

PUCB

Multi State Bank

2021-22



41ST

Annual General Meeting



Vikas Sharma

Managing Director & C.E.O.

दि पानीपत अर्बन को-ओपरेटिव बैंक लि.

THE PANIPAT URBAN CO-OPERATIVE BANK LTD.

(MULTI STATE BANK)

Head Office : ॐ CITY CENTRE, # 932-935, G. T. ROAD
PANIPAT - 132 103 (HARYANA)

Tel. : 0180-2693918, Website : 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.



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NOTICE

Dated : 26.08.2022

All the members of the bank are hereby informed that the “**41st Annual General Body Meeting**” of the bank has been scheduled to be held on **16.09.2022 at 4.00 p.m.** in the premises of Head Office of the Bank, “**ॐ City Centre, # 932-935, Ward No. 8, G. T. Road, Panipat (Haryana)**” 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 **20.08.2021**. (Annexure - I)
2. To consider to approve the Audited Statement of Accounts and Audit Report for the year ended **2021-22** alongwith compliance report. (Annexure - II)
3. To consider to approve the recommendations of **BOD** for the appropriation of Profit for the year **2021-22**. (Annexure - III)
4. To consider the appointment of Statutory Auditor for the Financial Year 2022-23 approved by Reserve Bank of India.
5. To consider to approve the settlement of NPA Loan accounts of borrowers of the bank under OTS Scheme. (Annexure - IV)
6. To note the list of employees who are relatives of Member of Board or the Chief Executive. (Annexure-V)
7. To consider to adopt the amendments in Bye-Laws of the Bank. (Annexure - VI)

(Vikas Sharma)
Managing Director & C.E.O.

IMPORTANT INSTRUCTIONS

1. The registration for entrance shall start at **2.00 p.m. and close at 4.00 p.m.**
2. 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.
3. For any information/clarifications, kindly give in writing to the Managing Director & CEO of the Bank at Head Office, “**ॐ City Centre**”, #932-935, Ward No. 8, G. T. Road, Panipat on or before 14.09.2022.
4. Dividend, after approval, from AGM can be collected from the concerned Branch or Head Office.
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).



दि पानीपत अर्बन को-ओप्रेटिव बैंक लि०

(मल्टी स्टेट बैंक)

मुख्य कार्यालय : ॐ सिटी सेंटर, # 932-935, जी. टी. रोड

पानीपत - 132 103 (हरियाणा)

दूरभाष : 0180-2693918, वेबसाइट : www.pucb.in

सूचना

दिनांक : 26.08.2022

बैंक के सभी सदस्यों को सूचित किया जाता है कि बैंक की **“41वीं वार्षिक आम सभा”** दिनांक 16.09.2022 को अपराह्न 4.00 बजे बैंक के मुख्य कार्यालय **“ॐ सिटी सेंटर, # 932-935, वार्ड नं. 8, जी. टी. रोड, पानीपत (हरियाणा)”** में होगी। जिसमें निम्नलिखित विषयों पर विचार किया जायेगा।

1. गत वर्ष दिनांक 20.08.2021 की कार्यवाही पढ़कर सुनाई जायेगी। (अनुलग्नक - I)
2. बैंक की 31 मार्च 2022 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 2022 के लाभ को विभक्त करने पर विचार। (अनुलग्नक - III)
4. भारतीय रिजर्व बैंक द्वारा अनुमोदित वित्तीय वर्ष 2022-23 के लिए ऑडिटर की नियुक्ति।
5. बैंक के ऋणी सदस्यों के एन.पी.ए. खातों को एक मुश्त समाधान योजना के अन्तर्गत स्वीकृति देने पर विचार। (अनुलग्नक - IV)
6. उन कर्मचारियों की सूची नोट करना जो बोर्ड के सदस्य या मुख्य कार्यकारी अधिकारी के रिश्तेदार हैं। (अनुलग्नक - V)
7. बैंक के उपनियमों में संशोधनों को अपनाने पर विचार करना। (अनुलग्नक - VI)

(विकास शर्मा)

प्रबन्ध-निदेशक एवं सी.ई.ओ

महत्वपूर्ण सूचनाएँ

1. प्रवेश के लिए पंजीकरण **अपराह्न 2.00 बजे से अपराह्न 4.00 बजे** तक होगा।
2. 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।
3. किसी भी सूचना/स्पष्टीकरण के लिए कृपया बैंक के मुख्य कार्यालय **“ॐ सिटी सेंटर”, #932-935, वार्ड नं. 8, जी. टी. रोड, पानीपत** में दिनांक 14.09.2022 से पहले बैंक के प्रबन्ध निदेशक को लिखित में दें।
4. लाभांश, आम सभा से अनुमोदन के बाद सम्बन्धित शाखा या मुख्य कार्यालय से एकत्रित किया जा सकता है।
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 उपनियम संख्या 47 (iv) के अन्तर्गत उसे बैंक की संचित निधि में स्थानान्तरित कर दिया जाता है।

वार्षिक रिपोर्ट (2021-22)

प्रिय साथियों,

दी पानीपत अर्बन को-ओपरेटिव बैंक लि., पानीपत की “41वीं आम सभा” बैठक में 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 खोल दी गई है, इसके अलावा गुरुग्राम, कैथल एवम् असन्ध रोड, पानीपत में शीघ्र ही खोली जा रही है जिसके लिए आप सभी सदस्यगण बधाई के पात्र हैं। बैंक की सभी बीस शाखाएं कम्प्यूटरीकृत एवं पूर्णतः वातानुकूलित हैं व सभी शाखाएं आपस में लेन-देन के लिए जुड़ी हैं।

