



# PUCB



## MULTI STATE BANK

(ENTIRE STATE OF HARYANA & DELHI)



Helping the Lower  
Segment of the Society

By the People  
of The People  
For the People

Always  
Progressing

# 38

## वार्षिक आमसभा

### 2018-19

15.09.2019

**दि पानीपत अर्बन को-ओपरेटिव बैंक लि०, पानीपत**  
**THE PANIPAT URBAN CO-OPERATIVE BANK LTD.**

Head Office : G.T. Road, PANIPAT-132103 (HARYANA)

Tel. : 0180-2693922, 2642918, Fax : 0180-2644918

Website : [www.pucb.in](http://www.pucb.in)

## Board of Directors



S.N. Bhardwaj



Smt. Raj Rani



L.S. Panwar



B.B. Aggarwal



J.D. Gupta



S.S. Bawlia



CA Nipun Jain



Smt. Priyanka Bhatia



Vikas Sharma  
Managing Director & C.E.O



ATM



Debit Card



SMS Service



E-Commerce



IMPS 24 X 7



Green Pin ATM Pin



NACH



CTS



# THE PANIPAT URBAN CO-OPERATIVE BANK LTD.

Head Office : G. T. ROAD, PANIPAT-132 103 (HARYANA)

Tel. : 2642918, 2693922, Website : www.pucb.in

## NOTICE

Ref. No. : PUB/HO/1-7877/2019-20

Dated : 28.08.2019

All the members of the bank are hereby informed that the “38th Annual General Body Meeting” of the bank has been scheduled to be held on **15.09.2019** at **11.00 a.m.** in the premises of “**ARYA (P. G.) COLLEGE AUDITORIUM**”, G. T. Road, Panipat in which the following agenda items shall be discussed :

**The agenda items of the meeting shall be as under :**

1. To read out last proceedings of the **AGM** of the bank dated **27.05.2018**. (Annexure - I)
2. To consider to approve the Audited Statement of Accounts and Audit Report for the year ended **2018-19** alongwith compliance report. (Annexure - II)
3. To consider to approve the recommendations of **BOD** for the appropriation of profit for the year **2018-19**. (Annexure - III)
4. To consider the compliance report of RBI inspection report as on 31.03.2019.
5. To consider the conversion of bank as small finance bank.
6. To consider the appointment of Auditor for the Financial Year 2019-20.

**(Vikas Sharma)**

Managing Director

## IMPORTANT INSTRUCTIONS

1. Members, who carry with them the **Identity Cards** issued by the bank, will be allowed to attend the **General Body Meeting**. If any member is not in possession of the identity card, the same can be collected from the Head Office of the bank on any working day.
2. The registration for entrance shall start at **9.30 a.m. and close at 11.00 a.m.**
3. Dividend, after approval, can be collected from the concerned Branch or Head Office within a period of 30 days after the AGM.
4. To serve better, members are requested to :
  - a. Verify their name and address printed on the annual report sent to them. Changes if any, may kindly be intimated to the Head Office with proof for updating records.
  - b. Avail nomination facility, if not availed.
  - c. Send feed back to improve products/services.
  - d. Avail ATM/Debit card facility through ATM/Debit network of any Bank across the country.
  - e. Inform branch about disposal of term deposits on maturity.
5. Members who have not collected their dividend are requested to do so immediately. They are requested to note that dividends remaining undrawn for 3 years after being declared, would stand forfeited by the Bank and the proceeds thereof would be transferred to the Bank's Reserve Fund, as per the provisions of Bank's Bye-Law No. 47 (iv).
6. Members who have less than Fifty shares are requested to deposit the balance amount in the Head Office Branch (G. T. Road) upto 30th September 2019 in compliance of bank's bye-laws no. 9 (b) (v), otherwise their membership shall be de-registered from the bank.



# दि पानीपत अर्बन को-ओप्रेटिव बैंक लि०

मुख्य कार्यालय : जी. टी. रोड, पानीपत - 132 103 (हरियाणा)

दूरभाष : 2642918, 2693922, वेबसाईट : www.pucb.in

## सूचना

सन्दर्भ संख्या/PUB/HO/1-7877/2019-20

दिनांक : 28.08.2019

बैंक के सभी सदस्यों को सूचित किया जाता है कि बैंक की **“38वीं वार्षिक आम सभा”** दिनांक 15.09.2019 को प्रातः 11.00 बजे **“आर्य (पी. जी.) महाविद्यालय”**, जी. टी. रोड, पानीपत में होगी। जिसमें निम्नलिखित विषयों पर विचार किया जायेगा।

1. गत वर्ष दिनांक 27.05.2018 की कार्यवाही पढ़कर सुनाई जायेगी। (अनुलग्नक -I)
2. बैंक की 31 मार्च 2019 को समाप्त हुए वर्ष की ऑडिट की हुई बैलेंस शीट तथा लाभ और हानि की स्वीकृति पर अनुपालन रिपोर्ट के साथ विचार। (अनुलग्नक -II)
3. निदेशक मण्डल द्वारा प्रस्तावित 31 मार्च 2019 के लाभ को विभक्त करने पर विचार। (अनुलग्नक -III)
4. 31 मार्च 2019 को हुई आर.बी.बाई. निरीक्षण रिपोर्ट की अनुपालन रिपोर्ट पर विचार।
5. बैंक के स्मॉल फाईनेंस बैंक में रूपान्तरण पर विचार।
6. वित्तीय वर्ष 2019-20 के लिए ऑडिटर की नियुक्ति।



(विकास शर्मा)  
प्रबन्ध-निदेशक

## महत्वपूर्ण सूचनाएँ

1. केवल वे सदस्य जिनके पास बैंक द्वारा जारी **‘सदस्य पहचान पत्र’** होगा, उन्हीं को **‘आम सभा’** में प्रवेश मिलेगा। जिन सदस्यों के पास पहचान पत्र नहीं है, वह बैंक के मुख्यालय से किसी भी कार्य दिवस में पहचान पत्र ले सकता है।
2. प्रवेश के लिए पंजीकरण **प्रातः 9.30 बजे से 11.00 बजे** तक होगा।
3. प्रत्येक सदस्य, लाभांश, अनुमोदन के उपरान्त आम सभा के 30 दिन के अन्दर मुख्यालय अथवा सम्बन्धित शाखा से प्राप्त कर सकते हैं।
4. बैंक से अच्छी सेवाओं का लाभ उठाने के लिए सदस्यों से अनुरोध है कि :
  - a. वार्षिक रिपोर्ट पर लिखित सदस्य का नाम एवं पते को सत्यापित करें, यदि उपरोक्त के कोई बदलाव है तो मुख्यालय में साक्ष्यों सहित आवेदन प्रस्तुत करें।
  - b. यदि नामांकन सुविधा पहले नहीं ली है, उसके लिए आवेदन करें।
  - c. बैंक के उत्पाद/सेवाओं के लिए उचित सुझाव प्रेषित करें।
  - d. देश में किसी भी बैंक की ए.टी.एम./डेबिट नेटवर्क द्वारा ए.टी.एम./डेबिट कार्ड की सुविधा प्राप्त करें।
  - e. समयावधि जमा राशि के पूर्ण होने पर उसके भुगतान के लिए सम्बन्धित शाखा को सूचित करें।
5. जिन सदस्यों ने लाभांश का भुगतान नहीं लिया है, उनसे तुरन्त भुगतान लेने के लिए अनुरोध है। सभी सदस्यों को सूचित किया जाता है कि लाभांश की घोषणा के बाद यदि तीन साल तक भुगतान प्राप्त नहीं किया जाता, तो उस राशि को बैंक के बाईलॉज की धारा 47 (iv) के अन्तर्गत उसे बैंक की संचित निधि में स्थानान्तरित कर दिया जाता है।
6. जिन सदस्यों के शेयर की संख्या 50 से कम है, उनसे अनुरोध किया जाता है कि शेष राशि को मुख्य कार्यालय (जी. टी. रोड) में 30 सितम्बर 2019 तक बैंक के बाईलॉज की धारा 9 (b) (v) के अन्तर्गत जमा किया जाये। अन्यथा उनकी सदस्यता अपंजीकृत कर दी जायेगी।

## Managing Director Desk.....

I feel proud and delighted to present to you the Annual Report for the financial year 2018-19 the 40th year of our existence. The journey of four decades has seen us cross several milestones to become the largest urban co-operative bank in North India - a journey of unwavering commitment to the cause of the co-operative banking sector. This legacy of the past is a continuation of the painstaking efforts taken by our founder & Advisor Hon'ble Sh. O. P. Sharma, Visionary Leader, Board of Directors, employees and stakeholders of the Bank, & we are beholden to all of them.



