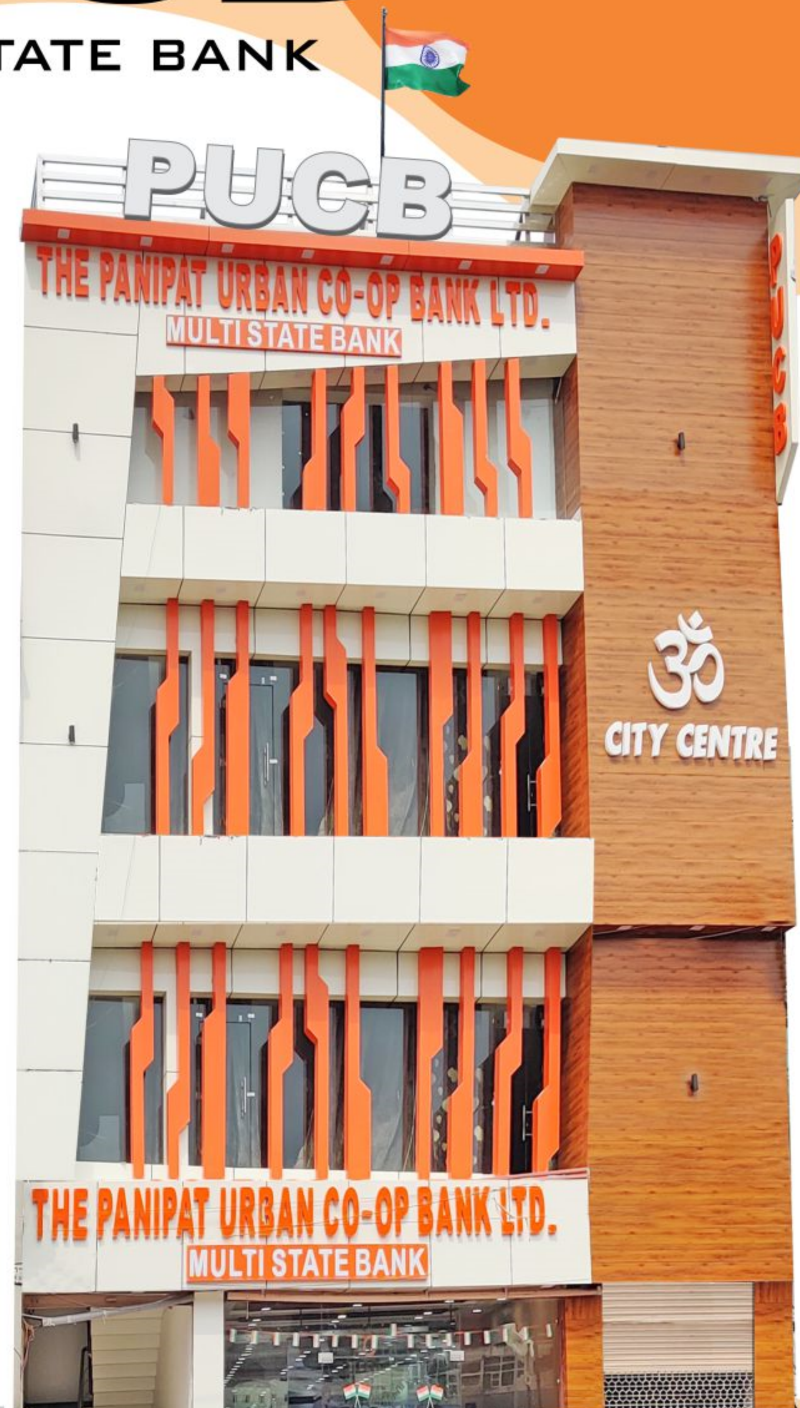
39th AGM

PUCB

MULTI STATE BANK

बैंक संस्थापक

श्री ओ.पी. शर्मा



वार्षिक आमसभा 2019-20

दि पानीपत अर्बन को-ओप्रेटिव बैंक लि०, पानीपत

THE PANIPAT URBAN CO-OPERATIVE BANK LTD.

(MULTI STATE BANK)

Head Office : ॐ City Centre, 932-935, Opp. I.B. College,
G.T. Road, PANIPAT-132103 (HARYANA)
Tel. : 0180-2693922, 2642918, Fax : 0180-2644918
Website : www.pucb.in

PUCB
MULTI STATE BANK

39th AGM

Board of Directors

"Committing yourself is a way of finding out who you are"


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

THE PANIPAT URBAN CO-OPERATIVE BANK LTD.

Head Office : ॐ **CITY CENTRE, # 932-935, WARD NO. 8, G. T. ROAD**
OPP. I. B. COLLEGE, PANIPAT - 132 103 (HARYANA)
Tel. : 2642918, 2693922, Website : www.pucb.in

NOTICE

Ref. No. : PUB/HO/1-7613/2020-21 **Dated : 01.12.2020**

All the members of the bank are hereby informed that the "**39th Annual General Body Meeting"** of the bank has been scheduled to be held on **18.12.2020** 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 **15.09.2019.** (Annexure - I)
2. To consider to approve the Audited Statement of Accounts and Audit Report for the year ended **2019-20** alongwith compliance report. (Annexure - II)
3. To consider to approve the recommendations of **BOD** for the appropriation of profit for the year **2019-20.** (Annexure - III)
4. To consider the appointment of Auditor for the Financial Year 2020-21.
5. To consider to adopt the following amendments in Bye-Laws of the Bank. (Annexure-IV)
6. To consider to review and adopt amendments in Members' Welfare Scheme. (Annexure-V)

