



झारखण्ड राज्य ग्रामीण बैंक JHARKHAND RAJYA GRAMIN BANK



2019-20
1st वार्षिक प्रतिवेदन
ANNUAL REPORT





झारखण्ड राज्य ग्रामीण बैंक

(भारत सरकार का उपक्रम)
(स्टेट बैंक ऑफ इंडिया द्वारा प्रवर्तित)
(भारतीय रिजर्व बैंक के प्रावधानों के अन्तर्गत अनुसूचित बैंक)

प्रधान कार्यालय

तीसरा तल्ला, जिला परिषद मार्केट कॉम्प्लेक्स, कचहरी रोड, राँची – 834001 (झारखण्ड)
फोन नं० : 0651-221095, ई-मेल : ho@jrjb.in
वेबसाईट : www.jrjb.in

JHARKHAND RAJYA GRAMIN BANK

(A GOVT. OF INDIA UNDERTAKING)
(SPONSORED BY : STATE BANK OF INDIA)
(A Scheduled Bank Under RBI Act)

Head Office

3rd Floor, Zila Parishad Market Complex, Kutchery Road, Ranchi - 834001 (Jh)
Phone : 0651-2210095, e-mail : ho@jrjb.com
Website : www.jrjb.in

हार्दिक शुभकामनाओं सहित



झारखण्ड राज्य ग्रामीण बैंक

(भारत सरकार का उपक्रम)
(स्टेट बैंक ऑफ इंडिया द्वारा प्रवर्तित)

RANCHI REGION :

Rajendra Place, 5,
Main Road,
Ranchi-834001 (Jharkhand)

SINGHBHUM REGION :

Ward No. - 10, Archana Tower,
2nd Floor, Dimna Road,
Jamshedpur-831012

GUMLA REGION :

Jasipur Road,
Baraik Mohalla
Gumla - 835207 (Jharkhand)

PALAMU REGION :

Church Road,
Daltonganj
Daltonganj-822101 (Jharkhand)

HAZARIBAGH REGION :

Guru Babban Complex,
Shiv Mandir Chowk, (Korra)
Hazaribagh-825301 (Jharkhand)

GIRIDIH REGION :

Kali Manda Road,
Barganda
Giridih - 815301 (Jharkhand)

DEOGHAR REGION :

Nand Ganga Bhawan
Gita Devi D.A.V. School, Caster Town,
Pandit Sunder Lal Mishra Road
Deoghar - 814112 (Jharkhand)

GODDA REGION :

Guljarbagh, Godda
Distt : Godda - 814133
(Jharkhand)



झारखण्ड राज्य ग्रामीण बैंक

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MEANING OF LOGO

The logo for our Bank comprises of a pair of Green Leaves, a wheel with cogs and Bank's initials denoting Bank's role identity and objective in broad.

- i. Green Leaves: Alphabetical letter "J" made of two leaves, which denotes Jharkhand. One small and one large leaf denotes the growth and also shows our commitment towards Agricultural Growth of the State.

Color Green indicates Natural, Vitality, Prestige and Wealth. Green is a very down to earth color & so are JRGBians. This colour has a balancing & Harmonising effect along with stability.

- ii. Wheel with Cogs in Orange: This mechanical tool indicates continuous movement towards further progress and growth. This also indicates Bank's commitment towards further support in MSME sector & also shows the wheel of economic growth.

Colour Orange used in the cogs of the wheel has been used to symbolize Freshness, Youthfulness, Energy, Adaptability, Stimulation, Kindness, Ambition, Enthusiasm & Strength.

- iii. White/ Blue at the centre of Wheel and Fonts: White colour signifies Purity, Healing, Peace, Cleanliness, Enlightenment, Faith & Reliability. Centre of Wheel & Fonts have been designed in white symbolizing all these at all level of functionaries of our Bank, 'Jharkhand Rajya Gramin Bank'

Blue is communicative, Trustworthy & Calming Colour signifying Tranquility, Understanding, Patience, Devotion, Sincerity, Loyalty, Honour, Knowledge & Intellect, Depth, Expertise, Stability, Power and Integrity which our Bank comprises of at every level of functioning. This also speaks of Sky, which tells us to Think High, Aim High, and Go High, High & High.

- iv. Placement of components of the Logo: Bank's initials placed below the symbol, denotes the commitment towards shouldering responsibility of integrated economic development of the state.

Last but not the least, this logo has not been confined within any boundary. Speaking of openness & out of the box thinking, denoting foresightness towards unlimited scope for growth and expansion. The ratio of width to height (1.62) is the Golden Ratio commonly found in nature.

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LETTER OF TRANSMITTAL

झारखण्ड राज्य ग्रामीण बैंक

जिला परिषद मार्केट कॉम्प्लेक्स,
कचहरी रोड, राँची – 834001 (झारखण्ड)

दिनांक : 05-05-2020

सेवा में,

सचिव, वित्त मंत्रालय
वित्तीय सेवाएं प्रभाग,
जीवनदीप भवन,
संसद मार्ग, नई दिल्ली-110001

क्षेत्रीय ग्रामीण बैंक अधिनियम 1976 (21) धारा -3 (1) के प्रावधानों के अनुसरण में इसके साथ निम्नलिखित दस्तावेज प्रस्तुत कर रहा हूँ :

1. 31 मार्च 2020 (अप्रैल 2019 से मार्च 2020) की समाप्ति अवधि पर झारखण्ड राज्य ग्रामीण बैंक के लेखा परीक्षित वार्षिक लेखों की प्रति के साथ-साथ सांविधिक अंकेषकों का प्रतिवेदन और
2. 31 मार्च, 2020 को समाप्त वर्ष के दौरान झारखण्ड राज्य ग्रामीण बैंक के कार्यों का वार्षिक प्रतिवेदन।

ह./—

(सुनील विनायक झोडे)

अध्यक्ष

JHARKHAND RAJYA GRAMIN BANK

Zila Parishad Market Complex,
Kutchery Road, Ranchi - 834001 (Jharkhand)

Date : 05-05-2020

Dear Sir,

Secretary, Ministry of Finance
Financial Services Division
Jeevandeep Bhawan
Sansad Marg, New Delhi-110001

In pursuance of the provision of the Regional Rural Bank Act, 1976 (21) Section 3 (1) herewith present the following document :

1. The Audited Annual accounts of the Jharkhand Rajya Gramin Bank for the period ended 31st March, 2020 (April, 2019 to March 2020) statutory auditor's report and
2. The Annual Report on the working of the Jharkhand Rajya Gramin Bank for the year ended 31st March, 2020 (April, 2019 to March, 2020)

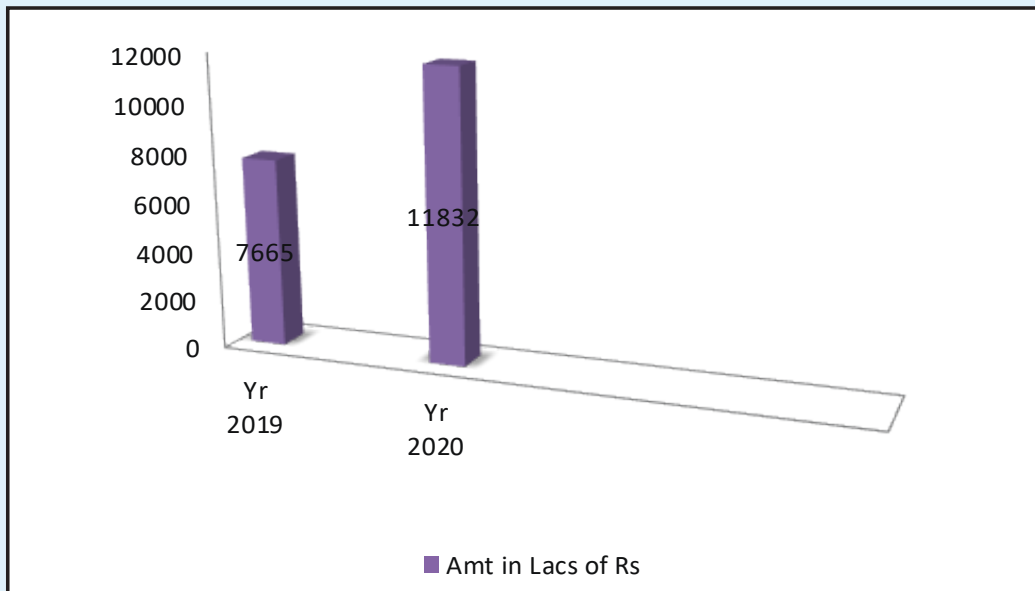
Sd/-

(Sunil Vinayak Zode)

Chairman

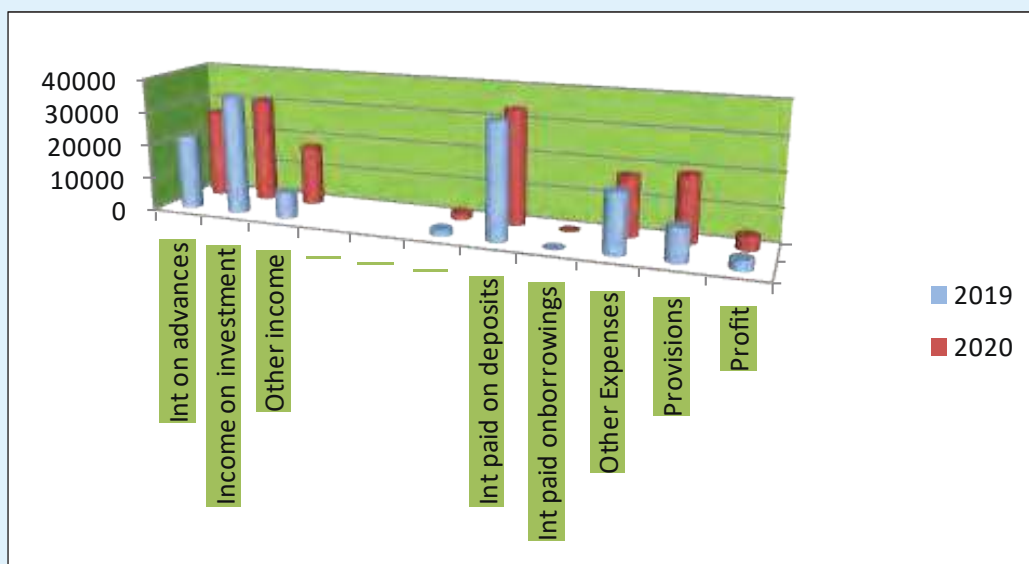
MOVEMENT OF RESERVES

Amt in Lacs of Rs.



COMPARISON OF INCOME AND EXPENDITURE WITH LAST FINANCIAL YEAR

Amt in Lacs of Rs.



From Chairman's Desk

I feel privileged and have pleasure in presenting the 1st Annual Report and financial statements of Jharkhand Rajya Gramin Bank for the financial year 2019-20. The Jharkhand Rajya Gramin Bank (JRGB) came into existence on 1st April 2019 after amalgamation of erstwhile RRBs, Vananchal Gramin Bank & Jharkhand Gramin Bank, in terms of Gazette Notification no. 454 of Ministry of Finance, Department of Financial Services, Government of India dated 31.01.2019.

The Bank has 443 branches, spread in all 24 districts of Jharkhand covering each Block of Jharkhand State. Branch network of the Bank is third largest in the State after State Bank of India & Bank of India. All our branches are on CBS platform and equipped with other facilities such as RTGS/NEFT/DBT along with Mobile Banking services. In addition to this the Bank has more than 3000 active CSP/BC points and 24 Financial Literacy Centre. The Bank is pioneer in the state in appointing women SHG members as BC agents. With all these facilities the Bank is providing customer friendly services to its 50 lacs account holders.

During current financial year 2019-20 performance of the Bank under credit linking of women SHGs is highest in the State. The Bank is actively participating in implementation of various Social Security Schemes of the Government like PMSBY/PMJJBY/ APY etc.

In the year under review, the Bank has registered a net Profit of 41.66 Crore after making Rs.185.09 crore provisions for pension liabilities. Improvement under all Business parameters has been ensured by imposing effective monitoring and control system.

The salient features of the performance of the Bank are as under:-

- ❖ Total deposits of the Bank stood at Rs.7588.15 crore as on 31.03.2020 as against Rs. 7068.72 crore as on 31.03.2019, registering a growth of 7.35%.
- ❖ The total low cost deposits of the Bank stood at Rs.5046.82 crore (66.51% of total deposits) as on 31.03.2020 as against Rs.4512.37 crore as on March 2019 (63.84% of total deposits) registering YoY growth of 11.84%.
- ❖ Gross Loans & Advances outstanding stood at Rs.3040.50 crore as on 31st March 2020 as against Rs.2745.12 crore as on 31.03.2019, registering YoY growth of 10.76%.
- ❖ Business Mix of the Bank stood at Rs.10628.63 crore as on 31st March 2020 as against Rs.9813.44 crore as on 31.03.2019 registering YoY growth of 8.31%.
- ❖ Operating profit stood at Rs.236.09 crore as on 31st March 2020 as against Rs.129.15 crore as on 31.03.2019, registering YoY growth of 82.80%.
- ❖ Gross NPA of the Bank as on 31st March 2020 stood at Rs.275.28 crore, which is 9.05% of total advances, as against 10.79% as on 31.03.2019
- ❖ Business per Branch stood at Rs.23.99 crore as on 31st March 2020 as against Rs.22.15 crore as on 31.03.2019 registering YoY growth of 8.30%.
- ❖ Business per employee stood at Rs.6.35 crore as on 31st March 2020 as against Rs.5.83 crore as on 31.03.2019 registering YoY growth of 8.77%.

While presenting the Annual Report, I am sure that with the technological upgradation and motivated workforce the business level, productivity and profitability of the Bank will improve further.

I heartily acknowledge the valuable contributions, suggestions and support provided by the Board of Directors, Sponsor Bank (State Bank of India), RBI, NABARD, Government of India and Government of Jharkhand, our valued customers and untiring efforts of team JRGB.



(Sunil V Zode)
Chairman

निदेशक मण्डल / BOARD OF DIRECTORS

(As on 31.03.2020)



श्री सुनील विनायक झोडे

अध्यक्ष, झारखण्ड राज्य ग्रामीण बैंक
Shri Sunil Vinak Zode
Chairman, Jharkhand Rajya Gramin Bank



श्रीमति दिप्ती जयराज

भा.प्र.से., विशेष सचिव, झारखण्ड सरकार
Smt Deepthi Jayaraj
Special Secretary,
Government of Jharkhand



श्री एस० गणेशन

महाप्रबंधक, भारतीय स्टेट बैंक, मुंबई
Shri S. Ganeson
General Manager, State Bank of India, Mumbai



श्री नीरज कुमार

उप महाप्रबंधक, भारतीय रिजर्व बैंक, राँची
Shri Neeraj Kumar
Dy. General Manager,
Reserve Bank Of India, Ranchi



श्री संजय तिवारी

उप महाप्रबंधक, भारतीय स्टेट बैंक, मुंबई
Shri Sanjay Tiwari
Dy. General Manager,
State Bank of India, Mumbai



श्री विशाल सक्सेना

उपमहाप्रबंधक, भारतीय स्टेट बैंक, पटना
Shri Vishal Saxena
Dy. General Manager
State Bank of India, Patna



श्री पी० सी० दाश

उप-महाप्रबंधक, नाबार्ड, राँची
Shri P. C. Dash
Dy. General Manager, NABARD, Ranchi

बैंक की प्रशासनिक व्यवस्था ADMINISTRATIVE SET UP OF THE BANK

(As on 14.07.2020)



श्री सुनील विनायक झोडे
अध्यक्ष, झारखण्ड राज्य ग्रामीण बैंक
Shri Sunil Vinak Zode
Chairman, Jharkhand Rajya Gramin Bank



श्री नागेन्द्र कुमार सिन्हा
महाप्रबंधक-I,
Shri Nagendra Kumar Sinha
General Manager-I



श्री अमल कृष्ण आदित्य
महाप्रबंधक-II,
Shri Amal Krishna Aaditya
General Manager-II



श्री शहजाद हसन
महाप्रबंधक (आई.टी.)
Shri Shahzad Hassan
General Manager (I.T.)



श्री अर्जुन शाही
मुख्य सतर्कता अधिकारी
Shri Arjun Shahi
C.V.O.



श्री राजीव नयन सिन्हा
सहायक महाप्रबंधक, मंडल सचिवालय
Shri Rajiv Nayan Sinha
AGM, Board Secretariat

बैंक की उपलब्धि : एक झलक Performance of the Bank : At a Glance

		(Amt in lacs of Rs.)	
		2018-19	2019-20
A.	Key Performance Indicators		
1.	No. of Districts covered	24	24
2.	No. of Branches	443	443
	a. Rural	391	391
	b. Semi - urban	40	40
	c. Urban	12	12
	d. Metropolitan	0	0
	Ultra Small Branches	0	0
3.	Total Staff (Excluding Sponsor Bank Staff)	1682	1675
	Of which Officers.	766	769
4.	Deposits	706872	758815
	Growth %	3.30%	7.35%
5.	Borrowing Outstanding	10657	12198
6.	Gross Loan & Adv. Outstanding	274512	304050
	Growth %	7.32%	10.76%
	Of 6 above, loans of Priority Sector	242529	251439
	Of 6 above, loans to Non Target Group	31983	22611
	Of 6 above, loans to SC/ST	91734	78183
	Of 6 above, loans to SF/MF/AI	156567	182776
	Of 6 above, loans to Minorities	42706	29762
7.	CD Ratio	38.83%	40.07%
8.	Investment Outstanding (including Bank Dep.)	351728	363689
	SLR investment outstanding	301592	331292
	Non SLR investment Outstanding	50136	32397
B.	AVERAGES		
9.	Average Deposits	682708	711153
	Growth %	4.09%	4.17%
10.	Average Borrowings	9252	12608
	Growth %	-7.95%	36.27%
11.	Average Loans & Advances	261208	279871
	Growth %	13.91%	7.14%
12.	Average Investment	374302	382079
	Growth %	-3.36%	2.08%
	Average SLR investment as % to Av. Deposit	47.01%	48.94%
	Average Non-SLR investment as % to Av. Dep.	7.81%	4.79%
13.	Average Working Funds	871001	818148

		(Amt in lacs of Rs.)	
		2018-19	2019-20
C.	LOANS ISSUED DURING THE YEAR		
14.	Loans issued during the year	28859	128001
	Growth %	-1.28%	346.66
	Of 14 above, loans to Priority Sector	24188	113406
	of 14 above, Loans to Non Target Group	4671	15432
	Of 14 above, loans to SC/ST		
	Of 14 above, loans to SF/MF/AL		
	Of 14 above, loans to Minorities		
D.	PRODUCTIVITY		
15.	Per Branch	2215	2399
	Per Staff (including office attendants)	583	635
E.	RECOVERY PERFORMANCE		
16.	Total		
	Demand	201992	163887
	Recovery	136793	102171
	Overdues	65199	61716
	Recovery % (June Position)	67.72%	62.34%
17.	Farm Sector		
	Demand	103526	117675
	Recovery	61901	69942
	Overdues	41625	47733
	Recovery % (June Position)	59.79%	59.44%
18.	Non Farm Sector		
	Demand	98465	46212
	Recovery	74892	32229
	Overdues	23574	13983
	Recovery % (June Position)	76.06%	69.74%
F.	ASSET CLASSIFICATION (LOANS & ADVANCES)		
19.	a) Standard	245120	276522
	b) Sub-standard	9977	12182
	c) Doubtful	17606	14415
	d) Loss	1809	931
	Total	274512	304050
20.	Loans issued during the year	28859	128901

		(Amt in lacs of Rs.)	
		2018-19	2019-20
G.	PROFITABILITY ANALYSIS		
21.	Interest paid on		
	a) Deposits	34033	33842
	b) Borrowings	619	880
22.	Salary	12222	12610
23.	Other Operating Expenses	4987	4207
24.	Provision made during the year		
	a) Against loans & Advances	7569	0
	b) Other provision	2291	19442
25.	Interest received on		
	a) Loans & Advances	22057	26336
	b) Current Account with BOI & RBI		
	c) SLR investment / TDR with Banks/Other approved securities	34915	30954
26.	Misc. Income	7805	17859
27.	Profit / Loss	3056	4166
H.	OTHER INFORMATION		
28.	Share capital Deposit Received	Nil	Nil
29.	DICGC		
	a) Claims Settled-Cumulative		
	b) Claims received but pending adjustment		
	c) Claims pending with the Corporation		
30.	Cumulative Provision		
	a) Against NPA	19825	17778
	b) Against tangible assets, frauds etc	364	224
31.	Interest Derecognised		
	a) During the year	Nil	Nil
	b) cumulative	Nil	Nil
32.	Loans Written off during the year		
	a) No. of Accounts	3795	7448
	b) Amount	590	1227
33.	Accumulated Losses	0	0

Amt. in Lakh.

Type of Deposit	Mar-19	Mar-20	Growth%
Savings Bank	440492	491445	11.57
Current Deposit/	10722	13237	23.46
Term Deposit/	255658	254132	-0.60
Total/	706872	758815	7.35
Average Cost of Deposit/	4.99	4.76	4.61
Per Branch Deposit /	1596	1713	7.35
Per employee (Including sub staff) Deposit	420	453	7.80

Amt. in Lakh.

Sl.No.	Particulars	As on 31.03.2020
1.	Cash in Hand	3115
2.	Average Cash in Hand	3337
3.	Average cash as % to average deposits	0.47%
4.	Balance with RBI	30803
5.	Balance with other Bank	131368

Amt. in Lakh.

Sl. No.	Particulars	Total Amt.	SLR	Non-SLR
1.	In Term deposit A/c Money at call	127348		127348
2.	Other Investment /			
	a. In Govt. Securities/	331293	331293	0
	b. In other Securities/	32396	0	32396
	Total	491037	331293	159744

Amt. in Lakh.

