

3<sup>7</sup><sup>th</sup> वार्षिक प्रतिवेदन  
Annual Report  
2015-16



**ELLAQUAI DEHATI BANK**  
इलाकाई देहाती बैंक



*37<sup>th</sup>*  
**Annual Report**  
सैत्तीसवाँ वार्षिक प्रतिवेदन  
2015-16



**ELLAQUAI DEHATI BANK**  
इलाकाई देहाती बैंक

Head Office : Wazir Bagh, Srinagar, Kashmir  
प्र०का० : वज़ीर बाग, श्रीनगर, कश्मीर

# The Board of Directors

**Sh. Parvindar Bharti**

Chairman , E.D. Bank, Srinagar (J&K)

**Sh. Awadhesh Kumar Singh**

Deputy General Manager,  
Zonal Office, State Bank of India,  
Jammu (J&K)

**Sh. Pravin Raghavendra**

Deputy General Manager,  
State Bank of India, Chandigarh

**Sh. D.K. Kapila**

Deputy General Manager,  
NABARD, Srinagar

**Sh. Satish Sharma**

Assistant General Manager,  
Reserve Bank of India, Jammu

**Sh. M.M. Parray**

Govt of India Nominee

**Sh. S.C. Arya**

Special Invitee,  
GOI, MOF, New Delhi





**Smt. Arundhati Bhattacharya**  
Chairperson, State Bank Group



Felicitation by Sh. Parvinder Bharti (Chairman) Superannuation of Sh. S.A. Rizvi & Sh. M.M. Qadri on 31-03-16



Dr. Jatinder Singh, Hon'ble Minister of State (PMO), (GOI) felicitating Chairman, Sh. Parvinder Bharti on overall performance in Financial Inclusion by the bank.



Financial Literacy awareness camp organized by Regional Office-II (Anantnag)



Meeting with Governor RBI at Hotel Fortune, Jammu  
(Programme organized by Director, RBI in honour of Dr. Raghuram G Rajan, Governor, RBI)





Sh. S.A. Pande, CGM, NABARD at the inauguration of Financial Literacy and counselling centres Udampur.



Sh. Pawan Kumar Gupta, Hon'ble MOS Finance EP I.T being welcomed by Sh. Parvinder Bharti, Chariman on the Financial Literacy Camp on Social Security Scheme at Udampur



Dr. Harsh Kumar Bhanwala, Hon'ble Chairman, NABARD being welcomed by Sh. I.K. Raina, R.M-III at Jammu.



Felicitation by Sh. Parvinder Bharti (Chairman):  
Superannuation of Sh. A.K. Koul



# ELLAQUAI DEHATI BANK

Head Office : Srinagar, Kashmir

## Letter of Transmittal

The Secretary to the Govt. of India  
Ministry of Finance  
Department of Economic Affairs  
(Banking Division)  
New Delhi - 110 001

Dated : 03.06.2016

Dear Sir,

In pursuance of the provisions of Section 20 of the Regional Rural Banks Act, 1976, I forward herewith the following documents:

- (a) Directors report on Ellaquai Dehati Bank's working and its activities during the accounting year ended March 2016.
- (b) A copy of Bank's Balance Sheet and Profit & Loss Account.
- © A copy of Auditor's Report in relation to the Bank's accounts for the year 2015-16.

Yours faithfully,

**(Parvindar Bharti)**  
Chairman

---

Head Office : Sir Syed Market Wazir Bagh, Srinagar Kashmir – 190008

Phone : 0194- 2312423, 2313364, 2310643,0194 – 2312105

Website : [www.edb.org.in](http://www.edb.org.in) e-mail : [edbbank@yahoo.co.in](mailto:edbbank@yahoo.co.in)

# The Board of Directors



**Sh. Parvinder Bharti**  
Chairman, E.D. Bank, Srinagar



**Sh. D.K. Kapila**  
Deputy General Manager  
NABARD, Srinagar



**Sh. Pravin Raghavendra**  
Deputy General Manager  
State Bank of India, Chandigarh



**Sh. Awadhesh Kumar Singh**  
DGM & (B&O) SBI, Jammu



**Sh. S.C. Arya**  
Special Invitee,  
GOI, MOF, New Delhi



**Sh. Satish Sharma**  
AGM, RBI, Jammu.



**Sh. M.M. Parray**  
Govt. of India, Nominee





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## ADMINISTRATIVE SET-UP

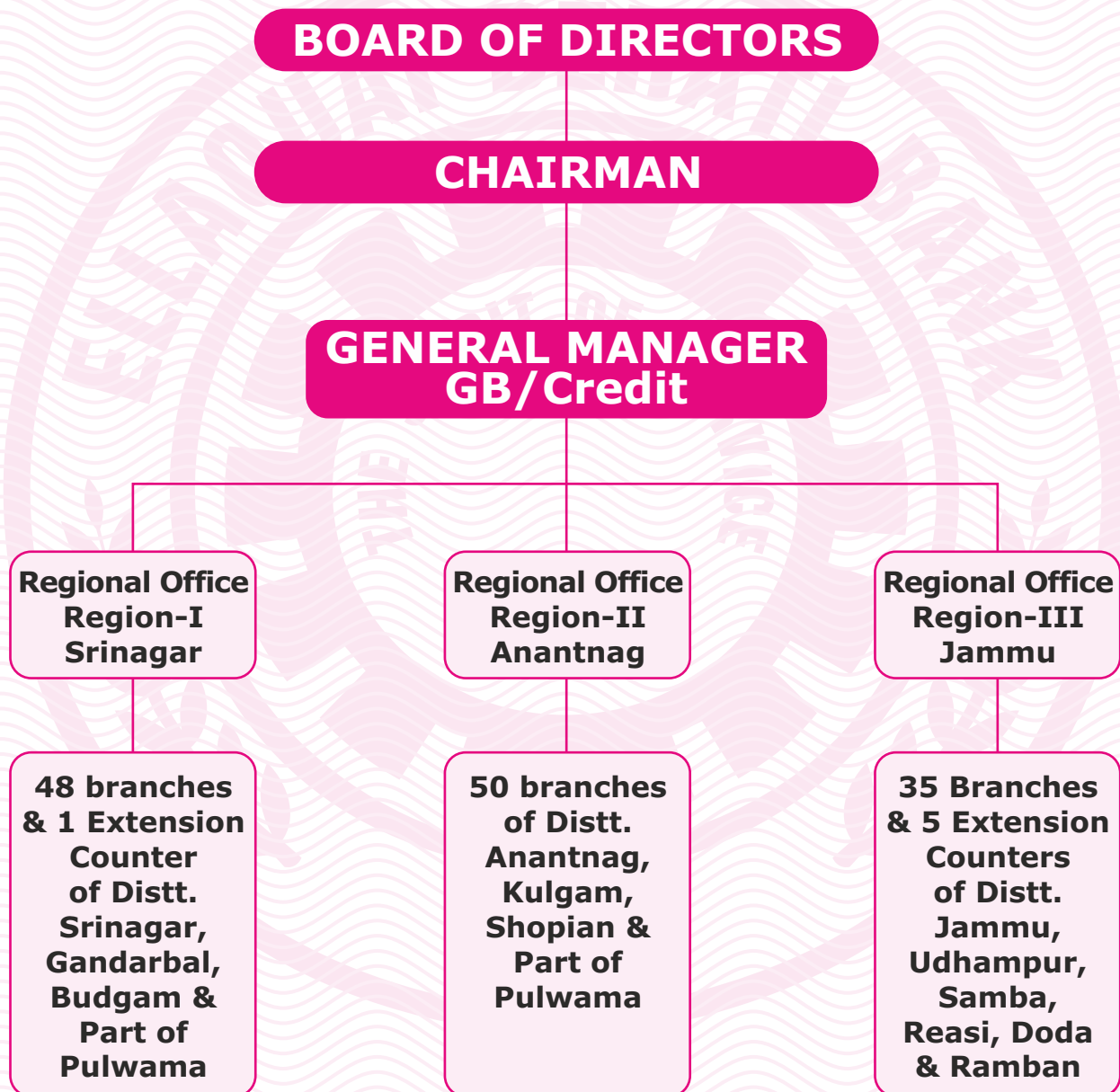
Chairman	Sh. Parvindar Bharti
General Manager	Sh. Pervez Ahmad
HRD, GB, Board Affairs	Sh. Inder Krishen Raina
Inspection/ Vigilance Deptt.	Sh. Abdul Rashid Bhat
Accounts/ Investment Deptt.	Sh. Junaid Ahmad Kawoos
Loans & NPA Department	Sh. Mohd Mateen Qadri
MIS/ IT Department	Sh. Bashir Ahmad Sofi
P&D/ Cross Selling Deptt.	Sh. Jawahar Lal Koul
Chairman Secretariat	Sh. Irfan Muneer

Regions	Regional Manager
Region-I (Srinagar)	Sh Moti Lal Bhat
Region-II (Anantnag)	Sh Javaid Iqbal Malik
Region-III (Jammu)	Sh Farooq Ahmad Banday





## ORGANISATIONAL SETUP





# ANNUAL REPORT 2015-16

## ELLAQUAI DEHATI BANK

### BUSINESS PARAMETERS OF THE BANK

(Amt. ₹ in Lakhs)

S.No.	Parameters	BUSINESS AS ON		
		2013-14	2014-15	2015-16
<b>1.</b>	<b>OWN FUNDS</b>	<b>18290</b>	<b>18290</b>	<b>20572</b>
	a) Share Capital	100	100	20572
	b) Reserves	NIL	NIL	NIL
	c) Share Capital Deposit	18190	18190	0
<b>2.</b>	<b>TOTAL DEPOSITS</b>	<b>80061</b>	<b>86626</b>	<b>93605</b>
	%age of Growth	16.17	8.20	8.06
	a)Demand Deposit	37603	39486	42123
	%age of Demand Deposits to Total Deposits	46.97	45.58	45
	b)Term Deposits	42458	47140	51482
<b>3.</b>	<b>BORROWINGS (TOTAL OUTSTANDING)</b>	<b>5734</b>	<b>7317</b>	<b>6471</b>
	a)From NABARD (ARF+SAO)	5734	7317	6471
	b)Sponsor Bank(Perpetual Bonds)	0	0	411
<b>4.</b>	<b>ADVANCES-GROSS</b>	<b>36882</b>	<b>40120</b>	<b>49725</b>
	%age of Growth	18.07	8.78	23.94
	a)Priority Sector Advances	30370	34239	44421
	%age of Growth	22.83	12.74	29.73
	%age of PS to Total Advances	82.34	85.34	89.33
	b)Non Priority Sector Advances	6512	5881	5303
	c) Agriculture Advances	9974	5881	5303
	%age of Growth	35.31	19.79	76.49
	d)Segmentwise Position of Advances			
	Agriculture Segment	9974	11948	21087
	SIB Segment	18581	20529	7090
	Personel Segment	8327	7643	7090
	TOTAL	36882	40120	49725
<b>5.</b>	<b>LOANS DISBURSED</b>	<b>20980</b>	<b>21433</b>	<b>25389</b>
	a) To Priority Sector	17679	18003	23440
	b)To Non-Priority Sector	3301	3433	1949
<b>6.</b>	<b>TOTAL BUSINESS</b>	<b>116943</b>	<b>126746</b>	<b>143330</b>
<b>7.</b>	<b>CD-Ratio(%)</b>	<b>46.07</b>	<b>46.31</b>	<b>53.12</b>
<b>8.</b>	<b>INVESTMENT</b>	<b>52478</b>	<b>58142</b>	<b>55583</b>
	a)SLR	19059	19561	21225
	b)Non SLR	33419	38581	34358
	C) ID-Ratio	65.55	67.12	59.38
<b>9.</b>	<b>GROSS NPA (AMOUNT)</b>	<b>1613</b>	<b>2629</b>	<b>3296</b>

# ANNUAL REPORT 2015-16

## ELLAQUAI DEHATI BANK



	%Gross NPA to Net Advances	1.37	6.55	6.33
<b>10.</b>	<b>Net NPA (AMOUNT)</b>	<b>835</b>	<b>1521</b>	<b>1545</b>
	% of Net NPA to net advances	2.31	3.9	3.22
<b>11.</b>	<b>No of districts in area of operations</b>	<b>13</b>	<b>13</b>	<b>13</b>
<b>12.</b>	<b>No of Branches</b>	<b>133</b>	<b>133</b>	<b>133</b>
	Rural Branches	106	106	106
	Semi Urban Branches	14	141	14
	Urban Branches	13	13	13
<b>13</b>	<b>Staff Postion</b>	<b>364</b>	<b>409</b>	<b>397</b>
	Supervising	159	156	192
	Award Staff	144	196	154
	Subordinate	61	57	51
<b>14.</b>	<b>Business Per Branch</b>	<b>906</b>	<b>968</b>	<b>1068</b>
<b>15.</b>	<b>Business Per Employee</b>	<b>321</b>	<b>310</b>	<b>361</b>
<b>16.</b>	<b>CRAR(%)</b>	<b>11.96</b>	<b>8%</b>	<b>9.47%</b>
<b>17.</b>	<b>TOTAL INCOME</b>	<b>8644</b>	<b>9637</b>	<b>10123</b>
	i. Interest Income	8372	9307	9823
	ii. Other Income	272	330	300
	%age of Other Income to Total Income	3	3.42	2.96
<b>18.</b>	<b>TOTAL EXPENDITURE</b>	<b>8170</b>	<b>10164</b>	<b>11872</b>
	i Staff Expenses	2695	3629	3216
	ii. Other Expenses	584	722	1262
	iii. Interest Paid	4891	5812	6718
	a. On Deposit	4579	5387	6100
	b.On Borrowings	312	425	618
<b>19.</b>	<b>PROVISIONS &amp; CONTINGENCIES</b>	<b>98</b>	<b>336</b>	<b>676</b>
<b>20.</b>	<b>Profit 218</b>	<b>376</b>	<b>-863</b>	<b>-1749</b>
<b>21.</b>	<b>Cost to Income Ratio</b>	<b>87.36</b>	<b>113.75</b>	<b>131.51</b>
<b>22.</b>	<b>Financial Return (%)</b>	<b>8.28</b>	<b>8.05</b>	<b>7.78</b>
<b>23.</b>	<b>Financial Cost (%)</b>	<b>4.79</b>	<b>5.03</b>	<b>5.32</b>
<b>24.</b>	<b>Financial Margin</b>	<b>3.49</b>	<b>3.02</b>	<b>2.46</b>
<b>25.</b>	<b>Profit Per Employee</b>	<b>1.033</b>	<b>-0.21</b>	<b>-0.44</b>
<b>26.</b>	<b>Yield on Advances</b>	<b>13.79</b>	<b>12.25</b>	<b>12.09</b>
<b>27.</b>	<b>Cost of Deposits</b>	<b>6.07</b>	<b>6.46</b>	<b>6.77</b>
<b>28</b>	<b>Interest Spread (26-27)</b>	<b>7.72</b>	<b>5.79</b>	<b>5.32</b>
<b>29.</b>	<b>Net Interest Income (17(i)-18(ii))</b>	<b>3481</b>	<b>3495</b>	<b>3105</b>
<b>30.</b>	<b>Net Interest Margin (NIM)</b>	<b>4.22</b>	<b>3.73</b>	<b>3.04</b>
<b>31.</b>	<b>ROA (Return on assets)</b>	<b>0.37</b>	<b>-0.74</b>	<b>-1.36</b>
<b>32.</b>	<b>ROE(Return on equity)</b>	<b>2.06</b>	<b>-4.71</b>	<b>-8.5</b>





### DIRECTORS REPORT FOR THE YEAR 2015-16

The Board of Directors of **Ellaquai Dehati Bank** presents with pleasure its 37th Annual Report together with the audited Balance Sheet for accounting year ended on 31.03.2016, Profit & Loss account for the period 01.04.2015 to 31.03.2016 in terms of Section 20(1) of the Regional Rural Bank's Act, 1976.

#### 1. Brief Introduction:

Ellaquai Dehati Bank, sponsored by State Bank of India, India's largest bank, is jointly owned by the Govt. of India, State Bank of India and Govt of Jammu & Kashmir.

- The Bank has been established on the 16th of July 1979 under the RRBs Act 1976.
- The area of operation of the Bank was initially limited to 4 districts of Kashmir valley only but after the turmoil in the valley in 1989/1990 and the migration of staff to plains, the area of operation was extended to the districts of Udhampur and Doda in 1992 and district Jammu in 1994. Later with the reorganization of districts, Ramban, Reasi, kulgam, Ganderbal and Shopian districts were also included in the area of operation of the Bank.
- Our bank has its presence in both the divisions of the J&K state and has at present a branch network of 133 Branches and six extension counters, three Regional Offices spread across thirteen districts of the State.
- Over the years, the role of Regional Rural Banks has assumed greater significance in view of the increased focus on the development of the agriculture sector in particular and rural economy as a whole.
- Our Bank has fine-tuned its strategies to fulfill the role of a rural financial institution, is quite evident from the Bank's performance in previous years.

#### 2. State of Jammu & Kashmir

The Jammu and Kashmir state is a border State which shares international border with Pakistan & China. The Line of Control on Pakistan side divides the state which turns one part as 'J&K' and the other part as 'PoK'. The state is located mostly in the Himalayan mountain range. It shares border with states of Himachal Pradesh and Punjab. The State has mostly a rugged terrain due to which several parts of it remain partly connected. The state has three distinct parts namely 1) Jammu 2) Kashmir and 3) Ladakh. The temperature in the three parts differs drastically. Kashmir is connected by road and air with Jammu. The road passes through Pir Panchal mountainous range & work is already in progress for connecting Kashmir and Jammu through Railway network. Lack of all-weather permanent connectivity has put the valley to a disadvantageous position as remoteness from railhead in Jammu, makes cost of road and air transportation dearer which is the main bottleneck in the spread of industrialization in most of the districts of the state. The drastic drop in the temperature during winter in the areas of Ladakh and Kashmir valley almost halts economic activities in these parts. Jammu has a sub-tropical climate zone and its climate coincides with the climate of Delhi. The state has a cultivable area of 8.58 lac hectares. The economy of the state is predominantly agricultural. The state of J&K offers a challenge to planners as well as administrators in tackling the manifold problems associated with the economic backwardness of the state. Inclusivity and equity of the growth process along with its sustainability has to be the most defining paradigm of the developmental efforts. While imperatives of high level of growth are well understood,



distributive aspect of the growth is also important. In the context of the obtaining circumstances in the state, the challenge of ensuring participatory and balanced regional development becomes extremely critical.

The Population of Jammu and Kashmir according to the 2011 census stands at about 12 million, making it the 19th most populated state in India. The state is located in the northern part of the country and forms the northern boundary of the country. The state is spread over an area of about 220000 sq. km. making it the 10th largest state in the country in terms of area. The density of population per sq. Km. is about 56 and fairly below the national average, this is mainly due to the presence of snow covered hills and mountain ranges in the majority part of the state

J&K is the 6th largest state of India occupying 6.76% of the country's geographical area. The state has abundant water resources in view of its blessed riverine geography. The state is surrounded by mountains except in the South-West side. A major portion of the state's terrain is hilly and its height from sea level varies from 3000 feet to 22740 feet. The state has road, and air links with rest of the country through South making it accessible from the South only. The rail link is up to Udhampur only.

Population The state occupies 19th rank in population, with 125.41 lakh souls as per 2011 census. The state has three distinct regions, viz. the Kashmir, Jammu and Ladakh comprising of 22 districts. Each region has a specific resource base. The state is further divided among 82 Tehsils, 86 towns and 6551 villages as per census, 2011.

### **Population Density**

As per 2011 census, the population density in the state is 124 persons per sq. km of area as against density of 382 persons per sq. Km in India. The state ranks 8th among states/ UTs of the country in thin density of population. In fact the most marked characteristic feature of the State is low density of population. The low densities in many districts of the State are attributable to the nature of their terrain. Sex Ratio of 889 females per thousand males, places J&K at 29th rank in the country. Sex ratio of the country is 943 females per thousand males as per 2011 census. The low sex ratio of females to males is alarming and requires attention of all the sections of the society to give heed to "Beti Bachao" slogan pioneered by the Hon'ble Prime Minister. The sex ratio in Jammu and Kashmir leaves a lot to be desired as it lags behind the national average by a huge gap. The sex ratio will improve only if the government in the state makes efforts to elevate the way of life of women in the Kashmir valley. The capital city which is also the largest city in the state of Jammu and Kashmir is **Srinagar**. The languages spoken in the Jammu and Kashmir state include Kashmiri, Dogri Punjabi, Gojri, Pahari, Ladakhi, Dardi, Shina, Shirazi, Balti, Baderwahi, Kishtwari, Bhoti and Paddri. In total Jammu and Kashmir state comprises of 22 districts. The State is an important tourist hub both for national and international travellers with several holy pilgrim centers, rivers, and hills.

### **Agriculture**

Agriculture plays a very prominent role for development of economy of J&K State. Around 70% of the population in the State gets livelihood directly or indirectly from the Agriculture and allied Sectors.

The State comprises of three regions namely Jammu, Kashmir and Ladakh having distinct geographical outlook and agro climatic zones. Each zone having its own characteristics that largely determine the cropping pattern and productivity of crops. Paddy is the main crop of Kashmir, followed by maize, oilseeds, pulses, vegetables, fodder and wheat. In Jammu region, wheat is the prominent crop followed by maize, paddy, pulses, oilseeds, fodder,





vegetables and other crops while in Ladakh, barley is the major cereal crop followed by wheat. State also has the honour of being amongst the world's few places where quality saffron is cultivated. Pampore tehsil of district Pulwama, which is situated at a distance of 15 kilometers from Srinagar, is famous for its high grade saffron in the world. Saffron is also grown, though on a limited scale in Kishtwar district of Jammu region.

The production of three major crops paddy, maize and wheat in J&K state is more than 90% of the total food grain production of all crops and rest is shared by other cereals and pulses.

### **Horticulture**

J&K State is well known for its horticultural produce both in India and abroad. The state offers good scope for cultivation of horticultural crops, covering a variety of temperate fruits like apple, pear, peach, plum, apricot, almond, cherry and sub tropical fruits like mango, guava, citrus litchi, phalsa and Berete. Besides, medicinal and aromatic plants, floriculture, mushroom, plantation crops and vegetables are cultivated in the state. Apart from this, well known spices like saffron and black Zeera are also cultivated in some pockets of the state. As a result, there is a perceptible change in the concept of horticulture development in the state. There are around 7 lakh families comprising of about 33 lakh people which are directly or indirectly associated with horticulture. Horticulture development is one of the thrust areas in agriculture and a number of programmes have been implemented in the past, resulting in the generation of higher incomes in the rural areas, thereby improving the quality of life in villages.