Managing Director  
& CEO

As I reflect on this unique journey, I cannot help but introspect on what we have earned over the years. The strong and robust foundation that we have built upon, the unflinching support of our employees and most of all, the trust of all our shareholders and stakeholders are our real triumphs. The history of PUCB a Munti State Bank is illustrious and inspiring. The Bank was established as a cooperative society in the year 1979 with a meagre Share Capital of Rs. 2950/- collected by 118 persons Rs. 25/- each. Today 19 Branches in Haryana and 1 more opening soon in Delhi with total Business of more than Rs. 1200 crores.

**(Vikas Sharma)**

Managing Director & CEO

### About us :

- ◆ Nearly 90% of the shareholders of the bank belong to the lower middle class.
- ◆ Our Greatest Assets : The patronage and trust of the people from all castes, creeds and religions made us progress steadily year after years.
- ◆ Today PUC Bank (Multi State) has its branch network spread across in the Haryana.
- ◆ The PUC Bank has placed service to clients as its primary objective. It aims to hold clients and resolve their problems. Still, if there is any complaint it is dealt with immediately to the satisfaction of clients.
- ◆ The PUC Bank provide all types of accounts facility i.e. C/A, S/A Deposit, R/D & F/D. All these accounts have been computerized.
- ◆ The Bank is fully equipped to provide locker to its clients immediately on demand.
- ◆ Best counter/customer service.
- ◆ Zero level net NPA.
- ◆ O. P. Sharma (Advisor & Founder) of the PUC Bank Ltd., Panipat was awarded from CM of Haryana, first prize in excellent work in co-operative sector.
- ◆ Dress code to the staff of the bank.
- ◆ Our bank is build on trust and fairness.
- ◆ In keeping with the technology developments in the banking sector, the bank had computerized all the branches providing quick and delightful service to its valued customers. Due to its professional management Dynamic Leadership of Sh. O. P. Sharma (Advisor & Founder) and the bank made the tremendous progress in the last 10 year.
- ◆ The Bank's Board of Directors is comprised of eminent professionals who provide leadership and guidance to a strong multi-skilled management team.

## वार्षिक रिपोर्ट (2018-19)

प्रिय साथियों,

दी पानीपत अर्बन को-ओपरेटिव बैंक लि., पानीपत की “38वीं आम सभा” बैठक में उपस्थित सभी सदस्योंगणों को मैं यहाँ पधारने पर स्वागत करता हूँ।

भारतीय रिजर्व बैंक व सहकारिता विभाग द्वारा समय-समय पर दिये गये मागदर्शन, बैंक के समय-समय पर निर्वाचित निदेशक मण्डल, बैंक के प्रबन्ध निदेशक एवं स्टॉफ के अथक प्रयासों एवं सभी सदस्यों के रचनात्मक सहयोग के परिणामस्वरूप बैंक की पानीपत में कार्यरत बारह शाखाओं के अतिरिक्त हरियाणा के अन्य जिलों सोनीपत, जीन्द, यमुनानगर, करनाल, कुरुक्षेत्र, अम्बाला एवं पंचकूला में अपनी शाखाएं खोली हैं व भारत देश की राजधानी नई दिल्ली में खोलने का विचार है, जिसके लिए आप सभी सदस्यगण बधाई के पात्र हैं। बैंक की सभी उन्नीस शाखाएं कम्प्यूटरीकृत एवं पूर्णतः वातानुकूलित हैं व सभी शाखाएं आपस में लेन-देन के लिए जुड़ी हैं।

बैंक ने अपने खाता धारकों को ए.टी.एम. (ATM), एस.एम.एस. (SMS), डेबिट कार्ड (Debit Card) व आर.टी.जी.एस. (RTGS) की सुविधा प्रदान कर रखी है। बैंक द्वारा अपने सभी खाताधारकों एवं सदस्यों का प्रधानमंत्री सुरक्षा बीमा योजना के अन्तर्गत मुफ्त बीमा भी करवाया जा रहा है। सभी खाताधारकों/सदस्यों से अनुरोध है कि वे बैंक की सम्बन्धित शाखा में जाकर फार्म भरकर इसका लाभ उठायें।

बैंक की गत वर्ष की उपलब्धियाँ इस प्रकार से हैं :

### 1. हिस्सा राशि :

गत वर्ष की हिस्सा राशि 31 मार्च 2018 को 11 करोड़ 60 लाख 82 हजार रुपये थी जोकि इस वर्ष बढ़कर 12 करोड़ 50 लाख 71 हजार 1 सौ रुपये हो गई है। इस वर्ष में 89 लाख 88 हजार 2 सौ की वृद्धि हुई है। जो कि 7.74% है।

### 2. सदस्य संख्या :

31 मार्च 2019 को बैंक की सदस्य संख्या 7799 है। वर्ष के दौरान 415 नये सदस्यों की भर्ती हुई।

### 3. अमानते :

गत वर्ष बैंक की जमा राशि 677 करोड़ 46 लाख 30 हजार थी जोकि इस वर्ष बढ़कर 819 करोड़ 10 लाख 23 हजार हो गई है। जिसमें 141 करोड़ 63 लाख 93 हजार की वृद्धि हुई है। जोकि 20.91% है और एक सराहनीय कदम है।

### 4. ऋण :

31 मार्च 2018 तक बैंक ने 329 करोड़ 53 लाख 41 हजार के ऋण वितरित किये थे जोकि इस वर्ष बढ़कर 351 करोड़ 27 लाख 37 हजार हो गए हैं। जिसमें 21 करोड़ 73 लाख 95 हजार की वृद्धि हुई है। जोकि 6.60% है।

### 5. लाभ :

गत वर्ष बैंक का कुल लाभ 14 करोड़ 65 लाख 20 हजार था जो इस वर्ष 17 करोड़ 61 लाख 26 हजार

हुआ है। जिसमें गत वर्ष के तुलना में 2 करोड़ 96 लाख 5 हजार की वृद्धि हुई है। केन्द्र सरकार ने देश में शहरी सहकारी बैंकों को आयकर से दी गई छूट को 01.04.2006 से वापिस ले लिया है जिसके फल-रुवरूप बैंक को लगभग 5 करोड़ 79 लाख 73 हजार रुपये आयकर के रूप में जमा कराना पड़ा है।

**6. वसूली :**

इस वर्ष बैंक की वसूली 99.23% रही जोकि पूरे हरियाणा प्रदेश में एक रिकार्ड है। ये सब बैंक के निदेशक मण्डल, अधिकारीगण, कर्मचारीगण एवं सदस्यों के सहयोग का परिणाम है।

**7. संचित निधि :**

गत वर्ष बैंक की संचित निधि 48 करोड़ 54 लाख 99 हजार थी जोकि इस वर्ष बढ़कर 58 करोड़ 80 लाख 22 हजार हो गई है। इस प्रकार से इसमें 10 करोड़ 25 लाख 23 हजार की वृद्धि हुई है।

**8. सदस्यता कल्याण योजना :**

बैंक ने सदस्यों की भलाई के लिए गत वर्ष कल्याण निधि की व्यवस्था की थी, जो अब बढ़कर 54.33 लाख कर दिया है, जो सदस्यों की भलाई हेतु समय-समय पर खर्च किए जायेंगे। गत वर्ष आम सभा में लिए गए निर्णय के अनुसार बैंक ने “सदस्य कल्याण योजना” के अन्तर्गत जिन सदस्यों ने अपनी जन्मतिथि बैंक में प्रस्तुत कर दी है, का एक लाख रुपये का दुर्घटना मृत्यु बीमा बैंक द्वारा करवा दिया गया है, जिनकी संख्या 6664 है। सदस्यों के स्वयं की शादी, पुत्र व पुत्री की शादी में शगुन योजना लागू की है जिसके अन्तर्गत बैंक द्वारा बधाई सन्देश के साथ 1,100/- व 2,100/- रुपये बतौर शगुन शादी में दिया जाता है।

