

UTTARAKHAND GRAMIN BANK

Head Office 18 New Road, Dehradun – 248001, Ph. 0135-2710660, 2710661, Fax – 0135 - 2710662

BALANCE SHEET AS ON 31ST MARCH 2017

FORM 'A'
(Amt. In Rs.)

	CAPITAL AND LIABILITIES	SCHEDULE	AS ON 31-03-2017	AS ON 31-03-2016
1	CAPITAL	1	421,486,600.00	421,486,600.00
2	SHARE CAPITAL DEPOSIT		0.00	0.00
3	RESERVES & SURPLUS	2	1,510,162,382.85	1,469,638,235.76
4	DEPOSITS	3	41,305,588,266.99	33,500,511,633.66
5	BORROWINGS	4	1,760,328,577.00	2,597,866,473.00
6	OTHER LIABILITIES AND PROVISIONS	5	1,648,340,123.55	1,693,885,855.33
	TOTAL		46,645,905,950.39	39,683,388,797.75
	ASSETS			
1	CASH & BALANCES WITH RESERVE BANK OF INDIA	6	1,865,097,765.00	1,582,902,915.13
2	BALANCE WITH BANKS AND MONEY AT CALL & SHORT NOTICE	7	7,022,875,615.57	8,135,593,487.47
3	INVESTMENTS	8	16,994,461,292.74	9,905,688,090.65
4	ADVANCES	9	18,896,097,793.62	18,675,071,369.49
5	FIXED ASSETS	10	168,536,079.73	144,531,887.15
6	OTHER ASSETS	11	1,698,837,403.73	1,239,601,047.86
	TOTAL		46,645,905,950.39	39,683,388,797.75
	CONTINGENT LIABILITIES	12	378,785,637.67	142,112,872.15
	NOTES TO ACCOUNTS (FORMING PART OF ACCOUNTS)	17		

STATEMENT OF PROFIT & LOSS FOR THE PERIOD 01-04-2016 TO 31-03-2017

FORM 'B'
(Amt. In Rs.)

PARTICULARS	SCHEDULE	FOR THE PERIOD 01.04.2016 TO 31.03.2017	FOR THE PERIOD 01.04.2015 TO 31.03.2016
1. INCOME			
INTEREST EARNED	13	3,606,317,564.57	3,339,759,884.19
OTHER INCOME	14	330,153,524.30	158,077,167.69
TOTAL		3,936,471,088.87	3,497,837,051.88
2. EXPENDITURE			
INTEREST EXPENDED	15	2,372,555,770.95	2,282,223,657.34
OPERATING EXPENSES	16	1,114,184,445.25	1,074,314,682.33
PROVISIONS AND CONTINGENCIES		403,487,247.34	126,490,633.18
TOTAL		3,890,227,463.54	3,483,028,972.85
3. PROFIT/LOSS			
NET PROFIT FOR THE YEAR (BEFORE TAX)		46,243,625.33	14,808,079.03
LOSS BROUGHT FORWARD (DEBIT)		-	-
Less :Provision for Deffered Tax (Liability)		3,329,050.00	293,112.00
less :Provision for Income Tax		4,477,910.00	1,645,881.76
TOTAL		38,436,665.33	12,869,085.27
4. APPROPRIATION			
NET PROFIT FOR THE YEAR (AFTER TAX)		38,436,665.33	12,869,085.27
TRANSFER FROM /(TO) INVESTMENT FLUCTUATION RESERVE			
BALANCE PROFIT		38,436,665.33	12,869,085.27
TRANSFER TO STATUTORY RESERVES		11,530,999.60	3,860,725.58
TRANSFER TO OTHER RESERVES		26,905,665.73	9,008,359.69
TRANSFER TO GOVT./PROPOSED DIVIDEND		-	-
BALANCE CARRIED OVER TO BALANCE SHEET			
TOTAL		38,436,665.33	12,869,085.27

UTTARAKHAND GRAMIN BANK
HEAD OFFICE, 18-NEW ROAD DEHRADUN
NOTE : 17ACCOUNTING POLICY AND NOTES TO ACCOUNTS

A. SIGNIFICANT ACCOUNTING POLICY

1 Basis of consolidation :

The consolidated financial statements have been prepared and presented under historical cost convention on accrual basis of accounting unless otherwise stated and comply with Generally accepted accounting principles, statutory requirements prescribed under Banking Regulation Act, 1949, RRB Act, circulars and guidelines issued by Reserve Bank of India, NABARD from time to time and notified accounting standards to the extent applicable and current practices in Banking Industry in India.