### **3. Financial Parameters**

- Total business (Deposit + Gross Advances) reached Rs. 1435.38 Crores recording a growth of Rs. 167.92 Crores (13.25%).
- Gross NPA ratio at 6.63%.
- Net NPA ratio at 3.22%.
- Net Worth at Rs. 51.11 Crores as at March 2016.
- Capital Adequacy Ratio at 9.47%

### **4. Branch Network:**

The Bank is operating with a network of 133 branches and 6 extension counters. District-wise break-up is given below;



S. No.	Districts Covered	No. of Branches Counters	No. of Rural Branches	No. of Semi-Urban Branches	No. of Urban Branches	No. of Extension Counters
01	Srinagar	16	6	6	04	0
02	Ganderbal	09	09	0	00	1
03	Budgam	15	14	1	00	0
04	Anantnag	24	23	1	00	0
05	Kulgam	14	14	0	00	0
06	Pulwama	15	15	0	00	0
07	Shopian	5	5	0	00	0
08	Jammu	16	6	1	09	2
09	Samba	1	1	0	00	0
10	Udhampur	9	7	2	00	1
11	Reasi	3	2	1	00	1
12	Doda	3	1	2	00	1
13	Ramban	3	3	0	00	0
	<b>Total</b>	<b>133</b>	<b>106</b>	<b>14</b>	<b>13</b>	<b>6</b>

### 5. Share Capital

Our Bank is jointly owned by the Govt. of India, State Bank of India and the J&K Government. Issued Capital of the bank is Rupees Two hundred Five Crore Seventy Two Lakhs Forty Eight Thousand which is fully paid up, as per the under-noted details: -

(Amt. in ₹ 000's)

1.	Govt. of India	1015649
2.	State Bank of India	729119
3.	J&K State Govt.	312480
	<b>Total</b>	<b>2057248</b>

In terms of a recapitalization plan, our bank has been recapitalized to the tune of Rs. 2047248 thousands with the under-noted contribution pattern:

(Amt. in ₹ 000's)

1.	Govt. of India	1010649
2.	State Bank of India	725619
3.	J&K State Govt.	310980
	<b>Total</b>	<b>2047248</b>



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## ELLAQUAI DEHATI BANK

### Capital Adequacy Capital

1. Tier-I		(Amt. ₹ in lacs)
a).	Paid up Capital	
b).	Share Capital Deposit	20572
c).	Statutory Reserves & Surplus	0
d).	Capital Reserves	
e).	Other Reserves	
f).	Surplus in P&L (LOSS)	15999
<b>Total Tier-I Capital</b>		<b>4573</b>
2. Tier-II		
a).	Undisclosed reserves	
b).	Revaluation reserves	
c).	General Provisions & Reserves	127
d).	Investment Fluctuation Reserve Fund	
e).	Perpetual bonds	411
<b>Total Tier-II Capital</b>		<b>538</b>
<b>Grand Total (Tier-I+ Tier-II)</b>		<b>5111</b>
a).	Adjusted value of funded risk assets i.e., balance sheet items	53957
b).	Adjusted value of non-funded risk assets i.e., balance sheet items	9
c).	a + b	53966
d).	Percentage of Capital (Tier-I+ Tier-II) to Risk Weighted Assets	9.47%

### 6. Performance at a glance:-

The aggregate business of the bank has crossed the psychological mark of Rs. 1400 Crores and stood at Rs 1435 Cr at the end of the financial year 2015-16.

#### 6.1 Deposits:

The total deposits of the bank have grown by Rs.697947 thousands, from Rs. 8662593 thousand to Rs.9360540 thousands as on 31st March 2016 registering growth of 8.06%.

**Our deposit portfolio has the under mentioned segmental mix:**





	(Amt. in ₹ 000's)	
	2015-16	2014-15
	Amount	Amount
Current Deposit	228559	231892
Savings Bank	3983790	3716610
Term Deposits	5148191	4714091
<b>Total</b>	<b>9360540</b>	<b>8662593</b>
CASA Deposits	4212349	3948502
<b>%age of CASA to total deposits</b>	<b>45.00%</b>	<b>45.58%</b>
<b>Segment Wise Position</b>	<b>31.03.2016</b>	<b>31-03-2015</b>
1) Agri. Market Segment	3276189	2998991
2) SME Segment	1216870	1068963
3) Per. Market Segment		4 8 6 7 4 8 2

With the increase in volumes, our productivity has improved as under:-

	As on 31.03.2016	As on 31.03.2015
Deposits per branch:	67342	6,61,27
Deposits per employer:	23578	2,11,80

- No of branches 133 \*\* No of employees 397
- Our average cost of deposits has remained as under

	(Amt. in ₹ 000's)	
	As on 31.03.2016	As on 31.03.2015
Average cost of deposits	6.77	6.46

### 6.2 Borrowings:

We have also availed a refinance of Rs. 201242 Thousands from NABARD R.O. Jammu.

The total liability on account of NABARD & Sponsor bank borrowings as on 31-03-2016 works out as under.

	(Amt. in ₹ 000's)	
	As on 31.03.2016	As on 31.03.2015
<b>NABARD</b>		
IRDP		Nil
ARF	527134	495653
SAO	120000	236066
<b>Total:</b>	<b>647134</b>	<b>731719</b>
<b>Sponsor Bank</b>		
SAO	Nil	Nil



### 6.3. Loans and Advances.

#### Rural and Agricultural Lending

Our Bank has always been a front runner in the area of Priority Sector, in general, and Agriculture lending, in particular. It has been harnessing the vast potential of the rural market through its wide network of 106 rural branches and 14 semi-urban branches.

#### Performance of Priority Sector Lending

Priority Sector Advances of our Bank surged from Rs 3423923 thousands as at the end-March 2015 to Rs 4442124 thousands as at the end-March 2016 and formed 89.33% of the Gross Advances against the mandated target of 75.00%.

Under the flagship agriculture loan product "Kisan Credit Card", our Bank issued as many as 11637 Credit Cards during the current FY to provide credit to farmers. Our Bank has issued 2165 Kisan RuPay ATM cards, during the year 2016.. Our Bank financed as many as 11912 new farmers during the FY under report. As a part of its microfinance initiatives, our Bank credit linked 336 Self Help Groups with an amount of Rs 43882 thousands during FY 2016 thereby taking the total number of SHGs credit linked to 449 amounting to Rs48771 thousands. Our bank formed 361 JLG and made credit to the tune of 70425thousands.

Our Bank introduced various initiatives/strategies during FY 2015-16 to harness the emerging opportunities for rural and agriculture lending. Some of them are mentioned below.

During the year under report, we have made fresh disbursements to the tune of Rs. 2538913 thousands to 17950 borrowers.

Micro credit has been given added attention to reach out the target group so as to serve the purpose for which RRBs have been established in the State and also to reach to those who need the credit most. This has been done in line with **Mission and Vision** statement of the bank. Undernoted details are self-explicit in this regard

(Amt. in ₹ 000's)

	2015-16		2014-15	
	No.	Amount outstanding	No.	Amount outstanding
SHG	449	48771	482	42687
KCC	18491	1859921	24012	959002
Agri. Term Loan	1147	84623	1153	84673
Micro Transport	4002	527577	4321	499821
Housing Loan	351	103565	378	111718

Position of gross loans and advances is as under:-

(Amt. in ₹ 000's)

	31.03.2016	31.03.2015
Gross Loans/Advances	4972484	4012024
Priority Sector Advances	4442124	3423923
Non-Priority Sector Advances	530360	588100
Share of priority sector advances to total advances %	89.33%	85.34%
SC/ST	20913	14581
Small Farmers/MF/AL	1944544	1043675





### Segment wise position of advances is as under:-

(Amt. in ₹ 000's)

	31.3.2016	31.3.2015
Agriculture Segment	2108749	1194843
MSME Segment	2154737	2052894
Personal Segment	708998	764287
<b>Total</b>	<b>4972484</b>	<b>4012024</b>
<b>C.D. Ratio</b>	<b>53.34</b>	<b>46.31</b>

### 6.4 Asset Classification

Our advances portfolio, which stood at Rs.4012024 thousands, is classified on the basis of performance (income recognition) as under:

(Amt. in ₹ 000's)

	31.3.2016	31.3.2015
Standard Assets	4642887	3749121
Sub-Standard Assets	93276	76888
Doubtful Assets	211740	173868
Loss Assets	245781	12147
<b>Total</b>	<b>4972484</b>	<b>4012024</b>

In compliance of RBI instructions provision of Rs 187801 thousands has been made against these advances. On account of this the position as on 31.03.2016 is as under:

(Amt. in ₹ 000's)

	31.03.2016		
	Gross	Provisions	Net of Provision
Standard Assets	4642887	12748	4642887
Sub-Standard Assets	93276	13991	79285
Doubtful Assets	211740	136480	75259
Loss Assets	24581	24581	0
<b>Total</b>	<b>4972484</b>	<b>187801</b>	<b>4797430</b>

- Total net of provision is exclusive provision on standard assets

### Comparative position obtaining as on 31.3.2015 is as under:-

(Amt. in ₹ 000's)

	31.03.2015		
	Gross	Provisions	Net of Provision
Standard Assets	3749121	10648	3749121
Sub-Standard Assets	76888	11533	65355
Doubtful Assets	173868	87100	86768
Loss Assets	12147	12147	0
<b>Total</b>	<b>4012024</b>	<b>121428</b>	<b>3901244*</b>

### 6.5 Income Recognition

Our bank has been recognizing income on advances strictly as per the RBI instructions in the matter. We have earned an interest income of **Rs. 525873** thousands on Loans & Advances during the year 2015-16 registering an increase of Rs. 65427 thousands (14.20%) over previous year

(Amt. in ₹ 000's)

Particulars	2015-16	2014-15
Interest earned on Loans & Advances	525873	460446
<b>Total</b>	<b>525873</b>	<b>460446</b>



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We have de-recognized Rs 5635 thousands on account of IRAC norms due to which Our INC account showed undernoted movement.

(I) INC as on 31.3.2015	Rs. 20545 thousands
(ii) Recovery affected	Rs. 5357 thousands
(iii) Income de-recognized	Rs. 5635 thousands
(iv) INC as on 31.3.2016	Rs. 20823 thousands

### 6.6. Provisions:-

With the change in the RBI policy, provisioning of NPAs, we have made total/statutory Provision of Rs. 451364 thousands with the under-noted break-up.

(Amt. in ₹ 000's)

	Cumulative 2015-16	Cumulative 2014-15
Provision against Standard Assets	12748	10648
Provision against Sub-Standard Assets	13991	11533
Provision against Doubtful Assets	136480	87100
Provision against Loss Assets	24581	12147
<b>Total Provisions on advances</b>	<b>187801</b>	<b>121428</b>

Other Provisions	2015-16	2014-15
Provision against Gratuity to Staff	165006	163699
Provision for Leave encashment	82247	61585
Provision against dacoities / frauds	0	1990
Provision for Arrears of Salary	0	51357
Provision for Arrears of Salary	8811	6662
Other Misc. Provisions	7499	6025
<b>Total Other Provisions</b>	<b>263564</b>	<b>284656</b>
<b>Total Provision</b>	<b>451364</b>	<b>410756</b>

Provisions made during the FY 2015-16

(Amt. in ₹ 000's)

Particulars	Amount
Provision against Standard Assets	2100
Provision against Sub-Standard Assets	2458
Provision against Doubtful Assets	50602
Provision against Loss Assets	12434
<b>Total Provisions on advances</b>	<b>67594</b>
<b>Other Provisions</b>	
Provision against Gratuity to Staff	25867
Provision for Leave encashment	35425
Provision against dacoities / frauds	0
Provision for Arrears of Salary	0
Provision Amortisation of Securities	2148
Other Misc. Provisions	7499
<b>Total Other Provisions</b>	<b>151718</b>
<b>Total Provision</b>	<b>185159</b>

### 7. NPA Movement

NPA movement has been of the following order: -





(Amt. in ₹ 000's)

S.No.	Particulars	Current Year 2015 - 16	Previous Year 2014-15
I	Net NPAs to Net Advances (%)	3.22%	3.90%
ii	<b>Movement of NPAs (Gross)</b>		
(a)	Opening balance	262903	161272
(b)	Additions (Fresh NPAs) during the year	150271	129651
(c)	Reductions (Up gradations) during the year	283577	28020
(d)	Closing balance	<b>329597</b>	<b>262903</b>
iii	Movement for Provisions of NPA excluding provision on Standard Assets		
(a)	Opening Balance	<b>110780</b>	<b>77759</b>
(b)	Provisions made during the year	1220	33021
(c)	Less Write-off/write-back of excess provisions	0	0
(d)	<b>Closing Balance</b>	<b>175053</b>	<b>110780</b>

### 8. Loans Disbursed during the year

Performance of the bank in this area of business has been impressive by all parameters. We have disbursed Rs. 2538913 thousand to 17950 borrowers.

Facility-wise, Sector-wise and category-wise disbursements have been of the under-mentioned order. We also provide a comparison with the previous year in this respect

(Amt. in ₹ 000's)

	31.03.2016	31.03.2015
Agriculture Cash Credit/KCC	1598877	862418
Agriculture Term Loan	39734	75251
Cash Credit	464864	692503
Term Loan	290749	243312
Demand Loan/Others	144689	269776
<b>Total</b>	<b>2538913</b>	<b>2143260</b>

Out of the above specified disbursements, the position of priority sector is as under: -

(Amt. in ₹ 000's)

	31.03.2016	31.03.2015
Target Group	2344001	1800338
Non-Target Group	194912	342922
<b>Total</b>	<b>2538913</b>	<b>2143260</b>

Review of the disbursement made in favour of preferred section of population during the current year vis-à-vis previous year:

(Amt. in ₹ 000's)

	31.03.2016	31.03.2015
SC/ST	1190	9691
SF/MF/AL	1638611	937669

### 9. C D Ratio

Our CD Ratio has improved from 46.31% as on 31.3.2015 to 53.34% as on 31.03.2016 and has registered growth of 7.03 basis points during the financial year under report.

### 10. Cash & Bank Balance with Banks

The comparative position in this regard is under: -



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	(Amt. in ₹ 000's)	
	31.03.2016	31.03.2015
Cash Balance	40749	35458
Average Cash Balance	38103	44501
Average Deposits	9011567	8334363
Average Cash as % to average deposits	0.42%	0.53%
Balance with RBI in Current Account		3 9 5 9 7 4
371480		
Balance in Current Account with SBI and other Commercial Bank	220110	81199

Every effort has been made to keep a minimum possible level of idle cash. For safe and efficient cash management we have provided a Cash Van at District Headquarter Srinagar and Jammu. We have identified branches, which are allowed to receive cash from the nearby branches to take care of the risk of retaining excess cash at vulnerable centers.

### 11. Investments

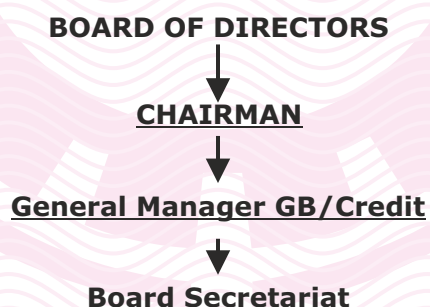
SLR Investment portfolio of the bank has increased by Rs.166388 thousand (8.51%) as on 31-03-2016. Total investment portfolio comprises of 38.19% SLR and 61.81% Non SLR Investments.

Undernoted are the details of investments as on 31.3.2016.

	31-03-2016		31-03-2015	
	Amount	Intt. Yield %	Amount	Intt. Yield %
SLR	2122527	8.28	1956139	8.04
Non-SLR	3435759	7.90	3858168	8.75

SLR is adequately maintained and we have not defaulted on any occasion on this account during the year under report.

### 12. Organizational Structure.



Audit Inspection	Management Information Services	Human Resources Development
Loans & Advances,		Planning , Development
NPA Management	Chairman Secretariat	General Banking
Financial Inclusion		Accounts and IOR
Cross Selling Business	Vigilance	Information Technology (CBS)

Regional Office- I, Srinagar	(48 Branches)
Regional Office- II, Anantnag	(50 Branches)
Regional Office-III, Jammu	(35 Branches)





### 13. Credit Monitoring

Credit monitoring on continuous basis is one of the most important tools for ensuring the quality of advance assets. The Bank has the system of monthly monitoring of the advance accounts at various levels to prevent asset quality slippages and to take timely corrective steps to improve the quality of credit portfolio. A separate department for Credit Monitoring functions at the Head Office level, headed by a General Manager, and at the Regional level, headed by the Regional Managers, has been functioning in the Bank. A Special Task Force was formed at all Regional offices based on the Bank's Loan Policy. This Task Force was activated for the purpose of arresting slippages and for initiating necessary restructuring in potentially sick accounts. The Bank has placed a special focus on sharpening the credit monitoring process for improving its asset quality, identifying areas of concern and branches requiring special attention, working out strategies and ensuring their implementation in a time bound manner.

The primary objectives of the Bank's Credit Monitoring Department are fixed as under:

- Identification of weakness/Potential default/initial sickness in the account at an early stage;
- Initiation of suitable and timely corrective actions for preventing impairment in credit quality, whenever signals are noticed in any account, e.g. delay in servicing of interest/installments etc;
- Prevention of slippage in the Asset Classification through a vigorous follow up;
- Identification of suitable cases for restructuring/ rescheduling/rephasing to explore the possibility of rehabilitation in deserving and genuine cases;
- Taking necessary steps/regular follow up, for review of accounts and compliance of terms and conditions, thereby improving the quality of Bank's credit portfolio;

The Bank has introduced software in respect of advance accounts in December 2014. This software enables speedy and effective monitoring of advances and ensures timely action in respect of stressed accounts.

We have achieved an overall recovery of 78.15% as on 31.03.2016

DCB position as on 31.03.2016 and 31.3.2015 is as under:

(Amt. in ₹ 000's)

	D	C	B	%
<b>DCB as on 31.03.2016</b>				
Farm Sector	82018	56724	25294	69.16%
NF Sector	493830	393332	100498	79.64%
<b>Total</b>	<b>575848</b>	<b>450056</b>	<b>125792</b>	<b>78.15%</b>
<b>DCB as on 31.03.2015</b>	<b>D</b>	<b>C</b>	<b>B</b>	<b>%</b>
Farm Sector	79139	62937	16202	79.53
NF Sector	421900	360133	61767	85.36
<b>Total</b>	<b>501039</b>	<b>423070</b>	<b>77969</b>	<b>84.44</b>

### 14. Income Earned/Interest Expenditure

Our income has been on account of interest earned on loans/advances and investments. The year under review has shown an increase of 6.57 % in interest income on advances.

**A comparative statement on this score is as under:-**



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	(Amt. in ₹ 000's)	
	2015-16	2014-15
<b>Interest Income</b>		
Interest received from advances	525873	460446
Interest received from investment	456425	470267
<b>Total Interest Income (A)</b>	<b>982298</b>	<b>930713</b>
Income due to reversal of provision on Bad & Doubtful Debts		Nil
Income from Non-fund business	30029	32983
<b>Total Income</b>	<b>1012327</b>	<b>963696</b>
<b>Interest Paid</b>	<b>2015-16</b>	<b>2014-15</b>
Interest paid on deposits	610052	538678
Interest paid on borrowings	61759	42491
<b>Total Interest Paid (B)</b>	<b>581169</b>	<b>581169</b>
<b>Net Interest Income (A-B)</b>	<b>349544</b>	<b>349544</b>

The expenditure on account of interest paid on deposits has increased due to the growth in deposits and interest on Saving Bank being paid on daily products.

### 15. SHG

This year too we have registered an impressive growth in SHG linkage and financing. This is being pursued as a thrust area and outcome of our efforts have been lauded at the concerned quarters like NABARD/DLRC etc. During the year under report 336 SHGs were formed and 336 SHGs credit linked during the financial year under report.

### 16. Financial Ratios

	(Amt. in ₹ 000's)	
	2015-16	2014-15
Average working fund	10608103	9390951
I) Financial Return %	7.78	8.05
ii) Financial Cost	5.32	5.03
iii) <b>Financial Margin (i-iii)</b>	<b>2.46</b>	<b>3.02</b>
iv) Transaction Cost	3.52	3.81
v) Misc. Income	0.24	0.29
vi) <b>Operating Margin</b>	<b>-0.82</b>	<b>-0.49</b>
vii) Risk Cost	0.79	0.10
viii) Net Margin	-1.61	-0.39

### 17. Achievement under MOU

Given here is a statement showing our achievements vis-a vis MOU targets for 2015-16

	(Amt. in ₹ 000's)	
	MOU	Achievement
1. Deposits	99620	93605
2. i) Advances (disbursements)	50000	25389.13
ii) Advance accretion	30090	9640.14
3. C.D. Ratio	70.47	53.34
4. Business Per Branch	1222	10.33
5. Business per Employee	416	361.56





(Amt. in ₹ 000's)

6. Accounts to be opened/Financed	No. of Accounts	No. of Accounts
i) Self Help Groups credit linked	300	336
ii) Kissan Credit Cards issued (No.)	10000	11637
iii) Retail Trade/Small Business	2900	1626
iv) Housing Loan	100	21
v) Personal Loan	100	36
vi) Car Loan	300	105
vii) Transport Loan	3000	358

### 18. Human Resources

Trainings and refresher courses have been arranged for the staff at various institutions viz; BIRD, SBI SLBC Jammu, BIRD and through in-house training system. Workshops on SHG, Farmer's Club and Financial Inclusion were also conducted and attended by all the Branch staff.

A number of seminars/workshops covering various areas of business were conducted to sensitize Branch Managers/Field Officers about present as well as emerging issues confronting banking industry in general and our bank in particular.

### 19. Inter Office Reconciliation (IOR)

Inter branch reconciliation has been completed upto 31.03.2016. However, there is a credit balance of Rs. 886 thousands in the account.

### 20. Inspection & Internal Audit

The Bank has a well-established Inspection & Audit Department (IAD) that examines the adherence to systems, policies and procedures of the Bank. The guidelines received on various issues of internal control from RBI, Government of India, NABARD, Sponsor Bank, Bank's Board and the Audit Committee of the Board have become part of the Internal Control System for better risk management. With the size of business increasing year after year, the IAD is constantly aiming for curbing the inherent risks through effective control mechanism so as to safeguard the Banks' interest. The IAD carries out the inspection of branches/offices as per the periodicity decided by the Audit Committee of the Board and examines adherence to such systems of internal control and risk management. The Audit Committee of the Board oversees the Internal Audit function of the Bank. The committee guides in developing effective internal audit, concurrent audit and all other inspection & audit functions for improving the efficiency of systemic controls. The committee monitors the functioning of the inspection/audit department in the Bank.

Inspection and Audit is being conducted on revised system of RFIA (Risk Focused Internal Audit) prevalent in the sponsor bank. Periodicity of audit is 24 months.

All the branches of the Bank are audited as per the periodicity fixed by the Audit Committee. A total of 27 branches were inspected during FY15-16. Out of these, 11 branches (41%) were having excellent rating, 14 branches (52%) were having good. Rating, 1 branch (4 %) was having satisfactory rating and 1 branch (3%) was having unsatisfactory rating.

To summarize, the Bank's Inspection & Audit Department has been effectively monitoring the compliance of systems & procedures laid down by its own Board, the Regulator and the Government of India.

### Vigilance

Despite universal changes towards automation and other drastic changes that are taking place in the banking industry, its very nature remains person oriented. Banking unlike production organizations demands personalized service hence the quality of its service largely depends upon the quality and



attitude of its personnel.

It has been the endeavor of the Vigilance department of our Bank to encourage and enable the operating level staff as also those at controlling offices to exercise due care and caution to take preventive and detective measures. This helps in increasing efficiency and creating an environment of security for the honest workforce.

Careful distinction is made by the Bank's Vigilance department between the cases of gross negligence and the cases where business decisions have gone awry. Endeavour is made towards ensuring that penalties, where necessary, are timely and just.

Vigilance machinery in our Bank is effectively performing its proactive role in new risk prone areas emerging in computerized environment, in addition to sensitizing all categories of staff members with the various preventive measures.

To bring about greater transparency in procurement and tendering processes in the Bank, a notice inviting tenders are put on Bank's website for widest possible publicity.

The Bank's Internal Audit performs an independent and objective evaluation for the effectiveness of internal controls. This ensures that the operating and business units adhere to systems and procedures as also regulatory and legal requirements.

The Bank's Internal Audit function undertakes a comprehensive risk based audit of all branches.

Controlling Offices/ departments of the Bank are also subjected to inspection and audit.

To ensure independence, the Internal Audit Department has a reporting line to the Board's Audit Committee, which reviews its performance and the effectiveness of controls, laid down by the Bank and compliance with regulatory guidelines.

## 21. Operations and Services

### Customer-Centric Initiatives

As always, efficient customer service and customer satisfaction are the primary objectives of our Bank in its day to day operations. Our Bank is highly responsive to the needs and satisfaction of its customers, and is committed to the belief that all technology, processes, products and skills of its people must be leveraged for delivering superior banking experience to its customers.

Our Bank has taken several measures to improve the customer service at its branches and at the same time, strengthened the customer complaint redressal machinery for fast disposal of customer complaints.

Some of the major initiatives in improving the customer services are as under.