बैंक ने अपने खाता धारकों को आई.एम.पी.एस. (IMPS), 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 उठावें।

बैंक की गत वर्ष की उपलब्धियाँ इस प्रकार से हैं :

1. हिस्सा राशि :

गत वर्ष की हिस्सा राशि 31 मार्च 2021 को 14 करोड़ 55 लाख 67 हजार 7 सौ रुपये थी जोकि इस वर्ष बढ़कर 14 करोड़ 91 लाख 71 हजार 7 सौ रुपये हो गई है। इस वर्ष में 36 लाख 4 हजार की वृद्धि हुई है। जो कि 2.48% है।

2. सदस्य संख्या :

31 मार्च 2022 को बैंक की सदस्य संख्या 6252 है। इस वर्ष 459 नये सदस्यों की भर्ती हुई एवम् 1760 ने अपनी सदस्यता वापिस ली।

3. अमानते :

गत वर्ष बैंक की जमा राशि 949 करोड़ 35 लाख 8 हजार थी जोकि इस वर्ष बढ़कर 1050 करोड़ 41 लाख 93 हजार हो गई है। जिसमें 101 करोड़ 6 लाख 85 हजार की वृद्धि हुई है। जोकि 10.65% है और एक सराहनीय कदम है।

4. ऋण :

31 मार्च 2021 तक बैंक ने 425 करोड़ 71 लाख 87 हजार के ऋण वितरित किये थे जोकि इस वर्ष बढ़कर 548 करोड़ 75 लाख 96 हजार हो गए हैं। जिसमें 123 करोड़ 4 लाख 9 हजार की वृद्धि हुई है। जोकि 28.90% है।

5. लाभ :

गत वर्ष बैंक का कुल लाभ 23 करोड़ 77 लाख 16 हजार था जो इस वर्ष 19 करोड़ 30 लाख 28 हजार हुआ 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 4 करोड़ 22 लाख रुपये आयकर के रूप में जमा कराना पड़ा है।

6. वसूली :

इस वर्ष बैंक की वसूली 98.64% 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 86 करोड़ 79 लाख 50 हजार थी जोकि इस वर्ष बढ़कर 106 करोड़ 49 लाख 51 हजार हो गई है। इस प्रकार से इसमें 19 करोड़ 70 लाख 1 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 92.46 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 5741 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 454 करोड़ 75 हजार निवेश किये हुए हैं।

10. कार्यशील पूंजी :

गत वर्ष बैंक की कार्यशील पूंजी 1079 करोड़ 67 लाख 90 हजार थी जोकि इस वर्ष बढ़कर 1200 करोड़ 10 लाख 21 हजार हो गई है। जिसमें 120 करोड़ 42 लाख 31 हजार की वृद्धि हुई, जो कि 11.15% है।

11. लाभांश :

बैंक के निदेशक मण्डल ने इस वर्ष 15% लाभांश देने की सिफारिश की 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. आई.एम.पी.एस. (IMPS) की मुफ्त सुविधा :

हमारे बैंक ने अपने ग्राहकों को आई.एम.पी.एस. (IMPS) की सुविधा प्रदान कर रखी है।

14. 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।

15. शाखाएं :

आपको जानकर अति हर्ष होगा कि हमारे बैंक की बीस शाखाएं कार्य कर रही है जोकि पूर्णतः वातानुकूलित एवम् कम्प्यूटरीकृत है। इन शाखाओं के खुलने से आस-पास के निवासियों को बैंकिंग सुविधा प्राप्त हो रही है।

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

बैंक की अट्छारह 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।

17. कम्प्यूटरीकरण एवं वातानुकूलन :

बैंक की वर्तमान सभी बीस शाखाएं कम्प्यूटरीकृत हैं और सभी शाखाएं पूर्णतः वातानुकूलित हैं व सभी बीस 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 पर उपलब्ध हैं।

18. 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 हैं। 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 !

एम्. एन. भारद्वाज
अध्यक्ष

Annexure - I

COPY OF AGM PROCEEDINGS DATED 20.08.2021

The Annual General Body Meeting of **THE PANIPAT URBAN CO-OPERATIVE BANK LTD.**, Panipat is held on 20.08.2021 at 04:00 p.m. in the auditorium of Head Office of the Bank, “**City Centre, # 932-935, Ward No. 8, G. T. Road, Panipat (Haryana)**” under the Chairmanship of **Sh. S. N. Bhardwaj**, Chairman of the Bank and the following proceedings passed.

The meeting is attended by 161 members.

AGENDA

1. To read out last proceedings of the AGM of the Bank dated 18.12.2020.
2. To consider to approve the Audited Statement of Accounts & Audit Report for the year ended 2020-21 along with compliance report.
3. To consider to approve the recommendations of BOD for the appropriation of profit for the year 2020-21.
4. To consider the appointment of Auditor for the year 2021-22.
5. To consider to approve the One Time Settlement Scheme (OTS Scheme).
6. To note the list of employees who are relatives of members of Board or the Chief Executive.
7. To consider to adopt the following amendments in the Bye-Laws of the Bank.