**9. सरकारी प्रतिभूति निवेश :**

भारतीय रिजर्व बैंक की हिदायतों के अनुसार बैंक ने गवर्नमेंट सिक्क्योरिटी के रूप में 352 करोड़ 33 लाख 83 हजार निवेश किये हुए हैं।

**10. कार्यशील पूंजी :**

गत वर्ष बैंक की कार्यशील पूंजी 757 करोड़ 80 लाख 77 हजार थी जोकि इस वर्ष बढ़कर 913 करोड़ 90 लाख 19 हजार हो गई है। जिसमें 15 करोड़ 60 लाख 94 हजार की वृद्धि हुई, जोकि 20.60% है।

**11. लाभांश :**

बैंक के निदेशक मण्डल ने इस वर्ष भी 10% लाभांश देने की सिफारिश की है। जोकि सहकारी नियमों के अनुसार अधिकतम सीमा है। यह हर्ष का विषय है कि हमारा बैंक गत छब्बीस वर्षों से प्रति वर्ष अपने शेयर धारकों को लाभांश प्रदान कर रहा है।

**12. ड्राफ्ट व बैंकर्स चैक की मुफ्त सुविधा :**

हमारे बैंक ने अपने ग्राहकों को देश के मुख्य शहरों में ड्राफ्ट सुविधा एच.डी.एफ.सी. बैंक, आई.सी.आई. सी.आई. बैंक, पंजाब नैशनल बैंक तथा अन्य बैंकों से प्राप्त की हुई है। हमारे बैंक की सभी शाखाओं में हमारे ही बैंक अधिकारियों के हस्ताक्षर द्वारा ड्राफ्ट सुविधा सभी ग्राहकों को निःशुल्क दी जा रही है।

**13. आर.टी.जी.एस. (RTGS) व एन.ई.एफ.टी. (NEFT) की मुफ्त सुविधा :**

हमारे बैंक ने अपने ग्राहकों को आर.टी.जी.एस. (RTGS) (इनकमिंग व आउटगोइंग) की भी सुविधा प्रदान कर रखी है।

**14. शाखाएं :**

आपको जानकर अति हर्ष होगा कि हमारे बैंक ने बैंक की उन्नीस शाखाएं खोल दी है जोकि पूर्णतः वातानुकूलित एवम् कम्प्यूटरीकृत है। इस शाखाओं के खुलने से आस-पास के निवासियों को बैंकिंग सुविधा प्राप्त हो रही है। बैंक अपनी अन्य नई शाखा दिल्ली में भी इसी वर्ष खोलने के लिए प्रयासरत है।

**15. ए.टी.एम./डेबिट कार्ड (A.T.M./Debit Card) सुविधा :**

बैंक की सत्रह ए.टी.एम. मशीन (A.T.M. Machine) इस समय विभिन्न शाखाओं में कार्यरत हैं। जिसमें न केवल हमारे बैंक के ग्राहक अपितु भारत देश के किसी भी बैंक के द्वारा जारी किये गये कार्ड प्रयोग होते हैं। इसी प्रकार हमारे बैंक के ग्राहक भी पूरे देश में कहीं भी ए.टी.एम./डेबिट कार्ड प्रयोग कर सकते हैं। बैंक अपनी नई शाखाओं में भी यह सुविधा देने के लिए प्रयासरत है।

**16. कम्प्यूटरीकरण एवं वातानुकूलन :**

बैंक की वर्तमान सभी उन्नीस शाखाएं कम्प्यूटरीकृत हैं और सभी शाखाएं पूर्णतः वातानुकूलित हैं व सभी उन्नीस शाखाओं को परस्पर जोड़ा जा चुका है। अब बैंक की किसी भी शाखा का खाता धारक बैंक की अन्य किसी भी शाखा से काम करवा सकता है। बैंक की महत्वपूर्ण सूचनाएं जैसे कि जमा व ऋण पर ब्याज दरें, विभिन्न प्रकार की जमा योजना, ऋण योजना आदि के विषय में सूचनाएं बैंक की वेबसाइट [www.pucb.in](http://www.pucb.in) पर उपलब्ध हैं।

**17. सामान्य :**

हम अपने बैंक के सभी सदस्यों व ग्राहकों को हर सम्भव सुविधा देने को तत्पर हैं। परन्तु उसके साथ-साथ हम आप सभी से सहयोग की भी आशा करते हैं। यह संस्था आप सभी की है। इसको फलीभूत करने में आप सभी सदस्यों के रचनात्मक सहयोग की आवश्यकता है जो बैंक की प्रगति का प्रतीक है।

बैंक की निरन्तर प्रगति से भारतीय रिजर्व बैंक व विभागीय पर्यवेक्षकों को खुशी है और उन्होंने लक्ष्य प्राप्ति के लिए बैंक की प्रशंसा की है। जिसके अधिकारी आप सभी सदस्य, बैंक स्टाफ, निदेशक मण्डल व स्वयं भारतीय रिजर्व बैंक के अधिकारी व विभागीय अधिकारी है। मैं सभी का धन्यवाद करता हूँ व आशा करता हूँ कि बैंक के सर्वांगीण विकास के लिए आप सभी बढ़-चढ़कर सहयोग देंगे ताकि बैंक दिन दोगुनी रात चौगुनी उन्नति कर सके व सदैव आपकी सेवा में तत्पर रह सके।

धन्यवाद !

**विकास शर्मा**  
प्रबन्ध निदेशक



## Annexure - I

### **COPY OF AGM PROCEEDINGS DATED 27.05.2018**

The Annual General Body Meeting of **THE PANIPAT URBAN CO-OPERATIVE BANK LTD.**, Panipat is held on 27.05.2018 at 11:00 a.m. in the auditorium of **ARYA P. G. COLLEGE**, G. T. Road, Panipat under the Chairmanship of **Sh. T. R. Sharma**, Chairman of the Bank and the following proceedings passed.

**Sh. Yogesh Juneja**, DRCS, Karnal and **Sh. Yashpal Dahiya**, ARCS Panipat remained present in the meeting. The meeting is attended by 1356 members.

#### **AGENDA**

1. To read out last proceedings of the AGM of the Bank dated 17.09.2017.
2. To consider to approve the Audited Statement of Accounts and Audit Report for the year 2017-18.
3. To consider to approve the recommendations of BOD for the appropriation of profit for the year 2017-18.
4. To consider the merger of The Vaish Co-operative Commercial Bank Ltd., Delhi.
5. To consider to convert the Bank into Multi State Co-op Society and adopt amendments in the bye laws under the provisions of Multi State Co-op Societies Act 2002.
6. To consider to enhance the MCL of the Bank from Rs. 1000 crores to Rs. 1500 crores.
7. To approve the appointment of Auditor for the year 2018-19.