- 1. Intra-Bank Deposit Account Portability:** This means savings, current and time deposits accounts in our Bank may be transferred from one branch to another branch without changing the account number.
- 2. Activation of inoperative Accounts:** A campaign was launched for activation of Inoperative Accounts. Bank's branches were advised to put their all-out efforts for activation of inoperative/dormant accounts and to prevent potential dormant accounts from becoming dormant/ inoperative.
- 3. Campaign for Mobile Number/Email ID Registration:** A campaign was launched to register mobile numbers and email-ids in existing as well as new accounts.
- 4. Compensation for ATM failed Transactions:** Branches were advised to resolve the complaints lodged on the ATM failed transactions, cash not dispensed, etc., and the account is credited within seven working days from the date of lodging the complaint.





If not resolved, compensation of Rs 100 per day will be paid from the eighth day till the amount is re-credited automatically by the Bank.

5. **NEFT/RTGS:** To popularize remittance through NEFT [National Electronic Funds Transfer] and RTGS [Real Time Gross Settlement], the remittance request for fund transfer up to Rs 50,000 is accepted from the walk-in customers also.
6. **SMS Alert Services:** SMS alert services have been introduced for all customers to ensure secure and responsive banking services. The service has been utilized to engage proactively with borrowers.
7. **PM Social Security Schemes:** PMJJBY, PMSBY and APY have been introduced for customers. All the schemes are technology driven and customers have to enroll only once for the schemes and renewals/ premiums are auto debited from their accounts
6. **Customer Complaints:** To minimize customer complaints and to ensure hassle free customer service, a regular analysis is done on the complaints received from the customers and a suitable action is taken on time so that there is no repetition of such complaints in future.

## 22. Systems for KYC-AML-CFT

### **Know Your Customer (KYC) norms/Anti-Money Laundering (AML) Standards/Combating of Financing of Terrorism (CFT) measures and Obligation of Bank under PMLA, 2002**

Bank has a Board-approved KYC-AML-CFT Policy. The said Policy is the foundation on which the Bank's implementation of KYC norms, AML standards, CFT measures and obligation of the Bank under Prevention of Money Laundering Act (PMLA) 2002 is based.

\*The Bank generates Cash Transaction Reports (CTRs) electronically for submission to Financial Intelligence Unit (FIU), through the electronic medium.

\*The "AML Solution" for generating system-based alerts is being installed for:

- The system-based detection and submission of Suspicious Transaction Reports (**STRs**) to the Financial Intelligence Unit (FIU).
- The System-based Risk Categorization (from AML Measure) of Bank's customers' accounts every half year.

## 23. Profile of Board

There are nine directors on the Board. Besides the Chairman, two directors from sponsor bank, two from Govt of J&K, two nominated by GOI, one each from Reserve Bank of India and NABARD appointed under Section 9 of RRBs Act 1976. Shri S C Arya, Senior Research officer Govt. of India Ministry of Finance (Financial Services) has been appointed as permanent special invitee on behalf of Govt. of India.

Shri Arvind Priya Deputy General Manager Zonal office, State Bank of India Jammu has been replaced by Shri A K Singh Deputy General Manager Zonal office, State Bank of India, Jammu. Shri Gopal Dass Assistant General Manager, Reserve Bank of India, Jammu has been replaced by Shri Satish Sharma, Assistant General Manager, Reserve Bank of India, Jammu. Shri Bashir Ahmad institutional Finance Officer J & K Govt. has been replaced by Shri Tasaduq Jeelani Director Rural Development, J&K Govt, Srinagar. The term of Shri A. G. Vakil (Govt. of India nominee) has expired and Govt of India has not advised the replacement of the nominee Director.

### **Board Meetings**

Six board meetings as stipulated have been convened during the calendar year 2015. In order to ensure compliance of Board of Directors decisions, Action Taken Report (ATR) on all action point is



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## ELLAQUAI DEHATI BANK

put up before the Board of Directors as a matter of follow up and compliance.

### 24. Productivity

Every effort has been made to improve the productivity at all levels. For this, structured monitoring at periodical intervals has been introduced which could help us to record an improvement as detailed hereunder:

(Amt. in ₹ 000's)

	2015-16	2014-15
CD Ratio	53.34	46.31
Business per employee	36155	30989
Business per branch	103265	96753

### 25. Profitability:-

The operating expenses have decreased from Rs.435124 thousands to Rs. 413830 thousands (4.89%). The staff costs decreased by Rs 41278 thousands, from Rs. 362882 thousands to Rs. 321604 thousands (11.37 %) despite bank having implemented 10th bipartite wage revision agreement.

Following statement indicates the comparative position in this regard.

(Amt. in ₹ 000's)

S.No.	Particulars	Current Year 2015-16	Previous Year 2014-15
I	Payments to and Provisions for employees	321604	362882
II	Rent, Taxes and Lighting	25474	23001
III	Printing and Stationery consumed	3094	904
IV	Advertisement and Publicity	641	154
V	Depreciation on bank's property	5833	1982
VI	Directors fees, allowance and expenses	94	44
VII	Auditors fees and expenses (including branch Auditors fees and expenses	403	506
VIII	Law charges	324	37
IX	Postage, Telegrams, Telephone etc.	1282	1088
X	Repairs & Maintenance	582	521
XI	Insurance	9476	10005
XII	Other Expenses	45023	34000
	<b>Total</b>	<b>413830</b>	<b>435124</b>

### 26. Mechanization/ Information Technology

Information Technology has been the cornerstone of recent financial sector reforms, aimed at increasing the speed and reliability of financial operations and of initiatives to strengthen the banking sector.

The Bank continued its endeavor of bringing in technologies as per requirement and at the same time upgrading the existing IT infrastructure to keep pace with the IT revolution. Use of latest technology for the banking transactions & for better customer service & satisfaction is the need of the hour. Our Bank was the 1st Regional Rural Bank in the Jammu & Kashmir State to migrate to the CBS platform through service provider C-edge Technologies Mumbai. For the benefit of customers Bank has since commenced NEFT/ RTGS services for the remittances. Bank is issuing ATM Cards to its customers. SMS alert services





introduced in the bank. The Bank is live on Kiosk banking platform.

### 27. Customer Service

The adage that "Customer is the King" is our bank's services mantra. This cutting edge superiority in services provided by the Bank is bank's hallmark. The Bank has always kept customer service upper-most in all its operations and continued relentless attempts to improve customer services. To meet customer expectations, multiple initiatives have been taken to introduce customer friendly products and services. Our service credo "**The Spirit of Service**" keeps us reminding to keep customer care as the epicenter of our relationship with the customers.

### 28. Staff Strength

Bank has total staff strength of 397 as on 31.3.2016 out of this 192 officers ( 48%), Office Assistants 154 i.e. (39%) and Office Attendants 51 i.e. 13%. Besides this 7 officers & 24 clerks are on deputation till superannuation with the Sponsor Bank/ other RRBs.

### 29. Industrial Relation

Both the Officers Association and Staff Union have extended their co-operation and support in achievement of business targets. In general, the industrial relation remained cordial and peaceful during the year.

### 30. Participation in IBPC

The Bank participated in Inter Bank Participation Certificate and issued Rs. 70 Crores of Agriculture Credit to Sponsor Bank & had Participation in priority sector credit worth Rs. 70 Crores with Sponsor Bank as per the guidelines issued by Reserve Bank of India

### 31. STATUTORY AUDIT

The Statutory Central Audit of the Bank was conducted by M/s Arora Vohra & Co; in addition following Auditors were appointed as Branch Auditors

- 1) M/S Gupta Arun & Associates
- 2) M/S AR Associates
- 3) M/S Kapoor & Kapoor Associates
- 4) M/S Neeraj Mohan & Co
- 5) M/S J R D S Associates

The Board of Directors of the Bank expresses its gratitude to M/s Arora Vohra & Co Central Statutory Auditor and all the Branch Auditors for their cooperation for smooth, hassle free and timely conduct of audit exercise.

### 32. New Initiatives.

#### I. Human Resource Development

At ED Bank, we recognize human resources as an area of core competence, and seek to pursue, nurture and retain the best talent. The ultimate aim of the Human Resources function is to build and manage a motivated pool of professionals by grooming internal resources and recruiting the right skills from the market, develop a high performance work-ethic and create a culture of continuous learning and skill development. One of the major platforms on which the success of the Bank's corporate strategy rests is



bringing on board the requisite skills within the overall ceiling of the manpower budget. Besides recruitment, attrition management learning and skill development and management of performance represent the other key areas of the Human Resources function.

We have revamped our training processes and emphasis is being laid on hard as well as soft skills. The aim of the training process is to create a knowledgeable pool of talent for delivering optimum value to customers.

- i) Training Set up of our own Bank has been established at our Head Office to improve the skills of staff in various fields. Seminars/Training on various Topics such as Credit appraisal, Financing to Non-Farm Sector. Rural Godown Scheme. Agro Clinic and Agro Business with new avenues. Audit/Inspection to improve the quality of working.
- ii) Officers are also deputed to Training Institutes of reputed such as BIRD Lucknow and State Bank of India Staff Learning Centre Jammu. Also necessary trainings (hand on) for CBS have been provided to our staff members
- iii) The excellent work done by branches is recognized by the Bank and Branch Managers and other staff is felicitated.
- iv) Letters of appreciation have been issued to Branch Managers/Staff for meritorious performance under deposit mobilization, disbursement of loans, NPA recovery and recovery of write off loan accounts. Financing to SHGs and customer mobilization.
- v) Branches securing excellent rating in inspection are allowed to display board in branch premises showing "Excellent" Branch to further motivate staff.
- vi) Birthday greetings are sent to every staff member by the Chairman

### **II. Credit Deployment:**

#### **a) General Decisions/Initiatives:**

- I) Short term credit being provided to farmers at the simple interest rate of 7% per annum with a ceiling of Rs 300 thousands.
- ii) Large Borrower / accounts and potential NPA accounts closely monitored and followed up intensely. Suitable steps for the recovery have been initiated.
- iii) Head office level Meetings for Recovery of NPAs have been conducted and all the staff members are involved in the process to ensure recovery and reduction in NPA.
- iv) Special "One Time Settlement (OTS)" scheme was launched during the year 2015-16 for doubtful and loss category accounts. 497 loan accounts were settled under the scheme and recovery of Rs. 127.32 lakhs were made.

### **33. Financial Inclusion.**

Financial Inclusion (FI) is being viewed in our Bank not just as a social commitment, but also as an instrument to bring about overall economic development of rural India so as to tap opportunities at the bottom of the pyramid of economy through sustainable ICT based delivery channels. Our Bank's Financial Inclusion Plan aims at providing banking services at affordable cost to those segments of society who are deprived of it, thereby bringing the unbanked population/ areas into the formal financial sector.

Bank has set up two Financial Literacy & Counselling centres (FLCCs) at Udhampur and Anantnag on 27.6.2015 and 8.07.2015 respectively. 88 workshops on financial awareness were conducted through





these centres. 324 literacy camps have been organised at different villages by rural branches up to March 2016. The bank has conducted a total of 412 programmes against a target of 318 such programmes during the year.

Bank opened 42412 accounts under Prime Ministers Jan Dhan Yojna during the FY 2015-16.

### **Strategies & Models Adopted**

The Ministry of Finance has identified around 6 lakh villages across India as an unbanked area. These villages are allocated to various banks under the service area approach. Under FI programme there are some regulatory relaxations and initiatives such as mobile payments, business facilitators and business correspondents. To complete this mammoth task, Govt of India has targeted the households living in unbanked villages with population of more than 2 thousand for cent percent inclusion 35 villages were allotted to our bank for the purpose and the task was completed well in time

Our Bank had been allotted 238 villages under its service area for the purpose of FI. The Ministry of Finance and Reserve Bank of India has advised banks to provide banking services at affordable costs to these villages. Accordingly our Bank has approved a plan, which is desegregated further to a village level to cover these 238 villages by providing banking services to them in three years' time i.e. 2013-2016. Our bank has covered 40 villages in the FY 2012-13 and 79 villages in the FY 2013-14 and out of 79 allotted villages 70 villages have been covered in 2014-15. The remaining villages were covered well before dead line of August 2015.

Financial literacy created demand for financial products and a service thereby accelerating the pace of financial inclusion as it enables common man to understand the needs and benefits of the products and services offered by banks financial institutions and like other banks.

The following business models are adopted by our Bank for financial inclusion

1. ICT Based Business Correspondent Model
2. Mobile Van Model
3. Brick & mortar branches in FI villages.

### **ICT Based Business Correspondent Model**

Efforts are on to provide services at the rural identified centers through this model. In this connection KIOSK BANKING has been introduced in the bank and the bank is now live on Kiosk banking platform. 65 centers have been allocated to the bank out of which 12 sites were activated during the year while remaining sites are in pipeline. Bank is hopeful that these sites will be activated during the coming financial year.

- **Mobile Van Model** The business model adopted for implementation of financial inclusion is Mobile Van model. Under this model, Mobile Vans move within a cluster of villages in service area of the existing branch. The vans with the staff visit the identified villages during fixed days in a week for providing banking services. These mobile vans are equipped with the computer. The account opening process and other activities are carried out in Mobile vans, as is done in normal branches.

**Financial Literacy: Key to successful Inclusion** The desired objective of Financial Inclusion can be achieved only when the Bank is able to generate equal response from the villages. In order to invoke a response from the villagers, the Bank needs to educate them on various banking facilities and its benefits to them. In other words, financial literacy would be the key for success of financial inclusion initiatives of any bank. Therefore, all constituents of FI need to develop a bond with each other not only to provide banking facilities but also to create massive awareness of banking and banking products amongst the population through Financial Literacy, wherever a bank is implementing Financial Inclusion program.



### 34. Acknowledgments & Confirmation

The Directors confirm that in the preparation of the annual accounts for the year ended March 31, 2016.

The applicable accounting standards have been followed along with proper explanation relating to material departures, if any;

The accounting policies, framed in accordance with the guidelines of the Reserve Bank of India, were consistently applied;

Reasonable and prudent judgment and estimates were made so as to give a true and fair view of the state of affairs of the Bank at the end of the financial year and of the profit of the Bank for the year ended March 31, 2016.

Proper and sufficient care was taken for the maintenance of adequate accounting records in accordance with the provisions of applicable laws governing banks in India, and

The accounts have been prepared on a going concern basis.

The Board expresses its gratitude to the Government of India, Reserve Bank of India, NABARD and State Bank of India for the valuable guidance and support received from them.

The Board acknowledges the unstinted support of its customer's shareholders and well-wishers and also wishes to place on record its appreciation of staff members for their dedicated services and contribution for the overall development of the Bank during the year and look forward to their continued co-operation in realization of the goals in the years ahead.

**For and on behalf of  
Board of Directors**

**(Parvinder Bharti)**  
Chairman





**ARORA VOHRA & CO.**  
**CHARTERED ACCOUNTANTS**

**INDEPENDENT AUDITOR'S REPORT**

To the shareholders of

**Ellaquai Dehati Bank Srinagar.**

**1. Report on Financial Statements**

We have audited the accompanying Financial Statements of Ellaquai Dehati Bank as at 31st MARCH, 2016 which comprise the Balance Sheet as at 31st March 2016 and Profit & Loss Account and the cash flow statement for the year then ended, and a summary of significant accounting policies and other explanatory information. Incorporated in these financial statements are the returns of 19 branches audited by us and 95 branches audited by other branch auditors. The Branches audited by us and those audited by other auditors have been selected by the Bank in accordance with the guidelines issued by the Reserve Bank of India, Ministry of Finance (Govt. of India) and NABARD. Also incorporated in the Balance Sheet and the statement of Profit and Loss are the returns from 25 (Twenty Five) branches which have not been subjected to Audit. These un-audited branches account for 6.47% of advances, 4.85% of deposits, 7.26% interest Income and 6.04% of interest expenses.

**2. Management's Responsibility for the Financial Statements:**

Management of the bank is responsible for the preparation of these Financial Statements in accordance with Banking Regulation Act that give true and fair view of the financial position and financial performance of the bank in accordance with the Banking Regulation Act, complying with Reserve Bank of India Guidelines from time to time. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and fair presentation of the financial statements that are free from material misstatement, whether due to fraud or error.

**3. Auditors' Responsibility:**

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The Procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial statement, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our Audit opinion.



#### 4. **Opinion**

In our opinion, as shown by books of bank, and to the best of our information and according to the explanations given to us:

- (a) the Balance Sheet, read with the notes thereon is a full and fair Balance Sheet containing all the necessary particulars, is properly drawn up so as to exhibit a true and fair view of the state of affairs of the Bank as at March 31, 2016 in conformity with accounting principles generally accepted in India;
- (b) the Profit and Loss Account, read with the notes thereon shows a true balance of the Loss, in conformity with accounting principles generally accepted in India, for the year covered by the account; and

#### 5. **Emphasis on the matter (to be filled by the Central Auditor)**

#### 6. **Report on Other Legal and Regulatory Requirements**

The Balance Sheet and the Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949;

Subject to the limitations of the audit as indicated in Paragraph 1 to 5 above and as required by the Bank Companies (Acquisition and Transfer of Undertakings) Act, 1970/1980, and subject also to the limitations of disclosure required therein, we report that:

- i. 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.
- ii. The transactions of the branch which have come to our notice have been within the powers of the Bank
- iii. The returns received from the offices and branches of the Bank have been found adequate for the purpose of our audit.

In our opinion, the Balance Sheet, Profit and Loss Account and Cash Flow Statement comply with the applicable accounting standards.

For **Arora Vohra & Co.**  
Chartered Accountants  
FRN: 009487N

Sd/-  
**CA Rajat Mengi**  
Partner  
MNo.: 089871

Place : Srinagar  
Dated : 3rd June 2016





### ELLAQUAI DEHATI BANK, SRINAGAR

BALANCE SHEET AS ON 31.03.2016

FORM-A

(Amt. in ₹)

CAPITAL & LIABILITIES		SCHEDULE	Current Year As at 31.03.2016	Previous Year As at 31.03.2015
1. <b>Capital</b>				
Share Capital	1	2057248000.00	10000000.00	
Share Capital Deposit		0.00	1818998000.00	
Perpetual Bonds	1-A	41093000.00	0.00	
2. Reserve & Surplus	2	0.00	0.00	
3. Deposits	3	9360541167.39	8662593204.43	
4. Borrowings	4	647134600.00	731719000.00	
5. Other Liabilities and Provisions	5	752936720.25	1176912656.19	
<b>TOTAL</b>			<b>12858953487.64</b>	<b>12400222860.62</b>
<b>ASSETS</b>				
1. Cash & Balances with Reserve				
Bank of India	6	436724022.11	406938488.90	
2. Balances with Banks & money at call & short notice	7	3611438618.52	3886128761.69	
3. Investment	8	2166924189.78	2009378348.10	
4. Advances	9	4797430989.72	3901243986.42	
5. Fixed Assets	10	30349140.30	17601281.38	
6. Other Assets	11	1816086527.21	2178931994.13	
<b>TOTAL</b>			<b>12858953487.64</b>	<b>12400222860.62</b>
Contingent Liabilities	12	1177000.00	1177000	
Bills for collection				
Significant Accounting Policies	17	0	0	
Other Assets	11	0	0	
<b>TOTAL</b>			<b>1177000.00</b>	<b>1117000.00</b>

(Pervez Ahmad)  
General Manager

(Parvindar Bharti)  
Chairman

IN TERMS OF OUR REPORT OF  
EVEN DATE ANNEXED  
For **M/S ARORA VOHRA & CO.**  
Chartered Accountants  
**Firm Regd No.: 009487N**

Director

Director

Director

Sd/-  
**CA Rajat Mengi**  
PARTNER  
M.NO. 089871

Director

Director

Director

PLACE : SRINAGAR  
DATE : 03/06/2016

Director

Director

Director





# ANNUAL REPORT 2015-16

## ELLAQUAI DEHATI BANK

### ELLAQUAI DEHATI BANK, SRINAGAR

#### PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31.03.2016

#### FORM-B

(Amt. in ₹)

SCHEDULE	Current Year As at 31.03.2016	Previous Year As at 31.03.2015
<b>I. INCOME</b>		
1. Interest Earned	13 982298699.25	930713386.91
Other Income	14 30029498.30	32983141.51
<b>TOTAL</b>	<b>1012327197.55</b>	<b>963696528.42</b>
<b>II. EXPENDITURE</b>		
1. Interest expended	15 671810800.21	581169938.19
2. Operating Expenses	16 413829998.44	435124016.45
Provisions and contingencies	67593607.91	33677404.80
<b>TOTAL</b>	<b>1153234406.56</b>	<b>1049971359.44</b>
<b>III. Profit/Loss</b>	<b>-140907209.01</b>	<b>-86274,832.02</b>
1. Extraordinary Item: Loss on account of non-reimbursement of CBS share by SBI	-34038229.38	0.00
2. Net Profit / Loss for the year	-174945438.39	-86274832.02
<b>SUB-TOTAL</b>	<b>-174945438.39</b>	<b>-86274832.02</b>
Provisions for fringe benefit tax	0.00	0.00
Provision for Income Tax	0.00	0.00
Profit brought forward	0.00	0.00
Loss brought forward	-1424963869.98	-1338689038.96
<b>SUB-TOTAL</b>	<b>-1424963869.98</b>	<b>-86274832.02</b>
<b>TOTAL</b>	<b>-1599909308.37</b>	<b>-1424963869.98</b>
<b>IV. Appropriations</b>		
Transfer to statutory reserves	0.00	0.00
Transfer to capital reserves	0.00	0.00
Transfer to Other Reserves	0.00	0.00
Transfer to Govt./proposed dividend	0.00	0.00
Balance Carried over to Balance Sheet	-1599909308.37	-1424963869.98
<b>TOTAL</b>	<b>-1599909308.37</b>	<b>-1424963869.98</b>
Significant	17	
Notes to Accounts	18	

(Pervez Ahmad)  
General Manager

(Parvinder Bharti)  
Chairman

IN TERMS OF OUR REPORT OF  
EVEN DATE ANNEXED  
For **M/S ARORA VOHRA & CO.**  
Chartered Accountants  
Firm Regd No.: 009487N

Director

Director

Director

Sd/-  
**CA. Rajat Mengi**  
PARTNER  
M.NO. 089871

Director

Director

Director

PLACE : SRINAGAR  
DATE : 03/06/2016

Director

Director

Director



### ELLAQUAI DEHATI BANK, SRINAGAR

#### SCHEDULE - 1 CAPITAL

(Amt. in ₹)

	Current Year As at 31.03.2016	Previous Year As at 31.03.2015
<b>1. SHARE CAPITAL</b>		
a.) AUTHORISED CAPITAL 2000000000 shares of Rs10/- each (Previous Year 50,00,000 shares of Rs. 10/- each)	20000000000.00	50000000.00
b). ISSUED CAPITAL 205724800 shares of R10/- each (Previous Year 10,00,000 shares of Rs. 10/- each)	2057248000.00	10000000.00
By Govt. of India - 101564900 shares of Rs. 10/- each (Previous Year 5,00,000 shares of Rs. 10/- each)	1015649000.00	5000000.00
By Govt. of Jammu & Kashmir - 31248000 shares of Rs. 10/- each (Previous 1,50,000 share of Rs. 10/- each)	312480000.00	1500000.00
By State Bank of India - 72911900 shares of Rs. 10/- each (Previous 3,50,000 share of Rs. 10/- each)	729119000.00	3500000.00
<b>TOTAL</b>	<b>2057248000.00</b>	<b>10000000.00</b>
<b>SCHEDULE 1-A</b>		
<b>SHARE CAPITAL DEPOSIT</b>		
1. By Govt. of India	0.00	909499000.00
2. By Govt. of Jammu	0.00	272850000.00
3. By State Bank of India	0.00	636649000.00
<b>TOTAL</b>	<b>0.00</b>	<b>1818998000.00</b>
<b>PERPETUAL BONDS</b>		
1. By Govt. of India	0.00	0.00
2. By Govt. of Jammu & Kashmir	0.00	0.00
3. By State Bank of India	41093000.00	0.00
<b>TOTAL</b>	<b>41093000.00</b>	<b>0.00</b>

