चयन किया गया और उन्होंने विभिन्न बैंकिंग विषयों पर अपनी समर इन्टर्नशिप को पूर्ण किया। उनके द्वारा प्रस्तुत किये गये प्रोजेक्ट रिपोर्ट्स में दिये गये प्रेक्षकों/संस्तुतियों को परिपत्र के माध्यम से शाखाओं को

5. **Celebration of Bank's 15<sup>th</sup> Foundation Day** : Our bank Kashi Gomti Samyut Gramin Bank celebrated its 15<sup>th</sup> foundation day came into existence on 12.09.2005 consequent upon amalgamation of three Regional Rural Banks viz. Samyut Kshetriya Gramin Bank-Azamgarh, Kashi Gramin Bank-Varanasi and Gomti Gramin Bank. Jaunpur. Shri Jagmohan Singh, our Director & Zonal Head, UBI, Varanasi attended the foundation day celebration as Guests of Honour.

Welcoming the dignitaries, our chairman Shri Pawan Kumar Das expressed his heartfelt gratitude for all satkeholders, customers, former & existing employees stood with the Bank through thick and thin in its journey.



बैंक के 15वें स्थापना दिवस विविध कार्यक्रम के विजेताओं को पुरस्कार वितरण के उपरान्त विजेताओं के साथ विशिष्ट अतिथिगण।

6. **Summer Internship Policy** : With the approval of Board, Bank has introduced Summer Internship Policy for meritorious students of renowned institutions on the projects related to banking services, especially Rural Credit or Rural Banking. Bank will extend its assistance to them disseminating factual knowledge and practical aspects of banking for completing their projects. A certificate and cash honorarium will be provided on completion of the project successfully. The inference drawn from the project will be utilized for development of Bank's business.

For the Financial Year ended 31<sup>st</sup> March 2020, 20 students of reputed institutes/Universities were selected and completed their Summer- Internship in different banking disciplines. Useful observations/ recommendations contained in their submitted Project-Reports have been circulated to all branches & offices of the bank for adopting suggested practices as per the bank guidelines

दिया गया ताकि सभी शाखायें एवं कार्यालयों के द्वारा उन सुझावों को बैंक के दिशा-निर्देशों के अनुसार बेहतर ग्राहक सेवा एवं बैंक के साख एवं ब्रांड वैल्यू में वृद्धि हेतु व्यवहार में लाया जा सके।

7. **सतर्कता जागरूकता कार्यक्रम/सप्ताह** : 01 अक्टूबर 2019 से बैंक के विभिन्न शाखाओं के क्षेत्र में सतर्कता जागरूकता कार्यक्रम आयोजित किया गया एवम् दिनांक 28.10.2019 से 02.11.2019 तक सतर्कता जागरूकता सप्ताह मनाया गया। उक्त अवसर पर बैंक के परिचालन क्षेत्र में प्रधान कार्यालय, क्षेत्रीय कार्यालय एवं शाखा स्तर पर स्थानीय जनता, बैंक ग्राहक और बैंक के कार्मिकों के सहयोग से कार्यक्रमों की श्रृंखला का आयोजन किया गया। इस अवसर पर बैंक की सभी शाखाओं, क्षेत्रीय कार्यालय एवम् प्रधान कार्यालय में ईमानदारी एवम् सत्यनिष्ठा की शपथ दिलाई गई। बैंक परिचालन क्षेत्र के अन्तर्गत विभिन्न गाँवों में ग्राहकों की बैठक एवम् विद्यालयों में छात्र, छात्राओं एवम् ग्राहकों के बीच प्रश्नोत्तरी, स्लोगन एवं जागरूकता प्रतियोगिता आयोजित की गई।

for disseminating better customer services and for enhancing brand value & image of the Bank. Useful observations/recommendations contained in their submitted Project-Reports have been circulated to all branches & offices of the bank for adopting suggested practices as per the bank guidelines for disseminating better customer services and for enhancing brand value & image of the Bank.

7. **Vigilance Awareness Week** : Vigilance awareness programme was commemorated from 1<sup>st</sup> of October 2019 and vigilance awareness week was organized from 28.10.2019 to 02.11.2019. A Series of functions were organized in the operational area of the Bank, at the HO, RO and Branches, with the support of local people, customers, & staffs. On the occasion of Vigilance Awareness staffs of Head office, Regional Offices and Branches were taken pledge of "Honesty and Integrity". Bank has organised Customer meet, Quiz contest between students, customers at various School and Villages, Slogan writing and Vigilance Awareness contest.

### सतर्कता जागरूकता कार्यक्रम/सप्ताह-2019 की झलकियाँ Highlights of Vigilance Awareness Program/Week-2019



होटल एच एच आई में कार्मिक संगोष्ठी के दौरान अध्यक्ष महोदय, मुख्य सतर्कता अधिकारी एवं उप महाप्रबंधक यूनियन बैंक ऑफ इण्डिया।



आदर्श ग्राम सभा ककरहियां वाराणसी में सतर्कता जागरूकता सप्ताह।



सतर्कता जागरूकता सप्ताह में निबंध लेखन हेतु अध्यक्ष महोदय द्वारा प्रथम पुरस्कार ग्रहण करते श्री डी.के. तिवारी, वरिष्ठ प्रबंधक, ऋण विभाग, प्रधान कार्यालय।



विजिथान-2019 रैली के दौरान प्रवर्तक बैंक के कार्यपालक निदेशक बैंक के अध्यक्ष महोदय, मुख्य सतर्कता अधिकारी, उप महाप्रबंधक, यूबीआई एवम् बैंक के कर्मचारी।





विजिथान 2019 रैली को हरी झण्डी दिखाते हुए प्रवर्तक बैंक के कार्यपालक निदेशक, मुख्य सतर्कता अधिकारी, वाराणसी अंचल के अंचल प्रमुख, उप महाप्रबंधक क्षेत्रीय प्रबंधक एवम् बैंक के अध्यक्ष महोदय।



भारतीय प्रौद्योगिकी संस्थान (IIT, BHU) में सतर्कता जागरूकता कार्यक्रम।



अस्सी घाट पर सतर्कता जागरूकता कार्यक्रम।



दशाश्वमेध घाट, वाराणसी पर सतर्कता जागरूकता कार्यक्रम।



दशाश्वमेध घाट, वाराणसी पर सतर्कता जागरूकता कार्यक्रम।



8. **केजीएसजी बैंक स्पोर्ट्स इवेंट 2019-20** : वित्तीय वर्ष 2019-20 में बैंक द्वारा खेल प्रतियोगिता का आयोजन किया गया जिसमें सभी क्षेत्रीय कार्यालयों ने प्रतिभाग किया। उक्त खेल प्रतियोगिता "केजीएसजी बैंक स्पोर्ट्स इवेंट 2019-20" में क्रिकेट एवं बैडमिंटन प्रतिस्पर्धाओं में सभी मैच दिनांक 05.01.2020 से 19.01.2020 के मध्य साप्ताहिक अवकाशों पर खेले गये जिनमें लगभग 250 कर्मचारियों ने बढ़-चढ़ कर प्रतिभाग किया। तत्कालीन अध्यक्ष एवं महाप्रबंधक महोदय द्वारा उत्कृष्ट प्रदर्शन करने वाले प्रतिभागियों को ट्रॉफी एवं मेडल से सम्मानित किया गया जिससे कि सभी में नई उर्जा का संचार होने के साथ ही साथ तनावपूर्ण जीवनचर्या के बीच नई स्फूर्ति से मिलजुलकर आगे बढ़ने की प्रेरणा मिली।

8. **KGSG Bank Sports Event 2019-20** : During F.Y.2019-2020, the bank had organized its first ever Sports Event comprising all the 7 Regional Offices and Head Office. The "KGSG Bank Sports Event 2019-20" included sports like Cricket and Badminton. All matches were played on the Holidays between 05.01.2020 to 19.01.2020 at Pehlwan Singh Stadium, Azamgarh and Siga Sports Stadium, Varanasi. Approximately 250 employees participated combining both the events. Best performers were awarded by the then Chairman and General Manager, which rejuvenated the employees amid stressful working schedule and also laid a platform for all the employees to get together and perform activities of their interest.



अध्यक्ष महोदय श्री पवन कुमार दास क्रिकेट सेमीफाइनल मैच का उद्घाटन करते हुए



महाप्रबंधक महोदय श्री राजीव श्रीवास्तव बैडमिंटन (महिला) विजेताओं के साथ



महाप्रबंधक श्री राजीव श्रीवास्तव फाइनल क्रिकेट मैच से पहले दोनों टीम के खिलाड़ियों के साथ



अध्यक्ष श्री पवन कुमार दास एवं महाप्रबंधक श्री राजीव श्रीवास्तव उपविजेता क्रिकेट टीम के खिलाड़ियों के साथ





अध्यक्ष श्री पवन कुमार दास एवं महाप्रबंधक श्री राजीव श्रीवास्तव विजेता क्रिकेट टीम के खिलाड़ियों के साथ



अध्यक्ष श्री पवन कुमार दास एवं महाप्रबंधक श्री राजीव श्रीवास्तव बैडमिंटन (पुरुष) विजेता खिलाड़ियों के साथ

9 **विशिष्ट आगमन** : वित्तीय वर्ष 2019-20 के दौरान, श्री एम वी एस एन मूर्ति, मुख्य सतर्कता अधिकारी, यूनियन बैंक, केन्द्रीय कार्यालय, मुम्बई, श्री द्वारिका प्रसाद गुप्ता, अध्यक्ष, बड़ौदा उत्तर प्रदेश ग्रामीण बैंक, श्री ए.के. सिन्हा, अध्यक्ष पूर्वांचल बैंक, यूनियन बैंक ऑफ इण्डिया, केन्द्रीय कार्यालय मुम्बई के ग्रामीण कृषि एवं विकास विभाग की विभाग प्रमुख सुश्री मीना खन्ना, श्री विकास कुमार, उपमहाप्रबंधक, सतर्कता विभाग, केन्द्रीय कार्यालय, यूनियन बैंक आफ इंडिया, मुंबई द्वारा हमारे बैंक का भ्रमण किया गया एवं हमारे बैंक के क्षेत्रीय प्रबन्धकों एवं प्रधान कार्यालय के विभागाध्यक्षों को विविध पैरामीटर्स पर उत्कृष्ट कार्य संपादन तथा सतर्कता जागरूकता हेतु अभिप्रेरित किया।

9. **Distinguished Visits** : During F.Y. 2019-2020, Shri M V S N Murthy, Chief Vigilance Officer, UBI, Shri Dwarika Prasad Gupta, Chairman, Baroda Uttar Pradesh Bank, Shri A.K. Sinha, Chairman, Purvanchal Bank and Ms Meena Khanna, Department Head, RABD Union Bank of India, CO Mumbai visited our bank and motivated our Regional Managers and Head of the Departments of Head Office to excel performance on the key parameters of the bank with bringing down the NPA level and to sustain the viability of the bank.



सतर्कता जागरूकता सप्ताह के दौरान दिनांक 31.10.2019 को ग्राम सभा ककरहिया, जनपद वाराणसी में कार्यक्रम के दौरान माननीय श्री एम.वी.एस. एन. मूर्ति मुख्य सतर्कता अधिकारी, यूनियन बैंक ऑफ इंडिया का स्वागत करते हुए बैंक के अध्यक्ष श्री पवन कुमार दास एवं श्री विकास कुमार, उपमहाप्रबंधक, यूनियन बैंक आफ इंडिया, केन्द्रीय कार्यालय, सतर्कता विभाग।



सतर्कता जागरूकता सप्ताह के दौरान दिनांक 01.11.2019 को होटल हिन्दुस्तान इंटरनेशनल, मलदहिया, वाराणसी में स्टाफ मीट कार्यक्रम में दीप प्रज्वलन करते हुए माननीय श्री एम.वी.एस.एन. मूर्ति मुख्य सतर्कता अधिकारी यूनियन बैंक ऑफ इंडिया एवं बैंक के अध्यक्ष श्री पवन कुमार दास।



## आभार

बैंक—सशक्तिकरण के परिप्रेक्ष्य में वित्त मन्त्रालय (बैंकिंग प्रभाग) भारत सरकार, भारतीय रिजर्व बैंक, नाबार्ड, यूनियन बैंक ऑफ इण्डिया एवं उत्तर प्रदेश सरकार को उनके मूल्यवान दिशा—निर्देशों एवं सहयोग हेतु निदेशक मण्डल अपना हार्दिक आभार प्रकट करता है।

बैंक का निदेशक मण्डल अध्यक्ष श्री केवल हांडा, यूनियन बैंक ऑफ इण्डिया राजकिरण राय जी, प्रबन्ध निदेशक एवं मुख्य कार्यपालक, यूनियन बैंक ऑफ इण्डिया एवं सुश्री मीना खन्ना, विभाग प्रमुख, ग्रामीण एवं कृषि कारोबार विभाग, यूनियन बैंक ऑफ इण्डिया को सतत अनुश्रवण एवं कार्य प्रदर्शन की समय से समीक्षा तथा प्रमुख पैरामीटर्स पर बेहतर प्रदर्शन हेतु सुझायी गयी रणनीतियों हेतु धन्यवाद ज्ञापित करता है।

बैंक का सांविधिक अंकेक्षण करने एवं समय से खातों को अन्तिम रूप प्रदान करने के लिए केन्द्रीय सांविधिक अंकेक्षक मेसर्स ए सचदेव एण्ड कंपनी सनदी लेखाकार एवं समस्त शाखा अंकेक्षकों के प्रति धन्यवाद ज्ञापित करता है, जिनके सहयोग से वैश्विक महामारी कोविड—19 के वातावरण में भी समय—सीमा में बैंक के तुलन—पत्र एवं लाभ—हानि लेखा तैयार करने का कार्य पूर्ण हो गया।

निदेशक मण्डल अपने ग्राहकों को उनके मूल्यवान सहयोग, मार्गदर्शन एवं समर्थन के लिए तथा बैंक के कार्मिकों को, बैंक के प्रति उनकी निष्ठा एवं बैंक के समग्र विकास में उनकी संलग्नता हेतु भी अपना हार्दिक आभार प्रकट करता है।

निदेशक मण्डल के लिए  
एवं उनकी ओर से



(द्वारिका प्रसाद गुप्ता)  
अध्यक्ष  
बड़ौदा यू.पी. बैंक

दिनांक : 30.06.2020  
स्थान : रायबरेली  
(कैम्पकार्यालय)

## ACKNOWLEDGEMENT

The Board of Directors express their sincere thanks to the Ministry of Finance (Banking Division), Govt. of India, Reserve Bank of India, NABARD, Union Bank of India and Govt. of Uttar Pradesh for their valuable guidance and support extended towards strengthening the Bank.

Board of Directors express their sincere thanks to Sri Kewal Handa, Chairman, Union Bank of India, Shri Rajkiran Rai, Managing Director & CEO, Union Bank of India and Ms Meena Khanna, Department Head, RABD, Union Bank of India for continuous monitoring and timely reviewing the performance of the bank along with advising strategies for better performance on all key parameters.

The Board also places on record its sincere thanks to Statutory Central Auditor M/s A Sachdeo & Co., Chartered Accountants and all the Statutory Branch Auditors for conducting statutory audit and finalizing accounts well in time to enable the Bank to finalise its Balance Sheet and Profit & Loss Account within record time.

Board also places its deep gratitude towards the customers for their valuable support, guidance and patronage and to the staff members of the Bank for their devotion, involvement and commitment in overall development of the Bank.