#### **DECISION**

1. The proceeding of AGM of the Bank dated 17.09.2017 is read out in the meeting and the same is confirmed unanimously.
2. Considered and approved unanimously.
3. Considered & resolved to approve the recommendations of BOD for the appropriation of profit for the year 2017-18 unanimously under the provisions of Act, Rules & Bye-Laws of the Bank.  
The detail of appropriation as under :

i) Statutory Reserve	27496718.66
ii) Building Fund	37500000.00
iii) Charity Fund	800000.00
iv) Bad & Doubtful Reserve	3986256.00
v) Education Reserve Fund	500000.00
vi) Dividend on Share Capital 10%	11137765.00
vii) Income Tax Liability	51000000.00
viii) Staff Welfare Fund	800000.00
ix) Members Welfare Fund	800000.00
x) Investment Fluctuation Reserve	12500000.00
<b>Total</b>	<b>146520739.66</b>
4. Sh. Vikas Sharma, Managing Director and CEO of the Bank informed the members that The Reserve Bank of India, Central Office, Mumbai has sanctioned the proposed merger of The Vaish Co-operative Commercial Bank Ltd., Delhi, with The Panipat Urban Co-operative Bank Ltd., Haryana vide letter no. DCBR. CO. (Merger) No. 3905/09.16.901 (205)/2017-18 on dated April 18, 2018.  
The matter is considered in the AGM of the Bank and unanimously approved the merger of the Vaish Co-op Commercial Bank Ltd., Delhi, with The Panipat Urban Cooperative Bank Ltd.  
Further resolved to authorize the Managing Director of the Bank to take necessary steps for the merger with the authorities concerned on behalf of the Bank.
5. Considered and resolved unanimously to convert the Bank into Multi State Co-op Society.  
Sh. Vikas Sharma, Managing Director and Chief Executive Officer of the Bank placed & readout the proposed bye-laws under Multi State Co-operative Societies Act-2002 in the meeting for extending the area of operation of the Bank to the National Capital Delhi. After conversion the area of operation of the Bank shall be confined to entire state of Haryana & Delhi.  
After discussion, the members unanimously approved the proposed Bye-laws and to represent/apply the same to Central Registrar New Delhi for approval/ conversion.  
The Chairman and The Managing Director of the Bank are hereby authorized unanimously to sign the proposed amendments on behalf of the Bank.  
Further resolved to authorize the Managing Director of the Bank to apply for registration of the Bank to Central Registrar, New Delhi (Govt. of India), with these Byelaws on behalf of the Bank. He is also authorized to sign cuttings, alterations, modifications, additions, and omissions, if any on behalf of the Bank.
6. Considered and resolved to enhance the MCL of the Bank from Rs. 1000 crores to Rs. 1500 crores unanimously, so that the Banking business may be increased.
7. Considered and resolved to appoint the following Auditing firm for the audit of the Bank for the Year 2018-19 unanimously. M/s Narender Singh & Associates, Panipat. Further resolved that the BOD is authorized to fix the Audit Fees.

Sd/- English  
**(Vikas Sharma)**  
M.D.

Sd/- English  
**(T. R. Sharma)**  
Chairman

## THE PANIPAT URBAN CO-OPERATIVE BANK LTD., Panipat (AUDITED BALANCE SHEET AS ON 31.03.2019)

PREVIOUS YEAR		FIGURE OF CURRENT YEAR		PREVIOUS YEAR		PROPERTY & ASSETS		FIGURE OF CURRENT YEAR	
FIGURE	CAPITAL & LIABILITIES	AMOUNT	TOTAL	FIGURE	PARTICULARS	AMOUNT	TOTAL		
	<b>1. CAPITAL :</b>				<b>1. Cash :</b>				
	i) Authorised Capital			48567834.00	Cash in hand	35038990.00			
250000000.00	2500000 Shares of Rs. 100/- each	250000000.00		6566200.00	ATM Cash in hand	6129300.00	41168290.00		
	ii) Subscribed Capital				<b>Balance with Nationalized Bank :</b>				
	iii) Paid up Capital			7100000.00	RBI, New Delhi	308000000.00			
	1250711 share of Rs. 100/- each			444499.84	Panipat Central Coop Bank	444145.84			
	iv) Above held by :			104881865.22	Bank of India	206619278.22			
18527100.00	a) Individual	0.00		20500214.90	UCO Bank	0.00			
97555800.00	b) Firm	125071100.00		45427688.39	State Bank of India	139479706.49			
	c) State Govt.		125071100.00	0.00	Punjab National Bank	0.00			
	<b>2. Reserve Fund &amp; Other Reserves :</b>			138613694.27	IDBI Bank	197649822.16			
192532042.68	i) Statutory Reserve	221006516.34		0.00	State Bank of Patiala	0.00	852192952.71		
	ii) Agricultural (credit Stabilization fund)				<b>Balance with Other Bank :</b>				
162500000.00	iii) Building Fund	200000000.00		522027088.84	i) Current Deposits	640401160.38			
1500000.00	iv) Dividend Equalization Fund	1500000.00		20000000.00	ii) Fixed Deposits	170000000.00	810401160.38		
	v) Special Bad Debts Reserve				<b>Investment :</b>				
61667830.36	vi) Bad and Doubtful/Debts Reserve	81118148.36		0.00	i) Call Money [ HD F C ]	0.00			
5204526.00	vii) Education Reserve	5704526.00			ii) In Central and State Government Securities				
	<b>Other Funds &amp; Reserves :</b>				At Book Value	3523383032.00			
1300000.00	i) Share Transfer Fund	1300000.00		2992678971.00	At Face Value				
6165404.00	ii) Charity Fund	6891404.00			Market Value				
7791143.00	iii) Staff Welfare Fund	8145743.00			Debiture with DCB Bank	10000000.00			
5073812.00	iv) Member Welfare Fund	5433318.27		10000000.00	Shares in coop. Institutions other than in item (4) below				
1600000.00	vi) Golden Jubilee Fund	1600000.00			Other investment to be specified				
13063812.68	vi) Provision against Standard Ass.	13943654.68			a) Debts Fund	22000000.00	3753383032.00		
14310540.30	vii) Prov for B&D on LTF for inds.	16089234.30		212000000.00	<b>5. Investment out of the Principal /Subsidiary/State Partnership</b>				
12790000.00	viii) Investment Fluctuation Fund	25290000.00	588022544.95		<b>Fund in share of :</b>				
	<b>3. Principal / Subsidiary State Partnership Fund Account</b>				i) Central Cooperative Bank	5000.00			
	<b>For Share Capital of :</b>				ii) Primary Agricultural Credit Socs.				
0.00	i) Central Co-operative Banks	0.00		5000.00	iii) Harco Bank Chandigarh				
0.00	ii) Primary Agricultural Credit Societies	0.00			iv) Harco Fed Chandigarh	100.00	5100.00		
0.00	iii) Other Societies	0.00		100.00					
	<b>4. Deposits and Other Accounts :</b>								

FIGURE	PARTICULARS	AMOUNT	TOTAL	FIGURE	PARTICULARS	AMOUNT	TOTAL
4153134480.76	i) Fixed Deposits	5365317137.02			6. Advances:		
0.00	a) Individual	0.00		1038012784.81	i) Short Term Loan		
0.00	b) Central Coop. Bank	0.00			a) Cash Credit	1058414887.39	
	c) Other Societies				ii) Medium Term Loan		
2192004745.00	ii) Saving Deposit A/c	2432093576.40		1942966330.56	a) Secured Loan	2077817772.82	
0.00	a) Individual	0.00		948257.65	b) Unsecured Loan	915873.85	
0.00	b) Central Coop. Bank	0.00			iii) Long Term Loan		
0.00	c) Other Societies	0.00		313413794.86	a) Long Term Secured Loan	375588408.28	3512736742.34
429199133.11	iii) Current Deposits A/c				7. Interest Receivable:		
0.00	a) Individual	393320649.44		1981511.00	i) Interest Receivable on loans	2478495.00	
0.00	b) Central Coop. Bank	0.00		46725391.00	ii) Interest Receivable on Investment	57201804.12	
292212.00	iv) Money at Call & Short Notices	292212.00		84215.00	iii) Insurance Comm. Recoverable	84215.00	
0.00	v) HRYSS P-Pension	0.00	8191023574.86	0.00	iv) T.D.S Recoverable	0.00	
	5. Borrowings:			0.00	vi) T.D.S Recoverable	0.00	
	i) From the Reserve Bank of India			395420.00	v) Income Tax Recoverable (10-11)	395420.00	
	State / Central Coop. Bank:			0.00	vii) Income Tax Recoverable (11-12)	65636.00	60225570.12
	a) Short Terms Loans				8. Bill Receivable being Bills for collection:		
0.00	Cash Credits & Over draft of which secured against:	0.00			as per contra		
0.00	i) Govt. and other approved securities	0.00		0.00	9. Branch Adjustment	0.00	0.00
0.00	ii) Other Tangible Securities	0.00		0.00	10. Premises less Depreciation	0.00	0.00
0.00	c) Long Terms Loan	0.00		22327969.48	11. Furniture & Fixture	19623058.22	19623058.22
0.00	i) Govt. and other approved securities	0.00			12. Other Assets:		
0.00	ii) Other Tangible Securities	0.00		0.00	i) Centvat Recoverable	0.00	
0.00	Long Terms Loan			662725.80	ii) Stock of Stationary	691456.55	
0.00	i) Govt. and other approved securities	0.00		351008.20	iii) Petty Articles	313683.06	
0.00	ii) Other Tangible Securities	0.00		152967.00	iv) Arm & Ammunition	152967.00	
0.00	Long Terms Loan			3243258.53	v) Computerisation	3094075.25	
0.00	i) Govt. and other approved securities	0.00		3339042.16	vi) RBI Recoverable (DEAF)	3682510.70	
0.00	ii) Other Tangible Securities	0.00		10035773.00	vii) Staff Gratuity with LIC of India	7565214.00	
	6. Bills for Collection Being Bills received as per contra			464676.80	viii) Vehicle A/c	2325401.04	
	Branch Adjustment			321750.00	ix) Prepaid Exp.	338717.50	
1981511.00	Overdue Interest Reserves	2478495.00	2478495.00	33834.92	x) Telephone Security	33834.92	
0.00	Interest Payable	0.00	0.00	25144.00	xi) Prepaid Rate & Taxes	41884.50	
0.00	Other Liabilities:			7792173.00	xii) Group leave Encashment with LIC of INDIA	7777613.00	
	Krishti Kalyan Cess			50549137.00	xiii) Advance Tax (AY. 19-20)	57535296.00	
				146388.00	xiv) Exp. Recoverable	128637.00	
				0.00	xv) Recoverable Interest of PF	0.00	