LOANS & ADVANCES		31.03.2019		31.03.2020	
Sl. No.	Priority Sector	A/C	Amt.	A/C.	Amt.
1.	Agriculture & Allied Activities	402078	171221	413270	211254
2.	MSME	51107	56702	41189	52332
	Other Priority Sector	6220	14606	8399	17853
	Total Priority Sector/	459405	242529	462858	281439
	Total Non Priority Sector/	20616	31983	13131	22611
	Grand total	480021	274512	475989	304050
	Out of which (under Priority sector)				
	Small Road Transport operators	6913	12008	4598	7574
	Housing Loan	915	5435	1346	10481
	Education Loan	781	2442	636	2091

	As on 31.03.2020	Amt. in Lakh.
	Amt. O/S	Provision
Standard Assets	276522	725
Sub Standard Assets	12182	1218
Doubtful Assets	14415	7157
Loss Assets	931	930
Additional Provision	-	7748
TOTAL	304050	17778

		Amt. in Lakh.
	2018-19	2019-20
NPA at the beginning of the year	30673	29611
Recovery against NPA	32490	13996
Addition	31428	11913
NPA at the end of the year	29611	27528
Net NPA	9013	9686
Net NPA %	3.97%	3.38%

		Amt. in Lakh.
	2018-19	2019-20
1. Interest Income from advances	22057	26336
2. Interest on investment (Including Bank Balance)	34915	30954
3. Income from non fund business	7805	17859
Total	64777	75149

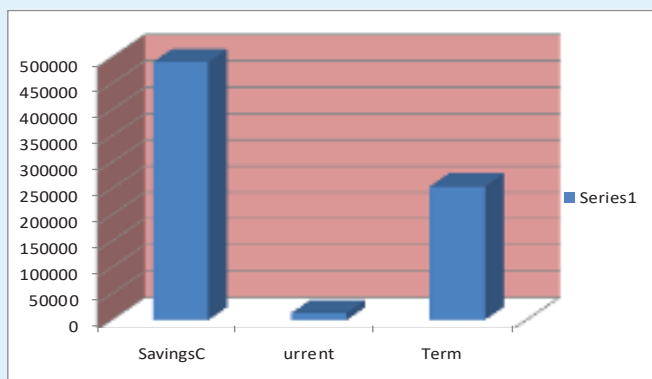
		Amt. in Lakh.
	2018-19	2019-20
1. Deposits	706872	758815
2. Borrowings	10657	12198
3. Other	32290	47318
Total	749820	818331

		As on 31.03.2020 Amt. in Lakh.
1.	Share capital	24767
	Share capital Deposit	0
2.	Deposits	758815
	(i) Demand	504682
	(ii) Term	254133
3.	Borrowing	12198
	(i) NABARD O/S	11500
	(ii) Sponsor Bank O/S	58
	(iii) Others	640
4.	Loans & Advances	304050
	(i) Priority Sector	281439
	(ii) Non-Priority Sector	22611
5.	Loans issued during the year	35799
	(i) Priority Sector	113469
	(ii) Non-Priority Sector	15432
6.	CD Ratio	40.07%
7.	Recovery Percentage	62.34%
8.	Investments	363689
	(i) SLR	331293
	(ii) Non-SLR	32396
9.	Profit & Loss for the year	4167
10.	Accumulated Losses	0
11.	Per branch Business	2399
12.	Per Employee Business	635

			Amt. in Lakh.
	No.	Amt. Sanctioned	Amt. Outstanding
Cumulative position of linked group (Apr. 19 to Mar. 20)	23352	58837	19714
Out of which women group	23352	58837	19714

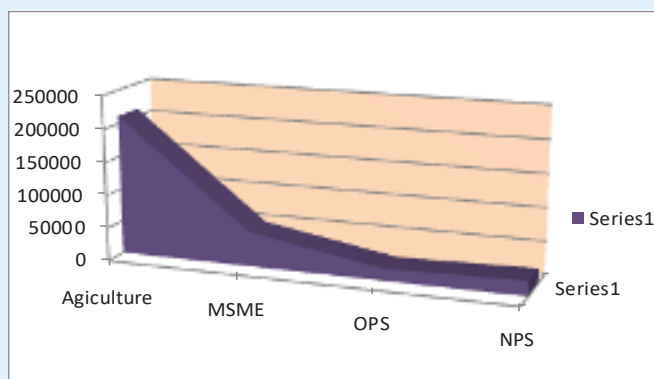
CONSTITUTION OF DEPOSITS

Amt in Lacs of Rs.



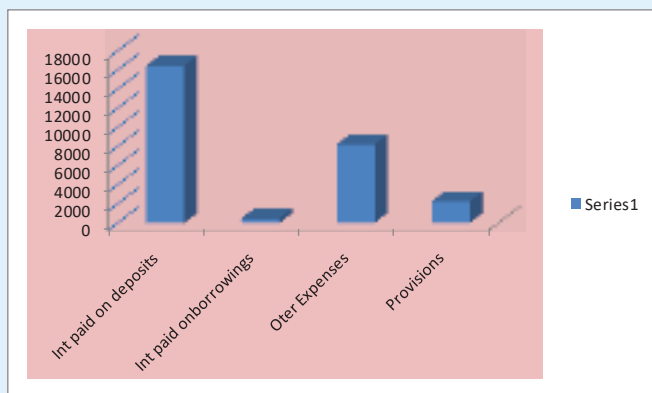
CONSTITUTION OF ADVANCE

Amt in Lacs of Rs.

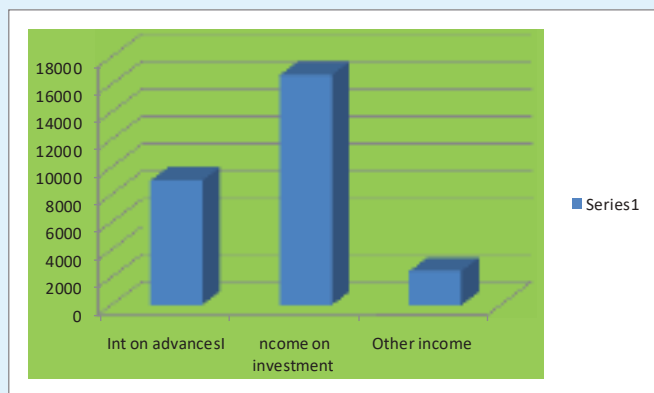


INCOME

Amt in Lacs of Rs.



EXPENDITURE



झारखण्ड राज्य ग्रामीण बैंक

प्रधान कार्यालय: राँची
झारखण्ड

निदेशकों का प्रतिवेदन

क्षेत्रीय ग्रामीण बैंक अधिनियम 1976 की धारा 20 के अन्तर्गत बैंक का प्रथम वार्षिक प्रतिवेदन एवं 31 मार्च 2020 को समाप्त वित्तीय वर्ष के तुलन-पत्र और साथ ही वर्ष 2019-20 का लाभ-हानि खाता प्रस्तुत करते हुए बैंक का निदेशक मंडल अत्यधिक प्रसन्नता का अनुभव करता है।

झारखण्ड राज्य ग्रामीण बैंक की स्थापना दिनांक 01.04.2019 को झारखण्ड राज्य के पूर्ववर्ती झारखण्ड ग्रामीण बैंक एवं वनांचल ग्रामीण बैंक के समायोजन/समामेलन के उपरांत, भारत सरकार की अधिसूचना दिनांक 31.01.2019 के अनुरूप की गई है। झारखण्ड राज्य ग्रामीण बैंक देश के सबसे बड़े बैंक 'भारतीय स्टेट बैंक' द्वारा प्रायोजित है।

क्षेत्रफल और ब्रांच नेटवर्क

बैंक झारखण्ड राज्य के 24 जिलों में 08 क्षेत्रीय कार्यालयों के अन्तर्गत 443 शाखाएँ कार्यरत है, जिसके तहत राज्य का प्रत्येक प्रखण्ड हमारे बैंक से जुड़ा हुआ है। ब्रांच नेटवर्क के मामले में हमारा बैंक भारतीय स्टेट बैंक तथा बैंक ऑफ इण्डिया के बाद तीसरे स्थान पर है। ये सभी शाखाएँ सी.बी.एस. प्लेटफॉर्म तथा अन्य सुविधा जैसे आर.टी.जी.एस./एन.ई.एफ.टी./डी.बी.टी. तथा मोबाईल बैंकिंग सेवा प्रदान करती हैं। बैंक 50 लाख खाताधारी, जो की झारखण्ड राज्य की कुल जनसंख्या का लगभग 13% है एवं सुदूर ग्रामीण इलाकों में निवास करते हैं, को सेवाएँ प्रदान कर रही है। इसके अलावे बैंक के पास 3000 सक्रिय ग्राहक सेवा केन्द्र और 24 वित्तीय साक्षरता केन्द्र कार्यरत हैं। हमारा बैंक राज्य का पहला बैंक है, जिसने महिला स्वयं सहायता समूह के सदस्यों को बी.सी. एजेंट के रूप में नियुक्त किया है।

1. व्यवसाय समीक्षा

बैंक ने 31.03.2019 के कुल व्यवसाय 9813.84 करोड़ में रु० 814.81 करोड़ की वृद्धि कर दिनांक 31.03.2020 को 10628.65 करोड़ तक पहुंचा दिया है। प्रतिशत में वृद्धि 8.30 दर्ज की गई है। वार्षिक प्रतिवेदन में वर्ष 2019 को सभी प्रविष्टियाँ तत्कालीन वनांचल ग्रामीण बैंक एवं झारखण्ड ग्रामीण बैंक के समायोजित तुलन पत्र से ली गयी है।

2. लाभ विश्लेषण

बैंक ने 31.03.2019 के 30.56 करोड़ के शुद्ध लाभ की तुलना में 31.03.2020 को 41.66 करोड़ दर्ज किया है। बैंक ने पेंशनधारियों के लिए 185.09 करोड़ प्रावधान करने के बाद यह लाभ दिखाया है।

JHARKHAND RAJYA GRAMIN BANK

Head Office : Ranchi
Jharkhand

DIRECTOR'S REPORT

In terms of Section 20 of the Regional Rural Bank Act 1976, the Board of Directors have immense pleasure in presenting the 1st Annual Report and Profit & Loss Accounts of the Bank for the year ended 31st March 2020.

The Jharkhand Rajya Gramin Bank (JRGB) came into existence on 1st April 2019 after amalgamation of erstwhile RRBs, Vananchal Gramin Bank & Jharkhand Gramin Bank, in terms of Gazette Notification no. 454 of Ministry of Finance, Department of Financial Services, Government of India dated 31.01.2019. This Bank (JRGB) is sponsored by the largest Bank of country "The State Bank of India".

AREA OF OPERATION & BRANCH NETWORK

The Bank has 08 Regional offices & 443 branches, spread in all 24 districts of Jharkhand covering each Block of Jharkhand State. Branch network of the Bank is third largest in the State after State Bank of India & Bank of India. All these branches are on CBS platform and equipped with other facilities such as RTGS/NEFT/DBT along with Mobile Banking services. The Bank is catering the need of 50 lacs account holders which is approximately 13% of the total population of Jharkhand, mostly rural folks residing in remotest part of the state. In addition to this the Bank is also having more than 3000 active CSP/BC points and 24 Financial Literacy Centre. The Bank is pioneer in the state in appointing women SHG members as BC agents.

1. Business Review

The Bank's business has registered a growth of Rs. 814.81 Crore to reach 10628.65 Crore as on 31.03.2020 as against 9813.84 Crore as on 31.03.2019. In percentage terms growth has been registered 8.30%. All the figures pertaining to 2019 of this annual report has been taken from the amalgment balance sheet of erstwhile Vananchal Gramin Bank and Jharkhand Gramin Bank.

2. Profit Analysis

The Bank has registered a net Profit of 41.66 Crore as on 31.03.2020 as against 30.56 Crore as on 31.03.2019. The Bank has shown this profit after making 185.09 Crore provision for pension liabilities.

3. अधिकृत पूँजी

क्षेत्रीय ग्रामीण बैंक (संशोधन अधिनियम) 2015 के संदर्भ में, बैंक की अधिकृत पूँजी 200,00,00,000 इक्विटी शेयर 10/- प्रति शेयर की दर से कुल रु.2000 करोड़ है।

4. पूँजी एवं संचय

31.03.2020 के अनुसार बैंक की प्रदत्त जमा पूँजी रु. 24767 करोड़ है, जो भारत सरकार (50 प्रतिशत), भारतीय स्टेट बैंक (प्रवर्तक बैंक) (35 प्रतिशत) और झारखण्ड सरकार (15 प्रतिशत) प्रदत्त है। बैंक के आरक्षित निधि में रु. 41.66 करोड़ की वृद्धि दर्ज की गई।

3. Capital & Reserves

Authorized Capital

In terms of Regional Rural Bank (Amendment Act) 2015, Authorized capital of the Bank is 200,00,00,000 Equity Shares of Rs.10/- each aggregating to Rs.2000 Crores.

4. Capital & Reserves

As on 31.03.2020 Paid up Share capital of the Bank stood at Rs.24767 lakh contributed by Govt. of India (50%), Bank of India (Sponsor Bank) (35%) and Govt. of Jharkhand (15%). The Reserve increased by Rs.41.66 Crore.

(Amt in Crores of Rs)

Capital	2018-19	2019-20
1 Tier-I		
a. Paid up Capital	247.67	247.67
b. Share Capital Deposit	0	0
c. Statutory Reserves & Surplus	19.93	28.26
d. Capital Reserves	1.99	9.94
e. Other Reserves	51.62	55.78
f. Spl.Reserve u/s 36(1)(Viii) of income Tax act 1961		
g. Surplus in P&L		
Total reserves (b+c+d+e+ f+g)	73.54	93.98
Total Tier-I Capital	321.21	341.65
2 Tier-II		
a. Undisclosed Reserves		
b. Revaluation Reserves		
c. General Provisions & Reserves	13.57	13.57
d. Investment fluctuations Reserves / Fund	3.11	24.34
e. Tier II Perpetual Bonds	5.15	5.15
Total Tier-II Capital	21.84	43.07
Grand Total (Tier I + Tier II)	343.05	384.71
Differed Tax Assets		1.28
Net Total (Tier I + Tier II)		383.43
3. a. Adjusted value of funded risk assets i.e., balance sheet items	3044.71	3371.18
b. Adjusted value of non- funded risk assets i.e., balance sheet items	15.50	12.41
c. a+b	3060.21	3383.59
d. Percentage of Capital (Tier-I + Tier II) to Risk Weighted Assets	11.21%	11.33%

5. जमा

31 मार्च 2020 को बैंक की जमा राशि रु.7588.15 करोड़ है तथा 31.03.2019 की तुलना में 7.35 प्रतिशत की वृद्धि दर्ज की गई। कुल जमा में कासा जमा का योगदान 66.51 प्रतिशत रहा है।

Type of Deposit	Amt. in Lakh.		
	Mar-19	Mar-20	Growth %
Savings Bank /	440492	491445	11.57
Current Deposit /	10722	13237	23.46
Term Deposit /	255658	254132	-0.60
Total /	706872	758815	7.35
Average Cost of Deposit /	4.99	4.76	-4.61
Per Branch Deposit /	1596	1713	7.35
Per employee (Including sub staff) Depoist /	420	453	7.80

6. नकदी एवं बैंकों में अवशेष

वर्ष 2019-20 के अंत में धारित नकदी एवं औसत नकदी का विवरण निम्नानुसार रहा। विवरण में धारित औसत नकदी, जमा के प्रतिशत में निम्न रहा।

5. Deposits

Deposit as on 31.03.2020 stood at Rs. 7588.15 crores with a growth of 7.35% over 31.03.2019. Out of Total Deposit CASA Deposit constitutes 66.51%.

6. Cash and Balance with Bank

Cash held by the Bank at the end of the Financial year 2019-20 as well as average cash during the year are as under. Details also include average cash as percentage to average deposit.

Sl.No.	Particulars	Amt. in Lakh.
		As on 31.03.2020
1	Cash in Hand	3115
2	Average Cash in Hand	3337
3	Average cash as % to average deposits	0.47%
4	Balance with RBI	30803
5	Balance with other Bank	131368

7. निवेश

बैंक का कुल निवेश रु. 491037 लाख है जो निम्नानुसार है। कुल जमा के अनुपात में निवेश का प्रतिशत वर्तमान वर्ष में 64.71 प्रतिशत रहा। निवेश से सम्बन्धित निर्णय निदेशक मण्डल द्वारा अनुमोदित निवेश नीति के अनुसार बैंक के निवेश समिति द्वारा ली जाती है।

भारतीय रिजर्व बैंक के दिशानिर्देशों के अनुसार, बैंक द्वारा आयोजित निवेश को "हेल्ड टू मैच्योरिटी", "सेल के लिए उपलब्ध" और "ट्रेडिंग के लिए हेल्ड" श्रेणी के अन्तर्गत वर्गीकृत किया गया है।

7. Investments

The total investment of the Bank is Rs. 491037 lakh as detailed below. Total investment is 64.71% of the total deposit. Investment related decisions are taken by the Investment Committee of the Bank in accordance with the board approved Investment Policy of the Bank.

Investments held by Bank are classified under "Held to maturity", "Available for Sale" and "Held for Trading" category as per Reserve Bank of India guidelines.

Sl.No.	Particulars	Amt. in Lakh.		
		Total Amt.	SLR	Non-SLR
1	In Term deposit A/c Money at call	127348		127348
2	Other Investment /			
	a. In Govt.Securities /	331293	331293	0
	b. In other Securities /	32396	0	32396
	Total	491037	331293	159744

8. ऋण एवं अग्रिम

31 मार्च 2020 के अनुसार बैंक ऋण का क्षेत्रवार वर्गीकरण बकाये शेष के आधार पर नीचे दिया जा रहा है।

8. Loans and Advances

Sectoral distribution of Bank loans and advances on outstanding basis is shown as on 31st March 2020.

		Amt. in Lakh.			
LOANS & ADVANCES		31.03.2019		31.03.2020	
Sl.No.	Priority Sector	A/C	Amt.	A/C	Amt.
1	Agriculture & Allied activities	402078	171221	413270	211254
2	MSME	51107	56702	41189	52332
3	Other Priority Sector	6220	14606	8399	17853
	Total Priority sector /	459405	242529	462858	281439
	Total Non Priority sector /	20616	31983	13131	22611
	Grand Total	480021	274512	475989	304050
	out of which(under Priority sector)				
	Small Road Transport operators	6913	12008	4598	7574
	Housing Loan	915	5435	1691	11417
	Education Loan	781	2442	636	2091

9. पुनर्वित्त

कार्यशील पूँजी की वृद्धि में पुनर्वित्त एक अहम भूमिका निभाता है। हमलोग मुख्यरूप से राष्ट्रीय कृषि एवं ग्रामीण विकास बैंक से पुनर्वित्त की सुविधा प्राप्त करते हैं। 31.03.2020 को हमारे पास बकाया शेष रु. 11500.12 लाख था। इसके अलावे हमने एन.बी. सी.एफ.डी.सी., एन.एस.टी.एफ.डी.सी., एन.एच.एफ.डी.सी. और एन.एस.के.एफ.डी.सी. जैसी अन्य एजेंसियों से भी रु. 698.30 लाख का पुनर्वित्त प्राप्त किया है। 31.03.2020 को हमारे बैंक द्वारा प्राप्त कुल पुनर्वित्त रु. 12198.42 लाख था। हमने पुनर्वित्त एजेंसियों को सभी बकाया राशि का समय पर भुगतान सुनिश्चित किया है।

9. Refinance

Refinance plays a major role in enhancement of working funds of the Bank. We mainly avail refinance from NABARD. As on 31.03.2020 outstanding balance of NABARD refinance was Rs. 11500.12 lakhs. In addition to this we have also received refinance from other agencies like NBCFDC, NSTFDC, NHFDC & NSKFDC to the tune of Rs.698.3 lakh. Total refinance availed by our Bank as on 31.03.2020 was 12198.42 lakh. We have ensured timely repayment of all the dues to refinance agencies.

10. परिसंपत्ति का वर्गीकरण एवं प्रावधान

भारतीय रिजर्व बैंक के निर्देशानुसार बैंक ने परिसंपत्ति का वर्गीकरण एवं प्रावधान सम्बन्धी मानदंडों के अनुरूप दिनांक 31.03.2020 के आधार पर निम्नलिखित श्रेणी में परिसंपत्ति को वर्गीकृत एवं प्रावधान किया गया।

10. Asset Classification and Provisioning

The Bank has classified its assets as per RBI guidelines and as on 31.03.2020 following provisions were made in different categories.

