प्रथमा यू०पी० ग्रामीण बैंक

Prathama U.P. Gramin Bank

(प्रवर्तक : पंजाब नैशनल बैंक)

(Sponsor : Punjab National Bank)

BALANCE SHEET

&

PROFIT & LOSS ACCOUNT

FOR THE YEAR ENDED

FY 2022-23

[AUDITED]

Head Office : Ram Ganga Vihar, Phase – 2

Moradabad - 244001

PRATHAMA U.P. GRAMIN BANK
HEAD OFFICE : MORADABAD

तुलन पत्र यथा ३१.०३.२०२३

BALANCE SHEET AS ON 31.03.2023

FORM - A प्रारूप - क

(राशि हजारों में)
Rs in "000"

पूँजी एवं देयताएँ	CAPITAL & LIABILITIES	अनुसूची SCHEDULE	Current Year as on 31.03.23 चालू वर्ष	Previous Year as on 31.03.22 गत वर्ष
1 पूंजी	Capital			
अंशपूँजी	Share Capital	1	605257	605257
2 प्रारक्षितियाँ एवं अधिशेष	Reserves & Surplus	2	24084314	20106824
3 निक्षेप	Deposits	3	255237276	231166453
4 उधार	Borrowings	4	14918617	14454899
5 अन्य देयताएं एवं प्रावधान	Other Liabilities and Provisions	5	9109360	8430385
योग	TOTAL		303954824	274763818
आस्तियाँ	ASSETS			
1 नकदी एवं भारतीय रिजर्व बैंक में अवशेष	Cash & Balances with Reserve Bank of India	6	12097869	10854938
2 बैंकों में अवशेष तथा माँग एवं अल्प सूचना पर प्राप्य राशि	Balances with Banks & money at call and short notice	7	22795828	10335290
3 निवेश	Investments	8	74504899	75900503
4 अग्रिम	Advances	9	183902497	162035115
5 स्थिर आस्तियाँ	Fixed Assets	10	500812	480948
6 अन्य आस्तियाँ	Other Assets	11	10152919	15157024
योग	TOTAL		303954824	274763818
आकस्मिक देयताएँ	Contingent Liabilities	12	1990047	1147660
संग्रह के लिए बिल	Bills for Collection			
योग	TOTAL		1990047	1147660

(Schedule 1 to 18 form integral part of accounts)

As per our separate report of even date attached

For V P Aditya & Co
Chartered Accountants
FRN: 000542C

(CA K K Shukla)
Partner (M.No. 070650)
UDIN- 23070650BHAEVL6223

Place : Moradabad
Date: 29.04.2023

V.P. ADITYA & CO. KANPUR CHARTERED ACCOUNTANTS

(Deepak)
Chief Manager

ABSENT
(Surindar Pal Singh)
Director

(Bhuvnesh Kumar)
Director

(J P Agrawal)
General Manager

(Uday Chandra)
Director

(Pramod Kumar)
Director

(Rakesh Kumar Arora)
Chairman

(Nandini Ghose)
Director

(Shiv Shanker)
Director

PRATHAMA U.P. GRAMIN BANK
HEAD OFFICE : MORADABAD

लाभ-हानि खाता वास्ते अवधि ३१.०३.२०२३
PROFIT AND LOSS A/C FOR PERIOD 31.03.2023

FORM - B प्रारूप - ख

(राशि हजारों में)
Rs in "000"

		अनुसूची SCHEDULE	Current Year as on 31.03.23 चालू वर्ष	Previous Year as on 31.03.22 गत वर्ष
I आय	Income			
1 अर्जित ब्याज	Interest Earned	13	21579511	17098451
2 अन्य आय	Other Income	14	3070831	2742865
योग	TOTAL		24650342	19841316
II व्यय	Expenditure			
1 व्यय किया गया ब्याज	Interest expended	15	9131586	8170761
2 परिचालन व्यय	Operating Expenses	16	8637028	6320592
3 प्रावधान एवं आकस्मितायें	Provisions and contingencies		1544238	4445000
योग	TOTAL		19312852	18936353
iii लाभ / हानि	Profit/loss			
1 वर्ष के लिए शुद्ध लाभ	Net profit for the year		5337490	904963
	Sub-Total		5337490	904963
पहले के वर्षों के लिए भुगतान किया गया कर (ePB)	Tax Paid for Earlier Years (ePB)			
आयकर के लिए प्रावधान	Provision for Income Tax		1360000	300000
	Sub-Total A (Net Profit after Tax)		3977490	604963
2 अग्रनीत लाभ	Profit (+) brought forward		13587157	12901187
	Add : I.Tax Refunds of earlier years received during the year		0	232000
	Sub-Total B		13587157	13133187
योग	TOTAL		17564647	13738150
iv विनियोजन	Appropriations			
सांविधिक संचय में अंतरण	Transfer to Statutory reserves		795498	120993
विशेष संचय में अंतरण	Transfer to Special Resrves u/s 36(i)(viii)			
वर्ष के दौरान अंतरण	Transfer during the year		60000	30000
निवेश उतार.चढ़ाव रिजर्व	INVESTMENT FLUCTUATION RESERVE		70000	0
अन्य संचय में अंतरण	Transfer to other Reserves		0	0
सरकार को अंतरण/प्रस्तावित लाभांश	Transfer to Government/ proposed dividend		0	0
अवशेष तुलन में अग्रसरित	Balance Carried over to Balance Sheet		16639149	13587157
महत्वपूर्ण लेखा नीतियां	Significant Accounting Policies	17		
लेखाओ पर टिप्पणी	Notes on Accounts	18		
योग	TOTAL		17564647	13738150

(Schedule 1 to 18 form integral part of accounts)

As per our separate report of even date attached

For V P Aditya & Co
Chartered Accountants
FRN: 000542C

(CA K K Shukla)
Partner (M.No. 070650)
UDIN- 23070650BHAEVL6223

Place : Moradabad
Date: 29.04.2023

(Deepak)
Chief Manager

ABSENT
(Surindar Pal Singh)
Director

(Bhuvnesh Kumar)
Director

(J P Agrawal)
General Manager

(Uday Chandra)
Director

(Pramod Kumar)
Director

(Rakesh Kumar Arora)
Chairman

(Nandini Ghose)
Director

(Shiv Shanker)
Director

PRATHAMA U.P. GRAMIN BANK
HEAD OFFICE : MORADABAD

अनुसूची-१ पूँजी
SCHEDULE 1- CAPITAL

(राशि हजारो में)
Rs in "000"

			Current Year as on 31.03.23 चालू वर्ष	Previous Year as on 31.03.22 गत वर्ष
क	अंश पूँजी	SHARE CAPITAL		
	प्राधिकृत पूँजी	AUTHORIESD CAPITAL		
	६००००० अंश प्रत्येक रू० १००/-	600000 shares of Rs. 100/-each		
	२०० करोड़ अंश प्रत्येक रू० १०/-	200 Crore shares of Rs. 10/-each	20000000	20000000
	निर्गमित पूँजी	ISSUED CAPITAL		
	६०५२५६६२ अंश, प्रत्येक अंश रू० १०/-	60525662 Shares of Rs. 10/- each	605257	605257
	प्रतिश्रुत पूँजी	SUBSCRIBED AND FULLY PAID UP CAPITAL		
ख	भारत सरकार का भाग	By Govt. of India		
	३०२६२८१६ अंश, प्रत्येक अंश रू० १०/-	30262816 Shares of Rs. 10/- each	302629	302629
ग	उत्तर प्रदेश सरकार का भाग	By Govt. Of Uttar Pradesh		
	९०७८८४९ अंश, प्रत्येक अंश रू० १०/-	9078849 Shares of Rs. 10/- each	90788	90788
घ	पंजाब नैशनल बैंक का भाग	By Punjab National Bank		
	२११८३९९७ अंश, प्रत्येक अंश रू० १०/-	21183997 Shares of Rs. 10/- each	211840	211840
	योग	TOTAL	605257	605257
ख	अंश पूँजी जमा खाता	SHARE CAPITAL DEPOSIT ACCOUNT		
	१ भारत सरकार का भाग	By Govt.of India	0	0
	२ उ०प्र० सरकार का भाग	By Govt of Uttar Pradesh	0	0
	३ पंजाब नैशनल बैंक का भाग	By Punjab National Bank	0	0
	योग	TOTAL	0	0

CA K.K Shukla
Partner (M.No. 070650)

Deepak
(Chief Manager)

J P Agrawal
(General Manager)

Rakesh Kumar Arora
(Chairman)

V.P. ADITYA & CO. KANPUR CHARTERED ACCOUNTANTS

PRATHAMA U.P. GRAMIN BANK
HEAD OFFICE : MORADABAD

अनुसूची २ - आरक्षितियाँ एवं अधिशेष
SCHEDULE 2 - RESERVES AND SURPLUS

(राशि हजारो में)
Rs in "000"

		Current Year as on 31.03.23 चालू वर्ष	Previous Year as on 31.03.22 गत वर्ष
1 कानूनी आरक्षितियाँ	**STATUTORY RESERVES**		
I प्रारंभिक शेष	Opening Balance	5220351	5099358
ii वर्ष के दौरान परिवर्धन	Additions during the year	795498	120993
iii वर्ष के दौरान कटौतियां	Deductions during the year	0	0
2 पूँजी आरक्षितियाँ	**CAPITAL RESERVES**		
I प्रारंभिक शेष	Opening Balance	0	0
ii वर्ष के दौरान परिवर्धन	Additions during the year	0	0
iii वर्ष के दौरान कटौतियां	Deductions during the year	0	0
3 निवेश उतार चढाव आरक्षितियां'	**INVESTMENT FLUCTUATION RESERVE***		
I प्रारंभिक शेष	Opening Balance	0	36688
ii वर्ष के दौरान परिवर्धन	Additions during the year	70000	0
iii वर्ष के दौरान कटौतियां	Deductions during the year	0	36688
4 विशेष आरक्षितियां	**Special Reserves u/s 36(i)(viii)**		
I प्रारंभिक शेष	Opening Balance	179316	149316
ii वर्ष के दौरान परिवर्धन	Additions during the year	60000	30000
iii वर्ष के दौरान कटौतियां	Deductions during the year	0	0
5 आरक्षितियां	**RESERVES - u/s 36(i)(viia) of I.TAX ACT**		
I प्रारंभिक शेष	Opening Balance	1120000	1120000
ii वर्ष के दौरान परिवर्धन	Additions during the year	0	0
iii वर्ष के दौरान कटौतियां	Deductions during the year	0	0
6 लाभ हानि खाता बेढ	**BALANCE IN PROFIT AND LOSS A/C**		
I प्रारंभिक शेष	Opening Balance	13587157	12901187
ii वर्ष के दौरान परिवर्धन	Additions during the year	3051992	685970
iii वर्ष के दौरान कटौतियां	Deductions during the year	0	0
योग	**Total**	**24084314**	**20106824**

CA K.K Shukla
Partner (M.No. 070550)
KANPUR

Deepak
(Chief Manager)

J P Agrawal
(General Manager)

Rakesh Kumar Arora
(Chairman)

PRATHAMA U.P. GRAMIN BANK
HEAD OFFICE : MORADABAD

अनुसूची ३- निक्षेप
SCHEDULE 3 - DEPOSITS

(राशि हजारो में)
Rs in "000"

		Current Year as on 31.03.23 चालू वर्ष	Previous Year as on 31.03.22 गत वर्ष
1 माँग निक्षेप	DEMAND DEPOSITS		
I बैंको से	From Bank	35931	33081
ii अन्य से	From Others	4815242	10733917
2 बचत बैंक निक्षेप	SAVINGS BANK DEPOSITS	170588575	156743444
3 सावधि निक्षेप	TERM DEPOSITS		
I बैंको से	From Bank	10821898	147737
ii अन्य से	From Others	68975630	63508274
योग(१+२+३)	TOTAL(1+2+3)	255237276	231166453
I भारत में शाखाओ के निक्षेप	Deposits of Branches in India	255237276	231166453
ii भारत के बाहर शाखाओ के निक्षेप	Deposits of Branches outside India		-
योग	TOTAL	255237276	231166453

अनुसूची ४. उधार
SCHEDULE 4 - BORROWINGS

(राशि हजारो में)
Rs in "000"

		Current Year as on 31.03.23 चालू वर्ष	Previous Year as on 31.03.22 गत वर्ष
A भारत में उधार	BORROWINGS IN INDIA		
I भारतीय रिजर्व बैंक	Reserve Bank of India	0	0
ii अन्य बैंक	Other Banks	1672834	3874122
ii अन्य संस्थाऐं एवं अभिकरण	Other Institutions & Agencies	13245783	10580777
B भारत में बाहर से उधार	Borrowings Outside India	0	0
योग	TOTAL	14918617	14454899
उक्त अ और ब में समाहित सुरक्षित उधार	Secured borrowings included in A & B above	14918617	14454899

CA K.K Shukla
Partner (M.No. 070650)

Deepak
(Chief Manager)

J P Agrawal
(General Manager)

Rakesh Kumar Arora
(Chairman)

PRATHAMA U.P. GRAMIN BANK
HEAD OFFICE : MORADABAD

अनुसूची ५ - अन्य देयताऐं और प्रावधान
SCHEDULE 5- OTHER LIABILITIES AND PROVISIONS

(राशि हजारो में)
Rs in "000"