(Vikas Sharma)
Managing Director

IMPORTANT INSTRUCTIONS

1. In view of present **COVID-19 Pandemic situations,** All the members are requested to take precautionary measures prescribed for the social gatherings by Government Authorities such as wearing of masks, maintain social distancing, thermal screening etc.
2. The registration for entrance shall start at **2.00 p.m. and close at 4.00 p.m.**
3. 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.
4. 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 16.12.2020.
5. Dividend, after approval, from AGM & RBI, can be collected from the concerned Branch or Head Office.
6. 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

मुख्य कार्यालय : ॐ सिटी सैन्टर, # 932-935, वार्ड नं. 8, जी. टी. रोड
आई. बी. कॉलेज के सामने, पानीपत - 132 103 (हरियाणा)
दूरभाष : 2642918, 2693922, वेबसाईट : www.pucb.in

सूचना

सन्दर्भ संख्या/PUB/HO/1-7613/2020-21 दिनांक : 01.12.2020

बैंक के सभी सदस्यों को सूचित किया जाता है कि बैंक की **''39वीं वार्षिक आम सभा''** दिनांक 18.12.2020 को अपराह्न 4.00 बजे बैंक के मुख्य कार्यालय **''ॐ सिटी सैन्टर,** # 932-935, वार्ड नं. 8, जी. टी. रोड, पानीपत (हरियाणा)'' में होगी। जिसमें निम्नलिखित विषयों पर विचार किया जायेगा।

1. गत वर्ष दिनांक 15.09.2019 की कार्यवाही पढ़कर सुनाई जायेगी। (अनुलग्नक - I)
2. बैंक की 31 मार्च 2020 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 2020 के लाभ को विभक्त करने पर विचार। (अनुलग्नक - III)
4. वित्तीय वर्ष 2020-21 के लिए ऑडिटर की नियुक्ति।
5. बैंक के उपनियमों में निम्नलिखित संशोधनों को अपनाने पर विचार करना। (अनुलग्नक - IV)
6. सदस्यों की कल्याण योजना में संशोधनों की समीक्षा करने और उन्हें अपनाने पर विचार करने के लिए। (अनुलग्नक - V)

(विकास शर्मा)
प्रबन्ध–निदेशक

महत्वपूर्ण सूचनाएँ

1. वर्तमान **कोविंड–19 महामारी** स्थिति के मद्देनजर, सभी सदस्यों से अनुरोध है कि वे सरकारी प्राधिकरणों द्वारा सामाजिक समारोह के लिए निर्धारित सावधानी बरतें जैसे कि मास्क पहनना, सामाजिक दूरी बनाये रखना व थर्मल स्क्रीनिंग आदि ।
2. प्रवेश के लिए पंजीकरण **अपराह्न 2.00 बजे से अपराह्न 4.00 बजे** तक होगा।
3. 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।
4. किसी भी सूचना/स्पष्टीकरण के लिए कृपया बैंक के मुख्य कार्यालय **''ॐ सिटी सैन्टर'',** # 932-935, वार्ड नं. 8, जी. टी. रोड, पानीपत में दिनांक 16.12.2020 से पहले बैंक के प्रबन्ध निदेशक को लिखित में दें।
5. अनुमोदन, ए.जी.एम. और आर.बी.आई. से अनुमोदन के बाद, सम्बन्धित शाखा या प्रधान कार्यालय से एकत्रित किया जा सकता है।
6. 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।

वार्षिक रिपोर्ट (2019-20)

प्रिय सााथियों,

दी पानीपत अर्बन को-ओप्रेटिव बैंक लि., पानीपत की **"39वीं 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 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 2019 को 12 करोड़ 50 लाख 71 हजार 1 सौ रूपये थी जोकि इस वर्ष बढ़कर 13 करोड़ 62 लाख 48 हजार 2 सौ रूपये हो गई है। इस वर्ष में 1 करोड़ 11 लाख 77 हजार 1 सौ की वृद्धि हुई है। जो कि 8.94% है।

2. **सदस्य संख्या :**

   31 मार्च 2020 को बैंक की सदस्य संख्या 7744 है। वर्ष के दौरान 467 नये सदस्यों की भर्ती हुई।

3. **अमानते :**

   गत वर्ष बैंक की जमा राशि 819 करोड़ 10 लाख 23 हजार थी जोकि इस वर्ष बढ़कर 827 करोड़ 17 लाख 74 हजार हो गई है। जिसमें 8 करोड़ 7 लाख 50 हजार की वृद्धि हुई है। जोकि 0.98% है और एक सराहनीय कदम है।

4. **ऋण :**

   31 मार्च 2019 तक बैंक ने 351 करोड़ 27 लाख 37 हजार के ऋण वितरित किये थे जोकि इस वर्ष बढ़कर 381 करोड़ 68 लाख 42 हजार हो गए हैं। जिसमें 30 करोड़ 41 लाख 5 हजार की वृद्धि हुई है। जोकि 7.97% है।

5. **लाभ :**

   गत वर्ष बैंक का कुल लाभ 17 करोड़ 61 लाख 26 हजार था जो इस वर्ष 17 करोड़ 72 लाख 74 हजार

हुआ है। जिसमें गत वर्ष के तुलना में 11 लाख 48 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– रूवरूप बैंक को लगभग 6 करोड़ 10 लाख 32 हजार रूपये 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 58 करोड़ 80 लाख 22 हजार थी जोकि इस वर्ष बढ़कर 71 करोड़ 71 लाख 8 हजार हो गई है। इस प्रकार से इसमें 12 करोड़ 90 लाख 86 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 60.70 लाख कर दिया है, जो सदस्यों की भलाई हेतू समय–समय पर खर्च किए जायेगें। 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 रूपये का दुर्घटना मृत्यु बीमा बैंक द्वारा करवा दिया गया है, जिनकी संख्या 6518 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/- रूपये बतौर शगुन शादी में दिया जाता है।