2 Investment :

- I. Investment is made by the bank in Government Securities for the purpose of fulfillment of SLR requirements of the Bank and classified under following three categories-
 - a) Held to Maturity
 - b) Available for Sale
 - c) Held for trade
- II. Investment is made by the bank in Bonds/Mutual Funds with the intention for sale with optimum returns as possible and categorized in AFS category.
- III. All the investment has been stated at cost.
- IV. Net premium after amortization on investment in Govt. securities and total Discount on Govt. Securities has been included in Investments under the head "Govt. Securities" during the year.
- V. Interest accrued on investment has been shown separately under the head "Other Assets" in Balance Sheet.

3 Advances :

All advances have been classified under four categories viz:

- a) Standard Assets
- b) Sub-standard Assets
- c) Doubtful Assets
- d) Loss Assets

As per instructions of NABARD, Mumbai vide circular No. DOS RRB 05/2001-02 dated 11.07.2001, and as per circulars received from RBI from time to time, Provisions have been arrived at, as per RBI Guidelines/instructions on total outstanding, net of interest not realized on Non-Performing Assets (NPA) and after reducing provisions have been made on different categories of advances as under after reducing the realized amount of the guarantee cover under the scheme of DICGC, CGTMSE if any:

- | | |
|----------------------------|---|
| a) Standard | 0.25%, 0.40% or 1% of the outstanding as applicable |
| b) Sub-Standard | 10% on secured + 20% on unsecured portion. |
| c) Doubtful | |
| i) Up to one year | 20% of secured+ 100% of unsecured portion |
| ii) Over 1 year to 3 years | 30% of secured+ 100% of unsecured portion |
| iii) Above 3 years | 50% of secured+ 100% of unsecured portion |
| d) Loss Assets | 100% |

4 Fixed Assets :

- a) The fixed assets have been accounted for on the historical cost basis
- b) Depreciation has been provided on basis of useful life of assets. As per new system depreciation arrives at as Rs. 2,47,82,208.22 (Rupees two crore forty seven lac eighty two thousand two hundred eight paise twenty two only).
- c) The lease land has been amortized over the period of 90 years. An amount of Rs. 3,76,196.00 has been debited to profit & loss account during the year.

5 Staff benefits :

a) Gratuity :

Bank has taken an insurance policy from LIC for payment of gratuity to employees & has provided fully for gratuity liability as per scheme taken.

b) Leave Encashment / Provident Fund :

The bank has earlier following the practice of payment of Leave encashment on actual payment basis. The bank has now entered into an agreement with Life Insurance Corporation of India for payment of leave encashment of employees in the year 2014-15.

A liability of leave encashment computed in the financial year is Rs. 647.70 lac against which Rs. 410.00 has been paid on actual basis and provision has been made for the rest amount Rs. 237.70 lac from profit & loss account during the period under consideration. Contribution to provident fund is charged to profit & loss account

6 Income recognition :

- a) Income and expenditure are accounted on accrual basis, except otherwise stated.
- b) Interest Income is recognized in the Profit and Loss Account as it accrues except: (i) Income from Non-Performing Assets (NPAs), comprising of advances and investments, which is recognized upon realization, as per the prudential norms or income recognition and assets classification prescribed by RBI / NABARD (ii) Commission on Bank Guarantee issued and interest subvention is recognized on cash basis.

- c) Profit or Loss on sale of investment is recognized in the Profit and Loss account. However, the profit on sale of investment in the "Held to Maturity" category is appropriated (net of applicable taxes and amount required to be transferred to statutory reserve), to "Capital Reserve Account"

7 Net Profit :

The net profit has been arrived at after :-

- a) Provision for Non-performing Assets.
- b) Provision for Depreciation on Fixed Assets.
- c) Other usual and necessary provisions.