FIGURE	PARTICULARS	AMOUNT	TOTAL	FIGURE	PARTICULARS	AMOUNT	TOTAL
9499475.00	Staff Gratuity Fund	7028916.00		1.00	xvi) Licencing of Microsoft Product	1.00	
250000.00	Audit fees Payable	300000.00		0.00	Advance Tax 2015-16	0.00	
7185926.26	Banker Cheque	6896037.98		0.00	Income Tax Paid	0.00	
8625419.13	Dividend Payable	10555669.92		2398180.00	Income Tax Recov. A.Y. 2012-13	2398180.00	
2833625.00	Ex gratia Payable	3939691.00		63773.00	Electricity Advance Connection	63773.00	
6561723.00	Leave Encashment Funds	6547163.00		0.00	Pension Commission Recov.	0.00	
3785217.00	TDS Payable	4085274.00		0.00	Bharat Bill Payment	25000.00	
38760.00	Member Identity Card	38425.00		0.00	TCS Receivable (2019-20)	21337.00	
210524.26	Suspense	275024.26		431187.00	TDS Receivable (2019-20)	20429.00	
4011510.00	DICGC Payable	4851241.00		0.00	Advancement	110000.00	
785732.00	P F Payable	858378.00		758524.51	Clearing Adjustment	0.00	
21435.00	Sundry	21435.00		1664462.00	EPF Recoverable	1664462.00	
75000.00	E D P Audit	25000.00		3386398.67	GST Refund	5223368.97	
76700.00	Concurrent Audit Fees Payable	127500.00		218816.00	Income Tax Demand Rec. (AY 15-16)	218816.00	93426657.49
3339042.16	Unclaim Deposit	3682510.70			<b>Profit / Loss (Current Year)</b>		
2979247.00	Intt. Payable on Unclaim Deposit	3131309.70					
383962.00	FDR Matured (B.G.)	383962.00					
2434894.05	ATM Reconcile Account	1381344.05					
3910426.00	Provision on FDS	4947175.00					
0.00	CGST Payable	585972.76					
0.00	SGST Payable	585972.76					
0.00	IGST Payable	192166.20	60440168.33				
146520739.66	<b>Profit &amp; Loss Account</b>						
Profit		176126680.12	176126680.12				
<b>7581723450.41</b>	<b>TOTAL</b>	<b>9143162563.26</b>	<b>9143162563.26</b>	<b>7581723450.41</b>	<b>TOTAL</b>	<b>9143162563.26</b>	<b>9143162563.26</b>

<b>(J. D. GUPTA)</b> Director	<b>(S. N. BHARDWAJ)</b> Director	<b>(CA NIPUN JAIN)</b> Director	<b>(SUNIL KUMAR)</b> Accountant	<b>(VIKAS SHARMA)</b> Managing Director
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**STATUTORY AUDIT REPORT:**

i) We have obtained all the information and explanations, which (to the best of our knowledge and belief) were necessary for the purpose of our audit;

ii) In our opinion, proper books of accounts as required by law, have been kept by the bank so far as appear from our examination of those books;

iii) In our opinion, the Balance Sheet and Profit & Loss Account dealt with by this report, comply with the Accounting Standards (AS) issued by the Institute of Chartered Accountants of India (ICAI), expect compliance of AS 22 as given in the notes on accounts.

iv) In our opinion and according to information given to us there has been no material impropriety or irregularity in the expenditure or in realization of the money due to the bank;

v) The Balance Sheet and Profit & Loss Account dealt with by this report are in agreement with the books of account maintained by the bank;

vi) In our opinion, and to the best of our information and according to the explanations given to us, the said accounts read together with notes there on give the information required by the Haryana Co-operative Societies Act, 1984 and Rules made there under, in the manner so required and subject to Para no. 3 (iii) of this report, give a true and fair view in conformity with the accounting principles generally accepted in India. :-

a) In case of Balance Sheet of the state of affairs to the Bank as at 31st March 2019.

b) In case of Profit & Loss Account of the profit for the year ended on that date.