		Current Year as on 31.03.23 चालू वर्ष	Previous Year as on 31.03.22 गत वर्ष
I संदेय बिल	Bills Payable	592308	294946
II अंतर कार्यालय समायोजन (शुद्ध)	Inter office adjustment (Net)	0	0
III उपार्जित ब्याज	Interest accrued	582218	587410
IV अन्य (प्रावधान सहित) -	Others (Including provisions) -		
i विविध जमा	Sundry Deposits	200008	243315
ii विभाग के लिए प्रावधान निवेश पर	Provisions for Dep. on Investment	823704	116304
iii आकस्मिकता प्रावधान मानक आस्तियों के लिए	Contingency Prov. For Standard Assets	641400	411356
iv माल और सेवा कर देयता	Goods & Service Tax Liability	61068	53183
v आयकर के लिए प्रावधान	Provision for Income Tax	2988965	2738494
vi अन्य प्रावधान	Other Provisions	3219689	3985377
योग	**Total**	**9109360**	**8430385**

अनुसूची ६- नकदी एवं भारतीय रिर्जव बैक में अवशेह
SCHEDULE 6 - CASH AND BALANCES WITH RESERVE BANK OF INDIA

(राशि हजारो में)
Rs in "000"

		Current Year as on 31.03.23 चालू वर्ष	Previous Year as on 31.03.22 गत वर्ष
1 हाथ में नकदी (विदेशी मुद्रा सहित)	CASH IN HAND (including Foreign Currency notes)	1850623	2140484
2 भारतीय रिर्जव बैक में अवशेष -	Balances With Reserve Bank Of India -		
i चालू खातो में	In current Accounts	10247246	8714454
ii अन्य खातों में	In other Accounts	0	0
योग (१और२)	**TOTAL (1 & 2)**	**12097869**	**10854938**

CA K.K Shukla
Partner (M.No. 070650)

Deepak
(Chief Manager)

J.P Agrawal
(General Manager)

Rakesh Kumar Arora
(Chairman)

PRATHAMA U.P. GRAMIN BANK
HEAD OFFICE : MORADABAD

अनुसूची ७- बैंको में अवशेष तथा मांग एवं अल्प सूचना पर प्राप्य राशि
SCHEDULE 7- BALANCES WITH BANKS & MONEY AT CALL & SHORT NOTICE

(राशि हजारो में)
Rs in "000"

		Current Year as on 31.03.23 चालू वर्ष	Previous Year as on 31.03.22 गत वर्ष
1 भारत में	**IN INDIA**		
I बैंको में अवशेष	**Balances with Banks**		
A चालू खातों में	In Current Accounts	487606	753658
B अन्य जमा खातों में	In Other Deposit Accounts	22058222	7231825
II मांग एवं अल्प सूचना पर प्राप्य राशि	**Money at call and Short notice**		
A बैंको में	With Banks	0	0
B अन्य संस्थाओं में	With other Institutions	250000	2349807
योग (I और II)	TOTAL (I&ii)	22795828	10335290
2 भारत से बाहर	**OUTSIDE INDIA**		
I चालू खातो में	In current Accounts	0	0
ii अन्य जमा खातों में	In Other deposit accounts	0	0
iii मांग एवं अल्प सूचना पर प्राप्य राशि	Money at call & short notice	0	0
योग	TOTAL	0	0
कुल योग (1 और २)	GRAND TOTAL (I&2)	22795828	10335290

CA K.K. Shukla
Partner (M.No. 070650)

KANPUR CHARTERED ACCOUNTANTS

Deepak
(Chief Manager)

J P Agrawal
(General Manager)

Rakesh Kumar Arora
(Chairman)

PRATHAMA U.P. GRAMIN BANK
HEAD OFFICE : MORADABAD

अनुसूची 8 - विनिधान
SCHEDULE 8 - INVESTMENTS

(राशि हजारो में)
Rs in "000"

		Current Year as on 31.03.23 चालू वर्ष	Previous Year as on 31.03.22 गत वर्ष
1 भारत में विनिधान	INVESTMENTS IN INDIA		
I सरकारी प्रतिभूतियां	Government Securities	72393267	73931841
निवेश पर ह्रास हेतु प्रावधान	Less: Dep. On Investments	85234	85234
ii अन्य अनुमोदित प्रतिभूतियां	Other approved securities	0	0
iii शेयर	Shares	4429	4429
iv डिबेन्चर एवं बांध पत्र	Debentures & Bonds	1751108	1608171
	Subsidiaries and/ or joint ventures	0	0
vi अन्य (विवरण दें)	Others (To be specified)		
v म्यूचुअल फण्ड	Mutual Funds	341429	341396
1 टी.एम.बी. (नाबार्ड)	TMB (NABARD)	0	0
2 नन-एस.एल.आर. प्रतिभूतियां	Non SLR Secutities	99900	99900
योग (१)	TOTAL (1)	74504899	75900503
2 भारत के बाहर विनिधान	INVESTMENTS OUTSIDE INDIA		
i सरकारी प्रतिभूतियां स्थानीय प्राधिकरण सहित	Government Securities (Including local authorities)	0	0
ii विदेश स्थित समुनंहिगियों/सह उद्यमियों में	Subsidiaries and / or joint ventures abroad	0	0
iii अन्य विनिधान (विवरण दें)	Other Investment (to be specified)	0	0
योग (२)	TOTAL (2)	0	0
योग (१ एवं २)	Grand Total (1 & 2)	74504899	75900503

CA K.K Shukla
Partner (M.No. 070650)

Deepak
(Chief Manager)

J P Agrawal
(General Manager)

Rakesh Kumar Arora
(Chairman)

PRATHAMA U.P. GRAMIN BANK
HEAD OFFICE : MORADABAD

अनुसूची ९ - अग्रिम
SCHEDULE 9 - ADVANCES

(राशि हजारो में)
Rs in "000"

		Current Year as on 31.03.23 चालू वर्ष	Previous Year as on 31.03.22 गत वर्ष
अ	A		
i क्रय एवं मिति काटे पर भुनाये गये विपत्र	Bills Purchased & discounted	0	0
ii नकदी उधार, अधिविकर्ष और माँग पर पुर्नदेय ऋण	Cash credits, overdrafts & loans repayable on demand	157768987	140404479
iii सावधि ऋण	Term Loans	26133510	21630636
योग	TOTAL	183902497	162035115
ब	B		
i मूर्त आस्तियों द्वारा प्रतिभूत	Secured by tangible assets	181192059	158094282
ii बैंक / सरकारी प्रत्याभूतियों द्वारा संरक्षित	Covered by bank / Government Guarantees	1664308	1039473
iii अप्रतिभूत	Unsecured	1046130	2901360
योग	TOTAL	183902497	162035115
स	C		
I भारत में अग्रिम	ADVANCE IN INDIA		
i प्राथमिकता क्षेत्र	Priority sectors	165174656	148819115
ii सार्वजनिक क्षेत्र	Public Sector		-
iii बैंक	Banks		-
iiii अन्य	Others	18727841	13216000
योग	TOTAL	183902497	162035115
द	D		
II भारत के बाहर अग्रिम	ADVANCES OUTSIDE INDIA		
i बैंको में शोध्य	Due from banks	0	0
ii अन्य में शोध्य	Due from others	0	0
iii क्रय एवं मिति काटे पर भुनाये गये विपत्र	Bills purchased & discounted	0	0
b अभिपद ऋण	Syndicated Loans	0	0
c अन्य	Others		
योग	TOTAL	0	0
कुल योग (स एवं द)	Grand Total (C & D)	183902497	162035115

CA K.K Shukla
Partner (M.No. 070650)

Deepak
(Chief Manager)

J P Agrawal
(General Manager)

Rakesh Kumar Arora
(Chairman)

PRATHAMA U.P. GRAMIN BANK
HEAD OFFICE : MORADABAD

अनुसूची १० - स्थिर आस्तियाँ
SCHEDULE 10 - FIXED ASSETS

(राशि हजारों में)
Rs in "000"

			Current Year as on 31.03.23 चालू वर्ष	Previous Year as on 31.03.22 गत वर्ष
1	परिसर	PREMISES		
i	गतवर्ष के ३१ मार्च की लागत पर	At cost as on 31st March of the preceding year	33376	33376
ii	वर्ष के दौरान परिवर्धन	Additions during the year	0	0
iii	वर्ष के दौरान कटौतियां	Deductions during the year	0	0
iv	अद्यतन अवक्षयण	Depreciation to date	21891	21209
2	अन्य स्थिर आस्तियां (परिष्कार व जुडनार सहित)	OTHER FIXED ASSETS Including furniture & fixture		
i	गतवर्ष के ३१ मार्च की लागत पर	At cost as on 31st March of the preceding year	1808684	1754385
ii	वर्ष के दौरान परिवर्धन	Additions during the year	118649	59199
iii	वर्ष के दौरान कटौतियां	Deductions during the year	29181	4900
iv	अद्यतन अवक्षयण	Depreciation to date	1408825	1339903
	कुल योग (१ और २)	Total (1 & 2)	500812	480948

CA K.K Shukla
Partner (M.No. 070650)

Deepak
(Chief Manager)

J P Agrawal
(General Manager)

Rakesh Kumar Arora
(Chairman)

PRATHAMA U.P. GRAMIN BANK
HEAD OFFICE : MORADABAD

अनुसूची ११ - अन्य आस्तियां
SCHEDULE 11 -OTHER ASSETS

(राशि हजारो में)
Rs in "000"

		Current Year as on 31.03.23 चालू वर्ष	Previous Year as on 31.03.22 गत वर्ष
i अन्तः कार्यालय समायोजन (शुद्ध)	Inter Office adjustments (Net)	2106711	2810107
ii उपार्जित ब्याज	Interest accrued	1720382	1622861
iii अग्रिम रूप से संदत्त कर/स्रोत कर कटौती	Tax Paid in Advance/Tax deducted at source	3158656	3739777
iv लेखन सामग्री और टिकटे	Stationery & Stamps	2515	2529
	Non-banking assets acquired in satisfaction of claims	0	0
v अन्य (धोकाधड़ी आदि सहित)	Others (including fraud etc.)	0	0
vi वस्तु एवं सेवा कर - आई.टी.सी.	Goods & Service Tax Assets - Input Tax Credit	25892	16555
vii स्टाफ को ब्याजमुक्त अग्रिम	Intt free advance to staff	48775	53897
viii उचन्त खाता (subvenion सहित)	Suspense Account (including subvention)	3089988	6911298
योग (प से अपपप)	Total (i to viii)	10152919	15157024

अनुसूची 12 - समाश्रित दायित्व
SCHEDULE 12 - CONTINGENT LIABILITIES

(राशि हजारो में)
Rs in "000"

		Current Year as on 31.03.23 चालू वर्ष	Previous Year as on 31.03.22 गत वर्ष
i बैंक के विरूद्ध दावें जिन्हे ऋण के रूप में स्वीकार नही किया है	Claims against the Bank not acknowledged as debts	122047	237059
ii भागतः सदत्त विनिधानो के लिए दायित्व	Liability for partly paid investments.	0	0
iii अविद्यमान अग्रिम विनिथम संविदाओ की बाबत दायित्व ।	Liability on account of outstanding forward exchange contracts.	0	0
iv संघटको की ओर से दी गयी प्रतिभूतियां -	Guarantees given on behalf of constituents -		
a भारत में	In India	48712	46297
b भारत से बाहर	Outside India		
v प्रतिग्रहण, पृष्ठाकंन एवं अन्य बाध्यताऐं (संग्रहर्हि हेतू बिल)	Acceptances endorsements and other obligations. (Bill for Collection)	1306593	847115
vi अन्य मद जिनके लिए बैक का समाश्रित दायित्व है (डी०ई०ए०एफ फण्ड)	Other Items for which the bank is contingently liable. [DEAF FUND]	512695	17189
योग	TOTAL	1990047	1147660

CA K.K Shukla
Partner (M.No. 070650)

Deepak
(Chief Manager)

J P Agrawal
(General Manager)

Rakesh Kumar Arora
(Chairman)

KANPUR CHARTERED ACCOUNTANTS

PRATHAMA U.P. GRAMIN BANK
HEAD OFFICE : MORADABAD

अनुसूची १३. अर्जित ब्याज
SCHEDULE 13 - INTEREST EARNED

(राशि हजारों में)
Rs in "000"

			Current Year as on 31.03.23 चालू वर्ष	Previous Year as on 31.03.22 गत वर्ष
I	अग्रिम/विपत्रो/पर ब्याज /छूट	Interest / discount on advances /bills	15582278	11943195
ii	निवेशों पर आय	Income on investments	5023707	4507070
	घटाइ प्रतिभूतियों पर परिशोधन	Less: Amortisation on Securities	23577	104276
iii	भारतीय रिजर्व बैंक में अवशेषों एवं अन्य अंतर बैंक निधियों पर ब्याज	Interest on balances with Reserve Bank of india & other Inter bank funds.	593204	481218
iv	अन्य	Others	403899	271244
	योग	TOTAL	21579511	17098451

अनुसूची १४ अन्य आय
SCHEDULE 14 OTHER INCOME

(राशि हजारों में)
Rs in "000"