(Pervez Ahmad)  
General Manager

(Parvinder Bharti)  
Chairman



# ANNUAL REPORT 2015-16

## ELLAQUAI DEHATI BANK

### ELLAQUAI DEHATI BANK, SRINAGAR

#### SCHEDULE - 2 RESERVES AND SURPLUS

(Amt. in ₹)

	Current Year As at 31.03.2016	Previous Year As at 31.03.2015
<b>STATUTORY RESERVES</b>		
Opening Balance	0.00	0.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
<b>CAPITAL RESERVES</b>		
Opening Balance	0.00	0.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
<b>SHARE PREMIUM</b>		
Opening Balance	0.00	0.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
<b>REVENUE AND OTHER RESERVES</b>		
Opening Balance	0.00	0.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
<b>BALANCE IN PROFIT AND LOSS A/C</b>		
<b>(Total 1,2,3 &amp; 4)</b>	<b>0.00</b>	<b>0.00</b>

(Pervez Ahmad)  
General Manager

(Parvindar Bharti)  
Chairman





### ELLAQUAI DEHATI BANK, SRINAGAR

#### SCHEDULE - 3 DEPOSITS

(Amt. in ₹)

	Current Year As at 31.03.2016	Previous Year As at 31.03.2015
<b>1. DEMAND DEPOSITS</b>		
From Bank	0.00	0.00
From Others	228559589.95	231891524.44
<b>2. SAVING BANK DEPOSIT</b>	3983790315.11	3716609837.53
<b>3. TERM DEPOSITS</b>		
From Bank	0.00	0.00
From Others	5148191262.33	4714091842.46
<b>TOTAL (1+2+3)</b>	<b>9360541167.39</b>	<b>8662593204.43</b>
Deposit of Branches in India	9360541167.39	8662593204.43
Deposit of Branches outside India	0.00	0.00
<b>TOTAL</b>	<b>9360541167.39</b>	<b>8662593204.43</b>

### ELLAQUAI DEHATI BANK, SRINAGAR

#### SCHEDULE - 4 BORROWINGS

(Amt. in ₹)

	Current Year As at 31.03.2016	Previous Year As at 31.03.2015
<b>1. BORROWINGS IN INDIA</b>		
Reserve Bank of India	0.00	0.00
Other Banks (SBI)	0.00	0.00
Other Institutions & Agencies	0.00	0.00
NABARD	647134600.00	731719000.00
<b>2. BORROWINGS FROM OUTSIDE INDIA</b>	0.00	0.00
<b>TOTAL</b>	<b>647134600.00</b>	<b>731719000.00</b>

(Pervez Ahmad)  
General Manager

(Parvindar Bharti)  
Chairman



# ANNUAL REPORT 2015-16

## ELLAQUAI DEHATI BANK

### ELLAQUAI DEHATI BANK, SRINAGAR

#### SCHEDULE - 5 OTHER LIABILITIES AND PROVISIONS

(Amt. in ₹)

	Current Year As at 31.03.2016	Previous Year As at 31.03.2015
1. Bills Payable	9110248.22	11812272.91
2. Inter Office adjustments (Net)	885851.00	1423839.19
3. Interest accrued	394509201.02	349099076.19
4. Others (Including provisions)	348431420.01	814577467.90
<b>TOTAL</b>	<b>752936720.25</b>	<b>1176912656.19</b>

### ELLAQUAI DEHATI BANK, SRINAGAR

#### SCHEDULE - 6 CASH & BALANCES WITH RBI

(Amt. in ₹)

	Current Year As at 31.03.2016	Previous Year As at 31.03.2015
1. Cash in Hand (including Foreign Currency notes)	40749453.00	35458028.00
2. BALANCES WITH RESERVE BANK OF INDIA		
i. In current Accounts	395974569.11	371480460.90
ii. In other Accounts	0.00	0.00
<b>TOTAL</b>	<b>436724022.11</b>	<b>406938488.90</b>

(Pervez Ahmad)  
General Manager

(Parvindar Bharti)  
Chairman



**ELLAQUAI DEHATI BANK, SRINAGAR**

**SCHEDULE - 7 BALANCE WITH BANKS & MONEY AT CALL & SHORT NOTICE**

(Amt. in ₹)

	Current Year As at 31.03.2016	Previous Year As at 31.03.2015
<b>1. IN INDIA</b>		
i. <b>BALANCES WITH BANKS</b>		
A In Current Accounts In Remittance in Transit	220109673.52	81198856.69
B. In Other Deposit Accounts	3391328945.00	3794929905.00
ii. Money at Call & Short Notice		
A With Banks	0.00	0.00
B With other Institutions	0.00	10000000.00
<b>TOTAL (I&amp;II)</b>	<b>3611438618.52</b>	<b>3886128761.69</b>
<b>2. OUTSIDE INDIA</b>		
i. In Current Accounts	0.00	0.00
ii. In Other Deposit Accounts	0.00	0.00
iii. In Other Deposit Accounts	0.00	0.00
<b>TOTAL</b>	<b>0.00</b>	<b>0.00</b>
<b>GRAND TOTAL (I&amp;II)</b>	<b>3611438618.52</b>	<b>3886128761.69</b>

**(Pervez Ahmad)**  
**General Manager**

**(Parvinder Bharti)**  
**Chairman**





# ANNUAL REPORT 2015-16

## ELLAQUAI DEHATI BANK

### ELLAQUAI DEHATI BANK, SRINAGAR

#### SCHEDULE - 8 INVESTMENTS

(Amt. in ₹)

	Current Year As at 31.03.2016	Previous Year As at 31.03.2015
<b>1. INVESTMENTS IN INDIA</b>		
i. Govt. Securities	2122526892.78	1956139454.10
ii. Other approved securities	0.00	0.00
iii. Shares	0.00	0.00
iv. DEBENTURES & BONDS		
v. Subsidiaries and / or joint ventures		
vi. Others (To be specified)	0.00	0.00
(a) With Post Office	0.00	0.00
(b) With other banks (Trust Fund)	20000000.00	0.00
Mutual Fund SBI	10000000.00	40000000.00
Gratuity Trust Fund	14397297.00	13238894.00
<b>TOTAL</b>	<b>2166924189.78</b>	<b>2009378348.10</b>
<b>2. INVESTMENTS OUTSIDE INDIA IN</b>		
i. Govt. Securities (Including local authorities)	0.00	0.00
ii. Subsidiaries and / or joint ventures abroad	0.00	0.00
iii. Other Investment (to be specified)	0.00	0.00
<b>TOTAL</b>	<b>0.00</b>	<b>0.00</b>
<b>GRAND TOTAL (I&amp;II)</b>	<b>2166924189.78</b>	<b>2009378348.11</b>
(A) Held to Maturity	2122526892.78	1999378348.10
(B) Held for Trading	0.00	0.00
(C) Available for Sale	44397297.00	10000000.00
(D) Others	0.00	0.00
<b>TOTAL</b>	<b>2166924189.78</b>	<b>2009378348.10</b>

(Pervez Ahmad)  
General Manager

(Parvindar Bharti)  
Chairman



### ELLAQUAI DEHATI BANK, SRINAGAR

#### SCHEDULE - 9 ADVANCES

(Amt. in ₹)

	Current Year As at 31.03.2016	Previous Year As at 31.03.2015
<b>A</b>		
i. Bills Purchased & Discounted	0.00	0.00
ii. Cash credit overdrafts & loans repayable on demand	3455604123.10	2465202209.77
iii. Term Loans	1341826866.62	1436041776.65
<b>TOTAL</b>	<b>4797430989.72</b>	<b>3901243986.42</b>
<b>B</b>		
i. Standard	4642887414.86	3749121222.33
ii. Sub-Standard	79284766.10	65354733.15
iii. Doubtful	75258808.76	86768030.94
iv. Loss	0.00	0.00
<b>TOTAL</b>	<b>4797430989.72</b>	<b>3901243986.42</b>
<b>C</b>		
<b>Advance in India</b>		
i. Priority Sector	4294985258.69	3332436062.74
ii. Public Sector	0.00	0.00
iii. Banks	0.00	0.00
iv. Others	502445731.03	568807923.68
<b>TOTAL</b>	<b>4797430989.72</b>	<b>3901243986.42</b>
<b>D</b>		
<b>Advance Outside India</b>		
i. Due from banks	0.00	0.00
ii. Due from others	0.00	0.00
iii. Bills purchased & discounted	0.00	0.00
iv. Syndicated Loans	0.00	0.00
v. Others	0.00	0.00
<b>TOTAL</b>	<b>0.00</b>	<b>0.00</b>
<b>Additional Information</b>		
i. Secured by tangible assets	4463513735.31	3641286780.89
ii. Covered by bank/Government Guarantees	0.00	0.00
iii. Unsecured	333917254.41	259957205.53
<b>GRAND TOTAL (C&amp;D)</b>	<b>4797430989.72</b>	<b>3901243986.42</b>

(Pervez Ahmad)  
General Manager

(Parvinder Bharti)  
Chairman



# ANNUAL REPORT 2015-16

## ELLAQUAI DEHATI BANK

### ELLAQUAI DEHATI BANK, SRINAGAR

#### SCHEDULE - 10 FIXED ASSETS

(Amt. in ₹)

	Current Year As at 31.03.2016	Previous Year As at 31.03.2015
<b>1. PREMISES</b>		
i. At cost as on 31st March of the preceding year	0.00	0.00
ii. Additions during the year	0.00	0.00
iii. Deductions during the year	0.00	0.00
iv. Depreciation to date	0.00	0.00
<b>2. OTHER FIXED ASSETS</b> Including furniture & fixture		
i. At cost as on 31st March of the preceding year	42508208.43	42079298.66
ii. Additions during the year	19356808.70	5447312.00
iii. Deductions during the year	775764.00	5018402.23
	<b>61089253.13</b>	<b>42508208.43</b>
iv. Depreciation to date	30740112.83	24906927.05
<b>TOTAL</b>	<b>30349140.30</b>	<b>17601281.38</b>

(Pervez Ahmad)  
General Manager

(Parvinder Bharti)  
Chairman





**ELLAQUAI DEHATI BANK, SRINAGAR**  
**SCHEDULE - 11 OTHER ASSETS**

(Amt. in ₹)

	Current Year As at 31.03.2016	Previous Year As at 31.03.2015
I. Inter Office Adjustments (Net)	0.00	0.00
ii. Interest accrued	137566446.38	153933212.31
iii. Tax Paid on Advance/Tax deducted at source	0.00	0.00
iv. Stationery & Stamps	834096.50	540632.84
v. Non Banking Assets acquired in Claims	0.00	0.00
<b>vi. Others</b>		
a. Accumulated losses	1599909308.37	1424963869.98
b. Others	77776675.96	599494279.00
<b>TOTAL</b>	<b>1816086527.21</b>	<b>2178931994.13</b>

**ELLAQUAI DEHATI BANK, SRINAGAR**  
**SCHEDULE - 12 CONTINGENT LIABILITIES**

(Amt. in ₹)

	Current Year As at 31.03.2016	Previous Year As at 31.03.2015
I. Claims against the Banks not acknowledge as debts	0.00	327000
ii. Liability for partly paid investments	0.00	0.00
iii. Liability on account of outstanding forward exchange contracts	0.00	0.00
iv. Guarantees given on behalf of constituents	0.00	0.00
a. In India	850000.00	850000.00
b. Outside India	0.00	0.00
v. Acceptances endorsements and other obligations	0.00	0.00
vi. Other items for which the bank is contingently liable	0.00	0.00
<b>TOTAL</b>	<b>850000.00</b>	<b>1177000.00</b>

**(Pervez Ahmad)**  
**General Manager**

**(Parvinder Bharti)**  
**Chairman**



# ANNUAL REPORT 2015-16

## ELLAQUAI DEHATI BANK

### ELLAQUAI DEHATI BANK, SRINAGAR

#### SCHEDULE - 13 INTEREST EARNED

(Amt. in ₹)

	Current Year As at 31.03.2016	Previous Year As at 31.03.2015
I. Interest/discount on advances/bills	525873029.84	460446404.95
ii. Income on investments	168352043.90	155337000.63
iii. Interest on balances with Reserve Bank of India & other inter bank funds	288072625.51	314929981.35
iv. Others	0.00	0.00
<b>TOTAL</b>	<b>982297699.25</b>	<b>930713386.93</b>

### ELLAQUAI DEHATI BANK, SRINAGAR

#### SCHEDULE - 14 OTHER INCOME

(Amt. in ₹)

	Current Year As at 31.03.2016	Previous Year As at 31.03.2015
I. Commission; exchange & brokerage	26315127.21	20551644.98
ii. Profit on sale of investments	3714371.09	10547747.96
Less : loss on sale of investments		
iii. Profit on revaluation of investments	0.00	0.00
Less : loss on revaluation of investments		
v. Profit on sale of land, building & other assets	0.00	1883748.57
less: loss on sale of land, building & other assets		
v. Profit on exchange transactions	0.00	0.00
Less loss on exchange transaction.		
vi. Income earned by way of dividends etc. from subsidiaries companies & joint ventures abroad / in India	0.00	0.00
vii. Miscellaneous Income	0.00	0.00
a. Locker Rent		
<b>TOTAL</b>	<b>30029498.30</b>	<b>32983141.51</b>

**(Pervez Ahmad)**  
General Manager

**(Parvinder Bharti)**  
Chairman



**ELLAQUAI DEHATI BANK, SRINAGAR**  
**SCHEDULE - 15 INTEREST EXPENDED**

(Amt. in ₹)

	<b>Current Year As at 31.03.2016</b>	<b>Previous Year As at 31.03.2015</b>
i. Interest on deposit	610052108.35	538678174.40
ii. Interest on Reserve Bank of India	0.00	0.00
iii. Inter Bank Borrowings	0.00	0.00
iv. Others (NABARD & SBI refinance)	61758691.86	42491763.79
<b>TOTAL</b>	<b>671810800.21</b>	<b>581169938.19</b>

**ELLAQUAI DEHATI BANK, SRINAGAR**  
**SCHEDULE - 16 OPERATING EXPENSES**

(Amt. in ₹)

	<b>Current Year As at 31.03.2016</b>	<b>Previous Year As at 31.03.2015</b>
I. Payment to and provisions for employees	321604219.19	362881908.32
ii. Rent, Taxes & Lighting	25474479.39	23000513.60
iii. Printing & Stationery	3094022.79	904522.67
iv. Advertisement & Publicity	640846.56	154510.00
v. Depreciation on Bank's Property	5833185.78	1982324.44
vi. Director's Fees allowances & Exp.	93816.00	43716.00
vii. Auditor's Fees & Expenses (Including Branch auditors)	403090.00	506180
viii. Law Charges	323948.00	36701.00
ix. Postage, Telegrams, Telephone etc.	1281777.95	1087686.54
x. Repair & Maintenance	581504.00	521287.15
xi. Insurance	9475993.00	10004918.00
xii. Other Expenditure	45023115.78	33999748.73
<b>TOTAL</b>	<b>413829998.44</b>	<b>435124016.45</b>
<b>ADDITIONAL INFORMATION</b>		
a) Loss on account of non-reimbursement of CBS share by SBI	34038229.38	0.00
b) Provisions and Contingencies		
c) NPA provisions During the year	0.00	0.00
d) NPA Loan Provisions	67593607.91	33677407.80
e) NPA Investment Provisions	0.00	0.00
f) Amortization on securities*	8810529.52	6662090.80
g) Other provisions	0.00	0.00

**(Pervez Ahmad)**  
**General Manager**

**(Parvinder Bharti)**  
**Chairman**





### ELLAQUAI DEHATI BANK, SRINAGAR

#### SCHEDULE - 17 SIGNIFICANT ACCOUNTING POLICIES 2015-16

##### Significant Accounting Policies

###### 1. Basis of Preparation

The financial statements have been prepared under the historical cost convention conforming to Generally Accepted Accounting Principles (GAAP) in India, which comprises statutory provisions of applicable laws including that of Banking Regulation Act and RRB Act 1976, regulatory / RBI & Sponsor Bank (SBI) guidelines, Accounting Standards/guidelines, notes issued by the Institute of Chartered Accountants of India (ICAI).

###### 2. Use of Estimates

The preparation of financial statements requires management to make estimates and assumptions for considering the reported assets and liabilities (including contingent liabilities) as on the date of financial statements and the income and expenses for the reporting period management believes that the estimates used in the preparation of the financial statements are prudent & reasonable.

###### 3. Income Recognition

Income and expenditure are accounted for on accrual basis unless otherwise stated.

- a) Interest and other income on advances classified as non-performing assets are recognized to the extent realized in accordance with guidelines issued by Reserve Bank of India.
- b) Recovery in non-performing advances is appropriated first towards the interest including the derecognized interest & thereafter towards (i) arrear in installments of Term loan; (ii) irregularities in other accounts.
- c) Deposits on maturity are auto renewed by the system and interest is paid at applicable rates less by penal interest at the time of premature encashment.
- d) Income from sale of Mutual Funds, fees, commission, locker rent and insurance claims are recognized on realization basis.
- e) Unforeseen expenses are accounted for in the year of payment.
- f) Stationery issued to branches has been considered as consumed.
- g) The expenses on account of Insurance on assets is not distinguished between pre-paid and paid, as per the consistent policy followed by the Bank. The effect of the same is not material on the financial statements as per the management.

###### 4. Profit And Loss Account

The net profit/ loss disclosed in the profit and loss account is after providing for

- a) Provision against advances
- b) Amortization on Investments
- c) Other usual and necessary provisions.

###### 5. Advances and Provisions thereon

- a) Loans and Advances are classified as performing and non-performing, based on the guidelines issued by RBI. Non Performing Assets (NPA) is classified into sub-standard, doubtful and loss assets, based on the criteria stipulated by RBI.
- b) Provisions are made for NPAs as per the guidelines prescribed by the regulatory authorities.



- c) Advances are shown net of provisions and interest not collected (INC) provisions on Non-performing Assets (NPAs)
- d) A general provision of 0.40% is made on Standard Assets on Loan portfolio excluding SME and Direct Agricultural Advances, where provision of 0.25% is made.
- e) Amounts recovered against debts written off in earlier years are recognised as revenue for the year.

### 6. Investments

- a) Keeping in view the statutory obligations of the Bank, investments have been made as per the guidelines of Reserve Bank of India, NABARD and Sponsor Bank.
- b) All Government securities are held in the "Held to Maturity" category in conformity with the guidelines of the Reserve Bank of India for purpose of SLR. Also guidelines for classifications and valuation of investments complied by the Bank. The Income on these investments have been computed/ provided for on the basis of accrued interest, at the applicable rate of interest.
- c) Investments have been valued at their original cost less amortization wherever these are purchased at premium and where they have been purchased at a discount, the discount value is considered as income at the time of maturity. During the current year the income on this account is Rs 37.14 lacs.
- d) Investments in Mutual Funds have been valued at cost.

### 7. Fixed Assets & Depreciation

- a) Fixed assets are carried at cost less accumulated depreciation.
- b) Cost includes cost of purchase and all expenditure such as site preparation, installation costs and professional fees incurred on the asset before it is put to use. Subsequent expenditure incurred on assets put to use is capitalised only when it increases the future benefits from such assets or their functioning capability.
- c) Depreciation on assets and additions therein, is charged off after applying SLM rates and where the asset has been put to use for less than 182 days, depreciation at 50% of the applicable rate has been charged. The computer software, not forming an integral part of computers has been depreciated at the normal rate applicable to computers.
- d) The depreciation rates are based on useful life of the assets on the SLM are as under:

Nature of Assets	Rate	Estimated Useful Life (years)
Vehicles	20%	5
Safe Deposits lockers, fire proof data safe, Strong room, strong room doors	5%	20
Furniture and Fixtures other than Electrical fittings and fixtures	10%	10
Electrical fittings and fixtures	20%	5
Computers	33.33%	3
Computer Software forming integral part of Hardware	33.33%	3
Other Computer Software	33.33%	3

- e) Items costing less than 1,000/- each are charged off in the year of purchase.
- f) The Sponsor Bank (SBI) was required to give its share of CBS expenditure incurred during the period 2010 to 2016. The total amount due till 31.12.2015 was 4.10 Crores. The Sponsor Bank





has subscribed 7.23 % coupon, perpetual bonds in lieu of the CBS reimbursement. The Bank had reduced the amount of reimbursement to be received from SBI from the original cost of assets in respective years. Now that the reimbursement is not receivable, as such cost of assets in those years has been increased to its original purchase cost. The current year expenditure on CBS project has also been capitalized at the full value without considering the reimbursement receivable from SBI. The residual amount of Rs 340.38 lacs which was to be received from SBI has now been charged off to the profit and loss account as extra-ordinary item.

### 8. Staff Benefits

- a) Short term employee benefits are charged to revenue in the year in which the related service is rendered.
- b) Long term employee benefits :
  - i) **Provident Fund:** Provident fund is a defined contribution scheme as the Bank pays fixed contribution at predetermined rates. The obligation of the Bank is limited to such fixed contribution. The contributions are charged to Profit and Loss account
  - ii) **Gratuity:** The Bank is providing for gratuity liability in the books as per the Accounting Standard 15 - Employee Benefits, issued by the Institute of Chartered Accountants of India (ICAI), the Bank recognized in its books of accounts the liability on the basis of actuarial valuation carried out by an independent external actuarial valuer.
  - iii) **Leave Salary:** The Bank provides for this on the basis of an actuarial valuation carried out by an independent external actuarial valuer.

### 9. Disclosures as per Accounting Standard in terms of RBI Guidelines

- a) Accounting Standard -1 Disclosure of Accounting Policies  
The same are disclosed as per Schedule -17
- b) Accounting Standard-5, Prior Period Items and changes  
There are no material prior period expenses included in Profit & Loss account though the income includes Rs. 7.21 lakhs as interest subvention under NRLM WSHG for the year 2014-15, for which claim has been lodged during 2015-16.
- c) Accounting Standard – 6  
Depreciation on assets and additions therein, is charged off after applying SLM rates and where the asset has been put to use for less than 182 days, depreciation at 50% of the applicable rate has been charged. The computer software, not forming an integral part of computers has been depreciated at the normal rate applicable to computers.
- d) Accounting Standard-9 Revenue Recognition  
Revenue have been accounted for on accrual basis except income on non-performing assets comprising of advances which is recognized upon realization as per the prudential norms prescribed by RBI and income on investments purchased on discounted value , which is accounted for in the year of maturity of investment.
- e) Accounting Standard-15 , Employee Benefits  
The disclosures required under the Accounting Standard 15-"Employee Benefits" in line with the Accounting Policy are as under:





	<b>Gratuity (₹)</b>	<b>Leave Salary (₹)</b>
Present value of the obligation at the beginning of the period	163699333	61584769
Interest Cost	13131826	4940280
Current Service Cost	5916712	3527870
Benefits paid (if any)	(22149626)	(11678310)
Actuarial (gain) / loss	4408081	23872642
Present value of the obligation at the end of the period	165006326	82247251

Key results (The amount to be recognized in the Balance Sheet):

	<b>Gratuity (₹)</b>	<b>Leave Salary (₹)</b>
Present value of the obligation at the end of the period	165006326	82247251
Fair value of plan assets at end of period	0	0
Net liability (asset) recognized in Balance Sheet and related analysis	165006326	82247251
Funded Status	(165006326)	(82247251)

Expense recognized in the statement of Profit and Loss:

	<b>Gratuity (₹)</b>	<b>Leave Salary (₹)</b>
Interest Cost	13131826	4940280
Current Service Cost	5916712	3527870
Expect return on plan asset	0	0
Net actuarial (gain)/loss recognized in the period	4408081	23872642
Expenses to be recognized in the statement of profit and loss accounts	23456619	32340792

The assumptions employed for the calculations are tabulated:

Discount Rate	8.00% per annum
Salary Growth Rate	3.00% per annum
Mortality	IALM 2006-08 Ultimate
Expected rate of return	0
Withdrawal rate (Per Annum)	5.00% p.a



# ANNUAL REPORT 2015-16

## ELLAQUAI DEHATI BANK

Assumptions made for Benefits valued: (For Gratuity Valuation and Leave Salary Valuation)

Normal Retirement Age	60 Years	60 Years
Salary	Terminal Basic Salary (Excluding all other (Excluding company all other Allowances and Perquisites.	As per rules of the
Vesting Period	5 Years of Service	
Benefits on Normal Retirement	As per rules of the company	$1/30 * \text{Salary} * \text{Number of leaves}$
Benefit on early exit due to death and disability	As above except that no vesting Conditions apply	As above, subject to rules of the company
Limit	As per rules of the company	

Current Liability :

	Gratuity (₹)	Leave Salary (₹)
Current Liability	46581579	21972091
Non Current Liability	118424747	60275160
Total Liability	165006326	82247251

f) Accounting Standard -18 Related party Disclosure

Related Party	State Bank of India	NABARD
Deposits	₹ in Lakhs	₹ In Lakhs
Current Account	378.20	0.00
Fixed Deposit	6370.90	200.00

g) Accounting Standard 19- Leases

The Bank has taken premises only on rental basis and are on cancellable lease only having no impact on the future years, hence nil disclosure is required.

h) Accounting Standard -22 Accounting for taxes on Income.