DECISION

1. The proceeding of AGM of the Bank dated 18.12.2020 is read out in the meeting and the same is confirmed unanimously.
2. Considered and approved unanimously.
3. Considered and resolved to approve the recommendations of BOD for the appropriation of profit for the year 2020-21 unanimously under the provisions of Act, Rules & Bye-Laws of the Bank. The detail of appropriation as under :

i) Statutory Reserve	113158192.26
ii) Charity Fund	2100000.00
iii) Bad & Doubtful Reserve	20000000.00
iv) Education Reserve Fund	2100000.00
v) Dividend on Share Capital @ 10%	13911249.00
vi) Income Tax Liability	52246321.00
vii) Staff Welfare Fund	2100000.00
viii) Members Welfare Fund	2100000.00
ix) Investment Fluctuation Reserve	30000000.00
Total	237715762.26
4. Considered and resolved to appoint M/s SHAAN & Co. (Firm Registration No. 014671C) as Auditing firm for the audit of the Bank for the Year 2021-22 unanimously. Further resolved to fix the Remuneration Rs. 250000.00/- plus GST as applicable for conducting the Audit.
5. Considered and resolved to approve the One Time Settlement Scheme (OTS Scheme) of the Bank as enclosed in Agenda Notes.
6. There has been no employee appointed in the Bank during the FY 2020-21, who are relatives of members of Board or the Chief Executive.
7. Considered and adopted the amendments in bye laws of the Bank unanimously. Sh. S.N. Bhardwaj, Chairman and Sh. Vikas Sharma, M.D. of the Bank are hereby authorized unanimously to sign the proposed amendments on behalf of the Bank. Further resolved unanimously that Sh. Vikas Sharma, M.D. of the Bank is authorized to apply for registration of these amendments on behalf of the Bank. He is also authorized to sign cuttings, addition, and omission, if any, on behalf of the Bank.

Sr. No.	Bye Law No.	Existing Bye Laws	Amended Bye Laws
1.	44)ii)e)	Appropriation of Profits To pay to shareholder member dividend not exceeding 10 percent or subject to the maximum as permitted under the Cooperative Societies Act or Rules.	Appropriation of Profits To pay to shareholder member dividend not exceeding 20 percent or subject to the maximum as permitted under the Cooperative Societies Act or Rules.

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

Sd/- English
(S. N. Bhardwaj)
Chairman

THE PANIPAT URBAN CO-OPERATIVE BANK LTD., Panipat

(AUDITED BALANCE SHEET AS ON 31.03.2022)

PREVIOUS YEAR	CAPITAL & LIABILITIES	FIGURE OF CURRENT YEAR		PREVIOUS YEAR	ASSETS	FIGURE OF CURRENT YEAR	
FIGURE	PARTICULARS	AMOUNT	TOTAL	FIGURE	PARTICULARS	AMOUNT	TOTAL
	1. Capital :				1. Cash :		
	i) Authorised Capital			65583111.00	Cash in hand	70146998.00	
250000000.00	2500000 Shares of Rs. 100/- each	250000000.00		6090000.00	ATM Cash in hand	3779800.00	73926798.00
0.00	ii) Subscribed Capital	0.00					
	iii) Paid up Capital			1204000000.00	2. Balance with Nationalized Bank :		
0.00	1491717 share of Rs. 100/- each	0.00		501383296.00	RBI, New Delhi	101000000.00	
	iv) Above held by :				Other Nationalized Banks	431386652.02	532386652.02
0.00	a) Individual	0.00					
145567700.00	b) Firm	149171700.00		688658505.32	3. Balance with Other Bank :		
0.00	c) State Govt.	0.00	149171700.00	239500000.00	i) Current Deposits	870097690.07	
					ii) Fixed Deposits	50000000.00	920097690.07
	2. Reserve Fund & Other Reserves :			0.00	4. Investment :		
347957053.92	i) Statutory Reserve	462689879.45		0.00	i) Call Money [H D F C]	0.00	
1462092.00	ii) PA Reserve(Addition during the year)	914711.00		0.00	ii) In Central & State Govt. Securities	0.00	
250000000.00	iii) Building Fund	250000000.00		3399780573.00	At Book Value	4540075841.00	
1500000.00	iv) Dividend Equalization Fund	1500000.00		10000000.00	Debenture with DCB Bank	0.00	
0.00	v) Bad and Doubtful Prov. COVID-19	0.00		0.00	iii) Shares in coop. Institutions		
155314627.23	vi) Bad and Doubtful Debts Reserve	192764658.27		0.00	other then in item (4) below	0.00	
7904526.00	vii) Education Reserve	10004526.00		0.00	iv) Other investment to be specified	0.00	
				70000000.00	a) Debts Fund	30000000.00	4570075841.00
	Other Funds & Reserves :						
1300000.00	i) Share Transfer Fund	1300000.00			5. Investment out of the Principal/		
9676404.00	ii) Charity Fund	11776404.00			Subsidiary/State Partnership		
10960043.00	iii) Staff Welfare Fund	13029043.00		5000.00	Fund in share of :		
7535552.27	iv) Member Welfare Fund	9245621.27		0.00	i) Central Cooperative Bank	5000.00	
1600000.00	vi) Golden Jubilee Fund	1600000.00		100.00	ii) Share in Co-operative Institutions	0.00	
16683761.35	vi) Provision against Standard Ass.	21651773.92		0.00	iii) Harco Fed Chandigarh	100.00	
20765725.02	vii) Prov for B&D on LTF for inds.	23184518.02		0.00	iv) D. S. Cooperative Store Share	100.00	
35290000.00	viii) Investment Fluctuaiton Fund	65290000.00	1064951134.93	0.00	v) D. S. Cooperative U/B Fed. Share	100.00	
					vi) D. S. Cooperative Bank Share A/C	20000.00	
	3. Principal / Subsidiary State			0.00	vii) Delhi State Cooperative Union	100.00	25400.00
	Partnership Fund Account for						
	Share Capital of :				6. Advances :		
0.00	i) Central Co-operative Banks	0.00		1274819027.85	i) Short Term Loan		
0.00	ii) Primary Agricultural Credit Societies	0.00			a) Cash Credit	1696211272.92	
0.00	iii) Other Societies	0.00		2411926983.88	ii) Medium Term Loan		
				406708.00	a) Secured Loan	2895204719.83	
	4. Deposits and Other Accounts :				b) Unsecured Loan	1322843.00	