	As on 31.03.2020	Amt. in Lakh
	Amt. O/S	Provision
Standard Assets	276522	725
Sub Standard Assets	12182	1218
Doubtful Assets	14415	7157
Loss Assets	931	931
Additional Provision	-	7747
TOTAL	304050	17778

11. संदिग्ध निवेश के विरुद्ध प्रावधान

बैंक ने 100 प्रतिशत रु. 1500 लाख के अनर्जक निवेश के विरुद्ध बैंक के नियमानुसार रु. 1500 लाख का प्रावधान वित्तीय वर्ष 2019-20 के लिए किया है।

12. अनुत्पादक परिसंपत्ति प्रबंधन

सम्पत्ति की गुणवत्ता – अनुत्पादक परिसंपत्ति का प्रबंधन

बैंक के अनुत्पादक परिसंपत्ति में रु. 20.83 करोड़ की कमी आई है, जिसके कारण 31 मार्च 2019 के रु. 296.11 करोड़ की तुलना में अनुत्पादक परिसंपत्ति 31 मार्च 2020 को रु. 275.28 करोड़ तक कम हो गई। प्रतिशत के आधार पर अनुत्पादक परिसंपत्ति में 174 अंकों की कमी है अर्थात् 31 मार्च 2019 के 10.79 प्रतिशत की तुलना में 31 मार्च 2020 को अनुत्पादक परिसंपत्ति 9.05 प्रतिशत हो गई है। शुद्ध अनुत्पादक परिसंपत्ति (शुद्ध अग्रिम के प्रतिशत में) में 3.97 प्रतिशत से 3.38 प्रतिशत पर पहुँच गई। आकड़ों में, शुद्ध अनुत्पादक परिसंपत्ति रु. 90.18 करोड़ से बढ़कर रु. 96.86 करोड़ हो गई है। छोटे एवं मध्यम उद्यम श्रेणी को छोड़ कर सभी श्रेणियों में कुल अनुत्पादक परिसंपत्ति में कमी आई है।

अनुत्पादक परिसंपत्ति को कम करने का कानूनी उपाय सरफेसी अधिनियम

वर्ष 2019-20 के दौरान, सरफेसी अधिनियम के तहत 342 ऋण खातों, राशि रु. 9.35 करोड़ में कारवाई शुरू की गई तथा सरफेसी अधिनियम के तहत 104 खातों, राशि रु. 2.19 करोड़ को बन्द कराया गया। 31 मार्च 2019 को रु. 13.54 करोड़ शेष के साथ 342 खाते बचे हुए हैं जो 31 मार्च 2020 को रु. 20.70 करोड़ शेष के साथ 406 खाते हो गये हैं।

11. Provision against Doubtful Investment

The Bank has made 100% provision of Rs. 1500 Lakh against Non Performing Investment of Rs. 1500 Lakh during financial year 2019-20, as per extant guidelines.

12. NPA Management

Asset Quality – Management of NPA

The Non-Performing Assets have decreased by Rs. 20.83 Crores from Rs. 296.11 Crores as on 31st March 2019 to Rs. 275.28 Crores as on 31st March 2020. Gross NPA in percentage terms has decreased by 174 basis points i.e. from 10.79% as on 31st March 2019 to 9.05% as on 31st March 2020. Net NPAs (as %age to net advances) has come down from 3.97% to 3.38%. In absolute terms, net NPAs increased from Rs. 90.18 Crores to Rs. 96.86 Crores. The GNPA's have come down in all segments except SME segment.

NPA REDUCTION THROUGH LEGAL RECOURSE

SARFAESI Act

During the year 2019-20, action was initiated in 342 loan accounts under SARFAESI Act involving amount of Rs. 9.35 Crores and 104 accounts under SARFAESI were closed involving Rs. 2.19 Crores. 342 accounts pending as on 31st March 2019 with outstanding balance of Rs. 13.54 Crores rose to 406 as on 31.03.2020 with outstanding balance of Rs. 20.70 Crores.

ऋण वसूली न्यायाधिकरण (डी.आर.टी.)

वर्ष 2019-20 के दौरान 3 डी.आर.टी. ऋण खातों में रु. 0.25 करोड़ की वसूली की गई। इस प्रकार बकाया राशि के साथ 8 खातों में शेष राशि रु. 1.83 करोड़ से घटकर 31.03.2020 को 5 खातों में शेष राशि रु. 1.58 करोड़ तक पहुँच गई।

सर्टिफिकेट वाद

31.03.2019 तक राज्य में 4826 सर्टिफिकेट वाद, राशि रु. 13.36 करोड़ के मामले लंबित हैं। वर्ष 2019-20 के दौरान राशि रु. 4.86 करोड़ के 419 नए मामले दर्ज किए गए तथा राशि रु. 6.24 करोड़ के 496 मामलों का निष्पादन किया गया। 31.03.2020 तक रु. 11.98 करोड़ के 4749 वाद लंबित हैं।

लोक अदालत

वर्ष 2019-20 के दौरान 1384 वादों का निष्पादन लोक अदालत के माध्यम से किया जिसमें अनुत्पादक परिसंपत्ति में रु. 8.71 करोड़ की वसूली प्राप्त की गई।

समझौता प्रस्ताव

वर्ष 2019-20 के दौरान बैंक ने समझौता प्रस्तावों के तहत भारी मात्रा में अनुत्पादक परिसंपत्ति में वसूली की है जो कई वर्षों से अतिदेय हैं और जहाँ पर्याप्त प्रावधान उपलब्ध हैं। वर्ष 2018-19 और 2019-20 के लिए तुलनात्मक स्थिति निम्नानुसार है।

Particulars	2018-19	2019-20
No. of Accounts	1073	6714
Amt. Recovered	5.96 Crores	27.97 Crores

13. वार्षिक ऋण योजना के तहत प्रदर्शन।

वर्ष 2019-20 के लिए बैंक ने वार्षिक ऋण योजना के तहत 42.43 प्रतिशत बजट प्राप्त किया है।

14. एन.आर.एल.एम. के तहत प्रदर्शन

राज्य स्तरीय बैंकर्स समिति के आंकड़ों के अनुसार झारखण्ड राज्य में हमारे बैंक ने एन.आर.एल.एम. के तहत सर्वाधिक उपलब्धि प्राप्त की है।

31 मार्च 2020

DRT

Amount of Rs. 0.25 Crore was recovered in 3 DRT loan accounts during the year 2019-20. Thus 8 accounts with Outstanding Rs. 1.83 Crores decreased to 5 with outstanding Rs. 1.58 Crores as on 31.03.2020.

Certificate Cases

4826 Certificate cases were pending for disposal at various Centres of the State as on 31.03.2019 involving amount of Rs. 13.36 Crores. During the year 2019-20, 419 fresh cases were filed with amount of Rs. 4.86 Crores and 496 cases disposed of involving amount of Rs. 6.24 Crores. As on 31.03.2020, 4749 cases are still pending involving amount of Rs. 11.98 Crores.

Lok Adalat

During the year 2019-20, 1384 cases were settled through Lok Adalats in which NPA recovery was made for Rs. 8.71 crores.

Compromise Settlements

Bank has recovered huge amounts of NPAs during the year 2019-20 under compromise settlements which are overdue for several years and where sufficient provisions are available. Comparative position for the year 2018-19 & 2019-20 is given as under:

13. Performance under Annual Credit Plan

Bank achieved 42.43% of the budget under Annual credit plan for the year 2019-20.

14. Performance under NRLM

As per SLBC data achievement of the Bank during 2019-20 under NRLM was highest in the State of Jharkhand.

31st March 2020.

	Target		Achievement		Amt. in Lakh.	
	A/C	Amt.	A/C	Amt.	Ach in % terms	
2019-20						
NRLM	20100	26900	23352	24844	116.18%	92.35%

15. ऋणों की वसूली

रु. 163887 लाख की माँग के विरुद्ध बैंक ने रु. 102171 लाख वसूली की है जो 62.34 प्रतिशत है।

16. अर्जित आय

2018-19 और 2019-20 के दौरान अर्जित आय का विवरण निम्नानुसार है।

15. Recovery of Loans

Against demand of Rs 163887 lac, Bank has recovered Rs 102171 lac which is 62.34%.

16. Income Earned

Details of Income earned during 2018-19 and 2019-20 are as follow.

	Amt. in lakh	
	2018-19	2019-20
1. Interest Income from advances	22057	26336
2. Interest on investment (Including Bank Balance)	34915	30954
3. Income from non fund business	7805	17859
Total	64777	75149

17. ब्याज और अन्य व्यय

2018-19 और 2019-20 के दौरान हमारे बैंक द्वारा विभिन्न उद्देश्य के लिए दिए गए ब्याज निम्नानुसार हैं।

17. Interest & Other Expenditure

Interest paid for different purpose by our Bank during 2018-19 and 2019-20 are as follows.

	Amt. in lakh	
	2018-19	2019-20
1. Deposits	706872	758815
2. Borrowings	10657	12198
3. Other	32290	47318
Total	749820	818331

18. स्थानांतरण मूल्य तंत्र (ट्रांसफर प्राइस मैकेनिज्म)

हमारे बैंक ने ट्रांसफर प्राइस मैकेनिज्म को अपनाया है। ब्याज और शाखाओं के अग्रिमों से प्राप्त ब्याज पर शाखा कार्यालय द्वारा शाखाओं को दिए गए ब्याज का विवरण निम्नलिखित है। प्रधान कार्यालय द्वारा जमा पर शाखाओं को देय ब्याज एवं अग्रिमों से प्रधान कार्यालय द्वारा शाखाओं से प्राप्त ब्याज का विवरण निम्नलिखित है।

18. Transfer Price Mechanism

Our Bank has adopted Transfer Price mechanism. Following are the details of interest paid by Head Office to Branches on deposits and interest received from branches in advances.

Items		Amt. in lakh
Interest paid to Branches		48759
Interest received from branches		11696

19. डी.ए.पी. / एम.ओ.यू. के तहत उपलब्धि

वर्ष 2019-20 में डी.ए.पी. / एम.ओ.यू. के प्रतिबद्धताओं के तहत हमारे बैंक की उपलब्धि इस प्रकार है।

19. Achievement under DAP/MOU

Our Bank's achievement in respect of DAP/MOU commitments in the year 2019-20 are as under:

		(Amt. in Lakh)	as on 31.3.2020
		Target	Achievement
1	Share capital		24767
	Share capital Deposit		0
2	Deposits	791732	758815
	(i) Demand	493228	504682
	(ii) Term	298504	254133
3	Borrowing		12198
	(i) NABARD o/s		11500
	(ii) Sponsor Bank O/S		58
	(iii) Others		640
4	Loans & Advances	315712	304050
	(i) Priority Sector		281439
	(ii) Non-Priority Sector		22611
5	Loans issued during the year		128901
	(i) Priority Sector		113469
	(ii) Non-Priority Sector		15432
6	CD Ratio		40.07%
7	Recovery Percentage		62.34%
8	Investments		363689
	(i) SLR		331293
	(ii) Non-SLR		32396
9	Profit & Loss for the year	4300	4167
10	Accumulated Losses	0	0
11	Per branch Business		2399
12	Per Employee Business	700	635

20. वित्तीय साक्षरता केन्द्र

हमारे बैंक के पास कुल 24 वित्तीय साक्षरता केन्द्र हैं जिसके माध्यम से हमने झारखंड प्रदेश के समस्त 24 जिलों को आच्छादित कर चुके हैं।

वित्तीय वर्ष 2019-20 के दौरान राज्य के प्रत्येक जिलों में हमारे सभी वित्तीय साक्षरता परामर्शियों द्वारा कुल 1731 "वित्तीय साक्षरता कार्यक्रम" सफलता पूर्वक आयोजित कराये गये।

21. स्वयं सहायता समूह

स्वयं सहायता समूह के तहत बैंक का प्रदर्शन निम्नानुसार है।

20. Financial Literacy Centers (FLCs)

The Bank is having 24 Financial Literacy Centers (FLCs), covering all 24 districts of Jharkhand.

During Financial year 2019-20, 1731 Financial Literacy Programs were conducted by these FLCs across Jharkhand.

21. Self-Help Groups

Performance of Bank under SHG is as under:

	No	Amt. Sanctioned	Amt. Outstanding
Cumulative position of linked group (As on 31.03.2020)	23352	58837	19714
Out of which women group	23352	58837	19714

22. प्राथमिकता क्षेत्र उधार प्रमाण पत्र

भारतीय रजर्व बैंक के मास्टर परिपत्र सं. RBI/2015-16/366 FIDD.CO.Plan.BC 23/04.09.01/2015-16 दिनांक 07 अप्रैल 2016 के पी.एस.एल.सी. के अनुसार ई-कुबेर पोर्टल में ट्रेडिंग करना एक सतत प्रक्रिया है। सभी ट्रेड किए गए पी.एस.एल.सी. 31 मार्च तक समाप्त हो जाएंगे और रिपोर्टिंग तिथि (मार्च 31) से परे मान्य नहीं होंगे, भले ही बेचे जा रहे हैं।

‘प्राथमिकता क्षेत्र उधार प्रमाण पत्र’ में ट्रेडिंग पर हमारी ऋण नीति के अनुसार, हमारे प्राथमिक क्षेत्र के तहत वर्ष 2019-20 में छोटे और सीमांत किसानों के अधिशेषों को 1450 करोड़ रुपये में बेचे गये और रु. 1150 करोड़ का पी.एस.एल.सी. जेनरल खरीदा गया है। वर्ष 2019-20 में हमारे बैंक ने रु. 1838.00 लाख की पर्याप्त आय अर्जित की है।

पी.एस.एल.सी. के तहत व्यापार करते समय हमारे बैंक ने आर.बी.आई. दिशानिर्देशों के अनुसार प्राथमिकता क्षेत्र में और साथ ही सभी उप-क्षेत्रों में न्यूनतम वैधानिक आवश्यकता को बनाए रखा है।

23. बिना पूँजी व्यवसाय

एस.बी.आई.लाईफ: हमारा बैंक वित्तीय वर्ष 2019-20 के दौरान 7.25 करोड़ के वार्षिक लक्ष्य के मुकाबले एस.बी.आई. लाईफ व्यवसाय के YTD को रु.9.22 करोड़ प्राप्त करने के लिए भारतीय स्टेट बैंक द्वारा प्रायोजित सभी आर.आर.बी के बीच Numero Uno है। हमारे वार्षिक लक्ष्य का 127 प्रतिशत प्राप्त कर बैंक उच्चतम MD (GB & S) – SBI के लिए चयनित हुआ है। हमारे बैंक के चार क्षेत्रीय कार्यालय MD (GB & S) – SBI के लिए चयनित हुए जबकि दो क्षेत्रीय कार्यालय CGM (A&S)- CBI के लिए चयनित हुए हैं।

एस.बी.आई. जेनरल: हमारे बैंक ने वित्तीय वर्ष 2019-20 में रु. 3.97 करोड़ के वार्षिक लक्ष्य के विरुद्ध भारतीय स्टेट बैंक द्वारा रु. 6.38 करोड़ का YTD प्राप्त करने में प्रायोजित सभी आर.आर.बी. में दूसरा स्थान हासिल किया है जो आवंटित लक्ष्य के मुकाबले 160.70 प्रतिशत है।

एस.बी.आई. म्यूचुअल फंड: जे.आर.जी.बी ने देर से (फरवरी 2020 के महीने में) एस.बी.आई.एम.एफ. व्यवसाय शुरू किया है, तब भी हमने 192 खातों में से 10.51 लाख रुपये के एस.बी.आई.एम.एफ. कारोबार में सफलता पाई है।

बैंक ने वित्तीय वर्ष 2019-20 के दौरान बीमा उत्पादों के विपणन में रु. 264 लाख का आय अर्जित किया है।

22. Priority Sector Lending Certificates

As per RBI Master Circular No. RBI/2015-16/366 FIDD.CO. Plan. BC 23/04.09.01 /2015-16 dated April 07, 2016 of PSLC, trading on e- Kuber portal is an ongoing process. All traded PSLCs will expire by March 31st and will not be valid beyond the reporting date (March 31st), irrespective of the date it was first sold.

As per our Credit Policy on trading in "Priority Sector Lending Certificates", we have sold surplus of Small & Marginal farmers Agri lendings under Priority Sector to the tune of Rs.1450 crores and purchased PSLC General to the tune of Rs.1150 crores during Financial Year -2019-20. Our Bank has earned substantial income of Rs.1838.00 Lakhs in this Financial Year 2019-20.

While trading under PSLC our Bank has maintained Minimum Statutory requirement in Priority sector as well as in all sub-sectors as per RBI Guidelines.

23. Non Fund Business

SBI Life: Our Bank is Numero Uno among all the RRBs sponsored by SBI in achieving YTD of SBI Life business to the tune of Rs.9.22 Crore against an annual target of 7.25 Crore during FY 2019-20. By achieving 127% of our annual target the Bank qualified for the highest MD (GB & S) – SBI Club. Four Regions of our Bank qualified for the MD (GB & S) – SBI Club while 02 Regions in CGM (A & S) – SBI Club.

SBI General: Our Bank achieved No. 2 position among all the RRBs sponsored by SBI in achieving YTD of Rs.6.38 Crore against an annual target of Rs.3.97 Crore in FY 2019-20 which is 160.70% achievement against the allocated target.

SBI Mutual Fund: JRGB started SBIMF business of late (in the month of February 2020). Even then we succeeded in sourcing of SBIMF business of Rs.10.51 Lakh in as many as 192 accounts.

The Bank has generated Rs264 lakh income on marketing of insurance products during financial year 2019-20.

24. विभिन्न सामाजिक सुरक्षा योजनाओं के तहत उपलब्धि
वित्तीय वर्ष 2019-20 के दौरान, बैंक ने भारत सरकार की विभिन्न सामाजिक सुरक्षा योजनाओं के लिए निर्धारित सभी लक्ष्यों को अच्छे अंतर से पार कर लिया है। वित्तीय वर्ष 2019-20 के दौरान, अटल पेंशन योजनांतर्गत, पेंशन निधि विनियामक और विकास प्राधिकरण द्वारा आयोजित 08 अभियानों में बैंक को विजेता घोषित किया गया है।

Social Security Schemes	Target for (2019-20)	Achievement during FY (2019-20)
APY	22,100	29,273
PMJJBY	24,200	27,099
PMSBY	65,000	67,963

25. वित्तीय समावेशन

राज्य स्तरीय बैंकर्स समिति द्वारा आवंटित सभी 984 उप सेवा क्षेत्रों एवं वार्डों को हमारे बैंक ने 3044 बैंक मित्रों के माध्यम से आच्छादित कर दिया है जो आधार आधारित भुगतान प्रक्रिया एवं रुपये कार्ड लेन-देन सक्षम माइक्रो ए.टी.एम. और कियोस्क से सज्ज हैं। बैंक मित्र सुदूर गाँवों में ग्राहकों को उनके द्वार पर 24x7 बैंकिंग सेवाएं प्रदान कर रहे हैं। माइक्रो ए.टी.एम. को ग्राहक का खाता खोलने हेतु सक्षम बनाया गया है। सम्प्रति, सर्वाधिक संख्या में बैंक मित्रों को बैंक से जोड़ने के मामले में हमारा बैंक झारखण्ड प्रदेश में प्रथम स्थान पर विराजमान है।

हमारा बैंक झारखण्ड प्रदेश में, झारखण्ड स्टेट लाइवलीहुड प्रमोशन सोसाइटी की सहभागिता से बैंक सखी मॉडल को प्रोत्साहित करने के मामले में अग्रगामी बैंक रहा है जहाँ स्वयं सहायता समूहों की सदस्याएँ “बैंक मित्र/बी.सी.” के रूप में कार्य कर रही हैं। सम्प्रति, हमारे बैंक में क्रियाशील “बैंक सखियों” की संख्या बढ़कर 419 हो गई है। जिस जगह पर बैंक सखी कार्यरत है वहाँ लेन-देन लगभग 785 लाख प्रति माह हो गया है। माइक्रो ए.टी.एम/ कियोस्क पर सम्पादित लेन-देन से कुछ बैंक सखी बतौर कमीशन रु. 5,000/- से अधिक आय अर्जित कर रही है।



24. Banks Performance under different social security schemes.

During 2019-20, the Bank surpassed all the targets with good margin, set for different Social Security Schemes of Government of India. The Bank was declared winner in 08 campaigns launched by PFRDA under APY during financial year 2019-20.

25. Financial Inclusion

All the 948 SSAs & 35 Wards allocated to our Bank by SLBC have been covered through 3044 Bank Mitras, equipped with AEPS and Rupay card transaction enabled Micro ATMs and Kiosks. Bank Mitras are providing 24x7 Banking Services at the doorstep of customers in remote villages. Account opening of customers has also been enabled on Micro ATMs. The Bank is at number one in Jharkhand state in engaging highest number of Bank Mitras.

Our Bank is pioneer in Jharkhand State to roll out Bank Sakhi model with the help of JSLPS, where, women SHG members are working as BCs. Number of operational Bank Sakhis in our Bank has increased to 419. Transaction per month at Bank Sakhi locations has also gone up @ 785 lakh. (per months approximat) Some of the Bank Sakhis are earning more than Rs 5000/- per month as commissions on transactions performed by them on Micro ATMs/Kiosks.

26. आधार नामांकन केन्द्र (ए.ई.सी.)