B. NOTE TO ACCOUNTS FOR THE PERIOD ENDED 31ST MARCH 2017

1 Principles of Consolidation

- a) The financial statements are the results of Uttarakhand Gramin Bank, Head office, Dehradun, for the period from 01-04-2016 to 31-03-2017.
- b) The consolidated financial statements relates to Uttarakhand Gramin Bank which have been prepared on the following basis
 - I The financial statements consist of book values of items of assets and liabilities, after netting off inter office adjustments for the period from 01-04-2016 to 31-03-2017.
 - II The consolidated financial statements have been prepared using uniform accounting policies for like transactions and events in similar circumstances and are presented to the extent possible. In some cases figures have been regrouped and rearranged wherever found necessary.

2 The bank has issued guarantee on behalf of its customers in the course of its regular business that as per consolidated financial statement amounts to Rs3481.27 lac.

3 An amount of Rs.12.27 lac remitted to RBI as unclaimed amount during FY 2016-17. Bank has received claim of Rs 3.30 lac from RBI during 2016-17. As on 31.03.2017, total amount remitted to RBI is Rs 267.44 Lac.

4 Income Tax & TDS demand has been disclosed at Note 12 under contingent liability of pending decision / finalization of appeals / representation / rectification of the bank with appropriate authorities

5 All the deposits amounting to Rs. 4130.56 crore as per consolidated financial statements are from Indian branches.

- 6 Out of the total borrowing of Rs. 176.04 crore as per the consolidated financial statements Rs. 3.30 crore from National SafaiKaramchari, Rs. 0.63 crore from NHB, Rs. 3.96 crore from NSCFDC, Rs. 2.35 crore from NSTFDC and the rest amount Rs. 165.80 crore from NABARD.
- 7 Uttarakhand Gramin Bank had its Reserve & Surplus in credit. The movement of the Reserve A/c in respect of the Uttarakhand Gramin Bank is laid as under

STATUTORY RESERVES

(Amount in Lacs)

S.No	Particulars	Total
1	Opening balance as on 01-04-2016	3815.89
2A	Addition for previous year	--
2B	Addition during the year	115.31
3	Deduction DTY	Nil
	Balance as on 31-03-2017	3931.20

REVENUE & OTHER RESERVES

(Amount in Lacs)

S.No	Particulars	Total
1	Opening balance as on 01-04-2016	10880.49
2A	Addition for previous year	122.84
2B	Addition during the year	269.06
3	Deduction DTY	101.97
	Balance as on 31-03-2017	11170.42

- 8 As per the notification, the authorized capital of the Regional Rural Bank shall be Rupees two thousand crore divided into two hundred crore number of fully paid shares of face value of Rupees ten each. The subscribed share capital of the Bank Rs. 42.14 crore. The entire share capital and share capital deposit of the Bank is as under:-

Central Government	:	Rupees twenty one crore seven lac forty three thousand three hundred.
State Government	:	Rupees six crore thirty two lac twenty two thousand nine hundred.
Sponsor Bank (State Bank of India)	:	Rupees fourteen crore seventy five lac twenty thousand four hundred.
Detail of Share Capital Deposit	:	Nil

- 9 Reconciliation and consequent adjustment of pending entries in Branch Clearing General Account (Rs.365.41 lac) of Inter Branch Transaction of branches are shown under the "Other Assets" as per consolidated financial statements, are in progress.

- 10 As per instructions of NABARD, Mumbai vide circular No. DOS RRB 05/2001-02, dated 11.07.2001 and circulars received from RBI from time to time, the amount of loans and advances have been classified under different category, as Standard, Sub-standard, Doubtful and Loss Assets. The loans and advances other than Standard Assets have been shown in the Balance Sheet.
- 11 Rs. 1.09 lac is outstanding in the "Gramin Pay Order A/c" as on 31-03-2017. This amount pertains to GPOs issued at branches and not presented for payment are included in "Other Assets"
- 12 The previous year figures have been regrouped and rearranged wherever necessary & previous Period profit/losses are subject to revision and rectification.
- 13 The statements of significant accounting policies form an integral part of these accounts.
- 14 Other assets includes outstanding balance as per detail here under :-

S.No	Particulars	Amount
1	Balancing A/c	46,698.00
2	SBI Credit Card Facility	225.00
3	Suspense A/c	687,593.14
4	Suspense A/c others	522,120.00
5	Western Union Money Transfer	68,406.42
6	ICICI DD	6,432,480.54
7	Prepaid Insurance	670,746.00
8	Other Asset	100,000.00
9	ACH Credit	187,434,943.25
10	ECS Credit	4,310.97
11	CA SBI GPO	108,659.50
12	AEPS Off us Inward	500.00
13	IMPS Credit	453,912.20
14	APBS Credit	30,152,143.29
15	ICICI DD Cancellation	146,800.00
		226,829,538.31