9. सरकारी प्रतिभूति निवेश :

भारतीय रिर्जव बैंक की हिदायतों के अनुसार बैंक ने गवर्नमेंट सिक्योरिटी के रूप में 328 करोड़ 62 लाख 55 हजार निवेश किये हुए हैं।

10. कार्यशील पूंजी :

गत वर्ष बैंक की कार्यशील पूंजी 913 करोड़ 90 लाख 19 हजार थी जोकि इस वर्ष बढ़कर 936 करोड़ 34 लाख 46 हजार हो गई है। जिसमें 22 करोड़ 44 लाख 27 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 वर्षो 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. 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 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।

16. 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 कही 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 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 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 रिर्जव 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 रिर्जव 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 चौगनी उन्नति कर सके व सदैव आपकी सेवा में तत्पर रह सके।

धन्यवाद !

विकास शर्मा
प्रबन्ध निदेशक

Annexure - I

COPY OF AGM PROCEEDINGS DATED 15.09.2019

The Annual General Body Meeting of **THE PANIPAT URBAN CO-OPERATIVE BANK LTD.,** Panipat is held on 15.09.2019 at 11:00 a.m. in the auditorium of **ARYA P. G. COLLEGE,** G. T. Road, Panipat under the Chairmanship of **Sh. S. N. Bhardwaj,** Chairman of the Bank and the following proceedings passed.

The meeting is attended by 1556 members.

AGENDA	DECISION
1. To read out last proceedings of the AGM of the Bank dated 27.05.2018.	1. The proceeding of AGM of the Bank dated 27.05.2018 is read out in the meeting and the same is confirmed unanimously.
2. To consider to approve the Audited Statement of Accounts and Audit Report for the year 2018-19 along with compliance report .	2. Considered and approved unanimously.
3. To consider to approve the recommendations of BOD for the appropriation of profit for the year 2018-19.	3. Considered & resolved to approve the recommendations of BOD for the appropriation of profit for the year 2018-19 unanimously under the provisions of Act, Rules & Bye-Laws of the Bank. The detail of appropriation as under :

i)	Statutory Reserve	46676608.12
ii)	Building Fund	40000000.00
iii)	Charity Fund	1100000.00
iv)	Bad & Doubtful Reserve	15000000.00
v)	Education Reserve Fund	1100000.00
vi)	Dividend on Share Capital 10%	12076323.00
vii)	Income Tax Liability	57973749.00
viii)	Staff Welfare Fund	1100000.00
ix)	Members Welfare Fund	1100000.00
	Total	**176126680.12**

AGENDA	DECISION
4. To consider the compliance report of RBI inspection report as on 31.03.2019.	4. Considered and approved unanimously.
5. To consider the conversion of Bank as small finance bank.	5. Sh. Vikas Sharma, Managing Director and Chief Executive Officer of the Bank placed and readout the RBI circular of dated Sept 27, 2018 on "Voluntary Transition of Primary (Urban) Co-operative Banks (UCBs) into Small Finance Bank and also stated about the benefits of conversion/ transition of Bank as a Small Finance Bank. After discussion, all the members unanimously approved the conversion / transition of the Bank into a small finance bank and decided to expand the area of operation to whole Country of India as a Banking Company under Companies Act, 2013. It is resolved to authorize the Board of Directors of the Bank for taking all the steps and decisions for facilitating smooth transition process. Further resolved and approved the following members of the Bank as promoters of the Bank. 1. Sh. O.P. Sharma, Founder and Advisor 2. Sh. Vikas Sharma, Managing Director & CEO The Chairman and the Managing Director of the Bank are hereby authorized unanimously to draft the memorandum and articles of association, decide a suitable name for the Banking Company under Companies Act 2013. Further resolved to authorize the Managing Director of the Bank to apply to RBI and The Central Registrar, Co-operative Societies, Govt. of India, New Delhi for obtaining NOC/approval for the conversion / transition of the Bank into Small Finance Bank. He is also authorized to apply for the registration to the Registrar under the Companies Act, 2013, along with the proposed memorandum and articles of association. He is also authorized to sign cuttings, alterations, modifications, additions and omissions, if any on behalf of the Bank.
6. To approve the appointment of Auditor for the year 2019-20.	6. Considered and resolved to appoint the following Auditing firm for the audit of the Bank for the Year 2019-20 unanimously. M/s. S. K. Bhardwaj & Associates, Panipat. Further resolved that the BOD is authorized to fix the Audit Fees.