For and on behalf of  
Board of Directors



(D.P. Gupta)  
Chairman  
Baroda U.P. Bank

Date : 30.06.2020  
Place : Raebareli  
(Camp Office)

# KASHI GOMTI SAMYUT GRAMIN BANK, VARANASI

## Progress under MoU for the Financial Year Ended March-2020

(Amt.in lakhs)

S. No.	PARTICULARS	Target	Achievement	Target	Achievement
		Mar - 19	Mar - 19	Mar - 20	Mar - 20
1.	<b>OWNED FUNDS</b>	<b>83,206.91</b>	<b>83,081.35</b>	<b>89,819.91</b>	<b>54,503.10</b>
	a) Share Capital	4,560.60	4,560.60	4560.60	4,560.60
	b) Reserves & Provision	78,646.31	78,520.75	85,259.31	49,943.10
	c) Share Deposits	0.00	0.00	0.00	0.00
	<b>Total Business</b>	<b>1,620,000.00</b>	<b>1,574,300.81</b>	<b>1746000.00</b>	<b>1,664,959.32</b>
	% Growth	12.21	9.04	10.91	5.76
2.	<b>DEPOSITS (Total)</b>	<b>1,230,000.00</b>	<b>1,178,249.62</b>	<b>1278500.00</b>	<b>1,228,168.69</b>
	% Growth	10.04	5.41	8.51	4.24
	(a) Demand Deposit	778,500.00	726,588.49	799500.00	758,226.22
	% Growth	12.00	4.53	10.03	4.35
	(b) Term Deposit	451,500.00	451,661.13	479000.00	469,942.47
	% Growth	6.82	6.85	6.05	4.05
3.	<b>BORROWINGS</b>	<b>45,200.00</b>	<b>36955.86</b>	<b>38000.00</b>	<b>33,595.74</b>
	(a) From NABARD				
	(i) Total Limit Sanctioned	5000.00	11758.41	7500.00	9000.00
	(ii) Total Outstanding	27700.00	21222.69	22500.00	19852.56
	(iii) % increase/decrease in O/S	20.65	-7.56	6.02	-14.25
	(b) From Sponsor Bank (U.B.I. & Others)				
	(i) Total Limit Sanctioned	8000.00	11199.89	10000.00	10000.00
	(ii) Total Outstanding	17500.00	15733.17	17500.00	13743.18
	(iii) % increase/decrease in O/s	83.75	65.20	11.23	-12.65
4.	<b>ADVANCES (Total)</b>	<b>390,000.00</b>	<b>396,051.19</b>	<b>467500.00</b>	<b>436,790.63</b>
	% GROWTH	19.64	21.50	18.04	10.29
	(a) Priority Sector Advances	300,000.00	322,086.19	359,975.00	343,122.41
	Ratio to total advances	76.92	81.32	77.00	78.56
	(b) Non Priority Sector Advances	90,000.00	73,965.00	107,525.00	93,668.22
	Ratio to total advances	23.08	18.68	23.00	21.44
	<b>Agriculture</b>	<b>170,000.00</b>	<b>185,930.00</b>	<b>221,300.00</b>	<b>201,770.15</b>
	(c) Target Group	234,000.00	238,945.08	280,500.00	266,342.00
	Ratio to total advances	60.00	60.33	60.00	60.98
	(d) Non Target Group	156,000.00	157,106.11	187,000.00	170,399.00
	Ratio to total advances	40.00	39.67	40.00	39.01
	(e) Loans issued during the year	265,900.00	331,652.00	300,000.00	279,991.00
	(i) Priority Sector	186,200.00	197,502.00	225,000.00	146,384.00
	(ii) Non-priority Sector	79,700.00	134,150.00	75,000.00	133,607.00

(Amt.in lakhs)

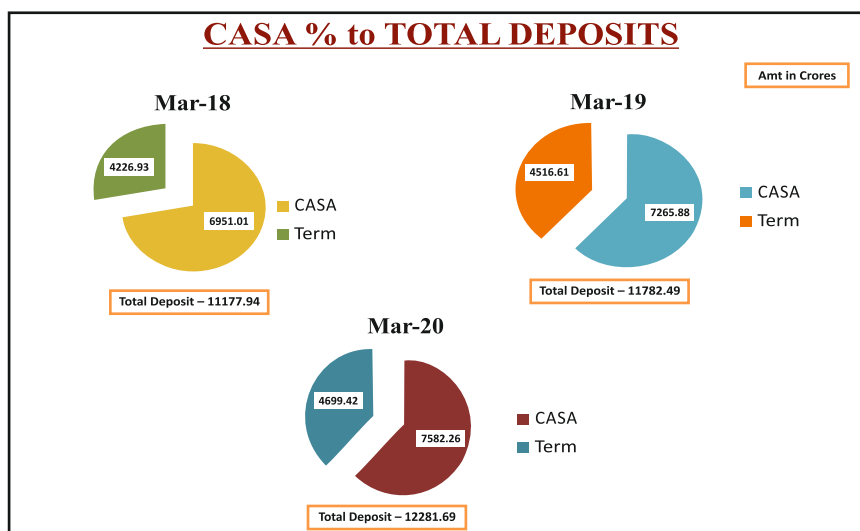
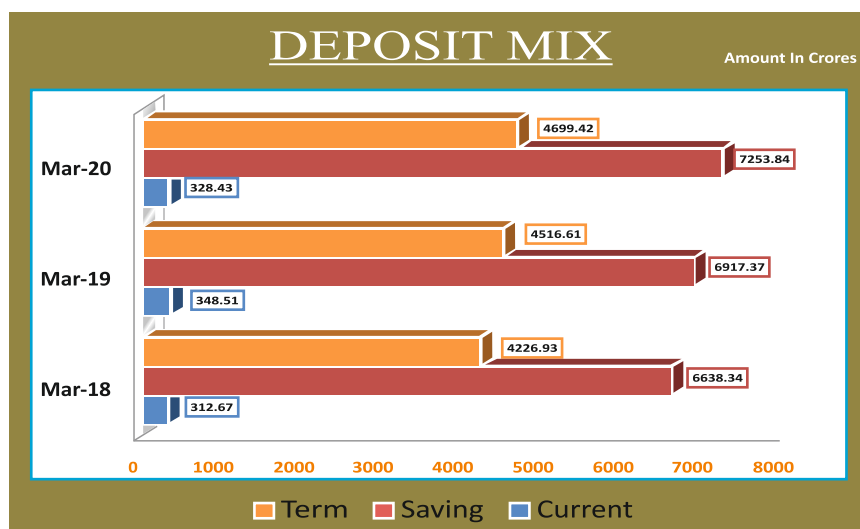
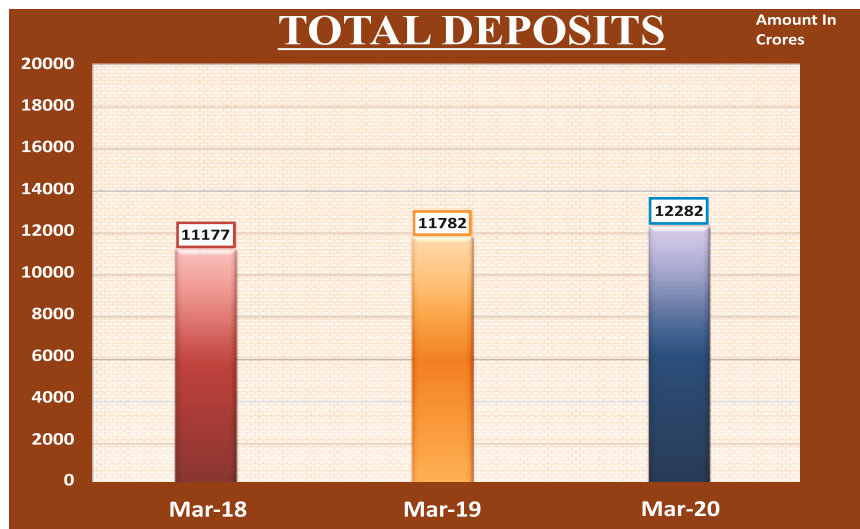
S. No.	PARTICULARS	Target	Achievement	Target	Achievement
		Mar - 19	Mar - 19	Mar - 20	Mar - 20
	(iii) Target Group	159,540.00	177,699.14	180,000.00	151,256.00
	(iv) Non-Target Group	106,360.00	153,952.86	120,000.00	128,735.00
	(v) % to NTG to total Loans issued	40.00	46.42	40.00	45.98
	(f) (i) Total Loans O/S eligible for Refinance	65,000.00	169,881.74	175,000.00	72,428.00
	(ii) 20% of 4(f)(i)	13,000.00	33,976.35	35,000.00	14,485.60
5.	<b>C.D. Ratio</b>	<b>31.71</b>	<b>33.61</b>	<b>36.57</b>	<b>35.56</b>
6.	<b>Recovery Rate (As of June)</b>	<b>79.00</b>	<b>78.00</b>	<b>78.50</b>	<b>69.65</b>
7.(i)	INVESTMENTS	866,000.00	817,942.35	830,600.00	827,590.07
	(a) S.L.R.	242,000.00	336,440.05	282,000.00	282853.92
	(b) Non S.L.R.	199,000.00	38,343.56	148,600.00	35300.00
7.(ii)	Deposit With banks including Term Deposit	425,000.00	443,158.74	400,000.00	509,436.15
8.	<b>Investment to Deposit Ratio</b>	<b>70.41</b>	<b>69.42</b>	<b>64.97</b>	<b>67.38</b>
9.	<b>Operating Profit</b>	<b>9,110.00</b>	<b>10,514.65</b>	<b>13,000.00</b>	<b>5,640.01</b>
	Profit before Income Tax	6,000.00	5,579.99	5,800.00	(-)37852.65
	Profit after Income Tax	4,000.00	3,232.41	3,775.00	(-)26664.77
	Accumulated Profit	57,152.76	56,385.17	60,160.17	29,720.40
10.	<b>Average Cost of Fund (%)</b>	<b>4.82</b>	<b>4.71</b>	<b>4.82</b>	<b>4.55</b>
11.	<b>Average Return on Funds (%)</b>	<b>7.37</b>	<b>7.59</b>	<b>7.57</b>	<b>7.34</b>
12.	<b>Transaction Cost (% to Working Fund)</b>	<b>1.85</b>	<b>2.22</b>	<b>2.17</b>	<b>2.59</b>
13.	<b>Cost to Income Ratio</b>	<b>65.00</b>	<b>69.11</b>	<b>65.87</b>	<b>84.70</b>
14.	<b>Per Branch Business</b>	<b>3,529.41</b>	<b>3,429.85</b>	<b>3,804.00</b>	<b>3,627.36</b>
15.	<b>Per Employee Business</b>	<b>810.00</b>	<b>726.82</b>	<b>776.00</b>	<b>803.16</b>
16.	<b>NON PERFORMING ASSETS</b>				
	(a) At the beginning	37,908.00	37,908.07	35,184.80	35,184.80
	(b) Addition during the year	3,000.00	10,352.57	7,000.00	25,092.10
	(c) Recovery/ Reduction in NPA	8,908.00	13,075.84	9,684.80	8,686.90
	(d) NPA at the end	32,000.00	35,184.80	32,500.00	51,590.00
	% of Gross NPA to Gross O/s	8.2	8.88	6.95	11.81
	% of net NPA to net outstanding	3.05	4.03	2.79	7.21
17.	<b>(A) CLASSIFICATION OF ASSETS</b>				
	Standard	358,000.00	360,866.39	435,000.00	385,200.63
	Sub-Standard	9,865.00	12,007.96	11,370.00	25,545.24
	Doubtful	22,000.00	23,037.09	21,000.00	25,859.13
	Loss Assets	135.00	139.75	130.00	185.63
	<b>(B) PROVISION MADE AGAINST</b>				
	Sub-Standard/ Doubtful/Loss	20,997.00	19,059.67	20,000.00	20,108.64

(Amt.in lakhs)

S. No.	PARTICULARS	Target	Achievement	Target	Achievement
		Mar - 19	Mar - 19	Mar - 20	Mar - 20
18.	<b>No. of Branches Computerised</b>				
	(a) No. of Computerized Branch	459	459	474	459
	(b) No. of CBS Branches	459	459	474	459
19.	<b>INTERNAL CONTROL &amp; HOUSEKEEPING</b>				
	(a) Inspection/ Internal Audit (No. of br.)	444	459	459	459
	(b) Balancing of books				
	i) Tallied	459	459	474	459
	ii) pending less than 3 mth		-		-
	iii) pending more than 3 mth		-		-
	(c) Unreconciled Inter-branch entries		-		-
	i) Pending for 3 to 6 months (Dr/CR)				
	§ Inter Bank		290-270.93		50-14.24
	§ Inter Branch				
	ii) Pending over 6 months				
	§ Inter Bank (DR/CR)		299-189.23		140-123.13
	§ Inter Branch				
	(d) Relocation/Merger of Br. in loss				
	(e) Loss making branches		24	18	15
	(f) Training courses program attended				
	§ Officers	300	486	600	176
	Award Staff	350	622	750	139

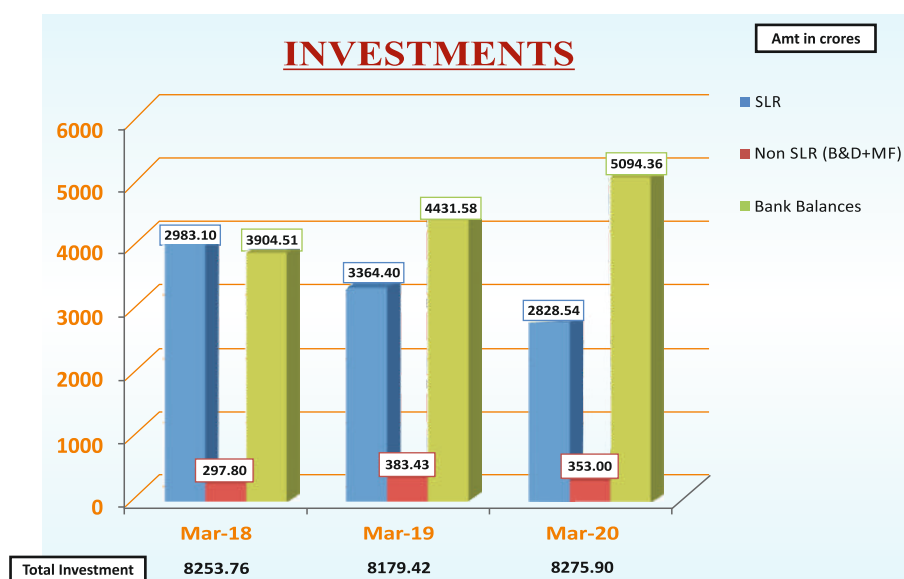
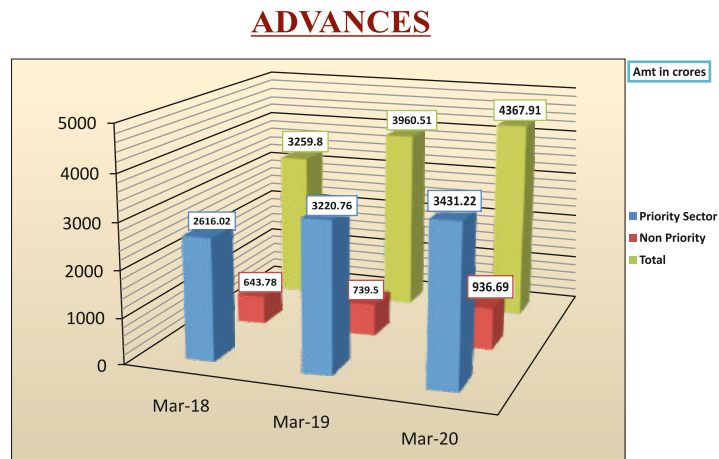
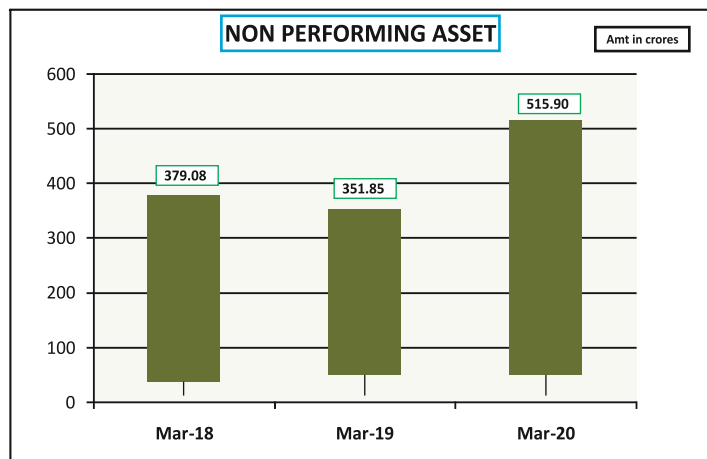
S. No.	PARTICULARS	Target	Achievement	Target	Achievement
		Mar - 19	Mar - 19	Mar - 20	Mar - 20
1.	KCC Issued : Account	85,000	90,214	95,000	49,261
	: Amount		112,681.00		
2.	SHGs				
	Formed	1200	1378	1400	2248
	Linked : Account	500	474	500	488
	: Amount		262.45		795.59

# Kashi Gomti Samyut Gramin Bank





# Kashi Gomti Samyut Gramin Bank





तुलन-पत्र एवम्  
लाभ-हानि लेखा  
31 मार्च वर्ष 2020

BALANCE SHEET AND  
PROFIT & LOSS ACCOUNT  
31<sup>ST</sup> MARCH 2020

**A. Sachdev & Co.**

Chartered Accountants

27 (II), Gokhale Marg, Lucknow (U.P.) 226001

Phone: (0522) 2207154, 2207954

Email: mail@asachdev.com

**INDEPENDENT AUDITOR'S REPORT**

To

The Members of

e-Kashi Gomti Samyut Gramin Bank

Varanasi, U.P.