In view of the accumulated losses, the management does not see any reasonable certainty that sufficient future taxable income will be available against which deferred tax assets can be realized. Hence, deferred tax is not provided in the books of accounts.

i) Accounting Standard-28- Impairments of Assets

There is no material impairment in the Cash generating assets of the Bank and hence, no provision is required.

j) Accounting Standard-29 -Provisions, Contingent Liabilities and Contingent Assets

a) The Bank recognises provisions only when it has a present obligation as a result of a past event, it is probable that an 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

b) Contingent assets are not recognised in the financial statements.

**For Arora Vohra & Co.**

Chartered Accountants

Firm registration number: 009487N

**CA. Rajat Mengi**

Partner

**Pervez Ahmad**

(General Manager)

**Parvindar Bharti**

(Chairman)

Membership Number : 089871

Place: Srinagar

Date: 03/06/2016





### ELLAQUAI DEHATI BANK, SRINAGAR

#### SCHEDULE - 18 NOTES ON ACCOUNTS

1. Fraud has taken place in one Branch in the Bank during the year as below:

Sl.	Branch	Amount Lakh	Segment	Recovery
1.	Y. K. PORA	87.12	Credit	9.26

Overall there are 52 Nos of loan cases related to fraud and forgery involving 87.12 Lacs against which Rs 9.26 lacs have been recovered, the balance amount of Rs 77.86 lacs has been provided for 100% upto 31-3-2016.

2. Income from investments as shown in Schedule 13 is net of amortisation of premium on Investments 21.48 Lakhs (Prev. Year 13.35 lakhs)

**3. Inter office accounts**

Inter Office Accounts between branches and Head Office is being reconciled on an ongoing basis and no material effect is expected on the profit and loss account of the current year.

**4. Inter Bank Participation Certificate (IBPC)**

RBI Circular No. RPCD.CO.RRB.BC.NO:13/03.05.33/2009-10 dated 4th August 2009 allows RRB's to participate in IBPC against their priority sector agri-advances in excess of 18% of their standard Agri-advances. In light of the above circular, the Bank has participated with State Bank of India (Sponsor Bank) under the IBPC scheme Rs. 7000 Lacs (Previous year 2800 Lacs) bearing interest of 10.5% p.a. in which priority sector agricultural advances have been exchanged with non-priority sector advances bearing interest of 7% p.a. for 180 days on 21st November 2015 thus earning a net interest income of 3.5% on above.

5. Other assets in Schedule -11 to the Balance Sheet include unsecured staff festival advance of Rs. 57.18 Lacs and Dacoit & Fraud Claims for Rs 31.90 Lacs.

**6. Contingent Liabilities**

<b>Claims against the Bank not acknowledged as debts</b>	The Bank is a party to various proceedings in the normal course of business. The Bank does not expect the outcome of these proceedings to have a material adverse effect on the Bank's financial conditions, results of operations or cash flows.
<b>Guarantees given on behalf of constituents, acceptances, endorsements and other obligations</b>	As a part of its commercial Banking the Bank issues endorsements and other documentary credits and guarantees obligations on behalf of its customer's on the basis of credit standing of the customers of the Bank. Guarantees generally represent irrevocable assurances that the Bank will make payment in the event of the customer failing to fulfil its financial or performance obligations.
<b>Other items for which the Bank is contingently liable</b>	The Bank is a party to various taxation matters in respect of which appeals are pending. These are contested by the Bank and not provided for.





# ANNUAL REPORT 2015-16

## ELLAQUAI DEHATI BANK

### The Depositors Education and Awareness Fund Scheme 2014-Selection 26A of B.R. Act 1949

Bank has calculated the cumulative balances in all eligible accounts and transferred the amounts as per guidelines issued by R B I

7. In terms of NABARD Circular No. NB.IDD.RRCBD/1637/316/(Gen/2015-16 dated 30-03-2016, the amount of authorized share capital has been increased from 5 crores to 2000 crores. The balance amount of additional share capital and equity support received from time to time from the Central Government, State Government and State Bank of India which was held under the head "Share Capital Deposits" has been transferred to Share Capital Account raising the Banks Share Capital to 20572.48 lakhs from 100 lakhs .During the year, Bank received an additional capital support from Central Government of Rs.1011.50 lacs , Sponsor Bank of Rs. 889.70 lacs and State Government of Rs.381.30 lakhs .The total capital infusion sanctioned by GOI was upto the tune of Rs. 2542 lakhs out of which Government of India share was of Rs.1271 lakhs but they contributed only Rs. 1011.50 lakhs.This has created a mismatch in the Share Capital Percentage of the Bank which originally and as per provisions was Central Government 50%, Sponsor Bank 35% and State Government 15 %. The present share capital percentage of the Bank stands at Central Government 49.37%, Sponsor Bank 35.44% and State Government 15.19%.
8. Previous year's figures have been re-grouped and reclassified, wherever necessary and determinable, to make them comparable with current year's figures.

**For Arora Vohra & Co.**  
Chartered Accountants  
**Firm registration number: 009487N**

**CA Rajat Mengi**  
Partner  
Membership Number : 089871  
Place: Srinagar  
Date: 03/06/2016

**Pervez Ahmad**  
(General Manager)

**Parvinder Bharti**  
(Chairman)



### ENCLOSURE TO THE NOTES ON ACCOUNTS (AS ON 31.03.2016)

#### (A) Prudential guidelines on management of the Non-SLR Investment Portfolio by RRBs Disclosures requirements. (vide Paragraph 15 of the Guidelines)

##### A. Capital

Sr. No.	Particulars	Current year (2015-16)	Previous year (2014-15)
I)	CRAR (%)	9.47%	8.00%
ii)	Percentage of Shareholding of the		
	a) Government of India	49.37%	50%
	b) State Government	15.19%	15%
	c) Sponsor Bank State Bank of India	35.44%	35%

##### B. Investments :

(In Lakhs)

Sr. No.	Particulars	Current year (2015-16)	Previous year (2014-15)
1.	Value of Investments	55583	58143
	i) Gross Value of Investments	55583	58143
	ii) Provisions for Depreciation	NIL	NIL
	iii) Net Value of Investments	55583	58143
2.	Movement of provision held towards depreciations on investments		
	i) Opening Balance	NIL	NIL
	ii) Add : Provisions made during the year	NIL	NIL
	iii) Less : Write off/write back of excess provision during the year	NIL	NIL
	iv) Closing Balance	NIL	NIL

##### C. Maintenance of S.L.R. under "Held To Maturity" Category at the end of Year:

(In Lakhs)

Sr.No.	Particulars	Amount
1.	NDTL as on 31.03.2016	98519*
2.	Required SLR (22% of NDTL to be kept under HTM w.e.f. 01.04.2016)	21181
3.	Investment under held to Maturity as on 31.03.2016	21225
4.	Percentage to NDTL held in HTM Category	21.54%

\*As on 04.03.2016

##### D. Repo Transactions:

NIL

NIL

##### E. Non SLR Investment Portfolio:

###### (i) Issuer composition of Non SLR Investment :



# ANNUAL REPORT 2015-16

## ELLAQUAI DEHATI BANK

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		-	-	-	-
ii)	FI, S		-	-	-	-
iii)	Banks		-	-	-	-
iv)	Private Corporate		-	-	-	-
v)	Nabard	200				
	SBI Mutual Fund	100	-	-	-	-
	Trust Fund	144				
vi)	Provisions held towards depreciation		-	-	-	-
	<b>Total</b>	<b>444</b>	-	-	-	-

(ii) **Non-performing Non-SLR investments :** NIL NIL

### 6. ASSETS QUALITY :

#### 6.1 Non-Performing Assets:

(In Lakhs)

Sr. No.	Particulars	Current year (2015-16)	Previous year (2014-15)
I)	Net NPAs to Net Advances (%)	3.22	3.90
ii)	Movement of NPAs (Gross)		
	(a) Opening Balance	2629	1613
	(b) Additions during the year	1502	1296
	(c) Reductions during the year	835	280
	(d) Closing Balance	3296	2629
iii)	Movements of Net NPAs		
	(a) Opening Balance	1521	835
	(b) Additions during the year	793	798
	(c) Reductions during the year	769	112
	(d) Closing Balance	1545	1521
iv)	Movements of provisions for NPAs (excluding provisions on standard assets)		
	(a) Opening Balance	1107	777
	(b) Provisions made during the year	676	330
	(c) Write-off/Write-back of excess provisions	32	0
	(d) Closing Balance	1751	1107

6.2 **Details of Loan Assets subject to Restructuring:** Nil Nil

6.3 **Details of financial assets sold to Securitization (SC)/ Reconstruction Company (RC) :** Nil Nil





### 6.4 Details of non-performing financial assets purchased/ Sold:

(A) Details on non performing financial assets purchased :

Nil

Nil

(B) Details of non-performing financial assets sold : Nil

Nil

### 6.5 Provision on Standard Asset :

(In Lakhs)

Sr. No.	Particulars	Current year (2015-16)	Previous year (2014-15)
1.	Provisions towards Standard Assets	127	106

### 7. Business Ratio :

(In Lakhs)

Sr. No.	Particulars	Current year (2014-15)	Previous year (2013-14)
(i)	Interest Income as a percentage to working Funds	9.26	9.91
(ii)	Non-interest income as a percentage of working funds.	0.28	0.35
(iii)	Operating Profit as a percentage of working funds	-1.32	-0.91
(iv)	Returns on Assets	-1.32	-0.91
(v)	Business (Deposits plus advance) per employee	362	310
(vi)	Profit per employee	-3.55	-2.11

### 8. Asset Liability Management – Maturity pattern of certain items of Assets and liabilities

(In Lakhs)

Particulars	1 to 14 days	15 to 28 days	29 to 3 months	3-6 months	Over 6 month and upto 1 year	Over 1 year and upto 3 years	Over 3 year and upto 8 years	Over 5 year	Total
Deposits	7524	4555	4375	7724	18582	20261	20747	9836	<b>93605</b>
Advances	6292	6326	1765	6439	5645	11198	7532	4738	<b>49933</b>
Investments	1135	2079	1540	1140	18983	20599	4441	5668	<b>55583</b>
Borrowings	0	0	0	1374	1903	2190	1004	0	<b>6471</b>
Foreign Currency Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign currency Liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00



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## ELLAQUAI DEHATI BANK

9. Exposures - Exposure to Real Estate Sector : NIL NIL
10. Details of Single Borrower (SGL) Group Limit (GBL) exceeded by the bank : NIL NIL

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

(In Lakhs)

Sr. No.	Particulars	Current year (2015-16)	Previous year (2014-15)
1.	Provisions for Income Tax	NIL	NIL

12. Disclosure of Penalties imposed by RBI: Nil
13. Draw Down from Reserve : Followed

**14. Disclosure of Complaints :**

**A. Customer Complaints**

Sr.	Particulars	Details
A	No. of complaints pending at the beginning of the year	NIL
B	No. of complaints received during the year.	FIFTEEN
C	No. of complaints redressed during the year.	THIRTEEN
D	No. of complaints pending at the end of the year.	TWO

**B. Award passed by the Banking Ombudsman**

Sr.	Particulars	Details
A	No. of unimplemented Awards at the beginning of the year.	Nil
B	No. of Awards passed by the Banking Ombudsman during the year.	Nil
C	No. of Awards implemented during the year.	Nil
D	No. of unimplemented Awards at the end of the year.	Nil

**15. Disclosure of DEAF Accounts 2015-16 :**

With reference to Reserve Bank of India Circular RBI/2013-14/614 DBOD. No. DEAFCell. BC114/30.01.002/2013-14 dated 27.05.2014 banks have calculated the cumulative balance of all eligible unclaimed in all deposit accounts along with earliest accrued and remitted in electronic form through Portal facility of the E-Kuber through State Bank of India (Sponsor Bank) to a designated account "DEAF Account 16/00/006009 for operation of fund RBI has been allotted a unique" Bank DEAF Code.

The amounts transferred to DEAF Accounts are as under



(In Lakhs)

Sr. No.	Particulars	Current year (2015-16)	Previous year (2014-15)
1.	Opening Balance and transferred to DEAF	16.56	0.00
2.	Add : Amount transferred to DEAF during the year 2014-15	5.55	16.56
3.	Less Amount reimbursed by DEAF towards claim during the year 2014-15	0.00	0.00
4.	Closing Balance of Amounts transferred to DEAF as on 31.03.2015	22.11	16.56

### 16. Concentration of Deposits

(In Lakhs)

Total Deposits of twenty largest depositors	873.79
Percentage of Deposits of twenty largest depositors to Total Deposits of the bank	0.93%

### 17. Concentration of Advances

(In Lakhs)

Total Advances to twenty largest borrowers	990.20
Percentage of Advances to twenty largest borrowers to Total Advances of the bank	1.98%

### 18. Concentration of Exposures

(In Lakhs)

Total Exposures of twenty largest borrowers/customers	990.20
Percentage of Exposures to twenty largest borrowers / customers to Total Exposure of the bank on borrowers/customers	1.98%

### 19. Concentration of NPAs

Total Exposure to top four NPA accounts	314.12
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### 23. Sector-wise NPA

(In Lakhs)

Sl.	Sector	Current Year			Previous Year		
		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
<b>A</b>	<b>Priority Sector</b>						
1.	Agriculture and allied activities	21087	749	3.55	10437	382	3.66
2.	Advances to industries sector eligible as priority sector lending	21547	1905	8.84	1443	73	5.05





# ANNUAL REPORT 2015-16

## ELLAQUAI DEHATI BANK

3.	Services	0	0	0	22302	1699	7.62
4.	Personal Loans	1787	143	8.03			
	<b>Sub-Total (A)</b>	<b>44421</b>	<b>2797</b>	<b>20.42</b>	<b>34182</b>	<b>2154</b>	<b>6.30</b>
<b>B</b>	<b>Non - Priority Sector</b>						
1.	Agriculture and allied activities	0.00	0.00	0.00	0.00	0.00	0.00
2.	Industry	0.00	0.00	0.00	0.00	0.00	0.00
3.	Services	0.00	0.00	0.00	0.00	0.00	0.00
4.	Personal Loans	5303	498	9.40	5938	475	7.99
	<b>Sub-Total (B)</b>	<b>5303</b>	<b>498</b>	<b>9.40</b>	<b>5938</b>	<b>475</b>	<b>7.99</b>
	<b>Total (A+B)</b>	<b>49724</b>	<b>3295</b>	<b>29.82</b>	<b>40120</b>	<b>2629</b>	<b>6.55</b>

#### 24. Movement of NPAs

Particulars		Amount (In lakhs)
Gross NPAs as on 1st April of particular year (Opening balance)		2629
Additions (Fresh NPAs) during the year		1502
Sub-total (A)		4131
Less:		
(I)	Up gradations	300
(ii)	Recoveries (excluding recoveries made from upgraded accounts)	431
(iii)	Write-offs	104
Sub-total (B)		
Gross NPAs as on 31st March of following year (closing balance)(A-B)		3296

**For Arora Vohra & Co.**  
Chartered Accountants  
**Firm Registration Number: 009487N**

**CA Rajat Mengi**  
Partner  
Membership Number : 089871  
Place: Srinagar  
Date: 03/06/2016

**Pervez Ahmad**  
(General Manager)

**Parvinder Bharti**  
(Chairman)



# ANNUAL REPORT 2015-16

## ELLAQUAI DEHATI BANK

### विषय—सूची

	पृष्ठ संख्या
• प्रशासनिक स्वरूप	1
• संगठनात्मक स्वरूप	2
• बैंक के व्यावसायिक मापदण्ड	3-4
• निदेशक मण्डल का वार्षिक प्रतिवेदन 2015-16	5-25
• संवैधानिक अंकेक्षक की रिपोर्ट 2015-16	26-27
• तुलन-पत्र यथा 31.03.2016	28
• लाभ-हानि खाता 2015-2016	29
• अनुसूचियाँ	30-53



## प्रशासनिक स्वरूप

अध्यक्ष	श्री परविन्दर भारती
महाप्रबन्धक	श्री परवेज अहमद
मानव संसाधन विकास, जीबी, बोर्ड मामलों	श्री इन्द्र कृष्ण रैना
निरीक्षण / सतर्कता विभाग	श्री अब्दुल रशीद भट्ट
ऋण विभाग एवं एन.पी.ए.	श्री मुहम्मद मातीन कादरी
एम.आई.एस. / सूचना विभाग	श्री बशीर अहमद सोफी
खाता / निवेश विभाग	श्री जुनैद अहमद काऊस
योजना एवं विकास, क्राससैलिंग विभाग	श्री जवाहर लाल कौल
अध्यक्ष के सचिव	श्री इरफान मुनीर

### क्षेत्र

### क्षेत्रीय प्रबन्धक

क्षेत्र-I (श्रीनगर)

श्री मोती लाल भट्ट

क्षेत्र-II (अनंतनाग)

श्री जावेद इकबाल मलिक

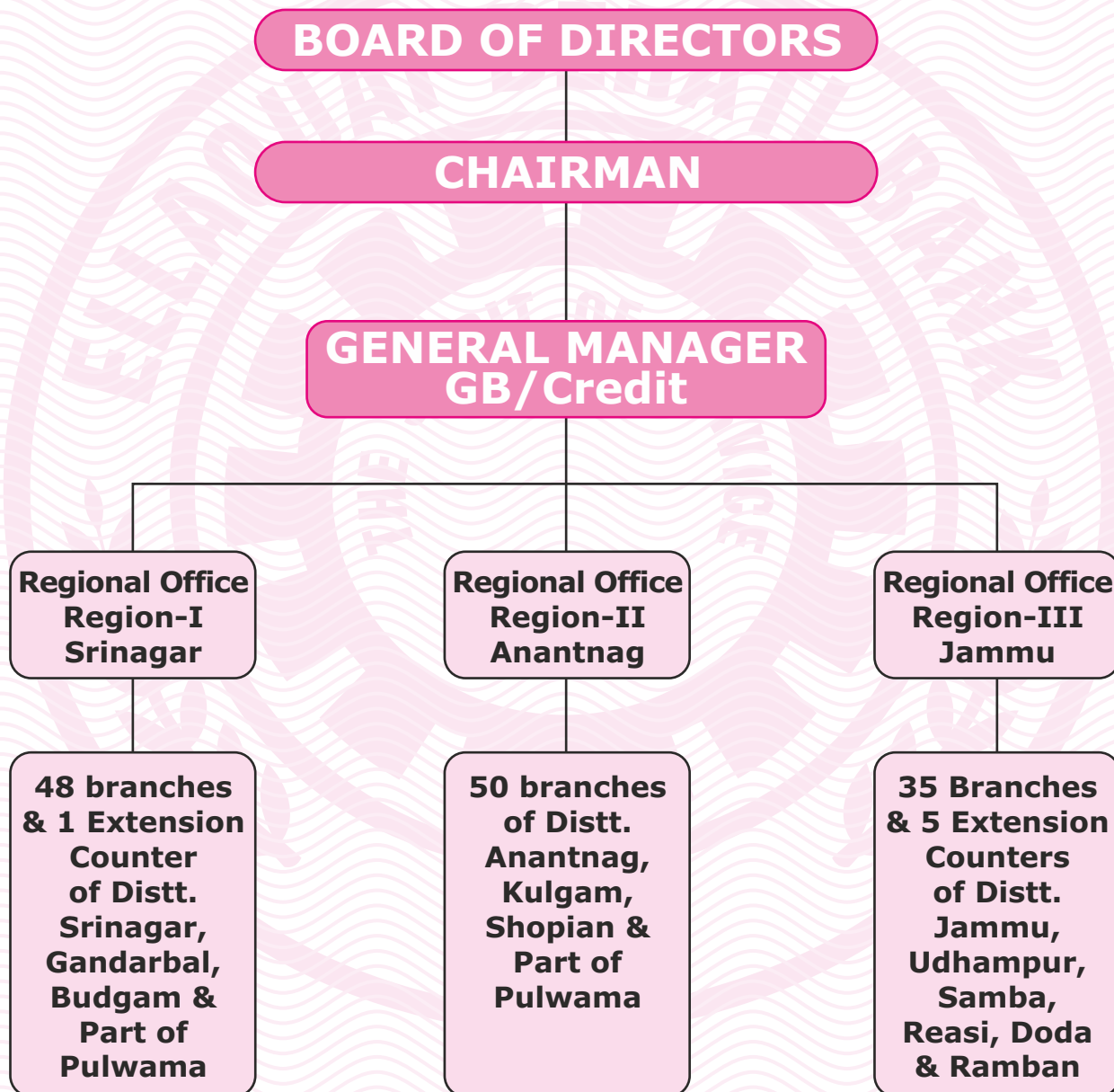
क्षेत्र-III (जम्मू)

श्री फारूक अहमद बांदे





## ORGANISATIONAL SETUP





# ANNUAL REPORT 2015-16

## ELLAQUAI DEHATI BANK

### BUSINESS PARAMETERS OF THE BANK

(राशि हजारों में) / (Amt. ₹ in Lakhs)

S.No.	Parameters	BUSINESS AS ON		
		2013-14	2014-15	2015-16
<b>1.</b>	<b>OWN FUNDS</b>	<b>18290</b>	<b>18290</b>	<b>20572</b>
	a) Share Capital	100	100	20572
	b) Reserves	NIL	NIL	NIL
	c) Share Capital Deposit	18190	18190	0
<b>2.</b>	<b>TOTAL DEPOSITS</b>	<b>80061</b>	<b>86626</b>	<b>93605</b>
	%age of Growth	16.17	8.20	8.06
	a)Demand Deposit	37603	39486	42123
	%age of Demand Deposits to Total Deposits	46.97	45.58	45
	b)Term Deposits	42458	47140	51482
<b>3.</b>	<b>BORROWINGS (TOTAL OUTSTANDING)</b>	<b>5734</b>	<b>7317</b>	<b>6471</b>
	a)From NABARD (ARF+SAO)	5734	7317	6471
	b)Sponsor Bank(Perpetual Bonds)	0	0	411
<b>4.</b>	<b>ADVANCES-GROSS</b>	<b>36882</b>	<b>40120</b>	<b>49725</b>
	%age of Growth	18.07	8.78	23.94
	a)Priority Sector Advances	30370	34239	44421
	%age of Growth	22.83	12.74	29.73
	%age of PS to Total Advances	82.34	85.34	89.33
	b)Non Priority Sector Advances	6512	5881	5303
	c) Agriculture Advances	9974	5881	5303
	%age of Growth	35.31	19.79	76.49
	d)Segmentwise Position of Advances			
	Agriculture Segment	9974	11948	21087
	SIB Segment	18581	20529	7090
	Personel Segment	8327	7643	7090
	TOTAL	36882	40120	49725
<b>5.</b>	<b>LOANS DISBURSED</b>	<b>20980</b>	<b>21433</b>	<b>25389</b>
	a) To Priority Sector	17679	18003	23440
	b)To Non-Priority Sector	3301	3433	1949
<b>6.</b>	<b>TOTAL BUSINESS</b>	<b>116943</b>	<b>126746</b>	<b>143330</b>
<b>7.</b>	<b>CD-Ratio(%)</b>	<b>46.07</b>	<b>46.31</b>	<b>53.12</b>
<b>8.</b>	<b>INVESTMENT</b>	<b>52478</b>	<b>58142</b>	<b>55583</b>
	a)SLR	19059	19561	21225
	b)Non SLR	33419	38581	34358
	C) ID-Ratio	65.55	67.12	59.38
<b>9.</b>	<b>GROSS NPA (AMOUNT)</b>	<b>1613</b>	<b>2629</b>	<b>3296</b>