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

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

Annexure - II

THE PANIPAT URBAN CO-OPERATIVE BANK LTD., Panipat

(AUDITED BALANCE SHEET AS ON 31.03.2020)

PREVIOUS YEAR FIGURE	CAPITAL & LIABILITIES PARTICULARS	FIGURE OF CURRENT YEAR AMOUNT	FIGURE OF CURRENT YEAR TOTAL	PREVIOUS YEAR FIGURE	PROPERTY & ASSETS PARTICULARS	FIGURE OF CURRENT YEAR AMOUNT	FIGURE OF CURRENT YEAR TOTAL
0	1. **CAPITAL :**				1. **Cash :**	0	0
	i) Authorised Capital			35038990.00	Cash in hand	50276375.00	
250000000.00	2500000 Shares of Rs. 100/- each	250000000.00		6129300.00	ATM Cash in hand	8631400.00	58907775.00
	ii) Subcribed Capital				2. **Balance with Nationalized Bank :**		
	iii) Paid up Capital			308000000.00	RBI, New Delhi	93000000.00	
	1362482 share of Rs. 100/- each			544192952.71	Other Nationalized Banks	491217461.82	584217461.82
	iv) Above held by :				3. **Balance with Other Bank :**		
0.00	a) Individual	0.00		640401160.38	i) Current Deposits	560499428.47	
125071100.00	b) Firm	136248200.00		170000000.00	ii) Fixed Deposits	505500000.00	1065999428.47
	c) State Govt.		136248200.00		4. **Investment :**		
	2. **Reserve Fund & Other Reserves :**			0.00	i) Call Money [H D F C]	0.00	
221006516.34	i) Statutory Reserve	269290641.21			ii) In Central and State Government		
	ii) Agricultural (credit Stabilization fund)				Securities		
200000000.00	iii) Building Fund	240000000.00		3523383032.00	At Book Value	3286255093.00	
1500000.00	iv) Dividend Equalization Fund	1500000.00			At Face Value		
0.00	v) Bad and Doubtful Prov. COVID-19	1900116.00			Market Value		
81118148.36	vi) Bad and Doubtful Debts Reserve	113231742.21		10000000.00	Debenture with DCB Bank	10000000.00	
5704526.00	vii) Education Reserve	6804526.00			iii) Shares in coop. Institutions		
	Other Funds & Reserves :				other then in item (4) below		
1300000.00	i) Share Transfer Fund	1300000.00			iv) Other investment to be specified		
6891404.00	ii) Charity Fund	7876404.00		220000000.00	a) Debts Fund	190000000.00	3486255093.00
8145743.00	iii) Staff Welfare Fund	9203343.00			5. **Investment out of the Principal/**		
5433318.27	iv) Member Welfare Fund	6070336.27			**Subsidiary/State Partnership**		
1600000.00	vi) Golden Jublee Fund	1600000.00			**Fund in share of :**		
13943654.68	vi) Provision against Standard Ass.	14963390.31		5000.00	i) Central Cooperative Bank	5000.00	
16089234.30	vii) Prov for B&D on LTF for inds.	18078055.83			ii) Primary Agricultural Credit Socs.		
25290000.00	viii) Investment Fluctutaion Fund	25290000.00	717108554.83		iii) Harco Bank Chandigarh		
	3. **Principal / Subsidiary State**			100.00	iv) Harco Fed Chandigarh	100.00	5100.00
	Partnership Fund Account				6. **Advances :**		
	For Share Capital of :				i) **Short Term Loan**		
0.00	i) Central Co-operative Banks	0.00		1058414687.39	a) Cash Credit	1158523636.85	
0.00	ii) Primary Agricultural Credit Societies	0.00			ii) **Medium Term Loan**		
0.00	iii) Other Societies	0.00		2077817772.82	a) Secured Loan	2187139506.25	
	4. **Deposits and Other Accounts :**			915873.85	b) Unsecured Loan	640495.85	

FIGURE	PARTICULARS	AMOUNT	TOTAL	FIGURE	PARTICULARS	AMOUNT	TOTAL
0	i) Fixed Deposits				**iii) Long Term Loan**	0	0
5365317137.02	a) Individual	5485449832.02		375588408.28	a) Long Term Secured Loan	470538559.64	3816842198.59
0.00	b) Central Coop. Bank	0.00			**7. Interest Receoverable :**		
0.00	c) Other Societies	0.00		2478495.00	i) Interest Recoverable on loans	10026053.00	
	ii) Saving Deposit A/c			57201804.12	ii) Interest Recoverable on Investment	82473734.00	
2432093576.40	a) Individual	2466290641.01		84215.00	iii) Insurance Comm. Recoverable	0.00	
0.00	b) Central Coop. Bank	0.00		0.00	iv) Income Tax Recoverable (10-11)	0.00	
0.00	c) Other Societies	0.00		0.00	v) Income Tax Recoverable (11-12)	0.00	92499787.00
	iii) Current Deposits A/c				**8. Bill Receivable being Bills for**		
393320649.44	a) Individual	319315960.86			**collection :**		
0.00	b) Central Coop. Bank	0.00			as per contra		
292212.00	iv) Money at Call & Short Notices	717985.00		0.00	**9. Branch Adjustment**	0.00	0.00
0.00	v) HRYSS P-Pansion	0.00	8271774418.89	0.00	**10. Premises less Depriciation**	0.00	0.00
	5. Borrowings :			19623058.22	**11. Furniture & Fixture**	15689407.05	15689407.05
	i) From the Reserve Bank of India				**12. Other Assets :**		
	State / Central Coop. Bank :			0.00	i) Cenvat Recoverable	0.00	
	a) Short Terms Loans			691456.55	ii) Stock of Stationery	623246.00	
	Cash Credits & Over draft of			313683.06	iii) Petty Articles	0.00	
0.00	which secured against :	0.00		152967.00	iv) Arm & Ammuniation	152967.00	
0.00	i) Govt. & other apprv. security.	0.00		3094075.25	v) Computerisation	2260860.97	
0.00	ii) Other Tangible Securities	0.00		3682510.70	vi) RBI Recoverable (DEAF)	6130887.02	
	b) Medium Terms Loan			7565214.00	vii) Staff Gratuity with LIC of India	7320054.00	
0.00	i) Govt. & other apprv. security.	0.00		2325401.04	viii) Vehicle A/c	1852636.23	
0.00	ii) Other Tangible Securities	0.00		338717.50	ix) Prepaid Exp.	338717.50	
	c) Long Terms Loan			33834.92	x) Telephone Security	33834.92	
0.00	i) Govt. & other apprv. security.	0.00		41884.50	xi) Prepaid Rate & Taxes	19996.00	
0.00	ii) Other Tangible Securities	0.00		7777613.00	xii)	7586388.00	
	6. Bills for Collection Being Bills			57535296.00	xiii) Advance Tax (AY. 20-21)	55000800.00	
	received as per cotra			128637.00	xiv) Emp. Recoverable Group Settlement with LIC of India	236302.00	
	7. Branch Adjustment			0.00	xv) Recoverable Interest of PF	0.00	
2478495.00	**8. Overdue Interest Reserves**	10026053.00	10026053.00	1.00	xvi) Licencing of Microsoft Product	1.00	
	9. Interest Payable :			0.00	Land	64460548.00	
0.00	Interest Payable	0.00	0.00	0.00	Building	98336452.00	
	10. Other Liabilities :			0.00	Income Tax Recov. A.Y. 2012-13	0.00	
0.00	Krishi Kalyan Cess	0.00		63773.00	Electricity Advance Connection	63773.00	
7028916.00	Staff Gratuity Fund	6783756.00		0.00	Pension Commission Recov.	0.00	
300000.00	Audit fees Payable	270000.00		25000.00	Bharat Bill Payment	25000.00	
6896037.98	Banker Cheque	6922882.12		41766.00	TDS Receivable	150617.00	