			Current Year as on 31.03.23 चालू वर्ष	Previous Year as on 31.03.22 गत वर्ष
I	कमीशन, विनिमय और दलाली	Commission; exchange & brokerage	172531	126923
ii	निवेशों के विक्रय पर लाभ	Profit on sale of investments	150916	215028
	घटाइये निवेशों के विक्रय पर हानि	**Less :** Loss on sale of investments	0	0
iii	निवेशों के पुर्नमूल्यांकन पर लाभ	Profit on revaluation of investments	0	0
	घटाइये निवेशों के पुर्नमूल्यांकन पर हानि ।	**Less :** Loss on :evaluation of investments	0	0
iv	भूमि भवनों व अन्य आस्तिया के विक्रय पर लाभ	Profit on sale of land, building & other assets	1342	232
	घटाइये भूमि भवनों व अन्य आस्तियों के विक्रय पर हानि ।	**Less :** Loss on sale of land, buildings & other assets	83	0
v	विनिमय संव्यवहारों पर लाभ	Profit on exchange transactions	0	0
	घटाइये विनिमय संव्यवहारो पर हानि	Less: Loss on exchange transactions		
vi	विदेश/भारत में स्थापित समनुषंगियो कम्पनी एवं/ या सहउद्यमियों से लाभाशों आदि के रूप में अर्जित आय	Income earned by way of dividends etc. from subsidiaries companies & joint ventures abroad / in India.	0	0
vii	विविध आय (पीएसएलसी आय सहित)	Miscellaneous Income (including PSLC Income)	2733211	2389070
a	पी एन बी नाबार्ड से वेतन व भत्तो की प्रतिपूर्ति ।	Reimbursement of salary & All.from PNB / NABARD.	0	0
b	पी एन बी से यात्रा भत्ता व्यय की प्रतिपूर्ति ।	Reimbursment of travelling expenses from PNB	0	0
c	किराया लाकर ।	Locker Rent	12914	11612
	योग	TOTAL	3070831	2742865

CA K.K Shukla
Partner (M.No. 070650)

Deepak
(Chief Manager)

JP Agrawal
(General Manager)

Rakesh Kumar Arora
(Chairman)

PRATHAMA U.P. GRAMIN BANK
HEAD OFFICE : MORADABAD

अनुसूची १५ - व्यय किया गया ब्याज
SCHEDULE 15 - INTEREST EXPENDED

(राशि हजारों में)
Rs in "000"

			Current Year as on 31.03.23 चालू वर्ष	Previous Year as on 31.03.22 गत वर्ष
I.	निक्षेप पर ब्याज	Interest on deposits	8487533	7629829
II.	भारतीय रिजर्व बैंक/नाबार्ड/अंतर बैंक उधारों पर ब्याज	Interest on Reserve Bank of India/ Inter Bank Borrowings	590283	503565
III.	अन्य	Others	53770	37367
	योग	TOTAL	9131586	8170761

अनुसूची १६ - परिचालन व्यय
SCHEDULE 16 - OPERATING EXPENSES

			Current Year as on 31.03.23 चालू वर्ष	Previous Year as on 31.03.22 गत वर्ष
i.	कर्मचारियों को भुगतान और उनके लिए प्रावधान	Payments to & provisions for employees	6705983	4605592
ii.	किराया कर और प्रकाश व्यवस्था	Rent, taxes & Lighting	337760	336000
iii.	मुद्रण और लेखन सामग्री	Printing & Stationery	41915	40759
iv.	विज्ञापन और प्रचार	Advertisement & Publicity	2992	1856
v.	बैंक की सम्पत्ति पर अवक्षयण	Depreciation on Bank's Property	98665	120720
vi	निदेशको के शुल्क भत्ते और व्यय	Director's Fees allowances & Exp.	0	0
vii.	लेखा परीक्षक की फीस और व्यय (शाखा लेखा परीक्षकों सहित)	Auditor's Fees & Expenses (Including Branch auditors)	7533	7397
viii.	विधि प्रभार	Law Charges	19441	7975
ix.	डाक टिकट, तार, दूरभाष आदि (नेटवर्किंग सहित)	Postage,Telegrams,Telephone etc (including Networking)	165544	160248
x.	मरम्मत व अनुरक्षण	Repair & Maintenance	30631	35274
xi.	बीमा	Insurance	2226	9131
xii..	अन्य व्यय	Other Expenditure		
	a) यात्रा भत्ता व्यय (अध्यक्ष सहित)	a) Travelling Exp. (including Chairman)	34430	25092
	b) डी.आई.सी.जी.सी. फीस	b) D.I.C.G.C. Fee	300000	285000
	c) अन्य	c) Others	889908	685548
	योग	TOTAL	8637028	6320592
	प्रावधान व आकस्मिकताऐं	Provisions and contingencies		
	प्रावधान व आकस्मिकताऐं (ऋण हानि प्रावधान, एम से एम और मानक संपत्ति प्रावधान आदि)	Provisions and contingencies (Loan loss provisions, M to M & Standard Assets Provision etc.)	1544238	4445000
		TOTAL	1544238	4445000

CA K.K Shukla
Partner (M.No. 070650)

Deepak
(Chief Manager)

I P Agrawal
(General Manager)

Rakesh Kumar Arora
(Chairman)

PRATHAMA U. P. GRAMIN BANK, MORADABAD

SCHEDULE 17 – Significant accounting policies

(A) Basis of Preparation

The financial statements have been prepared on the going concern basis with accrual concept, in accordance with the accounting policies and practices consistently followed unless and otherwise stated. The accompanying financial statements have been prepared under historical cost convention and conform to applicable statutory Provisions, regulatory norms or guideline prescribed by Reserve Bank of India and Banking Regulation Act, 1949, Accounting standards (AS) issued by ICAI, and practices prevailing in Banking Industry, in India.

(B) Accounting Estimates

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

(C) Significant Accounting Policies

1. Revenue Recognition

i. Income & expenditure are generally recognized on accrual basis unless otherwise stated.
ii. Interest earned on loans and advances is accounted for as per Income Recognition & Assets Classification norms as prescribed by Reserve Bank of India.
iii. Insurance Claim / Locker Rent / Commission/Re-imbursement of expenses by NABARD have been accounted for on cash basis.
iv. Interest accrued on FDR (Investments/Deposits) has been accounted for on compounding rate of interest.
v. Recovery of Non Performing advances is appropriated first towards interest and thereafter (i) arrear of installments in term loans and (ii) principal irregularity in other accounts. However recovery in Suit filed including recovery in SARFAESI Act is appropriated towards principal or as per terms of decree/settlement.
vi. LTC/LFC is accounted for on cash basis.
vii. Profit on sale of assets has been recognized in P&L Account
viii. Income from interest on refund of income tax is accounted for in the year the order is passed by the concerned authority.
ix. Interest on unpaid and unclaimed matured term deposits is accounted for at savings bank rate.

2. Investment:

2.1 Classification:

Investments are classified into three categories i.e. Held to Maturity (HTM), Available for Sale (AFS) & Held for Trading (HFT) categories as per RBI circular No. RBI/2013-14/434 dated 07.01.2014. However, for disclosure in Balance sheet, these are classified under following six groups (i) Govt. Sec. (ii) other approved Securities (iii) Shares (iv) Debentures & Bonds (v) subsidiaries/ joint ventures (vi)others (to be specified).

2.2 Basis of Classification:

i. Investments that the Bank intends to hold till maturity are classified as "Held to Maturity (HTM)".
ii. Investments that are held principally for resale within 90 days from the date of purchase are classified as "Held for Trading (HFT)".
iii. Investments, which are not classified in above two categories, are classified as "Available for Sale (AFS)".
iv. An investment is classified as HTM, HFT or AFS at the time of its purchase and subsequent shifting amongst categories is done in conformity with regulatory guidelines.
v. Investments in subsidiaries and joint ventures are classified as HTM except in respect of those investments which are acquired and held exclusively with a view to its subsequent disposal. These investments are classified as AFS.

2.3 Valuation standards:

I. Investment classified under **Held to Maturity category** need not be marked to market and will be carried at acquisition cost unless it is more than the face value, in which case the premium should be amortized over the period remaining to maturity.
The banks should reflect the amortized amount in schedule 13- interest earned.

V.P. GUPTA & CO. KANPUR CHARTERED ACCOUNTANTS

II. Income on investment as a deduction. However, the deduction need not be disclosed separately. The book value of the security should continue to be reduced to the extent of the amount amortized during the relevant accounting period.

III. The individual scrips in the Available for sale category will be marked to market at quarterly or at more frequent intervals. The book value of the individual securities would not undergo any change after the revaluation.

IV. The individual scrips in the Held for Trading category will be marked to market at monthly or at more frequent intervals. The book value of the individual securities in this category would not undergo any change after marking to market.

V. The transactions in Securities are recorded on "Settlement Date".

VI. Transfer of securities from one category to another is carried out at the lower of acquisition cost/ book value/market value on the date of transfer. The depreciation, if any, on such transfer is fully provided for.

Transfer of scrips from AFS / HFT category to HTM category should be made at the lower of book value or market value. In other words, in cases where the market value is higher than the book value at the time of transfer, the appreciation should be ignored and the security should be transferred at the book value. In cases where the market value is less than the book value, the provision against depreciation held against this security (including the additional provision, if any, required based on valuation done on the date of transfer) should be adjusted to reduce the book value to the market value and the security should be transferred at the market value.

In the case of transfer of securities from HTM to AFS / HFT category:

(a) If the security was originally placed under the HTM category at a discount, it may be transferred to AFS / HFT category at the acquisition price / book value. (It may be noted that as per existing instructions banks are not allowed to accrue the discount on the securities held under HTM category and, therefore, such securities would continue to be held at the acquisition cost till maturity). After transfer, these securities should be immediately re-valued and resultant depreciation, if any, may be provided.

(b) If the security was originally placed in the HTM category at a premium, it may be transferred to the AFS / HFT category at the amortized cost. After transfer, these securities should be immediately re-valued and resultant depreciation, if any, may be provided.

VII. In the case of transfer of securities from AFS to HFT category or vice-versa, the securities need not be re-valued on the date of transfer and the provisions for the accumulated depreciation, if any, held may be transferred to the provisions for depreciation against the HFT securities and vice-versa.

VIII. Securities are immediately revalued and resultant depreciation, if any, is provided. An investment is classified as HTM, HFT or AFS at the time of its purchase and subsequent shifting amongst categories is done in conformity with regulatory guidelines.

3. Loans / Advances and Provisions thereon

3.1 Loans and Advances are classified as performing and non-performing, based on the guidelines/ directives issued by the RBI / NABARD. Loan Assets become Non- Performing Assets (NPAs) where:

i. In respect of term loans, interest and/ or installment of principal remains overdue for a period of more than 90 days;

ii. In respect of Overdraft or Cash Credit advances, a cash credit or overdraft account is classified as NPA if it is 'out of order'. An account shall be treated as 'out of order' if:

(a) the outstanding balance in the CC/OD account remains continuously in excess of the sanctioned limit/drawing power for 90 days, or

(b) The outstanding balance in the CC/OD accounts is less than the sanctioned limit/drawing power but there are no credits continuously for 90 days, or the outstanding balance in the CC/OD accounts is less than the sanctioned limit/drawing power but credits are not enough to cover the interest debited during the previous 90 days period.

iii. In respect of bills purchased/ discounted, the bill remains overdue for a period of more than 90 days;

iv. In respect of agricultural advances: (a) for short duration crops, where the installment of principal or interest remains overdue for two crop seasons; and (b) for long duration crops, where the principal or interest remains overdue for one crop season.

3.2 NPAs are classified into Sub-Standard, Doubtful and Loss Assets, based on the following criteria stipulated by RBI / NABARD:

i. Sub-standard: A loan asset that has remained nonperforming for a period less than or equal to 12 months.

V.P. ADITYA & CO. KANPUR CHARTERED ACCOUNTANTS

ii. Doubtful: A loan asset that has remained in the substandard category for a period of 12 months.
iii. Loss: A loan asset where loss has been identified but the amount has not been fully written off.

3.3 Provisions are made for NPAs as per the extant guidelines prescribed by the regulatory authorities, subject to minimum provisions as prescribed below:

Substandard Assets:	i. A general provision of 10% on the total outstanding; ii. Additional provision of 10% for exposures which are unsecured ab-initio (i.e. where realizable value of security is not more than 10% ab-initio) iii. Unsecured Exposure in respect of infrastructure advances where certain safeguards such as escrow accounts are available- 20%
Doubtful Assets:	
-Secured Portion	i. Upto one year- 20% ii. One to three years- 30% iii. More than three years- 100%
-Unsecured Portion	100%
Loss Assets:	100%

3.4 Adhoc Provision: *The Bank should try to maintain PCR to the level of 70% as far as possible subject to achievement of targets for profits on monthly pro rata basis and if sufficient margin of profit is available, bank can increase the level of PCR uo tp 100% as better risk mitigation approach.*

4. Fixed Assets, Depreciation and Amortisation

i. Fixed assets are carried at cost less accumulated depreciation/ amortization.
ii. Cost includes cost of purchase and all expenditure such as site preparation, installation costs 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 or their functioning capability.
iii. The rates of depreciation and method of charging depreciation in respect of domestic operations are as under:

Sr. No.	Description of Fixed Assets	Method of charging depreciation	Depreciation/ Amortisation Rate
1	Steel Articles	Straight Line Method (SLM)	5%
2	Wooden Articles	Straight Line Method (SLM)	10%
3	Machnery, Electricals & Misc. items	Straight Line Method (SLM)	15%
4	Matresses	Straight Line Method (SLM)	20%
5	Computer & Related Items	Straight Line Method (SLM)	33.33%
6	Mobile Phone Instruments	Straight Line Method (SLM)	33.33%
7	Software	Straight Line Method (SLM)	20%
8	Motor-Car & Cycle (MCC).	Straight Line Method (SLM)	15%
9	Building	Straight Line Method (SLM)	2.5%
10	Solar Lighting	Straight Line Method (SLM)	40%

(Bank is following management approved policy for depreciation)

iv. Depreciation on Fixed Assets purchased during the current financial year 2022-23 has been provided from the date of purchase. In case of Disposal/Written off depreciation has been provided till the date of disposal/write off. In all other cases Depreciation for full year has been provided on fixed assets.
v. Fixed assets have been recognized as and when payments are made for them and depreciation is charged from the date in which assets are recorded.