झारखण्ड के 24 जिलों में बैंक के पास 44 आधार नामांकन केन्द्र (कुल शाखा नेटवर्क का 10 प्रतिशत) हैं। ये सभी कार्यशील हैं और यू.आई.डी.ए.आई. के दिशानिर्देशों के अनुसार आधार से सम्बन्धित नामांकन और शुद्धिकरण का काम कर रहे हैं।

27. प्रौद्योगिकी उन्नयन

वित्त वर्ष 2019-20 के दौरान भारत सरकार ने झारखण्ड ग्रामीण बैंक और वनांचल ग्रामीण बैंक को समामेलित करने के लिए एक अधिसूचना जारी की। यह समामेलन प्रक्रिया सफलतापूर्वक पूरी हो गई है क्योंकि डेटा माइग्रेशन प्रक्रिया बहुत सुचारु थी और केवल 72 घंटों की रिकॉर्ड समय सीमा के भीतर की गई थी, जो झारखण्ड राज्य ग्रामीण बैंक के लिए एक मील का पत्थर है। बेहतर और त्वरित ग्राहक सेवा प्रदान करने के लिए, झारखण्ड राज्य ग्रामीण बैंक के क्लाउड आधारित सीबीएस तकनीक पर काम करने के लिए पहली आरआरबी बनी, साथ ही साथ सभी शाखाओं के लिए 2 एमबीपीएस कनेक्शन रोल आउट किया। चेकों की तत्काल समाशोधन और प्रतिस्पर्धी ग्राहक सेवा सुनिश्चित करने के लिए हमने सीएचआई नई दिल्ली में सीटीएस क्लियरिंग अपनी 27 जिला मुख्यालय शाखाओं पर उपलब्ध कराई। JRGB ने AEPS 2.5 को लागू कर एक नयी उपलब्धि प्राप्त की है जिसमें AEPS Off-us, On-us, जनसांख्यिकीय प्रमाणीकरण और टोकन शामिल हैं। सुरक्षित ग्राहक सेवा प्रदान करने के लिए, JRGB ने ADS तकनीक को उन सभी शाखाओं में पेश किया है, जहाँ कर्मचारी CBS में सुरक्षित लॉगिन के लिए बायो-मीट्रिक उपकरणों का उपयोग कर रहे हैं। वित्त वर्ष 2019-20 के दौरान, हमने अपनी वेबसाइट के लिए डोमेन jrgb.in ले कर DMARK और SPF जैसी सभी सुरक्षा सुविधाओं के साथ ईमेल समाधान भी आरंभ किया है और हमारी वेबसाइट के स्टाफ पोर्टल विकल्प के माध्यम से कर्मचारियों के लिए सभी परिपत्रों, दिशानिर्देशों, दस्तावेजों आदि को डिजिटाइज किया है। सभी कर्मचारियों के लिए सुरक्षित लॉगिन प्रदान की गई है। उसके माध्यम से शाखाओं के साथ, क्षेत्रीय कार्यालयों और प्रधान कार्यालय के साथ संचार को सुरक्षित तरीके से किया जा रहा है। सभी क्षेत्रीय कार्यालयों और प्रधान कार्यालय को वीडियो कॉन्फ्रेंसिंग सुविधा प्रदान की गई है, ताकि बेहतर ग्राहक सेवा के लिए प्रभावी और तत्काल सूचना डिजिटलाईज सुनिश्चित किया जा सके। पहली बार ग्राहकों द्वारा 'स्वयं पासबुक मशीन

26. Aadhar Enrolment Centre (AECs)

The Bank is having 44 Aadhar Enrolment Centre (10% of total Branch Network) across 24 districts of Jharkhand. All of them are functional and doing Aadhar related enrolment and updation work as per UIDAI guidelines.

27. Technology Upgradation

During FY 2019-20 Government of India issued a notification to amalgamate Jharkhand Gramin Bank and Vananchal Gramin Bank. This amalgamation process has been completed successfully as the data migration process was very smooth and had been done within a record time line of 72 hours only, which is a milestone for Jharkhand Rajya Gramin Bank. For providing better and speedy customer service, Jharkhand Rajya Gramin Bank have rolled out 2 Mbps connection to all the branches with the first ever RRB to work on cloud based CBS technology. To ensure instant clearing of cheques and to ensure competitive customer service we on-boarded our 27 district headquarter branches on CTS Clearing at CHI New Delhi. JRGB has another cap on its head to implement AEPS 2.5 which include AEPS Off-us, On-us, demographic authentication and tokenization. To provide secured clientele service, JRGB have rolled out ADS technology in all the branches with staff are using the bio-metric devices for secure login in the CBS. During FY 2019-20, We have procured the domain jrgb.in for our website and email solution with all security features like DMARK and SPF and digitized all the circulars, guidelines, papers etc. for the staff through staff portal option of our website. Secure access has been provided to all the staff members for the same. With that to and for communication with the Branches, Regional offices and Head office is being done in a secured manner. All Regional office and Head Office have been provided with Video conferencing facility, to ensure effective and immediate information sharing for better customer service. For the first time a new facility for self-printing of passbook by customers 'Swayam Passbook machine' has been installed and

‘द्वारा पासबुक की स्व-छपाई के लिए एक नई सुविधा स्थापित की गई है और जेआरजीबी की 25 जिला मुख्यालय शाखाओं में उपलब्ध है। नियंत्रण प्रणाली को मजबूत करने के लिए, हमारे शाखाओं में नियंत्रक भेंट प्रणाली (सीवीएस) को लागू करने की एक और उपलब्धि प्राप्त की गयी है, ताकि नियंत्रक अपनी रिपोर्ट ऑनलाइन डाल सकें और भविष्य में इसका मूल्यांकन भी कर सकें। इंटरनेट बैंकिंग सुविधा (View Option) और स्टेटमेंट डाउनलोड करने की सुविधा भी लागू की गई है। हमारे देश को less cash economy बनाने के लिए, बैंक ने मोबाइल बैंकिंग, UPI, IMPS, AEPS, NACH, CTS, ABPS, MPOS जैसे नए युग के बैंकिंग उत्पाद पेश किए हैं। अंत में व्यापार और बेहतर ग्राहक सेवा के विस्तार के लिए कई उत्पाद और परियोजनाएं अपेक्षित हैं।

28. मानव संसाधन विकास विभाग

पेंशन योजना का कार्यान्वयन

झारखण्ड राज्य ग्रामीण बैंक (कर्मचारी) पेंशन विनियम, 2019 के अनुसार, बैंक के द्वारा 31.03.2010 को या उससे पहले बैंक की सेवा में शामिल होने वाले सभी कर्मचारियों के लिए पेंशन योजना लागू की गई है। वर्तमान में, 715 पात्र सेवानिवृत्त और मृतक कर्मचारियों के 162 पात्र सदस्यों को पेंशन / कुटुम्ब पेंशन मिल रही है।

झारखण्ड राज्य ग्रामीण बैंक (कर्मचारी) पेंशन कोष एवं भविष्य निधि कोष का गठन

झारखण्ड राज्य ग्रामीण बैंक (कर्मचारी) पेंशन कोष और झारखण्ड राज्य ग्रामीण बैंक (कर्मचारी) भविष्य निधि कोष का गठन बैंक द्वारा झारखण्ड राज्य ग्रामीण बैंक (कर्मचारी) पेंशन विनियम, 2019 के अनुसार 10.07.2019 को किया गया है।

राष्ट्रीय पेंशन प्रणाली (एन.पी.एस) का कार्यान्वयन

झारखण्ड राज्य ग्रामीण बैंक (कर्मचारी) पेंशन विनियम, 2019 के अनुसार, एनपीएस उन सभी कर्मचारियों के लिए लागू किया गया है, जो दिनांक 01.04.2010 को या उसके बाद बैंक की सेवा में शामिल हुए हैं। इस योजना के तहत सभी पात्र कर्मचारियों को शामिल कर उनके PRAN (PFRDA) में योगदान दिया जा रहा है।

enabled at 25 district headquarter branches of JRGB. To strengthen control system, we have another achievement in our pocket for implementing Controller Visit System (CVS) in branches so that the controller may put his/her report and also can reevaluate it in future. Internet Banking facility for view and download the statement has also been implemented for the FY 2019-20. To make our country a less cash economy, Bank has introduced new age banking products like Mobile banking, UPI, IMPS, AEPS, NACH, CTS, ABPS, MPOS. Finally, there are several products and projects are in the pipeline for expanding the business and better customer service.

28. Human Resources Development

IMPLEMENTATION OF PENSION SCHEME

As per Jharkhand Rajya Gramin Bank (Employees’ Pension Regulations, 2019, Pension Scheme has been implemented by the Bank for all the staff who joined the bank’s service on or before 31-03-2010. Presently, 715 eligible retirees and 162 eligible members of the deceased staff are getting Pension/family pension.

CONSTITUTION OF JRGB (EMPLOYEES’) PENSION FUND AND PROVIDENT FUND

Jharkhand Rajya Gramin Bank (Employees’ Pension Fund and Jharkhand Rajya Gramin Bank (Employees’) Provident Fund Fund have been constituted by the Bank w.e.f. 10-07-2019 as per Jharkhand Rajya Gramin Bank (Employees’) Pension Regulations, 2019.

INFLEMENTATION OF NATIONAL PENSION SYSTEME (NPS)

As per Jharkhand Rajya Gramin Bank (Employees’ Pension Regulations, 2019, NPS has been implemented for all the staff who joined the bank’s service on or after 01-04-2010. All the eligible staff is covered and contribution is being remitted in their PRAN (PFRDA).

समरूप वार्षिक मूल्यांकन प्रतिवेदन / अनिवार्य शिक्षण योजना का कार्यान्वयन

बैंक ने अपने सभी अधिकारियों / कर्मचारियों के लिए समरूप वार्षिक मूल्यांकन प्रतिवेदन/अनिवार्य शिक्षण योजना लागू किया है। इस प्रणाली के तहत, विभिन्न श्रेणियों के कर्मचारियों ने आईबीपीएस, मुम्बई द्वारा आयोजित परीक्षा में भाग लिया है और आईआईबीएफ, आईआरडीए, एनआईएसएम आदि के सूचीबद्ध पाठ्यक्रम को पास करने के लिए प्रेरित किया गया है।

आंतरिक शिकायत समिति का गठन

बैंक ने कार्यस्थल पर महिलाओं के यौन उत्पीड़न से सम्बन्धित शिकायत की रोकथाम, निषेध और निवारण के लिए एक आंतरिक शिकायत समिति का गठन किया है।

चिकित्सा बीमा योजना: (प्रभावी तिथि 01.10.2019)

बैंक के प्रत्येक अधिकारी/कर्मचारी एवं उनके आश्रित परिवार के सदस्यों के चिकित्सा व्यय को आच्छादित करने के लिए, बैंक के द्वारा दिनांक 01 अक्टूबर, 2019 के प्रभाव से अपने मौजूदा अधिकारियों / कर्मचारियों के लिए चिकित्सा बीमा योजना लागू कर दी गई है।



कोविड- 19 महामारी में अधिकारी / कर्मचारी के लिए बीमा कवरेज

महामारी कोविड- 19 वायरस संकट के मद्देनजर बैंक ने कर्मचारियों के आश्रित परिवार के सदस्यों की सुरक्षा के लिए बैंक के सभी अधिकारियों/कर्मचारियों के लिए सामूहिक जीवन बीमा योजना लागू की है। इस योजना के तहत, यदि किसी अधिकारी/ कर्मचारी की मृत्यु कोविड- 19 से ग्रसित होकर या अन्य किसी कारण से होती है (बीमा पॉलिसी में वर्णित कुछ अपवादों को छोड़कर) कार्य के दौरान या अन्यथा, मृत्यु की स्थिति में मुआवजे के भुगतान के लिए योजना के अंतर्गत आच्छादित रहेगा, जो निम्न वर्णित है-

INTRODUCTION OF UNIFORM ANNUAL APPRAISAL REPORTING SYSTEM AND MANDATORY LEARNING SCHEME

The Bank has implemented Uniform Annual Appraisal Reporting System (AARS) and Mandatory Learning for all the officers/employees of the bank. Under the system, different categories of staff have participated in Test conducted by IBPS and also motivated to pass listed course of the IIBF, IRDA, NISM etc.

CONSTITUTION OF INTERNAL COMPLAINT COMMITTEE

The Bank has set up an Internal Complaint Committee for prevention, prohibition and redressal of complaint regarding sexual harassment of women at workplace.

MEDICAL INSURANCE SCHEME W.E.F. 01-10-2019

In view to cover the medical expenses of Staff and their dependent family members, the Bank has implemented Medical Insurance Scheme for existing Officers/Employees of the Bank came into force w.e.f. 01st October, 2019.



INSURANCE COVERAGE FOR OFFICERS/ EMPLOYEES IN COVID-19 PANDEMIC

In view of Pandemic COVID-19 Virus crisis, the Bank has implemented Group Life Insurance scheme for all staff of the Bank to safeguard the dependent family members of the staff. Under this scheme, any employee affected due to the Covid-19 disease/death due to any reason other than exclusion specified, if any, while on duty or otherwise, in the event of death, shall be covered under the scheme for payment of compensation as under:

- क) पर्यवेक्षक स्टाफ के सदस्यों के लिए – रु. 20.00 लाख का कवरेज
ख) लिपिक और अधीनस्थ कर्मचारी सदस्यों के लिए—रु.10.00 लाख का कवरेज

स्टाफ के लिए प्रशिक्षण

बैंक ने सभी अधिकारियों / कार्यालय सहायकों के लिए क्षेत्रीय कार्यालय / प्रधान कार्यालय स्तर पर तथा भारत के प्रतिष्ठित प्रशिक्षण संस्थानों में विभिन्न प्रशिक्षण कार्यक्रम आयोजित किए हैं। बैंक ने सभी अधिकारियों / कार्यालय सहायकों को उन्हें काम में प्रेरित करने और व्यक्तिगत जीवन तथा पेशेवर जीवन के बीच संतुलन सुनिश्चित करने के लिए एक प्रशिक्षण कार्यक्रम “नई सोच” शुरू किया है, जिसमें कुल 1841 कर्मचारियों को विभिन्न स्तरों में प्रशिक्षण प्रदान किया गया है।



- a) For Supervising Staff Members – Coverage of Rs 20.00 Lakhs.
b) For Clerical and Subordinate Staff Members – Coverage of Rs 10.00 Lakhs.

TRAINING TO STAFF

The Bank has conducted various training program for all Officers/Office Assistants at R.O./H.O. level and in reputed Training Institutes of India. The Bank has launched a Training Programme “NAYI SOCH” for all Officers/Office Assistants of the Bank to motivate them in work and to ensure balance between personal life and professional life. Total 1841 staff were provided training in various level.



2019-20		
	Name of Institutes Training Centres	No. of Staff
1.	SBILD, Ranchi/Deoghar	473
2.	BIRD, Lucknow	7
3.	CAB, Pune	0
4.	SIRD, Ranchi	0
5.	NIRD, Hyderabad	0
6.	NHB	0
7.	NABARD, Bolpur	2
8.	IIBM, Guwhati	0
9.	SBIRD, Kolkata	7
10.	SBIRD, Hyderabad	6
11.	BIRD, Mangaluru	4
12.	OTHERS	0
	A. Total	499
	B. Inhouse Training Centre	1344
	Grand Total (A + B)	1843

29. औद्योगिक सम्बन्ध

वित्तीय वर्ष 2019-20 के दौरान बैंक में औद्योगिक सम्बन्ध सामंजस्यपूर्ण था।

30. अंकेक्षण एवं निरीक्षण

झारखण्ड राज्य ग्रामीण बैंक के गठन के बाद, जोखिम केंद्रित आंतरिक अंकेक्षण नीति को बैंक के निदेशक मंडल द्वारा शाखाओं की आंतरिक अंकेक्षण करने के लिए अनुमोदित किया गया है, जो कि झारखण्ड ग्रामीण बैंक के जोखिम आधारित आंतरिक अंकेक्षण नीतियों की प्रमुख विशेषताओं एवं वनांचल ग्रामीण बैंक के जोखिम केन्द्रित आंतरिक अंकेक्षण नीतियों की प्रमुख विशेषताओं को विलय करने के बाद बनाया गया है। RFIA नीति के अलावा, समवर्ती अंकेक्षण नीति भी बैंक में लागू है।

बैंक के सरल संचालन के लिए, विभिन्न क्षेत्रों में जोखिम को कम करने के लिए उपलब्ध कारक (RFIA) एक महत्वपूर्ण घटक है। इस नीति में जोखिम को कम करने/प्रबंधित करने की भूमिका पर अधिक जोर दिया गया है। RFIA Policy में प्रधान कार्यालय/रिजर्व बैंक ऑफ इंडिया/भारत सरकार के द्वारा जारी किये गए निर्धारित प्रक्रियाएं/दिशानिर्देशों का अनुपालन किया गया है।

वित्तीय वर्ष 2019-20 की वार्षिक ऑडिट योजना के अनुसार, शाखाओं के अंकेक्षण के संबंध में लक्ष्य और उपलब्धि निम्नानुसार है—

Target (No. of Branches) for Audit	Achievement
283	283

31.03.2020 को 90 दिनों के निर्धारित समय से अधिक समय तक बंद करने के लिए कोई अंकेक्षण प्रतिवेदन नहीं दी गयी थी। सभी प्रतिवेदनों को समय पर बंद कर दी गयी थी। अंकेक्षण प्रतिवेदनों के अनुसार शाखा की रेटिंग की स्थिति निम्नानुसार है—

29. Industrial Relation

During Financial year 2019-20 Industrial Relation at the bank was harmonious.

30. Audit & Inspection

After formation of Jharkhand Raja Gramin Bank, the risk Focused Internal Audit Policy was approved by the Board of Directors of the bank for conducting internal audit of the Branches after merging the salient features of Risk Based Internal Audit Policies of Erstwhile Jharkhand Gramin bank and Risk Focused Internal Audit Policy of Erstwhile Vananchal Gramin Bank. Besides RFIA Policy, Concurrent Audit Policy is also in force in the Bank.

As the factors available for mitigating the risk under various areas is a vital component for smooth functioning of the Bank, we have given greater emphasis on role of mitigating/managing risk apart recording that, whether the prescribed procedures/guidelines issued by Head Office/RBI/Government of India have been complied with in our RFIA Policy. As per annual audit plan for FY 2019-20, Target and achievement regarding conduct of audit of the Branches was as under :—

No audit report was overdue for closure beyond the stipulated time of 90 days as on 31.03.2020. All the reports were closed in time. The position of rating of the Branch as per the audit reports are as under:

Grade	Position as on 31.03.2019	Position as on 31.03.2020
Well Controlled (A+)	2	3
Adequately Controlled (A)	439	438
Moderately Controlled (B)	2	2
Unsatisfactorily Controlled (C)	Nil	Nil
Total	443	443

31. प्रबंधन अंकेक्षण

बैंक के प्रबंधन अंकेक्षण को प्रायोजक बैंक भारतीय स्टेट बैंक द्वारा आर आर बी अधिनियम की धारा 24 और समग्र अनुपालन श्रेणी के तहत किया गया था तथा भारतीय स्टेट बैंक ने पत्र दिनांकित 14.01.2019 के द्वारा बैंक का अंकेक्षण रिपोर्ट 24 दिसंबर 2019 में ए- श्रेणी प्रदान की गई।

32. नाबार्ड अंकेक्षण

बैंक की वित्तीय स्थिति के लिए वैधानिक निरीक्षण 31.03.2019/ 01.04.2019 को बैंकिंग विनियमन अधिनियम, 1949 की धारा 35 (6) के तहत नाबार्ड द्वारा किया गया तथा निरीक्षण प्रतिवेदन दिनांक 16 दिसंबर 2019 में बैंक को 64 अंक के साथ Good की रेटिंग प्राप्त हुई।

33. स्टाफ स्थिति

Staff Position	March 19	March 20
1 Officers deputed from Sponsor Bank	3	5
Officers / Employees of our Bank		
2 Officers	766	769
3 Clerk Cum Cashier	630	638
4 Driver Cum Messenger	4	4
5 Sweeper Cum Messenger	282	264
Total	1685	1680

34. वित्तीय अनुपात

औसत कार्य निधि के अनुसार, 31.03.2020 का विभिन्न वित्तीय अनुपात निम्नानुसार हैं।

31. Management Audit

Management Audit of the Bank was carried out by **Sponsor Bank State Bank of India** under section 24 of RRB Act and overall compliance category and Rating marks awarded in Inspection report dated 24-December-2019 to the Bank was awarded category ratings A- as per letter of SBI dated 14.01.2020.

32. NABARD Inspection

Statutory inspection for financial position of the Bank as on 31-03-2019/01-04-2019 was carried out by **NABARD** under section 35(6) of Banking Regulation Act, 1949 and overall compliance category and Rating marks awarded to the Bank was 64 with category ratings GOOD in Inspection report dated 16-December-2019

33. Staff Position :

34. Financial Ratios

As per average working fund, various financial ratios as on 31.03.2020 are as under:

JHARKHAND RAJYA GRAMIN BANK		
FINANCIAL RATIOS AS ON 31.03.2020		
	2019	2020
Total Average Working Fund in "000"	87100107	81814800
Cost of Deposit	4.99%	4.76%
Cost of Borrowings	6.69%	6.98%
Cost of funds	3.98%	4.24%
Yield on Advances	8.44%	10.07%
Yield on Investment	8.87%	7.85%
Other income	12.05%	23.77%
Returns on fund	6.54%	9.18%
Net Interest Margin	2.92%	4.94%
Transaction cost	2.31%	2.06%
Risk cost (Provisions)	2.02%	2.38%
Net margin before tax	0.35%	0.51%
Net margin after tax	0.35%	0.51%

35. ग्राहक सेवा और शिकायतों का निष्पादन

हमारे बैंक की ग्राहक सेवा शिकायतों का निवारण तंत्र शाखा, क्षेत्रीय कार्यालय एवं प्रधान कार्यालय से मिलकर एक मजबूत तीन स्तरीय प्रणाली है, जिसमें प्रत्येक व्यक्ति द्वारा सावधानीपूर्वक न्यूनतम समय सीमा के अंदर, अधिकतम 21 दिनों के अंदर, शिकायतों का निवारण किया जाता है। भ्रष्टाचार से संबंधित शिकायतों का निष्पादन सतर्कता विभाग द्वारा किया जाता है।

35. Customers Service & Complaint handling

The Customer Complaints Redressal Mechanism of our bank is a robust three tier system comprising of the Branch, Regional Office and the Head Office, wherein each one is meticulously devoted towards the cause of redressal of customer grievance within minimum time frame to maximum of 21 days of receipt of the complaint. Complaints involving vigilance angle are dealt by the vigilance Department of the Bank.