FIGURE	PARTICULARS	AMOUNT	TOTAL	FIGURE	PARTICULARS	AMOUNT	TOTAL
	i) Fixed Deposits				iii) Long Term Loan		
6090557905.08	a) Individual	6469583364.07		570034579.05	a) Long Term Secured Loan	894857479.11	5487596314.86
0.00	b) Central Coop. Bank	0.00					
	ii) Saving Deposit A/c			20720781.00	7. <u>Interest Receivable :</u>		
2931843269.16	a) Individual	3439024460.86		64883063.00	i) Interest Recoverable on loans	31027436.62	
0.00	b) Central Coop. Bank	0.00		0.00	ii) Interest Recoverable on Investment	66781503.77	
	iii) Current Deposits A/c			0.00	iii) Insurance Comm. Recoverable	0.00	
470409031.32	a) Individual	588022221.42		0.00	iv) Income Tax Recoverable (10-11)	0.00	
0.00	b) Central Coop. Bank	0.00			v) Income Tax Recoverable (11-12)	0.00	97808940.39
697872.00	iv) Money at Call & Short Notices	697872.00			8. <u>Bill Receivable being Bills for collection :</u>		
0.00	v) HRYSS P-Pansion	0.00		0.00	as per contra	0.00	
0.00	vi) Mss Agent 19 M,18A,17P, 15S,16V	3586568.00		0.00	9. <u>Branch Adjustment</u>	0.00	0.00
0.00	vii) Pigmy Deposit A/c	3279320.00	10504193806.35	0.00	10. <u>Premises less Depreciation</u>	0.00	0.00
	5. <u>Borrowings :</u>			21786979.78	11. <u>Furniture & Fixture</u>	21320712.96	21320712.96
	i) From the Reserve Bank of India State / Central Coop. Bank :			0.00	12. <u>Other Assets :</u>		
	a) Short Terms Loans			523288.00	i) Cenvat Recoverable	0.00	
	Cash Credits & Over draft of			0.00	ii) Stock of Stationery	690984.00	
0.00	which secured against :	0.00		152967.00	iii) Petty Articles	0.00	
0.00	i) Govt. & other appr. security.	0.00		1579302.42	iv) Arm & Ammunition	152967.00	
0.00	ii) Other Tangible Securities	0.00		8128272.58	v) Computerisation	2691016.98	
	b) Medium Terms Loan			6480962.00	vi) RBI Recoverable (DEAF)	0.00	
0.00	i) Govt. & other appr. security.	0.00		1574740.80	vii) Staff Gratuity with LIC of India	5418427.00	
0.00	ii) Other Tangible Securities	0.00		366685.00	viii) Vehicle A/c	2388987.42	
	c) Long Terms Loan			33834.92	ix) Prepaid Exp.	445844.18	
0.00	i) Govt. & other appr. security.	0.00		8330.00	x) Telephone Security	33834.92	
0.00	ii) Other Tangible Securities	0.00		6876080.00	xi) Prepaid Rate & Taxes	1666.00	
	6. <u>Bills for Collection Being Bills received as per cotra</u>			52500000.00	xii) Group leave Encashment with LIC of India	5924783.00	
0.00		0.00		286127.00	xiii) Advance Tax (AY. 21-22)	253679.00	
0.00	7. <u>Branch Adjustment</u>	0.00		0.00	xiv) Exp. Recoverable	365334.00	
20720781.00	8. <u>Overdue Interest on NPA</u>	31027436.62	31027436.62	1.00	xv) Recoverable Interest of PF	0.00	
	9. <u>Interest Payable :</u>			77666648.00	xvi) Licencing of Microsoft Product	1.00	
0.00	Interest Payable	0.00	0.00	101418385.42	Land	77666648.00	
	10. <u>Other Liabilities :</u>			63773.00	Building	93578938.19	
0.00	Krishi Kalyan Cess	0.00		0.00	Electricity Advance Connection	126783.00	
5944664.00	Staff Gratuity Fund	4882129.00		25000.00	Pension Commission Recov.	0.00	
462500.00	Audit fees Payable	315000.00		237718.16	Bharat Bill Payment	25000.00	
9928731.56	Banker Cheque	26819353.34		383099.85	TDS Receivable	217420.96	
					Advancement	258083.00	