5. Employee Benefits:

i. Contribution to provident fund by the employer is charged to profit and loss account.
ii. Provision for Pension, Gratuity and Leave encashment is made on actuarial basis and the contribution is charged to Profit & Loss account.

6. Taxes on Income

Provision for current tax is made on the basis of the assessable income under the Income Tax Act, 1961.

7. Provisions, Contingent Liabilities and Contingent Assets

i. In conformity with AS 29, "Provisions, Contingent Liabilities and Contingent Assets", issued by the Institute of Chartered Accountants of India, the Bank recognises provisions only when it has a present obligation as a result of a past event, and would result in a probable 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.
ii. Contingent Assets are not recognised in the financial statements.

Deepak

KANPUR CHARTERED ACCOUNTANTS

8. **Effect of changes in the foreign exchange rate:**
There is no any foreign exchange business during the financial year 2022-23.

9. **Cash and Cash equivalents:**
Cash and cash equivalents include Cash and Balances with RBI, Balances with Banks and money at call and short notice.

10. **Segment Reporting**
The Bank recognizes the Business segment as the Primary reporting segment and Geographical segment as the Secondary reporting segment, in accordance with the RBI guidelines and in compliance with the Accounting Standard 17 issued by ICAI.

11. **Impairment of Assets**
Wherever applicable adequate disclosures has been given as per AS 28- "Impairment of Assets" issued by Institute of Chartered Accountants of India.

As Per Our Separate Report Of Even Date Attached

For V P Aditya & Co.
Chartered Accountants
FRN. 000542C

V.P. ADITYA & CO. KANPUR CHARTERED ACCOUNTANTS

CA K.K Shukla
Partner
M.No. 070650
UDIN: 23070650BHAEYL6223

(Deepak)
Chief Manager

(J P Agrawal)
General Manager

(Rakesh Kumar Arora)
Chairman

ABSENT
(Surindar Pal Singh)
Director

(Uday Chandra)
Director

(Nandini Ghose)
Director

(Bhuvnesh Kumar)
Director

(Pramod Kumar)
Director

(Shiv Shanker)
Director

Place: Moradabad
Date: 29.04.2023

PRATHAMA U. P. GRAMIN BANK , MORADABAD

SCHEDULE 18 – NOTES TO ACCOUNTS

1. Investments

(a) SLR Securities classified under Held-to-Maturity is ₹ 5,013.17 Crore (Previous Year ₹ 4,340.18 Crore) and SLR Securities under Held-for-Trading/Available-for-sale is ₹ 2,226.16 Crore (Previous Year ₹ 3,053.00 Crore). Securities have been shown Book Value less amortization of premium of ₹ 2.36 Crore (Previous Year ₹ 10.43 Crore

(b) Bank's Non SLR Securities amounting ₹ 219.68 Crore (Previous Year ₹ 230.20 Crore) held under Available for sale /Held for trading as per RBI directives. During the current year depreciation is ₹ 70.74 Crore (Previous Year – ₹11.63 Crore) are charged to Profit & loss Account

(c) **Classification of securities**

(Amt in Crore)

Securities	Held to Maturity	Available for Sale/ Held for Trading	Total
Govt. Securities – SLR	5,013.17	2,226.16	7,239.33
Govt. Securities - Non SLR	Nil	9.99	9.99
Other approved Securities	Nil	Nil	Nil
Shares	Nil	0.44	0.44
Investment in NABARD TMB	Nil	Nil	Nil
Non SLR- Bond (Excluding Provision for NPI & Provision for Depreciation in Investment)	NIl	175.11	175.11
Non SLR - Mutual Funds	Nil	34.14	34.14
Total	**5,013.17**	**2,445.84**	**7,459.01**

(d) Income on investment have been provided for on the basis of actual interest earned/accrued interest and accounted for on the applicable rate of interest.

(e) Investment in term deposit receipts amounting to ₹ 2,205.82 Crore (Previous Year ₹ 723.18 Crore) under non SLR deposit category are shown in balance sheet under schedule -7 under head 'Balance with Banks - In other Deposit Accounts.

2. Advances:

(a) Provisions for doubtful advances and their classification have been made as per the guidelines issued by RBI. Classifications of advances has been accepted as certified by the Branch Managers, Branch Auditors and Central Statutory Auditor.

(b)

i. Provision for sub-standard advances has been made on amount of advances after deduction of SRF (Subsidy) & DI as per RBI guidelines.

ii. Bank has also made total provision for NPA of ₹ 905.56 Crore as on 31.03.2023.

iii. Deduction to the extent of 8.50% of the total income (computed before making any deduction under this clause and Chapter VIA) and 10% of the aggregate average advances made by the rural branches of the Bank has available as per Income Tax Act.

iv. Advances are net of provision and derecognized interest made for NPA in accordance with the prudential norms prescribed by Reserve Bank of India from time to time. However, provision for advances, classified as Standard Assets is included under other liabilities.

Debar

V.P. ADITYA & CO. KANPUR CHARTERED ACCOUNTANTS

v. The NPA are classified as sub-standard, doubtful and loss assets as per Guidelines of Reserve Bank of India and SLBC (U.P.) As per letter No. UPZ/31/SLBC/229 dated 13.06.2005 of SLBC (UP), sugarcane crop is long duration crop and related loans are classified accordingly.

vi. Interest free advances to staff are ₹ 4.88 Cr. (Previous Year ₹ 5.39 Cr.) which has been shown in other assets as per RBI Guidelines.

vii. 1.5% & 2% interest subvention (IS) and 3% prompt repayment incentive (PRI) to eligible crop loanee farmers for 2022-23 as per the directives issued by NABARD Vide its Circular No. NB.DoR(Policy)/1691/IS-1/ 2021-22 dated 29.03.2022 and NB.DoR(Policy)/910/IS-1/ 2022-23 dated 08.09.2022 amounting ₹ 112.167 Crore (1.5 % & 2% IS) and ₹ 98.267 Crore (3% PRI) respectively. Interest effect due to refinance from NABARD is accounted for 1.5 % IS, which is amounting ₹ 7.66 Crore for the period 01.04.2022 to 31.03.2023.
*** 2% for previous year and 1.5% for current year**

viii. Bank has executed various participations contract (with risk) in terms of and subject to the provisions of the uniform code governing Inter Bank Participations 1988, with Punjab National Bank, under the contract. The details of IBPC issued and purchased during the year is as below:-

(Amount in Crore)

S.No.	PARTICIPATING BANK	PARTICULAR	CONTRACT AMOUNT	DATE OF ISSUANCE	DATE OF MATURITY	PERIOD OF IBPC	INTEREST PAID	INTEREST RECEIVED	NET PROFIT ON DEAL	NET INCOME FOR FY 2022-23	REMARKS
1	PUNJAB NATIONAL BANK	SWAP DEAL - IBPC ISSUED UNDER PS-SF/MF @ 5.50% & PURCHASED PS-OTHERS @ 7% FOR 900 CRORES	900	10-11-2021	09-05-2022	180	24.41	31.07	6.66	1.44	SWAP DEAL NET INTEREST MARGIN @ 1.50%
2	PUNJAB NATIONAL BANK	SWAP DEAL - IBPC ISSUED UNDER PS-SF/MF @ 5.50% & PURCHASED PS-OTHERS @ 7% FOR 1150 CRORES	1150	29-03-2022	23-09-2022	178	30.85	39.26	8.41	8.32	SWAP DEAL NET INTEREST MARGIN @ 1.50%
3	PUNJAB NATIONAL BANK	SWAP DEAL - IBPC ISSUED UNDER PS-AGRICULTURE @ 5.50% & PURCHASED PS-OTHERS @ 6.50% FOR 800 CRORES	800	29-03-2022	23-09-2022	178	21.46	25.36	3.90	3.86	SWAP DEAL NET INTEREST MARGIN @ 1.00%
4	PUNJAB NATIONAL BANK	SWAP DEAL - IBPC ISSUED UNDER PS-SF/MF @ 5.5% & PURCHASED PS-OTHERS @ 7% FOR 950 CRORES	950	31-05-2022	25-11-2022	178	25.48	32.43	6.95	6.95	SWAP DEAL NET INTEREST MARGIN @ 1.50%
5	PUNJAB NATIONAL BANK	SWAP DEAL - IBPC ISSUED UNDER PS-SF/MF @ 5.5% & PURCHASED PS-OTHERS @ 7% FOR 1150 CRORES	1150	23-09-2022	21-03-2023	179	31.02	39.48	8.46	8.46	SWAP DEAL NET INTEREST MARGIN @ 1.50%
6	PUNJAB NATIONAL BANK	SWAP DEAL - IBPC ISSUED UNDER PS-AGRICULTURE @ 5.5% & PURCHASED PS-OTHERS @ 6.50% FOR 800 CRORES	800	23-09-2022	21-03-2023	179	21.58	25.50	3.92	3.92	SWAP DEAL NET INTEREST MARGIN @ 1.00%
7	PUNJAB NATIONAL BANK	SWAP DEAL - IBPC ISSUED UNDER PS-SF/MF @ 5.5% & PURCHASED PS-OTHERS @ 7% FOR 950 CRORES	950	07-12-2022	05-06-2023	180	25.77	32.79	7.03	4.49	SWAP DEAL NET INTEREST MARGIN @ 1.50%
		TOTAL					180.56	225.89	45.33	37.44	

Deepak

During the year, Bank has earned net interest income on IBPC deal is ₹ 37.44 Crores. As on 31.03.2023, the outstanding IBPC is ₹ 950 Crores with Punjab National Bank where bank has entered in swap deal by issuing IBPC under PS - SF/MF Categories and simultaneously purchasing IBPC under PS – Others category. Advances under SF/MF reduced by ₹ 950 Crores and simultaneously advance under PS- Others has been increased by ₹ 950 Crores. Hence, there is no reduction in overall achievement of advances. Inter Bank Participation Certificate has been issued/ obtained as per RBI guidelines.

Bank has also issued ₹ 7,950 Crores PSLC Certificate in PS-SF/MF category and purchased ₹ 1,750 Crores PSLC certificates in PS - General Category during the FY 2022-23. The Net PSLC issued is ₹ 6,200 Crores with due date 31.03.2023. Bank has earned net interest income on PSLC deal is ₹ 159.24 Crores in the FY 2022-23.

ix. The Bank has made technical written off of ₹ 250.56 Crores in Zero advances accounts at the end of FY 2022-23. Total technical write off is ₹ 462.23 Crore.

x. Bank has received guidelines/instruction from State/Central Government to pass the facility of natural calamity to the respective borrowers of our command area as under :

(c) Adopting prudential norms (RBI Cir. Dt. 22.03.1996) unrealized interest on NPA advances has not been taken into income.

3. **Employee Benefits:**

(a) Gratuity :

Gratuity liability is a defined benefit obligation and is provided for, on the basis of an actuarial valuation made at the end of the financial year. Group Gratuity policy from Life Insurance Corporation of India, Bajaj Allianz Life Insurance Company, Kotak Life, Star Union Dai-chi and PNB MetLife has been taken for all the officers & employees of the bank.

Bank has obtained actuarial valuation of Gratuity liability as on 31.03.2023 for the limit of ₹ 0.20 Crore per employee, which comes to ₹ 135.79 Crore.

The bank's present fund position towards Gratuity liability is ₹ 120.58 Crore (₹ 99.74 Crore with LIC, ₹ 10.61 Crore with Bajaj Allianz, ₹ 0.20 Crore with PNB MetLife, ₹ 0.03 Crore with Kotak Life, ₹ 10.00 Crore with Star Union Dai-chi). This year we have made the provision of ₹ 15.22 Crore to meet the Gratuity Liability

Disclosures as per Accounting Standard 15- Employee Benefits:
Data Summary

	31.03.2023	31.03.2022	Increase/(Decrease)% (Approx.)
Number of Employees	4,151	3,979	4.32%
Total Monthly Salary	₹24,95,27,127	₹22,54,32,300	10.69%
Average Salary	₹60,112.53	₹56,655.52	6.10%
Average Age	35.96 years	36.91 years	(2.57%)
Average Past Service	9.72 years	10.87 years	(10.57%)

Valuation Results

	31.03.2023	31.03.2022	Increase/(Decrease)% (Approx.)
Discontinuance Liability	₹164,12,20,061	₹175,95,96,745	(6.73%)
Defined Benefit Obligation	₹135,79,41,538	₹148,25,36,722	(8.40%)
Funding Status	Funded	Funded	-
Fund Balance	₹120,58,24,784	₹94,33,26,819	27.82%
Current Liability	₹15,21,16,754	₹22,54,32,300	(32.52%)
Non-Current Liability	Nil	₹31,37,77,603	

The average expected future service is 9 years

Thus, the bank has fully provided towards the Gratuity and is in conformity of AS-15 issued by ICAI.

Deepak

V.P. ADITYA & CO. KANPUR CHARTERED ACCOUNTANTS

(b) Leave Encashment :

Leave encashment liability is a defined benefit obligation and is provided for on the basis of an actuarial valuation made at the end of the financial year. Bank has taken leave encashment policy from Life Insurance Corporation of India, Bajaj Allianz Life Insurance co. ltd. for all the officers & employees of the bank.

Bank has obtained actuarial valuation of leave encashment liability as on 31.03.2023, which comes to ₹ 86.16 Crore

The bank's fund position as on 31.03.2023 towards Leave Encashment liability is ₹ 100.42 Crore (₹ 88.75 Crore with LIC and ₹ 11.67 Crore with Bajaj Allianz Life insurance Co. Ltd.).

