

पंजीयन संख्या 106 दिनांक 19.05.1951

भारतीय रिजर्व बैंक से प्राप्त अनुज्ञा पत्र संख्या

RPCD(JPR)COOP 20 दिनांक 07 जून 2012



55वीं साधारण सभा

दी सैन्ट्रल को-ऑपरेटिव बैंक लि०, बीकानेर

19-21, समता नगर, श्री गंगानगर रोड़,
बीकानेर

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55वीं साधारण सभा

वित्तीय वर्ष 2023-24

दिनांक 22.09.2024

दी सैन्ट्रल को-ऑपरेटिव बैंक लि0, बीकानेर
31.03.2024 को कार्यरत संचालक मण्डल

1	श्री भागीरथ ज्याणी	अध्यक्ष	सामरदा ग्राम सेवा सहकारी समिति लि
2	श्री तुलछीराम	संचालक	उदरासर ग्राम सेवा सहकारी समिति लि
3	श्री सुजान सिंह	संचालक	कान्धरली ग्राम सेवा सहकारी समिति लि
4	श्रीमती पप्पू कंवर	संचालक	अपनी बचत घर योजना महिला स स लि चारणवाला
5	श्री लेखराम	संचालक	बेरावाला ग्राम सेवा सहकारी समिति लि
6	श्री हडमानाराम	संचालक	कुचौर अथुणी ग्राम सेवा सहकारी समिति लि
7.	श्री रूपाराम	संचालक	नोखड़ा ग्राम सेवा सहकारी समिति लि
8.	श्री गिरधारी राम	संचालक	गुसाईसर ग्राम सेवा सहकारी समिति लि
9.	श्री राहुल सैन	संचालक	चारणवाला ग्राम सेवा सहकारी समिति लि
10.	उप रजिस्ट्रार	मनोनीत संचालक	सहकारी समितियां, बीकानेर
11.	श्री देवीलाल गोदारा	पेशेवर संचालक	पूर्व सहायक निदेशक, कृषि विभाग
12.	श्री एस जी सोनी	पेशेवर संचालक	चार्टर्ड एकाउण्टेंट
13.	श्री जमील अहमद	पेशेवर संचालक	पूर्व बैंक अधिकारी
14.	प्रबन्ध निदेशक	सदस्य सचिव	दी सैन्ट्रल को-ऑपरेटिव बैंक लि0, बीकानेर

दी सैन्ट्रल को-ऑपरेटिव बैंक लि0, बीकानेर
प्रबन्ध निदेशक

1. श्री रणवीर सिंह 16.02.2019 से लगातार
चार्टर्ड एकाउण्टेंट
2. मैसर्स बी. के. मोदी एंड कम्पनी, बीकानेर।
प्रधान कार्यालय में कार्यरत अधिकारी

क्र.सं.	नाम अधिकारी	पद
1.	श्री रणवीर सिंह	प्रबन्ध निदेशक
2.	श्री मेहन्दी हसन	मुख्य प्रबन्धक
3.	श्री सुभाष चौधरी	वरिष्ठ प्रबन्धक (ऋण)
4.	श्री सत्येन्द्र विश्णोई	वरिष्ठ प्रबन्धक (विकास)
5.	श्री गोविन्द मेहरा	वरिष्ठ प्रबन्धक (परिचालन)
6.	श्री भूपेन्द्र सिंह	वरिष्ठ प्रबन्धक (प्रशासन)
7.	श्री प्रदीप सागर	प्रबन्धक (परिचालन)
8.	श्री रामस्वरूप विश्णोई	वसूली अधिकारी
9.	श्री कमलेश तिवाडी	प्रबन्धक (विकास)
10.	श्री नागरमल सारस्वत	कम्प्यूटर प्रोग्रामर एवं नोडल अधिकारी सीबीएस शाखाओं में कार्यरत शाखा प्रबन्धक

क्र.सं.	नाम शाखा	शाखा अधिकारी	पद	दूरभाष
1.	मुख्य शाखा	श्री मानवेन्द्र सिंह	प्रबन्धक	0151-2544232
2.	सायंकालीन शाखा केईएम रोड बीकानेर	श्री मोहम्मद साबिर	वरि. प्रबन्धक	0151-2544153
3.	लूणकरनसर	श्री मांगीलाल भादू	प्रबन्धक	01528-272045
4.	नोखा	श्री रवि मीणा	प्रबन्धक	01531-220018
5.	जसरासर	श्री रामस्वरूप सोनी	प्रबन्धक	01531-264422
6.	खाजूवाला	श्री दीनदयाल शर्मा	प्रबन्धक	01520-232256
7.	छतरगढ़	श्रीमति कृतिका गोयल	प्रबन्धक	01520-242248
8.	कोलायत	श्री चन्द्र कुमार भोजक	प्रबन्धक	01534-236033
9.	बज्जू	श्री जनक तनेजा	प्रबन्धक	01535-232142
10.	श्री डूंगरगढ़	श्री लक्षित मालवीय	प्रबन्धक	01565-222080
11.	पूगल	श्री राजेश मीणा	प्रबन्धक	
12.	जोगियासन	श्री सूरजाराम मेहरा	वरि. प्रबन्धक	



THE CENTRAL CO-OPERATIVE BANK LTD., BIKANER

दी सैन्ट्रल को-ऑपरेटिव बैंक लि०, बीकानेर

प्लॉट नं. 19,20,21 समता नगर,
आई.जी.एन.पी. कॉलोनी के सामने, गंगानगर रोड, बीकानेर
फोन नं. 0151-2252069 फैक्स नं. 0151-2542154

क्रमांक : सीसीबीबी / 2024-25 / बैंक / 55वीं आम सभा / 5394

दिनांक : 31.08.2024

सूचना

केवल पूर्णकालिक सदस्यों के लिये

बैंक के समस्त पूर्णकालिक सदस्यों को सूचित किया जाता है कि बैंक की वर्ष 2023-24 की 55वीं साधारण सभा दिनांक 22.09.2024 को प्रातः 11.30 बजे बैंक प्रधान कार्यालय 19-21 समता नगर, बीकानेर में आयोजित की जावेगी। निर्धारित समय तक कुल सदस्यों का 1/5 भाग या 50 सदस्य जो भी अधिक हो साधारण सभा की गणपूर्ति करेंगे। 11.30 बजे तक गणपूर्ति नहीं होने स्थिति में आम सभा को 1 घण्टे के लिये स्थगित कर दिया जावेगा तथा 1 घण्टे पश्चात् पुनः आमसभा की कार्यवाही प्रारम्भ कर दी जावेगी।

इस सभा में विचारणीय विषय निम्न प्रकार होंगे:-

1. अध्यक्ष महोदय द्वारा प्रस्तुत बैंक के वार्षिक प्रतिवेदन पर विचार करना।
2. बैंक की गत वार्षिक साधारण सभा दिनांक 29.08.2023 की कार्यवाही की पुष्टि पर विचार।
3. वर्ष 2023-24 के संतुलन चित्र एवं लाभ हानि खातों का अनुमोदन करना।
4. वर्ष 2024-25 की वार्षिक कार्य योजना (DAP) को अपनाना।
5. वर्ष 2023-24 की ऑडिट रिपोर्ट पर की गई अनुवर्ती कार्यवाही का अनुमोदन करना।
6. वर्ष 2024-25 के लिए बैंक की अधिकतम साख सीमा स्वीकृत करना।
7. बैंक के संचालक मण्डल द्वारा वर्ष 2023-24 के लिए गये प्रस्तावों का अनुमोदन करना।
8. स्वीकृत बजट वर्ष 2023-24 में हुए व्ययों की पुष्टि तथा 2024-25 के लिए संचालक मण्डल द्वारा स्वीकृत बजट का अनुमोदन करना।
9. अन्य विषय अध्यक्ष महोदय की अनुमति से।

अध्यक्ष महोदय की आज्ञा से

(रणवीर सिंह)

प्रबन्ध निदेशक

विषय संख्या-1 : 55वां वार्षिक प्रतिवेदन
माननीय सदस्यगण

बैंक की 55वीं वार्षिक साधारण सभा के आयोजन के अवसर पर आप सभी सदस्यों का स्वागत करते हुए मुझे अत्यन्त हर्ष और गौरव का अनुभव हो रहा है। बैंक की गत आम सभा का आयोजन दिनांक 29.08.2023 को हुआ था। इस साधारण सभा में बैंक के वर्ष 2023-24 के कार्यकलापों का विवेचन किया जायेगा। मैं आपके समक्ष बैंक के वर्ष 2023-24 के संतुलन चित्र व लाभ-हानि खाता, विवेचन एवं स्वीकृति हेतु प्रस्तुत कर रहा हूँ। इस अवधि में बैंक ने अपने व्यवसाय में जो प्रगति की है उसका विवरण आपके समक्ष प्रस्तुत है-

1. सदस्यता एवं हिस्सा पूंजी-

दिनांक 31.03.2024 को बैंक की पूर्ण सदस्य सहकारी समितियों की संख्या 501 है जिनमें से ग्राम सेवा सहकारी समितियों की संख्या 259 तथा अन्य सदस्य सहकारी समितियों की संख्या 241 तथा 1 सदस्य राज्य सरकार है।

बैंक की कुल हिस्सा पूंजी 31.03.2023 को 3293.94 लाख रुपये थी जो दिनांक 31.03.2024 को रु 3668.22 लाख हो गई है। इसमें से 154.00 लाख रुपये की राशि हिस्सा पूंजी अंशदान के रूप में राज्य सरकार ने उपलब्ध कराई हुई है। इस अवधि में हिस्सा राशि में 374.28 लाख रुपये की वृद्धि हुई है। इस राशि में ओर वृद्धि हेतु सतत् प्रयास किये जा रहे हैं।

2. कार्यशील पूंजी-

दिनांक 31.03.2023 को बैंक की कार्यशील पूंजी 64006.71 लाख रुपये थी जो दिनांक 31.03.2024 को 72641.84 लाख रुपये हो गई है।

3. अमानतें-

दिनांक 31.03.2023 को बैंक की अमानतें 25200.00 लाख रु के लक्ष्यों के विरुद्ध 22501.22 लाख रुपये थी जो कि दिनांक 31.03.2024 के 25200.00 लाख रु के लक्ष्यों के विरुद्ध 24764.91 लाख रुपये हैं। बीकानेर के क्षेत्रफल व आबादी को देखते हुए ये अमानतें पर्याप्त नहीं है। मैं माननीय सदस्यों से अनुरोध करूंगा कि वे अमानत वृद्धि को अभियान के तहत लें, जिससे कि विकास कार्य योजना के लिए निर्धारित लक्ष्यों को पूरा किया जा सके।

4. ऋण वितरण-

वर्ष 2022-23 में 71033.96 लाख रुपये तथा 2023-24 में 81229.40 लाख रुपये वितरण किये गये हैं। मदवार ऋण वितरण निम्नानुसार है-

क्र.सं.	विवरण	2022-23	2023-24
1.	अल्पकालीन कृषि	68563.67	76095.48
2.	मध्यकालीन फार्म सेक्टर	165.57	342.19
3.	मध्यकालीन नॉन फार्म सेक्टर	102.34	2435.90
4.	सहकारी समितियों/व्यापारियों को साख सीमा	39.72	44.30
5.	अमानतों के विरुद्ध ऋण	1708.82	1435.23
6.	सरकारी प्रतिभूतियों के विरुद्ध ऋण	0.08	0.00
7.	स्टॉफ ऋण	453.76	876.30
	योग	71033.96	81229.40

5. मांग व वसूली

वर्ष 2022-23 में कुल मांग रुपये 76382.19 लाख के विरुद्ध 65068.17 लाख रुपये की वसूली की गई जो मांग का 85.19 प्रतिशत है तथा वर्ष 2023-24 में कुल मांग रुपये 89177.12 लाख के विरुद्ध 75756.64 लाख रुपये की वसूली की गई जो मांग का 84.95 प्रतिशत है। मैं सभी सदस्यगणों से आग्रह करूंगा कि वे अवधिपार ऋणों की वसूली में सहयोग करें।

6. लाभ/हानि

वर्ष 2022-23 में 78.57 लाख रुपये का लाभ रहा है एवं वर्ष 2023-24 में 57.11 लाख रुपये का लाभ रहा है। वर्ष 2023-24 में बैंक का संचित लाभ 225.88 लाख रुपये है।

7. भावी कार्यक्रम—

बैंक की विकास कार्य योजना के तहत वर्ष 2024-25 के लिए ऋण वितरण का 84000.00 लाख रुपये का कार्यक्रम बनाया गया है। मदवार ऋण वितरण का कार्यक्रम निम्नानुसार है:—
राशि लाखों में

1.	अल्पकालीन कृषि	80200.00
2.	मध्यकालीन परिवर्तित	0.00
3.	मध्यकालीन फार्म सेक्टर	800.00
4.	मध्यकालीन आई आर डी पी (आईएसबी)	0.00
5.	मध्यकालीन नॉन फार्म सेक्टर	800.00
6.	सहकारी समितियों को साख सीमा	100.00
7.	व्यापारियों को साख सीमा	50.00
8.	अमानतों के विरुद्ध ऋण	1600.00
9.	सरकारी प्रतिभूतियों के विरुद्ध ऋण	0.00
10.	स्टॉफ ऋण	450.00
	योग	84000.00

8. अन्य गतिविधियां—

राज्य सरकार के निर्देशानुसार दिनांक 01.04.2006 से समस्त ग्राम सेवा सहकारी समितियों के सदस्यों को अल्पकालीन फसली ऋण 7.00 प्रतिशत वार्षिक ब्याज दर पर उपलब्ध कराया जा रहा है एवं 01.04.2012 से समय पर ऋण चुकाने वाले काश्तकारों को ब्याज अनुदान सरकार द्वारा दिया जा रहा है। बैंक ने 01.04.2013 से अल्पकालीन ऋण की अधिकतम साख सीमा रुपये 1.50 लाख प्रति सदस्य कर दी है।

मैं राज्य सरकार, भारतीय रिजर्व बैंक, राष्ट्रीय कृषि और ग्रामीण विकास बैंक, दी राजस्थान स्टेट को-ऑपरेटिव बैंक लि0, एवं जिला प्रशासन का अत्यन्त आभारी हूँ, जिन्होंने बैंक के विकास में अपना सहयोग प्रदान किया है।

मैं सहकारी विभाग के अधिकारियों एवं कर्मचारियों को भी धन्यवाद ज्ञापित करूंगा जिनके सहयोग से बैंक ने अपने कारोबार में प्रगति की है।

मैं दी सैन्ट्रल को-ऑपरेटिव बैंक लि0, बीकानेर के सभी अधिकारियों एवं कर्मचारियों का हार्दिक धन्यवाद व्यक्त करता हूँ, जिन्होंने अपनी पूरी निष्ठा व अथक परिश्रम से बैंक के कारोबार को बढ़ाया है एवं कार्य में आशातीत सुधार किया है, लेकिन इसमें और अधिक विकास व वृद्धि की आवश्यकता है जिसे एक लक्ष्य समझ कर पूरा करना है।

मुझे आशा ही नहीं बल्कि पूर्ण विश्वास है कि बैंक निरन्तर प्रगति की ओर अग्रसर होगा।

अन्त में मैं पुनः आप सभी सदस्यगणों के सहयोग से बैंक के उज्ज्वल भविष्य की कामना करता हूँ और अपील करता हूँ कि चहुमुखी विकास में आप सभी अपना पूर्ण सहयोग प्रदान करें।

भागीरथ ज्याणी
अध्यक्ष

विषय संख्या-2 बैंक की गत वार्षिक साधारण सभा दिनांक 29.08.2023 की कार्यवाही की पुष्टि करना।

बैंक की गत आमसभा दिनांक 29.08.203 का कार्यवाही विवरण माननीय सदस्यों को बैंक के पत्र क्रमांक 5093 दिनांक 31.08.2023 के द्वारा प्रेषित कर दिया गया है। जिसकी पुष्टि प्रस्तावित है।

विषय संख्या-3 वर्ष 2023-24 के संतुलन चित्र व लाभ हानि खातों का अनुमोदन करना।

BALANCE SHEET AS ON 31ST MARCH 2024

Capital and Liabilities	Schedule	31.03.2024	31.03.2023
Capital	1	366822050.00	329394050.00
Reserve & Surplus	2	128110806.27	128597017.68
Deposits	3	2476490757.51	2250122132.91
Borrowings	4	4020140773.28	3427251631.29
Other Liabilities and Provisions	5	283721613.51	276407887.44
Total		7275286000.57	6411772719.32
Assets			
Cash & Bank Balance with RBI, SBI, State Co Operative Bank and Central Co Operative Bank	6	216857781.65	232507240.45
Balances with Bank & Money at Call & Short Notice	7	622865272.08	674122642.25
Investments	8	669582548.00	646573317.00
Advances	9	5289507887.06	4459001240.93
Fixed Assets	10	71396174.54	80267865.90
Other Assets	11	405076337.24	319300412.79
Total		7275286000.57	6411772719.32
Contingent Liabilities and bills for Collection/DEAF Account Balance	12	22034304.73	16247486.62

Profit and Loss Account From 01.04.2023 to 31.03.2024

I	Income	Schedule	31.03.2024	31.03.2023
	Interest Earned	13	433732830.43	358380473.03
	Other Income	14	15890356.81	21256684.40
	Total		449623187.24	379637157.43
II	Expenditure			
	Interest Expended	15	348214984.94	249079849.73
	Operating Expenses	16	95697011.71	122700002.92
	Provision and contingencies		0.00	0.00
	Total		443911996.65	371779852.65
III	Profit/Loss		5711190.59	7857304.78
	Net profit for the year		5711190.59	7857304.78
	Profit/loss Brought Forward		16877319.13	9020014.35
	Total		22588509.72	16877319.13
IV.	Appropriations		22588509.72	16877319.13
	Transfer to statutory reserves		0.00	0.00
	Transfer to other reserves		0.00	0.00
	Transfer to Government/proposed dividend		0.00	0.00
	Balance carried over to balance sheet		22588509.72	16877319.13

Schedule 1
Capital

S.No.	Particulars	31.03.2024	31.03.2023
I	For Nationalised Banks		
	Capital (Fully owned by Central Government)		
II	For Banks incorporated outside India		
	Capital		
	(i) The amount brought in by banks by way of start-up capital as prescribed by RBI should be shown under this head.		
	(ii) Amount of deposit kept with the RBI under Section 11(2) of the Banking Regulation Acty, 1949		
	Total		
III	For Other Banks		
	Authorised Capital		
	(1540 Shares of Rs 10000 each)	15400000.00	15400000.00
	(384550 Shares of Rs1000 each)	384550000.00	384550000.00
	(1000 Shares of Rs 50 each)	50000.00	50000.00
	Issued capital		
	(1540 Shares of Rs 10000 each)	15400000.00	15400000.00
	(351375 Shares of Rs1000 each)	351375000.00	313947000.00
	(941 Shares of Rs 50 each)	47050.00	47050.00
	Subscribed Capital		
	(1540 Shares of Rs 10000 each)	15400000.00	15400000.00
	(351375 Shares of Rs1000 each)	351375000.00	313947000.00
	(941 Shares of Rs 50 each)	47050.00	47050.00
	Called-up Capital		
	(_____shares of Rs_____ each)		
	Less:- Calls unpaid		
	Add:- Forfeited Shares		

Schedule 2
Reserve & Surplus

S.No.	Particulars	31.03.2024	31.03.2023
I	statutory Reserves	25588439.00	25543819.00
	Opening Balance	25543819.00	25540181.00
	Additions during the year	44620.00	3638.00
	Deductions during the year	0.00	0.00
II	Capital Reserves	0.00	0.00
	Opening Balance	0.00	0.00
	Additions during the year	0.00	0.00
	Deductions during the year	0.00	0.00
III	Share Premium	0.00	0.00
	Opening Balance	0.00	0.00
	Additions during the year	0.00	0.00
	Deductions during the year	0.00	0.00
IV	Revenue and other reserves	79933857.55	86175879.55
	Opening Balance	86175879.55	93045583.37
	Additions during the year	0.00	65876.18
	Deductions during the year	6242022.00	6935580.00
V	Balance in Profit and Loss Account	22588509.72	16877319.13
	Total (I,II,III,IV and V)	128110806.27	128597017.68

Schedule 3
Deposits

S.No.	Particulars	31.03.2024	31.03.2023
A.I	Demand Deposits		
	(i) From Banks		
	(ii) From Others	169783328.79	143155444.53
II	Savings Bank Deposits	1106848635.77	978891567.83
III	Term Deposits		
	(i) From Banks		
	(ii) From Others	1199858792.95	1128075120.55
	Total (I,II and III)	2476490757.51	2250122132.91
B.	(i) Deposits of Branches in India	0.00	0.00
	(ii) Deposits of branches outside India	0.00	0.00
	Total	0.00	0.00

Schedule 4
Borrowings

S.No.	Particulars	31.03.2024	31.03.2023
I	Borrowings in India		
	(a) Reserve Bank of India	0.00	0.00
	(b) Other Banks	0.00	0.00
	Short Term Loans Cash Credit and overdrafts	3820000000.00	3340000000.00
	Medium Term Loans Cash Credit and overdrafts	165028430.15	57366288.16
	Long Term Loans Cash Credit and overdrafts	35105500.00	29878500.00
	From State Government	6843.13	6843.13
	(c) Other institutions and agencies	0.00	0.00
II	Borrowings outside India	0.00	0.00
	Total (I and II)	4020140773.28	3427251631.29
	Secured borrowings included in I and II above Rs.		

Schedule 5
Other Liabilities and Provisions

S.No.	Particulars	31.03.2024	31.03.2023
I	Bills Payable	0.00	0.00
II	Inter-Office Adjustments (net)	0.00	0.00
III	Interest accrued	0.00	0.00
IV	Other (including provisions)		
1	Sundreies	16976713.85	15038225.54
2	Overdue Interest Reserve	41019233.00	41019233.00
3	Provision For Standard Assets	16719000.00	14000000.00
4	Reserve For Bad Doubtful Debts		
	A) For NPA	96842434.45	96276729.00
	B) For Other Assets	10957897.55	7966706.00
	C) For Fraud and Embezzlement		
5	Provision Against Fraud And Embezzlement	10379054.56	6648394.00
6	Interest Reserve for ARDR	26404874.00	26404874.00
7	Investment Depreciation Fund	20000.00	20000.00
8	Gratuity Fund	18042548.00	22333317.00
9	Subsidy State Partnership Fund	11101500.00	11101500.00
10	Interest Payable on Borrowing	15657.94	15657.94
11	Branch Adjustment Account	4849452.27	6590652.56
12	Current Account Non Notified Bank	48108.00	0.00
13	Manager Cheque	1322175.93	1121032.03
14	Security Deposit Storage	2413488.00	0.00
15	Subsidy for MT IRDP Loan	3176084.00	2601084.00
16	Provided Fund	2538194.66	2510624.74
17	Technology Adopation Fund	2148288.00	1157632.00
18	Risk Fund	839560.81	0.00
19	Interest Not Collected Account	5716541.47	0.00
20	Provision for Leave Encashment	0.00	4000000.00
21	NFS Settlement/ ATM POS	3600.00	0.00
22	Share Money Collection for Pacs	126045.00	458071.00
23	TDS/GST Payable	2561111.14	1067565.63
24	Trickle Field Suspense	0.00	19795.00
25	KCC Life Insurance Premium	50.88	0.00
26	Provision for Wage Settlement	9500000.00	9500000.00
	Total	283721613.51	276407887.44

Schedule 6

Cash & Bank Balances with RBI SBI State Co Operative Bank and Central Co Operative Bank

S.No.	Particulars	31.03.2024	31.03.2023
I	Cash in hand (including foreign currency notes)	112237683.00	103999082.00
II	Balances with Reserves Bank of India		
	(i) In Current Account	0.00	0.00
	(ii) in Other Accounts	0	0
III	Balances with Notified & Non Notified Bank		
	In Current Account	104620098.65	128508158.45
	In Other Account	0.00	0.00
	Total (I,II and III)	216857781.65	232507240.45

Schedule 7

Balances with Bank & Money at Call & Short Notice

S.No.	Particulars	31.03.2024	31.03.2023
I	In India		
	(i) Balances with banks		
	(a) in Current Accounts	2658343.50	30257738.67
	(b) in other Deposit Accounts	620206928.58	643864903.58
	(ii) Money at call and Short notice		
	(a) with banks		
	(b) with other institutions		
	Total (I and II)	622865272.08	674122642.25
II	Outside India		
	(i) in Current Accounts	0.00	0.00
	(ii) in Other Deposit Accounts	0.00	0.00
	(iii) Money at call and short notice	0.00	0.00
	Total (I,II and III)	0.00	0.00
	Grand Total (I and II)	622865272.08	674122642.25

Schedule 8

Investments

S.No.	Particulars	31.03.2024	31.03.2023
I	Investments in India in		
	(i) Government Securities	541540000.00	541540000.00
	(ii) Other approved securities		
	(iii) Shares (Share of RSCB LTD Jaipur)	110000000.00	82700000.00
	(iv) Debentures and Bonds		
	(v) Subsidiaries and/or joint ventures		
	(vi) Others (Investment against Gratuity with LIC)	18042548.00	22333317.00
	Total	669582548.00	646573317.00

Schedule 9
Advances

S.No.	Particulars	31.03.2024	31.03.2023
A	(i) Bill Purchased & Discounted	0.00	0.00
	(ii) Cash Credits Overdrafts & loans repayable on demand	101188387.52	95731875.24
	(iii) Term Loan	30971066.69	32032502.42
	Total	132159454.21	127764377.66
B	(i) Secured by Tangible Assets	165941389.27	127105048.06
	(ii) Secured by bank/ government guarantees	4710765659.20	4148781636.36
	(iii) Unsecured	280641384.38	55350178.85
	Total	5157348432.85	4331236863.27
C	I. Advances in India		
	(i) Priority Sectors	0.00	0.00
	(ii) Public Sectors	0.00	0.00
	(iii) Banks	0.00	0.00
	(iv) Others	0.00	0.00
	Total	0.00	0.00
C	II. Advances outside India		
	(i) Due from Banks	0.00	0.00
	(ii) Due from other	0.00	0.00
	(a) Bills purchased and discounted	0.00	0.00
	(b) Syndicated loans	0.00	0.00
	(c) Others	0.00	0.00
	Total	0.00	0.00
	Grand Total (C.I and II)	5289507887.06	4459001240.93

Schedule 10
Fixed Assets

S.No.	Particulars	31.03.2024	31.03.2023
I	Premises	61456609.00	68285121.00
	At Cost as on 31st March of the preceding year	68285121.00	75872357.00
	Additions during the year	0.00	0.00
	Deductions during the year	0.00	0.00
	Depreciation to Date	6828512.00	7587236.00
II	Other Fixed Assets (including furniture and fixtures)	9939565.54	11982744.90
	At Cost as on 31st March of the preceding year	11982744.90	14330762.52
	Additions during the year	1043598.01	1716532.81
	Deductions during the year	0.00	47723.82
	Depreciation to Date	3086777.37	4016826.61
	Total (I and II)	71396174.54	80267865.90

Schedule 11
Other Assets

S.No.	Particulars	31.03.2024	31.03.2023
I	Inter-office adjustments (net)	0.00	0.00
II	Interest accrued	0.00	0.00
III	Tax Paid in Advance/ tax deducted at source	3400033.32	3169725.00
IV	Stationery and stamps	1575674.37	1497525.70
V	Non Banking Assets acquired in satisfaction of claims	0.00	0.00
VI	Other		
1	Sundry Debtors	10826408.56	10053180.02
2	State Manager Salary Fund	557311.46	557311.46
3	Debt Relief amount recoverable (ARDR)	7409394.22	7409394.22
4	GST Credit Receivable	55061.12	210763.76
5	Interest Receivable From Govt.	78322976.07	48245390.21
6	Amortization on share premium	279596.00	368779.00
7	Subsidy Receivable	181373.00	0.00
8	Interest receivable on Loan Waiver	52663977.10	29797564.74
9	Loan waiver Receivable 2018	8761492.30	36747341.15
10	Loan waiver Receivable 2019	200000.00	2124510.78
11	Interest Receivable on Investment	8300762.00	8300762.00
12	Interest Receivable on Loans	195035903.72	133311790.75
	of which overdue	19676353.15	13884712.77
13	Interest Receivable on ARDR	26404874.00	26404874.00
14	Investment out of the Principal/Subsidiary state partnership fund fo Soc.	11101500.00	11101500.00
15	Considered N.P.A.	0.00	0.00
	Total	405076337.24	319300412.79