Additional Information

1 Capital

S.No	Particulars	As on 31-03-2017	As on 31-03-2016
i)	CRAR (%)	10.07%	10.31%
ii)	CRAR – Tier I Capital (%)	9.77%	10.01%
iii)	CRAR – Tier II Capital (%)	0.30%	0.30%
iv)	Percentage of Shareholding of		
a	the –	50%	50%
b	Government of India	15%	15%
c	Government of Uttarakhand	35%	35%

	Sponsor Bank		
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2 Investment

(Amount in lacs)

Sr. No.	Particulars	As on 31-03-2017	As on 31-03-2016
1	Value of Investments i) Gross Value of Investments ii) Provisions for Depreciation iii) Net Value of Investments	1,69,944.61 -- 1,69,944.61	99,056.89 -- 99,056.89
2	Movement of provisions held towards depreciation on investments i) Opening Balance ii) Add – Provisions made during the year iii) Less – Write off/write back of excess provisions during the year iv) Closing Balance	Nil Nil Nil Nil	97.65 NIL 97.65 Nil

3 Repo transactions

	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year
Securities sold under Repos	--	--	--
Securities purchased under Repos	--	--	--

4 Non-SLR Investment Portfolio (Issuer Composition of Non-SLR Investment)

(Amount in lacs)

S.No	Issuer	Amount	Extent of Private placement	Extent of below investment grade securities	Extent of unrated securities	Extent of un-listed securities
1	2	3	4	5	6	7
i)	Public Sector	--	--	--	--	--
ii)	State Government	2676.46	2676.46			
ii)	Financial Institutions	4139.83	4139.83	--	--	--
iii)	Banks	167.37	167.37	--	--	--
iv)	Private corporates	--	--	--	--	--
v)	SBI-Mutual Fund	1570.32	1570.32	--	--	--
iv)	Other Mutual Funds	10.00	10.00	--	--	--

A	Priority Sector						
1	Agriculture & Allied Activities	42951.70	10709.29	24.93	44812.90	8241.45	18.39
2	Advances to Industries sector eligible as priority sector lending	13561.99	2187.27	16.13	14460.29	2846.34	19.68
3	Services	48960.14	4688.37	9.58	50669.24	6179.97	12.20
4	Personal Loans	37238.65	896.54	2.41	36060.99	938.46	2.60
	Sub Total (A)	142712.48	18481.47	12.95	146003.42	18206.22	12.47
B	Non Priority Sector						
1	Agriculture & Allied Activities	--	--	--	--	--	--
2	Industry	--	--	--	--	--	--
3	Services	--	--	--	--	--	--
4	Personal Loans	55442.62	1072.29	1.93	48555.80	1550.99	3.19
	Sub Total (B)	55442.62	1072.29	1.93	48555.80	1550.99	3.19
	TOTAL (A+B)	198155.10	19553.76	9.87	194559.22	19757.21	10.15

II Movement of NPAs

(Amount in lacs)

Particulars	Amount
Gross NPAs as on 1 st April of particular year (opening balance)	19757.21
Addition during the year	7164.68
Sub total (A)	26921.89
Less :	
(I) Up gradation	4750.82
(II) Recoveries (excluding recoveries made from upgraded accounts)	967.01
(III) Write Off	1650.30
Sub Total (B)	7368.13
Gross NPAs as on 31st march of the following year (closing balance) (A-B)	19553.76

III Non-Performing Asset

(Amount in lacs)

S.No.	Particulars	AS on 31-03-2017
i	Net NPAs to Net Advances (%)	6.55%
ii	Movement of NPAs (Gross)	
(a)	Opening balance 01-04-2016	19757.21