FIGURE	PARTICULARS	AMOUNT	TOTAL	FIGURE	PARTICULARS	AMOUNT	TOTAL
3865313.27	Dividend Payable	5064520.00		0.00	Clearing Adjustment	0.00	
4815770.00	Ex gratia Payable	5904859.00		1664462.00	EPF Recoverable	1664462.00	
5645630.00	Leave Encashment Funds	4694333.00		4472258.17	GST Refund	0.00	
3195432.00	TDS Payable	3762751.00		436136.00	Income Tax Demand Rec.	436136.00	
38920.00	Member Identity Card	48685.00		151332.00	Dues Recoverable	137617.55	
65356.59	Suspense	72356.59		115944.80	Commission earned but not received	167630.80	
6739493.30	DICGC Payable	0.00		54240.12	Solar System	32544.07	
980084.00	P F Payable	1208496.00		4680181.58	Plant & Machinery	4720630.57	
21435.00	Sundry	0.00		711.00	TCS Recoverable	1343.00	
8128272.58	Unclaim Deposit	0.00		3514.00	Advance Income Tax A.Y. 2019-20	3514.00	
3195543.00	Intt. Payable on Unclaim Deposit	4957723.00		1700.00	Security Deposit	1700.00	
625441.00	FDR Matured (B.G.)	637043.00		1291961.72	Electrical & Fitting	1160740.33	
847504.94	ATM Reconcite Account	1657392.60		206373.34	Office Equipment	275932.43	
5030585.00	Provision on FDS	3309783.00		1079608.09	Lift	917666.87	
477000.00	Security for Building	477000.00		3596972.00	Balance with revenue authorities-Direct Tax	3596972.00	
0.00	Provision for Income Tax	42218763.96		0.00	Balance with revenue authorities-Indirect Tax	3566253.95	
169536.00	Exp. Payable A/c	0.00		0.00	Premises at Nai Sarak	5412768.86	
0.00	Assured Agent 19 M,15 S,16 V	10150.00		0.00	Premises at Laxmi Nagar	3805928.22	
0.00	GST Payable	1468.00		0.00	Accumulated Losses of The VCCB Ltd.	46901857.27	
0.00	Staff Provident Deposit	40703.00		0.00	Advance Income Tax A.Y. 2022-23	40000000.00	303044095.58
0.00	Marriage Deposit	5690.00			Profit / Loss (Current Year)		
0.00	Security Deposit (Mss)	40000.00	106128199.49				
	Profit & Loss Account						
237715762.26	Profit	150810167.49	150810167.49				
10825639317.85	TOTAL	12006282444.88	12006282444.88	10825639317.85	TOTAL	12006282444.88	12006282444.88

sd/- (S. N. BHARDWAJ) Chairman	sd/- (J. D. GUPTA) Director	sd/- (CA NIPUN JAIN) Director	sd/- (VIKAS SHARMA) Managing Director	sd/- (SUNIL KUMAR) Accountant
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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 Multi State Co-operative Societies Act, 2002 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 2022.

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

sd/-
(SHAAN & COMPANY)
Chartered Accountants
HIMANSHU GABA, (FCA)

Annexure - II

THE PANIPAT URBAN CO-OPERATIVE BANK LTD., Panipat (AUDITED PROFIT & LOSS ACCOUNT FOR THE YEAR ENDING 31.03.2022)