Schedule 12
Contingent Liabilities and bills for collection

S.No.	Particulars	31.03.2024	31.03.2023
I.	Claims against the bank not acknowledged as debts		
II.	Liability for partly paid investments		
III.	Liability on account of outstanding forward exchange contracts		
IV.	Guarantees given on behalf of constituents		
	a) In India		
	b) Outside India		
V	Acceptances endorsements and other obligations (including bills for collections)		
VI.	Other items for which the bank is contingently liabilities (DEAF Account Balance)	22034304.73	16247486.62
	Total	22034304.73	16247486.62

Schedule 13
Interest Earned

S.No.	Particulars	31.03.2024	31.03.2023
1	Interest/ discounts on advances/bills	368278863.43	296985562.30
2	Income on Investments	65453967.00	61394910.73
3	Interest on balances with RBI, SBI, State Co Operative Bank and Central Co Operative Bank	0.00	0.00
4	Others (Interest Subventions)	0.00	0.00
	Total	433732830.43	358380473.03

Schedule 14
Other Income

S.No.	Particulars	31.03.2024	31.03.2023
1	Commission Exchanges and Brokerage	13144716.81	18593774.00
2	Profit on sale of investment	0.00	0.00
	Less: Loss on sale of investments	0.00	0.00
3	Profit on revaluation of investments	0.00	0.00
	Less: Loss on revaluation of investments	0.00	0.00
4	Profit on sale of land, buildings and other assets	0.00	0.00
	Less: Loss on sale of land, buildings and other assets	0.00	0.00
5	Profit on exchange transactions	0.00	0.00
	Less: Loss on exchange transactions	0.00	0.00
6	Income earned by way of Dividend etc from subsidiaries and or Joint Ventures abroad/India	2745640.00	2662940.00
7	Miscellaneous Income	0.00	0.00
	Total	15890356.81	21256714.00

Schedule 15
Interest Expenses

S.No.	Particulars	31.03.2024	31.03.2023
1	Interest on Deposits	105399485.64	88078523.28
2	Interest on RBI/Inter-bank Borrowings State Co-operative Bank	242815499.30	161001326.45
3	Others	0.00	0.00
	Total	348214984.94	249079849.73

Schedule 16
Operating Expenses

S.No.	Particulars	31.03.2024	31.03.2023
1	Payments to and provisions for employees	58904384.00	64342662.00
2	Rent, Taxes, and Lighting ect.,	5789095.00	5706326.64
3	Printing and stationery	880789.33	846108.20
4	Advertisement and publicity	65375.00	118038.04
5	Depreciation on bank's property	3673267.37	4668482.61
6	Director's fees allowances and expenses	158979.00	59640.00
7	Auditor's fees and expenses (including branch auditors)	300950.00	254000.00
8	Law Charges	250808.00	347465.00
9	Postages, Telegrams, Telephones, etc.	1545115.02	1774134.29
10	Repairs and maintenance	2001884.48	312695.66
11	Insurance	3229674.30	3035422.37
12	Provision For Fraud and Embezzlement	3449763.56	6557794.00
13	Provision For NPA	0.00	7998897.00
14	Other Expenditure	15446926.65	41235028.11
	Total	95697011.71	137256693.92

Schedule 17
SIGNIFICANT ACCOUNTING POLICIES

1. Basis of Preparation:

The Bank's financial statements have been prepared under the historical cost convention, on the accrual basis of accounting ongoing concern basis, unless otherwise stated and conform in all material aspects to Generally Accepted Accounting Principle (GAAP) in India, which comprise applicable statutory provisions, regulatory norms/guidelines prescribed by the Reserve Bank of India (RBI), Banking Regulation Act 1949, NABARD Act, NABARD and the practices prevalent in the Banking industry in India. But in some cases Applicable/Required Accounting Standards issued by the Institute of Chartered Accountants of India (ICAI) are not properly followed.

2. Use of Estimates:

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

3. Significant Accounting Policies:

(i) Revenue Recognition: Income and Expenditure are accounted on Accrual basis, except Commission on bank Guarantee, Insurance claims, Locker rent, Interest on income tax refund, Commission on Insurance premium, Dividend Income, Expenses on Electricity, Telephone and Taxes, to the extent unascertainable at the year end, Interest on overdue time deposit not renewed and Dividend Paid which are recognized on cash basis.

Brokerage/Commission/Premium etc. paid/incurred in connection with Government Securities are amortized over the tenure of the related bonds/Deposits and the expenses incurred in connection with the issue are charged upfront.

(ii) Investments: The transactions in Government Securities are recorded on "Settlement Date". Investments other than Government Securities are recorded on "Trade Date". In determining the acquisition cost of an investment:

a) Brokerage/commission received on subscriptions is reduced from the cost.

b) Brokerage, commission, securities transaction tax etc. paid in connection with acquisition of investment are expensed upfront and excluded from cost.

c) Broken period interest paid/received on debt instruments is treated as interest expenses/income and is excluded from cost/sale consideration.

(iii) Loans/Advances and Provisions thereon:

Loans and Advances are classified as performing and non-performing, based on the guidelines issued by the RBI (IRAC Norms) NABARD (as applicable).

Loan Assets become non-performing Assets (NPAs) where:

1. In respect of term loans, interest and/or installment of principal remains overdue for a period of more than 90 days.
2. In Respect of Overdraft or Cash Credit advances, the account remains "out of order", i.e. if the outstanding balance exceeds the sanctioned limit/drawing power continuously for a period of 90 days, or if there are no credits continuously for 90 days as on the date of balance sheet, or if the credits are not adequate to cover the interest due during the same period.
3. In respect of bills purchased/discounted, the bill remains overdue for a period of more than 90 days.
4. In respect of agricultural advances for long duration crops, where the principal or interest remains overdue for one crop season.

NPAs are classified into Sub-Standard, Doubtful, Unsecured and Loss Assets, based on the following criteria stipulated by NABARD for Central Co-operative Banks:

Sub-Standard Assets: A loan asset that has remained non-performing for a period less than or equal to 36 months.

Doubtful Assets: A loan asset that has remained non-performing for a period more than 36 months.

Unsecured Loans: A loan asset which has no collateral security nor any type of guarantee.

Loss Assets: A loan asset where loss has been identified but the amount has not been fully written off.

Provisions are made for NPAs as per the extent guidelines issued by NABARD time to time in respect of CCBs, subject to minimum provisions as prescribed below:

Standard Assets	0.40% and 25%
Secured Loans	
Sub Standard Assets	10%
Doubtful Assets	
3-4 Years (D1)	20%
4-6 Years (D2)	30%
Above 6 Years (D3)	100%
Unsecured Loans	100%

In the case of loan accounts classified as NPAs, an account may be reclassified as performing assets if it conforms to the guidelines prescribed by the regulations.

In Addition to the specific provision on NPAs general provisions are also made for standard assets as per extant NABARD Guidelines. These provisions are reflected in Schedule 5 of the Balance Sheet under the head "Other Liabilities & Provisions Others" and are considered for arriving at Net NPAs.

(iv) Employee Benefits: Contribution payable to Provident Fund in terms of Provident Fund Schemes are charged to Profit & Loss Account on accrual basis.

Liability for Gratuity and Leave Encashment is determined on basis of actuarial valuations carried out at the year end and the liability is met by charging to the profit and loss account in accordance with RBI Guidelines and AS-15.

Defined Benefit Plan: The Bank operates gratuity scheme which are defined benefit plans covered in Gratuity Act and Bank estimates as per Act.

The Bank Provides for gratuity to all eligible employees. The benefit is in the form of lump sum payments to vested employees on retirement, on death while in employment, or on termination of employment, for an amount equivalent to 15 days' basic salary payable for each completed year of service, subject to a maximum amount of Rs. 20 Lacs. Vesting occurs upon completion of five years of service. The bank makes periodic contributions to a fund administered by trustees based on an independent external actuarial (LIC) valuation carried out annually.

The cost of providing defined benefits is determined using the projected unit credit method, with actuarial valuations being carried out at each balance sheet date. Actuarial gains/losses are immediately recognized in the statement of profit and loss and are not deferred.

(V) Taxes on Income: Income tax expense in the aggregate amount of current tax incurred by the Bank. The current tax expenses are determined in accordance with the provisions of the Income Tax Act, 1961.

(VI) Fixed Assets

1. Fixed Assets are carried at cost less accumulated depreciation/amortization
2. Cost includes cost of purchase and all expenditure such as preparation, installation cost and professional fees incurred on the asset before it is put to use. Subsequent expenditure/s incurred on the assets put to use are capitalized only when it increases the future benefits from such assets of their functioning capability.

No.	Description of Fixed Assets	Method of charge depreciation	Depreciation/ amortization rate
	Computers	Written Down Value	33%
	Premises	Written Down Value	10%
	Vehicle	Written Down Value	15%
	Furniture and Fixtures	Written Down Value	10%
	Plant & Machinery (Generator/Note Count Machine etc.)	Written Down Value	15%

(Depreciation is provided on assets sold/disposed off during the year for the period for which the asset has been put to use Depreciation is charged for 6 months for assets purchase after 30th September)

(vii) Provision:

1. In conformity with AS 29, "Provisions, Contingent, Liabilities and contingent Assets", issued by the institute of Chartered Accountants of India, the Bank recognizes provisions only when it has a present obligation as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation, and when a reliable estimate of the amount of the obligation can be made.

For: B K Modi & Co.
Chartered Accountants
Fr No.: 002097C

Place : Bikaner
Date : 20.06.2024

(CA Man Mohan Modi)
Partner
Membership No: 406858

Schedule 18
Notes forming part of the Balance sheet and Profit & Loss Account

S.No.	Particulars	31.03.2024	31.03.2023
1	Capital		
i)	CRAR (%)	9.57	10.64
ii)	Tier I Capital	4387.09	3955.71
iii)	Tier II Capital	664.25	729.16
iv)	Total Risk Value of Assets	52662.10	44034.65
v)	Percentage of Share Holding of the State Government	4.20	4.68
vi)	Percentage of Share Holding of Members	95.80	95.32
2	Advances		
i)	Total Advances of the Bank	52895.08	44590.01
ii)	Percentage of Priority Sector Advances to total Outstanding	89.06	93.04
3	Investments (Schedule 8)		
i)	Value of Investments in India	6202.07	6465.73
4	Assets Quality		
i)	Gross NPA	1146.64	1124.42
ii)	Net NPA	178.21	163.00
iii)	% of Gross NPA to Total Advances	2.17	2.52
iv)	% of Net NPA to Total Advances	0.34	0.36
v)	Movement of NPAs (Gross)	(+)22.22	(-)24.51
vi)	Provision of NPA Required to be made	968.43	961.43
vii)	Provision Actually made	1165.52	1138.33
viii)	Provision Required to be made in respect of overdue Interest taken in to income account, gratuity fund, provident fund, arrear in reconciliation of inter branch account	643.34	626.23
ix)	Provision Actually to be made in respect of overdue Interest taken in to income account, gratuity fund, provident fund, arrear in reconciliation of inter branch account	857.70	897.57
	Movement of Provision towards standard assets	27.19	20.00
	Movement of Provision towards Fraud and Embezzlement	103.79	65.57
	Movement of Provision towards NPA	0.00	70.00
5	Working Fund	71927.87	61707.79
6	Business Ratios		
i)	Interest Income as a percentage to Working Funds	5.71	5.81
ii)	Non-Interest income as a percentage to Working Funds	0.55	0.34
iii)	Operating Profit as a percentage to Working Funds	0.12	0.01
iv)	Business (Deposits plus advances) per employee	1338.97	1108.62
v)	Profit per employee	0.99	1.31
vi)	Return on Assets	4.83	4.06
7	Accounting Standard 15 Employee Benefits		
	Actual Liability ascertained as on 31.03.2023	13.72	33.30
	Actual Liability ascertained as on 31.03.2023	180.43	223.33
8	Payment of insurance premium to the DICGC including arrear if any	31.41	27.89
9	Penalties if any imposed by RBI	NIL	NIL
10	Information on pending entries in inter branch accounts	0.00	0.00
11	Guarantees issued against Lien of FDRs to the extent of 100 percent	0.00	0.00
12	Contingent Liabilities Unclaimed deposits	220.34	162.47
13	Information on extent of arrears in reconciliation of inter-bank and inter-branch account		
	a) Inter-bank arrear	NIL	NIL
	b) Inter-branch arrear	NIL	NIL
	Name of branch	Reconciliation up to March 2024	Reconciliation up to March 2023

AUDITOR'S CERTIFICATE

We the undersigned auditor of the The Bikaner Central Co-operative Bank Ltd., Bikaner report on the Balance Sheet and the accounts of the bank as on 31st March 2024. We have examined the foregoing Balance Sheet of The Bikaner Central Co-operative Bank Ltd., Bikaner as at 31st March 2024 and Profit and Loss of the Bank for the year ended upon that the accounts relating to the Head office and with the returns submitted and certified by the Manager, such returns have been incorporated in the foregoing Balance Sheet & Profit & Loss Accounts. Subject to our separate report on even date we report that:

1. In our opinion the balance sheet is the full and fair one, containing all the necessary particulars and is properly drawn up so as to exhibit a true and correct view of the bank according to the best of the information and explanation given to us and shown by books of the bank.
2. Where we have called for any explanation and information such explanation and information have been given to us and have been found satisfactory.
3. The returns received from the branches of the bank have been found satisfactory.
4. The Bank had shown an net profit of 57.11 lacs for the financial year 2023-24 for making full provision for overdue interest and for bad and doubtful debts, reserves .
5. In our opinion the balance sheet and profit and loss account are drawn up in conformity with the law .
6. In our opinion the books of accounts have been kept by the bank as required by the law.
7. The classification of the assets and provisioning as required by RBI as per provisioning norms as on 31.03.2024.

S No.	<u>Classification of Assets</u>	<u>Amount of Assets</u>	<u>Provision Required</u>	<u>Provision Made</u>	<u>Deficit/ Excess</u>
1	Standard	70851.86	135.75	167.19	31.44
2	Sub- Standard	230.26	23.03	33.33	10.30
3	Doubtful				
	(a) 3 to 4 years	55.25	11.05	30.00	18.95
	(b) 4 to 6 years	89.32	26.80	60.00	33.20
	(c) Above 6 years	167.89	167.89	200.00	32.11
4	Loss Assets	1247.26	1247.26	1532.70	285.44
	Total	72641.84	1611.77	2023.22	411.45

For: B K Modi & Co.
Chartered Accountants
Fr No.: 002097C

Place : Bikaner
Date : 20.06.2024

(CA Man Mohan Modi)
Partner
Membership No: 406858

AUDITOR'S CERTIFICATE

We certify that that bank had applied Income Recognition, Asset Classification and provisioning norms as per the guidelines issued by RBI/ NABARD for Cooperative banks from time to time and the position in this regard as on 31 March 2024 is given as under:

Part A. Loans and Advances

Classification of assets	Book Value of Assets	NPA as per Bank	NPA as per Auditor	Provisioning Required		Provisioning Made		If short fall in provisioning give amount
				Principal	Intt	Principal	Intt	
(i) Standard	51748.44	0.00	0.00	135.75	-	167.19	-	0
(ii) Sub Standard	230.26	230.26	230.26	23.03	-	33.33	-	0
(iii) Doubtful Assets	312.46	312.46	312.46	205.73	-	290.00	-	0
(iv) Loss Asset	603.92	603.92	603.92	603.92	196.76	675.00	410.19	0
Total	52895.08	1146.64	1146.64	968.43	196.76	1165.52	410.19	0

Part B. Estimated Erosion in the value of assets as on 31 March 2024

Name of the Bank:- The Central Co-operative Bank LTD, Bikaner.

S.no.	Item of Assets	Book value	Provision Required	Provision Made	Excess Provision	Short Provision
1.	Cash in Hand/Bank Balance	2195.16	0.00	0.00	0.00	0.00
2.	Investment	12897.89	0.00	0.00	0.00	0.00
3	Loans & Advances*	52895.08	968.43	1165.52	+197.09	0.00
	(i)Standard Assets	51748.44	135.75	167.19	+31.44	0.00
	(ii)Non Performing Assets	1146.64	832.68	998.33	+165.65	0.00
4	Interest Receivable	2297.42	460.81	675.17	+214.36	0.00
5	Branch Adjustment	0.00	0.00	0.00	0.00	0.00
6	Land & Building	614.57	0.00	0.00	0.00	0.00
7	Furniture, Fixtures & Motor vehicles	99.40	0.00	0.00	0.00	0.00
8	Accumulated Losses	0.00	0.00	0.00	0.00	0.00
9	Other Assets(furnish details)	1642.33	182.53	182.53	0.00	0.00
10	Provision for unprovided liability (specify)	0.00	0.00	0.00	0.00	0.00
a)						
b)						

* The amount should tally with related figures in Part A.

For: B K Modi & Co.
Chartered Accountants
Fr No.: 002097C

Place : Bikaner
Date : 20.06.2024

(CA Man Mohan Modi)
Partner
Membership No: 406858

विषय संख्या- 4 वर्ष 2024-25 की वार्षिक कार्य योजना (DAP) को अपनाना।

(Rs. in lacs)						
S.No.	Particulars	Actuals	Projections	Actuals	Target	
		for the Year	for the Year	for the Year	for the year	
		2022-23	2023-24	2023-24	2024-25	
1	2	3	4	5	6	
	Bank Name -					
A.	BUSINESS LEVELS:					
1	<u>Owned Funds (Total)</u>					
	i	Share Capital	3293.94	3850.00	3514.22	3900.00
		Of which from State Govt.	154.00	154.00	154.00	154.00
	ii	Reserves and Other Funds	1332.85	1224.15	1227.97	1180.91
	iii	Provisions	1996.60	1996.60	2031.10	2135.91
2	<u>Deposits (Total)</u>					
	i	Demand Deposits	11228.05	12250.00	12766.37	14000.00
	ii	Term Deposits	11273.17	12950.00	11998.54	13500.00
3	<u>Borrowings O/s (Total)</u>					
	i	From NABARD				
	ii	From Others				
		a. RSCB	34272.45	36340.00	40107.78	45500.00
		b. Government	0.07	0.07	0.07	0.07
		c. NCDC Computerization	0.00	0.00	0.00	0.00
		d. NCDC Working Capital	0.00	0.00	0.00	0.00
4	<u>Investments (Total)</u>					
	i)	SLR				
	a)	Govt. Securities	5415.40	7000.00	5415.40	6000.00
	b)	RSCB				
	ii)	Non-SLR				
	a)	Share of RSCB	827.00	827.00	1100.00	1200.00
	b:	Against Graturity	223.33	177.05	180.43	190.00
	c)	FDR's With RSCB	6438.65	7000.00	6202.07	7000.00
5	<u>Loans Issued (Total) (As per NABARD line of credit)</u>					
	a.	Short-term (SAO)	68563.67	78200.00	76095.48	80200.00
	b.	M.T.C.\R\RR/ RESH.(LS)	0.00	0.00	0.00	0.00
	c.	Medium-term (Farm)	165.57	800.00	342.19	800.00
	d.	Medium-term (Non-Farm)	102.34	700.00	2435.90	800.00
	e.	Cash Credits & others	2202.38	2100.00	2355.83	2200.00

	<u>Loans Issued (Total) (Periodwise Classification)</u>		71033.96	81800.00	81229.40	84000.00
	i	Short-term (SAO)	68563.67	78200.00	76095.48	80200.00
	ii	Short Term-Others	2202.38	2100.00	2355.83	2200.00
	iii	Medium-term (Agri)	28.32	200.00	42.03	200.00
	iv	Medium-term (Non-Agri)	61.70	475.00	2384.72	575.00
	v	Long Term-Agri	137.25	600.00	300.16	600.00
	vi	Long Term-Non Agri	40.64	225.00	51.18	225.00
6	<u>Loans & Advances O/s (Total) (As per NABARD line of credit)</u>		44590.01	48500.00	52895.08	59500.00
	a.	Short-term (SAO)	41487.82	43900.00	47107.68	51800.00
	b.	M.T.C.\R\RR/ RESH.(LS)	36.55	35.00	36.49	36.49
	c.	Medium-term (Farm)	1114.41	1700.00	1165.31	1263.27
	d.	Medium-term (Non-Farm)	408.46	935.00	2737.71	3108.41
	e.	Cash Credits & others	1542.77	1930.00	1847.89	3291.83
	<u>Loans & Advances O/s (Total) (Periodwise Classification)</u>		44590.01	48500.00	52895.08	59500.00
	i	Short-term (SAO)	41487.82	43900.00	47107.68	51800.00
	ii	Short Term-Others	1542.77	1930.00	1847.89	3291.83
	iii	Medium-term (Agri)	499.86	585.00	482.23	499.76
	iv	Medium-term (Non-Agri)	320.00	740.00	2615.74	2908.41
	v	Long Term-Agri	651.10	1150.00	719.57	800.00
	vi	Long Term-Non Agri	88.46	195.00	121.97	200.00
7	Total Working Fund		64006.71	69350.00	72641.84	81210.93
8.	(Net Working Fund (As per revised definition of NABARD))		63204.03	68615.22	71927.87	80569.66
9	Rev/Networth		4433.03	5057.36	4830.43	5352.44
10	Total Imblance		1605.89	1200.00	1594.61	1200.00
B.	CRAR(%) (As per Unaudited OSC return submitted to NABARD, submit copy)		10.64	11.17	9.57	10.50
C.	Recovery Performance					
1.	<u>%age of Recovery to demand</u>					
	(April to March) - Overall		96.38	98.00	95.88	96.00
	a)	Principal	98.13	99.00	98.18	98.00
	b)	Interest	64.59	75.00	53.82	90.00
2.	<u>%age of Recovery to demand (July-June)</u>					
3	<u>Total Overdues (March end)</u>		1273.68	2500.00	1321.59	1200.00
	a)	Term Loans	1266.11	2495.00	1314.02	1195.00
	b)	Unrenewed C.C. & O.D.	7.57	5.00	7.57	5.00
4	<u>Overdues over 3 Yrs.(March end)</u>		552.72	450.00	544.65	300.00
	(As per prudential norms)					
	a)	Term Loans	545.15	445.00	537.08	295.00
	b)	Unrenewed C.C. & O.D.	7.57	5.00	7.57	5.00

D.	Classification of Loan Assets					
	(As per prudential norms)		44590.01	48500.00	52895.08	57000.00
	1	Standard	43465.59	47550.00	51748.44	55950.00
	2	Sub-standard	145.68	125.00	230.26	200.00
	3	Doubtful Assets	351.40	325.00	312.46	300.00
	4	Loss Assets	627.34	500.00	603.92	550.00
	5	Total Impaired Assets (2+3+4)	1124.42	950.00	1146.64	1050.00
	6	Total Impaired Assets as %age				
	a)	to total assets	1.78	1.38	1.59	1.30
	b)	to total loan outstanding	2.52	1.96	2.17	1.84
	Classification of Assets					
	(As per prudential norms)		64006.71	69350.00	72641.84	81210.93
	1	Standard	62304.15	68170.34	70851.86	79881.27
	2	Sub-standard	145.68	125.00	230.26	200.00
	3	Doubtful Assets	351.40	325.00	312.46	300.00
	4	Loss Assets	1205.48	729.66	1247.26	829.66
	5	Total Impaired Assets (2+3+4)	1702.56	1179.66	1789.98	1329.66
	6	Total Impaired Assets as %age				
	a)	to total assets	2.69	1.72	2.49	1.65
	b)	to total loan outstanding	3.82	2.43	3.38	2.33
	7	Net NPA%	2.52	1.96	2.17	1.84
E.	Costs and Margins					
	(As %age to Avg.Working Funds)					
	1	Average Yield on Assets	5.84	6.29	5.71	5.90
	2	Average Cost of Funds	4.06	4.75	4.83	5.09
	3	Financial Margin (1-2)	1.78	1.54	0.88	0.81
	4	Misc. Income	0.35	0.39	0.55	0.56
	5	Cost of Management	1.61	1.73	1.30	1.24
	6	Risk Cost	0.39	0.00	0.04	0.00
	7	Income Tax in %	0.12	0.06	0.04	0.04
	8	Net Magrin(3+4)-(5+6+7)	0.01	0.12	0.04	0.09
F.	Working Results:					

	1	<u>Branches in Profit:</u>				
		a) Number of Branches	11.00	11.00	11	12
		b) Amount	986.29	86.25	525.71	69.00
	2	<u>Branches in Loss</u>				
		a) Number of Branches	0.00	0.00	1	0
		b) Amount	0.00	0.00	5.84	0.00
	3	No. of branches with				
		no profit / no loss	0.00	0.00	0.00	0.00
	4	Annual Profit (+) / Loss(-)	78.57	86.25	57.11	69.00
	5	Accumulated Profit/losses, if any				
G	Productivity:					
	1	Per Employee Productivity	1108.62	800.00	1338.97	972.22
	2	Per Branch Productivity	6047.02	6545.45	6471.67	7291.67

विषय संख्या- 5 वर्ष 2023-24 की ऑडिट रिपोर्ट पर की गयी अनुवर्ती कार्यवाही का अनुमोदन करना।

LONG FORM AUDIT REPORT (LFAR) FOR CO-OPERATIVE BANKS(DCCB) FOR THE YEAR ENDED 31ST MARCH 2024
COMPLIANCE REPORT

Sr	Questions	Auditors Remarks	Compliance																									
1 (i)	ISSUED CAPITAL	<p>a) Share Capital From</p> <table border="1"> <thead> <tr> <th>Sr.No.</th> <th>Source of issued capital</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Member Society</td> <td>351422050.00</td> </tr> <tr> <td>2</td> <td>Individuals</td> <td>Nil</td> </tr> <tr> <td>3</td> <td>Government</td> <td>15400000.00</td> </tr> <tr> <td>4</td> <td>ICDP</td> <td>0.00</td> </tr> <tr> <td colspan="2">Holding of Government in total Capital</td> <td>4.20% Amount (+/-)</td> </tr> <tr> <td colspan="2">Change in position from the previous year</td> <td>0.0% 0.00</td> </tr> </tbody> </table> <p>b) System followed for Share Linking: 6% from Societies and 8% from members. c) Arrears in Collection of share capital from affiliated institutions/individual (if any): Nil. d) Computation of Relevant ratios:</p> <table border="1"> <tbody> <tr> <td>Net Worth to total Assets Ratio</td> <td>6.65%</td> </tr> <tr> <td>Capital to Risk Weighted Assets Ratio (CRAR)</td> <td>9.59%</td> </tr> </tbody> </table>	Sr.No.	Source of issued capital	Amount	1	Member Society	351422050.00	2	Individuals	Nil	3	Government	15400000.00	4	ICDP	0.00	Holding of Government in total Capital		4.20% Amount (+/-)	Change in position from the previous year		0.0% 0.00	Net Worth to total Assets Ratio	6.65%	Capital to Risk Weighted Assets Ratio (CRAR)	9.59%	<p>पूर्ति की आवश्यकता नहीं।</p>
Sr.No.	Source of issued capital	Amount																										
1	Member Society	351422050.00																										
2	Individuals	Nil																										
3	Government	15400000.00																										
4	ICDP	0.00																										
Holding of Government in total Capital		4.20% Amount (+/-)																										
Change in position from the previous year		0.0% 0.00																										
Net Worth to total Assets Ratio	6.65%																											
Capital to Risk Weighted Assets Ratio (CRAR)	9.59%																											
1 (ii)	Assets	<p>A) Advances</p> <p>1. CREDIT APPRAISAL:</p> <p>a. The Loan applications are received at branch level followed by the recommendations by the branch officials by moving the loan file for sanction to the higher authorities at H.O level. Thereafter the loan is sanctioned by Managing Director and finally the orders are conveyed to Branches for releasing the loan amount by loan sanction documents stating the terms and conditions of release of credit arrangement. The loans are sanctioned on guidelines of NABARD and Apex Bank.</p> <p>b. But on the perusal of the few of the loan documents as procured by the branches against which the credit facility is released, the documents acquired are insufficient to meet the need of the sanction letters the deficiency of which is annexed to the LFAR.</p>	<p>बैंक द्वारा शीर्ष बैंक से समय-समय पर प्राप्त ऋण वितरण संबंधित निर्देशों के अनुरूप शाखाओं को ऋण वितरण संबंधी दिशा निर्देश जारी किये जाते हैं।</p> <p>बैंक के पत्र क्रमांक 4186-97 दिनांक 05.08.2022 व 7495-506 दिनांक 05.11.2022 व 2147 दिनांक 05.07.2024 द्वारा शाखाओं को निर्देशित किया गया है कि ऋण स्वीकृति पत्र अनुसार वांछित दस्तावेजों की ऋण वितरण के समय रही कमी की पूर्ति करना सुनिश्चित करें।</p>																									