**Report on the Audit of the Financial Statements****Opinion**

- We have audited the accompanying financial statements of Kashi Gomti Samyut Gramin Bank ('the Bank') as on 31st March, 2020, which comprises the Balance Sheet as on 31st March, 2020, the statement of Profit and Loss Account for the year then ended, and other explanatory information. Incorporated in these financial statements are the returns of the Head Office, 7 Regional Offices, 37 Branches audited by us, 366 branches audited by other branch auditors. The branches audited by us and those audited by other auditors have been selected by the bank in accordance with the guidelines issued to bank by National Bank for Agriculture and Rural Development (NABARD). Also incorporated in the Balance Sheet and the Profit and Loss account are the returns from 56 branches which have not been subjected to audit. These unaudited branches account for 6.85% of advances, 7.53% of deposits, 6.74% of interest income and 7.40% of interest expense.
- In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statement give the information required by the Banking Regulation Act, 1949 in the manner so required for bank and are in conformity with accounting principles generally accepted in India and give:
  - true and fair view in case of the Balance sheet, of the state of affairs of the Bank as at 31st March, 2020; and
  - true balance of loss in case of Statement of Profit & Loss account for the year ended on that date.

**Basis for Opinion**

- We conducted our audit in accordance with the Standards on Auditing (SAs) issued by ICAI. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified opinion.

**Emphasis of Matter**

- We draw attention to note no. II(7) of schedule 19 of the financial statements regarding impact of Covid-19 pandemic. The situation continues to be uncertain and the Bank is monitoring the situation on an ongoing basis with respect to material change in future economic condition impacting the bank operations.  
Our opinion is not modified in this respect of this matter.

**Key Audit Matters**

- Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. In addition to the matter described in the Emphasis of Matter section we have determined the matters described below to be the key audit matters to be communicated in our report.

Key Audit Matter	How the matter was addressed in our audit
Identification of and provisioning for non-performing assets (loans) in accordance with the RBI guidelines. Identification of and provisioning for non-performing assets (loans) in accordance with relevant prudential norms issued by the RBI in respect of income recognition, asset classification and provisioning pertaining to advances is a key audit matter due to the current processes at the Bank which requires manual interventions, management estimates and judgement. Accordingly, our audit was focused on income recognition, asset classification and provisioning pertaining to advances due to the materiality of the balances and associated provisions.	Our audit approach included testing the design, operating effectiveness of internal controls and substantive audit procedures in respect of income recognition, asset classification and provisioning pertaining to advances. In particular: <ul style="list-style-type: none"> <li>we have evaluated and understood the Bank's internal control system in adhering to the Relevant RBI/NABARD guidelines regarding income recognition, asset classification and provisioning pertaining to advances;</li> <li>we have analysed the use of IT systems as well as operational effectiveness of relevant controls, including involvement of manual process and manual controls in relation to asset classification and provisioning pertaining to advances;</li> <li>we test checked major advances to examine the validity of the recorded amounts, loan documentation, examined the statement of accounts, and compliance with income recognition, asset classification and provisioning pertaining to advances; and</li> <li>evaluated the past trends of management judgement, governance process and discussed the provisions made with senior management.</li> </ul>
<b>Modified Audit Procedures carried out in light of Covid-19 Outbreak :</b> Due to Covid-19 pandemic, nation-wide lockdown and travel restrictions imposed by Central/State Government/Local Authorities during the period of our audit and the RBI directions to Bank to facilitate carrying audit remotely wherever physical access was not possible, audit could not be conducted by physically visiting various branches/ROs of the bank. As we could not gather the audit evidence in person/physically/through personal interactions with the officials at the Branches/RO, we have identified such audit procedures as Key Audit Matter.	Where physical access was not possible, necessary records/reports/documents/certificate were made available to us by the bank through digital medium, emails and other relevant modes. To this extent, the audit process was carried out on the basis of such documents, reports and records made available to us which were relied upon as audit evidence for conducting audit and reporting for the current period. According to our modified audit procedures were as follows : <ol style="list-style-type: none"> <li>The verification of various records/documents was done through email in respect of most of the branches and other offices of the bank where physical access was not possible.</li> <li>Verification of scanned copies of the documents/certificate and other records made available to us through e-mails.</li> <li>Verification of various working and making enquiries through discussion over phone calls, email and similar communication channels.</li> <li>The resolution of our audit observation telephonically/through email instead of face to face interaction with the senior management of the Bank.</li> </ol>

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

6. The board of directors of the bank is responsible with respect to 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 accounting principles generally accepted in India, including the Accounting Standards issued by ICAI, and provisions of section 29 of the Banking Regulation Act, 1949 and circulars and guidelines issued by NABARD/RBI from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.
- In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

**Auditor's Responsibilities for the Audit of the Financial Statements**

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

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

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

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards. From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters.

We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

**Other Matter**

8. We did not audit the financial statements of 366 branches included in the standalone financial statements of the Bank whose financial statements reflect total assets of Rs. 10780 crores as at 31st March 2020 and total revenue of Rs. 275 crores for the year ended on that date, as considered in the standalone financial statements. The financial statements of these branches have been audited by the branch auditors whose reports have been furnished to us, and in our opinion in so far as it relates to the amounts and disclosures included in respect of branches, is based solely on the report of such branch auditors. Our opinion is not modified in respect of this matter.

**Report on Other Legal and Regulatory Requirements**

9. The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with Section 29 Banking Regulations Act, 1949.
10. Subject to the limitations of the audit indicated in paragraph 7 to 9 above and subject also to the limitations of disclosure required therein, we report that;
- a. 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;
  - b. The transactions of the Bank which have come to our notice, have been within the powers of the Bank; and
  - c. The returns received from the offices and branches of the Bank have been found adequate for the purposes of our audit.
11. We further report that:
- a. In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books;
  - b. The Balance Sheet and the Profit and Loss account dealt with by this report are in agreement with the books of account;
  - c. The reports on the accounts of the branch offices audited by branch auditors of the Bank under section 29 of the Banking Regulation Act, 1949 have been sent to us and have been properly dealt with by us in preparing this report; and
  - d. In our opinion, the Balance Sheet and the Profit and Loss Account comply with the applicable accounting standards, to the extent they are not inconsistent with the accounting policies prescribed by RBI.

For A. Sachdev & Co.  
Chartered Accountants

FRN: 001307C



CA Kumar Sankalp  
Partner

M. NO.: 414846

UDIN:20414846AAAABR1335

Date: 30.06.2020

Place: Raebareli

## KASHI GOMTI SAMYUT GRAMIN BANK, VARANASI

FORM : "A"  
AUDITED BALANCE SHEET AS ON 31.03.2020

(Rs. in thousand)

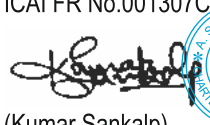
Particulars	Schedule. No.	As on 31.03.2020	As on 31.03.2019
<b>CAPITAL &amp; LIABILITIES:</b>			
CAPITAL	01-A	456,060.00	456,060.00
SHARE CAPITAL DEPOSIT	01-B	-	-
RESERVES & SURPLUS	02	2,972,040.00	5,638,517.00
DEPOSITS	03	122,816,869.00	117,824,962.00
BORROWINGS	04	3,359,574.00	3,695,586.00
OTHER LIABILITIES & PROV.	05	5,595,760.00	2,405,546.00
<b>TOTAL</b>		<b>135,200,303.00</b>	<b>130,020,672.00</b>
<b>ASSETS:</b>			
CASH & BALANCES WITH RBI	06	5,708,669.00	5,503,043.00
BALANCES WITH OTHER BANKS AND MONEY AT CALL & SHORT NOTICE	07	52,069,978.00	45,829,437.00
INVESTMENTS	08	31,815,392.00	37,468,820.00
ADVANCES	09	41,555,031.00	37,645,301.00
FIXED ASSETS	10	155,370.00	157,640.00
OTHER ASSETS	11	3,895,863.00	3,416,431.00
<b>TOTAL</b>		<b>135,200,303.00</b>	<b>130,020,672.00</b>
CONTINGENT LIABILITIES	12	-	-
SIGNIFICANT ACCOUNTING POLICIES	18	-	-
NOTES ON ACCOUNTS	19	-	-

As per our report of even date attached

For A. Sachdev &amp; Co.

Chartered Accountants

ICAI FR No.001307C



(Kumar Sankalp)

Partner

M.No.414846

UDIN:20414846AAAABR1335



(D.P. Gupta)

Chairman



(Amar Nath Gupta)

Director



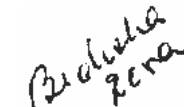
(Brajesh Kumar Singh)

Director



(M.T. Muanding Guite)

Director



(Bidisha Dora)

Director



(Jitendra Kumar)

General Manager



(Mukund Chand)

Chief Manager Accounts

Date : 30.06.2020

Place : Raebareli



## KASHI GOMTI SAMYUT GRAMIN BANK, VARANASI

## FORM : "B"

## AUDITED PROFIT &amp; LOSS ACCOUNT FOR THE PERIOD ENDED ON 31.03.2020

(From 01.04.2019 to 31.03.2020)

(Rs. in thousand)

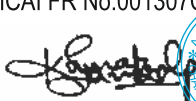

S.No.	Particulars	Sch. No.	As on 31.03.2020	As on 31.03.2019
<b>I.</b>	<b>INCOME</b>			
	INTEREST EARNED	13	9,661,217.00	9,295,907.00
	OTHER INCOME	14	285,156.00	418,844.00
	<b>TOTAL</b>		<b>9,946,373.00</b>	<b>9,714,751.00</b>
<b>II.</b>	<b>EXPENDITURE</b>			
	INTEREST EXPENDED	15	5,974,171.00	5,892,247.00
	OPERATING EXPENSES	16	3,408,202.00	2,771,040.00
	PROVISION & CONTINGENCIES	17	4,349,266.00	493,466.00
	<b>TOTAL</b>		<b>13,731,639.00</b>	<b>9,156,753.00</b>
<b>III</b>	PROFIT BEFORE TAX		(3,785,266.00)	557,999.00
<b>A</b>	<b>Provision for Income Tax</b>		<b>(1,118,788.00)</b>	<b>234,758.00</b>
i	Current Year Tax		-	247,121.00
ii	Deferred Tax		(1,118,788.00)	(24,444.00)
iii	Tax Liability for Previous Year			12,081.00
<b>B</b>	<b>PROFIT AFTER TAX</b>		<b>(2,666,478.00)</b>	<b>323,241.00</b>
	PROFIT/(LOSS) BROUGHT Fwd.		-	-
	PRIOR PERIOD ADJUSTMENTS			
	<b>TOTAL</b>		<b>(2,666,478.00)</b>	<b>323,241.00</b>
<b>IV</b>	APPROPRIATIONS		-	-
	TRANSFER TO STATUTORY RESERVE		-	64,648.00
	TRANSFER TO OTHER RESERVES		-	-
	BALANCE C/F TO BALANCE SHEET		(2,666,478.00)	258,592.00
	<b>TOTAL</b>		<b>(2,666,478.00)</b>	<b>323,241.00</b>
	SIGNIFICANT ACCOUNTING POLICIES	18	-	-
	NOTES ON ACCOUNTS	19	-	-

As per our report of even date attached

For A. Sachdev &amp; Co.

Chartered Accountants

ICAI FR No.001307C

(Kumar Sankalp)

Partner

M.No.414846

UDIN:20414846AAAAABR1335



(D.P. Gupta)

Chairman



(Amar Nath Gupta)

Director



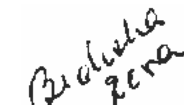
(Brajesh Kumar Singh)

Director



(M.T. Muanding Guite)

Director



(Bidisha Dora)

Director



(Jitendra Kumar)

General Manager



(Mukund Chand)

Chief Manager Accounts

Date : 30.06.2020

Place : Raebareli

## KASHI GOMTI SAMYUT GRAMIN BANK, VARANASI

## SCHEDULE 01-A : CAPITAL

(Rs. in thousand)

S.No.	Particulars	As on 31.03.2020	As on 31.03.2019
I.	<b>FOR NATIONALISED BANKS:</b>		
	CAPITAL (FULLY OWNED BY CENTRAL GOVERNMENT)	-	-
	<b>TOTAL</b>	-	-
II.	<b>FOR BANKS INCORPORATED OUTSIDE INDIA</b>		
(I)	THE AMOUNT BROUGHT IN BY BANKS BY WAY OF START-UP CAPITAL AS PRESCRIBED BY RESERVE BANK OF INDIA SHOULD BE SHOWN UNDER THIS HEAD	-	-
(II)	AMOUNT OF DEPOSIT KEPT WITH THE RBI UNDER SECTION-11(II) OF THE BANKING REGULATION ACT 1949	-	-
	<b>TOTAL</b>	-	-
III.	<b>FOR OTHER BANKS</b>		
	AUTHORISED CAPITAL	20,000,000.00	20,000,000.00
	(2,00,00,00,000 EQUITY SHARES OF RS.10 EACH for FY 2015-16 & 5,00,00,00,000 EQUITY SHARES OF RS.100 EACH for FY 2014-15)	-	-
	ISSUED CAPITAL	456,060.00	456,060.00
	(4,56,06,000 EQUITY SHARES OF RS.10 EACH for FY 2015-16 & 3,00,00,00,000 EQUITY SHARES OF RS.100 EACH for FY 2014-15)	-	-
	SUBSCRIBED CAPITAL	456,060.00	456,060.00
	(4,56,06,000 EQUITY SHARES OF RS.10 EACH for FY 2015-16 & 3,00,00,00,000 EQUITY SHARES OF RS.100 EACH for FY 2014-15)	-	-
	CALLED UP CAPITAL	-	-
	LESS: CALLS UNPAID	-	-
	ADD: FORFEITED SHARES	-	-
	<b>TOTAL PAID-UP CAPITAL</b>	<b>456,060.00</b>	<b>456,060.00</b>

## SCHEDULE 01-B : SHARE CAPITAL DEPOSIT

SHARE CAPITAL DEPOSIT	-	-
(EQUITY SUPPORT RECEIVED FROM GOVT.OF INDIA, SPONSOR BANK, & STATE GOVT.)	-	-
<b>TOTAL</b>	-	-

## KASHI GOMTI SAMYUT GRAMIN BANK, VARANASI

## SCHEDULE 02 : RESERVES AND SURPLUS

(Rs. in thousand)