(b)	Additions during the year	7164.68
(c)	Less amount written off	1650.30
(d)	Reduction during the year	5717.83
(e)	Closing balance	19553.76
iii	Movement of Net NPA**	
(a)	Opening balance 01-04-2016	15067.93
(b)	Additions during the year	5361.59
(c)	Reduction during the year	8051.74
(d)	Closing balance	12377.78
iv	Movement of provisions for NPAs (excluding provisions on Standard Assets)	
(a)	Opening balance	3849.74
(b)	Provisions made during the year	3438.34
(c)	Write-off / Write-back of excess provisions	1347.66
(d)	Closing balance	5940.42

IV Detail of loan Assets subject to restructuring

S.No.	Particulars	31-03-2017	31-03-2016
i)	Total amount of loan assets subject to restructuring, rescheduling, renegotiation	Nil	Nil
ii)	The amount of Standard assets subjected to restructuring, rescheduling, renegotiation	Nil	Nil
iii)	The amount of Sub-standard assets subjected to restructuring, rescheduling, renegotiation	Nil	Nil
iv)	The amount of Doubtful assets subjected to restructuring, rescheduling, renegotiation	Nil	Nil

V Detail of financial assets sold to securitization (SC) / Reconstruction company for reconstruction

S.No.	Particulars	31-03-2017	31-03-2016
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

VI Detail of Non-performing financial assets purchased

S.No.	Particulars	31-03-2017	31-03-2016
1	No. of accounts/purchased during the year	Nil	Nil
2	Aggregate outstanding	Nil	Nil
3	of these, number of account restructured during the year	Nil	Nil

4	Aggregate outstanding	Nil	Nil
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VII Detail of Non-performing financial assets sold

S.No.	Particulars	31-03-2017	31-03-2016
1	No. of accounts/ sold during the year	Nil	Nil
2	Aggregate outstanding	Nil	Nil
3	Aggregate consideration received	Nil	Nil

VIII Provision for Standard assets

(Amount in lacs)

S.No.	Particulars	31-03-2017	31-03-2016
1	Provision towards Standard Assets	589.01	566.84

Provisions towards standard assets are included in "Liabilities and provisions others" in Schedule No. 5 of the Balance Sheet

8 Business ratio

(Amount in lacs)

S.No.	Particulars	Current year	Previous year
i	Interest income as a percentage to Working Funds	8.23%	8.51%
ii	Non-interest income as a percentage to working funds	0.75%	0.40%
iii	Operating profit as a percentage to working funds	1.03%	0.36%
iv	Returns on Assets	0.09%	0.04%
v	Business (Deposits plus Advances) per employee	622.41	548.20
vi	Profit per employee (Gross)	0.47	0.15
vii	Profit per employee (Net)	0.39	0.13

9 ALM-Maturity Pattern of certain items of Assets & Liabilities as on 31-03-2017

(Amount in lac)

Slab	1 to 14 days	15 to 28 days	29 days to 3m	> 3m to 6 m	> 6m to 1 yr	> 1yr to 3 yrs	> 3yrs to 5 yrs	> 5 yrs	Total
Deposits	34,191. 73	7,204. 80	62,008. 49	26,572. 73	37,577. 49	233,024. 95	9,006.0 8	3,469.61	413,055. 88
Advances	13,757. 16	95.60	253.70	601.58	1,784.8 8	105,009. 00	21,327. 25	55,325.8 9	198,155. 06
Investment	1,580.3 2	556.14	--	7,156.4 2	863.34	17,358.7 9	15,746. 98	126,682. 62	169,944. 61
TDR with Banks	3,545.0 0	1,460. 00	7,572.6 8	7,845.0 0	23,457. 82	25,547.9 3	--	--	69,428.4 3
Borrowings	42.62	--	74.25	5,822.2 6	5,814.2 5	4,432.55	1,321.8 7	95.49	17,603.2 9

Grand Total	53,116. 83	9,316. 54	69,909. 12	47,997. 99	69,497. 78	385,373. 22	47,402. 18	185,573. 61	868,187. 27
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10 Exposures to Real State Sector

(Amount in lacs)

S.No.	Category	31-03-2017	31-03-2016
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 up to Rs. 20 lac may be shown separately)	39,837.98	37,078.24
(ii)	Commercial Real Estate Lending secured by mortgages on commercial real estates (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	--	--
(iii)	Investment in Mortgage Backed Securities (MBS) and other securitized exposures	--	--
	a. Residential	--	--
	b. Commercial Real Estate	--	--
b)	Indirect Exposure Fund-based and non-fund based exposures on National Housing Bank (NHB) and Housing Financing Companies (HFCs)	--	--

11 Detail of Single Borrower Limit / Group Borrower Limit exceeded by Bank.

Single borrower exposure for the period 01-04-2017 to 31-03-2018

Rs. 28.97 Crore

Group borrower exposure for the period 01-04-2017 to 31-03-2018

Rs. 77.27 Crore

There has been no incident of excess exposure of the limits prescribed.