# ANNUAL REPORT 2015-16

## ELLAQUAI DEHATI BANK



	%Gross NPA to Net Advances	4.37	6.55	6.33
<b>10.</b>	<b>Net NPA (AMOUNT)</b>	<b>835</b>	<b>1521</b>	<b>1545</b>
	% of Net NPA to net advances	2.31	3.9	3.22
<b>11.</b>	<b>No. of districts in area of operations</b>	<b>13</b>	<b>13</b>	<b>13</b>
<b>12.</b>	<b>No. of Branches</b>	<b>133</b>	<b>133</b>	<b>133</b>
	Rural Branches	106	106	106
	Semi Urban Branches	14	141	14
	Urban Branches	13	13	13
<b>13</b>	<b>Staff Position</b>	<b>364</b>	<b>409</b>	<b>397</b>
	Supervising	159	156	192
	Award Staff	144	196	154
	Subordinate	61	57	51
<b>14.</b>	<b>Business Per Branch</b>	<b>906</b>	<b>968</b>	<b>1068</b>
<b>15.</b>	<b>Business Per Employee</b>	<b>321</b>	<b>310</b>	<b>361</b>
<b>16.</b>	<b>CRAR (%)</b>	<b>11.96</b>	<b>8%</b>	<b>9.47%</b>
<b>17.</b>	<b>TOTAL INCOME</b>	<b>8644</b>	<b>9637</b>	<b>10123</b>
	i. Interest Income	8372	9307	9823
	ii. Other Income	272	330	300
	%age of Other Income to Total Income	3	3.42	2.96
<b>18.</b>	<b>TOTAL EXPENDITURE</b>	<b>8170</b>	<b>10164</b>	<b>11872</b>
	i Staff Expenses	2695	3629	3216
	ii. Other Expenses	584	722	1262
	iii. Interest Paid	4891	5812	6718
	a. On Deposit	4579	5387	6100
	b.On Borrowings	312	425	618
<b>19.</b>	<b>PROVISIONS &amp; CONTINGENCIES</b>	<b>98</b>	<b>336</b>	<b>676</b>
<b>20.</b>	<b>Profit 218</b>	<b>376</b>	<b>-863</b>	<b>-1749</b>
<b>21.</b>	<b>Cost to Income Ratio</b>	<b>87.36</b>	<b>113.75</b>	<b>131.51</b>
<b>22.</b>	<b>Financial Return (%)</b>	<b>8.28</b>	<b>8.05</b>	<b>7.78</b>
<b>23.</b>	<b>Financial Cost (%)</b>	<b>4.79</b>	<b>5.03</b>	<b>5.32</b>
<b>24.</b>	<b>Financial Margin</b>	<b>3.49</b>	<b>3.02</b>	<b>2.46</b>
<b>25.</b>	<b>Profit Per Employee</b>	<b>1.033</b>	<b>-0.21</b>	<b>-0.44</b>
<b>26.</b>	<b>Yield on Advances</b>	<b>13.79</b>	<b>12.25</b>	<b>12.09</b>
<b>27.</b>	<b>Cost of Deposits</b>	<b>6.07</b>	<b>6.46</b>	<b>6.77</b>
<b>28</b>	<b>Interest Spread (26-27)</b>	<b>7.72</b>	<b>5.79</b>	<b>5.32</b>
<b>29.</b>	<b>Net Interest Income (17(i)-18(ii))</b>	<b>3481</b>	<b>3495</b>	<b>3105</b>
<b>30.</b>	<b>Net Interest Margin (NIM)</b>	<b>4.22</b>	<b>3.73</b>	<b>3.04</b>
<b>31.</b>	<b>ROA (Return on assets)</b>	<b>0.37</b>	<b>-0.74</b>	<b>-1.36</b>
<b>32.</b>	<b>ROE(Return on equity)</b>	<b>2.06</b>	<b>-4.71</b>	<b>-8.5</b>





## निदेशक मण्डल का वार्षिक प्रतिवेदन 2015-16

इलाकाई देहाती बैंक का निदेशक मण्डल क्षेत्रीय ग्रामीण बैंक अधिनियम 1976 की धारा 20(1) के अनुरूप अपने 37 वें वार्षिक प्रतिवेदन के साथ 31.03.2016 को समाप्त लेखा वर्ष के लिए लेखा परीक्षित तुलन पत्र तथा दिनांक 01.04.2015 से 31.03.2016 के साथ प्रस्तुत करता है।

### 1. संक्षिप्त परिचय :

इलाकाई देहाती बैंक, भारत के सबसे बड़े बैंक स्टेट बैंक से प्रवर्तित होने का विशेष दर्जा प्राप्त है। इस बैंक की भागीदारी संयुक्त रूप से भारत सरकार, भारतीय स्टेट बैंक तथा राज्य सरकार की है।

- बैंक की स्थापना 16 जुलाई 1979 को आर.आर.बी. अधिनियम 1976 के अंतर्गत हुई है।
- बैंक द्वारा कश्मीर में केवल 4 जिलों से की गई परन्तु कश्मीर घाटी में 1989/1990 से हालात खराब होने के कारण स्टॉफ का मैदानी क्षेत्रों में पलायन करने से जिला उधमपुर एवं डोडा 1992 में तथा जिला जम्मू 1994 में बैंक को आवंटित किया गया। बाद में जिलों के आवंटन के समय, जिला रामबन, रियासी, कुलगाम, गांद्रबल एवं शोपियाँ बैंक के क्षेत्र में शामिल किये गये।
- हमारी विशेषता राज्य के अकेले क्षेत्रीय ग्रामीण बैंक के रूप में है जो जम्मू एवं कश्मीर के दो डिवीजनों में है एवं राज्य के तेरह जिलों में विस्तारित 133 शाखाओं का शाखातन्त्र है।
- पिछले कई वर्षों से, विशेष रूप से कृषि क्षेत्र व समग्र रूप से ग्रामीण अर्थ व्यवस्था के विकास की दिशा में बढ़े हुए किरणकेन्द्र के चलते क्षेत्रीय ग्रामीण बैंकों की भूमिका ने अत्याधिक प्रतिष्ठा प्राप्त की है।
- राजकोषीय विन वर्ष के दौरान निम्नांकित उपलब्धियों को प्राप्त करने के अनुरूप ही हमारे बैंक ने अपनी भूमिका के निर्वहन हेतु सारी नीतियां निर्धारित की हैं।

### 2. जम्मू एवं कश्मीर राज्य

जम्मू – कश्मीर पाकिस्तान एवं चीन से लगी भारत की सीमाओं पर स्थित राज्य है। पाकिस्तान की तरफ नियन्त्रण रेखा इस राज्य को जम्मू – कश्मीर तथा पाक अधिकृत कश्मीर में विभाजित करती है। यह अधिकांश राज्य हिमालय पर्वत श्रृंखला में स्थित है। इसकी सीमाओं पर भारत के हिमाचल प्रदेश एवं पंजाब राज्य स्थित हैं। अधिकांश इलाका बीहड़ होने के कारण आपस में आंशिक रूप से जुड़ा हुआ है। इस राज्य के मुख्यतः तीन भाग हैं : जम्मू, कश्मीर एवं लद्दाख। इन तीनों भागों में तापमान में बेहद अन्तर है। कश्मीर जम्मू से सड़क मार्ग से जुड़ा हुआ है जो पीर पॉंचाल पर्वत श्रृंखला से होकर जाता है तथा यह रास्ता बरसात के मौसम में वर्षा तथा शरद ऋतु में बर्फबारी के कारण बन्द रहता है। हर समय मौसम के स्थायित्व के अभाव तथा जम्मू में रेल मार्ग की दूरी ने इस घाटी को अलाभकारी स्थिति में डाल दिया है। राज्य के अधिकांश जिलों में औद्योगीकरण के प्रसार में सड़क एवं वायु मार्ग का महंगा होना अवरोध है। शरद ऋतु में कश्मीर एवं लद्दाख में तापमान में भीष्ण गिरावट के कारण आर्थिक गतिविधियाँ पूर्ण रूप से अवरुद्ध हो जाती हैं। जम्मू एक उष्णकटिबन्धीय जलवायु क्षेत्र है इसकी जलवायु दिल्ली की जलवायु से मेल खाती है। इस राज्य में 8.58 लाख हेक्टेअर कृषि योग्य क्षेत्र है। राज्य की अर्थव्यवस्था मुख्य रूप से कृषि है। जम्मू – कश्मीर राज्य में नियोजकों एवं प्रशासकों को यहाँ के आर्थिक पिछड़ेपन के साथ जुड़ी अनेक समस्याओं से जूझना पड़ता है। इसकी स्थिरता के साथ – साथ **Inclusivity** तथा विकास प्रक्रिया की **Equity** विकास प्रयासों का सबसे बड़ा उदाहरण हो गया है। वृद्धि की उच्च स्तर की अनिवार्यता को समझा



गया है वहीं विकास के वितरण पहलू भी महत्वपूर्ण है। राज्य की परिस्थितियों के सन्दर्भ में समान भागीदारी और सन्तुलित क्षेत्रीय विकास को सुनिश्चित किया जाना अत्यन्त चुनौतीपूर्ण हो गया है।

2011 की जनगणना के अनुसार जम्मू – कश्मीर राज्य की जनसंख्या एक करोड़ बीस लाख है जोकि सम्पूर्ण भारत की जनसंख्या का 19वां भाग है। यह राज्य भारत के उत्तर भाग में है तथा भारत की उत्तरी सीमा बनाता है। राज्य का क्षेत्रफल लगभग 220000 वर्ग कि.मी. में फैला हुआ है, जोकि इसे क्षेत्रफल के अनुसार भारत का 10वां सबसे बड़ा राज्य बनाता है। जनसंख्या का घनत्व 56 प्रति वर्ग कि.मी. है जोकि राष्ट्रीय औसत से काफी नीचे है जो कि बर्फ से ढकी पर्वतीय श्रृंखलाओं के कारण है।

जम्मू – कश्मीर भारत का छठा सबसे बड़ा प्रदेश है जो पूरे देश का 6.76% भौगोलिक क्षेत्र घेरता है। राज्य की भौगोलिक संरचना के कारण यहाँ प्रचुर मात्रा में पानी के संसाधन उपलब्ध है। राज्य के दक्षिण-पश्चिम क्षेत्र को छोड़कर शेष भाग पर्वतों से घिरा है। राज्य का एक बड़ा हिस्सा पहाड़ी है जिसकी समुद्र तल से ऊँचाई 3000 फीट से 22740 फीट तक है। यह राज्य शेष देश के अन्य भागों से सड़क एवं हवाई परिवहन माध्यमों से जुड़ा है। रेल साधन केवल उधमपुर तक ही उपलब्ध है।

2011 की जनगणना के अनुसार राज्य 125.41 लाख की आबादी के साथ 19वें स्थान पर है। इस राज्य के मुख्यतः तीन भाग हैं : जम्मू, कश्मीर एवं लद्दाख जिनमें 2011 की जनगणना के अनुसार 22 जिले हैं। प्रत्येक भाग के अपने विशिष्ट संसाधन हैं। यह जिले, 82 तहसील, 86 कस्बों तथा 6551 गाँवों में बंटा हुआ है।

### जनसंख्या घनत्व

2011 की जनगणना के अनुसार जनसंख्या घनत्व 124 व्यक्ति प्रति वर्ग कि.मी. है जबकि शेष भारत में यह 382 व्यक्ति प्रति वर्ग कि.मी. है इस प्रकार जनसंख्या घनत्व के आधार पर राज्य पूरे देश की तुलना में आठवें स्थान पर है। न्यूनतम जनसंख्या घनत्व इस राज्य की मुख्य विशेषता है। राज्य के कई जिलों में न्यूनतम जनसंख्या घनत्व वहाँ के इलाके की प्रकृति के कारण है। 2011 की जनगणना के अनुसार लिंग अनुपात 889 महिलाएँ प्रति 1000 पुरुष हैं लिंग अनुपात में राज्य का पूरे देश की तुलना में 29वाँ स्थान है। देश का लिंग अनुपात 943 महिलाएँ प्रति 1000 पुरुष है। प्रति पुरुष महिलाओं का कम अनुपात खतरनाक है, माननीय प्रधान मंत्री द्वारा दिए गए बेंटी बचाओ नारे पर क्रियान्वयन हेतु समाज के सभी वर्गों का ध्यान इस ओर दिए जाने की आवश्यकता है। जम्मू – कश्मीर राज्य के न्यून लिंग अनुपात में वृद्धि के लिए प्रयास किए जाने की आवश्यकता है जोकि राज्य सरकार द्वारा महिलाओं के जीवन की बेहतर तरक्की के लिए प्रयास किए जाने पर ही सम्भव है। राज्य की राजधानी श्रीनगर इस राज्य का सबसे बड़ा शहर है। जम्मू – कश्मीर राज्य में प्रचलित मुख्य भाषाएँ कश्मीरी, डोगरी पंजाबी, गोजरी, पहाड़ी, लद्दाखी, दारदी, शिना, शिराज़ी, बाल्टी, बदरवाही, किश्तवारी, भोटी और पद्दरी हैं।

यह राज्य कई पवित्र तीर्थ केन्द्रों, नदियों और पहाड़ों के साथ देशी एवं अन्तर्देशीय पर्यटकों के लिए विशेष पर्यटन केन्द्र है।

जम्मू – कश्मीर राज्य की अर्थव्यवस्था में कृषि का महत्वपूर्ण योगदान है। कृषि एवं कृषि सम्बद्ध क्षेत्र ही राज्य की लगभग 70% जनसंख्या का आजीविका का प्रत्यक्ष या परोक्ष साधन है।

इस राज्य के मुख्यतः तीन भाग जम्मू, कश्मीर एवं लद्दाख अपने विशिष्ट भौगोलिक दृष्टिकोण और कृषि जलवायु होने के कारण फसलों की पद्धति और उत्पादकता भिन्न-भिन्न है। धान कश्मीर की मुख्य फसल है इसके





अतिरिक्त मक्का, तिलहन, दालें, सब्जियाँ, चारा और गेहूँ राज्य की अन्य मुख्य फसलें हैं। लद्दाख में जौ, गेहूँ अनाज की मुख्य फसल है जबकि जम्मू में मक्का, तिलहन, दालें, सब्जियाँ, चारा और गेहूँ मुख्य फसलें हैं। पूरे विश्व के कुछ स्थानों में इस राज्य को भी गुणवत्ता केसर के उत्पादन का श्रेय प्राप्त है। श्रीनगर से 15 कि.मी. दूर स्थित जिला पुलवामा की पंपोर तहसील विश्व की उच्च स्तरीय केसर के लिए विख्यात है। यद्यपि जम्मू क्षेत्र के किश्तवार जिले में भी केसर का उत्पादन होता है।

जम्मू – कश्मीर राज्य में प्रमुख तीन फसलों धान, मक्का और गेहूँ का उत्पादन सभी फसलों के कुल खाद्यान्न उत्पादन का 90% से अधिक है और शेष प्रतिशत अन्य अनाजों व दालों का है।

### बागवानी उत्पादन

जम्मू – कश्मीर राज्य अपनी बागवानी उत्पादों के लिए भारत एवं पूरे विश्व में जाना जाता है। शीतोष्ण फल जैसे सेब, नाशपाती, आड़ू, बेर, खूबानी, बादाम तथा चेरी एवं उप उष्णकटिबंधीय फल जैसे आम, अमरुद, नींबू, लीची, फालसा का व्यापक विस्तार है। इसके अतिरिक्त राज्य में औषधीय और सुगंधित पौधों, फूलों की खेती, मशरूम, वृक्षारोपण फसलों और सब्जियों की खेती की जा रही है। इन सबके अलावा केसर, काला जीरा जैसे जाने माने मसाले भी राज्य के कुछ भागों में उगाए जा रहे हैं। परिणाम स्वरूप राज्य में बागवानी विकास की अवधारणा में प्रत्यक्ष परिवर्तन है। प्रत्यक्ष एवं परोक्ष रूप में लगभग 7 लाख परिवारों के 33 लाख लोग बागवानी से जुड़े हुए हैं। बागवानी विकास कृषि के क्षेत्र में महत्वपूर्ण एरिया है जिसमें पूर्व में भी कई कार्यक्रम लागू किए गए हैं जिनके फलस्वरूप ग्रामीण क्षेत्रों की नई पीढ़ी में आय वृद्धि से गाँवों में जीवन की गुणवत्ता में सुधार आया है।

### 3. वित्तीय मापदण्ड

- बैंक का कुल व्यवसाय (जमा + कुल ऋण) रुपये 1435.38 करोड़ तक पहुंच गया जिसे रुपये 167.92 करोड़ की (13.25%) की वृद्धि दर्ज की गयी।
- कुल एनपीए अनुपात 6.63 % रहा
- शुद्ध एनपीए अनुपात 3.22 % रहा
- शुद्ध कीमत रुपये 51.11 करोड़ मार्च 2016 तक
- पूंजी उपयुक्ता अनुपात 9.47% रहा।

### 4. शाखा नेटवर्क

बैंक 133 शाखाओं और 6 एक्सटेंशन काउंटरस् के एक नेटवर्क के साथ काम कर रही है जो जिलेवार गोल माल नीचे दी गई हैं :-





क्रं.सं.	जिला कवर किया	शाखाओं की संख्या	विस्तार पटलों की संख्या	ग्रामीण शाखाओं की संख्या	अर्द्धशहरी शाखाओं की संख्या	शहरी शाखाओं की संख्या
01	श्रीनगर	16	6	6	04	0
02	गान्दरबल	09	09	0	00	1
03	बड़गाम	15	14	1	00	0
04	अनंतनाग	24	23	1	00	0
05	कुलगाम	14	14	0	00	0
06	पुलवामा	15	15	0	00	0
07	शोपियां	5	5	0	00	0
08	जम्मू	16	6	1	09	2
09	साम्बा	1	1	0	00	0
10	उधमपुर	9	7	2	00	1
11	रियासी	3	2	1	00	1
12	डोडा	3	1	2	00	1
13	रामबन	3	3	0	00	0
	<b>कुल योग</b>	<b>133</b>	<b>106</b>	<b>14</b>	<b>13</b>	<b>6</b>

### 5. अंशपूंजी

हमारा बैंक भारत सरकार, भारतीय स्टेट बैंक एवं जम्मू-कश्मीर सरकार के संयुक्त स्वामित्व में है। बैंक की निर्गत पूंजी रु. दौ सौ पाँच करोड़ बहत्तर लाख अड़तालीस हजार है जोकि पूर्णतया प्रदत्त है, का विवरण निम्नवत् है :-

(राशि हजारों में)

1.	भारत सरकार	1015649
2.	भारतीय स्टेट बैंक	729119
3.	जम्मू-कश्मीर सरकार	312480
	<b>योग</b>	<b>2057248</b>

पुनपूंजीकरण योजना के अनुरूप, निम्नतम अंशदान तरीके से हमारे बैंक को रु 2047248 हजार से पुनपूंजीकृत किया गया है।

(राशि हजारों में)

1.	भारत सरकार	1010649
2.	भारतीय स्टेट बैंक	725619
3.	जम्मू-कश्मीर सरकार	310980
	<b>योग</b>	<b>2047248</b>



### पूँजी पर्याप्तता : पूँजी

	(राशि लाख में)
<b>1. टायर-I</b>	
अ) अंश पूँजी	20572
ब) अंश पूँजी जमा	0
स) कानूनी आरक्षितिया	
द) पूँजी आरक्षित -	
य) अनय आरक्षित -	
र) लाभ-हानि खाते शेष -	15999
<b>कुल टायर-I पूँजी</b>	<b>4573</b>
<b>2. टायर-II</b>	
अ) ना दर्शाये गये आरक्षितिया! -	
ब) आरक्षितियों का पुनर्अनुमान -	
स) सामान्य प्रावधान एवं आरक्षितिया	127
द) विशेष उतार चढ़ाव हेतु आरक्षितिया-	
य) सतत बांड	411
<b>कुल टायर-II पूँजी</b>	<b>538</b>
<b>कुल जमा (टायर-I + टायर-II)</b>	<b>5111</b>
अ) तुलन पत्र में रिस्क अस्तियों की सामंजस्यता	53957
ब) अविनपोषित रिस्क अस्तियों की सामंजस्यता	9
स) कुल अ+ब	53966
द) पूँजी का अनुपात (टायर-I + टायर-II)	
रिस्क वेटिड अस्तियों पर	9.47%

### 6. कार्यप्रदर्शन सारणी

बैंक द्वारा रूपये 1400 करोड़ का व्यवसाय का आंकड़ा पार किया गया है जिससे कुल बैंक का व्यवसाय वर्ष 2015-16 में रु. 1435 करोड़ तक पहुंच गया है।

#### 6.1 जमाए!

बैंक की जमा राशि में रु. 697947 हजार की वृद्धि दर्शायी गई जिससे बैंक की जमा राशि 31.3.2016 को रु. 8662593 हजार से बढ़ कर रु. 9360540 पहुंच गई है, जिससे 8.06% वृद्धि दर्ज की गई।

हमारी जमाओं में श्रेणीबद्ध समीक्षा निम्नवत् है :

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(राशि हजारों में)

	2015-16	2014-15
	राशि	राशि
चालू जमाएँ	228559	231892
बचत बैंक	3983790	3716610
अवधि जमाएँ	5148191	4714091
<b>योग</b>	<b>9360540</b>	<b>8662593</b>
कासा जमाएँ	4212349	3948502
कासा जमाओं का कुल %		<b>45.58%</b>
<b>श्रेणीवार स्थिति</b>	<b>31.03.2016</b>	<b>31-03-2015</b>
1) कृषि बाजार श्रेणी	3276189	2998991
2) एस.एम.ई. श्रेणी	1216870	1068963

मात्रा में वृद्धि के साथ, हमारी उत्पादकता के तहत के रूप में सुधार हुआ है :-

(राशि हजारों में)

	As on 31.03.2016	As on 31.03.2015
प्रति शाखा जमा	67342	6,61,27
प्रति नियोक्ता जमा	23578	2,11,80

- कार्यात्मक शाखाओं की संख्या 131\*\* कर्मचारियों की संख्या 397. हमारी जमा का औसत लागत निम्नवत् है।

(राशि हजारों में)

	As on 31.03.2016	As on 31.03.2015
जमाओं की औसत लागत		6.776.46

### 6.2 उधार :

हमारे द्वारा उदार दरों पर रु. 201242 हजार का पुनर्विन नाबार्ड जम्मू से प्राप्त किया गया है। 31.03.2016 को नाबार्ड तथा प्रवर्तक बैंक उधारी के रूप में देयता निम्नवत् है :-

(राशि हजारों में)

	As on 31.03.2016	As on 31.03.2015
<b>नाबार्ड</b>		
आई.आर.डी.पी.		Nil
ए.आर.एफ.	527134	495653
एस.ए.ओ.	120000	236066
<b>योग</b>	<b>647134</b>	<b>731719</b>
<b>बैंक द्वारा</b>		
एस.ए.ओ.	Nil	Nil





### 6.3 ऋण एवं अग्रिम

#### ग्रामीण एवं कृषि अग्रिम :

हमारा बैंक राज्य में खासतौर पर प्राथमिकता क्षेत्र ऋणों तथा कृषि ऋणों को विशेष तौर पर प्रदान करने में आगे है। यह कार्य हमारी 106 ग्रामीण तथा 14 अर्द्धशहरी शाखाओं द्वारा किया जाता है।