Disclosures as per Accounting Standard 15- Employee Benefits:

Data Summary

	31.03.2023	31.03.2022	Increase/(Decrease) % (Approx.)
Number of Employees	4151	3979	4.32%
Total Eligible Encashment	₹30,80,55,646	₹27,59,12,476	11.65%
Total Eligible Availment Salary	₹30,80,55,646	₹27,59,12,476	11.65%
Average Salary (Availment)	₹ 74,212	₹69,342	7.02%
Average Age	35.96 years	36.91 years	(2.57%)
Average Past Service	9.72 years	10.87 years	(10.57%)
Total Leave Days	5,30,914 days	4,88,245 days	8.74%
Average Leave Days	127.90 days	122.71 days	4.22%

Valuation Results:-

	31.03.2023	31.03.2022	Increase/(Decrease) % (Approx.)
Discontinuance Liability	₹144,52,13,258	₹127,63,18,779	13.23%
Defined Benefit Obligation	₹86,16,36,797	₹82,72,65,597	4.15%
Funding Status	Funded	Funded	-
Fund Balance	₹100,42,06,898	₹99,34,09,777	1.08%
Current Liability	₹ (14,25,70,101)	₹ (16,61,44,180)	(14.19%)
Non-Current Liability	NIL	NIL	-

The average expected future service is 9 years.

Thus, the bank has fully provided towards the Leave Encashment Liability and is in conformity of AS-15 issued by ICAI.

Valuations Assumptions (for both Gratuity & Leave Encashment)

Date of Valuation	31.03.2023	31.03.2022
Demographic Assumptions:		
Mortality Rates	Indian Assured Lives Mortality 2012-14 (Urban)	Indian Assured Lives Mortality 2012-14 (Urban)
Retirement Age:	60 years	60 years
Attrition Rate:	3.00% p.a. for all service groups.	3.00% p.a. for all service groups.
While in service availment rate(in case of leave encashment)	5.00% p.a.	5.00% p.a.
Financial Assumptions: Salary Escalation Rate:	5.00% p.a.	5.00% p.a.
Discount Rate:	7.46% p.a. (Indicative G.Sec referenced on 31-03-2023)	6.96% p.a. (Indicative G.Sec referenced on 31-03-2022)

Deepak

V.P. ADITYA & CO. KANPUR CHARTERED ACCOUNTANTS

(c) Provident Fund :

Provident fund is a defined contribution under EPF Act 1972 scheme as the bank pays fixed contribution at predetermined rates. The obligation of the bank is limited to such fixed contribution. The contributions are charged to Profit & Loss A/C. The same has been deposited with Employee Provident Fund Department regularly up to Jan-2020, from Feb-2020 onwards provident fund maintained with us as per Prathama UP Gramin Bank Pension Regulation 2018.

(d) Bonus :

No provision was made in terms of the "The Payment of Bonus (Amendment) Act, 2015", as no employee is eligible for Bonus payment during this year.

(e) Medical insurance Scheme for Staff :

₹ 6.31 Crore was paid as the premium for the renewal of Health Insurance Policy during the financial year 2022-23.

(f) Pension :

In terms of Prathama U.P. Gramin Bank Pension Regulation 2018 notified in the Gazette of India on 11.12.2019, the employees of the bank are eligible for Pension/NPS w.e.f 01.04.2018. As per provisions of pension regulation, the bank has constituted a fund in the name of 'Prathama U.P. Gramin Bank Pension Fund' for purpose of payment of pension to Employees and Dependent of deceased employees (family pension). The fund comprised of the refund of Bank's share by the Employees, return of funds from EPFO and contribution by the Bank & receivables from EPFO (Meerut, Gorakhpur & Kanpur).

As per provisional value provided by the LIC of India as on 05.08.2022 there will be requirement of ₹ **550.49** Crore.

To meet the requirement of ₹ 550.49 Crore, the following arrangements has been made :

a)	Balance available with Prathama U.P. Gramin Bank Employees' Pension Fund Trust	: 318.15 Crore
b)	Accrued interest on investment made	: 18.62 Crore
c)	Receivable from EPFO (Gorakhpur, Kanpur & Meerut)	: 73.16 Crore
d)	Additional Provision made FY 2022-23	: 140.00 Crore
	Total Funds available as on 31/03/2023	**: 549.93 Crore**

(g) NPS

No Provision has been made under NPS in FY 2022-23.

4. Information Regarding Related Party Disclosure (AS -18) in respect of:

Key management personnel: Sh. R.K. Arora (Chairman . PUPGB)

Parent Bodies : Punjab National Bank is as under :-

(Amt.in Lacs)

Items Related Party	Parent Body (As per ownership or control)	Subsi-diaries	Associate Joint Venture	Key Manage-ment Personnel	Relatives of Key Manage-ment Personnel	Total
Remuneration to - Sh.R. K. Arora Chairman (01.04.2022 to 31.03.2023)				29.20		29.20

Related Party transaction with Punjab National Bank (Amt In Crore)

Items Related Party	Parent Body (As per ownership or control)	Subsi-diaries	Associate Joint Venture	Key Manage-ment Personnel	Relatives of Key Manage-ment Personnel	Total
Borrowings [OD availment] as on 31.03.2023	165.73	-	-	-	-	165.73
Deposits [FD] as on 31.03.2023	854.82	-	-	-	-	854.82
Placement of Deposits	-	-	-	-	-	-
Advances	-	-	-	-	-	-
Investment in PNB Share	-	-	-	-	-	-
Non funded commitments	-	-	-	-	-	-
Leasing/HP arrangements availed	-	-	-	-	-	-
Leasing/HP arrangements provided	-	-	-	-	-	-
Purchase of fixed assets	-	-	-	-	-	-
Sale of Fixed assets	-	-	-	-	-	-
Interest paid during FY 22-23 on OD	5.26	-	-	-	-	5.26
Interest received during FY 22-23 on FDRs	21.76	-	-	-	-	21.76
CBS Hosting Charges paid (excluding GST)	5.69	-	-	-	-	5.69
Managements contracts	-	-	-	-	-	-

Debt due to staff of the bank as on 31.03.2023 is ₹ 454.54 Cr.

Deepak

V.P. ADITYA & CO. KANPUR CHARTERED ACCOUNTANTS

5. Other Disclosures:-

(a) .Capital

As per guidelines issued by RBI Cir. No. RBI/2014-15/270 RPCD.CO.RRB.No.BC.35/03.05.33/2014-15 dt.21.10.2014, the Capital to Risk Weighted Assets Ratio (CRAR) of the bank as on 31.03.2023 is 14.64% (Previous year 13.49 %) against the regulatory minimum requirement of 9%.

Sr.	Particulars	Current Year	Previous Year
i)	CRAR (%)	14.64	13.49
ii)	CRAR- Tier I Capital (%)	13.39	12.24
iii)	CRAR- Tier II Capital (%)	1.25	1.25
iv)	Percentage of Shareholding of the		
a	Government of India	50%	50%
b	State Government	15%	15%
c	Sponsor Bank	35%	35%

(b). Investments

(Amt.in Crore)

Sr.	Particulars	Current Year	Previous Year
1	Value of Investments		
i)	Gross Value of Investments	7459.01	7623.38
ii)	Provisions for Depreciation	82.37	36.44
iii)	Net Value of Investments	7376.64	7586.94
2	Movement of provisions held towards depreciation on investments.		
i)	Opening Balance	11.63	Nil
ii)	Add: Provisions made during the year	70.74	11.63
iii)	Less: Write off/ write back of excess provisions during the year	Nil	Nil
iv)	Closing Balance	82.37	11.63

(c). Repo Transactions:- Repo transactions during the year:

(Amt. in Crore)

Item	Minimum outstanding during the year	Maximum outstanding during the year	Daily Average outstanding during the year	As on 31 March 2023
Securities Sold under Repos	NIL	NIL	NIL	NIL
Securities purchased under reverse repos	24.99	399.99	113.08	NIL

(d) Sales and transfers of securities to/from Held to Maturity (HTM) category:

The Bank has shifted SLR investment from HTM to AFS and AFS to HTM as under:-

(Amt.in Crore)

	Particulars	Dates of Shifting	Amount	Amount taken to P & L
1	HTM Sold	NIL	NIL	NIL
2	AFS to HTM	01-Apr-2022	904.99	3.11
3	HTM to AFS	01-Apr-2022	1046.15	0

The shifting has been done as per the extant RBI guidelines and the same has been approved by the board of director of the bank in its meeting dated 18.04.2022. The shifting has been done only once during the financial year 2022-23. Bank has not sold any securities from HTM category in current financial year.

Deepak

V.P. ADITYA & CO. KANPUR CHARTERED ACCOUNTANTS

(e). Non-SLR Investment portfolio

(i) Issuer composition of Non-SLR Investments

(Amt. in Crore)

No	Issuer	Amount	Extent of Private placement	Extent of below investment grade securities	Extent of unrated securities	Extent of unlisted securities
(1)	(2)	(3)	(4)	(5)	(6)	(7)
i)	PSUs	132.95	-	-	-	-
ii)	FIs	27.28	-	-	-	-
iii)	Banks (Bonds)		-	-	-	-
iv)	Private Corporate	14.88	-	-	-	-
v)	Others- • Non SLR Govt. Sec. • Mutual Funds • NABARD TMB • Shares	 9.99 34.14 0 0.44	-	-	-	-
vi)	* Provisions held towards depreciation	82.37	-	-	-	-
	Total	**219.68**	-	-	-	-

(ii) Non- performing Non-SLR investments:

(Amt. in Crore)

Particulars	Current Year	Previous Year
Opening balance	24.81	54.88
Additions during the year since 1st April	NIL	Nil
Reductions during the above period	10.12	30.07
Closing balance	14.69	24.81
Total provisions held	14.69	24.81

6. Asset Quality

(a) Non- performing Assets

(Amt.in Crore)

10.5	Particulars	Current Year	Previous Year
I	**Net NPAs to Net Advances (%)**	3.92	3.70
Ii	**Movement of NPAs (Gross)**		
(a)	Opening balance	1731.78	1312.38
(b)	Additions during the year	1051.53	1670.50
(c)	Reductions during the year	1156.68	1251.10
(d)	Closing balance	1626.63	1731.78
Iii	**Movement of Net NPAs**		
(a)	Opening balance	600.30	292.13
(b)	Additions during the year	762.93	1226
(c)	Reductions during the year	642.16	917.83
(d)	Closing balance	721.07	600.30
Iv	**Movement of provisions for NPAs (excluding provisions on standard assets)**		
(a)	Opening balance	1131.48	1020.26
(b)	Provisions made during the year	288.60	444.50
(c)	Write off/ write-back of excess provisions	514.52	333.28
(d)	Closing balance	**905.56**	**1131.48**

Deepak

V.P. ADITYA & CO. KANPUR CHARTERED ACCOUNTANTS

(b) Details of Loan Assets subject to Restructuring

Sr.	Particulars	Current Year	Previous Year
i	Total amount of loan assets subject to restructuring, rescheduling, renegotiation;	Nil	32672
ii	The amount of Standard assets subjected to restructuring, rescheduling, renegotiation;	Nil	32672
iii	The amount of Sub-Standard assets subjected to restructuring, rescheduling, renegotiation;	Nil	Nil
iv	The amount of Doubtful assets subjected to restructuring, rescheduling, renegotiation;	Nil	Nil
	Note [(i) = (ii) + (iii) + (iv)]	Nil	**32672**

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

Sr.	Particulars	Current Year	Previous Year
I	No. of accounts	Nil	Nil
Ii	Aggregate value (net of provisions) of accounts sold to SC/RC	Nil	Nil
Iii	Aggregate consideration	Nil	Nil
Iv	Additional consideration realized in respect of accounts transferred in earlier years	Nil	Nil
V	Aggregate gain/loss over net book value	Nil	Nil

(d) Details of Non-performing financial assets purchased/sold

i. Details of Non-performing financial assets purchased:

(Amt. in Crore)

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

ii. Details of non-performing financial assets sold:

(Amt. in Crore)

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

(e) Provisions on Standard Asset

(Amt. in Crore)

Sr.	Particulars	Current Year	Previous Year
1	Provisions towards Standard Assets	64.14	41.14

7. Business Ratio:

Sr.	Particulars	Current Year	Previous Year
I	Interest Income as a percentage to working Funds	8.03	6.90
Ii	Non- interest income as a percentage to working funds	1.14	1.11
Iii	Operating Profit as a percentage to Working Funds	2.56	2.29
Iv	Returns on Assets [PBT/ Average working funds] (in %)	1.99	0.37
V	Returns on Assets [PAT/ Average working funds] (in %)	1.48	0.24
Vi	Business (Deposits plus advances) per employee (in Lacs)	1079.85	1016.76
Vii	Profit per employee (Profit before tax & provision) (in Lacs)	16.58	14.26

Deepak

V.P. ADITYA & CO. KANPUR CHARTERED ACCOUNTANTS

8. Asset Liability Management

Maturity pattern of certain items of assets and liabilities are as under:-

(Amt. in Crore)

Particulars	1 to 14 days	15 to 28 days	29 days to 3 month	Over 3 months and up to 6 months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits (Total)	1283.30	1024.29	958.97	1714.45	2623.95	17687.99	152.79	78.00	25523.74
Advances [Net IBPC]	7124.95	276.90	1422.57	1926.62	3406.23	2829.86	982.33	1326.34	19295.80
Investment (including FDR)	284.75	100.00	268.82	334.06	1357.43	290.11	297.77	6731.90	9664.84
Borrowings	167.25	0	0	473.80	685.79	123.44	41.58	0	1491.86
IBPC Borrowings	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Foreign currency assets	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Foreign currency liabilities	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL

9. Exposures – Exposure to Real Estate Sector

(Amt. in Crore)

Sr.	Category	As on 31.03.2023
A	Direct exposure	
(i)	Residential Mortgages Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented (individual housing loan upto ₹ 15 lakh may be shown separately) (Up to ₹ 15 lac)	381.37
	(Above ₹ 15 lac)	302.23
(ii)	Commercial Real Estate Lending secured by mortgages on commercial real estate's (office buildings, retail space, multi-purpose commercial premises, multi-family residential buildings, multi-tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.) Exposure would also include non-fund based (NFB) limits;	0.00
(iii)	Investments in Mortgage Backed Securities (MBS) and other securitized exposures.	0.00
	a. Residential	0.00
	b. Commercial Real Estate	0.00
b)	Indirect Exposure	0.00
	Fund-based and non-fund based exposures on National Housing Bank (NHB) and housing Finance Companies (HFCs)	0.00

10. Details of single borrower (SGL), group borrower limit (GBL) exceeded by the bank.

The bank has not exceeded the prudential exposure limits during the year as certified by management.