**(NARINDER SINGH & ASSOCIATES)**  
Chartered Accountants  
**NARINDER SINGH, (FCA)**

## Annexure - II

THE PANIPAT URBAN CO-OPERATIVE BANK LTD., Panipat (AUDITED PROFIT & LOSS ACCOUNT AS ON 31.03.2019)							
PREVIOUS YEAR		FIGURE OF CURRENT YEAR		PREVIOUS YEAR		FIGURE OF CURRENT YEAR	
FIGURE	PARTICULARS	AMOUNT	TOTAL	FIGURE	PARTICULARS	AMOUNT	TOTAL
371317105.03	INTEREST ON DEPOSIT BORROWING ETC.	456137590.54	456137590.54	382782382.74	INTEREST & DISCOUNT	397825455.57	
	Int. paid on Deposit				Loan & Advances		
	SALARY, ALLOWANCE, PF ETC.	57677721.00		175739509.56	Deposits	262580299.66	
51922150.00	Salaries	4973156.00		0.00	Government securities	0.00	
4558159.00	Provident Fund Cont.	50782.00		126027.00	IDBI	289260.00	
47680.00	T.A. To Staff/Directors	331335.00		244637.00	ICICI	228630.00	
363944.00	Administration Expenditure on P.F	232866.00		1338410.00	Call Money	1510830.00	
362836.20	Uniform Livesties			0.00	HDFC	0.00	
	Directors & Local Committee Members Fees & Allowances			126027.00	Central Coop Bank	0.00	
	RENT, TAXES, INSURANCE & LIGHTING ETC.	6874632.00		475586.00	Axis Bank	634266.00	
5882086.00	Rent Office Building	408160.00		0.00	Loan to Employees	0.00	
302761.00	Insurance	1700020.00		1513801.00	State Bank of Patiala	0.00	
1602468.00	Elec. Exp.	38918.50		2625000.00	SBI	0.00	
20152.00	Rates & Taxes	8550084.50		5966014.00	CB FDR	0.00	
6360982.00	D/GC	178000.00		4416600.55	Intt. Received from RBL	0.00	
87200.00	Law Charges			8002277.50	Intt. Received from LVB	0.00	
	POSTAGE, TELEPHONE, TELEGRAM CHARGES	29736.65		0.00	Intt. Received from BOI	0.00	
27189.00	Postages	691926.24		129315.07	Intt. Received from AU Small Bank FDR	30995.76	
810024.62	Telephones	300000.00		0.00	Intt. Received from YES Bank	2098986.00	
	AUDIT FEES	782000.00		0.00	Intt. Received on Investment	0.00	
250000.00	Audit fees	0.00		1082000.00	Intt. on Income Tax Refund	55636.00	
685725.00	Con-current Audit				COMMISSION & EXCHANGE		
0.00	EDP				Service Charges	5854222.53	
	DEPRECIATION & REPAIRS TO PROPERTY	5905082.75		4306758.87	Guarantee Fees	45094.99	
5482389.95	Depreciation	1509129.70		114988.96	Commission	90175.70	
676220.32	Repair (AMC)			70150.18	ATM Card Annual Charges	356295.06	
	PRINTING & STATIONERY ADVERTISEMENT	276950.00			SUBSIDIES and donation		
196282.00	Advertisement	1018366.65			Income from Non-Banking		
949803.65	Printing & Stationery				Assets and Profit from		
	LOSS FROM SALES OF OR DEALING				Sales of OR		
	WITH NON BANKING ASSETS OTHER EXP.				Dealing with such assets		
	General Body Exp. (A.G.M.)	1216451.00			Other Receipt		
814761.00	Misc. Charges	598577.96		5250.00	Misc. Receipts	11651.14	
594521.99	Entertainment Exp.	159406.00		23875728.81	Dividend from Debts Fund	55037482.53	
161843.56	Clearing Charges	33740.00		0.00	Customer Credit Enquiry Charges	16750.00	
48825.00	Credit information Exp.	333112.00		7276817.59	Income from FMP	20036650.47	
20580.84	Bar & doubtful Reserve for Standard assets	879842.00		1025000.00	Income from DCB FDR	1025000.00	
1417867.83	Premium Paid on Govt Securities	243939.00		385802.00	Insurance Commission	518961.00	
256321.00	Bad & doubtful Reserve LTF to Ind.	1776694.00		184337.79	ATM Cash Withd. Chg	108211.15	
1713386.54	ATM Exp.	688857.75		0.00	Pension Commission	7714.00	
1017988.24	Office Maintenance Expenses	276579.00		0.00	Profit on Maturity of Gov. Sec.	328000.00	
245105.00	Annual Subscription	61900.00					
62500.00	Income Tax & TDS Adjustment	1335661.00					
3041370.00	Business Promotion Exp.	48799.00					
41818.00	Customer Insurance Exp. (PMSBY)	115296.00					
89808.00	Clearing House Rent	96000.00					
114650.00	Staff Insurance	728712.00					
615704.00	Services Charges & Dwall Exp.	520533.04					
1578.00	Staff Training Exp.	313924.00					
0.00	PROVISION	15464062.00		24909529.83			
11879819.37	Provision for Bad & Doubtful LUS 36 (1) (Vilaj)						
146520739.66	Profit for the Year	176126680.12					
<b>620786617.30</b>	<b>TOTAL</b>	<b>748708567.56</b>	<b>748708567.56</b>	<b>620786617.30</b>	<b>TOTAL</b>	<b>748708567.56</b>	<b>748708567.56</b>
(J. D. GUPTA) Director	(S. N. BHARDWAJ) Director	(CA NIPUN JAIN) Director	(SUNIL KUMAR) Accountant	(VIKAS SHARMA) Managing Director	(NARINDER SINGH & ASSOCIATES) CA NARINDER SINGH, (FCA)		

## DISCLOSURE OF INFORMATION

As required vide UBD.CO.BPD.(PCB) Cir. No. 52/12/.05.001/2013-14 Dated 25.03.2014 has been issued by RBI.

(RS. IN LACS)

S.No.	PARTICULARS	31.03.2019	31.03.2018
1.	<b>Movement of CRAR</b>		
	i. Capital Tier 1	6451.66	5527.09
	ii. Capital Tier 2	741.76	556.97
	iii. Total of Tier 1 and Tier 2 Capital	7193.42	6084.06
	iv. Total Risk Weighted Assets	39109.12	34325.92
	v. Capital to Risk Weighted Assets Ratio (CRAR)	18.39%	17.72%
2.	<b>Investments</b>		
	i. Book Value	37533.83	29926.79
	ii. Face Value	37627.80	30027.80
	iii. Market Value	39200.99	30437.69
3.	<b>Advance against</b>		
	i. Real Estate, Construction Business etc. (Percentage to Total Advances)	-	-
	ii. Construction Business	-	-
	iii. Housing (Percentage to Total Advances)	3164.56 (9%)	5710.81 (17.33%)
4.	<b>Advances against shares &amp; debentures</b>	-	-
5.	<b>Advances to directors, their relatives, companies (firms in which they are interested)</b>		
	i. Fund based	-	-
	ii. Non Fund based (Guarantees, L/C etc.)	-	-
6.	<b>Average cost of deposits</b>	6.10%	7.36%
7.	<b>NPAs</b>		
	i. Gross NPAs	268.23	293.80
	Gross NPAs (% to Gross Advances)	(0.76%)	(0.89%)
	ii. Net NPAs	ZERO	ZERO
	Net NPAs (% to Net Advances)	ZERO	ZERO
8.	<b>Movement in NPAs</b>		
	i. <b>Gross NPAs</b>		
	At the beginning of the year	293.80	121.58
	<b>Add:</b> Addition during the year	881.71	622.18
	<b>Less:</b> Reduction during the year (Recovery+Written off)	907.28	449.96
	At the end of the year	268.23	293.80
	ii. <b>Net NPAs</b>		
	At the beginning of the year	ZERO	ZERO
	<b>Add:</b> Addition during the year	ZERO	ZERO
	<b>Less:</b> Reduction during the year	ZERO	ZERO
	At the end of the year	ZERO	ZERO
9.	<b>Profitability</b>		
	i. Interest income as a percentage of working funds	8.81%	7.81%
	ii. Non-interest income as a percentage of working funds	0.08%	0.07%
	iii. Operating profit as a percentage of Average working funds	2.35%	1.93%
	iv. Return on Average Total Assets	2.12%	1.92%
	v. Business (Deposits + Advances)	117037.60	100699.72
	vi. Profit per employee	12.30	10.21
10.	<b>Provision made towards</b>		
	i. NPA	811.18	616.68
	ii. Depreciation on Investments	-	-
	iii. Standard Assets	139.44	130.64
11.	<b>Movement in Provisions</b>		
	i. <b>Towards NPAs</b>		
	Opening Balance	616.68	466.78
	<b>Add:</b> Addition during the year	(+ 194.50)	(+ 149.90)
	<b>Less:</b> Reduction during the year	-	-
	Closing Balance	811.18	616.68
	ii. <b>Towards Depreciation on Investments</b>		
	Opening Balance	-	-
	<b>Add:</b> Addition during the year	-	-
	<b>Less:</b> Reduction during the year	-	-
	Closing Balance	-	-
	iii. <b>Towards Standard Assets</b>		
	Opening Balance	130.64	116.46
	<b>Add:</b> Addition during the year	(+ 8.80)	(+ 14.18)
	<b>Less:</b> Reduction during the year	-	-
	Closing Balance	139.44	130.64
12.	<b>Foreign Currency Asset and Liabilities (if applicable)</b>		
	i. Foreign Currency Assets	N.A.	N.A.
	ii. Foreign Liabilities	N.A.	N.A.