#### प्राथमिकता क्षेत्र में ऋण की प्रगति :

हमारे बैंक ने प्राथमिकता क्षेत्र में ऋण रू. 3423923 हजार जोकि मार्च 2015 में थे से बढ़कर 4442124 हजार मार्च 2016 में हो गये है जोकि कुल अग्रिम के लक्ष्यों के 89.33% के सापेक्ष 75.00% रहा।

किसान क्रेडिट कार्ड के अन्तर्गत हमारे द्वारा 11637 क्रेडिट कार्ड किसानों की सहूलियत हेतु वर्ष के दौरान जारी किये गये। बैंक द्वारा 2165 रूपये एटीएम कार्ड भी किसानों हेतु 2016 वर्ष के दौरान जारी किये गये। वर्ष के दौरान बैंक द्वारा 11912 नये किसानों को ऋण दिये गये। माइक्रो ऋण के द्वारा 336 कृषक क्लबों को जोड़ा गया तथा उनको रू. 43882 हजार का अग्रिम वर्ष के दौरान दिया गया जिसके फलस्वरूप 2016 में कुल कृषक क्लबों की संख्या 449 को लिंक के फलस्वरूप कुल रू. 48771 हजार के अग्रिम से जोड़ा गया। हमारे बैंक द्वारा 361 जे.एल.जी. गठित किये गए जिन में कुल रू. 70425 हजार के अग्रिम वर्ष के दौरान दिया गया।

हमारे बैंक द्वारा नई कृषि स्कीमों को भी वर्ष 2015-16 के दौरान लागू किया गया जिनका विवरण निम्न प्रकार है।

वर्ष के दौरान हमारे द्वारा 2538913 लोगों को रू. 17950 हजार के ऋण वितरण किये गये।

माइक्रो ऋण पर हमारे द्वारा विशेष ध्यान दिया गया ताकि लक्ष्य समूह तक पहुंचा जाये जिसके लिए ग्रामीण बैंकों का गठन किया गया। यह बैंक के "मिशन एवं विजन" के अन्तर्गत किया गया।

(राशि हजारों में)

	2015-16		2014-15	
	No.	Amount outstanding	No.	Amount outstanding
स्वयं सहायता समूह	449	48771	482	42687
किसान क्रेडिट कार्ड	18491	1859921	24012	959002
कृषि अवधि ऋण	1147	84623	1153	84673
कार ऋण	4002	527577	4321	499821
भवन ऋण	351	103565	378	111718

सकल ऋण एवं अग्रिमों की स्थिति इस प्रकार है :-

(राशि हजारों में)

	31.03.2016	31.03.2015
कुल ऋण/अग्रिम	4972484	4012024
प्राथमिकता क्षेत्र अग्रिम	4442124	3423923
गैर प्राथमिकता क्षेत्र अग्रिम	530360	588100
कुल अग्रिमों में प्राथमिकता क्षेत्र अग्रिमों का प्रतिशत	89.33%	85.34%
एस. सी./एस.टी.	20913	14581
लघु कृषक/सीमान्त कृषक/खेतिहर मजदूर	1944544	1043675



### Segment wise position of advances is as under:-

(राशि हजारों में)

	31.3.2016	31.3.2015
कृषि क्षेत्र	2108749	1194843
एम.एस.एम.ई.क्षेत्र	2154737	2052894
व्यक्तिगत क्षेत्र	708998	764287
<b>योग</b>	<b>4972484</b>	<b>4012024</b>
ऋण जमा अनुपात	<b>53.34</b>	<b>46.31</b>

### 6.4 आस्ति वर्गीकरण

हमारे अग्रिम जो कि रु. 4012024 हजार हैं, को प्रदर्शननुरूप (आय प्राप्ति) वर्गीकृत निम्नवत् किया गया है:-

(राशि हजारों में)

	31.3.2016	31.3.2015
मानक आस्तियाँ	4642887	3749121
अवमानक आस्तियाँ	93276	76888
संदिग्ध आस्तियाँ	211740	173868
हानि आस्तियाँ	245781	12147
<b>योग</b>	<b>4972484</b>	<b>4012024</b>

आर.बी.आई. निर्देशों के अनुरूप रु. 187801 हजार का प्रावधान इन ऋणों के विरुद्ध किया गया है। 31.3.2016 को इसकी स्थिति निम्नवत् है :

(राशि हजारों में)

	31.03.2016		
	Gross	Provisions	Net of Provision
मानक आस्तियाँ	4642887	12748	4642887
अवमानक आस्तियाँ	93276	13991	79285
संदिग्ध आस्तियाँ	211740	136480	75259
हानि आस्तियाँ	24581	24581	0
<b>योग</b>	<b>4972484</b>	<b>187801</b>	<b>4797430</b>

• कुल नेट प्रावधान मानक आस्तियों पर विशेष प्रावधान है।

31.03.2015 की तुलनात्मक स्थिति निम्नवत् है :

(राशि हजारों में)

	31.03.2015		
	Gross	Provisions	Net of Provision
मानक आस्तियाँ	3749121	10648	3749121
अवमानक आस्तियाँ	76888	11533	65355
संदिग्ध आस्तियाँ	173868	87100	86768
हानि आस्तियाँ	12147	12147	0
<b>योग</b>	<b>4012024</b>	<b>121428</b>	<b>3901244*</b>

### 6.5 आय अभियान

हमारे बैंक द्वारा आर.बी.आई. के श्रेणी तत्सम्बन्धी निर्देशों के अनुरूप पर आय की गणना की गई है। हमारे द्वारा वर्ष के दौरान रु. 525873 हजार की आय अग्रिम पर ब्याज से निम्न विवरणनुसार अर्जित की गई है जिस से रु. 65427 हजार की वृद्धि हुई है, जिससे गत 14.20% वृद्धि दर्ज की गई।

(राशि हजारों में)

विवरण	2015-16	2014-15
स्वयं सहायता मानक आस्तियाँ		525873460446
<b>योग</b>	<b>525873</b>	<b>460446</b>





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हमारे द्वारा रू. 5635 हजार व अमान्यता प्राप्त आईआरएसी मानदण्डों के अनुसार निम्नवत है :-

i) 31.03.2015 को आई.एन.सी.	20545 हजार
ii) वसूली प्रभावित	5357 हजार
iii) वर्षान्त पर मान्यता समाप्त आय	5635 हजार
iv) 31.03.2016 को आई.एन.सी.	20823 हजार

### 6.6 प्रावधान :

आर.बी.आई. नीति में परिवर्तन एन.पी.ए. प्रावधान के कारण हमारे द्वारा 451364 हजार का कुल सावधिक प्रावधान निम्नवत किया गया है।

(राशि हजारों में)

	Cumulative 2015-16	Cumulative 2014-15
मानक आस्तियाँ के विरुद्ध प्रावधान	12748	10648
अवमानक आस्तियाँ के विरुद्ध प्रावधान	13991	11533
संदिग्ध आस्तियाँ के विरुद्ध प्रावधान	136480	87100
हानि के विरुद्ध प्रावधान	24581	12147
<b>अग्रिमों पर कुल प्रावधान</b>	<b>187801</b>	<b>121428</b>

मानक आस्तियाँ के विरुद्ध प्रावधान	2015-16	2014-15
स्टाफ की ग्रेच्युटी के विरुद्ध प्रावधान	165006	163699
अवकाश नकदीकरण के लिए प्रावधान	82247	61585
डकैती / फ्राड के विरुद्ध प्रावधान	0	1990
वेतन के ऐरियर के लिए प्रावधान	0	51357
वेतन के ऐरियर के लिए प्रावधान	8811	6662
अन्य विविध प्रावधान	7499	6025
<b>कुल अन्य प्रावधान</b>	<b>263564</b>	<b>284656</b>
<b>कुल योग</b>	<b>451364</b>	<b>410756</b>

वर्ष 2015-16 के दौरान किए गए प्रावधान

(राशि हजारों में)

विवरण	Amount
मानक आस्तियाँ के विरुद्ध प्रावधान	2100
अवमानक आस्तियाँ के विरुद्ध प्रावधान	2458
संदिग्ध आस्तियाँ के विरुद्ध प्रावधान	50602
हानि के विरुद्ध प्रावधान	12434
<b>अग्रिमों पर कुल प्रावधान</b>	<b>67594</b>
मानक आस्तियाँ के विरुद्ध प्रावधान	
स्टाफ की ग्रेच्युटी के विरुद्ध प्रावधान	25867
अवकाश नकदीकरण के लिए प्रावधान	35425
डकैती / फ्राड के विरुद्ध प्रावधान	0
वेतन के ऐरियर के लिए प्रावधान	0
सिक्वोरिटज के परिशोधन का प्रावधान	2148
अन्य विविध प्रावधान	7499
<b>कुल अन्य प्रावधान</b>	<b>151718</b>
<b>कुल योग</b>	<b>185159</b>

### 7. एन.पी.ए. मूवमेन्ट

एन.पी.ए. मूवमेन्ट का ब्यौरा निम्नवत् रहा है :-





(राशि हजारों में)

क्रं.स.	विवरण	वर्तमान वर्ष 2015 - 16	पिछला वर्ष 2014-15
I	शुद्ध एनपीए का शुद्ध ऋणों का (%)	3.22%	3.90%
ii	<b>एन.पी.ए. मूवमेंट (कुल)</b>		
(a)	शुरुआत में शेष	262903	161272
(b)	वर्ष के दौरान शेष	150271	129651
(c)	वर्ष के दौरान कमी	283577	28020
(d)	अन्तिम शेष	<b>329597</b>	<b>262903</b>
iii	<b>एन.पी.ए. प्रावधानों में मूवमेंट</b>		
(a)	प्रारम्भिक शेष	<b>110780</b>	<b>77759</b>
(b)	वर्ष के दौरान किये गये प्रावधान	1220	33021
(c)	अपलेखन / प्रावधान वापसी	0	0
(d)	अन्तिम शेष	<b>175053</b>	<b>110780</b>

### 8. वर्ष के दौरान ऋण वितरण

इस क्षेत्र में बैंक द्वारा प्रभावशाली प्रगति दर्शायी गई है। हमारे द्वारा रु. 2538913 हजार का ऋण 17950 ग्राहकों में वितरित किया गया है।

सुविधानुसार, क्षेत्रवार एवं श्रेणीवार ऋण वितरण निम्नवत् रहा है। इस सम्बन्ध में गत वर्ष से तुलनात्मक विवरण दिया गया है। उक्त दिये गये वितरण में प्राथमिकता क्षेत्र की स्थिति निम्नवत् है:-

(राशि हजारों में)

	31.03.2016	31.03.2015
कृषि नकद साख / के.सी.सी	1598877	862418
कृषि अवधि ऋण	39734	75251
नकद साख	464864	692503
अवधि ऋण	290749	243312
माँग ऋण / अन्य	144689	269776
<b>कुल</b>	<b>2538913</b>	<b>2143260</b>

उक्त दिये गये वितरण में प्राथमिकता क्षेत्र की स्थिति निम्नवत् है:-

(राशि हजारों में)

	31.03.2016	31.03.2015
लक्ष्य समूह	2344001	1800338
गैर-लक्ष्य समूह	194912	342922
<b>कुल</b>	<b>2538913</b>	<b>2143260</b>

गत वर्ष के सापेक्ष वर्तमान वर्ष के दौरान जनसंख्या के पसंदीदा खंड के पक्ष में किए गए संवितरण की समीक्षा।

(राशि हजारों में)

	31.03.2016	31.03.2015
एस.सी / एस.टी	1190	9691
एस.एफ. / एम.एफ. / ए.एल.	1638611	937669

### 9. ऋण - जमा अनुपात

हमारे ऋण - जमा अनुपात जोकि 31.3.2016 को 46.31% था से बढ़कर 31.3.2016 को 53.34% तक पहुंच गया है, जिसके फलस्वरूप चालू वर्ष में 7.03% वृद्धि दर्ज की गई।

### 10. नकदी एवं बैंकों के साथ बैंक शेष :

इस सम्बन्ध में तुलनात्मक स्थिति निम्नवत् है :-



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(राशि हजारों में)

	31.03.2016	31.03.2015
नकदी शेष	40749	35458
औसत नकदी शेष	38103	44501
औसत जमाएँ	9011567	8334363
औसत जमाओं के सापेक्ष औसत नकदी %		0 . 4 2 %
0.53%		
भारतीय रिजर्व बैंक के चालू खाते में शेष	395974	371480
स्टेट बैंक तथा अन्य व्यवसायिक बैंकों के चालू खाते में शेष	220110	81199

अनुपयोगी नकदी के यथासम्भव न्यूनतम स्तर पर बनाये रखने के हर संभव प्रयास किये गये हैं। सुरक्षित एवं प्रभावी नकदी प्रबंधन हेतु हमने एक कैश वैन जिला मुख्यालय श्रीनगर एवं जम्मू पर उपलब्ध करायी है तथा उन शाखाओं को चिन्हित किया है जो नजदीक की शाखाओं से नकदी प्राप्त कर सकते हैं, ताकि असुरक्षित वाले केन्द्रों पर ज्यादा नकदी रखने के जोखिम से बचा जा सके।

### 11. निवेश

बैंक द्वारा एस.एल.आर. निवेश क्षेत्र में 8.51% की वृद्धि दर्ज की गई है। जिससे 31.03.2016 को बैंक का निवेश रु. 166388 हजार तक पहुंच गया है। बैंक का कुल निवेश क्षेत्र 38.19% एस.एल.आर. एवं 61.81%

नॉन-एस.एल.आर. पर आधारित है।

31.03.2016 को निवेश का विवरण निम्नवत् है :

(राशि हजारों में)

	31-03-2016		31-03-2015	
	राशि	ब्याज प्राप्ति %	राशि	ब्याज प्राप्ति %
एसएलआर	2122527	8.28	1956139	8.04
गैर-एसएलआर	3435759	7.90	3858168	8.75

एस.एल.आर. पर्याप्त रखी गया है तथा हमने चालू वर्ष के दौरान एक बार भी चूक नहीं की है।

### 12. संस्था संरचना



निरीक्षण एवं ऑडिट	एम.आई.एस.	मानव संसाधन
ऋण एवं अग्रिम		योजना एवं विकास
एन.पी.ए. प्रबंधन	अध्यक्षीय सचिवालय	सामान्य बैंकिंग
वित्तीय समावेशन		लेखा एवं आई.ओ.आर.
क्रॉस सैलिंग व्यवसाय	सतर्कता	सूचना एवं प्रौद्योगिकी (सी.बी.एस)

क्षेत्रीय कार्यालय - 1, श्रीनगर	(48 शाखायें)
क्षेत्रीय कार्यालय - 2, अनंतनाग	(50 शाखायें)
क्षेत्रीय कार्यालय - 3, जम्मू	(35 शाखायें)



### 13. क्रेडिट निगरानी :

सतत् आधार पर ऋण निगरानी अग्रिम सम्पत्ति की गुणवत्ता सुनिश्चित करने के लिए सबसे महत्वपूर्ण उपकरणों में से एक है। बैंक परिसम्पत्ति की गुणवत्ता में गिरावट को रोकने और ऋण पोर्टफोलियो की गुणवत्ता में सुधार करने के लिय समय पर सुधारात्मक कदम उठाने हेतु विभिन्न स्तरों पर अग्रिम खातों की मासिक निगरानी प्रणाली बैंक में है। ऋण निगरानी कार्यों के लिए एक अलग विभाग महाप्रबन्धक की अध्यक्षता में प्रधान कार्यालय स्तर पर और एक क्षेत्रीय प्रबन्धक के नेतृत्व में क्षेत्रीय स्तर पर कार्य कर रहा है। एक विशेष कार्य बल का गठन बैंक की ऋण नीति के आधार पर सभी क्षेत्रीय कार्यालयों में किया गया था। यह टास्क फोर्स गुणवत्ता में गिरावट को रोकने और संभावित बीमार खातों में आवश्यक पुनर्गठन की शुरुआत के लिए सक्रिय था। बैंक समयबद्ध तरीके से रणनीतियों के कार्यान्वयन, अपनी सम्पत्ति की गुणवत्ता में सुधार लाने के लिए विशेष ध्यान योग्य क्षेत्रों और शाखाओं की पहचान करने और यह सुनिश्चित करने के लिए ऋण निगरानी प्रक्रिया को तराशने पर विशेष ध्यान रखा गया है।

बैंक की ऋण निगरानी विभाग के प्राथमिक उद्देश्य इस प्रकार हैं:-

- कमजोरी / संभावित डिफॉल्ट / एक प्रारम्भिक चरण में खाते में प्रारम्भिक बीमारी की पहचान;
- जब भी किसी भी खाते में ब्याज / किश्तों आदि की सेवा में देरी जैसे संकेत देखे जाते हैं, क्रेडिट गुणवत्ता में हानि को रोकने के लिए उपयुक्त और ससमय सुधारात्मक कार्यवाही की शुरुआत,
- एक जोरदार अनुवर्ती कार्यवाही के माध्यम से एसेट क्लासिफिकेशन में कमी की रोकथाम,
- पुनर्गठन / पुनर्निर्धारण / रिफेजमेंट के लिए उपयुक्त मामलों की पहचान, योग्य और वास्तविक मामलों में पुनर्वास की संभावना का पता लगाने के लिए आवश्यक कदम उठाने / नियमित खातों की समीक्षा करने और
- इस तरह बैंक के क्रेडिट पोर्टफोलियो की गुणवत्ता में सुधार लाने के नियम और शर्तों का अनुपालन।
- बैंक द्वारा दिसम्बर 2014 में एक सोफ्टवेयर तैयार किया गया जिससे ऐसे ऋणों पर तीव्र निगाह रखी जा सकती है ताकि इन पर समय से कार्यवाही की जा सके।

हमारे द्वारा 31.03.2016 को कुल वसूली 78.15% प्राप्त की गई।

31.03.2016 और 31.03.2015 पर के रूप में डीसीबी की स्थिति इस प्रकार है :-

(राशि हजारों में)

	D	C	B	%
<b>31.03.2016 को डीसीबी की स्थिति</b>				
कृषि क्षेत्र	82018	56724	25294	69.16%
अकृषि क्षेत्र	493830	393332	100498	79.64%
<b>योग</b>	<b>575848</b>	<b>450056</b>	<b>125792</b>	<b>78.15%</b>
<b>31.03.2015 को डीसीबी की स्थिति</b>	<b>D</b>	<b>C</b>	<b>B</b>	<b>%</b>
कृषि क्षेत्र	79139	62937	16202	79.53
अकृषि क्षेत्र	421900	360133	61767	85.36
<b>योग</b>	<b>501039</b>	<b>423070</b>	<b>77969</b>	<b>84.44</b>

### 14. आय अर्जित / ब्याज खर्च

हमारी आय ऋणों एवं अग्रिमों और निवेश पर अर्जित ब्याज खाते पर किया गया है। हमारी ब्याज पर आधारित आय 6.57% से बढ़ गई है।

इस सम्बन्ध में तुलनात्मक आंकड़े निम्नवत् हैं:-





# ANNUAL REPORT 2015-16

## ELLAQUAI DEHATI BANK

(राशि हजारों में)

ब्याज आय	2015-16	2014-15
ऋणों से प्राप्त ब्याज	525873	460446
निवेशों से प्राप्त ब्याज	456425	470267
<b>कुल ब्याज से आय</b>	<b>982298</b>	<b>930713</b>
खराब एवं संदिग्ध ऋणों पर	Nil	
गैर निधि व्यवसाय से आय	30029	32983
<b>कुल आय</b>	<b>1012327</b>	<b>963696</b>
ब्याज दिया गया	2015-16	2014-15
जमाओं पर ब्याज	610052	538678
देयताओं पर ब्याज	61759	42491
<b>कुल ब्याज</b>	<b>581169</b>	<b>581169</b>
<b>शुद्ध ब्याज आय</b>	<b>349544</b>	<b>349544</b>

व्यय खाते में जमा पर ब्याज के भुगतान में वृद्धि और बचत बैंक पर दैनिक उत्पादों का भुगतान किया जा रहा है जिस वजह से ब्याज में बढ़ोतरी हुई है।

### 15. स्वयं सहायता समूह

इस वर्ष भी स्वयं सहायता समूहों की लिंकेज एवं ऋण वितरण में प्रभावी वृद्धि हुई है। यह वह क्षेत्र है जिसमें गहनता से कार्य किया गया है एवं हमारे प्रयासों के परिणामों को नाबार्ड/डी.एल.आर.सी. जैसी जगह सराहा गया है। गत वर्ष में 336 नये स्वयं सहायता समूहों का गठन किया गया तथा 336 स्वयं सहायता समूहों को ऋण द्वारा जोड़ा गया।

### 16. वित्तीय अनुपात

(राशि हजारों में)

	2015-16	2014-15
औसत कार्यकारी कोष	10608103	9390951
i) वित्तीय आगम %	7.78	8.05
ii) वित्तीय लागत	5.32	5.03
iii) <b>वित्तीय मार्जन</b>	<b>2.46</b>	<b>3.02</b>
iv) कार्यशील लागत	3.52	3.81
v) विविध आय	0.24	0.29
vi) कार्यशील लागत	<b>-0.82</b>	<b>-0.49</b>
vii) जोखिम लागत	0.79	0.10
viii) शुद्ध मार्जन	-1.61	-0.39

### 17. डी.ए.पी./एम.ओ.यू. के अन्तर्गत उपलब्धियाँ

वर्ष 2015-16 एम.ओ.यू. के लक्ष्यों के सापेक्ष प्राप्तियों का विवरण निम्नवत् है:-

(राशि हजारों में)

	एम.ओ.यू.	उपलब्धियाँ
1. जमाएँ	99620	93605
2.(i) संवितरण अग्रिम	50000	25389.13
(ii) संवितरण अभिवृद्धि	30090	9640.14
3. सी.डी. अनुपात	70.47	53.34
4. प्रति शाखा व्यवसाय	1222	10.33
5. प्रति व्यक्ति व्यवसाय	416	361.56



(राशि हजारों में)

6. खातों का खोलना / ऋण वितरण		
I) स्वयं सहायता समूह	300	336
ii) किसान क्रेडिट कार्ड (सं.)	10000	11637
iii) लघु व्यापार / व्यवसाय	2900	1626
iv) भवन ऋण	100	21
v) व्यक्तिगत ऋण	100	36
vi) कार ऋण	300	105
vii) ट्रांसपोर्ट ऋण	3000	358

### 18. मानव संसाधन

विभिन्न संस्थानों, जैसे बर्ड, एस.बी.आई., एस.एल.सी. जम्मू जैसे संस्थाओं में प्रशिक्षण एवं रिफ्रेशर कार्यक्रम उपलब्ध कराये गये हैं। व्यवसाय के विभिन्न क्षेत्रों में एस.बी.आई. एस.एल.सी. जम्मू बर्ड, के अन्तर्गत एवं बैंक के स्टाफ के प्रशिक्षण व्यवस्था के अन्तर्गत प्रशिक्षित किया गया है। स्वयं सहायता समूह, कृषक क्लब तथा विनीय सामवेशन के लिए कार्यशालायें आयोजित की गयीं जिनमें शाखा प्रबन्धक एवं क्षेत्रीय अधिकारी शामिल हुए हैं।

बैंकिंग इंडस्ट्री एवं अपने बैंक के समक्ष वर्तमान में आ रहे विभिन्न मुद्दों के सम्बन्ध में शाखा प्रबंधकों को ज्ञान देने के लिए सेमिनार/वर्कशॉप आयोजित किये गये जिनमें व्यवसाय के विभिन्न क्षेत्रों को शामिल किया गया।

### 19. अन्तःकार्यालय समायोजन (आई.ओ.आर.)

अन्तः शाखा समायोजन 31.03.2016 तक पूर्ण हो चुका है। फिर भी खातों में रु. 886 हजार का क्रेडिट शेष है।