Number of Complaints received during the FY 2019-20	Number of Complaints disposed during the FY 2019-20	Number of Complaints pending as on 31.03.2020
227	227	Nil

36. सूचना का अधिकार अधिनियम

बैंक ने सभी क्षेत्रीय प्रबंधकों को उनके प्रशासनिक नियंत्रण में सम्बन्धित क्षेत्रीय कार्यालय या शाखाओं से संबंधित आरटीआई मामलों के लिए केंद्रीय जन सूचना अधिकारी के रूप में नामित किया है। प्रधान कार्यालय से संबंधित मामलों के लिए मुख्य प्रबंधक, वित्तीय समावेशन को केन्द्रीय लोक सूचना अधिकारी के रूप में नामित किया गया है। इसके अलावा महाप्रबंधक, सूचना एवं प्रौद्योगिकी को प्रथम अपील के लिए प्रथम अपीलीय प्राधिकारी के रूप में नामित किया गया है।

36. Right to Information Act

The Bank has designated all the Regional Managers as Central Public Information Officers for the RTI matters related to concerned Regional office or branches under their administrative control. The Chief Manager-FI has been designated as Central Public Information Officer for the matters related to Head office. Further, the General Manager-IT has been designated as First Appellate Authority for the first appeals arising out of the decisions of all the CPIOs of the Bank.

Number of RTI applications received during the FY 2019-20	Number of RTI applications disposed during the FY 2019-20	Number of RTI applications pending as on 31.03.2020
57	57	Nil

बैंक के निदेशक मंडल की बैठक



37. निदेशक मंडल की बैठक

वर्ष के दौरान, बोर्ड की 06 बैठकें की गई थी। बैंक के कार्यप्रणाली पर गंभीर रूप से जाँच की गई और उसे बेहतर बनाने के लिए अच्छी नीतियों का अनुमोदन किया गया।

स्वीकृति

बैंक के निदेशक मंडल उन सभी ग्राहकों से प्राप्त निरंतर विश्वास और संरक्षण के लिए अपनी ईमानदारी से आभार व्यक्त करना चाहते हैं जो बैंक के साथ खड़े हैं।

भारत सरकार, भारतीय रिजर्व बैंक, राष्ट्रीय कृषि और ग्रामीण विकास बैंक, प्रायोजक बैंक— भारतीय स्टेट बैंक और झारखण्ड राज्य ने हमारे बैंक के विस्तार के लिए समय समय पर अपने बहुमूल्य मार्गदर्शन और समर्थन दिया है, जिसके लिए बोर्ड अपनी कृतज्ञता व्यक्त करने में अत्यधिक प्रसन्नता का अनुभव करता है।

बोर्ड ने हमारी शाखाओं और प्रधान कार्यालय में सुचारु एवं समय पर वैधानिक ऑडिट करने के लिए अग्रवाल रमेश के एंड कम्पनी (सीए), केजरीवाल एंड एसोसिएट्स, सुमन जेजानि एंड एसोसिएट्स, आर के जी एस एल वी एंड कम्पनी, अग्रवाल महेश के एंड कम्पनी, पीके रावत, बर्मन एंड कम्पनी, अमोल एंड एसोसिएट्स, एसएन राजगढ़िया एंड कम्पनी, पीआरएसएन एंड कम्पनी, सारस एंड कम्पनी, बीसी दत्ता एंड कम्पनी, दत्त पी कुमार एंड एसोसिएट्स का आभार व्यक्त किया है।

बैंक के निदेशक मंडल बैंक के कर्मचारी सदस्यों को बैंक के व्यवसाय की मात्रा और लाभप्रदता बढ़ाने में अपना सर्वश्रेष्ठ प्रयास करने के लिए धन्यवाद देते हैं।

निदेशक मंडल की ओर से।

37. Meeting of the Board of Directors

During the year, 06 meetings of the Board were convened. Bank's working was critically examined and good number of policies to improve the same was framed.

Acknowledgement

The Board of Director of the Bank would like to express their sincere gratitude for the continued trust and patronage received from the customers who have stood with the Bank all through.

The Board takes immense pleasure in expressing its gratitude to the Govt. of India, the Reserve Bank of India, National Bank for Agriculture and Rural Development, the Sponsor Bank- State Bank of India and the Government of Jharkhand for their valuable guidance and support extended to our Bank from time to time.

The Board acknowledges its gratefulness to Agrawal Ramesh K & CO. (CA), Kejriwal & Associates, Suman Jejani & Associates, RKGSLV & Company, Agrawal Mahesh K & Co. , GSAP & Co., D Jha & Associates, SKAS & Co., V G Rawal & Co., P K Barman & Co., Amol & Associates, S N Rajarhia & Co., PRSN & Co., Saras & Co., B C Dutta & Co., Dutta P Kumar & Associates for conducting smooth and timely statutory audit of our branches and Head Office.

The Board of Directors of the Bank extends sincere thanks to the staff members of the Bank for putting in their best efforts in increasing business volume & profitability of the Bank.

For & on behalf of Board of Directors.

सांविधिक लेखा परीक्षक STATUTORY AUDITORS

CENTRAL AUDITORS
AGARWAL RAMESH K & COMPANY

अग्रवाल रमेश के एंड कंपनी

BRANCH AUDITORS

KEJRIWAL S & ASSOCIATES LLP केजरीवाल एस एंड एसोसिएट्स एल.एल.पी	SUMAN JEJANI & ASSOCIATES सुमन जेजानि एंड एसोसिएट्स
R K G S L V & COMPANY आर के जी एस एल वी एंड कंपनी	AGARWAL MAHESH K & COMPANY अग्रवाल महेश के एंड कंपनी
G S A P & COMPANY जी एस ए पी एंड कंपनी	D JHA & ASSOCIATES डी झा एंड एसोसिएट्स
S A K S & COMPANY एस ए के एस एंड कंपनी	V G RAWAL & COMPANY वी जी रावल एंड कंपनी
P K BARMAN & COMPANY पी के बर्मन एंड कंपनी	AMOL & ASSOCIATES अमोल एंड एसोसिएट्स
S N RAJHARHIA & COMPANY एस एन राजगढ़िया एंड कंपनी	P R S N & COMPANY पी आर एस उन एंड कंपनी
SARAS & COMPANY सारस एंड कंपनी	B C DUTTA & COMPANY बी सी दत्ता एंड कंपनी
DUTTA P KUMAR & ASSOCIATES दत्ता पी कुमार एंड एसोसिएट्स	



AGARWAL RAMESH K. & CO.
CHARTERED ACCOUNTANTS

14, R/S Building, 1st Floor, Diagonal Road
Bistupur, Jamshedpur - 831001
Phone : 0657-2321241, 9835433205
E-mail : ag_ca60@rediffmail.com

The Share holders
Jharkband Rajya Gramin Bank
Ranchi

Opinion

1. We have audited the accompanying Financial Statements of **Jharkhand Rajya Gramin Bank**, which comprises the Balance Sheet as at 31st March 2020, and the Statement of Profit and Loss for the year then ended, and notes to financial statements including a summary of significant accounting policies and other explanatory information, which are included returns for the year ended on that date of 24 branches audited by us and 204 branches audited by other statutory branch auditors have been selected by the bank in accordance with the guidelines issued to the bank by National Bank of Agriculture and Rural development (NABARD)/RBI. Also included in the Balance Sheet and Statement of Profit and Loss are the returns from 215 branches which have not been subject to audit. These unaudited branches account for 24.76% of Advances and 36.97% of deposits, 10.80% of interest income and 36.84% of interest expenses.
2. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by the Banking Regulation. Act, 1949. in the manner so required for Bank and are in conformity with the accounting principles generally accepted in India and give:
 - a. True and fair view in case of Balance Sheet, of the state and affairs of the Bank as at 31st March 2020.
 - b. True balance of Profit in case of Profit & Loss account for the year ended on that date.

Basis for Opinion

3. We conducted our audit in accordance with the Accounting Standards (AS) issued by ICAI. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

4. **Responsibilities of Management and Those Charged with Governance for the Standalone Financial Statements.**

The Bank's management is responsible with respect to the preparation of these financial statements that give a true and fair view of the financial position and financial performance of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards issued by ICAI, and provisions of section 29 of the Banking Regulation Act, 1949 and circulars and guidelines issued by the Reserve Bank of India (RBI)/NABARD from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgements and estimate that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Auditor's Responsibilities for the audit of the Financial Statements,

5. Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error. and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

- Report that the audit at branch level is not be able to conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained at branch, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern.

Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

6. Other Matter

- 6.1. We did not audit the financial statement/information of 204 number branches included in the financial statement of the Bank whose financial statement/financial information reflect total Assets of Rs.4813.09 Crores as at 31st March 2020 and total revenue of Rs 195.60 Crores for the year ended on that date, as considered in the financial statements. The financial statements/information of these branches have been audited by the branch auditors whose reports have been furnished to us, and in our opinion in so far as it relates to the amounts and disclosures included in respects of branches, is based solely on the report of such branch auditors.
- 6.2 The financial data for previous year (2019) has been arrived after consolidation of audited balance sheet of e-JGB & e-VGB. The data extracted from Bank 24 software has complied for preparation of financial statements for this year.

Report on Other Legal and Regulatory Requirements

7. The Balance Sheet and Profit and Loss Account have been drawn up in Form-A and B respectively of the Third Schedule to the Banking regulation Act 1949.

8. Subject to the limitations of the audit indicated in Para 1 to 6 above and as required by the provision of Banking regulation Act 1949 read with related provisions of Regional Rural Banks Act 1976, we report that:
- We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of the audit and have found them to be satisfactory;
 - The transactions of the Branch which have come to our notice have been within the powers of the Bank and
 - The returns received from the branch have been found adequate for the purpose of our audit.
9. We further report that:
- In our opinion proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books;
 - The Balance sheet and the Profit and Loss Account dealt with by this report are in agreement with the books of account;
 - The report on the accounts of the branch offices audited by branch auditors of the Bank under section 29 of the Banking Regulation Act, 1949 have been sent to us and have been properly dealt with by us in preparing this report.
 - MOC reports submitted by Statutory Branch Auditors have already been incorporated in the Balance Sheet.
 - In our opinion, the Balance Sheet and profit and Loss Account comply with the applicable accounting standards to the extent they are not inconsistent with the accounting policies prescribed by RBI/NABARD.

For Agarwal Ramesh K. & Co.

Chartered Accountants

FRN no-: 004614C

(RK Agarwal)

Partner

Place: Jamshedpur

Date: 05-05-2020

Membership no.-072918

R.B.I. code: 050187



झारखण्ड राज्य ग्रामीण बैंक
JHARKHAND RAJYA GRAMIN BANK

Head Office : 3rd Floor, Zila Parishad Market Complex, Kutchery Road, Ranchi, Jharkhand-834001

तुलन पत्र : 31.03.2020
BALANCE SHEET AS ON 31.03.2020
FORM-A

राशि हजारों में/(Amt in Rs. '000')

Capital & Liabilities	Schedule	31-03-2020	31-03-2019
Share Capital /प्रदत्त पूँजी	1	2663927	2663927
Reserves & Surplus /प्रारक्षित निधि एवं अधिशेष	2	1183211	766532
Deposits /जमा राशियाँ	3	75881458	70687232
Borrowings /उधार	4	1219842	1065694
Other Liabilities & Provisions /अन्य देयताएँ एवं प्रावधान	5	4731820	3229031
Total /जोड़		85680258	78412416
Assets/आस्तियाँ			
Cash & Balances with RBI /नकदी और भारतीय रिजर्व बैंक के पास राशि	6	3391770	3271427
Balance with Banks & Money at Call & Short notice /बैंकों में शेष राशि और मांग पर तथा अल्प सूचना पर प्राप्य धन	7	13136806	12320058
Investments /निवेश	8	36368885	35172788
Advances /अग्रिम	9	28627199	25468699
Fixed Assets /अचल आस्तियाँ	10	109004	112607
Other Assets /अन्य आस्तियाँ	11	4046594	2066837
Total /जोड़		85680258	78412416
Contingent Liabilities /आकस्मिक दायित्व	12	512991	543873
Bills for collection /वसूली के लिए बिल		0	0
Notes forming part of the Account /लेखा पर टिप्पणियाँ	17		
Accounting Policies/लेखा नीतियाँ	18		

For Jharkhand Rajya Garmin Bank

For M/s. AGARWAL RAMESH K & Co.
Chartered Accountants
FRN No. : 004614C

(Sunil Vinayak Zode)
Chairman

(R K Agarwal)
Partner
(Membership No. : 072918)
R.B.I. Code : 050187
Place : JAMSHEDPUR
Date : 05-05-2020

DIRECTOR

DIRECTOR

DIRECTOR



झारखण्ड राज्य ग्रामीण बैंक
JHARKHAND RAJYA GRAMIN BANK

Head Office : 3rd Floor, Zila Parishad Market Complex, Kutchery Road, Ranchi, Jharkhand-834001

लाभ-हानि : 31.03.2020

PROFIT & LOSS ACCOUNT AS ON 31.03.2020

FORM-B

राशि हजारों में/(Amt in Rs. '000')

	Schedule	31-03-2020	31-03-2019
1. Income /आय			
Interest Earned /अर्जित व्याज	13	5728978	5697217
Other Income /अन्य आय	14	1785937	780466
Total /जोड़		7514915	6477683
2. Expenditure /व्यय Interest Expended /व्याज प्रदत्त	15	3472272	3465207
Opern. Expenses /परिचालन व्यय	16	1681717	1720922
Provisions & Contingencies /प्रावधान एवं आकस्मिक खर्च	16(A)	1944247	985981
Total /जोड़		7098236	6172110
3. Profit and Loss /लाभ हानि			
Net Profit for the Year /शुद्ध लाभ के लिए		416679	305573
Add / Less : Previous Year Profit / Previous Year Loss/ अग्रणीत लाभ हानि		-	-
Add Deffered Tax Asset		-	5204
Less Provision for Income Tax /कर हेतु प्रावधान		-	63314
Profit After Tax /कर अदायगी के बाद लाभ		-	247463
Total /जोड़		416679	247463
4. Appropriations /समायोजन			
Transfer to Statutory Reserves /साविधिक आरक्षण निधि में अन्तरण		83336	49493
Transfer to Other Reserves /अन्य आरक्षण निधि में अन्तरण		41551	146958
Transfer to Investment Fluctuation Reserve (IFR) / निवेश में उतार चढ़ाव आरक्षण में स्थानांतरण		212298	31147
Transfer to Capital Reserve /आरक्षण पूंजी में स्थानांतरण		79494	19865
Total /जोड़		416679	247463
Notes forming part of the Account /लेखा पर टिप्पणियाँ	17		
Accounting Policies /लेखा नीतियाँ	18		

For Jharkhand Rajya Garmin Bank

(Sunil Vinayak Zode)
Chairman

For M/s. AGARWAL RAMESH K & Co.
Chartered Accountants
FRN No. : 004614C

(R K Agarwal)
Partner
(Membership No. : 072918)
R.B.I. Code : 050187
Place : JAMSHEDPUR
Date : 05-05-2020

DIRECTOR

DIRECTOR

DIRECTOR



झारखण्ड राज्य ग्रामीण बैंक
JHARKHAND RAJYA GRAMIN BANK

Head Office : 3rd Floor, Zila Parishad Market Complex, Kutchery Road, Ranchi, Jharkhand-834001

तुलन पत्र की अनुसूचियाँ
SCHEDULE TO THE BALANCE SHEET

Schedule - 1

राशि हजारों में/(Amt in Thousand Rs.)

Capital/पूँजी	स्थिति के अनुसार (चालू वर्ष) As on 31-03-2020	स्थिति के अनुसार (पिछला वर्ष) As on 31-03-2019
1. Nationalised Banks Capital (Fully owned by Central Government)/ राष्ट्रीयकृत बैंक पूँजी (केन्द्र सरकार द्वारा पूर्ण स्वामित्व)	Nil	Nil
2. For Bank Incorporated outside India capital		
(i) The amount brought in by banks by way of start-up capital as prescribed by R.B.1. Should be shown under this head	Nil	Nil
(ii) Amount of deposit kept with the RBI under section 11(2) of the Banking Regulation Act-1949	Nil	Nil
3. For other Banks		
(A) Authorised Capital /अधिकृत पूँजी 2000000000 shares of Rs.10/- each	200000000	200000000
(B) Issued capital /निर्गमित पूँजी 247670979 shares of Rs.10/- each	2476709	2476709
(C) Subscribed & Paid up capital /अभिदत्त एवं प्रदत्त पूँजी 247670979 shares of Rs.10/- each	2476709	2476709
4. Tier 1 Capital		
(A) Perpetual Bond	51525	51525
(B) Floating Provision of Standard Asset	135693	135693
Total /जोड़	2663927	2663927
Schedule - 2/अनुसूची-2	स्थिति के अनुसार (चालू वर्ष) As on 31-03-2020	स्थिति के अनुसार (पिछला वर्ष) As on 31-03-2019
1. Reserve & Surplus /प्रारक्षित निधि और अधिशेष		
(A) Statutory Reserves/संवैधानिक प्रारक्षित निधि	282634	199298
B/F from last year/गत वर्ष का शेष	199298	149805
Addition during the year /वर्ष के दौरान वृद्धि	83336	49493
(B) Revenue and other reserves/राजस्व एवं अन्य प्रारक्षित निधि	557773	516222
B/F from last year/गत वर्ष का शेष	516222	369264
Addition during the year /वर्ष के दौरान वृद्धि	41551	146958
(C) Investment Fluctuation Reserve	243445	31147
B/F from last year/गत वर्ष का शेष	31147	-
Addition during the year /वर्ष के दौरान वृद्धि	212298	31147
(D) Capital Reserve	99359	19865
B/F from last year	19865	-
Addition during the year	79494	19865
Total /जोड़	1183211	766532
Current Year Profit/Loss	-	-
Total /जोड़	1183211	766532

Schedule - 3/अनुसूची-3

राशि हजारों में/(Amt in Thousand Rs.)

Deposits /जमा राशियाँ	स्थिति के अनुसार (चालू वर्ष) As on 31-03-2020	स्थिति के अनुसार (पिछला वर्ष) As on 31-03-2019
(A) 1. Demand Deposits/माँग जमा राशियाँ	1323743	1072235
(i) From Banks/बैंकों से	-	-
(ii) From Others /अन्य से	1323743	1072235
2. Savings Bank Deposits /बचत खाता जमा राशियाँ	49144510	44049158
3. Term Deposits/मियादी जमा	25413205	25565839
(i) From Banks/बैंकों से	-	-
(ii) From Others /अन्य से	25413205	25565839
Total /जोड़ (1+2+3)	75881458	70687232
(B) Deposits of Branches in India/भारत में जमा राशियाँ	75881458	70687232
Deposits of Branches out side India /भारत के बाहर जमा राशियाँ	-	-
Total /जोड़ (B)	75881458	70687232

Schedule - 4/अनुसूची-4

राशि हजारों में/(Amt in Thousand Rs.)

Borrowings /उधार	स्थिति के अनुसार (चालू वर्ष) As on 31-03-2020	स्थिति के अनुसार (पिछला वर्ष) As on 31-03-2019
1. Borrowings in India /भारत में उधार		
1. Reserve Bank of India /भारतीय रिजर्व बैंक		
2. Other Banks (Borrowing/Overdraft against Term Deposit) /अन्य बैंक	5817	34140
3. Other Inst.& Agencies /अन्य संस्थाएँ		
(a) NABARD / नाबार्ड	1150012	943087
(b) NBCFDC / एन.बी.सी.एफ.डी.सी.	42853	60950
(c) NSTFDC / एन.एस.टी.एफ.डी.सी.	79	702
(d) NHFDC / एन.एच.एफ.डी.सी.	8305	9990
(e) NSKFDC / एन.एस.के.एफ.डी.सी.	12776	16825
Total /जोड़ (1)	1219842	1065694
2. Borrowings out side India	-	-
Total /जोड़ (1+2)	1219842	1065694
Secured Borrowings in 1&2 above	1150012	943087

Schedule - 5/अनुसूची-5

राशि हजारों में/(Amt in Thousand Rs.)

Other Liabilities & Provisions /अन्य दायित्व एवं प्रावधान	स्थिति के अनुसार (चालू वर्ष) As on 31-03-2020	स्थिति के अनुसार (पिछला वर्ष) As on 31-03-2019
1. Bills Payable/ Demand Draft issued /संदेय बिल	391233	80954
2. Inter Office Adjustment(Net) /आंतर कार्यालय समायोजन (निवल)	0	7214
3. Interest accrued /उपचित ब्याज	3226815	1660156
4. Subsidy Reserve Fund /	90615	0
5. Others (Including Provisions) /अन्य प्रावधान सहित	1023157	1480707
Total /जोड़	4731820	3229031

Schedule - 6/अनुसूची-6

राशि हजारों में/(Amt in Thousand Rs.)

Cash and Bank Balances /नगद व भारतीय रिजर्व बैंक के पास शेष	स्थिति के अनुसार (चालू वर्ष) As on 31-03-2020	स्थिति के अनुसार (पिछला वर्ष) As on 31-03-2019
1. Cash in Hand (including foreign currency notes) /हाथ में नकदी/ इसमें विदेश मुद्रा सम्मिलित है।	311482	368739
2. Demand Draft in Hand /हाथ में मांग पत्र	-	-
3. Balance with RBI/भारतीय रिजर्व बैंक में शेष राशि	3080288	2902688
(In Current account)/चालू खाते	3080288	2902688
(In Other accounts) /अन्य खाते	-	-
Total /जोड़	3391770	3271427

Schedule - 7 /अनुसूची-7

राशि हजारों में/(Amt in Thousand Rs.)

Balance with Banks & Money at Call & Short Notice	स्थिति के अनुसार (चालू वर्ष) As on 31-03-2020	स्थिति के अनुसार (पिछला वर्ष) As on 31-03-2019
1. In India /भारत में		
(i) Balance with Banks/बैंकों में शेष राशि	13136806	12320058
a. In current Account /चालू खातों में	402011	552955
b. In other Deposit Accounts /अन्य जमा खातों में	12734795	11767103
(ii) Money at Call and Short Notice /मांग पर व अल्प सूचना पर प्राप्त धन	-	-
a. With Banks/बैंकों के पास	-	-
b. With other Institutions /अन्य संस्थाओं में	-	-
Total /जोड़ (I+II)	13136806	12320058
2. Out side India/भारत के बाहर	-	-
(i) In current account /चालू खातों में	-	-
(ii) in other deposit account/मांग पर व अल्प सूचना पर	-	-
(iii) Money at Call & Short Notice	-	-
Total /जोड़	-	-
Grand Total (1+2)	13136806	12320058

Schedule - 8 /अनुसूची-8

राशि हजारों में/(Amt in Thousand Rs.)