2.	SANCTIONING/ DISBURSEMENT	Disbursement System:		<p>पूर्ति की आवश्यकता नहीं।</p> <p>पूर्ति की आवश्यकता नहीं।</p> <p>शाखाओं द्वारा ऋण स्वीकृत उनकी ऋण स्वीकृति सीमा के अन्तर्गत ही स्वीकृत किये जाते हैं।</p> <p>पूर्ति की आवश्यकता नहीं।</p> <p>पूर्ति की आवश्यकता नहीं।</p> <p>पूर्ति की आवश्यकता नहीं।</p> <p>पूर्ति की आवश्यकता नहीं।</p> <p>पूर्ति की आवश्यकता नहीं।</p> <p>पूर्ति की आवश्यकता नहीं।</p> <p>पूर्ति की आवश्यकता नहीं।</p>
		(I) Receipt and Disposal of Loan Application	At Branch level	
		(ii) Delegation of powers at Various levels	Managing Director puts up the received loan files to loan committee for sanction of loan.	
		(iii) Adherence to authorized limits	No such sanctioned limit	
		(iv) Allowing of withdrawals during un-renewed period	No such instance found	
		(v) Compliance of items & conditions of loan sanction, thereafter disbursement	The conditions of sanction and disbursement of loans are prescribed by the sanction letter as authorized by M.D. But in few cases the terms and conditions of sanction are not fully satisfied before releasing the credit facility. The same is reported duly in respective branch audit report annexure.	
		(vi) Exposure to sectors viz, individuals, sectors etc.	Housing Loan, Self-Employment, SHG, Farm Sector Loan, Dairy Loan, Mudra loan etc.	
		(vii) Review of advances including enhancement of limit.	As per terms of sanction.	
		(viii) Renewal of loan facilities.	Renewed periodically.	
(ix) Irregularities in sanctioning and disbursement.	On test check found few instances of irregularities in sanctioning and disbursement, as per particular annexure below and annexures to respective branches Statutory Audit report.			
3.	Documentation	Documents are maintained at satisfactory level. However, the branches do not maintain the primary documentation registers are at some instances not duly maintained. "Documents register" to maintain log of documents procured in case of advances, no such register maintained. The same is advised to be duly maintained by the branch for documents procured and released. However there are some instances where the documentation is not proper which is mentioned in the annexure to the LFAR.	<p>बैंक द्वारा प्रधान कार्यालय में समस्त शाखाओं के अधिकारियों/ कर्मचारियों को ऋण दस्तावेजों के रख रखाव संबंधी प्रशिक्षण दिया जाता है तथा बैंक परिपत्र क्रमांक 3147 दिनांक 05.07.2024 द्वारा शाखाओं को निर्देश जारी किये गये हैं।</p>	

4..	Review/Monitoring/Supervision	(i) Periodic balance confirmation	Not Maintained.	शाखाओं को बैंक के पत्र क्रमांक 4045 दिनांक 30.07.2022 द्वारा निर्देशित कर दिया गया है।
		(ii) Receipt of Regular information, viz, Stock/Debtors Statements, Bal Sheets etc.	Stock statements and balance sheets are regularly received in as pertinent from branch statutory audit report.	पूर्ति की आवश्यकता नहीं।
		(iii) System of Scrutiny of above information and follow up	The Head office has laid down procedures of procurement and subsequent scrutiny of the same.	पूर्ति की आवश्यकता नहीं।
		(iv) System of the periodic physical verification and inspection of machinery and other securities.	Yes	बैंक के पत्र क्रमांक 4842-69 दिनांक 01.09.2022 द्वारा निरीक्षणकर्ताओं को शाखाओं के निरीक्षण के समय भौतिक सत्यापन करने हेतु निर्देश दिये गये हैं।
		(v) Insurance cover for stock and its adequacy-Timely renewal of policies.	Insurance on stock and livestock upto the amount of loan disbursed. However in some cases no insurance obtained of stock. As per branch LFAR.	बैंक के पत्र क्रमांक 7495-506 दिनांक 05.11.2022 के बिन्दु संख्या 6 से सभी शाखाओं को स्पष्ट रूप निर्देशित किया गया है कि ऋण वितरण के पश्चात् बीमा एवं बीमा नवीनीकरण सुनिश्चित किया जावे। पूर्ति की आवश्यकता नहीं।
		(vi) Inspection reports of bank officials and follow-up thereon	Yes, inspection reports and due follow-ups sought.	पूर्ति की आवश्यकता नहीं।
		(vii) Overall monitoring of advances through maturity/age/industry-wise analysis.	Overall monitoring by the age wise	बैंक द्वारा यह सुनिश्चित किया गया है कि मांग के विरुद्ध ऋण की वसूली अधिकाधिक करते हुए अवधिपार को कम किया जावे।
		(viii) Computation of DCB as on June every year as per guidelines of NABARD	Computation as on 30 th June 2023 Amounted to Rs. 3157.90 Lakhs Recoveries of demand as a percentage of total demands: 98.18%	
5.	Larger Advances	Comments on:-		पूर्ति की आवश्यकता नहीं।
		(i) Adverse features in respect of large advance considered significant and requiring management's attention	As per ANNEXURE below:-	
				पूर्ति की आवश्यकता नहीं।

		(ii) Compliance with exposure norms relating to advances as per the exposure norms stipulated by NABARD/RBI/provisions of Cooperative Societies Act. Review of the large advances by the Board of Directors and follow up action taken.	NABARD and RBI Norms complied subject to the annexure below	
6.	Foreign Exchange Bills	Foreign bills negotiated under letters of credit including pre and post shipment credit.	NA	पूर्ति की आवश्यकता नहीं।
		Whether the Debits and credit are permissible under the rules.	NA	पूर्ति की आवश्यकता नहीं।
		Whether inward/outward remittances have been properly accounted for, adherence to the guidelines issued by the RBI regarding the above operations, violations of FEMA, if any	NA	पूर्ति की आवश्यकता नहीं।
7.	Coverage of crop loans under Crop Insurance	Comments after examining the following:		
		(i) Whether all the loanee farmers and crops have been covered as per the guidelines of Agriculture insurance corporation	Yes, as per test checking crops are covered by insurance policy.	पूर्ति की आवश्यकता नहीं।
		(ii) Whether premium is remitted to the insurance company in time	Yes premium is remitted on time to time basis as per detail sent by the branches.	पूर्ति की आवश्यकता नहीं।
		(iii) Amount of claims preferred	As per the terms of insurance, the claim of insurance is automatically preferred on the basis of Government's announcement of drought or adverse climate. The payment for the same is credited to respective farmer's bank account. Hence no such claims lodged by the bank.	पूर्ति की आवश्यकता नहीं।
		(iv) Amount of claims settled by Agriculture insurance corporation	NA	पूर्ति की आवश्यकता नहीं।
a. Of (iii) above those pending adjustment the bank level	NA	पूर्ति की आवश्यकता नहीं।		

		b. How much is adjusted to the loan accounts	Adjusted to loan Account fully at individually branch level.							पूर्ति की आवश्यकता नहीं।		
8.	Imbalance	i. No. of PACS with imbalances	48							समितियों की बढ़ते हुए प्रबन्धकीय लागत के कारण असंतुलन में वृद्धि हो रही है। इस हेतु समितियों की तुलनात्मक रूप से आय बढ़ाने के प्रयास किये जा रहे हैं। बैंक द्वारा पत्र क्रमांक 7894 दिनांक 19.11.2022 द्वारा असंतुलन वाली समितियों की विकास कार्य योजना बनाकर समितियों का असंतुलन समाप्त करना सुनिश्चित किया गया है। पूर्ति उपरोक्तानुसार है। पूर्ति उपरोक्तानुसार है। पूर्ति उपरोक्तानुसार है। पूर्ति उपरोक्त बिन्दु संख्या 1 के अनुसार है। पूर्ति उपरोक्त बिन्दु संख्या 1 के अनुसार है।		
		ii. Imbalances in Principal A/c and Interest A/C OF DCCB	All Amount in Lakhs of rupees Principal Rs. (2121.20); Interest Rs. 523.45 Total imbalance (Net) Rs.(-1597.75)									
		i. Percentage of Imbalances to total loans & Advances Outstanding	3.39%									
		ii. Reasons for above and likely impact on the Bank.	Debt Relief.									
		iii. Steps taken by bank to reduce imbalance	Recovery by interest and by incrementing loans.									
		<u>Total PACS</u>	<u>Outstanding under all type of advances from CCBs to societies as on 31.03.2024</u>			<u>Outstanding under all type of advances from societies to members as on 31.03.2024</u>			<u>Imbalances (indicate difference in +/-)</u>		<u>Net imbalance (difference of 9(a) & 9(b) +/-</u>	
			<u>principal</u>	<u>Interest</u>	<u>Total</u>	<u>principal</u>	<u>Interest</u>	<u>Total</u>	<u>Principal</u>		<u>Interest</u>	
48	13928.67	474.73	14403.40	11807.47	998.17	12805.64	-2121.20	523.45	-1597.75			
B. (1)	<u>Investments And Treasury Operations</u>	1. Investment								पूर्ति की आवश्यकता नहीं।		
		a.	System of Assessing Surplus Funds				Random system is adopted for assessing surplus funds.					

		Each day the estimated excess of cash and fund as compared to the DTL is computed to assess surplus.	
b.	System of purchase & Sales of Investments	FDR with State Cooperative Banks in addition to the investment in government securities and T Bills issued by Government as directed by the NABARD are being invested or divested from.	पूर्ति की आवश्यकता नहीं।
c.	System of Delegation of powers	Powers are vested to Investment Committee as elected by the BOD meetings constituting Manager Operations, Chief manager and headed by managing Director deputed by Government.	पूर्ति की आवश्यकता नहीं।
d.	Reporting System	Twice a year, (i.e. September and March) reported to Board of Directors and approval is accorded by BOD and then subsequently reported to RBI and NABARD	पूर्ति की आवश्यकता नहीं।
e.	Whether investments have been earmarked towards reserve funds	Investment with LIC and Statutory Reserve is earmarked for provision for gratuity payable.	पूर्ति की आवश्यकता नहीं।
f.	System related to Subsidiary General LEDGER (SGL)/Bankers RECEIPTS (BRs)	Yes SGL maintained.	पूर्ति की आवश्यकता नहीं।
g.	System of control over SGL/BR outstanding at the year end their subsequent clearance	Register is maintained.	पूर्ति की आवश्यकता नहीं।
h.	Reconciliation on balance of SGL, transfer forms as per Bank's books	Yes, reconciled on timely basis.	पूर्ति की आवश्यकता नहीं।
i.	Any Adverse observation regarding Purchase and Sale of Govt. Securities etc.	No such Adverse observation regarding Purchase and Sale of Govt. Securities found.	पूर्ति की आवश्यकता नहीं।
j.	Is there any delay in collection of interest on investments	Collection of Non cumulative interest is done without delay.	पूर्ति की आवश्यकता नहीं।
k.	Have the information regarding Profit & Loss to trading investment	No such case found during the year under consideration.	पूर्ति की आवश्यकता नहीं।

			securities placed before Board of Directors		पूर्ति की आवश्यकता नहीं।
2.	Treasury Operations	a.	Whether the transactions adhered to upper contract limit of 5% of total transactions (both purchase and sale) for each of the approved brokers entered into by the bank.	N.A	हां, उक्त सीमा का ध्यान रखा जाता है।
		b.	Whether part of the business is transacted through only one or a few brokers, if yes, its extent and modalities.	No	बैंक की इन्वेस्टमेंट पॉलिसी के अनुसार अधिकृत ब्रॉकर्स से ही लेनदेन किया जाता है।
		c.	Whether the business put through any individual broker or brokers in excess of the limit of 5% of total transactions entered into by bank during the year. If yes, state reasons.	No such cases	पूर्ति की आवश्यकता नहीं।
		d.	Control over investment	Yes, due Control over investment is exercised	पूर्ति की आवश्यकता नहीं।
		e.	Whether interest collected periodical	Yes interest is collected periodically	पूर्ति की आवश्यकता नहीं।
		f.	Valuation methods	At Cost	पूर्ति की आवश्यकता नहीं।
		g.	Change in method of valuations if any, if yes, whether provisions and guidelines of RBI/NABARD followed in case of shortfall and whether provision made?	No	पूर्ति की आवश्यकता नहीं।
		h.	Whether provisions of the State Cooperative Societies Act/ Rules/ Bye Laws as also investment policy/ guidelines of RBI/NABARD are followed for investment in SLR/Non SLR investments and other related aspects.	Yes provisions of the State Cooperative Societies Act/ Rules/ Bye Laws as also investment policy/ guidelines of RBI/NABARD are followed for investment in SLR/Non SLR investments and other related aspects. The circular by the RBI dated December 05,2018 required maintenance of SLR as investment at below mentioned rates: 01-04-2023 to 31-03-2024 18.00%	पूर्ति की आवश्यकता नहीं।

C.	<u>Other Assets</u>	a.	Comments on status of 'Other Assets'	The other assets in balance sheet consist of dominantly loan waiver, interest receivable from the govt and Sundry debtors.	पूर्ति की आवश्यकता नहीं।
		b.	Depreciation policy and their valuation.	WDV in most of cases & SLM method in few assets	बैंक द्वारा WDV Method से मूल्यांकन लगाया जाता है।
		c.	Whether any non-banking assets beyond the specified/ extended period retained by Bank, if yes, state the reason for such.	NA	पूर्ति की आवश्यकता नहीं।
D.	<u>Non-Fund Business</u>	a.	Policy procedure	Rates are decided on the basis of competitive environment prevailing in the market for the time being. Also, due attention is paid on the norms laid by RBI and NABARD in these concerns.	पूर्ति की आवश्यकता नहीं।
		b.	Income	a) Commission, Exchange & Brokerage Rs 112453.24 b) Rent on locker and safe deposit Rs 574033.50 c) Other incidental and commitment charges income Rs 9298236.23	पूर्ति की आवश्यकता नहीं।
		c.	Service Charges covering lockers, safe deposit vaults	Rent of lockers and safe deposit vaults Rs. 574033.50	पूर्ति की आवश्यकता नहीं।
		d.	Letter of credit (LCs)	NA	पूर्ति की आवश्यकता नहीं।
			Guarantees issued etc. and Violations (if any)	NA	पूर्ति की आवश्यकता नहीं।
E.	<u>Application of Prudential Norms</u>	a.	Comments on Adoption/application of income recognition.	Prudential norms are followed up to the satisfactory level. However, due to some technical issues in the system since the bank opted for auto NPA marking in previous F.Y. some of the NPA accounts got unmarked from NPA and interest was charged in the system. The default made by system was corrected and again marked as NPA and all the interest	पूर्ति की आवश्यकता नहीं।

			wrongly charged in the accounts have been reversed duly.		
		b.	Whether assets classification and provisioning norms by Cooperative banks as per guidelines issued by RBI/NABARD from time to time have been followed.	Yes, classification of assets and provisioning has been done as per NABARD guidelines except as per annexure.	पूर्ति की आवश्यकता नहीं।
(i) Income Recognition	a.	Whether the bank recognized Income as per instruction in vogue	No such cases found.	पूर्ति की आवश्यकता नहीं।	
	b.	Total amount of income derecognized (cumulative)	No such case found	पूर्ति की आवश्यकता नहीं।	
	c.	The amount derecognized income recovered during the year	NA	पूर्ति की आवश्यकता नहीं।	
	d.	The procedure followed by the bank for accounting derecognized income	The interest due is calculated in the system automatically but in NPA loan account it is not charged to the account of respective customer as per prudential income recognition norms.	पूर्ति की आवश्यकता नहीं।	
(ii) Assets Classification-Comments	a.	Whether the norms for assets classification in respect of all assets and the provisioning norms have been compiled with by the Cooperative banks? If not, the divergence observed in classification and the extent of provisions required.	Yes.	पूर्ति की आवश्यकता नहीं।	
	b.	Extent of NPA amount required to be provided for and the amount actually provided for by the Cooperative banks.	N.A.	बैंक पर लागू Prudential Norms के अनुसार एनपीए हेतु प्रावधान किये गये हैं।	
	c.	Movement of NPAs	Refer to or Remark on LFAR point No.5.	पूर्ति की आवश्यकता नहीं।	
	d.	Effectiveness of the system for compiling data relating to the impaired advances, system for charging of interest and making provisions to unrealized Interest taken to P&L A/c ascertaining the	The effectiveness of the System of Compilation of data is directly responsibility of the branch officials and management are responsible for its monitoring and supervision.	पूर्ति विवरणात्मक है।	

		<p>realizable value of securities and the possible realization from guarantors; assessment of the efficiency of rehabilitation programmers, provisions, write-offs and appropriateness of authority thereto, recovery procedures, including that relating to suit field and decree accounts.</p>	<p>In our opinion, the system for compilation of data should be done with an ERP(Enterprise) Resource Planning Package) in computerized environment which is duly maintained and audited for its deficiencies for more specific results and effectiveness since in the year under consideration due to some technical issues in the system some of the NPA accounts got unmarked from NPA and interest was charged in the system. The default made by system was corrected and again marked as NPA and all the interest wrongly charged in the accounts have been reversed duly.</p>	
		e. NPA management strategy of the bank.	<p>Many Strategies are being implemented by the management for the recovery of NPA and these have been successful up to the satisfactory level.</p>	<p>पूर्ति की आवश्यकता नहीं।</p>
(iii) Management Appraisal	a.	Functioning of Elected Board, Composition, Committees, their oversight, corporate governance, professionalization of management.	<p>The board has been working since 21st August 2013 and professional directors have been appointed on 04.10.2013</p>	<p>पूर्ति की आवश्यकता नहीं।</p>
	b.	Regularity in conduct of meetings , issues discussed in meeting, defaulting Directors(if any)	<p>As per the management Meeting were regularly conducted and large issues were discussed regarding advances, investments and loan policies, deposit interest rates and other issues.</p> <p>As reported by the management during the audit period BOD meetings have been organized on following dates:</p> <ul style="list-style-type: none"> • 21.06.2023 • 29.08.2023 • 08.02.2024 • 21.03.2024 	<p>पूर्ति की आवश्यकता नहीं।</p>
	c.	Violations of bye-laws by the Directors, disqualification of directors, etc.	<p>No such case found.</p>	<p>पूर्ति की आवश्यकता नहीं।</p> <p>पूर्ति की आवश्यकता नहीं।</p>

		d.	In case, Administration is in-charge of the Bank, comments may be made on the performance of the Administrator.	No	पूर्ति की आवश्यकता नहीं।
		e.	Competence of CEO in managing the bank and in implementation of policies in conformity with the guidelines issued by GOL/RBI/NABARD	Since the Managing Directors is deputed by the Government of Rajasthan is competent enough.	पूर्ति की आवश्यकता नहीं।
		f.	Competence of second line management, Specific job chart, recruitment policy, training and HRD plans, rotation of staff, accountability etc.	Satisfactorily competence observed. Rotation of staff is not much effective. A strict policy should be made for rotation of employees	
(iv) Earning Appraisal	a.	Analysis of Variation in major items of income & expenditure compared to previous year, with important ratios.	As per Annexure	पूर्ति की आवश्यकता नहीं।	
	b.	Losses arising due to mis-management	No	पूर्ति की आवश्यकता नहीं।	
	c.	Funds flow statement as on balance sheet date vis-à-vis the previous year	As per Annexure	पूर्ति की आवश्यकता नहीं।	
	d.	Effect of any change in the accounting policies on profit/loss for the year.	No such case found.	पूर्ति की आवश्यकता नहीं।	
	e.	Carry out test check of application of interest rates on various advances/ borrowings as also on deposits and comment on revenue loss, if any incurred by Cooperative banks due to inappropriate application of prescribed interest rates.	On test check no such cases observed	पूर्ति की आवश्यकता नहीं।	
	f.	Whether overdue interest is taken to P&L and if so, whether corresponding provision is made. If yes, the extent of overdue interest receivable.	No, overdue interest is not taken to P&L	पूर्ति की आवश्यकता नहीं।	
	g.	Whether the bank has written back excess provision, if any, to P&L, A/c	No the bank has not written back excess provision to P&L A/c	पूर्ति की आवश्यकता नहीं।	
	h.	Whether the bank has made adequate provision for impaired credits and erosion in the assets liabilities.	Yes the bank has made adequate provision for impaired credits and erosion in the assets liabilities.	पूर्ति की आवश्यकता नहीं।	

		i.	Whether allocation of net profit is done as per the provisions of B.R. Act / State Cooperative Societies Act/ Bye-laws and whether prior permission was obtained for withdrawal of any amount from reserves.	Yes provision of state co-operative societies Act followed. Nothing was withdrawn from reserves.	पूर्ति की आवश्यकता नहीं।
		j.	Whether the bank earned operating profit and the extent the operating profit covers provision required to be made.	Bank has earned an Operating income of Rs 15915595.81 before provision of taxes Rs .00	पूर्ति की आवश्यकता नहीं।
		k.	Whether the bank earned net profit and If not reasons for the same. Where the net profit, if any is made after making full provision and whether the bank is in a position to Reserve and declare dividends.	The bank has been afflicted a Profit of Rs. 5711190.59 this year after providing mandatory provisions of Provision for NPA, Gratuity as directed by the NABARD Audit.	पूर्ति की आवश्यकता नहीं।
		l.	Any System for Reserve Audit Revenue Audit to find income leakages	Revenue Audit is not conducted.	शाखाओं के निरीक्षण के समय आंतरिक अंकेक्षक द्वारा रेवेन्यू ऑडिट भी किया जाता है। पूर्ति की आवश्यकता नहीं।
		m.	Comment on the system of Transfer Price Mechanism	NA	पूर्ति की आवश्यकता नहीं।
	(v)Liquidity Management	1. CASH			
		a.	Comments on the system of monitoring of cash at branches and its management.	Cash is monitored by Branch Manager and Cashier both.	पूर्ति की आवश्यकता नहीं।
		b.	Fixation of retention limits at branches and their compliance/violations, insurance over and adequacy including for cash – in – transit	Limits of cash retention for each branch have been fixed @ 4-6% of DTL subject to maximum amount of Rs. 50 Lakhs.	पूर्ति की आवश्यकता नहीं।
		d.	System and procedure followed for physical custody of cash etc.	Cash is placed in custody of Manager and Cashier both.	पूर्ति की आवश्यकता नहीं।
	2.Statutory Liquidity Ratio (SLR)/ Cash Reserve Ratio (CRR)	i. System of Ensuring Compliance			
		a.	System of compiling and monitoring Demand and Time (DTL) position.	TDL register maintained Calculated on daily basis for 15 days for the next 15 days on second proceeding fortnight.	पूर्ति की आवश्यकता नहीं।
		b.	Record maintained on above purpose	All records maintained.	पूर्ति की आवश्यकता नहीं।

Requirements	c.	System of ensuring compliance, penalties paid, if any and review of the position by CEO/Board	No Penalty was imposed.	पूर्ति की आवश्यकता नहीं।
	d.	Violations, if any in the maintenance of CRR/SLR, details thereof and reasons for the same	No violation was made.	पूर्ति की आवश्यकता नहीं।
(ii) Repayment OF Borrowings	a.	Comments on 'Maximum Borrowing Power'	Rs.83127.48 Lakhs	पूर्ति की आवश्यकता नहीं।
	b.	Types of Borrowing availed	ST, MTC, FS, NFS, Kisan Sambal, KMY, OD against FDR.	पूर्ति की आवश्यकता नहीं।
	c.	Whether the bank had defaulted in repayment in respect of borrowings made, If yes, state the number of occasions, reasons, therefore maintenance of Due Date Register.	No default as per due date register.	पूर्ति की आवश्यकता नहीं।
3. Deposits	a.	Comments on laid down norms/ guidelines for conduct and operation of inoperative accounts, if any, over drawl if any	Procedures laid down for guidelines for conduct and operation of inoperative accounts have been complied with. No over drawls observed	पूर्ति की आवश्यकता नहीं।
	b.	Has the bank allowed drawls against unrealized cheques	No.	पूर्ति की आवश्यकता नहीं।
	c.	Is there any delay in playing matured deposit?	No delays.	पूर्ति की आवश्यकता नहीं।
	d.	Has the bank obtained necessary declarations wherever required	Yes	पूर्ति की आवश्यकता नहीं।
	e.	Comments on Adherence to KYC norms,	KYC norms complied with. But in some cases, KYC documents are not Self attested & Authorized officer stamp not found on form. List is attached in Branch Audit Reports.	शाखाओं की सांविधिक निरीक्षण की अनुपालना रिपोर्ट में केवाईसी से संबंधित अनुपालना करवा ली गयी है।
	f.	Whether the bank has correctly assessed the deposits for coverage under insurance (DICGCL) and whether premium is worked out correctly and remitted the same timely.	0.6% of deposit regularly paid as premium on half yearly basis.	पूर्ति की आवश्यकता नहीं।

		g. Whether there were any unusual large movements in aggregate deposits held by H.O / Branch at the year end and window dressing.	No such cases found	पूर्ति की आवश्यकता नहीं।			
		h. Comment on composition and growth of deposits and the extent of low-cost deposits; new deposits scheme.	Shown below:	पूर्ति की आवश्यकता नहीं।			
		Particulars	As on 31/03/2023	As on 31/03/2024	Increase/Decrease	Percentage %	पूर्ति की आवश्यकता नहीं।
		Fixed Deposits	11226.66	11957.46	730.8	6.51%	
		Saving Deposits	9797.31	11068.81	1271.5	12.98%	
		Current Deposits	1432.03	1697.86	265.83	18.56%	
		Low-cost deposits	11229.34	12766.67		51.55%	
		i. Comment on operation of FCNR and other are non-resident accounts, whether the debits and credit are permissible under the rules, whether inward/outward remittance have been properly accounted for, ensure adherence to the guidelines issued by the RBI regarding the above operation, violations of FEMA, if any. Irregularities if any, in repayment of deposits.	NA				पूर्ति की आवश्यकता नहीं।
		j. Whether the bank reported the information as per Anti-Money Laundering(AML) guidelines	Yes CTR duly filled				पूर्ति की आवश्यकता नहीं।
VI. Systems and Controls	1.	Written guidelines/ instructions on loans and advances covering appraisal, issue of sanctions letters, follow-up etc.	Guidelines issued by H.O. Yes, subject to few instances guidelines are followed. The instances of such violations are as annexed in annexure to respective branch statutory audit reports.				पूर्ति विवरणात्मक है। शाखाओं द्वारा की गयी पूर्ति एनेक्चर में दर्शायी गयी है।
	2.	Manual on accounting policies; Accounting policies- their conformity with Accounting Standard. Time taken to finalize accounts. Any major observations on branch returns and process of their consolidation in final statements of accounts.	Except some cases, principals of Accountancy generally followed. Inconsistency as regards the income and expenditure has been observed regarding basis of recognition on cash or accrual basis.				पूर्ति की आवश्यकता नहीं।
	3.	Compliance to disclosure norms.	Disclosure norms are complied with.				पूर्ति की आवश्यकता नहीं।
	4.	House keeping					