12 Amount of provision made for Income Tax during the year.

(Amount in lacs)

Particulars	31-03-2017	31-03-2016
Provision for Income Tax	44.78	16.46

13 Disclosure of penalties imposed by RBI

No penalties have been imposed by RBI under the provision of section 46(4) of the Banking Regulation Act 1949 for contravention of any of the provisions of BR Act 1949.

14 Disclosure requirements as per accounting standards where the RBI has issued guidelines in respect of disclosure items for Notes to Accounts.

15

I Accounting Standard 9—Revenue recognition-

Revenue recognition has not been postponed during the currency of accounting period 01-04-2016 to 31-03-2017 read with significant accounting policies of the bank and guidelines issued by the RBI / NABARD.

- II Accounting Standard 15—Staff benefits-**
Uttarakhand Gramin Bank continued all extent employees benefit policies. Provision for payment of leave encashment is being made on cash basis. The bank has taken a policy from LIC of India to comply with the provisions of AS 15. During the year a provision of Rs. 237.70 lac has been made in profit & loss account.
- III Accounting standard 17—Segment Reporting-**
- As per standard business format is the primary format and geographical format is secondary in the bank.
 - The business segment contains wholesale banking, banking and banking operations in the bank.
 - Domestic and international segment are geographical segment in the bank and our bank is limited to domestic segment only.
 - Bank is adopting only regulatory methods for allocation of expenditure among the segments and geographical format is secondary in the Bank.
- IV Accounting standard 18—Related party disclosures**
- **Agency arrangement-** Bank has some agency arrangements in relation to following operational jobs- Agents for possession and disposal of estates acquired under SARFAESI.
 - **Finance-** There is no related party disclosure in finance other than investment in FDR of SBI amounting Rs. 538.76 crore as on 31-03-2017 on which accrued interest amounting Rs. 80.88 crore has been taken to P&L A/c.
 - **Management contacts-** The bank has adopted a policy of outsourcing services of guards and messengers on contractual basis.
 -
- V Accounting standard 22—Accounting for taxes and income**
Bank is making provision and payment of taxes in due periodicity and a provision for deferred tax liability amounting to Rs33,29,050/- has been made during the year. However there was a deferred tax liability amounting to Rs. 36,36,286/-has been shown under other liabilities.
- VI Accounting standard 25—Interim Financial Reporting**
Bank has adopted half yearly review of bank books as per instructions contained in NABARD circular No. NB.DOS.HO.POL/943/J-1/2008-09 /4237 dated 16.06.2009.

S.No	Particulars	31-03-2017	31-03-2016
a	Opening Balance in the floating provisions account	Nil	Nil
b	The quantum of floating provisions made in the accounting	Nil	Nil
c	Amount of draw down made during the accounting year	Nil	Nil
d	Closing balance in the floating provisions account	Nil	Nil

17 Draw down from reserves

The bank has not drawn from reserves from the period 01-04-2016 to 31-03-2017

18 Disclosure of complaints

A Customer complaints

Sr.	Particulars	Details
a	No. of complaints pending at the beginning of the year	10
b	No. of complaints received during the year	49
c	No. of complaints redressed during the year	49
d	No. of complaints pending at the end of the year	10

B Award passed by Banking Ombudsman

Sr.	Particulars	Details
a	No. of unimplemented Awards at the beginning of the year	Nil
b	No. of Awards passed by the Banking Ombudsmen during the year	Nil
c	No. of Awards implemented during the year	Nil
d	No. of unimplemented Awards at the end of the year	Nil

Puran Chand
(General Manager)

Sanjay Aggarwal
(Chairman)

Raghvendera
(Partner)
M.No-089757

Subir Kumar Mukherjee
(Director)

Bhagwat Singh
(Director)

Manoj Kumar
(Director)

Sridhar Babu Addanki
(Director)

Arjun Singh
(Director)