11. Miscellaneous – Amount of provisions made for Income tax during the year

(Amt. in Crore)

Particulars	Current Year	Previous Year
Provision for income tax for current year	136	30
Provision for cases under Vivad se Vishwas Scheme	NA	NA
TOTAL	136	30

Deepak

V.P. ADITYA & CO. KANPUR CHARTERED ACCOUNTANTS

12. Disclosure of penalties imposed by RBI

No penalty imposed by RBI under the provision of Section 46(4) of The Banking Regulation Act, 1949 for contraventions of any of the provision of the Act, 1949 during the financial year.

13. Additional Disclosuress

(a) Provisions and Contingencies:

Floating Provisions - There is no floating provision on investment.

(b) Draw down from reserves

NIL

(c) Disclosure of complaints :

i.Customer Complaints

Sr.	Particulars	Current Year	Previous Year
A	No. of complaints pending at the beginning of the year	19	46
B	No. of complaints received during the year	1286	1198
C	No. of complaints redressed during the year	1288	1225
D	No. of complaints pending at the end of the year	17	19

ii. Award passed by the Banking Ombudsman

Sr.	Particulars	Current Year	Previous Year
A	No. of unimplemented Awards at the beginning of the year	0	01
B	No. of Award passed by the Banking Ombudsmen during the year	0	01
C	No. of Awards implemented during the year	0	02
D	No. of unimplemented Awards at the end of the year	0	00

(d) Concentration on Deposits, Advances, Exposures and NPAs :

iii. Concentration of Deposits

(Amt. in Crore)

Concentration of Deposits	Current Year
Total Deposits of twenty largest depositors	521.27
Percentage of Deposits of twenty largest depositors to Total Deposits of the Bank	2.04%

iv. Concentration of Advances

(Amt. in Crore)

Concentration of Advances	Current Year
Total Advances of twenty largest borrowers	539.78
Percentage of Advances to twenty largest borrowers to Total Advances of the Bank	2.79%

iii. Concentration of Exposure

(Amt. in Crore)

Concentration of Exposures	Current Year
Total Exposures of twenty largest borrowers/customers	564.46
Percentage of Exposures to twenty largest borrowers/ customers to Total Advances of the Bank	2.92%

Deepak

V.P. ADITYA & CO. KANPUR CHARTERED ACCOUNTANTS

iv. Concentration of NPA

Concentration of NPAs	Current Year	Previous Year
Total Exposure to top four NPA accounts	8.63	8.09

(Amt. in Crore)

(e) Sector-wise NPAs:

(Amt. in Crore)

Sr. No	Sector	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that Sectors	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances
A	**Priority Sector**						
1	Agriculture and allied activities	15,158.76	1353.92	8.93%	14019.32	1400.56	9.99%
2	Advances to industries sector eligible as priority sector lending						
3	Services	1,454.35	193.93	13.33%	1375.80	267.38	19.44%
4	Other Priority Sector	601.64	61.85	10.28%	607.59	47.67	7.85%
	Sub-total (A)	**17214.75**	**1609.70**	**9.35%**	**16002.71**	**1715.61**	**10.72%**
B	**Non-Priority Sector**						
1	Agriculture and allied activities	0	0		0	0	-
2	Industry	0	0		0	0	-
3	Services	0	0		0	0	-
4	Other including personal loans	2085.94	16.93	0.81%	1337.68	16.17	1.21%
	Sub-total (B)	2085.94	16.93	0.81%	1337.68	16.17	1.21%
	Total (A+B)	**19300.69**	**1626.63**	**8.43%**	**17340.39**	**1731.78**	**9.98%**

(f) Details of accounts subjected to restructuring:

In terms of instructions given by the RBI vide notification Master Direction no.RBI/DOR/2021-22/83 DOR.ACC.REC.No45/21.04.018/2021-22 August 30, regarding disclosure of details of accounts subjected to restructuring, the detail is being furnished as under:

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Standard	Number of borrowers	NIL	4398	NIL	NIL	NIL	22590	NIL	5684	NIL	32672
	Gross Amount (in crore)	NIL	91.47	NIL	NIL	NIL	195.05	NIL	338.58	NIL	625.10
	Provision held	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Sub-standard	Number of borrowers	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Gross Amount	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Provision held	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Doubtful	Number of borrowers	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Gross Amount	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Provision held	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Total	Number of borrowers	NIL	4398	NIL	NIL	NIL	22590	NIL	5684	NIL	32672
	Gross Amount(in crore)	NIL	91.47	NIL	NIL	NIL	195.05	NIL	338.58	NIL	625.10
	Provision held	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL

V.P. ADITYA & CO. KANPUR CHARTERED ACCOUNTANTS

(g) **Movement of NPAs :**

(Amt. in Crore)

Particulars		Current Year	Previous Year
Gross NPA as on 1st April of particular year (Opening Balance)		1731.78	1312.38
Addition (Fresh NPAs) during the ear		1051.53	1670.50
	Sub-total (A)	**2783.31**	**2982.88**
Less :			
(i)	Upgradations	495.30	642.23
(ii)	Recoveries (excluding recoveries made from upgraded accounts)	410.82	308.60
(iii)	Write-offs	250.56	300.27
	Sub-total (B)	**1156.68**	**1251.10**
Gross NPA as on 31st March of following year (Closing Balance) (A-B)		**1626.63**	**1731.78**

14. Movement to DEAF

(Amt. in Crore)

Particulars	Current Year	Previous Year
Opening balance of amount transferred to DEAF	1.7188	1.6076
Add : Amounts transferred to DEAF during the year	49.5606	0.1294
Less : Amount reimbursed by DEAF towards claims	0.0099	0.0182
Closing balance of amounts transferred to DEAF	51.2695	1.7188

15. Priority Sector Lending Certificates :

During the year, Bank has issued/sold and subscribed/purchased the Priority Sector Lending Certificates (PSLCs) as under :

(Amt. in Crore)

Sr. No.	Category of PSLCs	Total PSLC Issued	Total PSLC Subscribed	Total Premium Earned	Total Premium Paid
01.	PS - SF/MF	7950	Nil	162.30	Nil
02.	PS - Micro Enterprises	Nil	Nil	Nil	Nil
03.	PS - General	Nil	1750	Nil	3.06
04.	PS- Agriculture	Nil	Nil	Nil	Nil

16. Disclosure of Fraud/Dacoity and Provisions thereon:

The amount of loss due to Robbery & Fraud has been classified as other assets amounting to ₹ 24,89,58,826/- outstanding as on 31-03-2023. The Bank has made a Provision of ₹25,29,17,934/- against the loss.

Fraud Outstanding and provision held as on 31.03.2023				
			(Amt. in ₹)	(Amt. in ₹)
S. No.	Name of Branch / E.C FRAUD	Date of detection	Outstanding as on 31.03.2023	Provision held as on 31.03.2023
R.O. Muzaffarnagar				
1	E.C Kairana (Br. Bhoora)	13.10.2001	524867	524867
2	Ratheri	09.07.2015	32577	32577
	Total		557444	557444
R.O. Ghaziabad				
3	Vijay Nagar	16.10.2011	523841	523841
4	Rajnagar, Ghaziabad	16.10.2011	778946	778946
5	Sahibabad	19.12.2011	1139566	1139566

ADITYA & CO. KANPUR CHARTERED ACCOUNTANTS

6	Sahibabad	19.12.2011	1129545	1129545
7	Hapur	02.06.2011	0	80,000
8	Sahibabad	14.06.2012	568509	568509
9	Sahibabad	19.11.2012	683559	683559
10	Sahibabad	19.11.2012	1068539	1068539
11	Sahibabad (8 V/L)	06.07.2013	1861270	1861270
12	Rajnagar (2 V/L)	07.09.2013	933991	933991
13	Kulesra	05.01.2022	399000	399000
14	Jagriti Vihar(Meerut Main)	22.06.2022	0	0
	Total		9086766	91,66,766
		R.O. Bijnor		
15	Guniapur	31.12.2012	4385100	4385100
16	Khaspura	14.09.2015	1000000	1000000
17	Ahmadpur Sadat	24.01.2023	0	0
	Total		5385100	5385100
		R.O. Balrampur		
18	Pipra	16.10.2015	0	389343
19	Chamroopur (Khundarey)	29.01.2016	0	3489745
20	Utraula Gramin	24.01.2022	0	0
21	Gainsari	22.02.2023	0	0
	Total		0	3879088
		R.O. Gonda		
22	Khargupur	22.07.2000	3958157	3958157
23	Itiathok	21.02.2019	580542	580542
24	Maskanwa	11.09.2009	0	0
	Total		4538699	4538699
		R.O. Jhansi		
25	Gandhigar-Ka-Tapra	23.02.1999	8,800	8,800
26	Baghera	03.09.2019	964339	964339
	Total		9,73,139	9,73,139
		R.O. Budaun		
27	Guladiya	02.09.1997	296275	296275
28	Civil lines	10.05.2003	2,400	2,400
29	Zarif Nagar	24.10.2018	10120600	10120600
30	Zarif Nagar	31.07.2019	0	0
31	Meera Sarai	29.12.2022	0	0
32	Civil Lines	29.12.2022	0	0
	Total		1,04,19,275	1,04,19,275
		R.O. Moradabad		
33	Town Hall	20.10.2007	0	0
34	Akka Dilari	20.05.2016	0	0
35	Moondha Pandey	08.04.2009	32,000	32,000
	Total		32,000	32,000
		R.O. Thakurdwara		
36	Thakurdwara	27.10.1997	488980	488980
37	Barkheda Chak	15.04.2017	412200	412200
38	Dulhapur	28.08.2019	0	0
39	SAINTA KHERA	23.09.2020	17540327	17540327
	Total		18441507	18441507
		R.O. Amroha		
40	Lodhipur Rajput	23.05.2005	0	0
41	Umri Kalan	02.03.2005	0	0
42	Paigambarpur	17.10.2017	500	500
43	Kail Bakri	23.11.2017	4198140	4198140
44	Jamna Khas	27.11.2017	4297760	4297760
	Total		8496400	8496400.00
		R.O. Rampur		
45	Punjab Nagar	27.01.2004	9004285	9004285
46	Mubarakpur	10.07.2009	130000	130000

Deepak

ADITYA & CO. KANPUR CHARTERED ACCOUNTANTS

Total			9134285	9134285
R.O. Alipur Chopla				
47	MS Hasanpur	13.11.2017	176321383	176321383
48	Chapna	11.04.2018	1002428	1002428
Total			17,73,23,811	17,73,23,811
R.O. Sambhal				
49	Panwasa	12.07.2021	0	0
50	Rustumpur Niyawali/Tanda Kothi	01.10.2021	0	0
51	Mehmoodpur Mafi	11.04.2022	0	0
Total			0	0
H.O. Accounts				
52	H.O. Accounts	01.07.2021	0	0
Total			0	0
Total			0	0
	Grand Total (Fraud)		24,43,88,426	24,83,47,514

B. Theft/Dacoity as on 31.03.2023

S. No.	Name of Branch / E.C	Sol Id	Date of Occurrence detection	Outstanding as on 31.03.2023	Provision held as on 31.03.2023
R.O. Muzaffarnagar					
1	BIDOLOI	9175	19.04.2003	990670	990670
2	BEHAT	9223	--	3	3
3	PAWATI	9284	17.04.201	28570	28570
4	PINANA	9240	30.05.2017	211626	211626
5	LACHHERA	9197	23.09.1997	73873	73873
Total				1304742	1304742
R.O. Ghaziabad					
6	UBARPUR	9131	14.05.2012	1000000	1000000
7	DOOHARI	9123	11.11.2013	324000	324000
Total				1324000	1324000
R.O. Balrampur					
8	MAHARAJ GANJ KASHIPUR	9091	03.05.2008	177475	177475
	Total			177475	177475
R.O. JHANSI				-	
9	ISKIL	9407	24.09.2007	158000	158000
Total				158000	158000
R.O. BIJNOR					
10	RASHIDPUR GARI	9294	17.04.2017	62159	62159
11	SAINDWAR	9567	17.07.2017	12526	125626
Total				74685	74685
R.O. Budaun					
12	NOORPUR PINONI	9339	--	100	100
13	KAULHAI	9331	--	100	100
Total				200	200
R.O. Moradabad					
14	H P Chhirawali	8421	02.05.1997	5000	5000
15	Fatehpur Vishnoi	8408	25.05.1998	500000	500000
TOTAL				505000	505000
R.O Amroha					
16	Moonda Khera	8610	07.01.1991	18000	5000
17	Manota	8662	30.10.1992	155000	155000
18	Kankar Sarai	8624	18.10.2012	215557	215557
19	Umri Kalan	8655	31.12.1996	10000	10000
TOTAL				398557	398557

Deepak

KANPUR

R.O Thakurdwara					
20	Budhanpur Aliganj	8913	04.12.1999	131741	131741
21	Chaukhandi	8926	16.03.1999	200000	200000
22	M.P.Khem	8917	11.06.1998	200000	200000
TOTAL				531741	531741
R.O Sambhal					
23	Asalatpur Jarai	8830	29.09.2015	57500	57500
TOTAL				57500	57500
R.O Alipur Chopla					
24	Chhapna	8552	02.06.1992	38500	38500
TOTAL				38500	38500
TOTAL DACOITY (B)				4570400	4570400
Total (Fraud & Dacoity) (A+B)				24,89,58,826	25,29,17,914

Note : As regard Fraud & Dacoity cases outstanding as on 31-03-2023, there were 60 & 24 cases respectively, Amount of ₹ 24,89,58,826/- against these a provision of ₹ 25,29,17,914/- has been made. However a sum of (i) ₹ 80,000 has been provided for an additional provision in respect of an account having KYC issue and freezed at Branch Office Hapur for a cheque collection (ii) ₹ 3,89,343/-, (iii) 34,89,745/- for unauthorized withdrawals & transfer of funds in several accounts at Branch Office Hapur, Pipra, & Chamroopur (Khundarey), apprehended to be contingent liability.