(RS. IN LACS)

S.No.	PARTICULARS	31.03.2019	31.03.2018
13.	i. Payment of DICGC Insurance premium ii. Arrears in payment of DICGC premium if any	85.50 -	63.62 -
14.	Penalty imposed by RBI	-	-
15.	Restructured Accounts	-	-
16.	Issuer Composition of Non SLR Investment & Non-performing Non SLR Investment	As per para 16 (a)	
17.	The amounts transferred to DEAF	As per para 17 (a)	

**16 (a) Issuer Composition of Non SLR Investments :**

(RS. IN LACS)

S.No.	Issuer	Amount	Extent of Below Investment Grade Securities	Extent of Unrated Securities	Extent of Unlisted Securities
1.	PSUs	-	-	-	-
2.	Fis	-	-	-	-
3.	Public Sector Banks	-	-	-	-
4.	Mutual Funds FMP & Debt Funds	2200.00	-	-	-
5.	Others DCB Debenture	100.00	-	-	-
6.	Provision Held Towards Depreciation	-	-	-	-

**16 (b) Non-performing Non SLR Investment :**

(RS. IN LACS)

S.No.	PARTICULARS	Amount
1.	Opening Balance	-
2.	Additional During the Year Since 1st April	-
3.	Reduction During the Above Period (written off)	-
4.	Closing Balance	-
5.	Total Provisions Held	-

**16 (c) Additional Information of Investments :**

(RS. IN LACS)

S.No.	PARTICULARS	31.03.2019	31.03.2018
1.	<b>Classification of Investments</b> i. Held to Maturity (HTM) ii. Held for Trading (HFT) iii. Available for Sale (AFS) iv. Total Investment	12280.16 - 25253.67 37533.83	12479.32 - 19667.47 32146.84
2.	<b>Composition of Investments</b> i. <b>SLR Investments</b> a. Central Govt. Securities b. State Govt. Securities c. DMCB Treasury Bills ii. <b>NON - SLR Investments</b> a. Shares of Co. op Institutions b. FMP & Debt Mutual Fund & DCB Debenture	5418.13 29815.70 - 0.05 2300.00	5616.81 24309.98 - 0.05 2220.00
3.	<b>Provisions for Depreciation in Value of Investments</b> i. Held in Books (IFR+IDR) ii. Erosion in Value of Investments (HTM+AFS) iii. Excess/[Short] Provision	252.90 - 252.90	127.90 - 127.90
4.	<b>Net Value of Investments</b> [Book Value - Provision for depreciation held in books]	37533.83	32018.94
5.	<b>Arrears in Reconciliation of Inter Branch Transactions</b>	-	-

**17 (a) Amount Transferred to DEAF :**

(RS. IN LACS)

PARTICULARS	31.03.2019	31.03.2018
Opening Balance of Amount Transferred to DEAF	33.39	25.33
Add : Amount Transferred to DEAF during the year	3.49	8.06
Less : Amount Reimbursed by DEAF towards claims	0.05	-
Closing Balance of amount transferred to DEAF	36.83	33.39

Name of the Bank : **THE PANIPAT URBAN CO-OPERATIVE BANK LTD., PANIPAT**  
**Classification of Assets and Provisioning made against Non-Performing Assets as on**  
**Year ending : 31st March 2019**

(RS. IN LACS)

Classification of Assets	No. of Account	Amount outstanding	Percentage of Col. 3 to total loans outstanding	Provision required to be made % Amt.	Existing provision at the beginning of the year	Provision made during the year under report	Total provision as at the end of the year	Remarks
1	2	3	4	5	6	7	8	9
Total Loan & Advances	4927	35127.37	-	-	-	-	-	
a) Standered Assets	4871	34859.14	99.24	139.44	130.64	8.80	139.44	
b) Non-Performing Assets	-	-	-	-	-	-	-	
1. Sub-Standered	38	157.20	0.45	15.72	314.72	80.73	395.45	
2. Doubtfull	-	-	-	-	-	-	-	
i) Up to 1 year								
a) Secured	7	48.10	0.14	9.62	137.68	35.13	172.81	
b) Unsecured	-	-	-	-	1.50	0.00	1.50	
ii) Above 1 year & upto 3 years								
a) Secured	8	55.13	0.16	16.54	141.03	17.56	158.59	
b) Unsecured	-	-	-	-	4.00	0.00	4.00	
iii) Above 3 years								
a) Secured	3	7.80	0.02	3.90	55.68	21.22	76.90	
b) Unsecured	-	-	-	-	1.52	0.00	1.52	
<b>Total Doubtfull Assets (i+ii+iii)</b>								
a) Secured	18	111.03	0.32	30.06	334.39	73.91	408.30	
b) Unsecured	-	-	-	-	7.02	0.00	7.02	
3. Loss Assets	-	-	-	-	0.41	0.00	0.41	
<b>Gross NPA's (B1+B2+B3)</b>	56	268.23	0.76	45.78	656.54	154.64	811.18	

**POSITION OF NET ADVANCES/NET NPA'S**

(RS. IN LACS)

Sr. No.	Particulars	31.03.2018	31.03.2019
1.	Gross Advances	32953.41	35127.37
2.	Gross NPA's	293.80	268.23
3.	Gross NPA's as percentage to Gross Advances	0.89	0.76
4.	Deduction		
	- Balance in Interest suspence Account/OIR	0	0
	- DICGC/ECGC claims received and held pending adjustment	0	0
	- Part payment on NPA account received and kept in suspence account	0	0
	Total Deduction	0	0
5.	Total NPA provisions held (BDDR Special BDDR Balance after appropriation)	616.68	811.18
6.	Net Advances {1 (-) 4 (-) 5}	32336.73	34316.19
7.	Net NPA's {2 (-) 4 (-) 5}	-322.88	-542.95
8.	Net NPA's as percentage of net advances	-1.00	-1.58



## Annexure - III

### APPROPRIATION OF PROFIT FOR THE YEAR 2018-2019

S. No.	PARTICULARS	2019
1.	Statutory Reserves	4,66,76,608.12
2.	Building Fund	4,00,00,000.00
3.	Charity Fund	11,00,000.00
4.	Bad & Doubtful Reserve	1,50,00,000.00
5.	Education Reserve Fund	11,00,000.00
6.	Dividend on Share Capital @ 10%	1,20,76,323.00
7.	Income Tax Liability	5,79,73,749.00
8.	Staff Welfare Fund	11,00,000.00
9.	Members Welfare Fund	11,00,000.00
		<b>17,61,26,680.12</b>

### DETAILS OF BRANCHES OF THE BANK

S.No.	Name of the Branch	Address	Telephone No.	IFS Code
1.	G. T. Road	510/8, Opp. Railway Road	0180-2693918	YESB0PUCB01
2.	Gurmandi Bazar	Gaur Brahman Dharamshala	0180-2693923	YESB0PUCB02
3.	Tehsil Camp	160, Ram Nagar, Tehsil Camp	0180-2693924	YESB0PUCB03
4.	Krishanpura	Main Bazar, Krishanpura	0180-2693925	YESB0PUCB04
5.	Model Town	78-L, Gurudwara Road	0180-2693926	YESB0PUCB05
6.	Veer Bhawan Chowk	204/2, Kaptan Nagar	0180-2693927	YESB0PUCB06
7.	Samalkha	Railway Road, Samalkha	0180-2693921	YESB0PUCB07
8.	Noorwala	Barsat Road, Noorwala	0180-2693928	YESB0PUCB08
9.	New Anaj Mandi	Main Road, New Anaj Mandi	0180-2693929	YESB0PUCB09
10.	Babarpur Mandi	Babarpur Mandi	0180-2693920	YESB0PUCB11
11.	Sonepat	Lajpat Nagar, Delhi Camp	0130-2233413	YESB0PUCB12
12.	Jind	Janta Bazar, Jind	01681-255918	YESB0PUCB13
13.	Yamuna Nagar	Jagadhri Rd, Nr. Madhu Hotel	01732-222918	YESB0PUCB14
14.	Kabri Road	Kacha Kabri Fatak, Panipat	0180-2693932	YESB0PUCB15
15.	Sanoli Road	15/3, Sanoli Road, Panipat	0180-2693933	YESB0PUCB16
16.	Karnal	Meerut Road, Karnal	0184-2255918	YESB0PUCB17
17.	Kurukshetra	Ramchandra Colony, KUK	01744-234777	YESB0PUCB18
18.	Ambala	Court Road, Ambala	0171-2536001	YESB0PUCB19
19.	Panchkula	Sector 12, Panchkula	0172-2582918	YESB0PUCB20

### RATE OF INTEREST ON TERM DEPOSITS APPLICABLE w.e.f. 19.08.2019

#### DEPOSITS:

PARTICULARS	General	Senior Citizen
30 Days to 45 Days	6.00%	6.50%
46 Days to 90 Days	6.50%	7.00%
91 Days to 180 Days	6.75%	7.25%
181 Days to Less than 1 Year	7.00%	7.50%
1 Year	7.50%	8.00%
Above 1 Year to 2 Years	7.50%	8.00%
Above 2 Year to 3 Years	7.25%	7.75%
Above 3 Years	7.00%	7.50%