FIGURE	PARTICULARS	AMOUNT	TOTAL	FIGURE	PARTICULARS	AMOUNT	TOTAL
10555669.92	Dividend Payable	8177240.27		110000.00	Advancement	1412208.85	0
3939691.00	Ex gratia Payable	4459917.00		0.00	Clearing Adjustment	0.00	
6547163.00	Leave Encashment Funds	6355938.00		1664462.00	EPF Recoverable	1664462.00	
4085274.00	TDS Payable	5287715.00		5223368.97	GST Refund	3857268.31	
38425.00	Member Identity Card	41790.00		218816.00	Income Tax Demand Rec.	1131102.00	
275024.26	Suspense	275579.85		0.00	Dues Recoverable	445936.00	
4851241.00	DICGC Payable	5876099.00		0.00	Commission earned but not received	59789.00	
858378.00	P F Payable	972520.00		0.00	Solar System	90400.20	
21435.00	Sundry	21435.00		0.00	Plant & Machinery	3027584.49	
25000.00	E D P Audit	0.00		2859236.00	Balance with revenue authorities - Direct Tax	2905520.00	259187351.49
127500.00	Concurrent Audit Fees Payable	105750.00			**Profit / Loss (Current Year)**		
3682510.70	Unclaim Deposit	6130887.02					
3131309.70	Intt. Payable on Unclaim Deposit	2225127.00					
383962.00	FDR Matured (B.G.)	383962.00					
1381344.05	ATM Reconcite Account	1810328.37					
4947175.00	Provision on FDS	4512009.00					
585972.76	CGST Payable	0.00					
585972.76	SGST Payable	0.00					
192166.20	IGST Payable	0.00					
0.00	Security for Building	1018800.00					
0.00	Provision for Income Tax	5000000.00					
0.00	Exp. Payable A/c	540367.62	67172103.25				
	Profit & Loss Account						
176126680.12	Profit	**177274272.45**	**177274272.45**				
9143162563.26	**TOTAL**	**9379603602.42**	**9379603602.42**	**9143162563.26**	**TOTAL**	**9379603602.42**	**9379603602.42**

sd/-	sd/-	sd/-	sd/-	sd/-
(J. D. GUPTA)	**(S. N. BHARDWAJ)**	**(CA NIPUN JAIN)**	**(SUNIL KUMAR)**	**(VIKAS SHARMA)**
Director	Chairman	Director	Accountant	Managing Director

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 2020.

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

sd/-
(S. K. BHARDWAJ & ASSOCIATES)
Chartered Accountants
SUDHIR SHARMA, (FCA)

Annexure - II

THE PANIPAT URBAN CO-OPERATIVE BANK LTD., Panipat (AUDITED PROFIT & LOSS ACCOUNT AS ON 31.03.2020)