	-System of monitoring the position of general ledger including reconciliation of control and subsidiary records.	Yes	पूर्ति की आवश्यकता नहीं।
	-Balancing of drafts payable, DD without advice, Bills Payable, periodical verification of security forms and follow up actions.	Yes	पूर्ति की आवश्यकता नहीं।
5.	Inter –branch reconciliation		
	-Comments on the system/procedure and records maintained.	Regular reconciliation with branches done.	पूर्ति की आवश्यकता नहीं।
	-Procedure followed for remittance of funds, TT discounting etc.	NEFT, RTGS	पूर्ति की आवश्यकता नहीं।
	-Test checks for any unusual entries put through inter-branch/Head office accounts.	No such case found	पूर्ति की आवश्यकता नहीं।
	-Position of outstanding entries; system for locating long outstanding items of high value.	Proper registers maintained and reconciled with branches. However, there are various old entries for which no adjustments done yet.	शाखा समायोजन खाते में 10 वर्ष से पूर्व की कोई प्रविष्टि बैंक स्तर से समायोजन हेतु बकाया नहीं है।
6.	Inter bank accounts reconciliation		
	-Balances with other bank (observations on outstanding items in reconciliation statements.)	Reconciliation statement made up to year end.	पूर्ति की आवश्यकता नहीं।
	-Provisions required for long pending un reconciled portion.	No	पूर्ति की आवश्यकता नहीं।
7.	Suspense Accounts, Sundry Deposits Etc.		
	-System for clearance of items Debited/credited to these accounts.	Suspense account is cleared periodically.	पूर्ति की आवश्यकता नहीं।
	-Test check for any unusual entries under these heads.	No found.	पूर्ति की आवश्यकता नहीं।
	-Long pendency in these accounts, reasons thereof; provision required if, any	No long pendency	पूर्ति की आवश्यकता नहीं।
			पूर्ति की आवश्यकता नहीं।

	8.	Long pending items in balance sheet and their position (a list of long pending items in balance sheet may be examined and the measures taken by the bank for squaring off the same.)	Appropriate register is made for long pending items.	
	9.	Branch Inspections		
		-System of branch inspections; frequency; scope/coverage of inspection; system of internal audit, concurrent audit/revenue audit and reporting. Arrears, if any in inspection/audit to be maintained.	Yearly branch inspection conducted. Internal audit is being conducted. Revenue audit is not conducted.	शाखाओं के निरीक्षण के समय आंतरिक अंकेक्षक द्वारा रेवेन्यू ऑडिट भी किया जाता है।
		-System of follow-up of these reports; position of compliance	As per the management all the follow-ups are acquired on timely basis mentioning that follow-ups to be done soon.	पूर्ति की आवश्यकता नहीं।
		-Supervision and monitoring the functioning of DCCBs (in case of Apex Banks)	NA	
	10.	Management Information system (MIS)		
		-The efficiency of MIS maintained by bank	Satisfactory	पूर्ति की आवश्यकता नहीं।
		-Comment on regularity of receipt of internal returns	Satisfactory	पूर्ति की आवश्यकता नहीं।
		-Comment on content and regularity of submission of various statutory returns	Satisfactory	पूर्ति की आवश्यकता नहीं।
	11.	Fraud prevention, Monitoring and Control	No such observation noted	
		-Observation on major frauds, misappropriations, embezzlements, etc. discovered during the year under audit covering modus operand, action taken, recovery efforts.	During the year under Audit Following Frauds have been Identified namely: a) Kakku GSSS Ltd 15.93 Lacs b) Sugan Kanwar 11.26 Lacs The Modus operandi of the fraud related to Kakku GSSS was being the FDR not migrated in the System while implementation of CBS by the bank	बैंक के पत्र क्रमांक 891 दिनांक 30.04.2024 द्वारा श्रीमान अतिरिक्त रजिस्ट्रार सहकारी समितियां खण्ड बीकानेर को धारा 55 में जांच करवाने हेतु निवेदन किया गया है।

			<p>while the FDR was available with the depositor of which the bank made the payment by debiting the Sundry Debtors. The bank has made the detailed inspection in this regard and has mentioned two of the employees responsible for the fraud. The FIR has been applied by the bank Through Istigasha via Court. No recovery efforts have been done.</p> <p>The Modus operandi in case of fraud of Sugan Kanwar was That the FDR of Rs. 900000 was made on 22.8.2013 which was being premature in the system by crediting the System Suspense Account of Rs. 1341748.00 without any instruction from depositor and then the suspense account was being debited by 419271 and crediting the loan account of Sugan Kanwar LFD account and the remaining amount of Rs. 922477 was being debited from suspense account to make the pay order in name of Sugan Kanwar which was being credited to Nokha KVSS account on 5.9.2018. Hence the FDR was being misappropriated without any instruction from Sugan Kanwar. The bank has made the detailed inspection in this regard and has mentioned two of the employees responsible for the fraud. The FIR has been applied by the bank Through Istigasha via Court. No recovery efforts have been done.</p>	<p>पूर्ति की आवश्यकता नहीं।</p> <p>पूर्ति की आवश्यकता नहीं।</p>
		<p>-Monitoring, review, incidence of thefts, robberies, dacoits. Reporting of frauds to NABARD</p>	<p>Yes as per management the same is communicated to NABARD within 20 days of such fraud coming to the knowledge of management.</p>	

		-Provision requires, if any	For safety purpose, may be done so.	आवश्यकदस्तावेज लिये जाते हैं।
		-Prevention measures to avoid recurrence of frauds etc.	Correct documentation level to be executed in concern of loans advanced.	
	12.	Risk Management Systems		पूर्ति की आवश्यकता नहीं।
		-Comment on risk profile of the bank viz. liquidity risk, exposure risk, interest rate risk and operational risk faced by bank supported by ratio analysis.	Liquidity Risk, Exposure risk, interest rate risk and operational risk has covered by the bank authorities with proper destination.	पूर्ति की आवश्यकता नहीं।
		-Comment on systems and procedures for identifying, managing and mitigating risks and also default monitoring mechanism	Monthly review is done to review the Liquidity Risk, Exposure risk, interest rate risk and operational risk, if any.	
	13	Asset Liability Management (ALM) System		बैंक द्वारा एलको कमेटी की बैठक समय-समय पर आयोजित की जाती है।
		Comments on the ALM mechanism put in place by the bank, comment on the functioning of ALCO committee, comment on the Gaps/Mismatches, Analysis and Generation of reports.	No mismatch found. Though such ALCO committee formed but there is no functioning by the said committee.	
	14	Vigilance Arrangements		पूर्ति की आवश्यकता नहीं।
		-Implementation of vigilance guidelines and systems as per guidelines of NABARD- working of vigilance Cell	Vigilance cell constituted headed by Shri R S Charan.	पूर्ति की आवश्यकता नहीं।
	15	-Irregularities/inadequacies in the vigilance arrangements	No such case found	
	VII. Compliance	1. Functioning of Audit Committee of Board System for taking timely follow-up action on the observation and suggestion made in the inspection report of NABARD , statutory auditors and those submitted by the Internal Inspection Department, Vigilance Cell and internal auditors; including concurrent auditor, timeliness and effectiveness of timely follow-up	Six committees exists viz Fraud Risk Group, Risk Management Committee, Investment Committee, Audit Committee, Loan Committee and ALM Committee. The Head office is prompt in asking for the follow-up of the reports to the branches in which the Head office duly receives response timely.	पूर्ति की आवश्यकता नहीं।

		<p>action on guidelines, circulars, ETC. Issued by NABARD/RBI; Overseeing and providing direction as also discharge of other duties/ responsibilities o the Committee may be commented upon.</p>		
		<p>2. Comment on Compliance with important provisions of the B.R. Act 1949 (AACS), B.R. Act 1934 and provision of State Cooperative Societies Act and bye laws.</p>	Provision of BR Act complied.	पूर्ति की आवश्यकता नहीं।
		<p>3. Compliance to IT Act and other laws in force</p>	Depreciation has not charged as per IT Act on fixed assets, hence compliance is not done.	
VIII. Audit of Computerized Operations	a.	Availability of competent personnel, segregation of duties of programmer and persons operating the system, existence of physical, logical and procedural access to system; standards for quality assurance and periodically testing and checking them; formal declaration of system development methodology.	CBS has been implemented in all branches but still some differences persist. The availability of competent personnel and segregation of duties of programmer and persons operating the system is still the major issue of concern since the personals deployed by the bank are not professionally competent to make efficient use of resources.	बैंक के पूर्णकालिक प्रोग्रामर की नियुक्ति दिनांक 13.03.2020 को हो गयी है। बैंक की पुस्तकों में किसी भी प्रकार का माईग्रेशन के समय का अन्तर दिनांक 31.03.2024 को बकाया नहीं है।
	2.	Programming and documentation standards to be followed by the bank, in the absence of which suffer, contingency plans/procedures in case of failure of system/Disaster management system, Manual of instructions for their inspectors/auditors and its periodical updation.	Computers are used for official work. But proper trained personals are not been employed for effective work. Disaster management system not properly followed since no proper backups maintained.	बैंक के पत्र क्रमांक 5085 दिनांक 17.08.2024 द्वारा सभी शाखाओं को सर्वर का बैकअप रखने के लिये निर्देशित किया गया है।
	3.	If services outside computer agencies are engaged whether “clause of visitorial rights” in the contract, has been in corporate so as to have the right to inspect the process of application and	No	पूर्ति विवरणात्मक है।

			also ensure the security of the data/inputs is ensured while entrusted to such outside agencies.		
		4.	Comment on automation and computerization process and policy for the same. Process made during the your under review, critical area of operations not covered by automation, number of branches covered by computerization and extent of computerization, volume of business computerized, suggestions if any.	Computers are installed in all the branches and head office.	पूर्ति विवरणात्मक है।
		5.	Arrangements for system/IT audit.	Yes As per the action plan of the bank Information Technology Audit for the year was being conducted during the statutory audit.	पूर्ति विवरणात्मक है।
		6.	Issues connected with the maintenance of ATMs Cash replenishment, security and monitoring etc.	NA	पूर्ति विवरणात्मक है।
		7.	Comment on working of various technology driven products and services e.g. Smart Cards, Credit Cards, if any	NA	पूर्ति विवरणात्मक है।
	IX. Preparation / Implementation of DAP & MOU executed and revival Package etc.	1.	Performance under the Development Action Plan and MoU executed, system of monitoring the achievements etc.	The branch wise targets were fixed in respect of deposits loans and recoveries. The branch level/PACS level performance was reviewed in meetings with branch managers and loan supervisors.	पूर्ति की आवश्यकता नहीं।
		2.	Implementation of Revival Package utilization of amounts received under the GOL package and adherence to various guidelines issued by NABARD in this regard.	The MOU has been executed under the GOL Reform package based on VCR-I on 14 th November 2006. Special audit in 194 working PACS affiliated to the bank was completed by 10.04.2007 identifying the extent of losses to the tune of Rs. 1696.08 lakhs. The capitalization assistance from GOI and the State	पूर्ति की आवश्यकता नहीं।

			Government was released at Rs. 1128.28 lakh in respect of 89 GSSS. The Special Audit of the bank was completed on 18.12.2007.									
		3.	Verify implementation of schemes like Interest Subvention, Debt Waiver & Relief etc. and whether benefits have been extended to borrowers.	The bank has financed ST (SAO) loans at 5% rate of interest to ultimate borrowers during the year financial Year and therefore was eligible for the 7% interest subvention.								
		4.	Any other matter/adverse developments in the functioning of the banks, which the auditor considers significant, should be brought to the notice of the management.	As per Annexure appended below this table								
				पूर्ति की आवश्यकता नहीं।								
				पूर्ति की आवश्यकता नहीं।								
	<u>Annexure to LFAR</u>	1. In our observation proper instructions has been given to branches by the Head Office regarding charging interest on overdue accounts. 2. Input credit of GST has not been taken by the Bank in case of supply of goods as well the service which was received in bank but since the supply was arranged by the Apex Bank, Jaipur the billing of the same was in name of the Apex Bank hence ineligible to claim as input. There is difference in turnover between turnover as per books and as per GST returns neither reconciliation between books and GST returns filed is made available to us. Hence we are unable to comment on the same. 3. The bank has not claimed the input of crop insurance premium of the policy issued on the name of the bank and has been reversed in GSTR 3B. also the bank has not collected any GST from farmers on insurance premium debited to there account as the management is under impression that the bank is collecting insurance premium. 4. Insurance policies have been taken on furniture, fixtures and other assets including Cash at both head office and branch level. 5. Movement of NPA		पूर्ति की आवश्यकता नहीं।								
			<table border="1"> <thead> <tr> <th>Op. balance (RS. In lac.)</th> <th>Recovery</th> <th>New NPA</th> <th>Position of NPA at the close of the year</th> </tr> </thead> <tbody> <tr> <td>1124.42</td> <td>150.91</td> <td>173.13</td> <td>1146.64</td> </tr> </tbody> </table>	Op. balance (RS. In lac.)	Recovery	New NPA	Position of NPA at the close of the year	1124.42	150.91	173.13	1146.64	इस संबंध में बैंक द्वारा अपने पत्र क्रमांक 4792 दिनांक 07.08.2024 द्वारा शीर्ष बैंक से भुगतान होने वाले बिलों में जीएसटी इनपुट क्रेडिट देने हेतु निवेदन किया है।
Op. balance (RS. In lac.)	Recovery	New NPA	Position of NPA at the close of the year									
1124.42	150.91	173.13	1146.64									
			6. Relevant ratios are as follows:	जो जीएसटी चार्ज होती है वो इश्योरेंस कम्पनी बैंक को रिमबर्स(पुर्नभरण) कर देती है इसलिए बीमित ग्राहक से जीएसटी चार्ज नहीं की जाती है।								
			<table border="1"> <thead> <tr> <th>Ratio</th> <th>2023-24</th> </tr> </thead> <tbody> <tr> <td>Net profit ratio</td> <td>1.27%</td> </tr> </tbody> </table>	Ratio	2023-24	Net profit ratio	1.27%	पूर्ति की आवश्यकता नहीं।				
Ratio	2023-24											
Net profit ratio	1.27%											
				बैंक द्वारा वसूली प्रकोष्ठ का गठन कर अधिनियमान्तर्गत कार्यवाही करते हुए एनपीए ऋणों की वसूली के प्रयास किये जा रहे हैं।								
				बैंक द्वारा अधिनियमान्तर्गत कार्यवाही करते हुए एनपीए प्रतिशत को कम करने के प्रयास किये जा रहे हैं।								

	<p>7. The comparative Profit & Loss account for the current year and preceding year is attached herewith.</p> <p>8. A statement showing Assets Classification, income recognition, provisioning and estimated erosion in value of assets as on 31.03.2024 is attached herewith.</p> <p>9. Provision for gratuity is made on actual basis.</p> <p>10. No provision is made for leave encashment.</p> <p>11. Transfer from NMF amounting Rs.33/- and nominal to statutory reserve amounting to Rs. 44290/- are part of income but transferred to statutory reserve also NO GST is charged on them.</p> <p>12. AS PER IS AUDIT CONDUCTED IN MONTH OF APRIL 24 FOLLOWING DISCREPANCIES WERE NOTED IN BRANCHES BY THE IS AUDITOR: -</p> <ul style="list-style-type: none"> • Fire burglary alarm not installed. • Panic button not installed. • Anti-Virus software's not installed. • Installation of unauthorized software's in the banks PC. <p>13. Apart from IS AUDIT observation, it has been observed in the branches that the systems are connected with both internet and intranet. So, there is possibility of hacking, which has not been commented in IS AUDIT.</p> <p>14. Microsoft office used in banks are pirated.</p>	<p>पूर्ति की आवश्यकता नहीं।</p> <p>पूर्ति की आवश्यकता नहीं।</p> <p>पूर्ति की आवश्यकता नहीं।</p> <p>पूर्ति की आवश्यकता नहीं।</p> <p>बैंक द्वारा अपने ऋणी ग्राहकों को ऋण देने से पूर्व बैंक सदस्य बनाने के एवज में राशि रु 11.00 नोमिनल मेम्बरशीप फीस वसूल की जाती हैं। माह जुलाई 2024 की जीएसटी 3बी की गणना में राशि रु 44620.00 को जीएसटी टैक्सबल इनकम मान लिया गया है। जुलाई माह के रिटर्न्स दाखिल करते समय राशि रु 44620.00 पर नियमानुसार देय जीएसटी जमा करवा दी गई है।</p> <p>बैंक द्वारा फायर बर्गलरी अलॉम व पेनीक बटन लगवाने हेतु फर्म से सम्पर्क किया गया है। एन्टीवाइरस सॉफ्टवेयर इन्स्टॉल कर दिये गये हैं। अनओथोराइज्ड सॉफ्टवेयर बैंक पीसी से हटा दिये गये हैं।</p> <p>पत्र क्रमांक 4773 दिनांक 07.08.2024 द्वारा शाखाओं को इंटरनेट एवं इन्टरनेट प्रयोग करने हेतु अलग-अलग कम्प्यूटर उपयोग लेने हेतु पांबद कर दिया गया है।</p> <p>ओरिजनल माइक्रोसॉफ्ट ऑफिस कुछ कम्प्यूटर्स में लगा दिया गया है। शेष में लगाने के प्रयास जारी है।</p>
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15 Large advances (Top 20 accounts): -

Name	Account no.	Dcrepencies found
Jai shri	17009630120004986	<ul style="list-style-type: none"> • Agreement of loan, power of attorney, guarantee deed, insurance indemnity, annexure 6,9, B, C are completely blank. • Affidavit given by the guarantor does not contain details of the property and net worth, hence the capacity of guarantee loan cannot be judged. • Capacity of loan obtained is not justified. • CIBIL of borrower, guarantor is not on record, CIBIL of one of the guarantor is in record whose account is written off (Sunil Bishnoi). • Processing charges of Rs.25000/- has not been recovered. • No recovery proceeding initiated. • Loan amount is sanctioned on the name of Jayshree and Vikash Sharma while sanctioned letter only signed by Jayshree. • The loan application form made by only Jayshree Sharma, no application form submitted by Vikash Sharma while Vikash Sharma is co-borrower. • Annexure II agreement of loan is not signed by the borrower as well as bank officials also. No attention is made. • Security available as per the emplaced valuer engineer Shri Mukesh Kumar Dingra, valuation report dated 20/01/22 value is Rs.6462000/- • Demand promissory note has not been obtained.

Agreement of loan, power of attorney, guarantee deed, insurance indemnity, annexure 6,9, B, C भर दिये गये हैं।

गारंटर के प्रोपर्टी व नेटवर्थ का विवरण भरवा लिया गया है।

आवश्यक मुल्यांकन कर दिया गया है।

ऋणी व गारंटर के सिबिल रिकॉर्ड पत्रावली में संलग्न कर दिये गये हैं।

प्रोसिसिंग चार्ज रिकवर कर लिये गये हैं।

रिकवरी के प्रयास किये जा रहे हैं।

सेक्शन लैटर पर विकास शर्मा के साईन करवा लिये गये हैं।

श्री विकास शर्मा से लोन एप्लीकेशन फार्म प्राप्त कर लिया गया है।

एनेक्सचर II ऋणी एवं बैंक ऑफिसर द्वारा साईन कर दिया गया है।

पूर्ति की आवश्यकता नहीं है।

डिमांड प्रोमिजनरी नोट प्राप्त कर लिया गया है।

श्री महेश पारीक के दोनों ओवरड्यू खाते सामान्य किये जा चुके हैं।

रेवन्यू स्टॉम्प लगा दिया गया है।

		Kiran Pareek & Mahesh Pareek	17001630120005656	<ul style="list-style-type: none"> • Two accounts of Mahesh pareek are overdue by Rs.50648/- which has not been satisfied while sanction. • Revenue stamp is missing on demand promissory note. • CERSAI not registered. • As per valuation report dated 06/02/23 realizable value of property is Rs.4915000/- done by engineer Mukesh Kumar Dingda which is sufficient for the loan amount of Rs.43.50lacs. • Property insurance not done. 	<p>सरसेई रजिस्ट्रेशन की कार्यवाही की जा रही है।</p> <p>पूर्ति की आवश्यकता नहीं है।</p> <p>ऋणी द्वारा प्रोपर्टी का बीमा करवाया जा चुका है।</p> <p>पोस्ट इंस्पेक्शन करवा लिया गया है।</p> <p>आवश्यक निरीक्षण करवा लिया गया है।</p> <p>एग्रीमेंट भर दिया गया है।</p>
		Ishaq Mohamed	17003630120003754	<ul style="list-style-type: none"> • Post inspection not done. • End use of fund not satisfied. • Hypothecation agreement, affidavit not properly filled. • Guarantor affidavit does not contain details of the assets • Jamabandi of khasra no. 350-500 RD does not have lien & marked of the land • Repayment schedule not signed by the borrower • Cibil of the borrower & guarantor not on the record • Colatral as per advocate report colatral value of the land is around Rs 800000/- against the advance of Rs 550000/- • Balance should be as on 31.03.2024 Rs 378116/- & actual balance as on 31.03.2024 is Rs 526554/-, hence account is NPA on the date 30.06.2023 by Rs 148438/- • Recovery proceedings not initiated <p>Cheques are not obtained by the BM</p>	<p>डिटेल भर दी गई है।</p> <p>लियन मार्क करवा दिया गया है।</p> <p>ऋणी से साइन करवा लिये गये हैं। ऋणी एवं गारंटर की सीबिल प्राप्त कर ली गई है।</p> <p>पूर्ति की आवश्यकता नहीं है।</p> <p>वसूली के प्रयास किये जा रहे हैं।</p> <p>वसूली के प्रयास किये जा रहे हैं। चैक प्राप्त कर लिये गये हैं।</p> <p>एसेप्टेंस और डिक्लेरेशन लेटर पूर्ण भर दिये गये हैं।</p> <p>केवाईसी शाखा प्रबन्धक द्वारा प्रमाणित कर दी गयी है।</p> <p>पुनः निरीक्षण कर लिया गया है।</p>

		Mohar singh	170036301120003721	<ul style="list-style-type: none"> • Acceptance and declaration letter is not properly filled • KYC documents is not verified by the BM • Post inspection not done. • End use of fund not satisfied. • Guarantor affidavit does not contain details of the assets • Repayment schedule not signed by the borrower • Cibil of the borrower & guarantor not on the record • Recovery proceedings not initiated • Cheques are not obtained by the BM 	<p>आवश्यक निरीक्षण करवा लिया गया है।</p> <p>गारंट के एफिडेविट में सम्पति का विवरण भर दिया गया है।</p> <p>रिपेयमेंट शेड्यूल पर ऋणी के हस्ताक्षर करवा लिये गये हैं।</p> <p>ऋणी व गारंटर की सिबिल ले ली गयी है।</p> <p>ऋण अवधिपार नहीं है।</p> <p>चैक प्राप्त कर लिये गये हैं।</p> <p>चैक प्राप्त कर लिये गये हैं।</p> <p>सिबिल प्राप्त कर ली गयी है।</p> <p>आवश्यक निरीक्षण करवा लिया गया है।</p>
		Shrawan singh rijvi	17004630120004692	<ul style="list-style-type: none"> • Cheques are not obtained by the BM • Cibil of the guarantor is not on record • End use of fund not satisfied 	<p>पटवारी प्रमाण पत्र, एसेप्टेंस लेटर, डिक्लरेशन लेटर भर दिये गये हैं।</p> <p>म्युचअल एग्रीमेंट व हाईपोथिकेशन एग्रीमेंट भर दिये गये है।</p>
		Dhaka	17006630120003691	<ul style="list-style-type: none"> • Patwari affidavit, acceptance letter and declaration letter is not properly filled • Mutual agreement and hypothecation agreement letter is not properly filled • Revenue stamp has not been obtained on promissory note and demand promissory note • Post inspection not done. • End use of fund not satisfied • Repayment schedule not signed by the borrower 	<p>प्रोमिश्यरी नोट व डिमाण्ड नोट पर रेवेन्यु स्टाम्प लगा दिया गया है।</p> <p>पुनः निरीक्षण कर लिया गया है।</p> <p>पुनः निरीक्षण कर लिया गया है।</p> <p>रिपेमेंट शेड्यूल ऋणी से हस्ताक्षर करवा लिये गये हैं।</p> <p>पुनः निरीक्षण कर लिया गया है।</p> <p>आवश्यक निरीक्षण करवा लिया गया है।</p> <p>पटवारी प्रमाण पत्र भर पटवारी से हस्ताक्षर करवा लिया गया है।</p>
		Sita kanwar	17006630120003760	<ul style="list-style-type: none"> • Post inspection not done. • End use of fund not satisfied • Patwari affidavit has not been signed by the patwari and also not properly filled • Acceptance letter and declaration form is not filled properly 	<p>एसेप्टेंस लेटर व डिक्लरेशन लेटर भर दिया गया है।</p> <p>केवाईसी दस्तावेज शाखा प्रबन्धक द्वारा प्रमाणित कर दिया गया है।</p> <p>जमानतदार की सिबिल ले ली गयी है।</p>

		<ul style="list-style-type: none"> • KYC documents is not verified by the BM • Cibil of the guarantor has not been obtained 	<p>म्युचुअल एग्रीमेंट भरकर गारंटर से हस्ताक्षर करवा लिया गया है। हाईपोथिकेशन लेटर पूरा भरकर गवाहों से हस्ताक्षर करवा लिया गया है।</p>
Gulam khan	17006630120003498	<ul style="list-style-type: none"> • Mutual agreement is not filled properly and not signed by the guarantor • Hypothecation agreement letter is not properly filled and signature of the witness has not been obtained • KYC documents is not verified by the BM and also not signed by the borrower • Patwari affidavit, acceptance letter, declaration form, loan agreement letter, guarantor agreement letter, promissory note, declaration u/s 39 of the rule 51(1), application form are fully blank. • Post inspection not done. • End use of fund not satisfied • Repayment schedule not signed by the borrower • Cibil of the borrower & guarantor not on the record • Cheques are not obtained by the BM • Revenue stamp si not obtained on promissory note 	<p>केवाईसी दस्तावेज ऋणी से हस्ताक्षर करवाकर शाखा प्रबन्धक द्वारा प्रमाणित कर दिया गया है। सभी दस्तावेज पूर्ण भरवाकर ऋणी से हस्ताक्षर करवा लिया गया है।</p> <p>पुनः निरीक्षण करवा लिया गया है। आवश्यक निरीक्षण करवा लिया गया है।</p> <p>रिपेमेंट शेड्यूल पर ऋणी से हस्ताक्षर करवा लिया गया है। ऋणी व गारंटर की सिबिल प्राप्त कर ली गयी है। चैक प्राप्त कर लिये गये हैं। प्रोमेशरी नोट पर रेवेन्यु स्टॉम्प लगा दिये गये हैं। जमाबंदी व गिरदावरी पर रहन दर्ज करवा लिया गया है। गिफ्ट डीड प्राप्त कर ली गयी है। पुनः निरीक्षण कर लिया गया है। आवश्यक निरीक्षण करवा लिया गया है।</p>
Chenaram	1700363001210003743	<ul style="list-style-type: none"> • Jamabandi and girdhwari is not obtained in the favour of bank • Gift deed is not obtained • Post inspection not done. • End use of fund not satisfied. • Hypothecation agreement, affidavit not properly filled. • Guarantor affidavit does not contain details of the assets • Jamabandi of khasra no. 350-500 RD does not have lien & marked of the land 	<p>हाईपोथिकेशन एग्रीमेंट व शपथ पत्र भर दिया गया है। गारंटर के शपथ पत्र में सम्पत्ति का विवरण भर दिया गया है। जमाबंदी में खसरा नं 350-500 आरडी लियन मार्क करवा लिया गया है।</p> <p>रिपेयमेंट शेड्यूल पर ऋणी के हस्ताक्षर करवा लिये गये हैं। ऋणी व गारंटर की सिबिल प्राप्त कर ली गयी है।</p>