Investment / निवेश	स्थिति के अनुसार (चालू वर्ष) As on 31-03-2020	स्थिति के अनुसार (पिछला वर्ष) As on 31-03-2019
1. Investment in India /भारत में निवेश		
1. Govt. Securities/सरकारी प्रतिभूतियाँ	33129254	30159288
2. Other approved Securities /अन्य अनुमोदित प्रतिभूतियाँ	-	-
3. Shares /अंश पत्र	-	-
4. Debentures and Bonds/ऋण पत्र एवं बॉण्ड	2308631	3975369
(i) NPA Investment /अनर्जक निवेश	150000	180400
(ii) Others /अन्य	2158631	3794969
5. Others (e. g. MF Units)	931000	1038131
6. Subsidiaries and/or Joint Ventures	-	-
Total /जोड़ (1 to 6)	36368885	35172788

2. Investment out side India		
(i) Govt. Securities	-	-
(ii) Subsidiaries and/or joint ventures abroad	-	-
(iii) Other Investments	-	-
Total /जोड़ 2 (I to II)	-	-
Grand Total /जोड़ (1+2)	36368885	35172788

Schedule - 9 /अनुसूची-9

राशि हजारों में/(Amt in Thousand Rs.)

Advances /अग्रिम	स्थिति के अनुसार (चालू वर्ष) As on 31-03-2020	स्थिति के अनुसार (पिछला वर्ष) As on 31-03-2019
A. i) Bill purchased and discounted /क्रय किये गये और बट्टाकृत बिल	-	-
ii) Cash credit, Over draft & loans repayable on demand/ नगद उधार, ओवरड्राफ्ट और मांग पर प्रतिसंदेय ऋण	25562431	21962855
Less: IBPC/PSLC issued		
Net Cash credit, Over draft & loans repayable on demand	25562431	21962855
iii) Term Loans /मियादी ऋण	4842593	5488367
Total /जोड़	30405024	27451222
B. i) Secured by tangible assets /मूर्त आस्तियाँ द्वारा प्रतिभूत	29196332	26251139
ii) Covered by Bank/Govt Guarantees/बैंक सरकारी प्रतिभूतियों द्वारा सुरक्षित		
iii) Unsecured /अप्रतिभूत	1208692	1200083
Total /जोड़	30405024	27451222
C) 1. Advances in India/भारत में अग्रिम		
i) Priority Sectors /प्राथमिकता क्षेत्र	28143890	24252895
Less: Net PSLC issued	3000000	
Net Priority Sector after PSLC	25143890	24252895
ii) Public Sector /सार्वजनिक क्षेत्र		
iii) Bank/बैंक		
iv) Others /अन्य	2261134	3198327
Total /जोड़	30405024	27451222
2. Advances out side India/भारत में बाहर अग्रिम		
i. Due from Banks /बैंकों पर बकाया		
ii. Due from others/अन्य पर बकाया		
a. Bills purchased & Discounted /क्रय किये गये एवं बट्टाकृत बिल		
b. Syndicated Loans/सिंडिकेटेड ऋण		
c. Others /अन्य		
Total /जोड़		
Grand Total /जोड़ (C 1 & 2)	30405024	27451222

D) Classification of Advances/अग्रिम का वर्गीकरण		
i) Performing Assets /मानक आस्ति	27652209	24511994
ii) Non performing Assets/गैर मानक आस्ति	2752815	2939228
(a) Sub standerd /अवमानक	1218229	997675
(b) Doubtful/संदिग्ध	1441532	1760616
(c) Loss /हानिगत	93054	180937
Total /जोड़	30405024	27451222
Less: Provision for Standard and Bad & Doubtful Advances	1777825	1982523
TOTAL /जोड़ ADVANCES	28627199	25468699

Schedule - 10 /अनुसूची-10

राशि हजारों में/(Amt in Thousand Rs.)

Fixed Assets /अचल आस्तियाँ	स्थिति के अनुसार (चालू वर्ष) As on 31-03-2020	स्थिति के अनुसार (पिछला वर्ष) As on 31-03-2019
1. Premises/परिसर		
At cost as on 31st March of the preceding year /गत वर्ष 31 मार्च के लागत पर		
Additions during the year Deduction during the year/ वर्ष के दौरान जोड़ा गया		
Depreciation to date /अद्यतन मूल्य हास		
2. Other Fixed Assets/अन्य अचल आस्तियाँ (Including furniture & Fixture)/(उपस्कर एवं जुड़नार सहित)		
At cost as on 31st March of the preceding year /गत वर्ष 31 मार्च के लागत पर	484016	451091
Addition during the year /वर्ष के दौरान जोड़ा गया	19005	38260
Deduction during the year /वर्ष के दौरान कटौतियाँ	-	5335
Gross Block/सकल जोड़	503021	484016
Depreciation to date /अद्यतन मूल्य हास	394017	371409
Total /जोड़	109004	112607

Schedule - 11 /अनुसूची-11

राशि हजारों में/(Amt in Thousand Rs.)

Other Assets /अन्य आस्तियाँ	स्थिति के अनुसार (चालू वर्ष) As on 31-03-2020	स्थिति के अनुसार (पिछला वर्ष) As on 31-03-2019
1. Inter-Office adjustments(Net) /अन्तर कार्यालय समायोजन (शुद्ध)	11242	965
2. Interest accrued /उपर्जित व्याज	1531962	1264456
3. Tax paid in advance/deducted at source /अग्रिम रूप में प्रदत्त कर/स्रोत पर काटा गया कर	515968	306218
4. Stationery and Stamps /टिकट एवं लेखन सामग्री	2772	2198
5. Interest Subvention Receivable from Govt.	288142	0
6. Others /अन्य	1696508	493000
Total /जोड़	4046594	2066837

Schedule - 12 /अनुसूची-12

राशि हजारों में/(Amt in Thousand Rs.)

Contingent Liabilities /अन्य आस्तियाँ	स्थिति के अनुसार (चालू वर्ष) As on 31-03-2020	स्थिति के अनुसार (पिछला वर्ष) As on 31-03-2019
1. Claims against the bank not acknowledged as debts / बैंक के विरुद्ध दावे जिन्हें ऋण के रूप में स्वीकृति नहीं है	376362	376362
2. Liability for partly paid investments /अंशतः प्रदत्त निवेशों के लिए देयताएँ		
3. Liability on account of outstanding forward exchange contracts /विद्यमान अग्रिम विनियम संविदाओं के बावत दायित्व		
4. Guarantees given on behalf of constituents/ग्राहकों की ओर से दी गई गारंटी		
(i) In India/भारत में	124091	154973
(ii) Out side India /भारत के बाहर		
5. Acceptances, endorsement & other obligations / स्वीकृतियाँ, पृष्ठांकन एवं अन्य देयताएँ		
6. Other Items for which the Bank is contingently liable (DEAF) /अन्य मदें जिनके लिए बैंक आकस्मिक रूप से देनदार है	12538	12538
Total /जोड़	512991	543873

Schedules to Profit & Loss Account

Schedule - 13 /अनुसूची-13

राशि हजारों में/(Amt in Thousand Rs.)

Interest Earned /अर्जित ब्याज	स्थिति के अनुसार (चालू वर्ष) As on 31-03-2020	स्थिति के अनुसार (पिछला वर्ष) As on 31-03-2019
1. Interest/Discount on Advances/Bills /अग्रिमों, बिलों पर ब्याज, बट्टा	2633560	2205740
2. Income on Investments /निवेशों पर आय	3095418	3484306
3. Interest on balance with Reserve Bank of India & other inter-Bank funds /भारतीय रिजर्व बैंक के साथ शेष पर ब्याज	-	-
4. Others (Interest received from Income Tax) /अन्य	-	7171
Total /जोड़	5728978	5697217

Schedule - 14 /अनुसूची-14

राशि हजारों में/(Amt in Thousand Rs.)

Other Income /अन्य आय	स्थिति के अनुसार (चालू वर्ष) As on 31-03-2020	स्थिति के अनुसार (पिछला वर्ष) As on 31-03-2019
1. Commission,Exchange & Brokerage /कमीशन, विनियम और दलाली	134600	298262
2. Profit on sale of Investments /निवेशों के विक्रय पर लाभ	305028	51012
Less: loss on sale of investment /घटाएँ : निवेशों के विक्रय पर हानि	-	-
3. Short Term Capital Gain /अल्पावधि पूँजी लाभ	393590	19138
4. Long Term Capital Gain /दीर्घावधि पूँजी लाभ	2048	6237
5. Dividends Income /लाभांश आय	-	-
6. Profit on sale of Asset / Advances /सामग्री की बिक्री पर लाभ	183800	20036
7. Profit on sale of land, building and Other Asset /भूमि, भवन और अन्य सम्पत्ति की बिक्री पर लाभ	-	-

Less : Loss on Sale of land, building and Other Asset / घटायें : भूमि, भवन और अन्य सम्पत्ति की बिक्री पर नुकसान	-	-348
8. Profit on exchange transactions / विनिमय संव्यवहारों पर लाभ	-	-
Less : Loss on on exchange transactions/ घटायें : विनिमय से व्यवहारों पर हानि	-	-
9. Income earned by way of dividends etc from subsidiaries / companies &/or joint ventures abroad / in India/ भारत के सहायक कम्पनियों/कम्पनियों और/या संयुक्त उद्योग से लाभांश आदि के रूप में अर्जित आय	-	-
10. Miscellaneous Income/ विविध आय	766871	386129
Total /जोड़	1785937	780466

Schedule - 15 /अनुसूची-15

राशि हजारों में/(Amt in Thousand Rs.)

Interest Expended / ब्याज व्यय वर्ष के दौरान	स्थिति के अनुसार (चालू वर्ष) As on 31-03-2020	स्थिति के अनुसार (पिछला वर्ष) As on 31-03-2019
1. Interest on Deposits / जमा राशियों पर ब्याज	3384248	3403331
2. Interest on RBI & Inter Bank Borrowings (Net) / भारतीय रिजर्व बैंक पर ब्याज एवं अंतर-बैंक उधार (शुद्ध)	4177	5444
3. Others / अन्य	83847	56432
Total /जोड़	3472272	3465207

Schedule - 16 /अनुसूची-16

राशि हजारों में/(Amt in Thousand Rs.)

Operating Expenses / परिचालन व्यय	स्थिति के अनुसार (चालू वर्ष) As on 31-03-2020	स्थिति के अनुसार (पिछला वर्ष) As on 31-03-2019
1. Payment to and provision for employees (Includes Pension to Retirees) / कर्मचारियों को भुगतान एवं प्रावधान	1261046	1222219
2. Rent, Tax & Lighting / किराया, कर एवं प्रकाश व्यवस्था	-3513	93542
3. Printing & Stationery / मुद्रण एवं लेखन सामग्री	13893	10975
4. Advertisement & Publicity / विज्ञापन एवं प्रचार	1339	651
5. Depreciation on Banks Property / बैंकों की सम्पत्ति पर मूल्य ह्रास	22689	58008
6. Consultant Fee / Directors fees, allowances & Expenses/ निदेशकों की फीस भत्ते एवं खर्च	2940	2116
7. Auditors fees & Expenses (including Branch Auditors) / लेखा परीक्षक की फीस एवं खर्च	2077	9170
8. Law Charges / विधि प्रभार	5171	734
9. Postage, Telegram & Telephones etc. / डाक, तार एवं टेलीफोन आदि	8519	7770
10. Repairs & Maintenance / अनुरक्षण एवं मरम्मत	2836	6062
11. Insurance including DICGC Fee / डी.आई.सी.जी.सी. शुल्क सहित बीमा	56668	68796
12. Travelling Expenses (including chairman)/ यात्रा खर्च	29202	10446
13. License / लाइसेंस	0	-2349
14. Other Expenses / अन्य खर्च	278850	194973
15. CBS Expenditure / सी.बी.एस. खर्च	0	37809
Total /जोड़	1681717	1720922

Schedule - 16A / अनुसूची-16A

राशि हजारों में/(Amt in Thousand Rs.)

Provision & Contingencies / प्रावधान एवं संभाव्यता	स्थिति के अनुसार (चालू वर्ष) As on 31-03-2020	स्थिति के अनुसार (पिछला वर्ष) As on 31-03-2019
1. Provision for Standard Advances / अनर्जक एवं मानक अग्रिम हेतु प्रावधान		49804
2. Provision for NPA Advances / अग्रिम एन.पी.ए. हेतु प्रावधान		756892
3. Provision for NPI / एन.पी.आई. हेतु प्रावधान	46000	41200
4. Provision for M2M (added back) / एम.2 एम. हेतु प्रावधान	-	-46994
5. Provision for Fraud & Robberies (added back) / धोखाधड़ी एवं डकैती के विरुद्ध प्रावधान	-3290	-5603
6. Provision for Technology upgradation / प्रौद्योगिकी उन्नयन हेतु प्रावधान	-	-40000
7. Provision for Leave Encashment / छुट्टी नगदी करने हेतु प्रावधान	36437	20771
8. Provision for Pension Liability / पेंशन देयता का प्रावधान	1850902	124457
9. Provision for Gratuity/ग्रेच्युटी का प्रावधान	50000	55500
10. Provision for Suspense Debit (Migration Suspense)/ सस्पेंस डेबिट के लिए प्रावधान (प्रवासन रहस्य)	-	15848
11. Provision for Suspense Debit (Prov for I Tax Payment Reversal) / सस्पेंस डेबिट के लिए प्रावधान	-	-76431
12. Provision for Salary Revision on Account of 11th Bipartite / 11वें द्विपक्षी के खाते में वेतन संशोधन का प्रावधान	-35802	90000
13. PROVISION FOR CSP / BC PAYMENT / सी.एस.पी. हेतु प्रावधान/बी.सी. भुगतान	-	501
14. PROVISION FOR 5% TDS FOR CSP / BC / सी.एस.पी. के लिए 5% टी.डी.एस. का प्रावधान	-	36
Total /जोड़	1944247	985981

For Jharkhand Rajya Garmin Bank

For M/s. AGARWAL RAMESH K & Co.

Chartered Accountants

FRN No. : 004614C

(Sunil Vinayak Zode)

Chairman

(R K Agarwal)

Partner

(Membership No. : 072918)

R.B.I. Code : 050187

Place : JAMSHEDPUR

Date : 05-05-2020

DIRECTOR

DIRECTOR

DIRECTOR



झारखण्ड राज्य ग्रामीण बैंक
JHARKHAND RAJYA GRAMIN BANK

Head Office

3rd Floor, Zila Parishad Market Complex, Kutchery Road, Ranchi, Jharkhand-834001

SCHEDULE - 17

SIGNIFICANT ACCOUNTING POLICIES

1. Basis of Preparation:

The Bank's financial statements are prepared under the historical cost convention, of accounting on going concern basis, unless otherwise stated and conform in all material aspects to Generally Accepted Accounting Principles (GAAP) in India, which comprise applicable statutory provisions, regulatory norms / guidelines prescribed by the National Bank for Agriculture and Rural Development (NABARD)/ Reserve Bank Of India (RBI), Banking Regulation Act-1949, Regional Rural Bank Act, 1976 and amendments there to and Accounting Standards issued by the Institute of Chartered Accountants of India (ICAI), and the practices prevalent in the banking industry in India.

2. Use of estimates:

The preparation of financial statements requires the management to make estimates and assumptions considered in the reported amount of assets and liabilities (including contingent liabilities) as on the date of financial statements and the reported income and expenses during the reporting period. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable and are based upon management's evaluation of the relevant facts and circumstances as of the date of financial statements. Future results could differ from to these estimates and the differences between the actual results and the estimates are recognised in the period in which the result are known/ materialised.

3. Revenue Recognition:

- Income and Expenditure are accounted on accrual basis, except other-wise stated.
- Interest income is recognised in the Profit and Loss Account as it accrues except, income from Non-Performing Assets (NPAs), comprising of advances and investments which is recognised upon realisation, as per the prudential norms prescribed by the RBI or other regulatory authorities.
- Profit/loss on sale of investments is recognised in the Profit and Loss Account.
- Income (other than interest) on interest bearing investments in "Held to Maturity (HTM)" category acquire data discount to the face-value, is recognised only at the time of sale/redemption.
- Commission & Exchange and Locker rent have been recognized on realization basis.
- Interest on over-due term deposits is accounted for on renewal.
- In case of suit filed accounts, legal and other expenses incurred are charged to Profit and Loss Account and at the time of recovery of such expenses is accounted as income.

4. Investments:

The transactions in Government Securities are recorded on "Settlement Date". Investments other than Government Securities are recorded on "Trade Date".

- a) Investments are classified into three categories viz., Held to Maturity (HTM), Available for Sale (AFS) and Held for Trading (HFT) as per RBI guidelines.

Held to Maturity

Investments that the Bank intends to hold till maturity are classified as Held to Maturity (HTM).

Held for Trading

Investments that are held principally for resale within 90 days from the date of purchase are classified as Held for Trading (HFT)

Available for Sale

Investments, which are not classified in the above two categories, are classified as Available for Sale (AFS).

An investment is classified as HTM / HFT / AFS at the time of its purchase and subsequent shifting amongst categories is done in conformity with regulatory guidelines.

However, for disclosure in Balance Sheet these are classified as under - Government Securities, Other Approved Securities and Others.

- b) **Method of valuation:** The Securities in each classification are valued in accordance with RBI guidelines as detailed here under:

In determining the acquisition cost of an investment:

Brokerage or Commission received on subscriptions is reduced from the cost.

Broking period interest paid / received on debt instruments is treated as interest expense / income and secluded from cost or sale consideration.

Cost is determined on the weighted average cost method for investments under AFS and HFT category and FIFO basis. (First in First out) for investments under HTM category

Transfer of securities from HFT/AFS category to HTM category is carried out at the lower of acquisition cost/book value/market value on the date of transfer. The depreciation, if any, on such transfer is fully provided for. However, transfer of securities from HTM category to AFS category is carried out on at acquisition price/book value. After transfer, these securities are immediately re-valued and result ant depreciation, if any, is provided

Investments under Held to Maturity category are carried at acquisition cost unless it is more than the face value, in which case the premium is amortised over the period of remaining maturity on constant yield basis. Such amortization of premium is adjusted against income under the head "Interest on Investments".

Investments in equity shares of other companies are valued at historical cost. A provision is made for diminution, other than temporary, for each investment individually.

Investments under AFS and HFT category are individually re-valued at market price or fair value determined as per regulatory guidelines, and only the net depreciation of each group for each category (viz., (i) Government securities (ii) Other Approved Securities) is provided for and net appreciation is ignored. On provision for depreciation, the book value of individual security remains unchanged after marking to market.

Investments are classified as Performing and Non Performing, based on the guidelines issued by the RBI. Investments of domestic offices become non-performing where:

Interest or instalment (including maturity proceeds) is due and remains unpaid for more than 90 days. In the case of equity shares, in the event the investment in the shares of any company is valued at Rs.1/-per company on account of the non-availability of the latest balance sheet, those equity shares will be reckoned as NPI.

5. Loans or Advances and Provisions thereon:

Loans and advances are classified as Performing and Non-performing, based on the guidelines/directives issued by the RBI. Loan assets become Non-Performing Asset (NPA) where:

In respect of Agriculture advances:

- i. For short duration crops, where the instalment of principal or interest remains overdue for two crop seasons and
- ii. For long duration crops, where the principal or interest remains over-due for one crop season.

In respect of Non-Agriculture advances:

- i. In respect of term loans, interest and/or instalment of principal remains overdue for a period of more than 90 days.
- ii. In respect of Overdraft or Cash Credit Advances, the account remains "out of order", i.e. if the outstanding balance exceeds the sanctioned limit or drawing power continuously for a period of 90 days, or if there are no credits continuously for 90 days as on the date of balance sheet, or if the credits are not adequate to cover the interest debited during the same period.

Provisions are made for NPAs as per the extant guidelines/directives prescribed by the RBI:

- a) All advances have been classified under four categories i.e., Standard Assets, Sub Standard Assets, Doubtful Assets and Loss Assets.
- b) Provisions on Advances are made as under:

I. Standard Assets: General Provision for Standard Assets at the following

Rates: Direct Advances to Agriculture and SME sectors 0.25%

Commercial Real Estate sector at 1%

All other advances not included in (1) & (2) above at 0.40%

II. Sub-Standard Assets:

A loan asset that has remained non-performing for a period less than or equal to 12 months is a Sub Standard Asset General Provision of 10% on the total outstanding Additional Provision of 10% for exposures which are unsecured ab-initio (i.e. where realizable value of security is not more than 10% ab-initio).

III. Doubtful Assets:

A loan asset that has remained in the substandard category for of 12 months is Doubtful Asset

Secured	Up to One year	20%
	One to three years	30%
	More than three years	100%
Unsecured		100%

IV. Loss Assets:

A loan asset where Loss has been identified but the amount has not been fully written off is a Loss Asset. 100% Provision on outstanding Advances.

Advances are net of specific loan loss provisions, unrealized interest, ECGC claims received and Inter Bank Participation Certificates.

For Restructured/Rescheduled assets, provisions are made in accordance with the extant guidelines issued by the RBI.

In the case of loan accounts classified as NPAs, an account may be reclassified as a performing asset if it confirms to the guidelines prescribed by the regulators.

Amounts recovered against debts written off in earlier years are recognised as revenue in the year of recovery.

In addition to the specific provision on NPAs, general provisions are also made for Standard Assets as per extant RBI guidelines. These provisions are reflected in Schedule 5 of the Balance Sheet under the head "Other Liabilities and Provisions- Other Provisions" and are not considered for arriving at the net NPAs.