PREVIOUS YEAR	EXPENDITURE	FIGURE OF CURRENT YEAR		PREVIOUS YEAR	INCOME	FIGURE OF CURRENT YEAR	
FIGURE	PARTICULARS	AMOUNT	TOTAL	FIGURE	PARTICULARS	AMOUNT	TOTAL
0	**INTEREST ON DEPOSIT BORROWING ETC.**				**INTEREST & DISCOUNT**	0	0
456137590.54	Intt paid on Deposit	502825162.77	502825162.77	397825455.57	Loan & Advances	408858351.36	
	SALARY, ALLOWANCE, PF ETC.				Deposits		
57677721.00	Salaries	67822205.00		262580299.66	Government securities	270950852.40	
4973156.00	Provident Fund Cont.	5730113.00		0.00	IDBI	0.00	
50782.00	T. A. To Staff/Directors	33128.00		269260.00	ICICI	1850158.00	
331335.00	Administration Expenditure on P F	351980.00		228630.00	Call Money	0.00	
232866.00	Uniform Liveries	290560.50	74227986.50	1510830.00	HDFC	6017738.00	
	Directors & Local Committee Members Fees & Allowances			0.00	Central Coop Bank	0.00	
	RENT, TAXES, INSURANCE & LIGTHING ETC.			0.00	Axis Bank	0.00	
6874532.00	Rent Office Building	7000310.00		634266.00	Loan to Employees	379521.00	
408160.00	Inusrance	387342.50		0.00	State Bank of Patiala	0.00	
1700020.00	Elec. Exp.	1787668.00		0.00	SBI	0.00	
38918.50	Rates & Taxes	28388.50		0.00	CB FDR	0.00	
8550084.50	DICGC	9956113.01	19159822.01	0.00	Intt. Received from RBL	0.00	
178000.00	**Legal Exp.**	119105.00	119105.00	0.00	Intt. Received from LVB	0.00	
	POSTAGE, TELEPHONE, TELEGRAM CHARGES			0.00	Intt. Received from Ujjivan Small Fin Bank	3615343.00	
29736.65	Postages	22963.22		30995.76	Intt. Received from AU Small Bank FDR	7352433.00	
697926.24	Telephones	807388.46	830351.68	2096986.00	Intt. Received from YES Bank	9425862.00	
	AUDIT FEES			0.00	Intt. Received from Axis Bank	2922177.00	
300000.00	Audit fees	300000.00		65636.00	Intt. on Income Tax Refund	0.00	711372435.76
782000.00	Con-current Audit	750000.00			**COMMISSION & EXCHANGE**		
0.00	EDP	25000.00	1075000.00	5854222.53	Service Charges	6006141.21	
	DEPRICIATION & REPAIRS TO PROPERTY			45094.99	Guarantee Fees	171689.96	
5905082.79	Depriciation	4058448.03		90175.70	Commission	98227.72	
1509129.70	Repair (AMC)	2551131.43	6609579.46	356295.06	ATM Card Annual Charges	1216344.86	
	PRINTING & STATIONERY ADVERTISEMENT				**SUBSIDES and donation**		
276950.00	Advertisement	213178.00			**Income from Non-Banking**		
1018366.69	Printing & Stationery	747146.77	960324.77		**Assets and Profit from**		
	LOSS FROM SALES OF OR DEALING				**Sales of OR**		
	WITH NON BANKING ASSETS OTHER EXP.				**Dealing with such assets**		
1216451.00	General Body Exp. (A.G.M.)	839767.00			**Other Receipt**		
598577.98	Misc. Charges	631427.58		11651.14	Misc. Receipts	1967.62	
159406.00	Entertainment Exp.	173401.00		55067482.53	Dividend from Debts Fund	57513604.79	
33740.00	Clearing Charges	22860.00		16750.00	Customer Credit Enquiry Charges	80054.24	
333112.00	Petrol Exp.	259776.00		20036650.47	Income from FMP	16176686.95	
35444.06	Credit information Exp.	81732.44		1025000.00	Income from DCB FDR	1025000.00	
879842.00	Bad & doubtful Reserve for Standard assets	1019735.63		518961.00	Insurance Commission	463759.00	
243939.00	Pemium Paid on Govt Securities	243939.00		108211.15	ATM Cash Withd. Chg	297623.68	
1778694.00	Bad & doubtful Reserve LTF to Ind.	1988821.53		7714.00	Pension Commission	469995.00	
668857.75	ATM Exp.	2349190.11		328000.00	Profit on Maturity of Gov. Sec.	0.00	
276579.00	Office Maintenance Expenses	277800.00		0.00	Profit from sale of GSEC	21676000.00	
61900.00	Annual Subscription	112700.00			**Rental Income**		
1335661.00	Income Tax & TDS Adjustment	63910.00		0.00	Rent from past of free hold Land & Building	665552.54	
48799.00	Business Promotion Exp.	169915.00		0.00	GENSET Rent	11871.00	105874518.57
115296.00	Customer Insurance Exp. (PMSBY)	140160.00					
96000.00	Clearing House Rent	40500.00					
1042636.00	Staff Insurance & Training Exp.	1328736.00					
520533.04	Services Charges	402283.55					
0.00	Postage & Telegrams	4985.00					
0.00	Provision for Income Tax for A. Y. 2020-21	5000000.00					
0.00	Bad & Doubtful Provision COVID-19 U/S 36 (1)	1900116.00					
15464062.00	**Provision for Bad & Doubtful U/S 36 (1) (Vila)**	17113593.85	34165349.69				
176126680.12	**Profit for the Year**	**177274272.45**	**177274272.45**				
748708567.56	**TOTAL**	**817246954.33**	**817246954.33**	**748708567.56**	**TOTAL**	**817246954.33**	**817246954.33**