			<ul style="list-style-type: none"> • Repayment schedule not signed by the borrower • Cibil of the borrower & guarantor not on the record • Cheques are not obtained by the BM 	<p>चैक प्राप्त कर लिये गये हैं।</p> <p>पटवारी प्रमाण पत्र पूर्ण भर दिया गया है।</p> <p>प्रोमेशरी नोट पर रेवेन्यु स्टॉम्प लगाकर ऋणी के हस्ताक्षर करवा लिये गये हैं।</p>
	Pooja devi	17003630120003685	<ul style="list-style-type: none"> • Patwari affidavit is not properly filled • In the Promissory note sign is not done on the revenue stamp and also not properly filled • KYC documents is not verified by the BM • Post inspection not done. • End use of fund not satisfied • Repayment schedule not signed by the borrower • Cibil of the borrower & guarantor not on the record • Cheques are not obtained by the BM 	<p>केवाईसी दस्तावेज शाखा प्रबन्धक द्वारा प्रमाणित करवा दिये गये हैं।</p> <p>पुनः निरीक्षण कर लिया गया है।</p> <p>पुनः निरीक्षण कर लिया गया है।</p> <p>रिपेयमेंट शेड्यूल पर ऋणी के हस्ताक्षर करवा लिये गये हैं।</p> <p>ऋणी व गारंटर की सिबिल प्राप्त कर ली गयी है।</p> <p>चैक प्राप्त कर लिये गये हैं।</p> <p>पुनः निरीक्षण कर लिया गया है।</p> <p>आवश्यक निरीक्षण करवा लिया गया है।</p> <p>रिपेयमेंट शेड्यूल पर ऋणी के हस्ताक्षर करवा लिये गये हैं।</p>
	Prithvi raj	17005630120002416	<ul style="list-style-type: none"> • Post inspection not done. • End use of fund not satisfied • Repayment schedule not signed by the borrower • Cibil of the borrower & guarantor not on the record • Cheques are not obtained by the BM • Revenue stamp is missing on promissory note and also not properly filled 	<p>ऋणी व गारंटर की सिबिल प्राप्त कर ली गयी है।</p> <p>चैक प्राप्त कर लिये गये हैं।</p> <p>प्रोमेशरी नोट पर रेवेन्यु स्टॉम्प लगाकर पूर्ण भर दिया गया है।</p> <p>प्रोमेशरी नोट पर रेवेन्यु स्टॉम्प लगा दिया गया है।</p> <p>पुनः निरीक्षण कर लिया गया है।</p>
	Dharam veer	17005630120002109	<ul style="list-style-type: none"> • Revenue stamp is missing on promissory note • End use of fund not satisfied. • Hypothecation agreement, affidavit not properly filled. • Repayment schedule not signed by the borrower • Cibil of the borrower & guarantor not on the record • Cheques are not obtained by the BM 	<p>हाईपोथिकेशन एग्रीमेंट व शपथ पत्र पूर्ण भर दिया गया है।</p> <p>रिपेयमेंट शेड्यूल पर ऋणी के हस्ताक्षर करवा लिया गया है।</p> <p>ऋणी व गारंटर की सिबिल प्राप्त कर ली गयी है।</p> <p>चैक प्राप्त कर लिये गये हैं।</p>

			<p>हाईपोथिकेशन एग्रीमेंट संलग्न कर दिया गया है।</p> <p>रिपेयमेंट शेड्यूल पर ऋणी के हस्ताक्षर करवा लिया गया है। सरसई में पंजीयन की कार्यवाही की जा रही है।</p> <p>चूंकि ऋणी की मृत्यु हो चुकी है अधिनियमान्तर्गत कार्यवाही की जाकर वसूली के प्रयास जारी है।</p>
	Mohan lal	17004630120004738	<ul style="list-style-type: none"> Hypothecation agreement letter not on the record Repayment schedule has not been signed by the borrower CERSAI is not obtained
	Sahi ram	17007630120001380	<ul style="list-style-type: none"> Hypothecation agreement letter and affidavit as well as mutual agreement has not been signed by the witness and also not verified with stamp of the branch officials KYC documents are not verified by the BM Revenue stamp not attached in demand promissory note Cibil of the borrower as well as guarantor not on the record Cheque has not been obtained End use of the fund has been not properly mentioned Post inspection report are not done Notice has been issued u/s 99 but amount of loan are not recovered
	Surendra pannu Suraj kanwar Kishna ram	17009630120005152 17009630110004635 17009630120005129	<ul style="list-style-type: none"> Date and place are not mentioned in hypothecation agreement letter Revenue stamp not attached in demand promissory note Patwari affidavit and declaration letter are not properly filled Post inspection report are not done Cheque has not been obtained
			<p>चूंकि ऋणी की मृत्यु हो चुकी है अधिनियमान्तर्गत कार्यवाही की जाकर वसूली के प्रयास जारी है।</p> <p>चूंकि ऋणी की मृत्यु हो चुकी है अधिनियमान्तर्गत कार्यवाही की जाकर वसूली के प्रयास जारी है।</p> <p>चूंकि ऋणी की मृत्यु हो चुकी है अधिनियमान्तर्गत कार्यवाही की जाकर वसूली के प्रयास जारी है।</p> <p>अधिनियमान्तर्गत कार्यवाही की जाकर वसूली के प्रयास जारी है।</p> <p>अधिनियमान्तर्गत कार्यवाही की जाकर वसूली के प्रयास जारी है। अधिनियमान्तर्गत कार्यवाही की जा रही है।</p> <p>हाईपोथिकेशन एग्रीमेंट पर दिनांक व स्थान लिख दिया गया है। डिमाण्ड प्रोमेशरी नोट पर रेवेन्यु स्टाम्प लगा दिया गया है।</p> <p>पटवारी का प्रमाण पत्र व डिक्लेरेशन लेटर भर दिये गये हैं। पुनः निरीक्षण कर लिया गया है। चैक प्राप्त कर लिये गये हैं। रिपेयमेंट शेड्यूल व फोटो का भौतिक सत्यापन कर दिया गया है।</p>

			<ul style="list-style-type: none"> • Repayment schedule and physical photo verification are not obtained 	<p>सरसई में पंजीयन की कार्यवाही की जा रही है।</p> <p>पूर्ति की आवश्यकता नहीं।</p> <p>वसूली के प्रयास किये जा रहे हैं।</p>
		<p>Pukhraj Devi Pugaliya</p>	<p>17010630120004075</p> <ul style="list-style-type: none"> • CERSAI not done of the property mortgage. • Borrower is expired. • Account running overdue by 103580.77 and EMI is Rs. 37600/- • Following documents which were required to create equitable mortgage are not available with branch as suggested by advocate in search report. • Original sale deed dated 3/01/1942 registered by sub registrar dungargarh 3/1/42 in favor of Tola Ram by Nanu Ram s/o Jivan Ram and said Nanu Ram purchased above plot from Tola Ram and said Tola Ram inherited immoveable property from his father Suda Ram and said Suda Ram purchased from Sukh Ram s/o Luna Ram by caste brahman r/o kitasar. • Original Patta No. 950 issued on 1/2/1912 in favor of Sukh Ram s/o Luna Ram R/o Sri Dungargarh issued by Ganga Singh Darbar. • Witness not done on deed of guarantee executed by Smt. Kaushalya Devi and Babu Lal rather they had signed on witnesses. The branch is advised to obtain fresh deed of guarantee with witnesses. • Also deed of guarantee not executed on valued stamp duty. It is executed on stamp named pukhraj devi pugaliya rather it should have been obtained on stamp name Kaushalya devi and babu lal separately. So deed of guarantee is not a valid one. • Agreement of loan annexure – it is not executed on proper stamp duty of Rajasthan government rather it has been executed on stamp duty of Assam. Hence agreement to loan is not a valid one. • Annexure V not executed on proper stamp duty. 	<p>चूंकि ऋणी की मृत्यु हो चुकी है वसूली के प्रयास जारी हैं।</p> <p>पूर्ति की आवश्यकता नहीं।</p> <p>चूंकि ऋणी की मृत्यु हो चुकी है वसूली के प्रयास जारी हैं।</p> <p>पृष्ठ संख्या 6 पर गारंटर के हस्ताक्षर किये हुए हैं।</p> <p>चूंकि ऋणी की मृत्यु हो चुकी है वसूली के प्रयास जारी हैं।</p> <p>चूंकि ऋणी की मृत्यु हो चुकी है वसूली के प्रयास जारी हैं।</p> <p>चूंकि ऋणी की मृत्यु हो चुकी है वसूली के प्रयास जारी हैं।</p>

		<ul style="list-style-type: none"> • Power of Attorney in favor of Bank not executed on proper stamp duty. • Irrevocable letter of authority annexure VIII not filled and executed without paying proper stamp duty. • Demand promissory note has not been obtained. 	<p>चूंकि ऋणी की मृत्यु हो चुकी है वसूली के प्रयास जारी हैं।</p> <p>चूंकि ऋणी की मृत्यु हो चुकी है वसूली के प्रयास जारी हैं।</p> <p>चूंकि ऋणी की मृत्यु हो चुकी है वसूली के प्रयास जारी हैं।</p> <p>पूर्ति की आवश्यकता नहीं। आवश्यक निरीक्षण कर लिया गया है।</p> <p>बैंक अधिकारी द्वारा केवाईसी वेरीफाई कर दिये गये हैं।</p> <p>फार्म 6(1) प्राप्त कर लिया गया है। पुनः निरीक्षण कर लिया गया है।</p> <p>पूर्ति कर दी गयी है।</p> <p>अन्य 6 सदस्यों से सहमति प्राप्त कर ली गई है।</p> <p>सर्च रिपोर्ट प्राप्त कर ली है। तारीख एवं स्थान लिख लिये गये हैं।</p>																		
Gopal Ram	17006630120003817	<ul style="list-style-type: none"> • Loan Amount of Rs. 700000 • No end use of funds have been obtained neither verified by bank officials. • KYC Pancard/Aadhar card not verified in confirmed of guarantor & borrower by bank officials. • Form6(1) not obtained from jila patwari regarding lien of title of agriculture land. • The owner of loan disburses is T/F to SB A/C of borrower who in the withdrawn cash, hence the bank is violaty the priciiple of end use/ withdrawn of funds. • Demand promissory note not signed with revenue stamp. • The loan mortgaged is khasra no.249 which is under ownership of members and loan given to one person gopal ram without obtaining consent or making borrower of another 6 persons owner of the land. • Advocate search report has not been obtained. Hypothecation agreement and declaration letter has been signed without date & place. 																			
<p>Following Income Tax TDS Demand has been raised :-</p> <table border="1"> <thead> <tr> <th>BRANCH</th> <th>DEMAND</th> <th>CONTINGENT LIABILITY</th> </tr> </thead> <tbody> <tr> <td>Shri dungargarh</td> <td>230</td> <td>9327</td> </tr> <tr> <td>Kolayat</td> <td>Nil</td> <td>27310</td> </tr> <tr> <td>Nokha</td> <td>Nil</td> <td>15010</td> </tr> <tr> <td>Bajju</td> <td>Nil</td> <td>310</td> </tr> <tr> <td>Jasrasar</td> <td>Nil</td> <td>2100</td> </tr> </tbody> </table>				BRANCH	DEMAND	CONTINGENT LIABILITY	Shri dungargarh	230	9327	Kolayat	Nil	27310	Nokha	Nil	15010	Bajju	Nil	310	Jasrasar	Nil	2100
BRANCH	DEMAND	CONTINGENT LIABILITY																			
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Bajju	Nil	310																			
Jasrasar	Nil	2100																			

Khajuwala	Nil	88530
Evening branch	Nil	5860
Main branch	88240	7660
H.O	9840	114450
Chhatargarh	Nil	410
Pugal	Nil	340

No provision or contingent liability has been provided in the financial statement of the bank

Additional comments :-

- Yes, bank is remitting unclaimed deposit in time and prescribed return submitted to RBI
- provision of leave encashment has not been accounted for on accrual basis however bank is debiting leave encashment on paid basis
- the bank has not renewed CC/OD accounts of PACS as per bank's policy and the bank has not secured Proper documents in this regard
- cases of frauds observed during the current audit period have been reported in stipulated time through prescribed statutory return to NABARD
- Fidelity insurance policy has not been obtained by the bank
- Maximum borrowing power is 83127.48 lacs . bank is availed borrowing from Apex bank as on 31.03.2024 of Rs 4020.33 lacs , hence no default in repayment.
- CEO and board of the bank complied with the 'FIT AND PROPER CRITERIA'
- On test checking we have not come across the window dressing in the branches.
- Details of contingent liability have been provided by the bank except related to income tax TDS shown above.
- The regulatory authority has imposed penalty of Rs 200000/- which has not been shown as liability by the bank which has been deposited in 2024-25 related to 2023-24 as per AS-4 issued by the Institute of Chartered Accountants of India being the event occurring after the Balance sheet date having impact on financial statements.
- As per management representation obtained from the bank and various certificate obtained by the management of the bank has complied the provision of section 6,9,11,19,18,24,23,26,26A,27,29,31,35A of the B.R. Act 1949 .
- During the year the bank has not appropriate net profit to statutory reserve in compliance with section 17 of the B.R. Act 1949 except the membership fees obtained from various borrowers has been directly transferred to statutory reserve amounting Rs 44620/- without passing the entry from profit and loss A/c.
- Unique number/coding of fixed assets not given at the branches and head office on physical test verification of fixed assets. Small fixed assets could not be verified.
- The bank is having board approved investment policy and during the year bank is having only FDR with Apex bank

पूर्ति की आवश्यकता नहीं है।

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RBI ने 29.04.2024 को बैंक पर रु. 2.00 लाख का मौदिक दण्ड लगाया था जो बैंक ने 30.04.2024 को भुगतान कर दिया।

पूर्ति की आवश्यकता नहीं है।

पूर्ति की आवश्यकता नहीं है।

बैंक द्वारा अपने ऋणी ग्राहकों को ऋण देने से पूर्व बैंक सदस्य बनाने के एवज में राशि रु 11.00 नोमिनल मेम्बरशीप फीस वसूल की जाती है। माह जुलाई 2024 की जीएसटी 3बी

	<ul style="list-style-type: none"> ○ The bank has not paid GST on Membership fees collected amounting to Rs. 44620 which will be Rs. 8032(18% of 44620.00). ○ As per information provided the bank does not have any risk profile viz. liquidity risk, credit risk, interest rate risk and operational risk faced by the bank. System and procedure for identifying, managing and mitigation of various risks and also default monitoring mechanism is not framed by the bank. ○ <u>Non viability of operation of branch : Jogyasan Branch</u> The branch has been incorporated on 05/02/2024. There are minimal transactions in the branch and on inspection of accounts it was found the branch has occurred a loss of Rs. 584489.21/- hence the non viability of operation of branch is not justified as per bank policies. 	<p>की गणना में राशि रु 44620.00 को जीएसटी टैक्सेबल इनकम मान लिया गया है। जुलाई माह के रिटर्न्स दाखिल करते समय राशि रु 44620.00 पर नियमानुसार देय जीएसटी जमा करवा दी गई है। पूर्ति की आवश्यकता नहीं है।</p>
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Annexure II

Deficiencies in branch documentation and credit appraisal

<u>BAJJU BRANCH</u>	following discrepancies were found in these accounts:			
	Name	Account Number	Discrepancy	
	Roshan Ram Chandra Supyara kanwar Lun singh Saraswati Suraj Kanwar Mohit Bhadu	17009630120005027 17009630120005209 17009630120005221 17009630120005141 17009630120004931 17009630120005196 17009630120005083	<ul style="list-style-type: none"> • End use of utilization of funds not recorded. • As per panel advocate, khatedaari sanad should be obtained in original but only photocopy is being obtained. • Photo of borrower not approved on inspection report. • Post inspection not done • Quotation of land leveling not obtained to justify loan requirement. • Guarantor has given affidavit about his loan encumbrance of land and free from lien while his land is lien at SBI 860RD. hence affidavit/declaration furnished is not correct. • CIBIL of guarantor not on record. • Hypothecation agreement is not witnessed. • Affidavit signed by borrower is not witnessed. • Affidavit signed by guarantor is not witnessed. 	

		<ul style="list-style-type: none"> • Demand promissory note not signed on revenue stamp. • Repayment schedule not signed by borrower. 	<p>शपथ पत्र पर गवाह के हस्ताक्षर करवा लिये गये हैं। डिमाण्ड प्रोमेशनरी नोट पर रेवेन्यु स्टॉम्प लगाकर हस्ताक्षर कर लिये गये हैं।</p>	
	Shakti Singh Bhati	17009630120005210	<ul style="list-style-type: none"> • KYC not verified by officials. • Loanee amount overdue by Rs 51960 in CIBIL for which declaration not obtained or loan disbursed without satisfying the overdue amount. 	<p>रिपेमेंट शेड्यूल पर ऋणी के हस्ताक्षर करवा लिये गये हैं। केवाईसी प्रमाणित कर दी गयी है। ऋणी से अवधिपार राशि 51960 का declaration प्राप्त कर लिया गया है।</p>
	Pushpa devi	17009630120005118	<ul style="list-style-type: none"> • Guarantor property document not on record. 	<p>गारंटर के सम्पत्ति संबंधी दस्तावेज प्राप्त कर लिये गये हैं।</p>
	Ashu Singh	17009630120005050	<ul style="list-style-type: none"> • Executed by allotment officer and ACC chattargarh, MU Baiju in favor of prem Singh (Khatadari sanad). • Release deed executed by Bhanwar Kanwar in favor of Bhagirath Singh (attested copy from original). • Khata Vibhajan mutation in favor of Ashu Singh. • End use of utilization of funds not recorded. • As per panel advocate, khatedaari sanad should be obtained in original but only photocopy is being obtained. • Photo of borrower not approved on inspection report. • Post inspection not done • Quotation of land leveling not obtained to justify loan requirement. • CIBIL of guarantor not on record. 	<p>पूर्ति की आवश्यकता नहीं है।</p> <p>पूर्ति की आवश्यकता नहीं है।</p> <p>पूर्ति की आवश्यकता नहीं है।</p> <p>उपयोगिता प्रमाण पत्र प्राप्त कर लिया गया है। खातेदारी की प्रमाणित प्रति प्राप्त कर ली गयी है।</p> <p>ऋणी का फोटो प्रमाणित कर दिया गया है। पुनः निरीक्षण करवा लिया गया है। कोटेशन प्राप्त कर लिया गया है।</p> <p>गारंटर की सिबिल प्राप्त कर ली गयी है।</p> <p>हाईपोथिकेशन एग्रीमेंट पर गवाह के हस्ताक्षर करवा लिये गये हैं।</p>
			<ul style="list-style-type: none"> • Hypothecation agreement is not witnessed. • Affidavit signed by borrower is not witnessed. 	

			<ul style="list-style-type: none"> Affidavit signed by guarantor is not witnessed. Demand promissory note not signed on revenue stamp. 	<p>शपथ पत्र पर गवाह के हस्ताक्षर करवा लिये गये हैं।</p> <p>शपथ पत्र पर गवाह के हस्ताक्षर करवा लिये गये हैं।</p> <p>डिमाण्ड प्रोमेशरी नोट पर रेवेन्यु स्टॉम्प लगाकर हस्ताक्षर करवा लिये गये हैं।</p> <p>पूर्ति की आवश्यकता नहीं।</p>
	Narsi Ram	17009630120005005	<ul style="list-style-type: none"> Gift deed executed by sugni in favor of Narsi ram 	
<u>CHATTAR GARH BRANCH</u>	following discrepancies were found in these accounts:			
	Name	Account Number	Discrepancy	
	Ganesh ram	17008630120002772	<ul style="list-style-type: none"> KYC of borrower and guarantor not verified by branch officer. 	<p>केवाईसी दस्तावेज प्रमाणित कर दिये गये हैं।</p> <p>गारंटर की सिबिल प्राप्त कर ली गयी है।</p> <p>पुनः निरीक्षण करवा लिया गया है।</p> <p>उपयोगिता प्रमाण पत्र प्राप्त कर लिया गया है।</p> <p>पूर्ति की आवश्यकता नहीं।</p> <p>उपयोगिता प्रमाण पत्र प्राप्त कर लिया गया है।</p> <p>सर्च रिपोर्ट में गिरदावरी 2075-79 दर्ज करवा दी गयी है।</p>
	Mohanlal Jalle khan	1700860120002874	<ul style="list-style-type: none"> CIBIL of guarantor is not obtained. Post inspection not done End use of funds not satisfied Loan disbursed in saving bank account which in term the amount is withdrawn in cash. The utilization of fund for specific purpose cannot be satisfied upon. Girdawani of 2075-2079 not obtained as recommended by paneled lawyer search report. 	
	Kumbha ram	17008630120002852	<ul style="list-style-type: none"> Demand promissory note are not signed by revenue stamp. CIBIL of guarantor not obtained. KYC of borrower and guarantor are not verified by the branch manager. 	
Lala ram	17008630120002794	<ul style="list-style-type: none"> Revenue stamp is not signed in promissory note. Mortgage has been done on half of property having ½ share of borrower. However, no specific demarcation of land is available. Also, khata sankhya of land remains in joint ownership. 	<p>डिमाण्ड प्रोमेशरी नोट पर रेवेन्यु स्टॉम्प लगाकर हस्ताक्षर करवा लिये गये हैं।</p> <p>गारंटर की सिबिल रिपोर्ट प्राप्त कर ली गयी है।</p> <p>ऋणी व गारंटर के केवाईसी दस्तावेज प्रमाणित कर दिये गये हैं।</p> <p>प्रोमेशनरी नोट पर रेवेन्यु स्टॉम्प लगाकर हस्ताक्षर करवा लिये गये हैं।</p> <p>ऋणी के हिस्से में आने वाली भूमि का चिन्हित संबंधि शपथ-पत्र ले लिया गया है।</p>	

		<ul style="list-style-type: none"> Hence bank should obtain specific demarcation of land As per penal advocate report map of land should be obtained in original but it has not been obtained by the bank. 	<p>ऋणी के हिस्से में आने वाली भूमि का चिन्हित संबंधित शपथ-पत्र ले लिया गया है। भूमि का मूल नक्शा प्राप्त कर लिया गया है।</p>
Yaru khan	1700860120002817	<ul style="list-style-type: none"> Revenue stamp is missing on promissory note. KYC of borrower and guarantor not verified by branch officer. CIBIL of guarantor is not obtained. Post inspection not done End use of funds not satisfied Loan disbursed in saving bank account which in term the amount is withdrawn in cash. The utilization of fund for specific purpose cannot be satisfied upon 	<p>प्रोमिशनरी नोट पर रेवेन्यु स्टॉम्प लगा दिया गया है। ऋणी व गारंटर के केवाईसी दस्तावेज प्रमाणित कर दिया गया है। गारंटर की सिबिल प्राप्त कर ली गयी है। पुनः निरीक्षण करवा लिया गया है। उपयोगिता प्रमाण पत्र प्राप्त कर लिया गया है। पूर्ति की आवश्यकता नहीं। उपयोगिता प्रमाण पत्र प्राप्त कर लिया गया है।</p>
Kelti	17008630120002829	<ul style="list-style-type: none"> Thumb impression not verified by branch officer. Promissory note is not stamped and signed properly. Revenue stamp is missing on promissory note. KYC of borrower and guarantor not verified by branch officer. CIBIL of guarantor is not obtained. Post inspection not done End use of funds not satisfied Loan disbursed in saving bank account which in term the amount is withdrawn in cash. The utilization of fund for specific purpose cannot be satisfied upon. 	<p>अंगूठा निशानी प्रमाणित कर दी गयी है। प्रोमिशनरी नोट पर स्टॉम्प लगाकर हस्ताक्षर करवा लिये गये हैं। प्रोमिशनरी नोट पर रेवेन्यु स्टॉम्प लगा दिये गये हैं। ऋणी व गारंटर की केवाईसी सत्यापित कर दी गयी है। गारंटर की सिबिल प्राप्त कर ली गयी है। पुनः निरीक्षण करवा लिया गया है। उपयोगिता प्रमाण पत्र प्राप्त कर लिया गया है। पूर्ति की आवश्यकता नहीं। उपयोगिता प्रमाण पत्र प्राप्त कर लिया गया है।</p>
Mota ram	17008630120002841	<ul style="list-style-type: none"> Affidavits is fully blank and it is not signed with the stamp. Signature of the witness are not obtained in the branch application form. 	<p>शपथ पत्र भरकर ऋणी से हस्ताक्षर करवा लिया गया है। आवेदन पत्र पर गवाह के हस्ताक्षर करवा लिये गये हैं।</p>

	Khar Wali GSS ltd.	17008610320000028	<ul style="list-style-type: none"> Limit has been expired on 31.03.2024. Audited financial statement not obtained Balance is under insured. Poor turnover. Stock statement has not been submitted by borrower Inspection report is not on record. 	<p>ऋणी द्वारा अनुमति प्राप्त कर लिमिट रिन्यू कर दी गयी है। ऑडिटेड फाईनेंशियल स्टेटमेंट प्राप्त कर लिये गये हैं। पूर्ति की आवश्यकता नहीं। पूर्ति की आवश्यकता नहीं। ऋणी से स्टॉक स्टेटमेंट प्राप्त कर लिये गये हैं। पुनः निरीक्षण कर लिया गया है।</p> <p>सर्टिफिकेट पर शाखा प्रबन्धक के हस्ताक्षर कर दिये गये हैं। हाईपोथिकेशन एग्रीमेंट पर दिनांक व स्थान लिख कर गवाह के हस्ताक्षर करवा लिये गये है। डिक्लैरेशन फॉर्म पर गवाह के हस्ताक्षर करवा लिये गये हैं। शपथ पत्र भर दिया गया है।</p> <p>हाईपोथिकेशन लेटर पर गवाह के हस्ताक्षर करवा लिये गये हैं। हाईपोथिकेशन लेटर पर दिनांक वा स्थान लिख दिया गया है। हाईपोथिकेशन एग्रीमेंट भर दिया गया है। फोटो प्राप्त कर पत्रावली में संलग्न कर दी गयी है।</p>
	DHANNA DEVI Anwar	17008610620003299 17008610620003120	<ul style="list-style-type: none"> In the certificate sign of branch manager is missing. In the hypothecation agreement letter date and place are not obtained along with witness signature Sign of witness is not there in declaration form Affidavit is not filled properly. 	
	Maina	17008610620003288	<ul style="list-style-type: none"> In hypothecation letter sign of the witness has not been obtained. Date and place are also missing in hypothecation agreement letter. 	
	Radha devi	17008610620003186	<ul style="list-style-type: none"> Hypothecation agreement form is completely blank. 	
	Renu Kanwar	17008610620004317	<ul style="list-style-type: none"> Photo of one live stock is missing out of two as insurance documents show two cows. 	
<u>DUNGAR GARH BRANCH</u>	following discrepancies were found in these accounts:			<p>वचन पत्र पर रेवेन्यु स्टाम्प लगा दिया गया है। आवेदन पत्र पर ऋणी के हस्ताक्षर करवा लिये गये हैं। आवेदन पत्र पर शाखा की मोहर लगा दी गयी है।</p>
	Name	Account Number	Discrepancy	
	Bhappan GSSS Momasar gram sewa sahakari samiti Kumbharam Godara	17010610520001465 17010610520001421 17010610520001307	<ul style="list-style-type: none"> No Revenue stamp on demand promissory note. No signature of borrower on application form No seal of branch on application form. 	
	Bhamai lal/shera ram	17010610620001520	<ul style="list-style-type: none"> Rent wrong credited. 	