S.No.	Particulars	As on 31.03.2020	As on 31.03.2019
<b>I.</b>	<b>STATUTORY RESERVE</b>		
	OPENING BALANCE	1,104,683.00	1,040,035.00
	ADDITION DURING THE YEAR	-	64,648.00
	DEDUCTION DURING THE YEAR	-	-
	<b>TOTAL</b>	<b>1,104,683.00</b>	<b>1,104,683.00</b>
<b>II.</b>	<b>CAPITAL RESERVE</b>		
	OPENING BALANCE	-	-
	ADDITION DURING THE YEAR	-	-
	TRANSFERRED TO SHARE CAPITAL DEPOSIT	-	-
	<b>TOTAL</b>	<b>-</b>	<b>-</b>
<b>III.</b>	<b>SHARE PREMIUM</b>		
	OPENING BALANCE	-	-
	ADDITION DURING THE YEAR	-	-
	DEDUCTION DURING THE YEAR	-	-
	<b>TOTAL</b>	<b>-</b>	<b>-</b>
<b>IV.</b>	<b>REVENUE &amp; OTHER RESERVES</b>		
	OPENING BALANCE	-	-
	ADDITION DURING THE YEAR	-	-
	DEDUCTION DURING THE YEAR	-	-
	INVESTMENT FLUCTUATION FUND	-	-
	<b>TOTAL</b>	<b>-</b>	<b>-</b>
<b>V.</b>	<b>PROFIT &amp; LOSS ACCOUNT</b>		
	PROFIT /(LOSS) FOR THE PERIOD	(2,666,477.00)	323,241.00
	ACCUMULATED PROFIT/(LOSS) B/F	4,533,835.00	4,275,242.00
	TRANSFER TO STATUTORY RESERVE	-	(64,648.00)
	PRIOR PERIOD ADJUSTMENTS	-	-
	<b>TOTAL</b>	<b>1,867,357.00</b>	<b>4,533,835.00</b>
	<b>TOTAL (I TO V)</b>	<b>2,972,040.00</b>	<b>5,638,517.00</b>

## KASHI GOMTI SAMYUT GRAMIN BANK, VARANASI

## SCHEDULE 03 : DEPOSITS

(Rs. in thousand)

S.No.	Particulars	As on 31.03.2020	As on 31.03.2019
<b>A.I.</b>	<b>DEMAND DEPOSITS</b>		
I	FROM BANKS	-	-
II	FROM OTHERS	3,284,261.00	3,485,112.00
		-	-
<b>II.</b>	<b>SAVING BANK DEPOSITS</b>	<b>72,538,361.00</b>	<b>69,173,737.00</b>
<b>III.</b>	<b>TERM DEPOSITS</b>		
I	FROM BANKS	-	-
II	FROM OTHERS	46,994,246.00	45,166,113.00
	<b>TOTAL (I TO III)</b>	<b>122,816,869.00</b>	<b>117,824,962.00</b>
<b>B.</b>	<b>I. DEPOSIT OF BRANCHES IN INDIA</b>	<b>122,816,869.00</b>	<b>117,824,962.00</b>
	<b>II. DEP.OF BRANCHES OUTSIDE INDIA</b>	<b>-</b>	<b>-</b>
	<b>TOTAL (I TO II )</b>	<b>122,816,869.00</b>	<b>117,824,962.00</b>

## KASHI GOMTI SAMYUT GRAMIN BANK, VARANASI

## DETAIL OF SCHEDULE 03 : DEPOSITS

(Rs. in thousand)

S.No.	Particulars	As on 31.03.2020	As on 31.03.2019
<b>A-1</b>	<b>DEMAND DEPOSITS</b>		
A)	Call Deposit (CD + Current)	1,482,746.00	1,566,913.00
B)	Sundry Deposit	1,801,515.00	1,918,198.00
C)	Overdue Term Deposit (DRC+FDR+CUM)	-	-
		-	-
	<b>SUB - TOTAL :</b>	<b>3,284,261.00</b>	<b>3,485,112.00</b>
<b>A-2</b>	<b>SAVING BANK DEPOSITS</b>	<b>72,538,361.00</b>	<b>69,173,737.00</b>
<b>A-3</b>	<b>TERM DEPOSITS</b>		
A)	Cummulative, DRC, FDR & SDR	46,994,246.00	45,166,113.00
		-	-
	<b>SUB - TOTAL :</b>	<b>46,994,246.00</b>	<b>45,166,113.00</b>
	<b>TOTAL DEPOSIT (A1 + A2 + A3)</b>	<b>122,816,869.00</b>	<b>117,824,962.00</b>
<b>B.</b>	<b>I. DEPOSIT OF BRANCHES IN INDIA</b>	<b>122,816,869.00</b>	<b>117,824,962.00</b>
	<b>II. DEP.OF BRANCHES OUTSIDE INDIA</b>	<b>-</b>	<b>-</b>
	<b>TOTAL (I TO II)</b>	<b>122,816,869.00</b>	<b>117,824,962.00</b>

## KASHI GOMTI SAMYUT GRAMIN BANK, VARANASI

## SCHEDULE 04 : BORROWINGS

(Rs. in thousand)

S.No.	Particulars	As on 31.03.2020	As on 31.03.2019
<b>I.</b>	<b>BORROWINGS IN INDIA :</b>		
I.	RESERVE BANK OF INDIA	-	-
II.	OTHER BANKS	744,420.00	734,028.00
III.	OTHER INSTITUTION AND AGENCIES (NABARD)	2,615,154.00	2,961,558.00
<b>II.</b>	<b>BORROWINGS FROM OUTSIDE INDIA</b>	-	-
	<b>TOTAL : (I &amp; II)</b>	<b>3,359,574.00</b>	<b>3,695,586.00</b>
<b>III.</b>	<b>SECURED BORROWINGS INCULDED IN I &amp; II</b>	-	-
	<b>GRAND TOTAL</b>	<b>3,359,574.00</b>	<b>3,695,586.00</b>

## KASHI GOMTI SAMYUT GRAMIN BANK, VARANASI

## SCHEDULE 05 : OTHER LIABILITIES AND PROVISIONS

(Rs. in thousand)

S.No.	Particulars	As on 31.03.2020	As on 31.03.2019
I.	BILLS PAYABLE	6,605.00	37,393.00
II.	BILL PAYABLE	-	-
III.	INTER-OFFICE ADJUSTMENT (NET)	-	-
IV.	INTEREST ACCRUED	-	-
V.	SUBSIDY RESERVE FUND (For Advances)	129,167.00	117,845.00
VI.	OTHERS (INCLUDING PROVISION)*	5,415,812.00	1,958,746.00
VII.	PROVISION AGAINST FRAUDULENT A/C	44,176.00	44,442.00
VIII.	PROVISION FOR INCOME TAX	-	247,121.00
	<b>TOTAL</b>	<b>5,595,760.00</b>	<b>2,405,546.00</b>



## KASHI GOMTI SAMYUT GRAMIN BANK, VARANASI

## BREAK-UP "OTHER LIABILITIES &amp; PROVISIONS : OTHER" : SCHEDULE - 05

(Rs. in thousand)

S.No.	Particulars	As on 31.03.2020	As on 31.03.2019
<b>A.</b>	<b>OTHERS (INCLUDING PROVISIONS)</b>		
a.	INTEREST ON SBA/C OF BRANCHES	579,119.00	498,000.00
b.	SUBSCRIPTION	393.00	389.00
c.	RENT OF PREMISES	4,047.00	7,601.00
d.	ELECTRICITY CHARGES	9,595.00	12,921.00
e.	TELEPHONE BILLS, SWEEPINGS, PAPER	1,540.00	5,354.00
f.	STATUTORY AUDITOR FEE PROVISION (HO)	2,500.00	2,525.00
g.	MOTOR CAR EXPENSES (HO)	16.00	35.00
h.	GENERATOR EXPENSES (HO)	-	63.00
i.	ARREARS OF STAFF (Pension)	2,598,597.00	282,500.00
j.	STAFF GRATUITY	333,830.00	-
k.	SECURITY GAURADS (HO)	-	28.00
l.	MISC. PROVISIONS	403,015.00	412,390.00
m.	Washing Allowance	-	-
n.	Provision for Bonus	-	-
o.	Provision for Leave Encashment of Staff	670,633.00	128,000.00
p.	Provision for Wage Arrear	432,244.00	-
<b>B.</b>	<b>SUNDRY CREDITORS DICGC</b>	-	-
	SUNDRY CREDITORS OTHERS	122,626.00	358,772.00
	PAY-ORDER ISSUED (Branches)	-	-
<b>C.</b>	<b>SUBSIDY RESERVE FUND</b>	-	-
<b>D.</b>	<b>PAY-ORDER ISSUED (Tr. to H.O.)</b>	120,154.00	120,188.00
<b>E.</b>	<b>PROVISION FOR S.ASSETS (PRE.YR.) (HO)</b>	112,419.00	95,420.00
	<b>PROVISION FOR S.ASSETS (CUR.YR.) (HO)</b>	(1,873.00)	16,999.00
	<b>PROVISION ON STANDARD ASSETS - COVID-19</b>	8,689.00	-
<b>F.</b>	<b>PROVISION FOR NON PERFORMING ASSETS (BDD)</b>	-	-
<b>G.</b>	<b>PROVISION FOR AMORTIZATION OF PREMIUM ON INVESTMENT</b>	-	-
<b>H.</b>	i) Provision For Depreciation on OFF	-	-
	ii) Provision for Investment	-	-
<b>I.</b>	<b>Interest Payable on FDR/Cummulative</b>	18,268.00	17,562.00
<b>J.</b>	<b>Unrecovered Interest (URI)</b>	-	-
<b>K.</b>	<b>Deferred Tax Liabilities</b>	-	-
	<b>TOTAL</b>	<b>5,415,812.00</b>	<b>1,958,746.00</b>

## KASHI GOMTI SAMYUT GRAMIN BANK, VARANASI

## SCHEDULE 06 : CASH AND BALANCES WITH RESERVE BANK OF INDIA

(Rs. in thousand)

S.No.	Particulars	As on 31.03.2020	As on 31.03.2019
<b>I.</b>	<b>CASH ON HAND</b>	<b>814,060.00</b>	<b>856,434.00</b>
	(INCLUDING FOREIGN CURRENCY NOTES)		
<b>II.</b>	<b>BALANCES WITH RESERVE BANK OF INDIA</b>		
I.	IN CURRENT ACCOUNT	4,894,609.00	4,646,609.00
II.	IN OTHER ACCOUNT	-	-
	<b>TOTAL</b>	<b>5,708,669.00</b>	<b>5,503,043.00</b>

## KASHI GOMTI SAMYUT GRAMIN BANK, VARANASI

## SCHEDULE 07 : BALANCES WITH OTHER BANKS AND MONEY AT CALL &amp; SHORT NOTICE

(Rs. in thousand)

S.No.	Particulars	As on 31.03.2020	As on 31.03.2019
<b>I.</b>	<b>IN INDIA:</b>		
i.	BALANCES WITH OTHER BANKS :	-	-
a)	IN CURRENT ACCOUNT	1,126,363.00	1,513,562.00
b)	IN OTHER DEPOSITS	-	-
I.)	SDR	6,318,800.00	1,069,699.00
II)	FDR	1,429,190.00	2,143,894.00
III)	DRC	43,195,626.00	41,102,281.00
c)	SHARE CAPITAL DEPOSIT ACCOUNT	-	-
ii.	MONEY AT CALL AND SHORT NOTICE	-	-
a)	WITH BANKS	-	-
b)	WITH OTHER INSTITUTIONS	-	-
	-	-	-
	<b>TOTAL (I &amp; II)</b>	<b>52,069,978.00</b>	<b>45,829,437.00</b>
<b>II.</b>	<b>OUTSIDE INDIA:</b>		
i)	IN CURRENT ACCOUNT	-	-
ii)	IN OTHER DEPOSIT ACCOUNTS	-	-
iii)	MONEY AT CALL & SHORT NOTICE	-	-
	<b>TOTAL (i to iii)</b>	<b>-</b>	<b>-</b>
	<b>GRAND TOTAL (I &amp; II)</b>	<b>52,069,978.00</b>	<b>45,829,437.00</b>

## KASHI GOMTI SAMYUT GRAMIN BANK, VARANASI

## SCHEDULE 08 : INVESTMENTS

(Rs. in thousand)

S.No.	Particulars	As on 31.03.2020	As on 31.03.2019
<b>I</b>	<b>INVESTMENT IN INDIA</b>		
i.	GOVERNMENT SECURITIES	28,284,092.00	33,642,705.00
ii.	OTHER APPROVED SECURITIES	1,300.00	1,300.00
iii.	SHARES WITH PUBLIC SECTORS	-	-
iv.	DEBENTURES AND BONDS	3,510,000.00	3,560,000.00
v.	INVESTMENT IN SUBSIDIARIES / JOINT VENTURE	-	-
vi.	OTHERS	20,000.00	274,356.00
	<b>TOTAL (i to vi) :</b>	<b>31,815,392.00</b>	<b>37,478,361.00</b>
<b>Less:</b>	<b>Depreciation on Investment</b>	<b>-</b>	<b>9,541.00</b>
	<b>NET INVESTMENT IN INDIA</b>	<b>31,815,392.00</b>	<b>37,468,820.00</b>
<b>II</b>	<b>INVESTMENT OUTSIDE INDIA</b>		
I.	GOVERNMENT SECURITIES	-	-
II.	SUBSIDIARIES AND / OR JOINT VENTURES ABROAD	-	-
III.	SHARES ABROAD	-	-
IV.	OTHER INVESTMENTS	-	-
	<b>TOTAL (i to iv) :</b>	<b>-</b>	<b>-</b>
	<b>GRAND TOTAL (I + II) :</b>	<b>31,815,392.00</b>	<b>37,468,820.00</b>

## KASHI GOMTI SAMYUT GRAMIN BANK, VARANASI

## SCHEDULE - 09 : ADVANCES

(Rs. in thousand)

S.No.	Particulars	As on 31.03.2020	As on 31.03.2019
1.	TOTAL ADVANCES	43,505,290.00	39,605,119.00
2.	COVID -19 EFFECTS ON ADVANCE	173,773.00	-
<b>A</b>	<b>GROSS ADVANCES</b>	<b>43,679,063.00</b>	<b>39,605,119.00</b>
<b>B</b>	a) UNRECOVERED INTT. OF EARLIER YEARS	39,869.00	30,046.00
	b) UNRECOVERED INTT. OF CURRENT YEAR	73,299.00	23,805.00
	c) NPAPROVISION OF PREVIOUS YEAR	1,905,967.00	1,999,716.00
	d) NPAPROVISION FOR CURRENT YEAR	295,648.00	-
	e) WRITE OFF	190,750.00	93,748.00
	<b>TOTAL (a to e)</b>	<b>2,124,032.00</b>	<b>1,959,818.00</b>
	<b>ADVANCE NET (A - B)</b>	<b>41,555,031.00</b>	<b>37,645,301.00</b>

## KASHI GOMTI SAMYUT GRAMIN BANK, VARANASI

## BREAK-UP "GROSS ADVANCES" : SCHEDULE - 9A

(Rs. in thousand)