PREVIOUS YEAR		EXPENDITURE		FIGURE OF CURRENT YEAR		PREVIOUS YEAR		INCOME		FIGURE OF CURRENT YEAR	
FIGURE	PARTICULARS	AMOUNT	TOTAL	FIGURE	PARTICULARS	AMOUNT	TOTAL	FIGURE	PARTICULARS	AMOUNT	TOTAL
496346689.21	Interest on Deposit Borrowing etc. Intt paid on Deposit	505074987.07	505074987.07	414651984.42	Interest & Discount Loan & Advances	453108958.76		273465687.54	Government Securities	320937203.03	
75708269.00	Salary, Allowance & PF etc. Salaries	85148452.28		134156.00	Interest from Call Money	117808.00		1161864.00	Interest received from ICICI Bank FDR	416904.00	
5625617.00	Provident Fund Cont.	6855778.00		8411240.00	Interest received from HDFC Bank FDR	5605123.00		6561078.00	Interest from Ujvan Small Finance Bank	2153504.00	
0.00	T. A. To Staff/Directors	37183.00		4138561.00	Interest received from AU Small Bank FDR	0.00		121917.00	Interest received from Yes Bank FDR	0.00	
357396.00	Administration Expenditure on P F	398766.00	92885576.78	1846356.00	Interest received from Axis Bank FDR	0.00		0.00	Interest received from IDBI Bank FDR	53191.00	
317755.70	Uniform Liveries	445397.50		0.00	Interest received from RBL Bank FDR	134001.00	782526692.79	56573.02	Commission & Exchange Service Charges	8181057.03	
	Directors & Local Committee Members Fees & Allowances			140768.14	Guarantee Fees	88921.00		872288.01	Commission	77598.21	
7026721.00	Rent, Taxes, Insurance & Lighting etc. Rent Office Building	6804066.00		5349255.06	ATM Card Annual Charges	1181665.14		0.00	ATM Processing Income	83642.00	
377867.50	Insurance	694058.37		140768.14	NPCI Processing Income	83642.00		0.00	Processing Fee	105000.00	
1980040.07	Electricity Exp. & Water Charges	2102515.88		56573.02	Other Receipt			12751.05	Misc. Receipts	9316.89	
126617.00	Rates & Taxes	643979.80		872288.01	Dividend / Increase from Debts Funds	48611511.95		50143368.94	Customer Credit Enquiry Charges	444950.00	
11911856.81	DICGC	6535503.30	16780123.35	66526894.98	Income from FMP	11160595.95		197295.00	Income from DCB Bond	819914.00	
23430.00	Legal Exp.	177227.00	177227.00	1025000.00	Insurance Commission	528696.00		464413.00	ATM Cash Withdrawal Charges	374549.87	
	Postage, Telephone & Telegram Charges			495410.00	Loan to Employees	797985.00		226455.97	ATM Acquirer Transaction	1406549.00	
16877.27	Postages	57247.60		46636581.00	Profit from sale of GSEC	750000.00		495410.00	Interest Subsidy from Head Office	0.00	
692354.62	Telephones	647948.87	705196.47	24805.73	IMPS Transaction Income	84568.10		0.00	Rental Income Rent from past of free hold Land & Building	2033129.74	
	Audit fees			2283706.78	Genset Rent	0.00		2283706.78	NPCI Processing Charges	0.00	
500000.00	Statutory Audit Fees	250000.00		60129.66	CERSAI Charges Income	2691180.00	79430829.92	60129.66			
0.00	EDP Audit Fees	100000.00		82463.76				82463.76			
0.00	Others	58609.00	408609.00	101000.00				101000.00			
	Depreciation & Repairs to Property										
13116244.94	Depreciation	14583662.56									
1785512.15	Repair (AMC)	2462100.34	17045762.90								
	Printing & Stationery Advertisement										
395618.50	Advertisement	250749.50									
665922.95	Printing & Stationery	938696.40	1189445.90								
	Loss from Sales of OR Dealing with Non-Banking Assets other exp.										
94687.50	Annual General Body Meeting Exp. (A.G.M.)	133043.00									
1012126.06	Misc. Charges & Diwali Exp.	1178903.01									
153543.00	Entertainment Exp.	223804.00									
132990.84	Clearing Charges & NPCI Processing Charges	164644.18									
191073.00	Petrol & Diesel Exp.	359324.00									
59961.12	Credit Information Exp.	140909.48									
1720371.04	Bad & Doubtful Reserve for Standard assets	4968012.57									
294618.00	Pemium Amortize on Govt. Securities	305502.00									
2687669.19	Bad & doubtful Reserve LTF to Ind.	2418793.00									
1106206.48	ATM Exp.	2867533.95									
274400.00	Office Maintenance Expenses	278100.00									
110900.00	Annual Subscription	137500.00									
0.00	Income Tax & TDS Adjustment	237718.45									
94492.50	Business Promotion Exp.	50946.00									
146256.00	Customer Insurance Exp. (PMSBY)	169332.00									
611111.00	Charity Exp.	40800.00									
1506180.50	Staff Insurance & Training Exp.	2120533.00									
120699.83	Services Charges	33070.54									
1515.00	Postage & Telegrams	0.00									
0.00	Provision for Income Tax for A. Y. 2022-23	42218763.96									
-1900116.00	Bad & Doubtful Provision COVID-19 U/S 36 (1)	0.00									
0.00	CERSAI, IMPS Txn., CKYC Charges	901544.24									
22082885.02	Provision for Bad & Doubtful U/S 36 (1) (Vila)	17931649.37	76880426.75								
237715762.26	Profit for the Year	150810167.49	150810167.49								
885192122.06	TOTAL	861957522.71	861957522.71	885192122.06	TOTAL	861957522.71	861957522.71				

sd/- (S. N. BHARDWAJ) Chairman	sd/- (J. D. GUPTA) Director	sd/- (CA NIPUN JAIN) Director	sd/- (VIKAS SHARMA) Managing Director	sd/- (SUNIL KUMAR) Accountant	sd/- (SHAAN & COMPANY) CA HIMANSHU GABA, (FCA)
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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	31.03.2022	31.03.2021
1.	Movement of CRAR		
	i. Capital Tier 1	9122.81	8953.46
	ii. Capital Tier 2	1327.63	911.23
	iii. Total of Tier 1 and Tier 2 Capital	10450.44	9864.69
	iv. Total Risk Weighted Assets	53978.03	44666.52
	v. Capital to Risk Weighted Assets Ratio (CRAR)	19.36%	22.09%
2.	Investments		
	i. Book Value	45701.01	34797.86
	ii. Face Value	45739.25	34848.05
	iii. Market Value	47514.06	37452.79
3.	Advance against		
	i. Real Estate, Construction Business etc. (Percentage to Total Advances)	-	-
	ii. Construction Business	-	-
	iii. Housing (Percentage to Total Advances)	11212.90 (20.43%)	7886.49 (18.53%)
4.	Advances against shares & debentures	-	-
5.	Advances to directors, their relatives, companies (firms in which they are interested)		
	i. Fund based	-	-
	ii. Non Fund based (Guarantees, L/C etc.)	-	-
6.	Average cost of deposits	5.05%	5.59%
7.	NPAs		
	i. Gross NPAs	746.53	862.47
	Gross NPAs (% to Gross Advances)	(1.36%)	(2.03%)
	ii. Net NPAs	ZERO	ZERO
	Net NPAs (% to Net Advances)	ZERO	ZERO
8.	Movement in NPAs		
	i. Gross NPAs		
	At the beginning of the year	862.47	759.95
	Add: Addition during the year	880.30	169.14
	Less: Reduction during the year (Recovery+Written off)	996.24	66.62
	At the end of the year	746.53	862.47
	ii. Net NPAs		
	At the beginning of the year	ZERO	ZERO
	Add: Addition during the year	ZERO	ZERO
	Less: Reduction during the year	ZERO	ZERO
	At the end of the year	ZERO	ZERO
9.	Profitability		
	i. Interest income as a percentage of working funds	6.55%	6.57%
	ii. Non-interest income as a percentage of working funds	0.66%	1.61%
	iii. Operating profit as a percentage of Average working funds	1.70%	2.35%
	iv. Return on Average Total Assets	1.33%	1.84%
	v. Business (Deposits + Advances)	159917.90	137506.95
	vi. Profit per employee	10.97	15.44
10.	Provision made towards		
	i. NPA	1927.65	1553.15
	ii. Depreciation on Investments	-	-
	iii. Standard Assets	216.52	166.84
11.	Movement in Provisions		
	i. Towards NPAs		
	Opening Balance	1553.15	1132.32
	Add: Addition during the year	(+ 379.32)	(+ 420.83)
	Less: Reduction during the year	(-) 4.82	-
	Closing Balance	1927.65	1553.15
	ii. Towards Depreciation on Investments		
	Opening Balance	-	-
	Add: Addition during the year	-	-
	Less: Reduction during the year	-	-
	Closing Balance	-	-
	iii. Towards Standard Assets		
	Opening Balance	166.84	149.63
	Add: Addition during the year	49.68	(+ 17.21)
	Less: Reduction during the year	-	-
	Closing Balance	216.52	166.84
12.	Foreign Currency Asset and Liabilities (if applicable)		
	i. Foreign Currency Assets	N.A.	N.A.
	ii. Foreign Liabilities	N.A.	N.A.