				<ul style="list-style-type: none"> • A rent agreement has done with Mr. Pawan pugaliya while rent is being transferred to Mrs. Pukhraj devi pugaliya. • Branch is in residential premises paying rent. Hence RCM is applicable. 	<p>इस ऋण खाते में ये अनियमितताएं नहीं हैं।</p>
		Pukhraj Devi Pugaliya	17010630120004075	<ul style="list-style-type: none"> • CERSAI not done of the property mortgage. • Borrower is expired. • Account running overdue by 103580.77 and EMI is Rs. 37600/- • Following documents which were required to create equitable mortgage are not available with branch as suggested by advocate in search report. • Original sale deed dated 3/01/1942 registered by sub registrar dungargarh 3/1/42 in favor of Tola Ram by Nanu Ram s/o Jivan Ram and said Nanu Ram purchased above plot from Tola Ram and said Tola Ram inherited immoveable property from his father Suda Ram and said Suda Ram purchased from Sukh Ram s/o Luna Ram by caste brahman r/o kitar. • Original Patta No. 950 issued on 1/2/1912 in favor of Sukh Ram s/o Luna Ram R/o Sri Dungargarh issued by Ganga Singh Darbar. • Witness not done on deed of guarantee executed by Smt. Kaushalya Devi and Babu Lal rather they had signed on witnesses. The branch is advised to obtain fresh deed of guarantee with witnesses. • Also deed of guarantee not executed on valued stamp duty. It is executed on stamp named pukhraj devi pugaliya rather it should have been obtained on stamp name Kaushalya devi and babu lal separately. So deed of guarantee is not a valid one. • Agreement of loan annexure – it is not executed on proper stamp duty of Rajasthan government rather it has been executed on stamp duty of Assam. Hence agreement to loan is not a valid one. 	<p>सरसाई में पंजीयन की कार्यवाही की जा रही है। पूर्ति की आवश्यकता नहीं। वसूली के प्रयास किये जा रहे हैं।</p> <p>चूंकि ऋणी की मृत्यु हो चुकी है वसूली के प्रयास जारी हैं।</p> <p>पूर्ति की आवश्यकता नहीं।</p> <p>पूर्ति की आवश्यकता नहीं।</p> <p>पृष्ठ संख्या 6 पर गारंटर के हस्ताक्षर किये हुए हैं।</p> <p>चूंकि ऋणी की मृत्यु हो चुकी है वसूली के प्रयास जारी हैं।</p> <p>चूंकि ऋणी की मृत्यु हो चुकी है वसूली के प्रयास जारी हैं।</p>

		<ul style="list-style-type: none"> Annexure V not executed on proper stamp duty. Power of Attorney in favor of Bank not executed on proper stamp duty. Irrevocable letter of authority annexure VIII not filled and executed without paying proper stamp duty. Demand promissory note has not been obtained. 	<p>चूंकि ऋणी की मृत्यु हो चुकी है वसूली के प्रयास जारी हैं।</p> <p>चूंकि ऋणी की मृत्यु हो चुकी है वसूली के प्रयास जारी हैं।</p> <p>चूंकि ऋणी की मृत्यु हो चुकी है वसूली के प्रयास जारी हैं।</p> <p>चूंकि ऋणी की मृत्यु हो चुकी है वसूली के प्रयास जारी हैं।</p>
Chahan Singh	17010610610026693	<ul style="list-style-type: none"> The account was sanctioned for five years which got expired on 22/07/2018. No relabel has been done by the bank, but the account is running with debit balance with modification of limit date of system. Hence the account is NPA. 	<p>पूर्ण वसूली कर खाता बन्द कर दिया गया है।</p> <p>पूर्ण वसूली कर खाता बन्द कर दिया गया है।</p>
Devi Lal Mahiya	17010610620004350	<ul style="list-style-type: none"> Cibil of borrower is overdue with Rs. 755/- Appraisal report has not been obtained. 	<p>सिबिल हेतु 685 का स्कोर पर्याप्त है।</p> <p>अप्रेसल रिपोर्ट प्राप्त कर ली गयी है।</p>
Pramod Kanwar	17010610620004327	<ul style="list-style-type: none"> Sanction loan amount is not mentioned in loan application form. Signature has not been obtained on revenue stamp in promissory note. 	<p>आवेदन पत्र पर स्वीकृत राशि लिख दी गयी है।</p> <p>डिमाण्ड नोट पर रेवेन्यु स्टॉम्प लगाकर हस्ताक्षर करवा लिये गये हैं।</p>
Pushpa Kanwar	17010610620004316	<ul style="list-style-type: none"> Signature of witness, date and place is not mentioned in the hypothecation agreement letter as well as declaration letter. Photo of guarantor is not attached in the declaration letter. Insurance of the stock has not been obtained by branch officials. Appraisal report has not been obtained. 	<p>हार्डपोथिकेशन एग्रीमेंट पर गवाह के हस्ताक्षर करवाकर दिनांक व स्थान लिख दिया गया है।</p> <p>डिक्लेरेशन लेटर पर गारंटर का फोटो लगा दिया गया है।</p> <p>स्टॉक का इश्योरेंस ऋणी द्वारा करवा लिया गया है।</p> <p>अप्रेसल रिपोर्ट प्राप्त कर ली गयी है।</p>
Ashok Kumar Khod	17010610620004305	<ul style="list-style-type: none"> CIBIL of the one guarantor is overdue by Rs. 23000/- CIBIL of the borrower are overdue by Rs. 110105/- (4 accounts are overdue) 	<p>सिबिल हेतु 685 का स्कोर पर्याप्त है।</p> <p>सिबिल हेतु 685 का स्कोर पर्याप्त है।</p> <p>सिबिल हेतु 685 का स्कोर पर्याप्त है।</p> <p>पूर्ति की आवश्यकता नहीं है।</p>

			<ul style="list-style-type: none"> Date and place is not mentioned in the hypothecation agreement letter as well as declaration letter. 	<p>हाईपोथिकेशन एग्रीमेंट व डिमाण्ड लेटर पर दिनांक व स्थान लिख दिये गये हैं।</p>
	Girdhari Lal	17010610620004270	<ul style="list-style-type: none"> Date and place is not mentioned in the declaration letter. Signature of the witness not obtained by the branch officials. Loan agreement form is not properly filled. 	<p>डिक्लेरेशन लेटर पर स्थान व दिनांक लिख दिये गये हैं। गवाह के हस्ताक्षर करवा लिये गये हैं। ऋण अनुबंध भर दिया गया है।</p>
	Monika Devi	17010610620004203	<ul style="list-style-type: none"> CIBIL of the guarantor is overdue by Rs.65822/- 4 accounts are overdue Signature not obtained on revenue stamp. 	<p>सिबिल हेतु 685 का स्कोर प्राप्त है। पूर्ति की आवश्यकता नहीं है। रेवेन्यु स्टॉम्प पर हस्ताक्षर करवा लिये गये हैं।</p>
	Gunni Ram	170106301200017771	<ul style="list-style-type: none"> Signature of witness not obtained on affidavit as well as hypothecation agreement Revenue stamp has not been attached on promissory note. Patwari Praman Patra , declaration letter and form u/s 39 of rule 51(1) not filled properly. KYC documents of the applicant has not been verified by branch officials. 	<p>शपथ पत्र व हाईपोथिकेशन अनुबंध पर गवाह के हस्ताक्षर करवा लिये गये हैं। प्रोमेशरी नोट पर रेवेन्यु स्टॉम्प लगा दिये गये हैं। पटवारी प्रमाण पत्र व डिक्लेरेशन लेटर भरवा दिये गये हैं। केवाईसी दस्तावेज प्रमाणित कर दिये गये हैं।</p>
	Ram Dayal	17010630120003355	<ul style="list-style-type: none"> Photo of guarantor not attached in the declaration letter and also witness signature and date is missing. Signature of witness is missing from letter of acceptance. No revenue stamp on promissory note. Repayment schedule has not been attached. Signature of witness in affidavit, mutual fund & hypothecation letter is missing 	<p>डिक्लेरेशन लेटर पर गारंटर का फोटो लगाकर गवाह के हस्ताक्षर करवा लिये गये हैं। एसेप्टेंश लेटर पर गवाह के हस्ताक्षर करवा लिया गया है। प्रोमेशरी नोट पर रेवेन्यु स्टॉम्प लगा दिया गया है। रिपेमेंट शेड्यूल लगा दिया गया है। शपथ पत्र, हाईपोथिकेशन लेटर पर गवाह के हस्ताक्षर करवा लिये गये हैं।</p>
	Kamla devi	17010630120003649	<ul style="list-style-type: none"> Land of khasra no 942 is being mortgage for 3/5th of the share of borrower , however no proper identification of share of borrower is on the map. Hence whole khasra should be mortgaged. No revenue stamp on promissory note. Repayment schedule has not been attached. 	<p>ऋणी का हिस्सा रहन रखकर ऋण दिया गया है। प्रोमेशरी नोट पर रेवेन्यु स्टॉम्प लगा दिया गया है। रिपेमेंट शेड्यूल लगा दिया गया है।</p>

				<ul style="list-style-type: none"> Signature of witness in affidavit, mutual fund & hypothecation letter is missing. 	शपथ पत्र, हाईपोथिकेशन लेटर पर गवाह के हस्ताक्षर करवा लिये गये हैं।
<u>EVENING BRANCH</u>	following discrepancies were found in these accounts:				
	Name	Account Number	Discrepancy		
	Ishtiyaj Ahmed Priya vishwakarma Meena devi Karan singh	17002610520002855 17002610520002833 17002610520002753 17002610520002811	<ul style="list-style-type: none"> No revenue stamp on demand promissory note No under bank lien marked on FD for loan against FD 	डिमाण्ड प्रोमेशरी नोट पर रेवेन्यु स्टॉम्प लगा दिया गया है। एफडी पर लिअन मार्क कर दिया गया है।	
	Rafik ahmed Imran khan Ganesh acharya Mubarik begum Shankar lal singhal Ghewar ram	17002610520002775 17002610520002731 17002610520002695 17002610520002684 17002610520002640 17002610520002822	<ul style="list-style-type: none"> No revenue stamp on demand promissory note 	डिमाण्ड प्रोमेशरी नोट पर रेवेन्यु स्टॉम्प लगा दिया गया है।	
	Santosh suthar	17002630120002726	<ul style="list-style-type: none"> ROI should be 11% as per sanction while in system only 9% has been charged KYC documents not verified in original by branch of borrower as well as guarantor Cibil not generated of the two guarantor End use of funds certificate not obtained In the application form the borrower had applied for Rs 60000/- term loan while as per sanction Rs 65000/- has been disbursed , hence the sanction has been given wrong As per application form term loan is being applied for purchase of fixed assets for which no quotation were being obtained also term loan is being disbursed to S/B A/c of borrower which in term was withdraw as cash , a detailed inspection is necessary. 	<p>ब्याज दर परिवर्तित होने के कारण ऐसा हुआ है। ऋणी व गारंटर के केवाईसी दस्तावेज प्रमाणित कर दिये गये हैं। सिबिल प्राप्त कर ली गयी है। उपयोगिता प्रमाण पत्र प्राप्त कर लिया गया है।</p> <p>लिपीकीय त्रुटि के कारण ऐसा हुआ आवेदन पत्र में ऋण राशि सही करवा ली गयी है।</p> <p>कोटेशन प्राप्त कर लिये गये हैं।</p>	
Archana bishnoi	17002630120002590	<ul style="list-style-type: none"> Application form is blank Inspection report of inspectiong officer is not filled 	<p>आवेदन पूर्ण भर दिया गया है। निरीक्षण रिपोर्ट भर दी गयी है।</p> <p>भूमि का मूल्य भर दिया गया है।</p>		

		<ul style="list-style-type: none"> Valuation of agricultural land is not filled, hence proper security value can not be ascertained Affidavit, agreement and hypothecation agreement letter is not done on appropriate stamp duty KYC documents not verified in original by bank officers End use of funds not certified by bank officers Inspection report pre & post not on record along with visuals and coordinates 	<p>स्टॉम्प प्राप्त कर लिये गये हैं।</p> <p>केवाईसी दस्तावेज प्रमाणित कर दिये गये हैं। उपयोगिता प्रमाण पत्र प्राप्त कर लिया गया है। निरीक्षण कर लिया गया है।</p> <p>केवाईसी दस्तावेज प्रमाणित कर दिये गये हैं। अधिवक्ता से निरीक्षण रिपोर्ट प्राप्त कर ली गयी है। अधिवक्ता से निरीक्षण रिपोर्ट प्राप्त कर ली गयी है।</p> <p>उपयोगिता प्रमाण पत्र प्राप्त कर लिया गया है। निरीक्षण कर लिया गया है। सेल्स का वेरीफिकेशन कर दिया गया है।</p>	
	Bega devi	17002105740081400	<ul style="list-style-type: none"> KYC documents not verified by the branch officials Advocate title inspection report unsigned by the advocate Sanction has been done on 7/3/2024 which title verification report by penal advocate obtained on 21/3/2024 OR 19/3/2024 End use of funds certificate not on record Inspection report pre & post not on record 	<p>उपयोगिता प्रमाण पत्र प्राप्त कर लिया गया है। निरीक्षण कर लिया गया है। सेल्स का वेरीफिकेशन कर दिया गया है।</p>
	Zam Zam paint house	17002610620003232	<ul style="list-style-type: none"> CC limit of Rs 8.55 lacs has been sanctioned without verification of sales etc Which was mandatory Last 2 years financials and 2 years projected figures not obtained KYC documents not verified in originals by the branch officials Application form is blank Demand promissory note is blank signed No inspection done by the branch Processing charges @1% = 8550 +GST not charged Stock statement is not received GST Return not obtained No insurance policy obtained 	<p>फाईनैशियल व प्रोजेक्ट रिपोर्ट प्राप्त कर ली गयी है। केवाईसी दस्तावेज सत्यापित कर दिये गये हैं। आवेदन पत्र भर दिया गया है। डिमाण्ड प्रोमेशरी नोट भर दिया गया है। निरीक्षण कर लिया गया है। प्रोसेसिंग फीस प्राप्त कर ली गयी है। स्टॉक स्टेटमेंट प्राप्त कर लिये गये हैं। जीएसटी रिटर्न्स प्राप्त कर लिये गये हैं। इंश्योरेंस पॉलिसी प्राप्त कर ली गयी है। किरायानामा प्राप्त कर लिया गया है।</p>

				<ul style="list-style-type: none"> • Possession of place of the business documents not obtained 	<p>निरीक्षण कर लिया गया है। केवाईसी दस्तावेज प्रमाणित कर दिये गये हैं। प्रोजेक्ट रिपोर्ट प्राप्त कर ली गयी है। आवेदन पत्र भर दिया गया है।</p>
	Nitu Tolaram joshi Omi devi	17002105740079058 17002610620003254 17002105740079025		<ul style="list-style-type: none"> • No inspection report on record • KYC documents not verified in original by the branch officials • Project report not obtained • Application form is fully blanked 	
<u>IASRASAR BRANCH</u>	following discrepancies were found in these accounts:				<p>एसेप्टेंस लेटर पूर्ण भर दिया गया है। हाईपोथिकेशन लेटर पर गवाह के हस्ताक्षर करवा लिये गये हैं एवं दिनांक व स्थान लिख दिये गये हैं। डिक्लेरेशन लेटर पूर्ण भर दिया गया है। शपथ पत्र पर दिनांक व स्थान लिख दिये गये हैं। फोटो वेरिफिकेशन कर दिया गया है। हाईपोथिकेशन एग्रीमेंट पर दिनांक व स्थान लिख दिया गया है। शपथ पत्र पूर्ण भर दिया गया है। गारंटर से सिक्योरिटी डिपोजिट प्राप्त कर ली गयी है। ऋणी से चैक प्राप्त कर लिये गये हैं। ऋणी का फोटो लगा दिया गया है। पूर्ति की आवश्यकता नहीं है। सम्पति बैंक के पक्ष में रहन करवा ली गयी है। स्वीकृति पत्र की शर्तों की अनुपालना करवा दी गई है।</p>
	Name	Account Number	Discrepancy		
	Saroj Kanwar	17007610620002646	<ul style="list-style-type: none"> • Fixed cost and working capital are blank not mention in the acceptance letter. • Sign of witness has not been obtained in hypothecation agreement letter as well as date and place are not mentioned • Declaration letter filled by the guarantor are fully blank but stamp and sign has to be done. • Date and place not mention in affidavit. 		
	Guddi	17007610620002261	<ul style="list-style-type: none"> • Physical verification with photo has not been obtained from branch manager. • In the hypothecation agreement letter date and place are not mention. • Affidavit is fully blank. • Security deposits has not been obtained from guarantor. • Cheque from borrower has not been receive/obtain by the branch manager. • Photo of the borrower are not attached in the inspection report in the physical verification report. • Guarantor account is overdue by Rs.2768422/- which has not been satisfied upon. 		
	Chena Ram	17007630120003058	<ul style="list-style-type: none"> • The loan has been sanctioned for construction of house for 20 lacs and two instalments have been 		

				<p>disbursed without satisfying the terms and conditions of sanction.</p> <ul style="list-style-type: none"> • The property is already mortgaged with SBI and as per sanction the property mortgaged with SBI should be released and mortgaged in favor of central bank Bikaner but the same has not been done by bank officials. • As per sanction letter original documents 6(1) etc. should be obtained in favor of central bank but same has not been obtained. • As per search report 156,57 land should be mortgage to central bank while as per estimate only khasra no 156 is mentioned. • NOC from gram panchayat not obtained • Visit report of bank officials not done and the branch manager has disbursed two instalments without visiting the property to justify construction. • NOC from SBI not obtained. • Photo of borrower, KYC documents not verified in original by the bank officials. • Processing charges of RS1260/- short charged. • The signed cheques of borrower has been obtained without writing the name in a/c holder name which can institute fraud. This is regular practice of branch. • Agreement signed by chena ram is not on proper stamp duty. • Visit report of inspecting official is not properly filled. • The search report of valuer is taken with discrepancy land to be mortgage is khasra no. 	<p>सम्पति बैंक के पक्ष में रहन करवा ली गयी है।</p> <p>सम्पति बैंक के पक्ष में रहन करवा ली गयी है।</p> <p>एस्टीमेंट पर संशोधन करवा लिया गया है।</p> <p>ग्राम पंचायत से एनओसी प्राप्त कर ली गयी है।</p> <p>शाखा प्रबन्धक द्वारा सम्पति का निरीक्षण कर लिया गया है।</p> <p>एसबीआई से एनओसी प्राप्त कर ली गयी है।</p> <p>ऋणी का फोटो व केवाईसी दस्तावेज सत्यापित कर दिये गये हैं।</p> <p>प्रोसेसिंग फीस प्राप्त कर ली गयी है।</p> <p>चैक बैंक के नाम से प्राप्त कर लिया गया है।</p> <p>स्टॉम्प प्राप्त कर लिया गया है।</p> <p>निरीक्षण रिपोर्ट संलग्न कर दी गयी है।</p> <p>सर्च रिपोर्ट वेल्यूअर से सही करवाकर प्राप्त कर ली गयी है।</p>
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		<p>156,157 while as per valuer only house to be constructed on khasra no 157. Also original map of 157 is obtained by branch.</p> <ul style="list-style-type: none"> In the mortgage agreement details of witness are blank. In guarantor deed the guarantor is chena ram as well as borrower,. Actually mohan ram and sohan ram are guarantor of whose guarantee deed not obtained with appropriate stamp duty. As per guarantor deed the property of guarantor is free from encumberace while actually property of guarantor is mortgaged with HDFC bank. Annexure-D affidavit of borrower is not signed by borrower chena ram only. Annexure-D of co borrower not obtained. Engineer Report for construction going on estimate has not been obtained before disbursal of the borrowed amount. Insurance has not been obtained of house. 	<p>मोर्गेज एग्रीमेंट पर गवाह के हस्ताक्षर करवा लिये गये हैं। सही स्टॉम्प प्राप्त कर लिये गये हैं।</p> <p>गारंटर से नई गारंटर डिड प्राप्त कर ली गयी है।</p> <p>हस्ताक्षर करवा लिये गये हैं।</p> <p>एनेक्चर डी प्राप्त कर लिया गया है।</p> <p>इंजीनियर की रिपोर्ट प्राप्त कर ली गयी है।</p> <p>इंश्योरेंस पॉलिसी प्राप्त कर ली गयी है।</p> <p>चैक प्राप्त कर लिया गया है।</p>
Rami w/o mangi ram	17007610620002668	<ul style="list-style-type: none"> Cheques are not attached in loan file. Date not mentioned in loan application letter. KYC documents of the guarantor has not been self attested. One cow physical verification with photo not obtained. 	<p>आवेदन पत्र पर दिनांक अंकित कर दी गयी है।</p> <p>केवाईसी दस्तावेज पर गारंटर के हस्ताक्षर करवा ली गयी है। पत्रावली में फोटो संलग्न कर दिया गया है।</p> <p>आवेदन पत्र पूर्ण भर दिया गया है। नोमिनी एवं मेम्बर का आवेदन पूर्ण भर दिया गया है।</p>
Kamla w/o Bajrang lal	17007610620002691	<ul style="list-style-type: none"> Application form not filled properly. Nominee & associates member application letter fully blank. Date and place are not mention in the hypothecation agreement letter. KYC documents not originally verified by branch manager. 	<p>हाईपोथिकेशन लेटर पर दिनांक व स्थान लिख दिया गया है।</p> <p>केवाईसी दस्तावेज सत्यापित कर दिया गया है।</p> <p>पुनः निरीक्षण कर लिया गया है।</p> <p>चैक संलग्न कर दिये गये हैं</p>

		<p>Bhanwari devi w/o punam chand</p> <p>1700610620002635</p> <ul style="list-style-type: none"> • Pre post inspection not done by branch officials. • Cheques are not attached in file. • Date and place are missing in affidavit and hypothecation letter. • In loan agreement rate of interest and date of first installment is not mentioned. • Revenue stamp on promissory note not obtained. • Signature of borrower not obtained. 	<p>शपथ पत्र व हाईपोथिकेशन लेटर पर दिनांक व स्थान लिख दिया गया है।</p> <p>ऋण अनुबंध पर ब्याज दर व दिनांक अंकित कर दी गयी है।</p> <p>प्रोमेशरी नोट पर रेवेन्यु स्टॉम्प लगा दिया गया है।</p> <p>ऋणी के हस्ताक्षर करवा लिये गये हैं।</p> <p>पुनः निरीक्षण करवा लिया गया है।</p> <p>शपथ पत्र व हाईपोथिकेशन लेटर पर दिनांक व स्थान लिख गया है।</p>				
	<p>Soni w/o lichhnan ram</p> <p>17007610620002715</p> <p>Santosh</p> <p>17007610620002283</p> <p>Kheraj ram</p> <p>17007610620002272</p>	<ul style="list-style-type: none"> • Pre post inspection missing. • Date and place not written on affidavit and hypothecation agreement letter. • Signature of witness and date is missing on declaration letter. 	<p>डिक्लैरेशन लेटर पर गवाह के हस्ताक्षर करवा लिये गये हैं।</p> <p>पुनः निरीक्षण करवा लिया गया है।</p> <p>इंश्योरेंस पॉलिसी प्राप्त कर ली गयी है।</p>				
	<p>Godawari Pana devi</p> <p>17007610620002704</p> <p>17007610620002318</p> <p>Geeta</p> <p>17007610620002726</p> <p>Fusi devi</p> <p>17007610620002250</p>	<ul style="list-style-type: none"> • Pre post inspection missing. • Insurance of live stock not obtained. • Loan amount not mentioned in application form. • Revenue stamp has not been attached in the promissory note. 	<p>आवेदन पत्र पर ऋण राशि लिख दी गयी है।</p> <p>प्रोमेशरी नोट पर रेवेन्यु स्टॉम्प लगा दिया गया है।</p>				
<u>KHAJUWA LA BRANCH</u>	following discrepancies were found in these accounts:						
	<table border="1"> <thead> <tr> <th>Name</th> <th>Account Number</th> <th>Discrepancy</th> </tr> </thead> <tbody> <tr> <td>Mohan singh</td> <td>17005630120005519</td> <td> <ul style="list-style-type: none"> • Search report not obtained from paneled advocate • Repayment schedule is not signed by the borrower • End use of the funds not verified • Post inspection report not on record • Guarantor affidavit does not have details of witness </td> </tr> </tbody> </table>	Name	Account Number	Discrepancy	Mohan singh	17005630120005519	<ul style="list-style-type: none"> • Search report not obtained from paneled advocate • Repayment schedule is not signed by the borrower • End use of the funds not verified • Post inspection report not on record • Guarantor affidavit does not have details of witness
Name	Account Number	Discrepancy					
Mohan singh	17005630120005519	<ul style="list-style-type: none"> • Search report not obtained from paneled advocate • Repayment schedule is not signed by the borrower • End use of the funds not verified • Post inspection report not on record • Guarantor affidavit does not have details of witness 					

			<ul style="list-style-type: none"> No justification of advances obtained and basis of disbursement of the loan 	<p>सर्च रिपोर्ट प्राप्त कर ली गयी है।</p>
	Baljeet kaur	17005105740002740	<ul style="list-style-type: none"> Search report not obtained from paneled advocate Repayment schedule is not signed by the borrower End use of the funds not verified Post inspection report not on record Guarantor affidavit does not have details of witness No justification of advances obtained and basis of disbursement of the loan Gurdayal singh is guarantor in moha singh as well and assets of gurdayal singh as per DLC comes to Rs 870332 whole he is guarantor in two accors with exposure 11.90 lacs ,hence bank is advised to take valuation report of guarantor to analysis guarantor capacity. 	<p>ऋणी से हस्ताक्षर करवा लिये गये हैं। आवश्यक निरीक्षण करवा लिया गया है। पुनः निरीक्षण कर लिया गया है। जमानतदार के शपथ पत्र पर गवाह के हस्ताक्षर करवा लिये गये हैं।</p> <p>पूर्ति की आवश्यकता नहीं।</p> <p>पूर्ति की आवश्यकता नहीं।</p>
	Ganga ram	17005630120005553	<ul style="list-style-type: none"> Search report not obtained from paneled advocate Repayment schedule is not signed by the borrower End use of the funds not verified Post inspection report not on record Guarantor affidavit does not have details of witness No justification of advances obtained and basis of disbursement of the loan Guarantor land mortgage to other bank while he is giving affidavit regarding non encumbrance ,hence fresh affidavit should be obtained 	<p>सर्च रिपोर्ट प्राप्त कर ली गयी है।</p> <p>ऋणी से हस्ताक्षर करवा लिये गये हैं। आवश्यक निरीक्षण करवा लिया गया है। पुनः निरीक्षण कर लिया गया है। जमानतदार के शपथ पत्र पर गवाह के हस्ताक्षर करवा लिये गये हैं।</p> <p>पूर्ति की आवश्यकता नहीं।</p> <p>नया शपथ पत्र प्राप्त कर लिया गया है।</p>
	Mahaveer Shailendra	17005630120005564 17005630120005520	<ul style="list-style-type: none"> Search report not obtained from paneled advocate 	<p>सर्च रिपोर्ट प्राप्त कर ली गयी है।</p> <p>ऋणी से हस्ताक्षर करवा लिये गये हैं। आवश्यक निरीक्षण करवा लिया गया है।</p>