S.No.	Particulars	As on 31.03.2020	As on 31.03.2019
A.	i. BILLS PURCHASED AND DISCOUNTED	-	-
	ii. CASH CREDIT, OVERDRAFTS & LOANS REPAYABLE ON DEMAND.	24,946,133.00	22,844,593.00
	III. TERM LOANS	18,732,930.00	16,760,526.00
	<b>TOTAL : (i to iii)</b>	<b>43,679,063.00</b>	<b>39,605,119.00</b>
B.	i. SECURED BY TANGIBLE ASSETS	42,365,073.00	38,038,634.00
	ii. COVERED BY BANK/GOVT. GUARANTEES	-	-
	iii. UNSECURED	1,313,990.00	1,566,485.00
	<b>TOTAL : (i to iii.)</b>	<b>43,679,063.00</b>	<b>39,605,119.00</b>
C.	I. ADVANCE IN INDIA	-	-
	a) Priority Sector	34,312,241.00	32,184,402.00
	b) Public Sector	-	-
	c) Banks	3,340,000.00	4,000,000.00
	d) Others	6,026,823.00	3,420,717.00
	<b>TOTAL : (a to d)</b>	<b>43,679,063.00</b>	<b>39,605,119.00</b>
	II. ADVANCES OUTSIDE INDIA	-	-
	i) Due from Banks	-	-
	ii) Due from Others	-	-
	a) Bills purchased and Discounted	-	-
	b) Others	-	-
	<b>TOTAL : (i to ii.)</b>	<b>-</b>	<b>-</b>
	<b>GRAND TOTAL (I &amp; II)</b>	<b>43,679,063.00</b>	<b>39,605,119.00</b>

## KASHI GOMTI SAMYUT GRAMIN BANK, VARANASI

## SCHEDULE 10 : FIXED ASSETS

(Rs. in thousand)

S.No.	Particulars	As on 31.03.2020	As on 31.03.2019
<b>I.</b>	<b>PREMISES</b>		
i.	OPENING BALANCE	-	-
ii.	ADDITION DURING THE YEAR	-	-
iii.	DEDUCTION DURING THE YEAR	-	-
iv.	DEPRECIATION DURING THE YEAR	-	-
	<b>TOTAL (i + ii) - (iii + iv)</b>	<b>-</b>	<b>-</b>
<b>II.</b>	<b>OTHER FIXED ASSETS</b>		
	(INCLUDING FURNITURE AND FIXTURES)	-	-
i.	OPENING BALANCE	157,640.00	151,386.00
ii.	ADDITION/TRANSFER DURING THE YEAR	35,432.00	46,954.00
iii.	DEDUCTION /TRANSFER DURING THE YEAR	1,301.00	1,525.00
iv.	DEPRECIATION DURING THE YEAR	36,401.00	39,175.00
	<b>TOTAL (i + ii) - (iii + iv)</b>	<b>155,370.00</b>	<b>157,640.00</b>
	<b>GRAND TOTAL : (I &amp; II)</b>	<b>155,370.00</b>	<b>157,640.00</b>

## KASHI GOMTI SAMYUT GRAMIN BANK, VARANASI

## SCHEDULE 11 : OTHER ASSETS

(Rs. in thousand)

S.No.	Particulars	As on 31.03.2020	As on 31.03.2019
I	INTER OFFICE ADJUSTMENT (NET)	-	732.00
II	INTEREST ACCURED	2,074,091.00	2,569,639.00
III	A) T. D. S.	1,602.00	1,805.00
	B) Income/Interest Tax Refundable	71,771.00	92,416.00
IV	STATIONERY AND STAMPS	1,281.00	1,979.00
V	PRE-PAID EXPENSES/Advance Tax	19,340.00	114,840.00
VI	OTHERS (Sundry Dr. + Suspense A/C)	586,396.00	612,426.00
		-	-
VII	CENTRAL OFFICE /BRANCHES/R.O.	-	-
VIII	Provision against Faudulent Account	-	-
		-	-
IX	Deferred Tax Asset	1,141,382.00	22,594.00
	<b>TOTAL (I TO VI)</b>	<b>3,895,863.00</b>	<b>3,416,431.00</b>

## KASHI GOMTI SAMYUT GRAMIN BANK, VARANASI

## BREAK-UP OF "OTHER ASSETS" : SCHEDULE - 11

(Rs. in thousand)

S.No.	Particulars	As on 31.03.2020	As on 31.03.2019
<b>A)</b>	<b>Sundry Dr./ Suspense A/c H.O. (OTHERS)</b>		
i)	Leave Fare Concession	-	-
ii)	Travelling Expenses	-	-
iii)	Advances to Staff	78,688.00	622.00
iv)	Legal Charges	-	-
v)	Security Deposit (Telephone)	-	-
vi)	Sundry	104,605.00	71,894.00
vii)	Clearing	-	-
viii)	Medical Aid	-	31.00
ix)	DEAF Fund	7.00	1.00
x)	Insurance	4,675.00	505.00
	<b>Sub-Total (A) :</b>	<b>187,975.00</b>	<b>73,054.00</b>
<b>B)</b>	<b>SUSPENSE A/C FOR BRANCHES (OTHERS)</b>		
i)	Leave Fare Concession	-	-
ii)	Travelling Expenses	-	-
iii)	Festival Advances	275.00	997.00
iv)	Legal Charges	-	-
v)	O.Y.T.	-	-
vi)	Sundry	201,840.00	220,862.00
vii)	Clearing	58,435.00	76,617.00
viii)	Medical Aid	-	-
ix)	Interest Subsidy/Intt. relief on Agri. Adv.	25,601.00	25,815.00
x)	Dacoity/Fraud/Cash Shortage	27,681.00	27,106.00
xi)	Others	84,590.00	187,976.00
xii)	One time settlement of Loan A/cs	-	-
xiii)	Extension Counter/Area Offices	-	-
xiv)	Conveyance Recovery Jeep. + others	-	-
	<b>Sub-Total (B) :</b>	<b>398,421.00</b>	<b>539,372.00</b>
	<b>TOTAL (A + B)</b>	<b>586,396.00</b>	<b>612,426.00</b>
<b>A.</b>	<b>INTEREST ACCRUED</b>		
a)	Intt. Accrued but not recd. on Non-SLR Investment	153,330.00	153,498.00
b)	Interest Accrued but not recd. on S.D.R.	5,618.00	963.00
c)	Interest Accrued but not recd. on F.D.R.	14,212.00	68,901.00
d)	Interest Accrued but not recd. on D.R.C.	1,290,595.00	1,609,045.00
e)	Interest Accrued but not recd. with T.Bill	-	-
f)	State Development Loans	433,997.00	446,977.00
g)	Govt. Securities (G-Sec)	72,724.00	145,319.00
h)	NON SLR SDL	-	-
i)	Interest Accrued on other approved securities	5.00	5.00
	<b>TOTAL (A) :</b>	<b>1,970,481.00</b>	<b>2,424,709.00</b>
<b>B.</b>	<b>Interest Accrued on Adv. of Branches*</b>	<b>103,610.00</b>	<b>144,931.00</b>
	<b>TOTAL (A + B)</b>	<b>2,074,091.00</b>	<b>2,569,639.00</b>



## KASHI GOMTI SAMYUT GRAMIN BANK, VARANASI

## SCHEDULE 12 : CONTINGENT LIABILITIES

(Rs. in thousand)

S.No.	Particulars	As on 31.03.2020	As on 31.03.2019
I	CLAIMS AGAINST BANK NOT ACKNOWLEDGED AS DEBTS	121,460.00	29,960.00
II	LIABILITIES FOR PARTLY PAID INVESTMENT	-	-
III	LIABILITIES ON A/C OF OUTSTANDING FORWARD EXCHANGE CONTRACT	-	-
IV	GUARANTEE GIVEN ON BEHALF OF CONSTITUENTS		
	I) In India	8,583.00	5,551.00
	ii) Outside India	-	-
V	ACCEPTANCE, ENDORSEMENT AND OTHERS OBLIGATIONS	-	-
VI	OTHER ITEMS FOR WHICH BANK IS CONTINGENTLY LIABLE	77,817.00	75,738.00
		-	-
	<b>SUB - TOTAL (I to V)</b>	<b>207,860.00</b>	<b>111,249.00</b>
	<b>TOTAL</b>	<b>207,860.00</b>	<b>111,249.00</b>

## KASHI GOMTI SAMYUT GRAMIN BANK, VARANASI

## SCHEDULE 13 : INTEREST EARNED

(Rs. in thousand)

S.No.	Particulars	As on 31.03.2020	As on 31.03.2019
I	INTEREST/DISCOUNT ON ADVANCES/BILLS	3,717,677.00	3,295,993.00
II	INCOME ON INVESTMENTS	2,588,065.00	3,201,661.00
III	INTEREST ON BALANCES WITH RBI AND OTHER BANKS	3,355,475.00	2,798,253.00
IV	OTHERS	-	-
	<b>TOTAL</b>	<b>9,661,217.00</b>	<b>9,295,907.00</b>

## KASHI GOMTI SAMYUT GRAMIN BANK, VARANASI

## BREAK-UP OF INTEREST EARNED : SCHEDULE - 13

(Rs. in thousand)

S.No.	Particulars	As on 31.03.2020	As on 31.03.2019
<b>A</b>	<b>Total Interest Earned on Advances (Net)</b>	<b>3,717,677.00</b>	<b>3,295,993.00</b>
	<b>Sub-Total :</b>	<b>3,717,677.00</b>	<b>3,295,993.00</b>
<b>B</b>	<b>INCOME FROM INVESTMENT</b>		
	1. Interest on Debenture & Bonds	293,501.00	275,919.00
	2. Interest on Govt. Securities/S.D.L.	2,294,564.00	2,925,742.00
	<b>Sub-Total (B1 + B2) :</b>	<b>2,588,065.00</b>	<b>3,201,661.00</b>
<b>C</b>	<b>INTT. ON BAL. WITH RBI &amp; OTHER BANKS</b>		
	1. Interest on CD a/c with UBI/SBI	-	-
	2. Interest on SDR	123,831.00	69,977.00
	3. Interest on FDR	70,278.00	96,219.00
	4. Interest on CRR - RBI	-	-
	5. Interest on DRC	3,161,366.00	2,632,058.00
	6. Interest on Share Capital	-	-
	7. Other Approved Securities	-	-
	<b>Sub-Total (C1 to C7) :</b>	<b>3,355,475.00</b>	<b>2,798,253.00</b>
	<b>TOTAL (A + B + C)</b>	<b>9,661,217.00</b>	<b>9,295,907.00</b>

## KASHI GOMTI SAMYUT GRAMIN BANK, VARANASI

## SCHEDULE 14 : OTHER INCOME

(Rs. in thousand)

S.No.	Particulars	As on 31.03.2020	As on 31.03.2019
I	COMMISSION, EXCHANGE & BROKERAGE	59,554.00	65,559.00
		-	-
II	PROFIT ON SALE OF INVESTMENTS	79,275.00	196,968.00
	LESS LOSS ON SALE OF INVESTMENTS	-	-
		-	-
III	PROFIT ON REVALUATION OF INVESTMENT	-	-
	LESS LOSS ON REVALUATION OF INVEST.	-	-
		-	-
IV	PROFIT ON SALE OF LAND/BUILDING & OTHER ASSETS	432.00	527.00
	LESS-LOSS ON SALE OF LAND/BUILDING AND OTHER ASSETS	(27.00)	-
		-	-
		-	-
V	PROFIT ON EXCHANGE TRANSACTION	-	-
	LESS-LOSS ON EXCHANGE TRANSACTION	-	-
		-	-
VI	INCOME EARNED BY WAY OF DIVIDEND ETC FROM SUBSIDIARIES/JOINT VENTURE SET UP ABROAD	-	-
		-	-
		-	-
VII	MISC INCOME	-	-
a.	RECOVERIES IN WRITTEN OFF ACCOUNTS	2,586.00	6,644.00
b.	SUBSIDY RECEIVED	-	-
c.	MISC INCOME	143,336.00	149,148.00
	<b>TOTAL (I TO VII)</b>	<b>285,156.00</b>	<b>418,844.00</b>

## KASHI GOMTI SAMYUT GRAMIN BANK, VARANASI

## SCHEDULE 15 : INTEREST EXPENDED

(Rs. in thousand)

S.No.	Particulars	As on 31.03.2020	As on 31.03.2019
I	INTEREST ON DEPOSITS	5,661,901.00	5,569,109.00
II	INTEREST ON RBI / UBI BORROWINGS	175,652.00	149,329.00
III	OTHERS (NABARD + NHB + NHFDC))	136,618.00	173,808.00
IV	OTHERS	-	-
	<b>TOTAL</b>	<b>5,974,171.00</b>	<b>5,892,247.00</b>

## KASHI GOMTI SAMYUT GRAMIN BANK, VARANASI

## SCHEDULE - 16 : OPERATING EXPENSES

(Rs. in thousand)

S.No.	Particulars	As on 31.03.2020	As on 31.03.2019
I	PAYMENT TO & PROVISIONS FOR EMPLOYEES *	2,456,549.00	1,828,363.00
II	RENT, TAXES & LIGHTING	162,822.00	141,612.00
III	PRINTING & STATIONERY	11,638.00	13,469.00
IV	ADVERTISEMENT & PUBLICITY	2,159.00	2,485.00
V	DEPRECIATION ON BANK PROPERTIES	36,401.00	39,186.00
VI	DIRECTORS FEE, ALLOWANCES & EXP.	154.00	209.00
VII	AUDITORS FEE AND EXPENSES	5,689.00	5,367.00
VIII	LAW CHARGES	1,004.00	835.00
IX	POSTAGE, TELEGRAM, TELEPHONES ETC.	4,663.00	4,724.00
X	REPAIRS & MAINTENANCE	16,334.00	11,518.00
XI	INSURANCE, GUARANTEE FEE	119,663.00	124,553.00
XII	GENERATOR	-	-
XIII	OTHER EXPENSES	591,125.00	598,719.00
	<b>TOTAL</b>	<b>3,408,202.00</b>	<b>2,771,040.00</b>

## KASHI GOMTI SAMYUT GRAMIN BANK, VARANASI

## BREAK-UP (XIII) OTHER EXPENSES SCHEDULE - 16 : OPERATING EXPENSES

(Rs. in thousand)

S.No.	Particulars	As on 31.03.2020	As on 31.03.2019
XIII	<b>Other Expenses :</b>	-	-
a)	Travelling Allowance	860.00	-
b)	Travelling Expenses	4,249.00	3,523.00
c)	Conveyance Charges	20,194.00	21,172.00
d)	Business Development	992.00	1,170.00
e)	Motor Car Expenses	2,702.00	4,372.00
f)	Subscription	3,388.00	2,986.00
g)	Group Gratuity Premium	172,633.00	103,700.00
h)	Amortisation of Premium paid on Investment	35,813.00	110,676.00
i)	Other Expenses	350,294.00	351,121.00
	<b>Sub-Total (D1 to D6) :</b>	<b>591,125.00</b>	<b>598,719.00</b>

## KASHI GOMTI SAMYUT GRAMIN BANK, VARANASI

## SCHEDULE - 17 : PROVISION AND CONTINGENCIES

(Rs. in thousand)

S.No.	Particulars	As on 31.03.2020	As on 31.03.2019
I -A	PROVISION ON STANDARD ASSETS	(1,873.00)	16,999.00
I-B	PROVISION ON STANDARD ASSETS - COVID-19	8,689.00	-
II	PROVISION ON N.P.A.	295,648.00	-
III	PROVISION ON NON PERFORMING INVESTMENT (PICUP)	-	-
IV	PROVISION FOR FRAUDULANT /ROBBERY	(266.00)	(1,204.00)
V	Provision for wage arrear	346,000.00	-
VI	Provision for leave encashment	670,633.00	128,000.00
VII	Other Provision	3,030,435.00	349,671.00
	<b>TOTAL</b>	<b>4,349,266.00</b>	<b>493,466.00</b>
	<b>Summary of Other Provisions</b>	-	-
1	Prov. For Branches Debit Entries	1,954.00	-
2	Prov. For Pension	2,560,184.00	282,500.00
3	Prov. For Aggregate NPS	86,244.00	-
4	Prov. For Gratuity	333,830.00	-
5	Prov. For IT Services	42,026.00	-
6	Prov. For ADWDR-2008	4,393.00	10,300.00
7	Prov. For Depreciation on Investment	(9,541.00)	56,871.00
8	Mixcellaneous Provisions	11,345.00	-
	<b>Total</b>	<b>3,030,436.00</b>	<b>349,671.00</b>