sd/-	sd/-	sd/-	sd/-	sd/-	sd/-
(J. D. GUPTA)	**(S. N. BHARDWAJ)**	**(CA NIPUN JAIN)**	**(SUNIL KUMAR)**	**(VIKAS SHARMA)**	**(S. K. BHARDWAJ & ASSOCIATES)** CA
Director	Chairman	Director	Accountant	Managing Director	**SUDHIR SHARMA,** (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	31.03.2020	31.03.2019
1.	**Movement of CRAR**		
	i. Capital Tier 1	**7470.90**	6451.66
	ii. Capital Tier 2	**796.33**	741.76
	iii. Total of Tier 1 and Tier 2 Capital	**8267.23**	7193.42
	iv. Total Risk Weighted Assets	**43474.05**	39109.12
	v. Capital to Risk Weighted Assets Ratio (CRAR)	**19.02%**	18.39%
2.	**Investments**		
	i. Book Value	**34862.55**	37533.83
	ii. Face Value	**34927.80**	37627.80
	iii. Market Value	**38023.10**	39200.99
3.	**Advance against**		
	i. Real Estate, Construction Business etc. (Percentage to Total Advances)	**-**	-
	ii. Construction Business	**-**	-
	iii. Housing (Percentage to Total Advances)	**3505.55 (9.18%)**	3164.56 (9%)
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**	**6.08%**	6.10%
7.	**NPAs**		
	i. Gross NPAs	**759.95**	268.23
	Gross NPAs (% to Gross Advances)	**(1.99%)**	(0.76%)
	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	**268.23**	293.80
	Add: Addition during the year	**869.34**	881.71
	Less: Reduction during the year (Recovery+Written off)	**377.62**	907.28
	At the end of the year	**759.95**	268.23
	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	**7.69%**	8.81%
	ii. Non-interest income as a percentage of working funds	**1.15%**	0.08%
	iii. Operating profit as a percentage of Average working funds	**1.92%**	2.35%
	iv. Return on Average Total Assets	**1.91%**	2.12%
	v. Business (Deposits + Advances)	**120886.16**	117037.60
	vi. Profit per employee	**11.15**	12.30
10.	**Provision made towards**		
	i. NPA	**1132.32**	811.18
	ii. Depreciation on Investments	**-**	-
	iii. Standard Assets	**149.63**	139.44
11.	**Movement in Provisions**		
	i. Towards NPAs		
	Opening Balance	**811.18**	616.68
	Add: Addition during the year	**(+) 321.14**	(+) 194.50
	Less: Reduction during the year	**-**	-
	Closing Balance	**1132.32**	811.18
	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	**139.44**	130.64
	Add: Addition during the year	**(+) 10.19**	(+) 8.80
	Less: Reduction during the year	**-**	-
	Closing Balance	**149.63**	139.44
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	31.03.2020	31.03.2019
13.	i. Payment of DICGC Insurance premium ii. Arrears in payment of DICGC premium if any	**99.56** **-**	85.50 -
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	1900.00	-	-	-
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	31.03.2020	31.03.2019
1.	**Classification of Investments**		
	i. Held to Maturity (HTM)	**12277.72**	12280.16
	ii. Held for Trading (HFT)	**-**	-
	iii. Available for Sale (AFS)	**22584.83**	25253.67
	iv. Total Investment	**34862.55**	37533.83
2.	**Composition of Investments**		
	i. SLR Investments		
	a. Central Govt. Securities	**5049.12**	5418.13
	b. State Govt. Securities	**27813.43**	29815.70
	c. DMCB Treasury Bills	**-**	-
	ii. NON - SLR Investments		
	a. Shares of Co. op Institutions	**0.05**	0.05
	b. FMP & Debt Mutual Fund & DCB Debenture	**2000.00**	2200.00
3.	**Provisions for Depreciation in Value of Investments**		
	i. Held in Books (IFR+IDR)	**252.90**	252.90
	ii. Erosion in Value of Investments (HTM+AFS)	**-**	-
	iii. Excess/[Short] Provision	**252.90**	252.90
4.	**Net Value of Investments** [Book Value - Provision for depreciation held in books]	**34862.55**	37533.83
5.	**Arrears in Reconciliation of Inter Branch Transactions**	**-**	-

17 (a) Amount Transferred to DEAF :

(RS. IN LACS)

PARTICULARS	31.03.2020	31.03.2019
Opening Balance of Amount Transferred to DEAF	**36.83**	33.39
Add : Amount Transferred to DEAF during the year	**24.63**	3.49
Less : Amount Reimbursed by DEAF towards claims	**0.15**	0.05
Closing Balance of amount transferred to DEAF	**61.31**	36.83

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 2020

(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	5160	38168.42	-	-	-	-	-	
a) Standered Assets	4871	37408.47	98.01	149.63	139.44	10.19	149.63	
b) Non-Performing Assets	-	-	-	-	-	-	-	
1. Sub-Standered	33	621.98	1.63	62.20	545.45	112.14	657.59	
2. Doubtfull	-	-	-	-	-	-	-	
i) Up to 1 year								
a) Secured	18	51.84	0.14	10.37	172.81	11.00	183.81	
b) Unsecured	-	-	-	-	1.50	0.00	1.50	
ii) Above 1 year & upto 3 years								
a) Secured	10	55.85	0.15	16.76	158.59	17.00	175.59	
b) Unsecured	-	-	-	-	4.00	0.00	4.00	
iii) Above 3 years								
a) Secured	3	30.28	0.08	30.28	76.90	31.00	107.90	
b) Unsecured	-	-	-	-	1.52	0.00	1.52	
Total Doubtfull Assets (i+ii+iii)								
a) Secured	31	137.97	0.36	57.40	408.30	59.00	467.30	
b) Unsecured	-	-	-	-	7.02	0.00	7.02	
3. Loss Assets	-	-	-	-	0.41	0.00	0.41	
Gross NPA's (B1+B2+B3)	64	759.95	1.99	119.60	961.18	171.14	1132.32	

POSITION OF NET ADVANCES/NET NPA'S

(RS. IN LACS)

Sr. No.	Particulars	31.03.2019	31.03.2020
1.	Gross Advances	35127.37	38168.42
2.	Gross NPA's	268.23	759.95
3.	Gross NPA's as persentage to Gross Advances	0.76	1.99
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)	811.18	1132.32
6.	Net Advances {1 (-) 4 (-) 5}	34316.19	37036.10
7.	Net NPA's {2 (-) 4 (-) 5}	-542.95	-372.37
8.	Net NPA's as percentage of net advances	-1.58	-1.01