Interest realized on NPAs are taken in to income account provided the credits in the accounts towards interest are not out of fresh/additional credit facilities sanctioned to the borrower concerned.

Appropriation of recoveries in NPAs i.e. towards principal or interest due as per the Bank's extant instructions is done in accordance with the following priority.

- Charges
- Unrealized Interest/Interest
- Principal

6. Floating Provisions:

The bank has a policy for creation and utilization of floating provisions separately for advances, investments and general purpose. The quantum of floating provision to be created is assessed at the end of each financial year.

7. Fixed Assets, Depreciation and Amortisation:

Fixed Assets are carried at historical cost less accumulated depreciation/amortisation.

Cost includes cost of purchase and all expenditure directly attributable to or incur in connection with acquiring the said asset before it is put to use. Subsequence incurred on the assets put to use are capitalized only when it increases the future benefits from such assets or their functioning capability.

Bank does not hold any premises.

Depreciation / amortisation is provided on written down value as per the rates stated below.

Description of Fixed Asset	Depreciation/amortization rates
Articles under Steel & Wooden Furniture and Electrical Equipment	10 %
Articles under Business Machine & others	15 %
Articles under Motor Vehicles/ Cycles etc	20 %
Computers & peripherals	33.33 %

In respect of assets acquired during the year (for domestic operations), depreciation is charged on proportionate basis for the number of days the assets have been put to use during the year.

Assets purchased costing less than 5,000 each during the financial year have been charged off to the profit and loss account.

8. Impairment of Assets:

Fixed assets are reviewed for impairment whenever events or changes in circumstances warrant that the carrying amount of an asset may not be recoverable. Recoverability of assets to be held and used is measured by a comparison of the carrying amount of an asset to future Net Discounted Cash Flows expected to be generated the asset. If such assets are impaired, the impairment to be recognised is measured by the amount which the carrying amount of the asset exceeds the fair value of the asset.

9. Employee Benefits:

a. Short Term Employee Benefits:

The undiscounted amount of short - term employee benefits, such as medical benefits etc., which are expected to be paid for the services rendered by employees, are recognized during the period when the employee renders the service.

b. Long Term Employee Benefits

i. Defined Benefit Plans:

a. **Gratuity:** For all the eligible employees, the Bank provides for Gratuity liability based on actuarial valuation. The Bank makes periodic contributions to a fund administered by Trustees based on an independent external actuarial valuation carried out annually.

b. **Leave Encashment:** For all the employees who have completed five years of service, the Bank provides for Leave Encashment liability based on actuarial valuation and contributes to SBI Life Insurance Company Limited, HDFC, BAJAJ ALLIANZ, BIRLA SUN LIFE, and LIC on annual basis.

The cost of providing defined benefits is determined using the projected unit credit method, with actuarial valuations being carried out at each balance sheet date. Actuarial gains/losses are immediately recognised in the Profit and Loss Account and are not deferred.

Defined Contribution Plans such as Provident Fund are recognized as an expense and charged to the Profit & Loss Account on accrual basis.

10. Income Tax Expense:

Income Tax expense is the aggregate amount of current tax and deferred tax expense incurred by the Bank. Current taxes expense and deferred tax expense are determined in accordance with the provisions of the Income Tax Act, 1961 and as per the Accounting standard 22-Accounting for Taxes on Income respectively and tax laws prevailing in India. Deferred tax adjustments comprise of changes in the deferred tax assets or liabilities during the period.

Deferred tax assets and liabilities are recognised by considering the impact of the timing differences between taxable income and accounting income for the current year, and carry forward losses. Deferred tax assets and liabilities are measured using tax rates and tax laws that have been enacted or substantively enacted at the Balance Sheet date. The impact of changes in Deferred tax assets and liabilities is recognised in the Profit and Loss Account. Deferred tax assets are recognised and reassessed at each reporting date, based on management's judgement as to whether their realisation is considered as reasonably/virtually certain.

11. Contingent Liabilities & provisions:

In conformity with AS - 29 "Provisions, Contingent Liabilities and Contingent Assets", issued by ICAI, the Bank recognises the provisions only when it has a present obligation as a result of a past event and would result in a probable outflow of resources embodying economic benefits will be required to settle the obligation, and when a reliable estimate of the amount of the obligation can be made.

No provision is recognised for:

- I. Any possible obligation that arises from past events and existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the bank.
- II. Any present obligation that arises from past events but is not recognised because
 - a. It is not probable that an outflow of resource embodying economic benefits will be required to settle the obligation or
 - b. Any liable estimate of the amount of obligation cannot be made.

Such obligation are recorded as Contingent Liabilities. These are assessed at regular intervals and only that part of the obligation for which an outflow of resources embodying economic benefits is probable, is provided for, except in the extremely rare circumstances where no reliable estimate can be made.

- III. Contingent Assets are not recognised in the financial statements.

12. Special Reserves:

Revenue and other Reserve include Special Reserve created under Section 360 (viii) of the Income Tax Act, 1961.

13. CAPITAL TO RISK ASSET RATIO:

In terms of RBI guidelines, CRAR norms have been made applicable for the RRBs w.e.f. March 2008. RBI has also revised the norms for calculating CRAR for RRBs vide their circular no-RBI/2014-15/270 dated October 21, 2014. As per revised norms of RBI, CRAR of the Bank as on 31.03.2020 comes to 11.33%.

14. Inter Bank Participation Certificate (IBPC)

As on 31.03.2020, Bank has not issued/taken any IBPC from/to Sponsor Bank/any other Bank.

15. Priority Sector Lending Certificate (PSLC)

In terms of RBI guidelines, in respect of "Dealing in Priority Sector Lending Certificates (PSLCs)" vide their circular no. : RBI/2015-16/366 FIDD. CO. Plan. BC.23/04.09.01/2015-16 dated April 07, 2016, the Bank has participated in PSLC Transaction during the Current financial Year.

कृते मेसर्स अग्रवाल रमेश के एण्ड कं

सनदी लेखाकार

For M/s. AGARWAL RAMESH K & Co.

Chartered Accounts

एफ आर एन : 004614C

FRN : 004614C



(सीए आर० के० अग्रवाल)

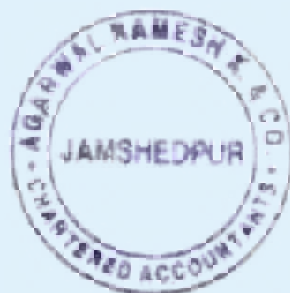
पार्टनर (सदस्यता सं०- 072918)

(CA R. K. AGARWAL)

Partner

Membership No. : 072918)

R.B.I. Code : 050187



दिनांक : 04-05-2020

Date : 05-05-2020



कृते झारखण्ड राज्य ग्रामीण बैंक

For Jharkhand Rajya Gramin Bank



(सुनील विनायक झोड़े)

अध्यक्ष

(Sunil Vinayak Zode)

Chairman



झारखण्ड राज्य ग्रामीण बैंक
JHARKHAND RAJYA GRAMIN BANK

Head Office

3rd Floor, Zila Parishad Market Complex, Kutchery Road, Ranchi, Jharkhand-834001

SCHEDULE 18
DISCLOSURE & NOTES ON ACCOUNTS

1. Additional Disclosure in terms of NABARD circular:

i) Shareholding

Sl No.	Particulars	Current year (%) Mar2020	Percentage Year (%) Mar 2019
	Percentage of Shareholding of the :		
A.	Government of India	50	50
B.	Government of Jharkhand	15	15
C.	State Bank of India (Sponsor Bank)	35	35

There is no change in share capital during this year, it remains same as that of last year. No additional capital infusion has been done during the year.

ii) Percentage of gross NPA to Outstanding advances for the year ended March, 2020 is 9.05%.

iii) Provisions made for the Advances (Standard & NPA) as on 31.03.2020 is as follows:

(Amt. in Lac)

Classification	Advances	Provisions
a) Standard	276522.09	724.87
b) Sub - Standard	12182.29	1218.23
c) Doubtful	14415.32	7156.91
d) Loss	930.54	
Additional provision of 10% required for amount of Rs. 431.07 lakh involved in 270 no. of accounts in default but standard due to RBI COVID19 Regulatory Package; Point No.10.(ii) and point no. 5 i.e. Rs. 43.11 lakh (*RBI Letter Ref. No.RBI/2019-20/220 DOR.No.BP.BC.63/ 21.04.048/ 2019-20 Dated April 17, 2020.),		43.11
Additional Provisioning		7704.59
Total	304050.24	17778.25

Note: As per Point No-10.(i) of RBI Letter, Rs.318.55 Lakh are in SMA/overdue categories, where the moratorium/deferment was extended, in terms of paragraph 2 and 3.

iv) Investment:

Investments are valued in accordance with RBI guidelines vide Circular No.: RBI/2013-14/434 RPCD. CO. RRB.BC.No. 74/03.05.33/2013-14 dated 07th January 2014, applicable to RRBs. As per RBI guidelines valuation standard is as under:

- i. Investments classified under Held to Maturity category need not be marked to market and will be carried at acquisition cost unless it is more than the face value, in which case the premium should be amortized over the period remaining to maturity. The banks should reflect the amortized amount in schedule 13-Interest earned: item 2 - Income on investments as a deduction. However, the deduction need not be disclosed separately. The book value of the security should continue to be reduced to the extent of the amount amortized during the relevant accounting period.
- ii. The individual scrips in the Available for Sale category will be 'marked to market' at quarterly or at more frequent intervals. The book value of the individual securities would not undergo any change after the revaluation.
- iii. The individual scrips in the Held for Trading category will be marked to market at monthly or at more frequent intervals. The book value of individual securities in this category would not undergo any change after marking to market.

Bank has investment of Rs.1330.56 crore (Face Value) Book Value being Rs.1351.01 crore under Held to Maturity category. The book value of the securities has been reduced to the extent of the amount amortized during the relevant accounting period.

Bank has invested of Rs.1939.90 crore (Face Value) Book Value being Rs.1961.92 crore under Available for Sale category. Bank is marking to market at quarterly interval under this category; there is an appreciation of Rs.65.53 crore as on 31.03.2020 for SLR & NONSLR and as per the RBI guidelines the appreciation is not accounted for. The brief details of Mark to Market position of securities, categorized under "AFS" & "Current" are given below:

(Amt. in crore)

Security	Face Value	Book Value	Market Value	Appreciation/ depreciation
GOI Sec	311.68	324.16	322.26	-1.90
State Development Loans	1,578.22	1,587.84	1,649.15	61.31
Treasury Bill	50.00	49.92	49.95	0.03
Total (AFS)	1,939.90	1,961.92	2,021.35	(+) 59.44

Bank has no investment under Held for Trading category.

Non-SLR Securities:

(Amt. in crore)

Security	Face Value	Book Value	Market Value	Appreciation/ depreciation
Bonds/ NCDs*	201.00	200.68	206.98	6.30
UDAY Bonds	15.00	15.19	16.37	1.18
Mutual Fund	93.10	93.10	91.71	-1.39
Liquid M/F	309.10	308.97	315.06	6.09

Valuations of securities are based on Fixed Income Money Market and Derivatives Association of India (FIMMDA) rate/ Year End MTM prices of Financial Benchmarks India Pvt. Ltd (FBIL) and units of mutual fund valued at NAV of respective MF.

*Non-Performing Investment (NPI) of Rs.15 crore in NCDs of corporates are not included in above amount. We have an investment of Rs.15.00 crore in secured NCDs of Amtek Auto Ltd. The Company is under Corporate Insolvency Resolution Process (CIRP). The Resolution Process is not yet concluded.

As per the guidelines, vide letter no.: DBR.No.BP.8756/21.04.048/2017-18 dated 02.04.2018 of RBI, in respect of provisioning Norms for cases under CIRP, we have made provision of Rs.15.00 crore (100% of secured NCD of Rs.15.00 crore)

- vi) Dividend income "Nil", Short Term Capital Gain of Rs.39.36 crore and long term capital gain of Rs.0.20 crore are shown in the other income in Schedule-14 of Balance Sheet.
- vii) Business per employee is Rs.6.35 crore (it was Rs.5.83 crore as on 31.03.2019).
- viii) Net profit per employee is Rs.0.025 crore (it was Rs.0.015 crore as on 31.03.2019).
- ix) Pursuant to the guidelines issued by NABARD vide their circular no-NB.DOS.HO.POL/1270/J-11 2008-09 dated 30-06-2008 on Disclosures in financial statements; the additional Disclosures are enumerated as under:

a. Capital

Sr. No.	Particulars	Current year	Previous year
I.	CRAR (%)	11.33%	11.21%
II.	CRAR- Tier I Capital (%)	10.06%	10.26%
III.	CRAR- Tier II Capital (%)	1.27	0.95%
IV.	Percentage of Shareholding of the		
A.	Government of India	50%	50%
B.	State Government	15%	15%
C.	Sponsor Bank	35%	35%

b. Investments

(Amt. in crore)

Sr. No.	Particular	Current year	Previous year
1	Value of Investments		
I.	Gross Value of Investments	3636.89	3493.22
II.	Provisions for NPI	15.00	10.54
	Provisions for Depreciation	0.00	0.00

III.	Net Value of Investments	3621.89	3482.68
2	Movement of provisions held towards depreciation on investments		
I.	Opening Balance	10.54	32.50
II.	Add: Provisions made during the year (NPI)	7.50	4.12
	Add: Provisions made during the year (Depr)	0.00	0.00
III.	Less: Write off/ write back of excess provisions during the year	3.04	26.08
IV	Closing Balance	15.00	10.54

c. Repo Transactions

	Minimum outstanding during the year	Maximum outstanding during the year	Daily Average outstanding during the year	As on 31 March
Securities Sold under Repos	Nil	Nil	Nil	Nil
Securities purchased Under reverse repos	Nil	Nil	Nil	Nil

d. Non-SLR Investment portfolio

(i) Issuer composition of Non SLR Investments

(Amt. in crore)

No	Issuer	Amount	Extent of Private placement	Extent of below investment grade securities	Extent of unrated securities	Extent of unlisted securities
1	2	3	4	5	6	7
i	PSUS	92.18	92.18			
ii	Fls	10.00	10.00			
iii	Banks	29.66	29.66			
iv	Private Corporates	84.02	99.02	0.00	0.00	15.00
v	Subsidiaries/ Joint	0.00	0.00			
vi	Others (M/F)	93.10	93.10			
vii	Provision held towards depreciation	15.00	xxx			
	Total	323.96	323.96	0.00	0.00	15.00

(ii) Non-performing Non-SLR investments

(Amt. in crore)

Particulars	Amount
Opening balance	18.04
Additions during the year since 1st April	0.00
Reductions during the above period	3.04
Closing balance	15.00
Total provisions held	15.00

6. Asset Quality

6.1 Non-Performing Asset

(Amt. in crore)

Sr.	Particulars	Current year	Previous year
I.	Net NPAs to Net Advances (%)	3.38%	3.97%
II.	Movement of NPAs (Gross)		
(a)	Opening balance	296.11	306.73
(b)	Additions during the year	119.13	314.28
(c)	Reductions during the year	139.96	324.90
(d)	Closing balance	275.28	296.11
III.	Movement of Net NPAs		
(a)	Opening balance	90.13	132.14
(b)	Additions during the year	108.45	158.72
(c)	Reductions during the year	101.72	200.73
(d)	Closing balance	96.86	90.13
IV.	Movement of provisions for NPAs (excluding provisions on Standard Assets)		
(a)	Opening balance	198.25	156.52
(b)	Provisions made during the year	0.00	75.69
(c)	Write-off/write-back of excess provisions	20.47	33.96
(d)	Closing balance	177.78	198.25

6.2 Details of Loan Assets subject to Restructuring

(Amt. in crore)

Sr.	Particulars	Current year	Previous year
I.	Total amount of loan assets subject to restructuring, rescheduling, renegotiation	Nil	Nil
II.	The amount of Standard assets subjected to restructuring, rescheduling, renegotiation	Nil	Nil
III.	The amount of Sub-Standard assets subjected to restructuring, rescheduling, renegotiation	Nil	Nil
IV.	The amount of Doubtful assets subjected to restructuring, rescheduling, renegotiation	Nil	Nil
	Note [(i)=(ii)+(iii)+(iv)]	Nil	Nil

6.3 Details of financial assets sold to Securitization (SC)/ Reconstruction Company (RC) for Assets Reconstruction (Amt. in crore)

Sr.	Particulars	Current year	Previous year
I.	No. of accounts	Nil	Nil
II.	Aggregate value (net of provisions) of Accounts sold to SC/RC	Nil	Nil
III.	Aggregate consideration	Nil	Nil
IV.	Additional consideration realized in respect of accounts transferred in earlier years	Nil	Nil
V.	Aggregate gain/ loss over net book value	Nil	Nil

6.4. Details of non-performing financial assets purchased/ sold

Banks which purchase non-performing financial assets from other banks shall be required to make the following disclosure in the Notes on Accounts to their Balance Sheets:

A. Details of non-performing financial assets purchased: (Amt. in crore)

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

B. Details of non-performing financial assets sold (Amt. in crore)

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

6.5 Provisions on Standard Asset

Sr.	Particulars	Current year	Previous year
1.	Provisions towards Standard Assets	7.25	6.70

7. Business Ratio

Sr.	Particulars	Current year	Previous year
I.	Interest Income as a percentage to Working Funds	7.00%	7.00%
II	Non-interest income as a percentage to Working	2.18%	0.96%

III.	Operating Profit as a percentage to Working Funds	2.89%	1.59%
IV	Returns on Assets	0.51%	0.32%
V.	Business (Deposits plus advances) per employee	6.35 crore	5.83 crore
VI.	Profit per employee	0.025 crore	0.015 crore

8. Asset Liability Management-Maturity pattern of certain items of assets and liabilities

(Amt. in crore)

Particulars	1 to 14 days	15 to 28 days	29 days to 3 months	Over 3 months and upto 6 months	Over 6 months and upto 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5 years	Over 5 years	Total
Deposits	551.42	71.06	215.74	343.04	457.28	5348.75	388.48	212.37	7588.15
Borrowings	0.58	0.00	0.37	56.29	57.86	5.90	0.90	0.00	121.98
Advances	382.90	0.22	1.16	1.83	2.11	2187.27	248	217.01	3040.50
Investments	561.06	16.39	286.36	651.31	515.98	516.71	465.99	1,896.57	4,910.37
Foreign currency Assets	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Foreign currency Liabilities	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil

Although there is mismatch in 2nd buckets ('15-28 days' and 'over 1 year to 3 years' buckets) but there is no liquidity risk as Bank is having Rs.1167.51 crore in Bank FDRs and investment in AFS Rs. 1939.90 crore (Face Value), which can be used as per requirement.

9. Exposures-Exposure to Real Estate Sector

(Amt. in crore)

Sr.	Category	Current year	Previous year
A.	Direct exposure		
(i)	Residential Mortgages	114.54	27.16
	Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented (individual housing loan upto Rs.20 lakh may be shown separately)		
	Residential Mortgages (Out of above)		
	a) Individual housing loan up to Rs.20 lakh	87.89	19.62
	b) Individual housing loan above Rs.20 lakh	26.65	7.54

(ii)	Commercial Real Estate		
	Lending secured by mortgages on commercial real estates (office buildings, retail space, multi-purpose commercial premises, multi-family residential buildings, multi-tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.) Exposure would also include non-fund based (NFB)limits;	2.22	0.24
(iii)	Investments in Mortgage Backed Securities (MBS) and other Securitized exposures		
	a. Residential	Nil	Nil
	b. Commercial Real Estate	Nil	Nil
B.	Indirect Exposure		
	Fund-based and non-fund based exposures on National Housing Bank (NHB) and Housing Finance Companies (HFCs)	Nil	Nil

10. Details of Single Borrower (SGL), Group Borrower Limit (GBL) exceeded by the bank

Bank had not exceeded the prudential exposure limits under Single or Group Borrower Limit during the year.

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

Particulars	Current year	Previous year
Provision for Income Tax	Nil	2.77

12. Disclosure of Penalties imposed by RBI

The Bank has maintained CRR and SLR as per RBI Act 1934 and not defaulted during the financial year under report.

13. Disclosure Requirements as per Accounting Standards where the RBI has issued guidelines in respect of disclosure items for 'Notes to Accounts'

13.1 Accounting Standard 5- Net Profit or Loss for the period arrived at after provisions on advances, adjustment to the value of Investments and other usual and necessary provisions.

13.2 Accounting Standard 9- Revenue Recognition

Revenue recognition has not been postponed during the year.

13.3 Accounting Standard 15- Employee Benefits

- Provident Fund---Contribution to the provident Fund is Charged to Profit and Loss account. Employees Provident fund & Miscellaneous Provisions Act provides for deduction and contribution to Provident fund at the rate of 12% of Basic pay in respect of both Employee and Employer.
- Banks Liability towards Gratuity and Leave encashment is being arrived as per actuarial valuation reports of M/S Bhudev Chatterjee Consultants and Actuaries and accordingly Rs.5.00 crore towards Gratuity and "nil" amount towards Leave encashment has been charged in Profit & Loss account.
- The summarized position of Gratuity and Leave encashment benefits as required under AS-15 are as under

Accounting Standard 15 (Revised)	Gratuity
Discount Rate Previous year	NA
Salary Escalation Previous year	NA
Attrition Rate Previous year	NA
Discount Rate Current year	6.76%
Salary Escalation Current year	6.00%
Attrition Rate Current year	1.00%
	Gratuity
No. of Members	1663
Total Monthly Salary (Act)	8,23,78,377.00
Projected Benefit Obligation (PBO)	80,90,75,139.00
	Leave Encashment
Discount Rate Previous year	NA
Salary Escalation Previous year	NA
Attrition Rate Previous year	NA
Discount Rate Current year	6.76%
Salary Escalation Current year	6.00%
Attrition Rate Current year	1.00%
	Leave Encashment
No. of Members	1663
Total Salary (Encashment)	9,25,96,741.00
Projected Benefit Obligation (PBO)	44,27,65,912.00

13.4 Accounting Standard 17- Segment Reporting

While complying with the Accounting Standard, banks are required to adopt the following:

Primary and Business Segment

- Treasury operations**—Treasury for the purpose of segment reporting includes the entire Investment portfolio i.e. dealing in Government and other Securities and Money market operations.
- Wholesale Banking**—Wholesale Banking includes all Advances which are not included under Retail banking.
- Retail Banking-Retail banking includes exposures, which are being complied during the year.