Part A - Capital Funds and Risk Assets Ratio		Audited
I. Capital Funds :		(Rs. in lakhs)
A. Tier - I Capital Elements		
(a) Paid-up Capital		4,560.60
Less : Intangible assets and losses		-
<b>Net Paid-up Capital</b>		<b>4,560.60</b>
(b) Reserves & Surplus		-
1. Statutory Reserves		11,046.83
2. Capital Reserves (see note below)		-
3. Other Reserves		18,673.57
4. Surplus in Profit & Loss Account *		-
<b>Total Reserves &amp; Surplus</b>		<b>29,720.40</b>
<b>Total Capital Funds (a + b)</b>		<b>34,281.00</b>
Notes : Capital reserves representing surplus on sale of assets and held in a separate account will be included Revaluation reserves, general/ floating provisions and specific provisions made for loan losses and other asset losses or diminution in the value of any assets will not be reckoned as capital funds.		
* Any surplus (net) in profit and loss account i.e. balance after appropriation towards dividend payable, education fund, other funds whose unitization is defined and asset loss, if any etc.		
B. Tier - II Capital		-
(i) Undisclosed reserves		-
(ii) Revaluation reserves		1,192.35
(iii) General provisions and loss reserves #		-
(iv) Investment Fluctuation Reserves/ Funds		-
(v) Hybrid debt capital instruments		-
(vi) Subordinated debts		-
<b>Total :</b>		<b>1,192.35</b>
<b>Head Room Deduction</b>		<b>-</b>
<b>Net Supplementary Capital</b>		<b>35,473.35</b>
<b>Total Capital (Tier-I + Tier-II)</b>		<b>35,473.35</b>
II. Risk Assets		515,313.18
(a) Adjusted value of funded risk assets i.e. on Balance Sheet items (tallies with Part 'B')		1,214.60
(b) Adjusted value of non-funded and off-Balance Sheet items (tallies with Part 'C')		516,527.78
(c) Total risk-weighted assets (a + b)		<b>6.87</b>
<b>Percentage of capital funds to risk-weighted assets I/ II x 100</b>		

# Includes General Provision on Standard Assets. Such Provisions which are considered for inclusion in Tier-II capital will be admitted upto 1.25% of total risk weighted assets.  
 Note : Share Capital Deposit received as Equity support Rs. 4260.60 lakhs is included in Paid-up Capital head.

**SCHEDULE - 18 : SIGNIFICANT ACCOUNTING POLICIES****A. GENERAL :**

The financial statements have been prepared for the period from 1st April 2019 to 31st March, 2020 as per NABARD letter no. NB.IDD.RRCBD/BMBL /323-D/2007-08 dated 28th March, 2008 and NB.IDD.RRCBD/BMBL /323-C/2015-16 dated 28th April, 2015 by following the going concern concept on historical cost basis except otherwise stated and confirmed to the statutory provisions and practices prevailing in India.

The Government of India vide extraordinary gazette notification no. 3837 dated 26th November 2019 has amalgamated Kashi Gomti Samyut Gramin Bank, Baroda Uttar Pradesh Gramin Bank and Purvanchal Bank into "Baroda U.P. Bank" w.e.f. 01st April 2020 with its head office at Gorakhpur under sponsorship of Bank of Baroda.

**B. ADVANCES :**

- (i) Advances are classified under the following four categories viz.(a) Standard Assets (b) Sub- standard assets (c) Doubtful Assets and (d) Loss Assets, following Income Recognition Asset Classification (IRAC) and provisioning norms laid down by the Reserve Bank of India vide circular no RPCD.BC.97/03.05.34/2000-01 dated 11 June 2001 and Circular no RPCD.RRB.BC.15/03/2004-05 dated 6th August 2004
- (ii) Provision for Standard and Non Performing Advances have been created following instructions of Ministry of Finance , Government of India vide its letter F .No.7/26//2011-RRB dated 30.11.2011 and prudential norms for Standard and Non Performing Advances issued by Reserve Bank of India as under :
  - a) Standard Assets - 0.25% on Agriculture and SME advances, 0.40% on Other than Agriculture & SME Advances and 1% on Advances to real estate sector.
  - b) Sub-standard Assets- 15% of total outstanding and additional 10% on unsecured portion of advance.
  - c) Doubtful Assets -On secured portion of advance- Upto 1 year - 25%, 1 to 3 years - 40% and additional 100% on unsecured portion of advances ; beyond 3 years -100%.
  - d) Loss Assets - 100% of Advance.

**C. FIXED ASSETS :**

- i) Fixed Assets are stated at the net value of Assets i.e. opening W.D.V. Less Depreciation for the year.
- ii) Depreciation on fixed assets has been provided for twelve months on written down value method except computer, printer, U.P.S. and note counting machine which is provided as per Straight Line Method at the following rates which are as per rate applicable in Sponsor Bank :-

Particulars	Rate
Office Furniture and Fittings including Chairs, Tables, Safes, Cabinets etc.	10%
Electric Fittings, Fans, Cooler, Freeze etc.	15%
Typewriter, Calculator, Note Counting Machine, MICR Encoder, Photocopier, Duplicating Machine etc.	15%
Motor Cars, Vans, Scooters, Motor Cycles & Pedal Cycles	20%
Computer, Printer and UPS etc.	33.33%

**D. INVESTMENTS:**

Investments are classified and valued in accordance with Reserve Bank of India guidelines, NABARD directives. The investments are classified in SLR and Non SLR securities and categorized in to: Held to maturity, Available for sale and Held for trading.

**E. EMPLOYEE BENEFITS :**

- (i) Defined Contribution Plan: Provident Fund is charged to the Profit & Loss Account in the year when the contributions are due.
- (ii) Defined Benefit Plans:
  - (a) Gratuity :The present value of the banks obligations under gratuity is recognized on actuarial basis during the year and the fair value of plan assets is reduced from the gross obligation to recognize the obligation on a net basis.
  - (b) Privilege Leave : is considered as a long term benefit and is recognized on actuarial basis during the year and the fair value of plan assets is reduced from the gross obligation to recognize the obligation on a net basis.



- (c) Pension: Pension liability is a defined benefit obligation under Kashi Gomti Samyut Gramin Bank (Employee's) Pension Regulation, 2018 and is provided for on the basis of actuarial valuation made at the end of the financial year, for the employees who joined Bank up to 31.03.2010 and opted for Pension. The pension liability is funded by Bank to Kashi Gomti Samyut Gramin Bank (Employee's) Pension Fund Trust.
- (d) New Pension Scheme which is applicable to employees who joined bank on or after 01.04.2010 is a defined contribution scheme, Bank pays fixed contribution at pre-determined rate and the obligation of the Bank is limited to such fixed contribution. The contribution is charged to Profit and loss account.

#### F. REVENUE/EXPENDITURE RECOGNITION :

- Items of Income & Expenditure are accounted for on accrual basis except otherwise stated.
- Interest and other dues are accounted for on accrual basis except for cases of non- performing assets (determined in accordance with related guidelines).
- GST paid / receipts considered as expenditure/income respectively.
- Brokerage and Commission is accounted on cash basis

#### G. NET PROFIT :

- Contingent Assets are not recognized in the financial assets.
- Profit & Loss account is after:
  - Provision for Taxation : Current Tax as well as Deferred Tax
  - Provision for loan losses.
  - Provision for standard assets
  - Other usual and necessary items

### SCHEDULE - 19 : NOTES ON ACCOUNTS

#### 1. Capital:

S.No.	Particulars	Current Year 2019-20	Previous Year 2018-19
i)	CRAR (%)	6.87	14.61
ii)	CRAR- Tier-I Capital	6.64	14.37
iii)	CRAR- Tier-II Capital	0.23	0.25
iv)	Percentage of Shareholding		
	a. Government of India	50	50
	b. State Government	15	15
	c. Sponsor Bank	35	35

#### 2. Investment:

S.No.	Particulars	Current Year 2019-20	Previous Year 2018-19
1.	Value of Investment		
	i) Gross value of investment	318153.89	3,74,783.61
	ii) Provision for depreciation	Nil	95.41
	iii) Net value of investment	318153.89	3,74,688.20
2.	Movement of provisions held towards depreciation on investment		
	i) Opening balance	568.71	-
	ii) Add provisions made during the year	Nil	568.71
	iii) Less write-off/write-back of excess provisions during the year	-	-
	iv) Closing balance	568.71	568.71

**3. All the SLR investments are under Held to Maturity (HTM) and AFS category (Available for Sale).**

<b>The Value of Investment are as under : SLR</b>	- State Development Loans- HTM	1,47,212.74 Lakhs
	- State Development Loans- AFS	94,361.83 Lakhs
	- Central Govt. Securities- HTM	32,827.24 Lakhs
	- Central Govt. Securities - AFS	8,439.10 Lakhs
	- Sovereign Gold Bond	13.00 Lakhs
Non-SLR	- Bond and other Securities	35,100.00 Lakhs
	- Mutual Fund	200.00 Lakhs
<b>TOTAL :</b>		<b>318153.91 Lakhs</b>

The investment in FDR/STDR/DRC amounting to Rs. 509436.15 lakhs under Non-SLR category and Rs. 11263.63 lakhs under Current account with sponsored and other Banks, are shown in balances with Other Banks under Schedule-7 of Balance Sheet.

Amortization of premium paid on purchase of Govt. Securities and State Development Loans (both SLR) amounting to Rs. 358.13 lacs has been debited to Other Expenses under Schedule-16 of P/L account.

**4. Constitution of Issuer of Non-SLR investment (Debenture, Bonds and Mutual Fund):-**

(Rs. in lacs)

S.No.	Issuer	Amount	Extent of Private Placement	Extent of 'Below Investment Grade'	Extent of Unrated Securities	Extent of Non-listed Securities
1.	Pub. Sector	9000	--	--		--
2.	FIs.	22600	--	--		--
3.	Banks	500	--	--	--	--
4.	Pvt. Co.		--	--	--	--
5.	Others	3200	--	--	--	--
6.	Prov. for dep.	--	--	--	--	--
	<b>TOTAL :</b>	<b>35300</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>

**ii) Classification of Securities :**

Category of investment	Classification	Face Value	Book Value	Amortization Reserve	Depreciation Reserve	Net Book Value
Gov. Security	Held to Maturity	179428.10	180039.98	0	0	180039.98
	Available for Sale	103339.30	102800.93	0	0	102800.93
	Held for trading	0	0	0	0	0
	Sub Total	282767.40	282840.91	0	0	282840.91
Other Approved Securities	Held to Maturity	0	0	0	0	0
	Available for Sale	13.00	13.00	0	0	13.00
	Held for trading	0	0	0	0	0
	Sub Total	13.00	13.00	0	0	13.00
Shares	Held to Maturity	0	0	0	0	0
	Available for Sale	0	0	0	0	0
	Held for trading	0	0	0	0	0
	Sub Total	0	0	0	0	0
Debentures & Bonds	Held to Maturity	0	0	0	0	0
	Available for Sale	35100.00	35100.00	0	0	35100.00
	Held for trading	0	0	0	0	0
	Sub Total	35100.00	35100.00	0	0	35100.00
Subsidiaries & Joint Ventures	Held to Maturity	0	0	0	0	0
	Available for Sale	0	0	0	0	0
	Held for trading	0	0	0	0	0
	Sub Total	0	0	0	0	0

Others: Units & Mutual Funds	Held to Maturity	0	0	0	0	0
	Available for Sale	200.00	200.00	0	0	0
	Held for trading	0	0	0	0	0
	Sub Total	200.00	200.00	0	0	0
Total	Held to Maturity	179428.10	180039.98	0	0	180039.98
	Available for Sale	138652.30	138113.93	0	0	138113.93
	Held for trading	0	0	0	0	0
	Sub Total	318080.40	318153.91	0	0	318153.91

## iii) Summary of Classification of Securities :

S.No.	Securities under BS Head	Head of Maturity	Available for Sale	Heald for Trading	Total
1.	Government Securities	180039.98	102800.93	0	282840.91
2.	Other Approved Securities	0	13.00	0	13.00
3.	Shares	0	0	0	0
4.	Debentures & Bonds	0	35100.00	0	35100.00
5.	Subsidiaries & Joint Ventures	0	0	0	0
6.	Others: Units & Mutual Funds	0	200.00	0	200.00
	<b>Total</b>	<b>180039.98</b>	<b>138113.93</b>	<b>0</b>	<b>318153.91</b>

## 5. Non-Performing Assets :

S.No.	Particulars	Current Year	Previous Year
(i)	Net NPAs to Net Advances (%)	7.21	4.03
(ii)	Movement of NPAs(Gross)		
	A. Opening Balance	35184.80	37908.07
	B. Additions during the year	25092.10	10352.57
	C. Reductions during the year	8686.90	13075.84
	D. Closing Balance	51590.00	35184.80
(iii)	Movement of Net NPAs		
	A. Opening Balance	15168.74	16952.91
	B. Additions during the year	23163.96	8204.37
	C. Reductions during the year	8365.42	9988.54
	D. Closing Balance	29967.28	15168.74
(iv)	Movements of provisions for NPAs (excluding provisions on standard assets)		
	A. Opening Balance	19059.67	19997.15
	B. Provisions made during the year	2956.48	0
	C. Write-off/write-back of excess provisions	*1907.50	937.48
	D. Closing Balance	20108.65	19059.67

\*Out of which Rs. 619.23 lakhs is related to SSS/OTS scheme

**6. Details of Loan Assets subject to Restructuring :**

(Rs. in lacs)

S.No.	Particulars	Current Year	Previous Year
i	Total amount of loan assets subject to restructuring, rescheduling, renegotiation	-	-
ii	The amount of Standard assets subjected to restructuring, rescheduling, renegotiation	-	-
iii	The amount of Sub-Standard assets subjected to restructuring, rescheduling, renegotiation	-	-
iv	The amount of Doubtful assets subjected to restructuring, rescheduling, renegotiation	-	-
	Note [(i)=(ii) + (iii) + (iv)]	-	Nil

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

S.No.	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
i	Aggregate consideration	NIL	NIL
iv	Additional consideration realized in respect of accounts transferred in earlier years	NIL	NIL
v	Aggregate gain/loss over net book value	NIL	NIL

**Details of non-performing financial assets purchased/sold :****8. Details of non-performing financial assets purchased :**

(Rs. in lacs)

S.No.	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 accounts restructured during the year	NIL	NIL
d)	Aggregate outstanding	NIL	NIL

**9. Details of non-performing financial assets Solid :**

(Rs. in lacs)

S.No.	Particulars	Current Year	Previous Year
1.	No. of accounts sold	NIL	NIL
2.	Aggregate outstanding	NIL	NIL
3.	Aggregate consideration received	NIL	NIL

**10. Provision on Standard Assets :**

(Rs. in lacs)

S.No.	Particulars	Current Year	Previous Year
1.	Provisions outstanding towards Standard Assets	1192.35	1157.33

**11. Inter Bank Participation Certificate :**

Bank has entered into IBPC Transaction with Union Bank of India as at 31<sup>st</sup> March 2020 for ₹200 Crores as participating bank and Rs. 334 crores as issuing bank. In advance portfolio as shown in Schedule 9 and 9 A, the net off balance of IBPC transaction (Rs. 334 crores - Rs. 200 crores = Rs. 134 crores) has been taken into account.

**12. PSLC issued during the year:**

Date of issue	Name of units	Nominal Value (Rs. in lakh)	Fee %	Fee amount (Rs. in lakh)
		NIL		

**13. Business Ratios :**

S.No.	Particulars	Current Year	Previous Year
(i)	Interest Income as a percentage to working funds (%)	7.34	7.43
(ii)	Non Interest Income as a percentage to working funds (%)	0.22	0.33
(iii)	Operating profit as a percentage to working funds (%)	0.43	0.84
(iv)	Return on Assets (%)	-2.03%	0.26
(v)	Business (Deposit + Advances) per employee (Rs. In Lac)	803.16	726.82
(vi)	Net Profit per employee (Rs. In Lac)	(1286.91)	149.23

\*Average working fund has been calculated fortnightly.