17. Resolution of Stressed Assets (Amt. in Crore.)

In terms of RBI circular DOR. No. BP.BC/3/21.04.048/2020-21 dated May 05, 2021 the detailed requirement as per Resolution Framework for COVID-19 related Stress during the year is :

Type of Borrower	(A) Number of accounts where resolution plan has been implemented under this window	(B) Exposure to accounts mentioned at (A) before implementation of plan	(C) Of (B), aggregate amount of debt that was converted into other securities	(D) Additional funding sanctioned, if any, including between invocation of the plan and implementation	(E) Increase in provisions on account of the implementation of the resolution
Personal Loan	Nil	Nil	Nil	Nil	Nil
Corporate Persons	Nil	Nil	Nil	Nil	Nil
Of which, MSMEs	Nil	Nil	Nil	Nil	Nil
Others	Nil	Nil	Nil	Nil	Nil
Total	Nil	Nil	Nil	Nil	Nil

18. Contingent Liabilities: Read with Schedule-12

Details of claims against the bank not acknowledged as debt of ₹ 12.20 crore as contingent liability, belongs to the bank guarantee furnished by the bank to DCLC, Dehradun against the order of ALC, Bareilly.

19. There has been no impairment of Fixed Assets as per As-28 as certified by management.

20. Previous year figures have been regrouped/ reclassified, wherever necessary, to confirm the current year classification.In cases where disclosures have been made for the first time in terms of RBI guidelines / Accounting Standards, previous year's figures have not been mentioned.

21. As per RBI circular RBI /2022-23/155 DOR.ACC.REC.No.91/21.04.018/2022-23 dated 13.12.2022 in case any item under the subhead "Miscellaneous Income" under the head "Schedule 14-Other Income" or in case of subhead "Other expenditure" under the head "Schedule 16-Operating Expenses" exceeds one per cent of total income, the particulars shall be given in the notes to accounts.

V.P. SRIVASTAVA & CO. KANPUR CHARTERED ACCOUNTANTS

Deepak

As per above circular following two expenses have been disclosed:-

(i) DICGC expense, which amounted to ₹ 30cr for the financial year 2022-23.
(ii) Outsourcing of financial services, expense of which amounted to ₹ 32.14cr for the financial year 2022-23

22. As per the RBI circular, RBI/2022-23/23 DOR.RET.REC.15/12.01.001/2022-23 dated April 08, 2022 bank has lent ₹ 25 Cr in SDF (ASISO) as on 31.03.2023, which is over and above the balance to be maintained in current account in RBI for the purpose of maintaining CRR , balance of which is shown in Balance Sheet (Schedule-VII).

As Per Our Separate Report Of Even Date Attached

For V P Aditya & Co.
Chartered Accountants
FRN. 000542C

V.P. ADITYA & CO. KANPUR CHARTERED ACCOUNTANTS

CA K.K Shukla
Partner
M.No. 070650
UDIN: 23070650BHAEVL6223

(Deepak)
Chief Manager

(J P Agrawal)
General Manager

(Rakesh Kumar Arora)
Chairman

ABSENT

(Surindar Pal Singh)
Director

(Uday Chandra)
Director

(Nandini Ghose)
Director

(Bhuvnesh Kumar)
Director

(Pramod Kumar)
Director

(Shiv Shanker)
Director

Place: Moradabad
Date: 29.04.2023

Statement on CRAR

Bank Name : PRATHAMA UP GRAMIN BANK, MORADABAD

Quarter End Date : 31.03.2023

PART – A : CAPITAL FUNDS AND RISK ASSETS RATIO

Rs. in lakhs

Sl. No.	Item	Book Value
1	**Capital Funds :**	
A	**Tier I capital elements**	
	(a) Paid up share capital	6052.57
	Add. : Share Capital Deposit	0.00
	Less : intangible assets and losses	0.00
	Net Paid-up Capital	**6052.57**
	(b) Reserves & Surplus	
	1. Statutory Reserves	60158.49
	2. Capital Reserves (see note below)	0.00
	3. Other Reserves	13593.16
	4. Surplus in Profit & Loss A/C*	166391.49
	Total Reserves & Surplus	**240143.14**
	A - Total Tier I Capital Funds (a+b)	**246195.71**

Note : Capital reserves representing surplus on sale of assets and held in separate account will be included

Revaluation reserves, general/floating provisions and specific provisions made for loan losses and other asset losses or diminution in the value of any assets will not be reckoned as capital funds.

* Any surplus (net) in profit and loss account i.e. balance after appropriation towards dividend payable , education fund, other funds whose utilization is defined and asset loss, if any etc.

B	**Tier II capital elements**	
	(i) Undisclosed Reserves	0.00
	(ii) Revaluation Reserves	0.00
	(iii) General provisions and loss provisions (Includes General Provision on standard assets) #	22288.07
	(iv) Investment Fictuation Reserves / Funds	700.00
	(v) Hybrid debt capital instruments	0.00
	(vi) Subordinated debts	0.00
	Total	**22988.07**
	HEAD ROOM DEDUCTION	**0.00**
	B - Total Tier II Capital	**22988.07**
C	**Total Capital Fund (A+B)**	**269183.77**
2	**Risk Assets :**	
	A. Adjusted value of funded risk assets on balance sheet items (tallies with Part-B)	1834968.11
	b. Adjusted value of non-funded and off balance sheet items (tallies with Part-C)	4077.22
	C. Total Risk Weighted Assets(A+B)	**1839045.33**
3	**Percentage of Total capital funds to risk weighted assets[1(C) : 2(C)]**	**14.64**
	Percentage of Tier I capital funds to risk weighted assets[1(A) : 2(C)]	**13.39**
	Percentage of Tier II capital funds to risk weighted assets[1(B) : 2(C)]	**1.25**

Includes General Provision on Standard Assets such Provisions which are considered for inclusion in Tier II Capital will be admitted upto 1.25% of total risk weighted assets.

P. ADITYA & CO. KANPUR CHARTERED ACCOUNTANTS

Deepak

PART-B : RISK WEIGHTED ASSETS AND EXPOSURES (DOMESTIC)

Rs. in lakhs

Sl. No.	Item	Book value	Margins and provisions	Book value (net)	Risk Weight %	Risk Adjusted Value
I	**Cash & Bank Balance**	**348936.97**	**0.00**	**348936.97**		**45091.66**
1	Cash, Balances with RBI	123478.69	0.00	123478.69	0.00	0.00
2	Balances in current a/c with other Banks	225458.28	0.00	225458.28	20.00	45091.66
3	Claims on Banks	0.00	0.00	0.00	20.00	0.00
II	**Investments**	**745901.33**	**10558.73**	**735342.60**		**36942.31**
1	Investment in Government Securities	724931.67	7449.98	717481.69	2.50	17937.04
2	Investment in Other approved securities guaranteed by Central / State Govt - NABARD TMB	0.00	0	0.00	2.50	0.00
3	Investments in other securities where payment of interest and repayment of principal are guaranteed by central Govt. (It will include Indira/kisan vikas patra and investment in bonds where payment of interest and principal is guaranteed by Central Govt/State Govt.)	0.00	0.00	0.00	2.50	0.00
4	Investment in Other Secutiries where payment of interest and repayment of principal are guaranteed by State Govt. (If, the same has became NPA it will attract 102.50% risk weight and therefore include under all other investment at x below.)	0.00	0.00	0.00	2.50	0.00
5	Investment in Other Approved securities where payment of interest and repayment of principal is not guaranteed by Central / State Govt.	0.00	0.00	0.00	22.50	0.00
6	Investment in Govt. guaranteed securities of government undertakings which do not from part of the approved market borrowing Programme.	0.00	0.00	0.00	22.50	0.00
7	Claims on commercial banks.	0.00	0.00	0.00	22.50	0.00
8	Investments in securities which are guaranteed by banks as to payment of interest and repayment of principal	0.00	0.00	0.00	22.50	0.00
9	Investments in bonds issued by public financial institutions for their Tier II capital	0.00	0.00	0.00	102.50	0.00
10	All other investments including investments in securities issued by Public Financial Institutions(Mutual Funds Shares& Bonds)	16,708.96	1639.39	15069.57	102.50	15446.31
11	Direct investment in equity shares, convertible bonds, debentures and units of equity oriented mutual funds including those exempted from Capital Market Exposure	4260.70	1469.36	2791.34	127.50	3558.96
12	All Other Investments*	0.00	0.00	0.00	102.50	0.00

Note: 1. Intangible assets for which losses have been deducted from Tier capital should be assigned Zero weight.

2. While calculating the aggregate of funded and non funded exposure of a borrower for the purpose of assignment of risk weight, banks may 'netoff' against the total outstanding exposure of the borrower -

(a) advances collateralised by cash margins or deposits,

(b) credit balances in current or other accounts of the borrower which are not earmarked for specific purposes and free from any lien,

(c) in respect of any assets where provisions for depreciation or for bad debts have been made,

(d) claims received from ECGC and kept in a separate account pending adjustment in case these are not adjusted against the dues outstanding in the respective accounts.

Deepak

V.P. ADITYA & CO. KANPUR CHARTERED ACCOUNTANTS

Sl. No.	Item	Book value	Margins and provisions	Book value (net)	Risk Weight %	Risk Adjusted Value
III	**Loans & Advances**, including bills purchased and discounted and other credit facilities	**1,929,580.99**	**90556.02**	**1839024.97**		**1688283.51**
1	Loans and advances guaranteed by GOI	0.00	0.00	**0.00**	0.00	0.00
2	Loans guaranteed by State Governments	0.00	0.00	**0.00**	0.00	0.00
3	State Government guaranteed loan which has become a non performing asset	0.00	0.00	**0.00**	100.00	0.00
4	Loans granted to PSU of GOI	0.00	0.00	**0.00**	100.00	0.00
5	Loans granted to PSU of State Govt.	0.00	0.00	**0.00**	100.00	0.00
6	Others including PFIs	1676627.48	90556.02	**1586071.46**	100.00	1586071.46
7.1	For the purpose of credit exposure, bills purchased/ discounted/negotiated under LC (where payment to the beneficiary is not under reserve) is treated as an exposure on the LC issuing bank and assigned risk weight as is normally applicable to inter-bank exposures	0.00	0.00	**0.00**	20.00	0.00
7.2	Bills negotiated under LCs under reserve', bills purchased/ discounted/ negotiated without LCs, will be reckoned as exposure on the borrower constituent. Accordingly, the exposure will attract a risk weight appropriate to the borrower					
a	Government	0.00	0.00	**0.00**	0.00	0.00
b	Banks	0.00	0.00	**0.00**	20.00	0.00
c	Others	0.00	0.00	**0.00**	100.00	0.00
8	Micro and Small Enterprises (MSE) Advances Guaranteed by Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) up to the guaranteed portion. (Banks may assign zero risk weight for the guaranteed portion. Outstanding balance in excess of the guaranteed portion would attract a risk-weight as appropriate to the counter-party)	16643.07	0.00	**16643.07**	0.00	0.00
9.1	Housing Loan to individuals - Category of Loan					
a	Up to Rs 20 lakh (LTV Ratio - 90%)	50631.14	0.00	**50631.14**	50.00	25315.57
b	Above Rs 20 lakh and up to Rs 75 lakh (LTV Ratio - 80%)	17125.71	0.00	**17125.71**	50.00	8562.86
c	Above Rs. 75 lakh (LTV Ratio - 75%)	602.43	0.00	**602.43**	75.00	451.82
9.2	Housing loans guaranteed by Credit Risk Guarantee Fund Trust for Low Income Housing (CRGFTLIH) up to the guaranteed portion. (The bank may assign zero risk weight for the guaranteed portion. The balance outstanding in excess of the guaranteed portion would attract a risk-weight as appropriate to the counterparty).	0.00	0.00	**0.00**	0.00	0.00
10.1	Consumer credit including personal loan	55435.03	0.00	**55435.03**	100.00	55435.03
10.2	Consumer credit including personal loan – Credit card receivables	0.00	0.00	**0.00**	125.00	0.00
11	Loans up to Rs. 1 lakh against gold and silver ornaments. (In case the loan amount is more than Rs. 1 lakh, entire loan amount has to be risk weighted for the purpose for which the loan has been sanctioned.)	0.00	0.00	**0.00**	50.00	0.00
12	Education loans	3356.05	0.00	**3356.05**	100.00	3356.05
13	Loans extended against primary/ collateral security of shares/debentures	0.00	0.00	**0.00**	125.00	0.00
14	Advances covered by DICGC/ ECGC (The risk weight of 50% should be limited to the amount guaranteed and not the entire outstanding balance in the accounts. In other words, the outstanding in excess of the amount guaranteed, will carry 100% risk weight.)	0.00	0.00	**0.00**	50.00	0.00
15	Advances for term deposits, life policies, NSC, IVPs, and KVPs where adequate margin is available	63706.45	0.00	**63706.45**	0.00	0.00
16	Loans and Advances granted by RRBs to their staff	45453.63	0.00	**45453.63**	20.00	9090.73
17	Takeout Finance					
i	Unconditional takeover (in the books of lending institution)					