		<p>Naresh Dula chand panwar Hanuman Prasad solanki kalawanti</p>	<p>17005630120005495 17005630120005531 17005630120005542 17005630120005575</p>	<ul style="list-style-type: none"> • Repayment schedule is not signed by the borrower • End use of the funds not verified • Post inspection report not on record • Guarantor affidavit does not have details of witness • No justification of advances obtained and basis of disbursement of the loan • Guarantor land mortgage to other bank while he is giving affidavit regarding non encumbrance ,hence fresh affidavit should be obtained 	<p>पुनः निरीक्षण कर लिया गया है। जमानतदार के शपथ पत्र पर गवाह के हस्ताक्षर करवा लिये गये हैं।</p> <p>पूर्ति की आवश्यकता नहीं।</p> <p>नया शपथ पत्र प्राप्त कर लिया गया है।</p> <p>खातों में पूर्ण वसूली कर खाता बन्द कर दिया गया है।</p> <p>खातों में पूर्ण वसूली कर खाता बन्द कर दिया गया है।</p>
		5KYD GSS LTD	17005610320000023	<ul style="list-style-type: none"> • Account is renewed on 10-08-23 without obtaining approval from H.O. hence only manual renewal entry is made in the system. • No financials on record • No stock statements obtained • No stock insurance done which part of original sanction. • No inspection done • Poor turnover in account 	<p>खातों में पूर्ण वसूली कर खाता बन्द कर दिया गया है।</p> <p>खातों में पूर्ण वसूली कर खाता बन्द कर दिया गया है।</p> <p>खातों में पूर्ण वसूली कर खाता बन्द कर दिया गया है।</p> <p>खातों में पूर्ण वसूली कर खाता बन्द कर दिया गया है।</p> <p>खातों में पूर्ण वसूली कर खाता बन्द कर दिया गया है।</p>
		20BD GSSS LTD	170056510320000034	<ul style="list-style-type: none"> • Account is renewed on 10-08-23 without obtaining approval from H.O. hence only manual renewal entry is made in the system. • No financials on record • No stock statements obtained • No stock insurance done which part of original sanction. • No inspection done • Poor turnover in account 	<p>खातों में पूर्ण वसूली कर खाता बन्द कर दिया गया है।</p> <p>खातों में पूर्ण वसूली कर खाता बन्द कर दिया गया है।</p> <p>खातों में पूर्ण वसूली कर खाता बन्द कर दिया गया है।</p> <p>खातों में पूर्ण वसूली कर खाता बन्द कर दिया गया है।</p> <p>खातों में पूर्ण वसूली कर खाता बन्द कर दिया गया है।</p> <p>पूर्व वर्ष की भांति इस वर्ष भी राशि रु. 4.00 लाख का इश्योरेंस करवाया गया है।</p>

				खाता अनावधिपार हो गया है। पूर्ति की आवश्यकता नहीं है। फाईनेंशियल स्टेटमेंट प्राप्त कर लिये गये हैं। हाईपोथिकेशन लेटर पर ऋण राशि लिख दी गयी है। विजिट रिपोर्ट संलग्न कर दी गयी है। गवाह के हस्ताक्षर करवा लिये गये हैं। पूर्ति की आवश्यकता नहीं।
	Swami cold agency	17005610610037055	<ul style="list-style-type: none"> • Stock is understand, stock statement of july 23 month is of 4.5 lacs while insurance is of 4 lacs • Account is running overdue • Poor turnover in account • Account renewed without obtaining financials and turnover in account. 	
	Sukhvendra kaur	17005610620004899	<ul style="list-style-type: none"> • Loan sanctioned amount are not mention in the hypothication agreement letter • Visit report not in the records • Signature of the witness are not mention • Medical report not in the record • Declaration letter by the guarantor is also blank but signed by the BM and applicant 	डिक्लेरेशन लेटर भरकर शाखा प्रबन्धक के हस्ताक्षर कर दिये गये हैं। अंगूठा निशान प्रमाणित कर दिये गये हैं। शपथ पत्र व डिक्लेरेशन लेटर पर गवाह के हस्ताक्षर करवा लिये गये हैं।
	Kirat lal	1700530120005586	<ul style="list-style-type: none"> • Thumb impresson of the borrower not verified on all • In all affidavit and declaration letter there is not witness • Search report not obtained from paneled advocate • Repayment schedule is not signed by the borrower • End use of the funds not verified • Post inspection report not on record • Guarantor affidavit does not have details of witness • No justification of advances obtained and basis of disbursement of the loan 	सर्व रिपोर्ट प्राप्त कर ली गयी है। रिपेयमेंट शेड्यूल पर ऋणी के हस्ताक्षर करवा लिये गये हैं। उपयोगिता प्रमाण पत्र प्राप्त कर लिये गये हैं। निरीक्षण कर लिया गया है। जमानतदार के शपथ पत्र पर गवाह के हस्ताक्षर करवा लिये गये हैं। पूर्ति की आवश्यकता नहीं। पूर्ति की आवश्यकता नहीं।

				<ul style="list-style-type: none"> Guarantor Sh. Ranjeet ram has 2 overdue accounts of which deviation not obtained 	
KOLAYAT BRANCH	Name	Account Number	Discrepancy		<p>पूर्ति की आवश्यकता नहीं। उपयोगिता प्रमाण पत्र प्राप्त कर लिया गया है।</p> <p>केवाईसी दस्तावेज प्राप्त कर लिये गये हैं।</p> <p>फॉर्म 6(1) प्राप्त कर लिया गया है। पूर्ति की आवश्यकता नहीं।</p> <p>डिमाण्ड प्रोमेशरी नोट पर रेवेन्यु स्टॉम्प लगाकर हस्ताक्षर करवा लिये गये हैं।</p> <p>अन्य 6 सदस्यों से सहमति प्राप्त कर ली गई है।</p> <p>सर्च रिपोर्ट प्राप्त कर ली गयी है।</p> <p>हाईपोथिकेशन एग्रीमेंट व डिक्लेरेशन लेटर पर हस्ताक्षर करवाकर दिनांक व स्थान लिख दिये गये हैं।</p> <p>आवेदन पत्र पर हस्ताक्षर करवा लिये गये हैं।</p> <p>उपयोगिता प्रमाण पत्र प्राप्त कर लिया गया है।</p> <p>फॉर्म 6(1) प्राप्त कर लिया गया है। गवाह के हस्ताक्षर करवा लिये गये हैं।</p>
	Gopal Ram	17006630120003817	<ul style="list-style-type: none"> Loan Amount of Rs. 700000 No end use of funds have been obtained neither verified by bank officials. KYC Pancard/Aadhar card not verified in confirmed of guarantor & borrower by bank officials. Form6(1) not obtained from jila patwari regarding lien of title of agriculture land. The owner of loan disburses is T/F to SB A/C of borrower who in the withdrawn cash, hence the bank is violaty the priciiple of end use/ withdrawn of funds. Demand promissory note not signed with revenue stamp. The loan mortgaged is khasra no.249 which is under ownership of members and loan given to one person gopal ram without obtaining consent or making borrower of another 6 persons owner of the land. Advocate search report has not been obtained. Hypothecation agreement and declaration letter has been signed without date & place. 		
	Keshwar kanwar	17006630120003771	<ul style="list-style-type: none"> Application form not signed by the borrower. No end use of funds have been obtained neither verified by bank officials. Form6(1) not obtained from jila patwari regarding lien of title of agriculture land. 		

			<ul style="list-style-type: none"> • Sign of witness has not been obtained in the letter of declaration under section 39 of rule 51(1) of the “the central co-oprative bank ltd”. • No information available in the declaration letter as well as acceptance letter and sign of witness not obtained. • No sign found on the revenue stamp. • Cibil of borrower contents overdue account of which deviation is not been obtain by the branch. • Following documents have not been obtained by the branch as suggested advocate in his search report bby dated:- <ol style="list-style-type: none"> 1. Jamabandi year 2076-2079 2. Jamabandi year 2065-2068 • Gift deed executed by keshar kanwar w/o bewar dan in favour mithila charan w/o mahipal charan which was duly registered in office of sub registrar, kolayat. 	<p>गवाह के हस्ताक्षर करवा लिये गये हैं।</p> <p>हस्ताक्षर करवा लिये गये हैं। सिबिल प्राप्त कर ली गयी है।</p> <p>जमाबंदी प्राप्त कर ली गयी है।</p> <p>पूर्ति की आवश्यकता नहीं।</p> <p>डिक्लरेशन लेटर भर दिया गया है। आवेदन पत्र पूर्ण भर दिया गया है।</p>
	Mangu singh bhati	17006630120003840	<ul style="list-style-type: none"> • Declaration letter is fully blank but sign has to be done. • Details are not available in the application form. i.e nominal or associates by the members. • Sign of witness in the acceptance letter has not been obtain and sign & seal of patwari does not obtained. • Form no. RNF-9 sign of borrower not obtained. • No end use of funds have been obtained neither verified by bank officials. • Advocate search report has not been obtained. 	<p>असेप्टेंस लेटर पर गवाह व पटवारी के हस्ताक्षर करवा लिये गये हैं। ऋणी के हस्ताक्षर करवा लिये गये हैं।</p> <p>उपयोगिता प्रमाण पत्र प्राप्त कर लिया गया है।</p> <p>सर्च रिपोर्ट प्राप्त कर ली गयी है।</p> <p>अधिनियमान्तर्गत कार्यवाही करते हुए वसूली के प्रयास किये जा रहे हैं।</p>
	Kassuma	17006610620005157	<ul style="list-style-type: none"> • Account of guarantor is already NPA and it should be written off, so guarantor is a defaulter,hence he can't take as a guarantor. • Date and place are not mentioned in the affidavit and mool niwas certificate. 	<p>शपथ पत्र में दिनांक व स्थान भर दिये गये हैं।</p> <p>हस्ताक्षर करवा लिये गये हैं। स्टॉम्प पेपर पर दिनांक व स्थान लिख दिया गया है।</p>

		Shayra	17006610620004277	<ul style="list-style-type: none"> No sign found on the revenue stamp. Date and place has not been mentioned in the stamp paper 	<p>हाईपोथिकेशन व डिक्लेरेशन लेटर, विटनेस एग्रीमेंट लेटर पर दिनांक व स्थान लिख दिये गये हैं।</p> <p>पूर्ति की आवश्यकता नहीं।</p> <p>ऋणी के हस्ताक्षर करवा लिये गये हैं।</p> <p>ऑथोराइजेशन लेटर प्राप्त कर लिया गया है</p> <p>आवेदन पत्र प्राप्त कर लिया गया है।</p> <p>ऑथोराइजेशन लेटर प्राप्त कर लिया गया है</p> <p>हस्ताक्षर करवा लिये गये हैं।</p> <p>प्रोमेशरी नोट व विटनेस एग्रीमेंट लेटर पर दिनांक व स्थान लिख दिये गये हैं।</p>
		Pawan kumar	17006610620004324	<ul style="list-style-type: none"> Hypothecation and declaration letter has been signed without mention date and place. Date and place are not mentioned in the witness agreement letter. One account of borrower by Rs. 23960 which has not been considered which sanctioning by board. 	
		Gudda GSS ltd	17006610520000741	<ul style="list-style-type: none"> Application form not signed by the borrower. No authorization letter of GSS obtain to disburses the loan. 	
		Ramdev credit cooperative society	17006610520000672	<ul style="list-style-type: none"> Loan against FD application form not obtained. No authorization letter obtained of Ramdev cooperative society to disburse the loan. 	
		Bhanvari devi Parwati Saroj kanwar Sanjna devi	17006610620005124 17006610620004471 17006610620004562 17006610620004391	<ul style="list-style-type: none"> No signature found on the revenue stamp. Date are not mention in the promissory note. Date and place are not mentioned in the witness agreement letter. 	
	LUNKARA NSAR BRANCH	following discrepancies were found in these accounts:			
		Name	Account Number	Discrepancy	
		Dhanna Ram	170031057400062637	<ul style="list-style-type: none"> The end use utilization of fund is not satisfactory upon. Post inspection not done. KYC not self-attested by borrower. CIBIL of guarantor is not on record. The guarantor has a land with ownership of 1/4th share with no determined location and full property valuation has been done by the borrower. Hypothecation agreement, Ikrnama, affidavit of borrower declaration is blank. Property details in declaration of guarantor are blank. 	<p>उपयोगिता प्रमाण पत्र प्राप्त कर लिया गया है।</p> <p>निरीक्षण कर लिया गया है</p> <p>केवाईसी पर हस्ताक्षर ले लिये गये हैं।</p> <p>सिबिल प्राप्त कर ली गई है।</p> <p>ऋणी द्वारा गारंटर बदलने की कार्यवाही हेतु आश्वस्त किया है।</p> <p>पूर्ण भर दिये गये हैं।</p> <p>गारंटर की प्रोपर्टी डिटेल् भर दी है।</p>

		<ul style="list-style-type: none"> Justification of loan amount is not being done by the branch. Demand promissory note not obtained. NOC from financial institutions not obtained. Repayment schedule not signed by borrower. 	<p>पूर्ति की आवश्यकता नहीं।</p> <p>प्राप्त कर लिया गया है। एनओसी प्राप्त कर ली गई है। ऋणी से हस्ताक्षर करवा लिया है।</p>
Rukhma Devi	17003630120003889	<ul style="list-style-type: none"> Copy of gift deed not obtained in which land is being transferred to the borrower. Girdawai not obtained of Samvat 2075-78 khasra no 179 as suggested by panel advocate search report. The end use utilization of fund is not satisfactory upon. Post inspection not done. CIBIL of guarantor is not on record. Hypothecation agreement, Ikrnama, affidavit of borrower declaration is blank. Property details in declaration of guarantor are blank. Justification of loan amount is not being done by the branch. Demand promissory note not obtained. NOC from financial institutions not obtained. Repayment schedule not signed by borrower. 	<p>प्राप्त की जानी है।</p> <p>प्राप्त की जानी है।</p> <p>उपयोगिता प्रमाण पत्र प्राप्त कर लिया है। निरीक्षण कर लिया गया है। सिबिल प्राप्त कर ली है। पूर्ण भर दिये गये हैं।</p> <p>गारंटर की प्रोपर्टी डिटेल् भर दी है।</p> <p>पूर्ति की आवश्यकता नहीं।</p> <p>प्राप्त कर लिया गया है। एनओसी प्राप्त कर ली गई है। ऋणी से हस्ताक्षर करवा लिया गया है। पूर्ण भर दिया गया है। कैवाईसी वेरिफाई कर दी है। रेवेन्यू स्टॉम्प लगा दिया है।</p>
Dhanna Ram	17003630120003947	<ul style="list-style-type: none"> Patwari affidavit not properly filled. KYC of witness not verified. Revenue stamp is missing. Signature of witness not obtained on letter of acceptance. Post inspection not done. 	<p>हस्ताक्षर करवा लिये हैं।</p> <p>निरीक्षण कर लिया है। बैंक के नाम से चैक भर दिये हैं। कैवाईसी वेरिफाई कर दी है।</p>
Chimna Ram	17003105740035057	<ul style="list-style-type: none"> Blank cheques are obtained. KYC verification of witness is not done. Mutual agreement is not properly filled. Signature of witness not obtained. Repayment schedule not attached. Justification of loan amount is not being done by the branch 	<p>एग्रीमेंट भर दिया है। हस्ताक्षर करवा लिये हैं। रिपेमेंट सिडेयूल लगा दिया है। पूर्ति की आवश्यकता नहीं है</p>

		<ul style="list-style-type: none"> The end use utilization of fund is not satisfactory upon. Post inspection not done. KYC not self-attested by borrower. Hypothecation agreement, Ikrinama, affidavit of borrower declaration is blank. 	<p>उपयोगिता प्रमाण पत्र प्राप्त कर लिया गया है।</p> <p>निरीक्षण कर लिया गया है। केवाईसी वेरिफाई कर दी है। पूर्ण भर दिये गये हैं।</p>
Saroj Devi	17003630120003925	<ul style="list-style-type: none"> Patwari certificate is not properly filled. Revenue stamp is not attached on the promissory note as well as demand promissory note. Date and sign of the witness not obtained on letter of acceptance. KYC documents of witness not originally verified by branch manager. 	<p>पूर्ण भरवा लिया गया है। रेवेन्यू स्टॉम्प लगा दिया गया है।</p> <p>डेट भर दी गई है तथा साइन कर दिये हैं। केवाईसी शाखा प्रबन्धक द्वारा वेरिफाई कर दिये हैं।</p>
Vimla devi	170036106200061777	<ul style="list-style-type: none"> Blank cheques are obtained. Form not properly filled. Affidavit not sealed and signed by branch manager. Physical verification of live stock has not been done by bank officials. Hypothecation agreement letter is not obtained. 	<p>चैक पर बैंक का नाम लिख दिया है। फार्म भर दिया है। एफिडेविट शाखा प्रबन्धक द्वारा सील एंड साईन कर दिया है।</p> <p>स्टॉक का भौतिक सत्यापन कर लिया गया है। हाईपोथिकेशन एग्रीमेंट ले लिया है। हस्ताक्षर ले लिये हैं।</p>
Gajanand Swami Rampal Puniya Nanu ram	17003610620006224 17003610620006213 17002610620006257	<ul style="list-style-type: none"> Signature of witness has not obtained on declaration letter. Date and place are not mentioned in affidavit. Affidavit is not filled properly. 	<p>तारीख और स्थान भर दिये हैं। एफीडेविट भर दिया है। ऋणी द्वारा गारंटर बदलने की कार्यवाही हेतु आश्वस्त किया है।</p>
Naresh Mund	17003610620006235	<ul style="list-style-type: none"> CIBIL of guarantor is overdue by Rs.48884/- for which deviation has not been obtained. Blank cheques are obtained. Form not properly filled. Affidavit not sealed and signed by branch manager. Physical verification of live stock has not been done by bank officials. Hypothecation agreement letter is not obtained. 	<p>चैक पर बैंक का नाम भर दिया है फार्म भर दिया है। शाखा प्रबन्धक द्वारा सील एंड साईन कर दिये हैं। शाखा प्रबन्धक द्वारा भौतिक मुआयना कर लिया गया है। हाईपोथिकेशन एग्रीमेंट प्राप्त कर लिया गया है।</p>

		Dinesh Kumar Bishnoi	17003610620006304	<ul style="list-style-type: none"> • CIBIL of guarantor is overdue by Rs. 16824/- for which deviation has not been obtained. 	ऋणी द्वारा गारंटर बदलने की कार्यवाही हेतु आश्वस्त किया है।
		Jaswat Ram Beniwal Raja Ram Swami	17003610620006393 17003610620006199	<ul style="list-style-type: none"> • Cheques are not obtained from the borrower by branch manager. 	ऋणी से चैक प्राप्त करने की कार्यवाही की जा रही है।
		Mala Ram	17003610620007251	<ul style="list-style-type: none"> • Signature of witness is on declaration letter. • Hypothecation agreement letter is not properly filled. • Declaration letter is not properly filled. • Blank cheques are obtained. • Form not properly filled. • Affidavit not sealed and signed by branch manager. • Physical verification of live stock has not been done by bank officials. 	हस्ताक्षर करवा लिये हैं। पूर्ण भर दिया है। पूर्ण भर दिया है। चैक पर बैंक का नाम लिख दिया है। फार्म भर दिया है। शाखा प्रबन्धक द्वारा सील एंड साईन कर दिये हैं। शाखा प्रबन्धक द्वारा भौतिक मुआयना कर लिया गया है।
		Pokar Ram	17003610620007397	<ul style="list-style-type: none"> • Revenue stamp is missing. • Branch seal is missing. • KYC documents are not organilly verified by branch manager. 	रेवन्यू स्टॉम्प प्राप्त कर लिया है। ब्रांच की सील लगा दी है। केवाईसी वेरिफाई कर दी है।
		Radheshyam	17003610620007308	<ul style="list-style-type: none"> • Date and signature of witness missing on guarantor declaration form. • Loan agreement letter not properly filled. • Revenue stamp is not signed. 	तारीख और हस्ताक्षर भर दिये हैं। भर दिया है। हस्ताक्षर कर दिये हैं।
		Ganesh Ram	170036106200073331	<ul style="list-style-type: none"> • Hypothecation agreement letter is not filled properly. • Date and place missing in hypothecation letter • Blank cheques are obtained. • Form not properly filled. • Affidavit not sealed and signed by branch manager. • Physical verification of live stock has not been done by bank officials. 	भर दिया है। तारीख और स्थान भर दिये हैं। बैंक के नाम से चैक भर दिये हैं। भर दिया है। शाखा प्रबन्धक द्वारा मोहर व हस्ताक्षर कर दिये हैं। भौतिक सत्यापन कर लिया है।
		Jaykishan	17003630120003801	<ul style="list-style-type: none"> • Date and place missing on demand promissory note. 	तारीख और स्थान भर दिये हैं।

				<ul style="list-style-type: none"> • Witness signature missing on acceptance letter. • Declaration letter is fully blank, only signed by borrower. • End use utilization of fund has not been properly mentioned. • Post inspection verification by the branch official has not been done. • CIBIL of the guarantor not obtained. • Search report is not done. 	<p>हस्ताक्षर करवा लिये हैं।</p> <p>भर दिया है तथा हस्ताक्षर कर दिये हैं। उपयोगिता प्रमाण पत्र प्राप्त कर लिया है। निरीक्षण कर लिया है।</p> <p>सिबिल प्राप्त कर ली है। सर्च रिपोर्ट प्राप्त कर ली है।</p>
		Sultan Singh	17003610520000666	<ul style="list-style-type: none"> • Loan against FD amount transferred direct in the account of son named Ajay Singh without any consent of the borrower dated 08/03/2024. • Difference in signature in bank record and loan application. • No instructions provided by borrower even on voucher. • Ajay Singh a/c no 17003409220000799 	<p>ऋणी से सहमति प्राप्त कर ली है।</p> <p>एक समान हस्ताक्षर करवा लिये हैं। ऋणी से वाउचर पर निर्दिष्ट करवा लिया है। पूर्ति की आवश्यकता नहीं।</p>
		Raja Ram swami	17003610520000611	<ul style="list-style-type: none"> • Loan against FD amount transferred to bank suspense account on 04/04/23. • From suspense account transferred to old account of borrower which is now closed. 	<p>संस्पेंस अकाउंट का प्रयोग खाता बन्द करने के लिए किया गया। पूर्ति की आवश्यकता नहीं।</p>
		Kaloo GSS	17003610520000655	<ul style="list-style-type: none"> • Resolution not there. 	<p>प्रस्ताव प्राप्त कर लिया है।</p>
		Durga Lal	17003610520000677	<ul style="list-style-type: none"> • Loan amount transferred in the account of bank employee. 	<p>त्रुटि को सही कर दिया है।</p>
	<u>MAIN BRANCH</u>	following discrepancies were found in these accounts			
		Name	Account No	Remarks	
		Mohamad Abid	17001610620000206	<ul style="list-style-type: none"> • Account became NPA on 28/05/2023. However, no effort for recovery has been made by branch. No inspection has been done during the year. 	<p>पूर्ण वसूली कर खाते को बन्द कर दिया गया है।</p>
		Nazma Bano	17001610620002464	<ul style="list-style-type: none"> • As per sanction letter stock statement is to be taken monthly but bank is obtaining on quarterly basis. • Loan amount 8.34lacs • Outstanding amount 317340.32 	<p>स्टॉक स्टेटमेंट मासिक लिया जा रहा है।</p> <p>पूर्ति की आवश्यकता नहीं। पूर्ति की आवश्यकता नहीं।</p>

		Parmeshwari Devi	17001105740067653	<ul style="list-style-type: none"> The CC limit is being sanctioned for animal husbandry estimating annual projection of 286200 and loan sanctioned to 2.00 lacs Guarantor agreement hypothecation agreement, declaration of borrower and guarantor is not duly maintained. KYC documents are not verified by the bank officials in original. CERSAI not registered by branch as hypothecation. 	<p>इस बचत खाते में ये अनियमितताएं नहीं है।</p> <p>इस बचत खाते में ये अनियमितताएं नहीं है।</p> <p>इस बचत खाते में ये अनियमितताएं नहीं है।</p> <p>इस बचत खाते में ये अनियमितताएं नहीं है।</p>
		Rami Devi	17001610620001629	<ul style="list-style-type: none"> Insurance policy does not have bank lien marked in name of bank. Guarantor agreement hypothecation agreement, declaration of borrower and guarantor is not duly maintained. KYC documents are not verified by the bank officials in original. CERSAI not registered by branch as hypothecation. 	<p>इंश्योरेंस पॉलिसी ग्राहक द्वारा बनाई गई है।</p> <p>पूर्ति की आवश्यकता नहीं है।</p> <p>शाखा प्रबन्धक द्वारा वेरिफाई कर दिये गये हैं।</p> <p>सरसेई रजिस्ट्रेशन की कार्यवाही की जा रही है।</p>
		Madan Lal	17001610620001674	<ul style="list-style-type: none"> The CC limit is being sanctioned for animal husbandry estimating annual projection of 142000 and loan sanctioned to 1.20 lacs Guarantor agreement hypothecation agreement, declaration of borrower and guarantor is not duly maintained. KYC documents are not verified by the bank officials in original. CERSAI not registered by branch as hypothecation. Vetenary certificate not obtained in original. Photo is not having GPS coordinate, date of inspection etc. 	<p>ऋणी द्वारा अधिकतम रु 1.20 लाख की ही मांग की गई थी।</p> <p>पूर्ति की आवश्यकता नहीं।</p> <p>शाखा प्रबन्धक द्वारा वेरिफाई कर दिये गये हैं।</p> <p>सरसेई रजिस्ट्रेशन की कार्यवाही की जा रही है।</p> <p>ओरिजन प्राप्त कर लिया है।</p> <p>प्राप्त कर लिया है।</p>
		Vimla devi Leela Devi Bega Ram Sushita Devi Hansraj	170016160620002420 170016160620002408 170016160620002362 170016160620002306 17001616020002282	<ul style="list-style-type: none"> The CC limit is being sanctioned for animal husbandry estimating annual projection of 286200 and loan sanctioned to 2.00 lacs 	<p>आजीविका ऋण योजना में अधिकतम ऋण सीमा रु. 2.00 लाख है।</p>

		Geeta Devi	17001616020002351	<ul style="list-style-type: none"> • Guarantor agreement hypothecation agreement, declaration of borrower and guarantor is not duly maintained. • KYC documents are not verified by the bank officials in original. • CERSAI not registered by branch as hypothecation. 	<p>पूर्ति कर दी गई है।</p> <p>शाखा प्रबन्धक द्वारा वेरिफाई कर दिये गये हैं। सरसेई रजिस्ट्रेशन की कार्यवाही की जा रही है।</p>
		Kiran Pareek	17001630120005656	<ul style="list-style-type: none"> • Title search report from panel advocate not obtained while loan taken over. • GST not collected on processing charges. • Inspection report on subsequent repairing and construction not obtained from panel engineers/valuer to justify the end use of funds. 	<p>सर्च रिपोर्ट प्राप्त कर ली है।</p> <p>प्रोसेसिंग चार्ज रु. 10000.00 मय जीएसटी वसूल किया गया है तथा जीएसटी जमा करवा दिया गया है। उपयोगिता प्रमाण पत्र प्राप्त कर लिया है।</p>
	<u>NOKHA BRANCH</u>	following discrepancies were found in these accounts:			
		Name	Account No	Remarks	
		Kunni kanwar	17004610620005777	<ul style="list-style-type: none"> • Photo verification of the live stock has not been attached • Health certificates of the live stock has not been obtained • Affidavit and hypothecation agreement letter are not properly filled • Affidavit are not sealed and signed by the BM • Cheque is fully blanked • Appraisal report are not filled properly 	<p>फोटो अटैच कर दिया है।</p> <p>बीमा करवाया जा चुका है।</p> <p>पूर्ण भर दिये हैं।</p> <p>मोहर व हस्ताक्षर कर दिये हैं।</p> <p>चेक पर बैंक का नाम भर दिया है रिपोर्ट भर दी गई है।</p>
		Sharda devi	17004610620007048	<ul style="list-style-type: none"> • Insurance documents not found • Affidavit are not sealed and signed by the BM • No revenue stamp on promissory note 	<p>प्राप्त कर लिये गये है। सील एंड साईन्ड कर दिये गये हैं। रिवेनेयू स्टॉम्प ले लिया है।</p>
		Shanti	17004610620005879	<ul style="list-style-type: none"> • Insurance documents not found • Photo verification of the live stock has not been attached • Health certificates of the live stock has not been obtained 	<p>प्राप्त कर लिये गये है। प्राप्त कर लिया है।</p> <p>प्राप्त कर लिया है।</p>
		Pushpa dev	17004610620006215	<ul style="list-style-type: none"> • Affidavit are not sealed and signed by the BM • Appraisal report are not filled properly 	<p>सील एंड साईन्ड कर दिये गये हैं।</p>