**14. Asset Liability Management - Maturity Pattern of certain items of assets and liabilities:**

(Rs. in crores)

Period	Time Deposit	Advance	Investment	Borrowing	Foreign Currency Assets	Foreign Currency Liability
1 to 14 days	3.33	619.33	461.38	74.44	-	-
15 to 29 days	3.89	3.19	360.00	-	-	-
30 to 45 days	6.34	22.74	32.00	-	-	-
46 to 90 days	102.90	81.04	5.00	-	-	-
91 to 180 days	878.73	160.38	1033.04	29.60	-	-
181 days to less than 1 year	1,271.39	1,277.09	1882.15	135.80	-	-
1 to less than 3 years	1,465.88	432.55	1891.61	69.72	-	-
3 to less than 5 years	686.51	931.45	182.33	23.75	-	-
5 years and above	280.45	840.10	2428.39	2.64	-	-
<b>Total :</b>	<b>4,699.42</b>	<b>4,367.91</b>	<b>8275.90</b>	<b>335.96</b>	<b>-</b>	<b>-</b>



## 15. Exposures - Exposure to Real Estate Sector :

(Amt. in Lakhs)

	Current Year	Previous Year
<b>A. Exposure to Real Estate Sector</b>		
1. Residential Mortgages : (Lending fully Secured by Mortgages on Residential) Property that is or will be occupied by the borrower or that in rented)		
a. Residential Mortgages - Individual housing loans upto Rs.20 lakh.	63156	63066.00
b. Residential Mortgages- Individual housing loans above Rs. 20 lakh	5656	8356
c. All other Residential Mortgages where mortgaged property is prime security	2086	8323
2. Commercial Real Estate (Lending fully secured by mortgage on office building, 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.) Exposures would also include Non - Fund Based Limit		
a. Commercial Real Estate - Exposure to Hotels and Hospitals		
i) Fund Based	231	277
ii) Non-Fund Based		
3. Investment in Mortgage Backed Securities (MBS) and Other securitised Exposures		
<b>B. Indirect Exposure</b>		
<b>Total Exposure</b>	<b>71129</b>	<b>80022</b>

## 16. Concentration of Deposits, Advances, Exposures and NPAs

Concentration of Deposits		(Amount in Rupees Crores)
Total Deposits of twenty largest depositors		28.48
Percentage of Deposits to twenty largest depositors to Total Deposits of the Bank		0.23 %
Concentration of Advances		(Amount in Rupees Crores)
Total Advances of twenty largest Borrowers		17.18
Percentage of Advances to twenty largest Borrowers to Total Advances of the Bank		0.39 %
Concentration of Exposures*		(Amount in Rupees Crores)
Total Exposures of twenty largest Borrowers/Customers		17.18
Percentage of Exposures to twenty largest Borrowers/Customer to Total Exposures Of the Bank on borrowers/customers		0.39%
Concentration of NPAs		(Amount in Rupees Crores)
Total Exposure to top four NPA Accounts		4.31

## 17. Sector-wise NPAs :

(Amount In lacs)

S. No.	Sector	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPA	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPA	Percentage of Gross NPAs to Total Advances in that sector
<b>A</b>	<b>Priority Sector</b>						
1.	Agriculture and Allied Activity	200815.89	26632.1	13.26	185930.00	22537.00	12.12
2.	Advances to Industries Sector	1493.99	378.03	25.30	969.00	406.00	41.9
3.	Services	70294.13	10205.34	14.52	61994.00	6492.00	10.47
4.	Personal Loans	82204.53	11710.1	14.25	73193.00	4219.00	5.76
	<b>Sub Total (A)</b>	<b>354808.54</b>	<b>48925.57</b>	<b>13.79</b>	<b>322086.00</b>	<b>33654.00</b>	<b>10.45</b>
<b>B</b>	<b>Non-Priority Sector</b>	<b>81982.09</b>	<b>2664.43</b>	<b>3.25</b>	<b>73965.00</b>	<b>1531.00</b>	<b>2.07</b>
1.	Agriculture and Allied Activity	-	-	-	-	-	-
2.	Industries	-	-	-	-	-	-
3.	Services	-	-	-	-	-	-
4.	Personal Loans	81982.09	2664.43	3.25	73965.00	1531.00	2.07
	<b>Sub Total (B)</b>	<b>81982.09</b>	<b>2664.43</b>	<b>3.25</b>	<b>73965.00</b>	<b>1531.00</b>	<b>2.07</b>
	<b>Total (A + B)</b>	<b>436790.63</b>	<b>51590.00</b>	<b>11.81</b>	<b>396051.00</b>	<b>35185.00</b>	<b>8.88</b>

## a) Movement in NPAs :

(Rs. in lakhs)

Gross NPA as at 01.04.2019	35184.80
Addition during the period	25092.10
<b>Total</b>	<b>60276.90</b>
Less : Amount recovered/up-gradation during the period	6779.40
DICGC/ECGC adjusted	-Nil-
Amount of write-off (SSS and OTS)	1907.50
<b>Gross NPAs as at 31.03.2020</b>	<b>51590.00</b>
Less: Provisions + U.R.I. + S.R.F.	21622.72
<b>Net NPA as at 31.03.2020</b>	<b>29967.28</b>
<b>Net Advance as at 31.03.2020</b>	<b>415550.32</b>

**b) Movement in Provision for NPA advance :**

(Rs. in lakhs)

Opening Balance as on 01.04.2019 (excluding provision of Standard Assets)	19059.67
Add : Recovery made in write-off accounts	-Nil-
Add : Provision made during the period	2956.48
Less : Write-off	*1907.50
Closing Balance as at 31.03.2020	20108.65

\*Out of which Rs. 619.23 lakhs is related to SSS/OTS scheme

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

(Rs. in lakhs)

S.No.	Particulars	Current Year	Previous Year
1	Single Borrower Limit (SGL), Group Borrower Limit (GBL) exceeded by the Bank	NIL	NIL

**19. Miscellaneous - Amount of provisions made for Income Tax during the year :**

(Rs. in lac)

Particulars	Current Year	Previous Year
Provision for Income Tax	NIL	2471.20

No provision for income tax has been made due to net loss in the current financial year.

**20. Penalties imposed by Reserve Bank of India:**

During the financial year 2019-2020, the bank has not been subjected to any penalty for contravention or non-compliance with any requirement of the Banking Regulation Act, 1949 or any Rules or conditions specified by the RBI in accordance with the said act.

**21. Draw Down from Reserve:**

During the financial year 2019-20, no draw down of the Reserves has been made.

**22. Provision and Contingencies:**

Break-up of provisions and contingencies included under the head 'Expenditure' in Profit & Loss Account:

(Rs. in lacs)

S.No.	Particulars	Current Year	Previous Year
(i)	Provision on Std. Advances	18.72	169.99
(ii)	Provision towards NPA	2956.48	0.00
(iii)	Provision for IT related services	420.26	0
(iv)	Provision for Depreciation on investment	(95.41)	568.71
(v)	Provision for Fraud & Theft	(2.66)	(12.04)
(vi)	Provision for Salary Arrears	3460.00	0.00
(vii)	Provision for leave encashment	6706.32	1280.00
(viii)	Provision for Pension	25601.84	2825.00
(ix)	Provision for rephased accounts due to COVID-19	86.89	0
(x)	Provision for Gratuity	3338.30	0
(xi)	Provision for NPS	862.44	0
(xii)	Other Provisions	149.48	103.00
	<b>Total</b>	<b>43492.66</b>	<b>4934.66</b>

(Rs. in lacs)

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 year	NIL	NIL
(c)	Amount of draw down made during the accounting year	NIL	NIL
(d)	Closing balance in the floating provisions account	NIL	NIL

**23. Bank assurance business on Corporate Agency Basis:**

The Bank has obtained Corporate Agency in Life Insurance Segment from M/s Star Union Dai-Ichi Life Insurance Co. Ltd., M/s Reliance Nippon Life Insurance Co. Ltd. & M/s Aegon Life Insurance Co. Ltd. (Contract terminated by Company in Dec 2018) for Life Insurance products.

Corporate Agency in Non-Life Insurance from M/s United India Insurance Co. Ltd., M/s Future Generali India Insurance Co. Ltd. & M/s Bharti Axa General Insurance Co. Ltd. for General Insurance Products & Corporate Agency in Health Insurance from M/s Religare Health Insurance Co. & M/s Star Health & Allied Insurance Co. Ltd. for the distribution of their insurance products through the network of its branches.

Also the Bank has obtained Corporate ARN (AMFI) for Mutual Fund Business through M/S Union Asset Management Co. Ltd. for the distribution of their financial products through the network of its branches

Bank has also provided financial security like pension and insurance coverage to its customers through Social Security Schemes viz. - Pradhan Mantri Suraksha Beema Yojna, Pradhan Mantri Jeevan Jyoti Beema Yojna and Atal Pension Yojna.

(Amount in lakhs)

Particulars	Commission Earned (2019-20)	Commission Earned (2018-19)
Pradhan Mantri Jeevan Jyoti Beema Yojna (PMJJBY)	11.41	10.09
Pradhan Mantri Suraksha Beema Yojna (PMSBY)	0.00	5.20
Atal Pension Yojna (APY)	51.32	42.17
Life Insurance Business	20.80	25.10
Non-life Insurance Business	59.22	50.55
Health Insurance Business	167.17	220.05
Mutual Fund Business	4.53	5.81
Income from UIDAI (For Aadhaar Enrolment Centre)	28.78	15.83
<b>Total</b>	<b>343.22</b>	<b>374.79</b>

**24. Disclosure of Complaints :****A. Customer Complaints:**

S.No.	Particulars	Details
a.	No. of complaints pending at the beginning of the year	03
b.	No. of complaints received during the year	179
c.	No. of complaints redressed during the year	170
d.	No. of complaints pending at the end of the year	12

**B. Award passed by the Banking Ombudsman :**

S.No.	Particulars	Details
(a)	No. of unimplemented Awards at the beginning of the year	NIL
(b)	No. of Awards passed by the Banking Ombudsman 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



**25. Employees Benefits (AS-15)**

The Bank is statutorily required to maintain Provident Fund for its employees. For this purpose the Bank makes contributions towards the Provident Fund for its employees. The contribution made by the Bank during the year is charged to Profit & Loss Account.

The Bank pays Gratuity to its employees who retire/resign from Bank's service. The value of Fund (Fair Value of Plan Assets as per the Actuarial Valuation) as on 31.03.2020 is Rs. 7281.09 Lacs whereas the present value of obligation stands at Rs. 10619.39 Lacs.

The Bank also pays Leave Encashment to its employees in respect of the leave standing to her/his credit on the date of Superannuation/Death/Voluntary Retirement. The amount of provision as determined by the actuary has been recognised in the Profit and Loss Account. The payment of premium payable to the corporations during the year is charged to Profit & Loss Account. The present value of obligation is amounting to Rs. 6706.33 Lacs.

**As - 15 for Group Policies (Existing)**

Particulars	Type of Plan		
	Leave Encashment	Gratuity	Pension
Discount rate	6.79%	6.79%	6.35%
Salary Escalation Rate	8%	8%	8%
Attrition Rate	5% p.a. for all service groups	5% p.a. for all service groups	6% p.a. (on aggregate of Basic & D.A.)
Expected rate of Return on Plan Asset	8.00%	8.00%	8.00%

(Amt. in Rs.)

Reconciliation of opening and closing balance of liability	Type of Plan		
	Leave Encashment	Gratuity	Pension
A) Present Value of benefit obligation as at 01.04.2019	0	801309564	255148324
B) Add- Interest Cost	0	44581992	16201918
C) Add-Current Service Cost	47615667	56627139	567308649
D) Add- Past Service cost	0	0	0
E) Less- Benefits Paid	0	289452927	0
F) Add: Actuarial Loss/(Gain) on Obligation	623016878	448873175	7206248376
G) Present Value of benefit obligation as at 31.03.2020	670632545	1061938944	8044907268

Reconciliation of opening and closing balance of Fair Value of Plan Assets	Type of Plan		
	Leave Encashment	Gratuity	Pension
A) Fair Value Of Plan Assets as at 01.04.2019	NA	801309564	255148324
B) Add- Expected Return on Plan Assets	NA	64104765	20411865
C) Add-Contributions	NA	164634230	634450241
D) Less- Benefits Paid	NA	289452927	0
E) Add-Actuarial Gain/(Loss) on Obligation	NA	-12487004	-15564397
F) Fair Value of Plan Assets as at 31.03.2020	NA	728108628	894446033

Amount Recognized in Balance Sheet	Type of Plan		
	Leave Encashment	Gratuity	Pension
A) Present value Of Obligation	670632545	1061938944	8044907268
B) Fair Value of Plan Assets as at the end of year	NA	728108628	894446033
C) Difference	-670632545	-333830316	-7150461235
D) Unrecognized Transitional Liability	NA	0	0
E) Net Asset/(Liabilities) to be Recognized in the Balance Sheet	-670632545	-333830316	-7150461235

Bank has made Provision of Rs. 6706.33 lacs during the year against leave encashment and Rs. 3338.30 lacs during the year against Gratuity liability.

## 26. Pension Scheme

Pension liability is a defined benefit obligation under Kashi Gomti Samyut Gramin Bank (Employee's) Pension Regulation, 2018 and is provided for on the basis of actuarial valuation made at the end of the financial year, for the employees who joined Bank up to 31.03.2010 and opted for Pension. The pension liability is funded by Kashi Gomti Samyut Gramin Bank (Employee's) Pension Fund Trust.

New Pension Scheme which is applicable to employees who joined bank on or after 01.04.2010 is a defined contribution scheme, Bank pays fixed contribution at pre-determined rate and the obligation of the Bank is limited to such fixed contribution. The contribution is charged to Profit and loss account.

Hon'ble Supreme Court of India on 25.04.2018 has dismissed case no. SLP(C) 39288/2012 filed by GOI on pension payable to RRB staff and directed to the Government of India to implement Karnataka High court Judgement dated 22.03.2011 and Hon'ble Rajasthan High Court Judgement dated 23.08.2012 about payment of Pension to RRB employees.

In reference to the Hon'ble Supreme Court's decision on the Pension to RRB employee's and GOI notifications on Pension Regulations 2018, prudential regulatory treatment (first time opening of pension option to employees of the RRB's) - The pension liability for Bank has arisen in previous year itself on line of commercial banks, to the retired and existing employees who have joined the Bank up to 31.03.2010.

The entire pension liability amount as per actuarial valuation is Rs.80449.07 lakhs. Out of which Rs 7500.00 Lakhs receivable from EPFO and Rs.8944.46 Lakhs received as Employer Contribution. The management of Bank has taken a decision to amortise the pension liability over a period of five years. Accordingly, the Bank has debited Rs. 25601.84 lakhs to the Profit and loss account aggregating to 40% of net pension liability which is as per the instructions of NABARD communicated vide letter ref no. NB.DoS.Pol.HO/2533/J-1/2019-20 dated 12th December 2019. The remaining unrecognized balance pension liability shall be accounted for and charged off over balance period of three years. There has been no capital infusion by the shareholders during the year after assessment of shortfall in minimum regulatory capital by NABARD.

**New Pension Scheme:** During the year Bank has made provision of Rs. 862.44 lakhs for New Pension Scheme defined contribution plan.

**Wage arrear:** The bank has made provision of Rs. 3460 lakhs during the year for pending bipartite settlement.

## Change in accounting policy

During the year under reference, the bank has changed its accounting policies with respect to the following employee related benefits to make the same in compliance with the applicable accounting standards.