(RS. IN LACS)

S.No.	PARTICULARS	31.03.2022	31.03.2021
13.	i. Payment of DICGC Insurance premium ii. Arrears in payment of DICGC premium if any	65.36 -	119.12 -
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	300.00	-	-	-
5.	Others DCB Debenture	-	-	-	-
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	31.03.2022	31.03.2021
1.	Classification of Investments i. Held to Maturity (HTM) ii. Held for Trading (HFT) iii. Available for Sale (AFS) iv. Total Investment	23224.06 - 22476.95 45701.01	11628.61 - 23169.25 34797.86
2.	Composition of Investments i. SLR Investments a. Central Govt. Securities b. State Govt. Securities c. DMCB Treasury Bills ii. NON - SLR Investments a. Shares of Co. op Institutions b. FMP & Debt Mutual Fund & DCB Debenture	4813.43 40587.33 - 0.25 300.00	4357.05 29640.76 - 0.05 800.00
3.	Provisions for Depreciation in Value of Investments i. Held in Books (IFR+IDR) ii. Erosion in Value of Investments (HTM+AFS) iii. Excess/[Short] Provision	652.90 - 652.90	352.90 - 352.90
4.	Net Value of Investments [Book Value - Provision for depreciation held in books]	45701.01	34797.86
5.	Arrears in Reconciliation of Inter Branch Transactions	-	-

17 (a) Amount Transferred to DEAF :

(RS. IN LACS)

PARTICULARS	31.03.2022	31.03.2021
Opening Balance of Amount Transferred to DEAF	81.28	61.31
Add : Amount Transferred to DEAF during the year	13.75	20.28
Less : Amount Reimbursed by DEAF towards claims	0.96	0.31
Closing Balance of amount transferred to DEAF	94.07	81.28

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 2022

(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	5262	54875.96	-	-	-	-	-	
a) Standard Assets	5206	54129.43	98.64	216.52	166.84	49.68	216.52	
b) Non-Performing Assets	-	-	-	-	-	-	-	
1. Sub-Standard	28	155.66	0.28	15.57	667.79	40.95	708.74	
2. Doubtfull	-	-	-	-	-	-	-	
i) Up to 1 year								
a) Secured	0	0.00	0.00	0.00	582.44	83.00	665.44	
b) Unsecured	-	-	-	-	1.50	0.00	1.50	
ii) Above 1 year & upto 3 years								
a) Secured	12	548.95	1.00	164.69	181.59	165.10	346.69	
b) Unsecured	-	-	-	-	4.00	0.00	4.00	
iii) Above 3 years								
a) Secured	16	41.92	0.08	41.92	113.90	85.45	199.35	
b) Unsecured	-	-	-	-	1.52	0.00	1.52	
Total Doubtfull Assets (i+ii+iii)								
a) Secured	28	590.87	1.08	206.61	877.93	333.55	1211.48	
b) Unsecured	-	-	-	-	7.02	0.00	7.02	
3. Loss Assets	-	-	-	-	0.41	0.00	0.41	
Gross NPA's (B1+B2+B3)	56	746.53	1.36	222.17	1553.15	374.50	1927.65	

POSITION OF NET ADVANCES/NET NPA'S

(RS. IN LACS)

Sr. No.	Particulars	31.03.2021	31.03.2022
1.	Gross Advances	42571.87	54875.96
2.	Gross NPA's	862.47	746.53
3.	Gross NPA's as percentage to Gross Advances	2.03	1.36
4.	Deduction		
	- Balance in Interest suspense Account/OIR	0	0
	- DICGC/ECGC claims received and held pending adjustment	0	0
	- Part payment on NPA account received and kept in suspense account	0	0
	Total Deduction	0	0
5.	Total NPA provisions held (BDDR Special BDDR Balance after appropriation)	1553.15	1927.65
6.	Net Advances {1 (-) 4 (-) 5}	41018.72	52948.31
7.	Net NPA's {2 (-) 4 (-) 5}	-690.68	-1181.12
8.	Net NPA's as percentage of net advances	-1.68	-2.23

Annexure - III

APPROPRIATION OF PROFIT FOR THE YEAR 2021-2022

Profit for the Year 2021-22	19,30,28,931.45
(-) Accumulated Losses of VCCB Ltd., Delhi	4,69,01,857.27
(-) Income Tax Liability	4,22,18,763.96
Net Profit	10,39,08,310.22