			<ul style="list-style-type: none"> Cheque is fully blanked 	पूर्ण भर दिये हैं। चैक पर बैंक का नाम भर दिया है सील एंड साईन्ड कर दिये गये हैं। पूर्ण भर दिये हैं।
	Kishna devi	17004610620007026	<ul style="list-style-type: none"> Affidavit are not sealed and signed by the BM Appraisal report are not filled properly 	पूर्ण भर दिये हैं। चैक पर बैंक का नाम भर दिया है सील एंड साईन्ड कर दिये गये हैं। पूर्ण भर दिये हैं।
	Shravan singh rajvi	17004630120004609	<ul style="list-style-type: none"> Cibil of the guarantor has not been obtained by the BM No revenue stamp on promissory note End use of the funds not properly mentioned Affidavit of ownership of property not signed by the borrower 	सिबिल प्राप्त कर ली है। रेवेन्यू स्टॉम्प लगवा दिया है। आवश्यक निरीक्षण करवा लिया है।
	Satyapal	17004630120004681	<ul style="list-style-type: none"> Cibil of the guarantor has not been obtained by the BM No revenue stamp on promissory note Affidavit of ownership of property not signed by the borrower 	सील एंड साईन्ड कर दिये गये हैं। सिबिल प्राप्त कर ली है। रेवेन्यू स्टॉम्प लगवा दिया है। सील एंड साईन्ड कर दिये गये हैं। पूर्ण भर दी गई है। बैंक का नाम चैक पर लिख दिया है
	Om kanwar	17004610620006044	<ul style="list-style-type: none"> Appraisal report are not filled properly Empty cheque are attached in the file Documents relating insurance has not been attached Business reason does not match with the documents attached 	प्राप्त कर लिये हैं। सही रिजन प्राप्त कर लिया है
	Puri devi Radha devi Santosh devi Dropadi	17004610620005857 17004610620006055 17004610620006022 17004610620006191	<ul style="list-style-type: none"> Thumb impresson has not been verified Appraisal report are not filled properly Guarantor on report are different w.r.t. documents attached Cheque is fully blank No digital photograph of provided physical inspection Insurance documents not found Health certificates of the live stock has not been obtained Appraisal report are not filled properly Affidavit are not properly filled Affidavit are not sealed and signed by the BM 	अगुंठा निशानी प्रमाणित करदी है। पूर्ण भर दी है। सही विवरण भर दिया है। बैंक का नाम चैक पर भर दिया है फोटो प्राप्त कर दी है। प्राप्त कर लिये हैं प्राप्त कर लिया है।
	Nokha KVSS ltd	1700461052000043	<ul style="list-style-type: none"> A fraud case relates to OD against FD is being detected for which legal proceedings are being going on. 	पूर्ण भर दिया है। पूर्ण भर दिया है। सील एंड साईन्ड कर दिये गये हैं। बैंक द्वारा इस प्रकरण में धारा 55 में जांच करवाई जाकर धारा 57 में कार्यवाही प्रक्रियाधीन है। इस प्रकरण में नोखा थाना क्षेत्र में कोर्ट

			<ul style="list-style-type: none"> No loan account opening documents,resolution,FDR copy is on record which does not exists ,since opening of account . No confirmation from nokha KVSS is being obtained to determined actual amount defrauded. The forward is being instituted on behalf of bank by its employees of which main culprits Sh. Tara chand bothra and Ramswaroop soni. As per inspection officer of the deputy registrar there is contradictory statements, as per I.O. Ac no 1700461052000443 was opened on 20/08/15 which is actually not opened (As per I.O.) but same transactions have been done by society and same not which seems surprising , hence bank should inquire the case to check involvement of nokha KVSS 	के माध्यम से इस्तगासा लगाकर कानूनी कार्यवाही की प्रक्रिया प्रारम्भ कर दी गई है। तथा वसूली के प्रयास किये जा रहे हैं।
		<p>Kirja devi 17004610810009083 Om prakash 17004610810009049 Kothari Sampat lal 17004610810034804 Muli devi 17004610810034848</p>	<ul style="list-style-type: none"> In the following cases fraud have been done by the BM at the time due to NOC issued but loan not deposited. 	बैंक द्वारा इस प्रकरण में धारा 55 में जांच करवाई जाकर धारा 57 में कार्यवाही प्रक्रियाधीन है। इस प्रकरण में नोखा थाना क्षेत्र में कोर्ट के माध्यम से इस्तगासा लगाकर कानूनी कार्यवाही की प्रक्रिया प्रारम्भ कर दी गई है। तथा वसूली के प्रयास किये जा रहे हैं।
		Roda GSSS ltd 17004610520000635	<ul style="list-style-type: none"> Promissory note is not signed on revenue stamp 	प्रोमिजनरी नोट पर रेवेन्यू स्टाम्प लगा दी गई है।
		Roda GSST ltd 17004610520000545	<ul style="list-style-type: none"> Account is showing 0.00/- balance while accounts is in active status so it should be closed otherwise fraud can happen. 	खाते को बन्द कर दिया गया है।
		Komal kanwar 17004610152000613	<ul style="list-style-type: none"> Promissory note are not signed by the borrower. 	हस्ताक्षर करवा लिये गये हैं।
		<p>Santosh 17004610620007037 Jugraj 17004610620005926 Madhu 17004610620006157 Bali Devi 17004610620005915</p>	<ul style="list-style-type: none"> Affidavit not sealed and signed by the branch officials. Insurance not obtained. Appraisal report not filled properly. 	सील एंड साईन्ड कर दिये गये हैं। प्राप्त कर लिया है। पूर्ण भर दिया है।

		<p>Pushpa Kanwar Pappu Devi Anni Devi Perma Devi Nemu Devi</p> <p>17004610620007093 17004610620006180 17004610620006066 17004610620005959 17004610620006033</p>	<ul style="list-style-type: none"> Revenue stamp is not obtained on promissory note Blank cheques are obtained. Thumb impression not verified by branch officials. Photo verification missing. 	<p>प्राप्त कर लिया है।</p> <p>बैंक का नाम चेक पर भर दिया है अगुवां निशानी प्रमाणित कर दी है फोटो वेरिवाई कर दिया है।</p>									
		<p>Bhanwari Devi</p> <p>17004610620006894</p>	<ul style="list-style-type: none"> Affidavit not sealed and signed by the branch officials Appraisal report not filled properly Blank cheques are obtained Guarantor is different in documents and in application form. Guarantor has an overdue of Rs. 32140/- which has not been satisfied upon. 	<p>सील एंड साईन्ड कर दिये गये हैं। पूर्ण भर दिया है।</p> <p>बैंक का नाम चेक पर भर दिया है सही विवरण भर दिया है।</p> <p>सिबिल प्राप्त कर ली गई है।</p>									
		<p>Habbu Devi</p> <p>17004610620008484</p>	<ul style="list-style-type: none"> Affidavit not sealed and signed by the branch officials Account is overdue by Rs 92365/- 	<p>सील एंड साईन्ड कर दिये गये हैं। खाता नॉन ऑवरड्यु कर दिया गया है।</p>									
	<u>PUGAL BRANCH</u>	<p>following discrepancies were found in these accounts:</p> <table border="1"> <thead> <tr> <th>Name</th> <th>Account No</th> <th>Remarks</th> </tr> </thead> <tbody> <tr> <td>Satbharai</td> <td>17012610620002696</td> <td> <ul style="list-style-type: none"> Details of the witness is not obtained in the loan agreement letter Sign of the witness as well as date & place not mentioned in the hypothecation agreement letter Date & place is not mentioned in the demand promissory note Photo verification has not been obtained by the branch officials </td> </tr> <tr> <td>Lalu khan Suhab khatun</td> <td>17012610620002709 17012610620002710</td> <td> <ul style="list-style-type: none"> Details of the witness is not obtained in the loan agreement letter Sign of the witness as well as date & place not mentioned in the hypothecation agreement letter Photo verification has not been obtained by the branch officials </td> </tr> </tbody> </table>		Name	Account No	Remarks	Satbharai	17012610620002696	<ul style="list-style-type: none"> Details of the witness is not obtained in the loan agreement letter Sign of the witness as well as date & place not mentioned in the hypothecation agreement letter Date & place is not mentioned in the demand promissory note Photo verification has not been obtained by the branch officials 	Lalu khan Suhab khatun	17012610620002709 17012610620002710	<ul style="list-style-type: none"> Details of the witness is not obtained in the loan agreement letter Sign of the witness as well as date & place not mentioned in the hypothecation agreement letter Photo verification has not been obtained by the branch officials 	<p>गवाह का विवरण भर दिया है।</p> <p>गवाह के हस्ताक्षर स्थान, तारीख भर दी गई है।</p> <p>तारीख व स्थान भर दिये गये हैं।</p> <p>फोटो वेरिफिकेशन कर दिया है।</p> <p>गवाह का विवरण भर दिया है।</p> <p>गवाह के हस्ताक्षर स्थान, तारीख भर दी गई है।</p> <p>फोटो वेरिफिकेशन कर दिया है।</p> <p>गवाह के हस्ताक्षर स्थान, तारीख भर दी गई है।</p>
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Lalu khan Suhab khatun	17012610620002709 17012610620002710	<ul style="list-style-type: none"> Details of the witness is not obtained in the loan agreement letter Sign of the witness as well as date & place not mentioned in the hypothecation agreement letter Photo verification has not been obtained by the branch officials 											

		Jeenat	17012610620002721	<ul style="list-style-type: none"> • Sign of the witness as well as date & place not mentioned in the hypothecation agreement letter • Photo verification has not been obtained by the branch officials 	<p>फोटो वेरिफिकेशन कर दिया है।</p> <p>गवाह का विवरण भर दिया है।</p>
		Bashir khan	17012610620002685	<ul style="list-style-type: none"> • Details of the witness is not obtained in the loan agreement letter • Sign of the witness as well as date & place not mentioned in the hypothecation agreement letter • Photo verification has not been obtained by the branch officials • Loan agreement letter is not properly filled 	<p>गवाह के हस्ताक्षर स्थान, तारीख भर दी गई है।</p> <p>फोटो वेरिफिकेशन कर दिया है।</p> <p>पूर्ण भर दिया है।</p> <p>चैक पर बैंक का नाम लिख दिया है</p> <p>पूर्ण भर दिया है।</p> <p>पूर्ण भर दिया है।</p> <p>ऋणी द्वारा स्टॉक का इंश्योरेंस करवा लिया गया है।</p> <p>तारीख व स्थान भर दिये गये हैं</p>
		Aachat kanwar	17012610620002459	<ul style="list-style-type: none"> • Cheque is fully blanked • Hypothication letter is not properly filled • Loan agreement letter is not properly filled • No insurance of live stock 	<p>तारीख व स्थान भर दिये गये हैं</p>
		Bhihu kanwar	17012610620002302	<ul style="list-style-type: none"> • Date & place is not mentioned in the demand promissory note • Health report of the live stock has not been obtained 	<p>प्राप्त कर लिया है।</p> <p>तारीख व स्थान भर दिये गये हैं</p>
		Pappu devi Licchama devi Sumitra Gulab devi	17012610620001921 17012610620001943 17012610620001954 17012610620001932	<ul style="list-style-type: none"> • Date & place is not mentioned in the demand promissory note • Sign of the witness as well as date & place not mentioned in the hypothecation agreement letter 	<p>गवाह के हस्ताक्षर स्थान, तारीख भर दी गई है।</p> <p>इंश्योरेंस पोलिसी प्राप्त करली है गवाह की डिटेल् भर दी है।</p>
		Girdhari ram	17012610620002629	<ul style="list-style-type: none"> • No insurance policy attached • Details of the witness is not obtained in the loan agreement letter • Cheque is fully blanked • Sign of the witness as well as date & place not mentioned in the hypothecation agreement letter • Hypothication letter is not properly filled • Photo verification has not been obtained by the branch officials 	<p>चैक पर बैंक का नाम भर दिया है</p> <p>गवाह के हस्ताक्षर स्थान, तारीख भर दी गई है।</p> <p>पूर्ण भर दिया है</p> <p>फोटो वेरिफिकेशन कर दिया है।</p> <p>गवाह की डिटेल् भर दी है।</p>

		Ugam kanwar	17012610620001885	<ul style="list-style-type: none"> • Details of the witness is not obtained in the loan agreement letter • Sign of the witness as well as date & place not mentioned in the hypothecation agreement letter 	<p>गवाह के हस्ताक्षर स्थान, तारीख भर दी गई है।</p> <p>आवश्यक निरीक्षण कर लिया गया है।</p>
		Ankit kanwar	17012630120001352	<ul style="list-style-type: none"> • End use of the funds not satisfied by the branch officials • No post inspection is on record • Agreement & hypothecation agreement is not witnessed • Affidavit is not witnessed. Guarantor signed on witness • Borrower is already overdue A/c's no of 8 with overdue of Rs 1144098/- . complete cibil is not on record . no deviation has been sanctioned about overdue loan accounts. • Demand promissory note not signed on revenue stamp • Repayment schedule is not signed by the borrower • Guarantor cibil not on record • Panel advocate search report not obtained 	<p>निरीक्षण कर लिया है।</p> <p>गवाहों के हस्ताक्षर ले लिये हैं।</p> <p>गवाहों के हस्ताक्षर ले लिये हैं।</p> <p>वसूली कर खाते को नियमित कर दिया गया है।</p> <p>रेवन्यू स्टॉम्प पर डिमांड प्रोमेजनरी नोट प्राप्त कर लिया है।</p> <p>ऋणी द्वारा हस्ताक्षर ले लिये गये हैं।</p> <p>सिबिल प्राप्त कर ली है।</p> <p>सर्च रिपोर्ट प्राप्त कर ली है।</p> <p>आवश्यक निरीक्षण करवा लिया गया है।</p>
		Same khan	17012630120001341	<ul style="list-style-type: none"> • End use of the funds not satisfied by the branch officials • No post inspection is on record • Agreement & hypothecation agreement is not witnessed • Affidavit is not witnessed. Guarantor signed on witness • Demand promissory note not signed on revenue stamp • Repayment schedule is not signed by the borrower • Guarantor cibil not on record • Panel advocate search report not obtained 	<p>निरीक्षण कर लिया है।</p> <p>गवाहों के हस्ताक्षर ले लिये हैं।</p> <p>गवाहों के हस्ताक्षर ले लिये हैं।</p> <p>रेवन्यू स्टॉम्प पर डिमांड प्रोमेजनरी नोट प्राप्त कर लिया है।</p> <p>ऋणी द्वारा हस्ताक्षर ले लिये गये हैं।</p> <p>सिबिल प्राप्त कर ली है।</p> <p>सर्च रिपोर्ट प्राप्त कर ली है।</p> <p>आवश्यक निरीक्षण करवा लिया गया है।</p>
		Umed kanwar	17012630120001409	<ul style="list-style-type: none"> • End use of the funds not satisfied by the branch officials 	<p>निरीक्षण कर लिया है।</p> <p>गवाहों के हस्ताक्षर ले लिये हैं।</p>

			<ul style="list-style-type: none"> • No post inspection is on record • Agreement & hypothecation agreement is not witnessed • Affidavit is not witnessed. Guarantor signed on witness • Demand promissory note not signed on revenue stamp • Repayment schedule is not signed by the borrower • Guarantor cibil not on record • Panel advocate search report not obtained • Thumb impression not identified • Guarantor has given affidavit about non encumbrance of his land while his land is lien at RMGB 	<p>गवाहों के हस्ताक्षर ले लिये हैं।</p> <p>रेवन्यू स्टॉम्पर पर डिमांड प्रोमेजनरी नोट प्राप्त कर लिया है।</p> <p>ऋणी द्वारा हस्ताक्षर ले लिये गये हैं।</p> <p>सिबिल प्राप्त कर ली है।</p> <p>सर्च रिपोर्ट प्राप्त कर ली है।</p> <p>अगुंठा निशानी प्रमाणित करदी गई है।</p> <p>गारंटर की हैसियत का आंकलन किया जाता है तथा उसकी अचल सम्पत्ति रहन नहीं की जाती है।</p>
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विषय संख्या-6 वर्ष 2024-2025 के लिए अधिकतम साख सीमा स्वीकृत करना।

वर्ष 2024-2025 के लिए बैंक की अधिकतम साख-सीमा 31.03.2024 के आंकड़ों के आधार पर निम्नानुसार बनती है:-

क्रम	विवरण	31.03.2024 की स्थिति (राशि लाखों में)
1.	हिस्सा पूंजी	3668.22
2.	सुरक्षित एवं अन्य कोष	3259.07
3.	योग	6927.29
4.	दिनांक 31.03.2024 के निजी कोष का 12 गुणा 6927.29×12	83127.48

अतः वर्ष 2024-2025 के लिए बैंक की अधिकतम साख-सीमा राशि रुपये 83127.48 लाख निर्धारित की जानी है।

विषय संख्या-7 बैंक के संचालक मण्डल द्वारा वर्ष 2023-2024 में लिये गये प्रस्तावों का अनुमोदन करना।

बैंक के संचालक मण्डल द्वारा वर्ष 2023-24 में कुल 4 बैठकें आयोजित कर 124 प्रस्ताव व चल प्रस्ताव पारित किए। जिनका अनुमोदन कर पुष्टि की जानी प्रस्तावित है।

विषय संख्या 8 स्वीकृत बजट वर्ष 2023-24 से अधिक हुए व्ययों की पुष्टि तथा वर्ष 2024-25 के लिए संचालक मण्डल द्वारा स्वीकृत बजट का अनुमोदन करना।

स्वीकृत वर्ष 2023-24 के अन्तर्गत आय-व्यय का विवरण एवं बजट वर्ष 2024-25

क्र. सं.	विवरण	वर्ष 2023-24 का आय बजट	वास्तविक आय वर्ष 2023-24	बजट से कम (-) अधिक (+) आय	आय बजट वर्ष 2024-25
1	ब्याज व बट्टा				
	(अ) ऋणों पर ब्याज				
	1) कृषि ऋणों पर ब्याज	309500000.00	312848127.72	3348127.72	330000000.00
	2) अकृषि ऋणों पर ब्याज	25000000.00	29317597.15	4317597.15	40000000.00
	(ब) विनियोजन पर ब्याज				
	1) अन्य बैंकों से मियादी एवं कॉल डिपोजिट्स पर ब्याज	32000000.00	26497660.00	-5502340.00	25000000.00
	2) सरकारी प्रतिभूतियों एवं बॉण्ड्स पर ब्याज	40000000.00	38931068.00	-1068932.00	38930000.00
	(स) प्र.का./शाखा खातों पर ब्याज	120000000.00	177675885.00	57675885.00	180000000.00
2	कमीशन, एक्सचेन्ज एवं दलाली				
	1) बिलों पर कमीशन	10000.00	4009.00	-5991.00	10000.00
	2) ड्राफ्टों पर कमीशन	50000.00	75412.44	25412.44	50000.00
	3) स्टेशनरी पर कमीशन	0.00	0.00	0.00	0.00
	4) विविध पर कमीशन इत्यादि	18050000.00	36225441.91	18175441.91	40000000.00
	5) लॉकर्स किराया	560000.00	574033.50	14033.50	750000.00
	6) इन्सेन्टीव	3730000.00	2404197.52	-1325802.48	2500000.00
3	अनुदान एवं दान				
4	अन्य प्राप्तियां				
	1) लाभांश	2600000.00	2745640.00	145640.00	3500000.00
		551500000.00	627299072.24	75799072.24	660740000.00

स्वीकृति बजट वर्ष 2023-24 के अन्तर्गत आय-व्यय का विवरण एवं बजट वर्ष 2024-25

क्रं. सं.	विवरण	वर्ष 2023-24 का आय बजट	वास्तविक आय वर्ष 2023-24	बजट से कम (-) अधिक (+) आय	आय बजट वर्ष 2024-25
1	ब्याज व कमीशन				
	(अ) अमानतों पर ब्याज	101000000.00	104581467.73	-3581467.73	110000000.00
	(ब) ऋणों पर ब्याज				
	(क) कृषि ऋणों पर ब्याज	203000000.00	236443663.30	-33443663.30	240000000.00
	(ख) अकृषि ऋणों पर ब्याज	3000000.00	6371836.00	-3371836.00	5000000.00
	(ग) अन्य ऋणों पर ब्याज			0.00	
	(घ) प्र.का./शाखा खातों पर ब्याज	120000000.00	177675885.00	-57675885.00	180000000.00
2	वेतन एवं भत्ते				
	1) वेतन	58000000.00	50486876.00	7513124.00	60000000.00
	2) भविष्य निधि	5800000.00	4661564.00	1138436.00	6000000.00
	3) खाताबंदी भत्ता/अधिसमय	200000.00	0.00	200000.00	200000.00
	4) बोनस/एक्सग्रेसिया	1200000.00	0.00	1200000.00	1200000.00
	5) समर्पित अवकाश	2000000.00	1389854.00	610146.00	2000000.00
	6) सेवानिवृत्ति पर अवकाश नगदीकरण	1500000.00	0.00	1500000.00	500000.00
	7) चिकित्सा भत्ता	800000.00	421325.00	378675.00	500000.00
	8) यात्रा भत्ता- बैंक स्टॉफ	500000.00	550517.00	-50517.00	500000.00
	9) यात्रा भत्ता- क्षेत्रीय स्टॉफ	100000.00	0.00	100000.00	100000.00
	10) यात्रा भत्ता- अध्यक्ष	250000.00	122679.00	127321.00	250000.00
	11) अवकाश वेतन एवं पेन्शन अंशदान	300000.00	0.00	300000.00	3000000.00
	12) ग्रेच्युटी	3500000.00	1371928.00	2128072.00	1000000.00
3	संचालक एवं लोकल कमेटी को फीस	100000.00	36300.00	63700.00	100000.00
4	किराया कर एवं बीमा				
	1) किराया एवं कर	3000000.00	0.00	3000000.00	3000000.00
	2) आयकर	4000000.00	2454704.00	1545296.00	2000000.00
		508250000.00	586568599.03	-78318599.03	615350000.00

स्वीकृति बजट वर्ष 2023-24 के अन्तर्गत आय-व्यय का विवरण एवं बजट वर्ष 2024-25

क्र. सं.	विवरण	वर्ष 2023-24 का आय बजट	वास्तविक आय वर्ष 2023-24	बजट से कम (-) अधिक (+) आय	आय बजट वर्ष 2024-25
	पिछले पृष्ठ का योग	508250000.00	586568599.03	-78318599.03	615350000.00
	3) बिजली-पानी	1700000.00	1700101.00	-101.00	2000000.00
	4) बीमा	3500000.00	4953147.30	-1453147.30	5000000.00
	5) जीएसटी	500000.00	344181.06	155818.94	400000.00
5	विधि चार्जेज	500000.00	250808.00	249192.00	350000.00
6	पोस्टेज एवं टेलीग्राम				
	1) पोस्टेज	100000.00	16600.03	83399.97	30000.00
	2) टेलीफोन एवं टेलीग्राम	750000.00	1528514.99	-778514.99	2000000.00
	3) लीज लाईन खर्च	1700000.00	0.00	1700000.00	0.00
7	ऑडिट फीस व कानूनी खर्च	500000.00	300950.00	199050.00	400000.00
8	सम्पतियों पर हास व मरम्मत				
	1) हास	4500000.00	3673267.37	826732.63	4000000.00
	2) वाहन मरम्मत	0.00	0.00	0.00	0.00
	3) फर्नीचर फिक्सचर्स की मरम्मत	250000.00	149556.61	100443.39	200000.00
	4) भवन मरम्मत	1000000.00	658648.00	341352.00	200000.00
9	स्टेशनरी छपाई व विज्ञापन				
	1) स्टेशनरी	1000000.00	880789.33	119210.67	1000000.00
	2) छपाई एवं प्रकाशन	50000.00	65375.00	-15375.00	70000.00
	3) बूक्स एवं पीरियाडिकल्स	50000.00	25425.50	24574.50	50000.00
	4) विज्ञापन	200000.00	0.00	200000.00	100000.00
10	अन्य व्यय				
	1) कन्वेयन्स	100000.00	61627.00	38373.00	100000.00
	2) अतिथि सत्कार	1000000.00	718434.97	281565.03	900000.00
	3) जीप व्यय- ईंधन एवं किराया	1300000.00	826716.00	473284.00	900000.00
	4) लीवरीज एवं वर्दी धुलाई	250000.00	23360.00	226640.00	50000.00
	5) विविध	1200000.00	283242.92	916757.08	1000000.00
		528400000.00	603029344.11	-74629344.11	634100000.00

स्वीकृति बजट वर्ष 2023-24 के अन्तर्गत आय-व्यय का विवरण एवं बजट वर्ष 2024-25

क्रं. सं.	विवरण	वर्ष 2023-24 का आय बजट	वास्तविक आय वर्ष 2023-24	बजट से कम (-) अधिक (+) आय	आय बजट वर्ष 2024-25
	पिछले पृष्ठ का योग	528400000.00	603029344.11	-74629344.11	634100000.00
	6) ड्राफ्ट कमीशन	200000.00	0.00	200000.00	0.00
	7) कम्प्यूटर संबंधित व्यय	5000000.00	6758182.59	-1758182.59	7000000.00
	8) आम सभा पर व्यय	600000.00	191556.25	408443.75	200000.00
	9) स्पैक्ट्रम में अंशदान	200000.00	26447.00	173553.00	200000.00
	10) एक मुश्त समाधान योजना में अंशदान	1500000.00	3999947.91	-2499947.91	2540000.00
	11) समाशोधन व्यय	25000.00	0.00	25000.00	0.00
	12) सफाई व्यय	350000.00	271291.00	78709.00	300000.00
	13) एनपीए हेतु प्रावधान	0.00	3449763.56	-3449763.56	0.00
	14) व्यवसाय वृद्धि व्यय	2000000.00	1059530.23	940469.77	1500000.00
	15) लीव एनकेशमेंट का प्रावधान	2000000.00	0.00	2000000.00	0.00
	16) वेतन ऐरियर का प्रावधान	0.00	0.00	0.00	5000000.00
	17) पैक्स डवलमेन्ट व्यय	2600000.00	2801819.00	-201819.00	3000000.00
	योग	542875000.00	621587881.65	-78712881.65	653840000.00
11	परिचालन लाभ				
	महायोग	542875000.00	621587881.65	-78712881.65	653840000.00
12	प्रावधान				
	1) डूबत एवं संदिग्ध कोष हेतु प्रावधान		0.00		
	2) अवधिपार ब्याज कोड हेतु प्रावधान		0.00		
	3) ग्रेच्युटी फण्ड हेतु प्रावधान		0.00	0.00	
	4) पैक्स मैनेजर सेलेरी सिक्युरिटी फण्ड		0.00	0.00	
13	शुद्ध लाभ	8625000.00	5711190.59	-2913809.41	6900000.00
14	पूँजीगत खर्च			0.00	
	1) फर्नीचर एवं फिक्सचर्स	2500000.00	0.00	0.00	1500000.00
	2) कम्प्यूटर एसेसरीज	750000.00	0.00	0.00	500000.00
	3) एसी	1500000.00	0.00	0.00	500000.00
	4) फर्नीचर	0.00	0.00	0.00	0.00

अध्यक्ष
विषय संख्या 9— अन्य विषय अध्यक्ष महोदय की अनुमति से।

प्रबन्ध निदेशक