1. **Gratuity** : Provision has been made in the current year for the total actuarial liability as on the balance sheet date as against providing the same as 1/5th of liability upto previous year. This change in the policy has resulted into increase of expenditure of 'Gratuity provision' by Rs 23.38 Crores for the current year as compared to previous year.
2. **Privilege Leave Encashment:** Provision is made in the current year for the total liability as on the balance sheet date as per actuarial valuation report as against providing the same for 'only employees retiring in the following year' on estimated basis upto previous year. This change in policy has resulted into increase of expenditure of 'Leave Encashment provision' by Rs 55.06 Crores for the current year as compared to previous year.
3. **Pension benefits** : The total liability of pension liability as on the balance sheet date is worked out and provided for as per actuarial valuation report as against providing the same as on adhoc basis upto previous year. This change in the policy has resulted into increase of expenditure of 'Pension' by Rs. 228 Crores for the current year as compared to previous year. The total cumulative effect of the above changes in the accounting policies is increase in 'employee related expenses' of Rs. 306.44 Crores and increase in the loss of the year by similar amount.

## 27. Segmental Reporting (AS-17):

Operations are solely in the area of Retail Banking, hence there are no separate segments to be reported by the bank in terms of the Accounting Standard issued by the Institute of Chartered Accountant of India on Segment Reporting (AS-17).

**28. Related Party Disclosure (AS-18)****Transactions with Related Parties :**

(Rs. in lacs)

Items/Related Party	Subsidiaries	Associates/ Joint Ventures	Key Management Personnel	Relatives of key management Personnel	Total
Borrowing from UBI #	(Nil)	20000.00 (20000.00)	( )	( )	20000.00 (20000.00)
Deposits #	Nil	Nil			Nil
Placement of deposits #	(Nil)	(417989.01)	( )	( )	(417989.01)
Advance to Union Bank #	(Nil)	33400.00 (33400.00)	( )	( )	33400.00 (33400.00)
Share in paid up capital	(Nil)	1596.21	( )	( )	1596.21
Interest Received	Nil	26236.60			26236.60
Interest Paid	Nil	1756.52			1756.52

# Outstanding disclosed in bold letters and maximum balance disclosed in bracket.

**Name of Related Parties and description of relationship :**

Holding Company	-	Not Applicable
Subsidiaries	-	N.A.
Fellow Subsidiaries	-	N.A.
Associate	-	Union Bank of India Share Holding - 35% (Rs.1596 lacs)

**Key Management Personnel :**

- Mr. Pawan Kumar Das, Chairman	- ₹ 19.17 lacs
- Mr. Sunil Kumar Vaish, General Manager	- ₹ 6.85 lacs
- Mr. Rajeev Srivastava, General Manager	- ₹ 16.88 lacs
- Mr. Shrish Gupta, Chief Manager	- ₹ 8.29 lacs
- Mr. Ajay Kumar, Chief Manager	- ₹ 14.15 lacs
- Mr. Ajit Pratap Singh, Manager	- ₹ 8.47 lacs
- Mr. Sachchidanand, Chief Manager	- ₹ 5.89 lacs
<b>Total</b>	<b>- ₹ 79.97 lacs</b>

Relatives of Key Management Personnel

- N.A.

**29. Accounting for Taxes on Income (AS-22)**

The details of major components of deferred tax assets/liabilities are as under :

(Amt. in Rs.)

CALCULATION OF DEFERRED TAX ASSET			
Timing Difference			
1.	Depreciated OFF CV as per books of accounts	155,369,748.68	
	Depreciated OFF CV as per IT Act	162,752,300.84	(7,382,552.16)
2.	Depreciation on SLR & Non SLR Investment		-
3.	Provision for Employees Benefit		
	Leave Encashment	670632545	
	Pension	2560184494	
	Gratuity	333830316.3	
	NPS	86244499.65	(3,650,891,854.92)
1+2+3	Total Value		(3,658,274,407.08)
	Total Provision for Deferred Tax Asset		(1,141,381,615.01)

**30. Discontinuing Operations (AS-24):**

During the financial year 2019-20 the Bank has not discontinued the operations of any of its branches.

**31. Interim Financial Reporting (AS-25):**

As per the directives of ICAI the Bank has ensured the compliance of Interim Financial Reporting system on Half Yearly basis

**32. Impairment of Assets (AS-28) :**

In view of the absence of indication of material impairment within the meaning of clause 5 to clause 13 of Accounting Standard-28 "Impairment of Assets" no impairment of assets is required for in respect of current financial year.

**33. Deposit Education & Awareness Fund (DEAF) :**

In terms of Circular DBOD.No.DEAF Cell.BC.101/30.01.002/2013-14 March 21st 2014 issued by RBI regarding Depositor Education & Awareness Fund Scheme 2014 in pursuant to the amendment of Banking Regulation Act 1949 Sec 26(a), the bank has been instructed to remit the unclaimed deposit by the end of every month beginning from April 2014 and the bank is required to report the remitted fund during the financial year under Contingent Liability in the Balance Sheet - Schedule 12 along with the Disclosure in Notes to Accounts.

Unclaimed Deposit remitted to DEAF during FY 2019-20 is as under:

(Amt. in lakh)

Particulars	Current Year 2019-20	Previous Year 2018-19
Opening balance of amount transferred to DEAF	757.38	749.05
Add : Amount transferred to DEAF during the year	22.07	9.27
Less : Amount reimbursed by DEAF towards claims	1.28	0.94
Closing Balance of amount transferred to DEAF	778.17	757.38

Out of above remitted fund (Unclaimed Deposit) interest bearing - 57624 accounts amounting Rs. 778.13 lacs and Non-Interest Bearing - 3 accounts amounting Rs. 0.04 lacs.

**34. Provisions, Contingent Liabilities & Contingent Assets (AS-29)**

The Bank has not provided for the Claims against the Bank not acknowledged as Debt. "Contingent Liabilities" as mentioned in Schedule No. 12 of the Balance Sheet are dependent upon the outcome of the Courts, Arbitrations, Out of Court Settlement, the amount being called up, the terms of contractual obligations and development respectively. No reimbursement is expected in such cases. Provisions for contingent assets have not been made in books of accounts.

**Contingent Liabilities represent:**

1. The claims against bank not acknowledged as debts is Rs. 915.00 lacs which includes court cases pending at various levels such as DRT, Civil Courts, District consumer forum, State Consumer Forum, High Court, Supreme Court etc.
2. The bank has filed appeal with Commissioner of Income Tax (Appeal), Varanasi after depositing Rs.16.00Lakh as advance against the Income Tax demand for the A.Y. 2015-16 amounting Rs.77.63Lakh and deposited Rs. 44.40 Lakh as advance against the Income Tax demand for the A.Y. 2016-17 amounting Rs. 221.97 Lakh which is shown as claims against bank in contingent liability.
3. Guarantees given by the Bank on behalf of the constituents are to the extent of Rs.85.82lacs against 100% collateral liquid security. No bank guarantee is yet invoked.
4. Amount transferred to "Depositor Education and Awareness Fund Scheme 2014" is Rs. 778.17 lakhs

**35. ADWDR-2008 :**

Agriculture Debt Waiver came into effect in year 2008. The remaining balance of ADWDR-2008, which is not receivable from GOI, is lying in Schedule 11 - Other assets ( shown in break-up of Sch -11, (B) (IX) ) as Rs. 310.72Lakh. It has been decided by the Management to amortize the same in three consecutive year starting from FY 2017-18. Hence Rs. 206 lakh has been amortize during two years by debiting P&L A/C. Remaining amount Rs.43.93 lakhs has been charged to current financial year 2019-20 after recovering remaining Rs. 50.01 lakhs from concerned staff and after adjusting Rs. 6.09 lakhs from credit balance in ADWDR at branch/RO level.

**II. Other Notes:**

1. The Bank has taken steps in regard to balancing of books, reconciliation of control account with subsidiary records & other Books. The Bank has cleared the arrears of Balancing of Books. Thus all books are reconciled upto 31.03.2020.
2. Reconciliation of Inter office Adjustment Account has been completed upto 31.03.2020.
3. The Banker accounts have been reconciled upto 31.03.2020.
4. Three incidents of theft took place at our Fatehullahpur branch (on Dtd.13.01.2020 Rs. Nil), Phoolpur Branch (on dtd.22.01.2020, Rs. 0.03Lakh) and Budhanpur Branch RO Ghazipur (on Dtd.15.02.2020 Rs. Nil) Total amount involved Rs.0.03Lakh.
5. The Classification of advances has been done as per applicable prudential IRAC norms of Reserve Bank of India and the instructions of the Government, by the computer software The Bank has made adequate provision on assets as per the prudential norms prescribed by RBI as follows:

**Standard Assets**

(Amount in lac)

Sl.No.	Classification/ Category	Outstanding Balance	Provision Required		Provision Made	
			%	Amount	%	Amount
1.	Standard	385200.63	0.25/0.40	1192.35	0.25/0.40	1192.35



## Non-Performing Assets

(Amount in lac)

Sl.No.	Classification/ Category	Outstanding Balance	Provision Required		Provision Made	
			%	Amount	%	Amount
1.	Sub-Standard	25545.24	15/25	3771.12	15/25	3771.12
2.	Doubtful	25859.13		16152.51		16152.51
2.1	D1	7181.56	25	2021.06	25	2021.06
2.2	D2	7292.39	40	3018.02	40	3018.02
2.3	D3	11385.18	100	11113.43	100	11113.43
3.	Loss	185.63	100	185.01	100	185.01
	<b>Total</b>	<b>51590.00</b>		<b>20108.65</b>		<b>20108.65</b>

(Amount in lac)

Particulars	Gross O/s	URI &	(SRF)	Net O/s	Rate	Provisions
Standard Assets	385200.63	0	766.26	384434.37	0.25 & 0.40	1192.35
Sub-standard Assets	25545.24	851.61	69.83	24623.80	15 & 25	3771.12
Doubtful Assets						
- upto 1 year	7181.56	137.67	42.28	7001.61	25 & 100	2021.06
- 1 to 3 years	7292.39	71.39	68.93	7152.07	40 & 100	3018.02
- 3 yr & above	11385.18	71.00	200.75	11113.43	100	11113.43
<b>Sub-total :</b>	<b>25859.13</b>	<b>280.06</b>	<b>311.96</b>	<b>25267.11</b>		<b>16152.51</b>
<b>Loss Assets</b>	<b>185.63</b>	<b>0</b>	<b>0.62</b>	<b>185.01</b>	<b>100</b>	<b>185.01</b>
<b>TOTAL :</b>	<b>436790.63</b>	<b>1131.67</b>	<b>1148.67</b>	<b>434510.29</b>		<b>21300.99</b>

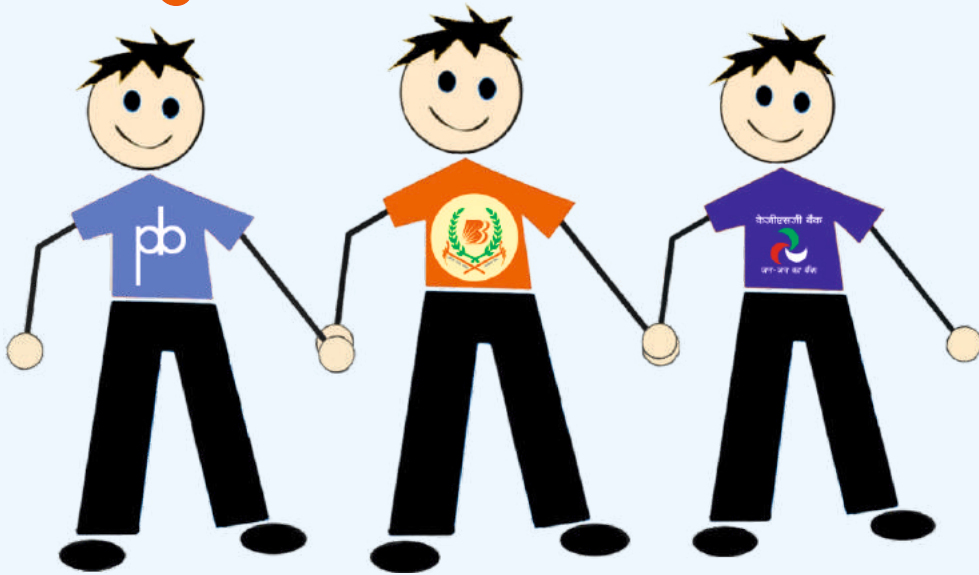
6. Earning Per Share (EPS) has been calculated as per AS-20 "Earning Per Share" issued by the Institute of Chartered Accountants of India. Basic earnings per equity shares have been computed by dividing Net Income by the Total Number of Shares outstanding at the year end.
7. The COVID-19 outbreak was declared a global pandemic by the World Health Organization on March 21, 2020 and affected world economy as well as India economy. On account of continuous volatility in financial market. The bank has considered internal and external sources of information including economic forecasts and industry reports up to the date of financial statements in determining the impact on various elements of its financial statements including recoverability of advances & provision thereon, investment valuation, other assets and liabilities of the bank. The bank has performed analysis on the assumptions used and based on the current indicators, the bank expects the carrying amount of assets, including advances and investments, will be recovered and sufficient liquidity is available. Given the uncertainty because of COVID-19 pandemic, the bank is continuously monitoring any material change in future economic condition which may impact the bank's operations and its financial results in future depending on the developments which may differ from that estimated as at the date of approval of these financial statements.
8. Disclosure as per RBI guidelines relating to COVID 19 Regulatory Package on asset classification and provisioning  
In accordance with RBI guidelines relating to COVID 19 Regulatory Package on asset classification and provisioning dated 27.03.2020 and 17.04.2020, 23.05.2020, bank has granted moratorium on payment of installments and/or interest as applicable failing due between 1st March 2020 and 31st August 2020 to eligible borrowers classified as standard, even if overdue as on 29th February 2020 without considering the same as restructuring. The moratorium/deferment period where ever granted shall be excluded by the bank from the number of days the account is past due/determination of out of order status for the purpose of asset classification under RBI's Income recognition and asset classification norms.  
As per RBI Circular No. DOR.No. BP.BC.63/21.04.048/2020-21 dated 17th April 2020, the bank is required to make general provisions of not less than 10% of the total outstanding of such accounts to be phased over two quarters, not less than 5% beginning with quarter ended 31st March 2020.

S.No.	Particulars	Amount (Rs. in lacs)
1.	Respective amounts in SMA/overdue categories, where the moratorium/deferment was extended	1737.73
2.	Respective amount where asset classification benefits is extended	1737.73
3.	Provisions made during the Q4 FY 2020 (5%)	86.89
4.	Provision adjusted during the respective accounting periods against slippages and the residual provisions	NIL

9. Previous year figures have been regrouped / rearranged wherever considered necessary to conform to the current year figures.



# अब तीन गुनी शक्ति के साथ आपकी सेवा में



- ★ पूर्वांचल बैंक
- ★ बड़ौदा उत्तर प्रदेश ग्रामीण बैंक
- ★ काशी गोमती संयुक्त ग्रामीण बैंक

01 अप्रैल, 2020 से अब



आपका मित्र बैंक

देश की सबसे अधिक शाखाओं वाली ग्रामीण बैंक

प्रदेश के  
31 जनपद

1983  
शाखाएँ

आधुनिकतम  
तकनीक  
के साथ सेवा

लघु व सीमांत कृषकों, स्वरोजगारियों, लघु उद्यमियों, ग्रामीण दस्तकारों व लघु बचतकर्ताओं की सेवा हेतु कृतसंकल्प

प्रधान कार्यालय : बुद्ध विहार व्यावसायिक योजना, तारामंडल, गोरखपुर  
[www.barodagraminbank.com](http://www.barodagraminbank.com)

सद्भावनाओं सहित :

With Best Compliments from :

दविन्दर पाल ग़्रोवर  
अध्यक्ष

Devinder Pal Grover

Chairman



बड़ौदा यू.पी.बैंक  
Baroda U.P. Bank

प्रधान कार्यालय : गोरखपुर