PARTICULARS	2022
Statutory Reserve	4,29,25,112.22
Charity Fund	11,00,000.00
Bad & Doubtful Reserve	2,00,00,000.00
Cooperative Education Fund	10,39,084.00
Dividend on Share Capital @ 15%	2,16,44,114.00
Staff Welfare Fund	11,00,000.00
Members Welfare Fund	11,00,000.00
Investment Fluctuation Reserve	1,50,00,000.00
	10,39,08,310.22

DETAILS OF BRANCHES OF THE BANK

S. No.	Name of the Branch	Address	Telephone No.	IFS Code
1.	G. T. Road	# 932-935, G. T. Road	749 699 9001	YESB0PUCB01
2.	Gurmandi Bazar	Gaur Brahman Dharamshala	749 699 9002	YESB0PUCB02
3.	Tehsil Camp	160, Ram Nagar, Tehsil Camp	749 699 9003	YESB0PUCB03
4.	Krishanpura	Khanna Road, Krishanpura	749 699 9004	YESB0PUCB04
5.	Model Town	78-L, Gurudwara Road	749 699 9005	YESB0PUCB05
6.	Veer Bhawan Chowk	204/2, Kaptan Nagar	749 699 9006	YESB0PUCB06
7.	Samalkha	G. T. Road, Samalkha	749 699 9007	YESB0PUCB07
8.	Noorwala	Barsat Road, Noorwala	749 699 9008	YESB0PUCB08
9.	New Anaj Mandi	Main Road, New Anaj Mandi	749 699 9010	YESB0PUCB09
10.	Babarpur Mandi	Eldeco Estate	749 699 9011	YESB0PUCB11
11.	Sonepat	Lajpat Nagar, Delhi Camp	749 699 9012	YESB0PUCB12
12.	Jind	Janta Bazar	749 699 9013	YESB0PUCB13
13.	Yamuna Nagar	Jagadhri Rd, Nr. Madhu Hotel	749 699 9014	YESB0PUCB14
14.	Kabri Road	Kacha Kabri Fatak	749 699 9015	YESB0PUCB15
15.	Sanoli Road	15/3, Sanoli Road	749 699 9016	YESB0PUCB16
16.	Karnal	Meerut Road	749 699 9017	YESB0PUCB17
17.	Kurukshetra	Ramchandra Colony	749 699 9018	YESB0PUCB18
18.	Panchkula	Sector 12	749 699 9019	YESB0PUCB19
19.	Ambala	Court Road	749 699 9020	YESB0PUCB20
20.	Delhi-Nai Sadak	881-882, 2nd Floor, Nai Sadak	749 699 9021	YESB0PUCB21

GURUGRAM, KAITHAL & ASSANDH ROAD, PANIPAT BRANCHES OPENING SOON

Annexure - IV

NPA ACCOUNTS SETTLEMENT UNDER OTS SCHEME

S. No.	Account No.	Name	Sanction Amount	NPA Amount	OTS Settlement Amount
1.	021011010873	Vaish Collection	2300000	1361632	1622491
2.	021011010925	Bhardwaj Enterprises	3000000	3092160	3230606
3.	021016020743	Virender Singh Chauhan	2000000	1121402	900000
4.	021016020744	Jag Jivan Dass Parkhi	1800000	1231522	1522347
5.	021016020757	Abhay Singh Yadav	3000000	1543542	1647408
6.	021017010329	Deepak Kumar Gupta	25000	10073	21936
7.	007018000379	Rajesh Kumar Saini	400000	38097	49894
8.	008018000132	Vijay & Kanta	600000	478416	618534
9.	001019000117	Nisha Garg & Mukesh Kumar	1770000	217723	201732
10.	012018000063	Vijay Singh, Narender & Virender	2100000	482386	192181
11.	012016000006	Pt. Chiranji Lal Sharma Educational & Charitable Trust	50000000	49757981	63596136

Annexure - V

TO NOTE THE LIST OF EMPLOYEES WHO ARE RELATIVES OF MEMBERS OF BOARD OR THE CHIEF EXECUTIVE.

NIL

Annexure - VI

Sr. No.	Bye Law No.	Existing Bye Laws	Proposed Bye Laws	Remarks
1.	3.	Area of Operation The Area of operation of the bank Shall be confined to the Entire State of Haryana and National Capital Territory of Delhi.	Area of Operation The Area of operation of the bank shall be confined to the Entire State of Haryana, NCT Delhi, Chandigarh, Uttar Pradesh (U.P.), Punjab & Uttrakhand	Expansion of banking business

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
2020	7744	1362.48	7171.08	82717.74	93634.46	38168.42	1772.74	-	19
2021	7553	1455.68	8679.50	94935.08	107967.90	42571.87	2377.16	10	20
2022	6252	1491.71	10649.51	105041.93	120010.21	54875.96	1930.28	15	20





Hon'ble Sh. Amit Shah
*Union Minister for Home &
Co-operation of India*

Sh. O. P. Sharma
*Founder & Advisor, PUCB
Director, NAFCUB*

National Conclave UCB's organised by NAFCUB, New Delhi



Sh. O. P. Sharma with Sh. Mansukhbhai Mandvia
Union Minister for Health, Govt of India
at his residence New Delhi.



A memento is presented to Sh. Amit Shah, Hon'ble
Union Home and Co-operation Minister by
Sh. O. P. Sharma, Director, NAFCUB, New Delhi on 24.08.2021