## PROGRESSIVE CHART OF THE PANIPAT URBAN CO-OPERATIVE BANK LTD.

(RS. IN LACS)

Year Ending	No. of Members	Paid Up Capital	Reserve	Deposits	Total Working Capital	Loan & Advances	Profit	%Age of Dividend	No. of Branch
1985	1012	2.43	0.01	0.33	2.79	1.56	-0.16	-	1
1986	1232	2.33	0.02	2.34	4.91	1.33	-0.27	-	1
1987	1419	2.82	0.03	10.85	14.04	8.47	0.07	-	1
1988	1561	3.29	0.04	17.62	20.95	12.07	-0.09	-	1
1989	1732	5.68	0.05	31.04	39.62	24.52	0.35	-	1
1990	1971	8.61	0.06	55.57	69.51	39.15	0.64	-	1
1991	2179	9.47	0.07	66.43	85.22	47.78	2.26	10	1
1992	2312	10.35	1.97	90.93	115.78	53.28	2.61	10	1
1993	2495	11.92	2.07	110.42	140.96	77.75	4.71	10	1
1994	2647	14.49	7.06	149.61	190.04	103.13	3.69	10	1
1995	2769	16.34	10.80	188.88	238.63	138.57	6.36	10	1
1996	2897	18.83	16.42	336.14	406.24	179.39	9.53	10	1
1997	3033	25.40	21.79	555.89	667.32	249.22	19.60	10	1
1998	3139	27.27	38.91	700.39	856.17	330.14	25.29	10	1
1999	3225	31.91	63.06	945.53	1157.26	420.01	27.66	10	2
2000	3244	34.66	93.61	1172.39	1463.49	475.54	36.46	10	2
2001	3360	39.42	127.97	1617.22	1994.98	559.71	51.32	10	3
2002	3447	45.98	168.38	2220.00	2767.96	784.14	67.69	10	3
2003	3545	56.59	231.70	2658.18	3232.83	916.31	93.22	10	4
2004	3237	65.48	324.28	2975.48	3719.85	1085.24	155.44	10	4
2005	3388	83.46	472.95	3469.14	4353.11	1504.31	101.03	10	4
2006	2648	115.84	572.81	4074.77	5082.13	2242.76	141.19	10	4
2007	2826	133.45	712.13	4801.09	6112.20	2563.59	200.77	10	4
2008	3103	170.20	810.92	6046.52	7360.06	3212.78	212.17	10	4
2009	3332	207.78	998.02	7928.76	9521.80	4271.78	231.05	10	5
2010	3654	255.52	1127.20	10298.56	12166.09	5266.41	290.34	10	5
2011	3982	326.89	1318.40	13144.58	15343.06	7358.93	334.74	10	6
2012	4527	435.75	1546.02	17419.28	20188.50	10399.28	547.44	10	8
2013	4746	529.78	1984.96	22723.34	26108.01	12903.79	614.54	10	9
2014	5235	621.22	2464.68	28375.56	32404.62	15029.46	702.94	10	10
2015	5830	726.04	2991.74	35409.80	40139.50	18731.23	712.51	10	13
2016	6959	965.75	3503.27	46196.66	51874.12	25900.31	802.28	10	15
2017	7484	1073.20	4056.72	58200.97	64943.21	29208.86	1154.53	10	16
2018	7748	1160.83	4854.99	67746.31	75780.77	32953.41	1465.21	10	19
2019	7799	1250.71	5880.22	81910.23	91390.19	35127.37	1761.26	10	19



बैंक की वार्षिक आम सभा दिनांक 27.05.2018 को सदस्यगण भाग लेते हुए



बैंक की वार्षिक आम सभा में दिनांक 27.05.2018 को प्रबंध निदेशक श्री विकास शर्मा एवं निदेशकगण भाग लेते हुए



बैंक की वार्षिक आम सभा दिनांक 27.05.2018 को रजिस्ट्रेशन करवाते हुए सदस्यगण



श्री योगेश जुनेजा (DRCS करनाल) को स्मृति चिन्ह भेंट करते हुए निदेशक श्री जे.डी. गुप्ता



जनता की सेवा में समर्पित स्टाफ



बैंक के संस्थापक श्री ओ.पी. शर्मा जी के जन्मदिन के अवसर पर बैंक का स्टाफ एवं निदेशकगण



बैंक की कार्यशाला को सम्बोधित करते हुए संस्थापक श्री ओ.पी. शर्मा एवं भाग लेते हुए स्टाफ



दिनांक 27.05.2018 को वार्षिक आम सभा में भोजन लेते हुए सदस्यगण



श्री ओ.पी. शर्मा को NAFCUB का पुनः निदेशक बनने के अवसर पर बधाई देते हुए NAFCUB के चेयरमैन एवं निदेशक

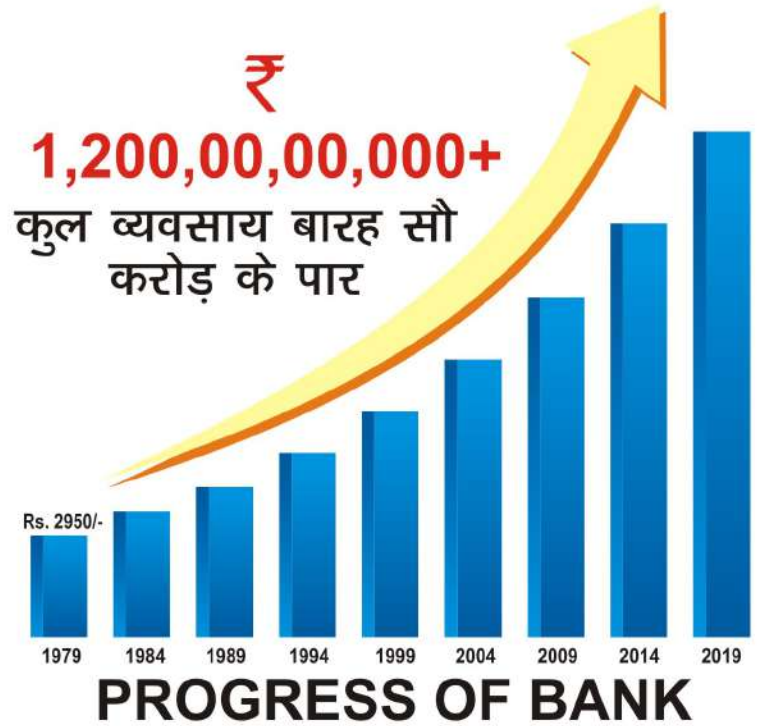


बैंक के प्रबंध निदेशक श्री विकास शर्मा निर्धन कन्याओं के विवाह समारोह में भाग लेते हुए

उत्तर भारत के दिल्ली, हरियाणा, पंजाब, हिमाचल प्रदेश एवं जम्मू कश्मीर  
पाँच राज्यों का पहला मल्टी स्टेट शहरी सहकारी बैंक



संस्थापक एवं सलाहकार  
श्री ओ.पी. शर्मा



### पानीपत शहर में बैंक की शाखाएं

1. जी.टी. रोड, पानीपत (मुख्यालय)
2. गुड़ मण्डी, पानीपत
3. तहसील कैम्प, पानीपत
4. कृष्णपुरा, पानीपत
5. मॉडल टाऊन, पानीपत
6. वीर भवन चौक, पानीपत
7. नूरवाला, पानीपत
8. समालखा, पानीपत
9. न्यू अनाज मण्डी, पानीपत
10. बाबरपुर, पानीपत
11. काबड़ी रोड, पानीपत
12. सनौली रोड, पानीपत

### शेष हरियाणा एवं राजधानी की शाखाएं

13. लाजपत नगर, सोनीपत
14. जनता बाजार, जीन्द
15. मेरठ रोड, करनाल
16. जगाधरी रोड, यमुनानगर
17. रामचन्द्र कॉलोनी, कुरुक्षेत्र
18. कोर्ट रोड, अम्बाला
19. सैक्टर 12, पंचकुला
20. दिल्ली शाखा (शीघ्र प्रारंभ)