Annexure - III

APPROPRIATION OF PROFIT FOR THE YEAR 2019-2020

S. No.	PARTICULARS	2020
1.	Statutory Reserves	6,11,48,347.45
2.	Building Fund	1,00,00,000.00
3.	Charity Fund	18,00,000.00
4.	Bad & Doubtful Reserve	2,00,00,000.00
5.	Education Reserve Fund	11,00,000.00
6.	Dividend on Share Capital @ 10%	1,35,93,386.00
7.	Income Tax Liability	6,10,32,539.00
8.	Staff Welfare Fund	18,00,000.00
9.	Members Welfare Fund	18,00,000.00
10.	Investment Fluctuation Reserve	1,00,00,000.00
		18,22,74,272.45

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. 06.07.2020

DEPOSITS :

PARTICULARS	General	Senior Citizen
30 Days to 45 Days	4.50%	5.00%
46 Days to 90 Days	5.00%	5.50%
91 Days to 180 Days	5.50%	6.00%
181 Days to Less than 1 Year	6.00%	6.50%
1 Year	6.25%	6.75%
Above 1 Year to 2 Years	6.50%	7.00%
Above 2 Years to below 3 Years	6.75%	7.25%
3 Years	7.00%	7.50%
Above 3 Years	6.50%	7.00%

Annexure - IV

Sr. No.	Bye Law No.	Existing Bye Laws	Amended Bye Laws	Remarks
1.	2	The registered address of the bank shall be "The Panipat Urban Co-operative Bank Ltd., 510/8, G. T. Road, Panipat Post Office, Panipat (Haryana). Any change in address shall be notified to the Central Registrar within 15 days of its change and also published in local news-paper and shall be made by an amendment of its bye-laws after following the procedures laid down in Sec. 11 of the Multi State Co-op. Societies Act 2002. (a) The society is body corporate which shall sue and be sued in its name.	The registered address of the bank shall be "Om City Centre, The Panipat Urban Cooperative Bank Ltd., # 932-935/8, G. T. Road, Panipat Post Office, Panipat (Haryana). Any change in address shall be notified to the Central Registrar within 15 days of its change and also published in local news-paper and shall be made by an amendment of its bye-laws after following the procedures laid down in Sec. 11 of the Multi State Coop. Societies Act 2002. (a) The society is body corporate which shall sue and be sued in its name.	Head Office Shifted to its own Building from rented Building.
2.	29	29 A **New Clause**	**29 A. Board of Management and Committees of the Board** Board of Directors shall constitute Board of Management as per guidelines of the Reserve Bank of India, and other committees or sub-committees as may be considered necessary or as per directions of Regulatory Authorities.	As required by RBI Circular No. RBI/2019-20/128 DoR (PCB).BPD. Cir.No.8/12.05.002/2019-20 dated 31.12.2019.

Annexure - V

MEMBER WELFARE SCHEME

1. The bank can open dispensary/Hospital with the prior permission of BOD. The Maximum limit for the expenses of dispensary/Hospital is as decided by the BODs from time to time.
2. The bank, with the prior permission of BOD/MD can pay scholarship, fees, uniform, and books to the talented/poor students. The limit of such expenses shall be taken care of the BOD/MD of the bank subject to the circumstances and availability of funds.
3. Group Life Insurance scheme up to Rupees one lac shall be extended to the members of the bank. The bank shall bear the premium expenses for the insurance of the members.
4. The bank may arrange Eye Camp, Health Camp, Training or any other social activity for the general public with the prior permission of BOD/MD of the bank.
5. The bank can extend the facilities of paying 'Shagun" in the marriage of the members and their sons/daughters subject to the limit decided by the BOD/MD of the bank from time to time.
6. The BOD of the bank can decide to give relief of interest of loan/principal out of the members welfare fund, in case of death of a loanee of a member and his/her legal heirs are eligible for the financial assistance to a maximum limit as decided by BOD subject to the circumstances & availability of funds.

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	10	19

39th AGM

PUCB
MULTI STATE BANK

दिनांक 30.06.2020 को बैंक के अपने नवनिर्मित मुख्यालय के उद्घाटन समारोह की झलक

बैंक के प्रबंध निदेशक श्री विकास शर्मा के जन्मदिन के अवसर पर बैंक का स्टाफ एवं निदेशकगण

जनता की सेवा में समर्पित स्टाफ

स्वतंत्रता दिवस (15.08.2020) पर हैड ऑफिस में ध्वजारोहण करते हुए निदेशक मण्डल एवं बैंक स्टॉफ

बैंक की भावी योजनाओं पर चर्चा करते हुए बैंक के निदेशक मण्डल

ओ.पी. शर्मा, बैंक संस्थापक

सादर अभिनन्दन

संघर्ष, साधना, सत्यनिष्ठा ने तेरी, पाषाणों में फूल खिलाये।
दीन - हीन निराश जनों के, सपने कर साकार दिखाये।
हास - विलास, विश्वास जगाया, जो भी चेहरे थे कुम्हलाये।
चला अकेला, रच दी दुनिया, अर्बन बैंक शिखर पहुंचाये।
ॐ के प्रकाश संग, जन - मन में उमंग भर, मीत - प्रीत जीत लाये।
पद - चिन्ह तुम्हारे, आशीष बने, जिन पर हम भी नित चल पाये।
हे महामानव, प्रकाश - पुंज! बार - बार तेरा अभिनन्दन!
बार - बार तेरा अभिनन्दन!!

निवेदक

समस्त निदेशक मंडल, कर्मचारीगण, सदस्यगण एवं
विकास शर्मा (प्रबंध निदेशक)