Geographical Segments

Bank's area of operation covers all 24 Districts of Jharkhand State.

Priority Sector Lending Certificate (PSLC)

During Financial Year ended 31.03.2020, Bank has dealt in PSLC by sale of its SF/MF portfolio (Priority Sector) to the tune of Rs.1450 crore and purchased Gen portfolio (Priority Sector) of the value i.e. Rs.1150 crore. At the end of FY 2019-20, the PSLC dealt have been matured and hence there is no PSLC exists.

The details of PSLC transactions are given hereunder:

(Amt. in Crore)

Sector	Outstanding Advances as on 31.03.20	PSLC Sell in During FY-2019-20	PSLC Purchase During FY-2019-20	Effective Outstanding Advances as on 31.03.20	Minimum Statutory requirement In % of Total O/S and in crore
Direct AGR KCC/AGR CC	1808.07	1450.00		358.07	AGRICULTURE 18% ₹ 547.29
ATL	27.45			27.45	
AGR-Allied (NRLM)	277.02			277.02	
TOTAL AGR	2112.54	1450.00	0.00	662.54	
SME-MICRO	478.86			478.86	MICRO 7.50% ₹ 228.04
Sub TOTAL MICRO	478.86			478.86	
NON-MICRO SME	44.46			44.46	TOTAL PS 75% ₹ 2,280.38
Sub TOTAL SME	523.32	0.00	0.00	523.32	
OPS-H/Loan	104.81			104.81	
OPS-Ed Loan	20.91			20.91	
OPS-Others	52.81		1150.00	1202.81	
Sub TOTAL OPS-GEN	178.53	0.00	1150.00	1328.53	
TOTAL PS	2814.39	1450.00	1150.00	2514.39	
NPS-Pers/ Loan	84.67			84.67	
NPS-others	141.44			141.44	
Sub TOTAL NPS	226.11	0.00	0.00	226.11	
GR TOTAL	3040.50	1450	1150.00	2740.50	

13.5 Accounting Standard 18- Related party disclosure

- Related Parties where control / significant influence exists or with whom transaction have taken place during the year.

Sponsor Bank their subsidiaries and associates: State Bank of India

Key Managerial Personnel as on 31.03.2020

Shri Sunil V Zode	:	Chairman
Shri Nagendra Kumar Sinha	:	General Manager
Shri Amal K Aditya	:	General Manager
Shri Arjun Shahi	:	CVO
Shri Shahzad Hussain	:	General Manager (IT)

II) Particulars of related party accounts transaction as per AS-19 (AS ON 31.03.2020)

(Amt. in crore)

The following are the summary of significant related party transactions during the year 2019-20	With ASSOCIATES OF STATE BANK OF INDIA(Note-2)
Interest Received	12.87
Interest Paid	0.14
Dividend	-
Other Income	-
Investment made with SBI -	503.87
Matured STDRs	0.00
Loans Provided (IBPC Issued to us)	0.00
Loans Repaid (IBPC Repaid)	0.00
Sale of NPA	-
Outstanding as on 31.3.2020:	-
Payable	
Deposits	
Maximum During the Year	503.87
Outstanding as on 31.3.2020	503.87
Borrowing:- (Overdraft Against TDR)	-
Maximum During the Year (DR)	26.00
Outstanding as on 31.3.2020 (CR)	0.58
Placement of the Deposits	-
Maximum During the Year	503.87
Outstanding as on 31.3.2020	503.87
Other Liabilities	
Receivables (Advances)	
Maximum During the Year (IBPC issued by us)	
Outstanding as on 31.3.2020	

Investment	
Maximum During the Year	37.78
Outstanding as on 31.3.2020	37.78
Non Funded Commitment	
Maximum During the Year	0.25
Outstanding as on 31.3.2020	0.25
Leasing / HP arrangements availed	
Maximum During the Year	-
Outstanding as on 31.3.2020	-
Leasing / HP arrangements provided	
Maximum During the Year	-
Outstanding as on 31.3.2020	-
Purchase of fixed assets	
Sale of fixed assets	-
Other Assets	-

13.6. Accounting Standard 22- Accounting for Taxes on Income

Income Tax expense is the 'Deferred Tax Asset' (DTA) Rs.1.21 crores or a 'Deferred Tax Liability' (DTL) in the books of accounts of banks has been considered during the year.

13.7. Accounting Standard 25- Interim Financial Reporting

Half yearly review has been done by SCA and total items were covered under the half yearly review as per the relative guidelines.

14. Other Accounting Standards

Bank has complied others Accounting Standards issued by the institute of Chartered Accountants of India (ICAI).

15. Additional Disclosures

15.1. Provisions and Contingencies

(Amt. in crore)

Sr.	Particulars	Current year	Previous year
a.	Opening balance in the floating provisions account	13.56	13.56
b.	The quantum of floating provisions made in the accounting	Nil	Nil
c.	Amount of draw down made during the accounting year	Nil	Nil
d.	Closing balance in the floating provisions account	13.56	13.56

15.2. Draw Down from Reserve

Movement in Reserves during the year:

Particulars	As on 31.03.2020	As on 31.03.2019
Opening Balance	76.65	51.90
Addition during the year	41.67	24.75
Reduction	0	0
Closing Balance	118.32	76.65

15.3. Disclosure of complaints

Position of Complaints are as under:

A. Customer Complaints

Sr.	Particulars	Details
a.	No. of complaints pending at the beginning of the year	0
b.	No. of complaints received during the year	284
c.	No. of complaints redressed during the year	284
d.	No. of complaints pending at the end of the year	0

B. Award passed by the Banking Ombudsman

Sr.	Particulars	Details
a.	No. of unimplemented Awards at the beginning of the year	0
b.	No. of Awards passed by the Banking Ombudsmen during the year	0
c.	No. of Awards implemented during the year	0
d.	No. of unimplemented Awards at the end of the year	0

16. Movement in NPAs was as follows:

(Amt. in crore)

Sr.	Particulars	Details
	Gross NPAs as on 1st April of particular year (Opening balance)	296.11
	Additions (Fresh NPAs) during the year	119.13
	Sub-total (A)	415.24
	Less:	

(i)	Upgradations	91.73
(ii)	Recoveries (excluding recoveries made from upgraded accounts)	31.31
(iii)	Write-offs	16.92
Sub-total (B)		139.96
Gross NPAs as on 31st March 2020 (closing balance) (A-B)		275.28

17. In compiling the above balance sheet, certain assumptions as per RBI guidelines and instructions have been followed.

a) Bank has no exposure to sensitive sector.

b) Gratuity Provision

Bank has provided Rs.5.00 crore for Gratuity on actuarial basis and no provision is required for Leave encashment as per actuarial valuation.

c) Pension liability

Bank has funded Rs.232.20 Crore to Jharkhand Rajya Gramin Bank Pension Trust under Pension liability to staff up to 31.03.2020, which is 40% against Total Actuarial Valuation dated 31.03.2020 of Rs.578.45 crore in compliance with the NABARD/RBI/GOI guidelines. Out of which provision made Rs.185.09 crore during the Current Year from P&L of the Bank.

d) One month pay has been paid by Bank to all its employees as per IBA instruction in respect of Wage Revision liability on account of implementation of 11th Bipartite Settlement. After payment of one month pay excess provision of Rs.3.58 crore has written Back

e) Balancing of SLR securities account and reconciliation of bank accounts has been completed up to 31.03.2020.

f) Bank has contingent liability on account of Guarantees issued on behalf of its constituents and DEA Fund amounting to Rs.13.66 crore.

g) No provision is made for the Bonus for 2019-20 as no staff was eligible for bonus.

h) No provision has been made in respect of claims in difference of salary for suspended employees.

i) Bank has opted out of DICGC scheme on advances and no Risk Fund has been created however, we have paid premium for deposit insurance as per stipulated norms for financial year 2019-20.

j) The Disputed Income Tax Liabilities of erstwhile Jharkhand Gramin Bank is related to AY2007-08 to AY 2013-14, the cases are reassessed after ITAT orders by AO in 2018 and Bank has filed appeal for relief before CIT(A) and hearing in the case is pending.

k) Tax Rs.9.75 Crores was deposited to I.Tax department against the disputed demand of erstwhile Vananchal Gramin Bank for the A.Y. 2014-15, 2016-17, 2017-18 & 2018-19 for total amount of Rs. 25,02,08,810/-. Bank has filed appeal for relief before CIT(A) and hearing in the case is pending.

I. Total contingent liability against disputed Income Tax demand year wise are summarized below:

erstwhile Jharkhand Gramin Bank		erstwhile Vananchal Gramin Bank	
AY	Disputed Income Tax Liability (Amount in Crore)	AY	Disputed Income Tax Liability (Amount in Crore) e-JGB
2007-08	0.07	2014-15	25.02
2008-09	0.01	2016-17	
2009-10	0.27	2017-18	
2010-11	0.11	2018-19	
2011-12	19.37		
2012-13	8.84		
2013-14	7.34		
TDS	0.50		
TOTAL	36.51	TOTAL	25.02

Note: Out of the total disputed demand of Rs.36.51 crore of e-JGB, and Rs.25.02 crore of e-VGB Rs.47.54 crore is with the department against TDS & Deposit of Tax.

18. **Fraud Cases:** There is no Fraud Cases detected during the year.

19. **DEA Fund:** As per RBI circular no. RBI/2013-14/614 dated 27.05.2014, disclosure of amounts transferred to DEAF account regarding unclaimed deposit in the prescribed format is as under:

(Amt. in crore)

Particulars	Current year	Previous year
Opening balance of amounts transferred to DEA Fund	1.25	1.20
Add-Amounts transferred to DEA Fund during the year	0.00	0.05
Less-Amounts reimbursed by DEA Fund towards claims	0.00	0.00
Closing balance of amounts transferred to DEA Fund	1.25	1.25

20. As per RBI circular no. RBI/2013-14/150 dated 28.07.2014, disclosure of Deposits, Advances, Exposures and NPA are as under as per prescribed format:

I. Concentration of Deposits, Advances, Exposures and NPAs

Concentration of Deposits	
	(Amt. in crore)
Total Deposits of twenty largest depositors	300.95
Percentage of Deposits of twenty largest depositors to Total Deposits of the Bank	3.97%
Concentration of exposures	
	(Amt. in crore)
Total exposure of twenty largest Borrowers/Customers	75.31
Percentage of exposures of twenty largest borrowers/customers to Total exposure of the Bank	2.48%

Concentration of NPAs	
	(Amt. in crore)
Total Exposure to top five NPA accounts	6.33
Percentage of exposures of top four NPA accounts to Total NPA of the Bank	2.30%

II. Sector-wise NPAs

(Amt. in crore)

SN		Current Year (31.03.2020)			Previous Year (31.03.2019)		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
A.	Priority Sector						
1	Agriculture & Allied Activities	2112.54	123.81	5.86%	1753.04	127.19	7.26%
2	Advances industries sector eligible as priority sector lending	523.32	131.35	25.10%	580.61	134.81	23.22%
3	Services & other PS	178.53	7.62	4.27%	79.49	5.28	6.64%
4	Personal loans	0	0	0	0	0	0
	Sub-total (A)	2814.39	262.78	9.34%	2413.14	267.28	11.08%
B.	Non-Priority Sector						
1.	Agriculture & Allied Activities	0	0	0	0	0	0
	Industry	0	0	0	0	0	0
	Services	0	0	0	0	0	0
	Personal loan/Others	226.11	12.50	5.53%	331.98	28.83	8.68%
	Sub-total (B)	226.11	12.50	5.53%	331.98	28.83	8.68%
	Total (A+B)	3040.50	275.28	9.05%	2745.12	296.11	10.79%

20. Restructuring of MSME Accounts:

(Amt. in crore)

No. of Accounts Restructured	Amount
0	0

21. Amalgamation of Bank:

Vananchal Gramin Bank and Jharkhand Gramin Bank got amalgamated into a single entity "Jharkhand Rajya Gramin Bank" under sponsorship of State Bank of India, with effect from the first day of April 2019 in terms of Gazette Notification no. 454 of Ministry of Finance, Department of Financial Services, Government of India dated 31.01.2019. The total migration on CBS system has been achieved by the Bank during the year 2019-20. There are few errors of migration, which are under process of rectification.

Balance sheet of Jharkhand Rajya Gramin Bank for FY March 2019 arrived by consolidation of audited balance sheet of erstwhile Vananchal Gramin Bank and erstwhile Jharkhand Gramin Bank for FY March 2019.

22. Recovery from Write off Accounts: A total amount of Rs.7.42 crore have been recovered during the year from written off accounts.
23. Bank Account & Reconciliation: Total number of bank account maintained with SBI is 36, RBI 1, BOI is 22, Axis Bank 32, HDFC is 6, YES Bank is 27, Bandhan Bank 1, IDBI is 4. As per the report obtained reconciliation of the same has been done.
24. Inter Branch Adjustment Account: The Closing balance of Branch Clearing General Account is used for all inter Branches and branch to HO transaction where the closing figure is Rs.1.16 crore.
25. The figures mentioned in Balance Sheet, Profit & Loss Account and Schedules 1 to 16A have been rounded off to the nearest thousand rupees.
26. The financial account is maintained at CBS software for the current financial year.
27. Figures relating to the previous year have been regrouped /rearranged, wherever necessary.

कृते मेसर्स अग्रवाल रमेश के एण्ड कं

सनदी लेखाकार

For M/s. AGARWAL RAMESH K & Co.

Chartered Accounts

एफ आर एन : 004614C

FRN : 004614C



(सीए आर० के० अग्रवाल)

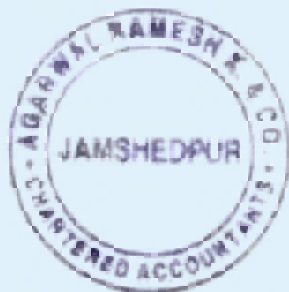
पार्टनर (सदस्यता सं०- 072918)

(CA R. K. AGARWAL)

Partner

Membership No. : 072918)

R.B.I. Code : 050187



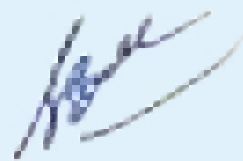
दिनांक : 05-05-2020

Date : 05-05-2020



कृते झारखण्ड राज्य ग्रामीण बैंक

For Jharkhand Rajya Gramin Bank



(सुनील विनायक झोड़े)

अध्यक्ष

(Sunil Vinayak Zode)

Chairman

Name of the RRB: JHARKHAND RAJYA GRAMIN BANK

(Rs in Crore)

Particulars	Audited 31.03.18 (Consolidated)	Audited 31.03.19 (Consolidated)	YOY Growth	Audited 31.03.20	YOY Growth	Growth	MOU Target	% of Achievement
Total Deposits	6842.15	7068.72	3.31%	7588.15	7.35%	519.81	7917 (Yearly Growth 849)	61.23%
CASA Deposits	4418.63	4512.14	2.12%	5046.82	11.84%	534.45		
CASA %	64.58%	63.84%	-1.15%	66.51%	4.18%		65%	102%
Advances	2557.83	2745.12	7.32%	3040.50	10.80%	296.54	3157 (Yearly Growth 412)	71.98%
Operating Profit	121.38	129.15	6.40%	236.09	79.83%			
Net Profit (after tax)	16.27	24.75	52.12%	41.67	68.36%	16.92	43	99.58%
Net Profit Excluding Pension Liability)	16.27	36.43	123.90%	226.76	525.61%	191.48	43	530.02%
Pension Provision	0.00	11.68		185.09	1484.67%			
Pension Funding	0.00	0.00		232.20		40% of Total Actuarial Valuation dated 31.03.2020 of Rs.578.45 crore		100%
CD Ratio	37.38%	38.84%	146bps	40.07%	0.0320	123bps		
Gross NPA (Amount)	306.73	296.11	(-)10.62	275.28	7.03%	(-)20.83		
Gross NPA (%)	11.99	10.79	(-)121bps	9.05	-16.13%	(-)174bps	6.90	
Net NPA (Amount)	128.25	90.18	(-)38.07	96.86	7.41%	6.68		
Net NPA (%)	5.605	3.52	(-)209bps	3.38	-3.98%	(-)140bps	3%	102%
Business per Branch	21.22	22.15	4.40%	23.99	8.32%	1.84		
Business per Employee	5.59	5.83	4.46%	6.35	8.77%	0.51	7	90.66%
Provision coverage ratio (ex-AUCA)	52.14	65.75	26.10%	64.58	-1.78%	(-)117bps	65	104.02%







CERTIFICATE OF EXCELLENCE
ANNUAL AWARDS (FY 2019-20)



Certificate is hereby granted to:-

JHARKHAND RAJYA GRAMIN BANK

*For Exceptional Performance & Consistent
Contribution towards Achieving Annual Target
under Atal Pension Yojana*

SUPRATIM BANDYOPADHYAY
CHAIRMAN
Pension Fund Regulatory And Development Authority



CERTIFICATE OF EXCELLENCE
MAKERS OF EXCELLENCE 3.0
(FY 2019-20)

Certificate is hereby granted to:-



SHRI SUNIL VINAYAK ZODE

CHAIRMAN
JHARKHAND RAJYA GRAMIN BANK

*For Exceptional Performance & Consistent
Contribution towards Atal Pension Yojana*

SUPRATIM BANDYOPADHYAY
CHAIRMAN

Pension Fund Regulatory And Development Authority

लॉक डाउन के बीच ग्राहकों को बैंकिंग सुविधा पहुंचा रहा ग्रामीण बैंक

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कोडरमा। झारखंड राज्य ग्रामीण बैंक शाखा कोडरमा ने कोरोना वायरस से बचाव और सुरक्षा को लेकर जिले के विभिन्न इलाकों में जागरूकता अभियान चलाया। अभियान का नेतृत्व बैंक मैनेजर राजू रंजन चौधरी, संतोष कुमार सिन्हा, इंद्रभूषण सिंह, राजेन्द्र प्रसाद ने किया। इसमें बैंक के कर्मी भी शामिल हुए। बैंक मैनेजर राजू रंजन चौधरी ने बताया कि सामाजिक दायित्व के तहत बरियारडीह, परसाबाद, खूंटा, कटिया आदि में यह अभियान चलाया गया। साथ ही प्रधानमंत्री गरीब कल्याण योजना के तहत महिला जन धन खाताधारकों को सामाजिक सुरक्षा के साथ राशि का भुगतान किया गया।

संवाददाता

पल्लवः । इत्यन्वयेति परीतः कालवत्तः सोऽयं के

पहुँची। वहीं सीरिय के अग्रणी राजस्थान की मानसरोवर रकबे हुए सीरीय डिपॉजिट करने के लोहे के कोशिल डिपॉजिटिनि का भी पतन करने के लिए राजस्थान किता तथा सीरीय डिपॉजिट के भी है। राजस्थान सीरिय डिपॉजिट की न्यायमय सीरीय के द्वारा की गई। लोहे अग्रणी राजस्थान की सीरीय काली राजस्थान डिपॉजिट के भी राजस्थान के राजस्थान की राजस्थान राजस्थान।

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Apr 05, 2021

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वैंक में
जोड़ें: ...

अवधारणा: प्रत्यक्ष के पाठ्यक्रम में
प्रारंभिक राज्य ग्रामीण बैंक में
सोशल डिस्टेंसिंग का सख्त रखा
जा रहा है। यहाँ बैंक परिसर में
प्रवेश करने के पहले सभी प्रार्थकों
को सेब/लवंगर करवाया जा रहा
है। शाखा प्रबंधक संतोष कुमार
सिन्हा ने बताया कि आज विम
रुम में जो भी बिजनेस के कर्मियों शामिल

प्रवेश करने
मैनिस्ट्राइज्म कने
उन्होंने बताया
एक बार मैं 5
किंग्स जा रहा था
जाह्नकी का कान
उन्होंने बताया
प्रधानमंत्री जम
विशाल रोड पर

झारखंड राज्य ग्रामीण बैंक



तहत 9.50 लाख महिला लाभार्थियों के खाते में डीबीटी के माध्यम से 47 करोड़ की राशि भेजी है.

सुनील विनायक जोडे, अध्यक्ष

झारखंड राज्य ग्रामीण
बैंक 443 शाखाओं
और 3000 ग्राहक
सेवा केंद्रों के जरिये
सेवा दे रही है.
लौकंडाउन में 1800
स्टाफ शाखाओं में
काम कर रहे हैं.
हमने प्रधानमंत्री गरीब
कल्याण योजना के



JRGB
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लक्ष्य

झारखण्ड के लोगों की
पहली पसंद का बैंक बनना

VISION

To Be The Bank Of First Choice
Of The People Of Jharkhand

ध्येय

हर व्यक्ति तक पहुंचकर
सरलीकृत, तत्पर, व्यक्तिपरक एवं
विश्वसनीय वित्तीय सेवाएं प्रदान करने हेतु प्रतिबद्ध

MISSION

Committed To Provide
Simplified, Efficient, Personalised And
Reliable Financial Services
By Reaching Out To Each And Everyone

Jharkhand Rajya Gramin Bank

Zila Parishad Office Premises, Kutchery Road,
Ranchi - 834001 (Jharkhand)