Deepak

ADITYA & CO. KANPUR CHARTERED ACCOUNTANTS

a	Where full credit risk is assumed by the taking over institution	0.00	0.00	**0.00**	20.00	0.00
b	Where only partial credit risk is assumed by taking over institution					
b.1	The amount to be taken over	0.00	0.00	**0.00**	20.00	0.00
b.2	The amount not to be taken over	0.00	0.00	**0.00**	100.00	0.00
ii	Conditional takeover (in the books of lending and taking over institution)	0.00	0.00	**0.00**	100.00	0.00
V	**Other Assets**	**106537.31**	**0.00**	**106537.31**		**64650.62**
i	Premises, Furniture and fixtures	5008.12	0.00	5008.12	100.00	5008.12
ii	Interest due on Government Securities / Accrued interest on CRR balance maintained with RBI on account of Government Transaction (net of claims of government/RBI on banks on account of such transactions)	10300.13	0.00	10300.13	0.00	0.00
iii	Income tax deducted at source (net of provition)}	31586.56	0.00	31586.56	0.00	0.00
iv	Advance tax paid (net of provition)}	0.00	0.00	0.00	0.00	0.00
v	All Other assets	59642.50	0.00	59642.50	100.00	59642.50
	TOTAL	**3130956.60**	**101114.75**	**3029841.85**		**1834968.11**

* Intangible assets and losses deducted from Tier capital should be assigned Zero weight

KANPUR
CHARTERED ACCOUNTANTS

PART -C (Section 1) : OFF - BALANCE SHEET ITEMS

Rs. in lakhs

Credit Contingent/ OBS Items	Guarantor	Gross Block Expusure	Margin and Provisions	Net Exposure Gross - Margin	CCF for contingent	RW for obligant	Risk Adjusted value of Exposure
Letter of Credit (Doc)	Govt.	0.00	0.00	0.00	50.00	0.00	0.00
Letter of Credit (Doc)	Banks	0.00	0.00	0.00	50.00	20.00	0.00
Letter of Credit (Doc)	Others	0.00	0.00	0.00	50.00	100.00	0.00
Total Letter of Credit		**0.00**	**0.00**	**0.00**			**0.00**
Guarantees- Financial	Govt.	0.00	0.00	0.00	100.00	0.00	0.00
Guarantees- Financial	Banks	0.00	0.00	0.00	100.00	20.00	0.00
Guarantees- Financial	Others	0.00	0.00	0.00	100.00	100.00	0.00
Total Guarantees Financial		**0.00**	**0.00**	**0.00**			**0.00**
Guarantees- Others	Govt.	0.00	0.00	0.00	50.00	0.00	0.00
Guarantees- Others	Banks	0.00	0.00	0.00	50.00	20.00	0.00
Guarantees- Others	Others	487.12	0.00	487.12	50.00	100.00	243.56
Total Guarantees- Others		**487.12**	**0.00**	**487.12**			**243.56**
Acceptance and Endorsements	Govt.	0.00	0.00	0.00	100.00	0.00	0.00
Acceptance and Endorsements	Banks	13065.93	0.00	13065.93	100.00	20.00	2613.19
Acceptance and Endorsements	Others	0.00	0.00	0.00	100.00	100.00	0.00
Total Acceptance and Endorsements		**13065.93**	**0.00**	**13065.93**			**2613.19**
Undrawn Committed Credit Lines/ Sale and repurchase agreement and asset sales with recourse, where the credit risk remains with the bank / Forward asset purchase, forward deposit and partly paid shares, which represent commitments with certain draw down	Govt.	0.00	0.00	0.00	50.00	0.00	0.00
Undrawn Committed Credit Lines/ Sale and repurchase agreement and asset sales with recourse, where the credit risk remains with the bank / Forward asset purchase, forward deposit and partly paid shares, which represent commitments with certain draw down.	Banks	0.00	0.00	0.00	50.00	20.00	0.00
Undrawn Committed Credit Lines/ Sale and repurchase agreement and asset sales with recourse, where the credit risk remains with the bank / Forward asset purchase, forward deposit and partly paid shares, which represent commitments with certain draw down.	Others	0.00	0.00	0.00	50.00	100.00	0.00
Total Undrawn Committed Credit Lines/ Sale and repurchase agreement and asset sales with recourse, where the credit risk remains with the bank / Forward asset purchase, forward deposit and partly paid shares, which represent commitments with certain draw down.		**0.00**	**0.00**	**0.00**			**0.00**

Deepak

V.P. ADITYA & CO. KANPUR CHARTERED ACCOUNTANTS

Certain transaction -related ontingent items (e.g.warranties and standbyL/Cs related to particular transactions) / Note issuance facilities and revolving underwriting facilities / Other commitments (e.g.. formal standby facilities and credit lines) with an original maturity of over one year.	Govt.	0.00	0.00	0.00	50.00	0.00	0.00
Certain transaction -related ontingent items (e.g.warranties and standbyL/Cs related to particular transactions) / Note issuance facilities and revolving underwriting facilities / Other commitments (e.g.. formal standby facilities and credit lines) with an original maturity of over one year.	Banks	0.00	0.00	0.00	50.00	20.00	0.00
Certain transaction -related ontingent items (e.g.warranties and standbyL/Cs related to particular transactions) / Note issuance facilities and revolving underwriting facilities / Other commitments (e.g.. formal standby facilities and credit lines) with an original maturity of over one year.	Others	0.00	0.00	0.00	50.00	100.00	0.00
Total Certain transaction -related ontingent items (e.g.warranties and standbyL/Cs related to particular transactions) / Note issuance facilities and revolving underwriting facilities / Other commitments (e.g.. formal standby facilities and credit lines) with an original maturity of over one year.		**0.00**	**0.00**	**0.00**			**0.00**
Guarantees issued by banks against the counter guarantees of other banks. Rediscounting of documentary bills accepted by banks. Bills discounted by banks which have been accepted by another bank will be treated as a funded claim on a bank. Note : In these cases, banks should be fully satisfied that the risk exposure is, in fact, on the other bank/Short term selfliquidating trade-related contingencies (such as documentary credit collateralised by the underlying shipments).	Govt.	0.00	0.00	0.00	20.00	0.00	0.00
Guarantees issued by banks against the counter guarantees of other banks. Rediscounting of documentary bills accepted by banks. Bills discounted by banks which have been accepted by another bank will be treated as a funded claim on a bank. Note : In these cases, banks should be fully satisfied that the risk exposure is, in fact, on the other bank/Short term selfliquidating trade-related contingencies (such as documentary credit collateralised by the underlying shipments).	Banks	0.00	0.00	0.00	20.00	20.00	0.00
Guarantees issued by banks against the counter guarantees of other banks. Rediscounting of documentary bills accepted by banks. Bills discounted by banks which have been accepted by another bank will be treated as a funded claim on a bank. Note : In these cases, banks should be fully satisfied that the risk exposure is, in fact, on the other bank/Short term selfliquidating trade-related contingencies (such as documentary credit collateralised by the underlying shipments).	Others	0.00	0.00	0.00	20.00	100.00	0.00

Deepak

V.P. ADITYA & CO. CHARTERED ACCOUNTANTS KANPUR

Guarantees issued by banks against the counter guarantees of other banks. Rediscounting of documentary bills accepted by banks. Bills discounted by banks which have been accepted by another bank will be treated as a funded claim on a bank. Note : In these cases, banks should be fully satisfied that the risk exposure is, in fact, on the other bank/Short term selfliquidating trade-related contingencies (such as documentary credit collateralised by the underlying shipments).			**0.00**	**0.00**	**0.00**		**0.00**
Others	Govt.	5126.95	0.00	5126.95	100.00	0.00	0.00
Others	Banks	0.00	0.00	0.00	100.00	20.00	0.00
Others	Others	0.00	0.00	0.00	100.00	100.00	0.00
Total Others		**5126.95**	**0.00**	**5126.95**			**0.00**
Total Contingent Exposure		**18680.00**	**0.00**	**18680.00**			**2856.75**
Claims against bank not acknowledged as debt		1220.47	0.00	1220.47	100.00	100.00	1220.47
Total of Part C		**19900.47**		**19900.47**			**4077.22**

Note: 1. While calculating the aggregate of funded and non funded exposure of a borrower for the purpose of assignment of risk weight, bank may 'net-off' against the total outstanding exposure of the borrower credit balances in current or other accounts which are not earmarked for specific purposes and free from any lien.

2. After applying the conversion factor as indicated above, the adjusted off-Balance Sheet value shall again be multiplied by the weight attributable to the relevant counter-party as specified.

Part C (Section 2) : Weighted Non Funded Exposures/ Off Balance Sheet Items (Foreign Exchange Contracts and Derivatives)

Sl. No.	Nature of Item	Book Value	conversion Factor (%)	Equivalent Value	Risk Weight	Adjusted Value
		NIL				

Note: Netting may be done only for advances collateralized by cash margins or deposits and in respect of assets where provisions for depriciation on for bad and doubtful debts.

Part C Section 2 (i) : TOTAL OF CONTRACTS AND DERIVATIVES (Foreign Exchange) Rs. in lakhs

	Item	Notional Principal Amount	Risk Weight		Risk Adjusted value	
1	Forward Forex Contract					
2	Interest Rate Contract		NIL			
3	Others					
4	Total					
5	Extra					

(CA K.K Shukla)
Partner (M No.070650)
Date:29.04.2023
Place:Moradabad

V.P. ADITYA & CO. KANPUR CHARTERED ACCOUNTANTS

(Deepak)
Chief Manager

(Jai Prakash Agrawal)
General Manager

(Rakesh Kumar Arora)
Chairman

PRATHAMA U.P. GRAMIN BANK
HEAD OFFICE : MORADABAD

Statement of Cash Flow

PARTICULARS	31.03.2023	31.03.2022
	(Amt. Rs.'000')	(Amt. Rs.'000')
CASH FLOW FROM OPERATING ACTIVITIES		
Profit Before Tax	5337490	904963
Non-Cash adjustment to reconcile PBT to net cash flow		
Depreciation Expenses	98665	120720
Loss/(Profit) on sale of Fixed Assets	-1259	-120
Adjustment on account of investments being restated to M2M	0	-36688
Adjustment of net provision of Income Tax with Advance Tax Paid	-1109529	0
OPERATING PROFIT BEFORE WORKING CAPITAL CHANGE	4325367	988875
Movements in working capital		
Increase/Decrease in Deposits	24070823	26289036
Increase/ Decrease in Other Liabilities	428504	-378329
Decrease/Increase in Advances	-21867382	-5957987
Decrease/Increase in Investments	1395604	-20154512
Decrease/Increase in Other Assets	5004105	-1051240
Cash Generated from operations	9031654	-1253032
NET CASH FLOW FROM/OPERATING ACTIVITIES(A)	13357021	-264157
Cash flows from investing activities		
Purchase of Fixed Assets	-118649	-59199
Proceeds from sale of fixed Assets	1379	165
NET CASH FLOW FROM/INVESTING ACTIVITIES(B)	-117270	-59034
Cash flows from financing Activities		
Increase/ Decrease in borrowings	463718	-8088080
Increase/ Decrease in Reserve and Surplus	0	0
NET CASH FLOW FROM/FINANCING ACTIVITIES(C)	463718	-8088080
Net Increase/Decrease in cash & Cash equivalents(A+B+C)	13703469	-8411271
NET INCREASE/DECREASE IN CASH & CASH EQUIVALENTS	**13703469**	**-8411271**
I **CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR**		
A) Cash and Balances with RBI	10854938	8609330
B) Balances with Banks and Money at call and Short Notice	10335290	20992169
Total-I	**21190228**	**29601499**
II. **CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR**		
A) Cash and Balances with RBI	12097869	10854938
B) Balances with Banks and Money at call and Short Notice	22795828	10335290
Total-II	**34893697**	**21190228**
TOTAL CASH FLOW DURING THE YEAR		
Increase/(Decrease) in Cash Flow(II-I)	**13703469**	**-8411271**

As per our separate report of even date attached

For V P Aditya & Co
Chartered Accountants
FRN: 000542C

V.P. ADITYA & CO. KANPUR CHARTERED ACCOUNTANTS

(CA K.K Shukla)
Partner (M.No. 070650)
UDIN- 23070650BHAEVL6223

Place : Moradabad
Date: 29.04.2023

(Deepak)
Chief Manager

(J P Agrawal)
General Manager

(Rakesh Kumar Arora)
Chairman

ABSENT
(Surindar Pal Singh)
Director

(Uday Chandra)
Director

(Nandini Ghose)
Director

(Bhuvnesh Kumar)
Director

(Pramod Kumar)
Director

(Shiv Shanker)
Director