### 20. निरीक्षण एवं आन्तरिक लेखा परीक्षा

बैंक में एक सुस्थापित निरीक्षण एवं आन्तरिक लेखा विभाग कार्यरत है जो बैंक के तन्त्र, नीतियों एवं कार्य प्रणाली की जाँच हेतु दृढ़ कटिबद्ध है। भारतीय रिजर्व बैंक, भारत सरकार, नाबार्ड, प्रवर्तक बैंक, बैंक के निदेशक मण्डल तथा लेखा परीक्षा समिति द्वारा जारी दिशा-निर्देश बेहतर आंतरिक नियन्त्रण प्रणाली का हिस्सा बन गए हैं। प्रति वर्ष बढ़ते हुए व्यवसाय के साथ निरीक्षण एवं आन्तरिक लेखा विभाग का लक्ष्य समस्त निहित जोखिमों से बैंक हितों को प्रभावी नियन्त्रण तन्त्र के माध्यम से सुरक्षित रखना है। निरीक्षण एवं आन्तरिक लेखा विभाग, लेखा परीक्षा समिति द्वारा निर्धारित समयावधि में शाखाओं एवं कार्यालयों का निरीक्षण कर आंतरिक नियन्त्रण प्रणाली और जोखिम प्रबन्धन के पालन को सुनिश्चित कराता है। बोर्ड की लेखा परीक्षा समिति बैंक के आन्तरिक लेखा कार्य पर निगरानी रखती है। समिति, आन्तरिक लेखा परीक्षा, समवर्ती लेखा परीक्षा और सभी अन्य निरीक्षणों में सुधार एवं विकास के लिए मार्गदर्शन करती है। यह समिति निरीक्षण एवं आन्तरिक लेखा विभाग के कार्य पर भी निगरानी रखती है।

निरीक्षण एवं आन्तरिक लेखा परीक्षा, प्रवर्तक बैंक में लागू जोखिम केन्द्रित आन्तरिक लेखा परीक्षा (RFIA) की संशोधित प्रणाली के आधार पर की जाती है। लेखा परीक्षा की समयावधि 24 माह है।

सभी शाखाओं की लेखा परीक्षा, लेखा परीक्षा समिति द्वारा निर्धारित समयावधि में ही की गई है। वर्ष 2015-16 में कुल 27 शाखाओं का निरीक्षण किया गया है जिनमें से 11 शाखाओं (41%) को उत्कृष्ट रेटिंग, 14 शाखाओं (52%) को अच्छी तथा 1 शाखाओं (4%) को सन्तोषजनक रेटिंग दी गई।

संक्षेप में, बैंक का निरीक्षण एवं आन्तरिक लेखा विभाग बैंक के निदेशक मण्डल, नियामक तथा भारत सरकार द्वारा जारी दिशा-निर्देश एवं कार्य प्रणाली के अनुपालन की प्रभावी तरीके से निगरानी कर रहा है।

### सर्तकता :

बैंकिंग उद्योग में स्वचालन की ओर ले जाने वाले सार्वभौमिक परिवर्तन और अन्य कठोर परिवर्तनों के बावजूद, बैंकिंग उद्योग का मूल स्वभाव व्यक्ति उन्मुख रहता है। उत्पादन संगठनों के विपरीत बैंकिंग व्यक्तिगत सेवा की गुणवत्ता काफी हद तक अपने कर्मियों की गुणवत्ता और दृष्टिकोण पर निर्भर करती है।





यह हमारे बैंक के सतर्कता विभाग का प्रयास है कि कर्मचारियों को सक्षम करने, प्रोत्साहित करने और निवारक कदम उठाने के साथ-साथ उनमें देखभाल और सावधानी बरतने की प्रवृत्ति जागृत की जाए जिससे परिचालन स्तर पर ईमानदार कर्मचारियों के लिए सुरक्षा का माहौल बनाने में मदद मिले। सकल लापरवाही के मामलों और उन मामलों में जहां निर्णय गलत हो गये हैं, बैंक के सतर्कता विभाग द्वारा सावधानीपूर्वक भेद किया जाता है। जहां आवश्यक हो, वहां समय पर और उचित दण्ड के सार्थक प्रयास सुनिश्चित किए जाते हैं। कम्प्यूटरीकृत वातावरण में उभरते नए जोखिमों की आशंका वाले क्षेत्रों में हमारे बैंक की सतर्कता मशीनरी प्रभावी ढंग से विभिन्न निवारक उपायों को स्टाफ के सदस्यों की सभी श्रेणियों में सुग्राही बनाने के अलावा, अपनी सक्रिय भूमिका का प्रदर्शन कर रही है।

बैंक कार्यकलाप एवं अन्य प्रक्रियाओं में अधिक पारदर्शिता लाने हेतु निविदाएं आमंत्रित करने के लिए एक नोटिस अधिकतम संभव प्रचार के लिए बैंक की वेबसाइट पर डाल दिया गया है।

बैंक का आन्तरिक लेखा परीक्षा आंतरिक नियंत्रण की प्रभावशीलता के लिए एक स्वतंत्र और वस्तुगत मूल्यांकन करता है। जो ऑपरेटिंग और व्यापार इकाइयों को भी विनियामक और कानूनी आवश्यकताओं के रूप में प्रणालियों और प्रक्रियाओं का अनुपालन सुनिश्चित करता है।

बैंक का आंतरिक लेखा परीक्षा कार्यक्रम सभी शाखाओं के लिए एक व्यापक जोखिम आधारित लेखा परीक्षा का उत्तरदायित्व उठाता है।

स्वतंत्रता सुनिश्चित करने के लिए, आंतरिक लेखा परीक्षा विभाग बैंक और नियामक दिशा निर्देशों के अनुपालन द्वारा निर्धारित अपने प्रदर्शन और नियंत्रण की प्रभावशीलता की समीक्षा बोर्ड की लेखा परीक्षा कमेटी करती है।

### 21. संचालन और सेवाएं :

#### ग्राहक केन्द्रित पहल

हमेशा की तरह, कुशल ग्राहक सेवा और ग्राहकों की संतुष्टि अपने दैनिक कार्यों में हमारे बैंक के प्राथमिक उद्देश्य हैं। हमारा बैंक अपने ग्राहकों की संतुष्टि और जरूरतों के लिए अत्याधिक संवेदनशील है और अपने लोगों के सभी प्रौद्योगिकी प्रक्रियाओं, उत्पादों और कौशल का अपने ग्राहकों को बेहतर बैंकिंग अनुभव देने के लिए लाभ उठाने हेतु प्रतिबद्ध है।

हाल ही में हमारे बैंक द्वारा अपनी शाखाओं में ग्राहक सेवा में सुधार करने के लिए कई उपाय किये गये हैं और साथ ही, ग्राहकों की शिकायतों का तेजी से निपटान के लिए शिकायत निवारण मशीनरी को मजबूत बनाया है।

ग्राहक सेवा में सुधार लाने के लिए उठाए गए महत्वपूर्ण कदमों में से कुछ निम्न प्रकार हैं :-

1. अन्तर्राज्यीय बैंक जमा खाता सुवांता : अर्थात् बचत, चालू और सावधि जमा खाता बिना नम्बर बदले किसी अन्य शाखा में एक शाखा से अन्य शाखा में स्थानान्तरित किया जा सकता है।

2. निष्क्रिय खातों का सक्रियण : एक अभियान निष्क्रिय खातों के सक्रियण के लिए शुरू किया गया था। बैंक की शाखाओं को उनके सभी निष्क्रिय/सुषुप्त खातों की सक्रियता के लिए प्रयास करने और निष्क्रिय/सुषुप्त होने से संभावित निष्क्रिय खातों को रोकने के लिए सूचित किया गया था।

#### 3. मोबाईल नम्बर/ईमेल आईडी पंजीकरण के लिए अभियान:

एक अभियान मौजूदा खातों के साथ-साथ नए खाते में मोबाईल नंबर और ईमेल आईडी रजिस्टर करने के लिए शुरू किया गया था।

#### 4. एटीएम पर विफल रहे लेन-देन मामलों में मुआवजा :

एटीएम पर विफल रहे लेन-देन मामलों में दर्ज कराई शिकायतों को हल करने के लिए शाखाओं को सूचित किया गया था और शिकायत दर्ज कराने की तारीख से सात दिनों के भीतर खातों में जमा करने के निर्देश दिये गये थे। यदि एटीएम लेनदेन में विफल मामलों में दर्ज करायी शिकायतों को उक्त अवधि में हल नहीं किया जा सका हो तो बैंक द्वारा स्वतः ही प्रतिदिन 100/- रुपये की राशि मुआवजे के रूप में आठवें दिन से भुगतान किया जायेगा।





### 5. एनईएफटी / आरटीजीएस :

एनईएफटी / आरटीजीएस के मामयम से 50000 रुपये फंड के हस्तान्तरण को लोकप्रिय बनाने के लिए अनुरोध अनियोजित ग्राहकों से भी स्वीकार किया जाता है।

**6. ग्राहकों की शिकायते :** ग्राहकों की शिकायतों को कम करने के लिए और परेशानी मुक्त ग्राहक सेवा सुनिश्चित करने के लिए, ग्राहकों से प्राप्त शिकायतों पर नियमित रूप से एक विश्लेषण किया जाता है और समय पर एक उपयुक्त कार्यवाही की जाती है ताकि भविष्य में इस तरह की शिकायतों का दोहराव न हो।

### 22. केवाईसी – एएमएल – सीएफटी सिस्टम्स:

अपने ग्राहक को जानिए, केवाईसी मानदंड / एंटी मनी लॉडिंग स्टैन्डर्ड्स, आतंकवाद के वित्तपोषण के विरुद्ध उपायों एएमएल मानक / सीएफटी उपायों और पीएमएलए 2002 के तहत बैंक के दायित्व के सम्बन्ध में बैंक में बोर्ड द्वारा अनुमोदित एक केवाईसी-एएमएल-सीएफटी नीति है। इसी नीति की नींव पर बैंक में केवाईसी मानदंड / एंटी मनी लॉडिंग स्टैन्डर्ड्स, आतंकवाद के वित्तपोषण के विरुद्ध उपायों एएमएल मानक / उपायों और पीएमएलए 2002 के तहत बैंक के दायित्वों का कार्यान्वयन आधारित है।

\*बैंक इलैक्ट्रॉनिक रूप से इलैक्ट्रॉनिक माध्यम से वित्तीय खुफिया इकाई एफआईयू को प्रस्तुत करने के लिए नकद लेनदेन रिपोर्ट सीटीआर उत्पन्न करता है।

\*प्रणाली आधारित अलर्ट पैदा करने के लिए "एएमएल समाधान" स्थापित किया जा रहा है जिसमें:

- प्रणाली आधारित पहचान करना एवं संदेहास्पद लेनदेन रिपोर्ट एसटीआर वित्तीय खुफिया इकाई एफआईयू को भेजना संभव होगा।
- बैंक के ग्राहकों के खातों का एएमएल उपाय से प्रणाली आधारित जोखिम वर्गीकरण प्रति अर्द्ध वर्ष संभव होगा।

### 23. बोर्ड का गठन

बैंक के निदेशक मंडल में 9 निदेशक हैं। अध्यक्ष तथा 2 निदेशक प्रायोजित बैंक से हैं। तथा एक-एक निदेशक नाबार्ड तथा भारतीय रिजर्व बैंक से हैं, एवं एक निदेशक जम्मू और कश्मीर राज्य से हैं, तथा दो निदेशकों की नियुक्ति क्षेत्रीय ग्रामीण बैंक अधिनियम, 1976 की धारा 9 के अंतर्गत भारत सरकार द्वारा की गई है।

श्री एस.सी. आर्या सीनियर रिसर्च अधिकारी (वित्तीय सेवाएं) भारत सरकार वित्त मंत्रालय की नियुक्ति स्थायी विशेष सदस्य के रूप में भारत सरकार वित्त मंत्रालय द्वारा की गई है। श्री शकीलउर्रहमान, अतिरिक्त सचिव वित्त जम्मू एवं कश्मीर सरकार, निदेशक का पद परिवर्तन हो जाने के कारण श्री बशीर अहमद अधिकारी संस्थागत वित्त नामित किये गये जबकि श्री अल्ताफ अहमद मीर निदेशक ग्रामीण विकास, कश्मीर स्थानान्तरण हो जाने के कारण रिक्त है। श्री अरविन्द प्रिया, उपमहाप्रबन्धक, भारतीय स्टेट बैंक को श्री डी.के. कौल, सहायक महाप्रबन्धक, भारतीय स्टेट बैंक, के स्थान पर वित्तीय वर्ष 2014-15 में नियुक्त किया गया है।

### बोर्ड मीटिंग

कैलेण्डर वर्ष 2014 के दौरान निर्धारित छः निदेशक मण्डल बैठक आयोजित की गयीं। निदेशक मण्डल के निर्णयों के अनुपालन को सुनिश्चित करने के लिए अनुवर्तन एवं अनुपालन के लिए सभी कार्य बिन्दुओं पर किये कार्य की रिपोर्ट निदेशक मण्डल के समक्ष प्रस्तुत की जाती है।

### 24. उत्पादकता :

सभी स्तरों पर उत्पादकता में सुधार के लिए प्रत्येक प्रयास किये गये हैं। इसके लिए समय-समय पर व्यवस्थित समीक्षा शुरु की गई। जिससे सुधार करने में हमें सहायता मिली है :-



# ANNUAL REPORT 2015-16

## ELLAQUAI DEHATI BANK

(राशि हजारों में)

	2015-16	2014-15
ऋण जमा अनुपात	53.34	46.31
प्रति कर्मचारी व्यवसाय	36155	30989
प्रति शाखा व्यवसाय	103265	96753

### 25. लाभप्रदता :

संचालन व्यय में रु. 435124 हजार से रु. 413830 हजार तक बढ़ोत्तरी हो गई है (4.89%)। वेतन, अतिरिक्त भत्ता एवं ग्रेच्युटी तथा अवकाश किराया रियायत में प्रावधानों के कारण मानव संसाधन के खर्चों में रु. 41278 हजार से रु. 362882 हजार से रु. 321604 हजार तक बढ़ोत्तरी हुई है। (11.37%)

आय अर्जन का तुलनात्मक विवरण निम्नवत है :-

(राशि हजारों में)

क्रं.सं.	विवरण	चालू वर्ष 2015-16	पिछला वर्ष 2014-15
I	कर्मचारियों को भुगतान का प्रावधान	321604	362882
II	किराया, कर एवं बिजली	25474	23001
III	मुद्रण एवं लेखन सामग्री उपभोग	3094	904
IV	विज्ञापन एवं प्रचार	641	154
V	बैंक संपत्ति पर ह्रास	5833	1982
VI	निदेशक शुल्क, भत्ता एवं व्यय	94	44
VII	लेखापरीक्षक शुल्क एवं व्यय (शाखा लेखापरीक्षक शुल्क एवं व्यय सहित)	403	506
VIII	विधि शुल्क	324	37
IX	पोस्टेज, टेलीग्राम, टेलीफोन आदि	1282	1088
X	मरम्मत एवं रखरखाव	582	521
XI	बीमा	9476	10005
XII	अन्य व्यय	45023	34000
	<b>योग</b>	<b>413830</b>	<b>435124</b>

### 26. मशीनीकरण / सूचना प्रौद्योगिकी :

सूचना प्रौद्योगिकी की हाल ही में वित्तीय क्षेत्र में हो रहे सुधारों को गति प्रदान करने में अहम भूमिका रही है जो बैंकिंग क्षेत्र को सुदृढ़ स्वरूप प्रदान करने और वित्तीय क्षेत्र को गति देने तथा उनकी विश्वसनीयता बनाये रखने में सहायक है।

बैंक ने आवश्यकता के अनुसार प्रौद्योगिकी को लागू करने तथा विद्यमान सूचना प्रौद्योगिकी को उन्नत बनाये रखने के प्रयास जारी है ताकि अद्यतन सूचना प्रौद्योगिकी के साथ-साथ बढ़ते रहना जारी रहें। बैंकिंग व्यवहार के लिए आधुनिक टेक्नोलॉजी का उपयोग में लाना अपने ग्राहकों की बेहतर सेवा व संतुष्टि की आवश्यकता समय की मांग है। हमारा बैंक राज्य का प्रथम क्षेत्रीय ग्रामीण बैंक है जो कि सी. एड्ज. टेक्नोलॉजी मुम्बई द्वारा सी.बी.एस. प्लेटफार्म पर लाया गया। बैंक द्वारा एन.ई.एफ.टी. की सुविधा अपने ग्राहकों को





प्रदान की गई है। बैंक अपने ग्राहकों के लिए ए.टी.एम. तथा आर.टी.जी.एस. की सुविधा प्रदान की है।

### 27. ग्राहक सेवा

“ग्राहक राजा है” की कहावत हमारे बैंक का सेवा मंत्र है। बैंक द्वारा प्रदान अत्याधुनिक श्रेष्ठता सेवाएं बैंक की पहचान हैं। बैंक हमेशा अपने सभी आप्रेशनों और निरन्तर अथक प्रयासों के लिए ग्राहक सेवाओं में सुधार, सबसे ऊपर है। ग्राहक की सेवा करने के लिये ग्राहकों की अपेक्षाओं को पूरा करने के साथ कई पहलुओं को ग्राहक अनुकूल उत्पादों और सेवाओं को शुरू किया गया है। हमारे “सेवा भावना” के सिद्धान्त ने ग्राहकों के साथ हमारे सम्बन्धों को लम्बे समय तक बनाये रखने में मदद की है।

### 28. स्टाफ क्षमता

31.03.2016 में बैंक में कुल 397 स्टाफ हैं उसमें से 192 अर्थात् 48% अधिकारी हैं, 154 अर्थात् 39% लिपिक एवं 51 अर्थात् 13% अधीनस्थ स्टाफ है। इनमें से 07 अधिकारी एवं 24 लिपिक प्रवर्तक बैंक/अन्य ग्रामीण बैंकों में सुपर एनुएशन तक प्रतिनियुक्ति पर हैं।

### 29. औद्योगिक सम्बन्ध

व्यवसायिक लक्ष्यों की प्राप्ति के लिए अधिकारी एसोसियेशन एवं कर्मचारी यूनियन द्वारा अपना सहयोग एवं मदद बैंक को प्रदान किया गया है। वर्ष के दौरान सामान्य तौर पर औद्योगिक सम्बन्ध शान्तिपूर्ण एवं मधुर रहे हैं।

### 30. आई.बी.पी.सी. में भागीदारी

बैंक द्वारा आई.बी.पी.सी. में भागीदारी के अन्तर्गत रू. 70 करोड़ का कृषि ऋण प्रवर्तक बैंक को जारी किये गये। इसके अतिरिक्त बैंक द्वारा प्रवर्तक बैंक से रू 70 करोड़ गैर प्राथमिकता क्षेत्र के अन्तर्गत ऋण खरीदे गये। यह भारतीय रिजर्व बैंक द्वारा जारी दिशा निर्देशों के अनुसार जारी किये गये।

### 31. सांविधिक अंकेक्षण

बैंक का सांविधिक अंकेक्षण मै. अरोरा वोहरा एण्ड को. द्वारा किया गया है। इसके अतिरिक्त निम्न अंकेक्षक, शाखा अंकेक्षकों के रूप में नियुक्त किये गये :

1. मै. अरुण गुप्ता एण्ड एसोसिएट्स
2. मै. ए. आर. एसोसिएट्स
3. मै. कपूर एंड कपूर एसोसिएट्स
4. मै. नीरज मोहन एंड कम्पनी
5. मै. जे.आर.डी.एस. एसोसिएट्स

बैंक के निदेशक मण्डल द्वारा तेजी से कठिनाई से मुक्त अंकेक्षण कार्य कराने के लिए मै. अरोरा वोहरा एण्ड को. केन्द्रीय सांविधिक अंकेक्षक एवं सभी शाखा अंकेक्षकों के प्रति अपनी कृतज्ञता प्रकट की।

### 32. नए सूत्रपात

#### 1. सूचना एवं तकनीक

ई.डी. बैंक में मानव संसाधन की पहचान एक महत्वपूर्ण क्षेत्र के रूप में करते हैं और प्रयास करते हैं कि हमारे स्टाफ के सदस्यों की दक्षता बनी रहें और इन दक्ष कर्मचारियों का हम बैंक के साथ जोड़े रखने का प्रयास रखते हैं। मानव संसाधन का मुख्य कार्य अपने आंतरिक संसाधनों में वृद्धि किये जाने से अपने व्यावसायिक रूप के दक्ष कर्मचारियों का प्रोत्साहित करते रहना है और इसके साथ-साथ





बाहर से कुशल कर्मचारियों की भर्ती करके उन्हें दक्षता के उच्च स्तर तक ले जाना और उनमें निरंतर सीखते रहने की प्रवृत्ति का विकास करना है, बैंक की सफलता मुख्यरूप से इस बात पर निर्भर करती है कि वह अपनी जन शक्ति के कुल बजट की सीमा में कितने कुशल कर्मचारियों को रख पाता है।

हमने अपनी प्रशिक्षण प्रक्रियाओं को और अधिक सुदृढ़ बनाया है और कर्मचारियों को अधिक से अधिक दक्ष बनाने के लिए काफी अधिक बल दिया है। प्रशिक्षण प्रक्रिया का मुख्य उद्देश्य दक्ष और जानकार कर्मचारियों की ऐसी नींव का बनाना है जो ग्राहकों के लिए अधिक से अधिक मूल्यवान सिद्ध हो।

- (i) हमारे बैंक का प्रशिक्षण केन्द्र हमारे बैंक के प्रधान कार्यालय में स्थित है जहां पर विभिन्न संवर्ग के कर्मचारियों की दक्षता में सुधार लाये जाने हेतु प्रशिक्षण दिया जाता है। प्रस्तावों के मूल्यांकन/गैर कृषि क्षेत्र के ऋण तथा कृषि गोदामो, कृषि से जुड़े रोगों के निदान और कृषि व्यवसाय जैसे विषयों पर गोष्ठियां/प्रशिक्षण कार्यक्रम आयोजित किये जाते हैं। कार्यक्रमों की गुणवत्ता के अनुसार लाये जाने के लिये लेखा परीक्षा/निरीक्षण किया जाता है।
- (ii) अधिकारियों को प्रशिक्षण के लिये अन्य प्रतिष्ठित प्रशिक्षण संस्थाओं जैसे बर्ड लखनऊ तथा भारतीय स्टेट बैंक के जम्मू स्थित स्टाफ प्रशिक्षण केन्द्र में भेजा जाता है। इसके अतिरिक्त स्टाफ के सदस्यों को सी.बी.एस. शाखाओं के कार्य करने के लिए आवश्यक प्रशिक्षण दिया जाता है।
- (iii) शाखाओं द्वारा किये गये श्रेष्ठ कार्यों की सराहना की जाती है। शाखा प्रबंधकों और अन्य स्टाफ के सदस्यों को सराहा जाता है।
- (iv) शाखा प्रबंधकों और स्टाफ के सदस्यों को प्रशंसा पत्र दिये जाते हैं। जमा राशि संग्रहण/ऋण वितरण गैर निष्पादन आस्तियों से वसूली तथा बही खाते में पड़े ऋण की वसूली के लिये बेहतर प्रयास किये जाने, स्वयं सहायता समूहों और ग्राहकों को शाखा के साथ जोड़े जाने जैसे कार्यों के लिये शाखा प्रबंधकों और स्टाफ के सदस्यों को प्रशंसा पत्र दिये जाते हैं।
- (v) जिन शाखाओं की निरीक्षण रिपोर्ट अति उत्तम पाई जाती है, उन शाखाओं को शाखा परिसर में "अति उत्तम शाखा" का बोर्ड लगाये जाने की अनुमति दी जाती है। ताकि शाखा के कार्यरत स्टाफ को और अधिक प्रोत्साहित किया जा सके।
- (vi) अध्यक्ष द्वारा स्टाफ के सभी सदस्यों को उनके जन्म दिन पर बधाई संदेश भेजा जाता है।

## II. ऋण विस्तार :

### a) सामान्य निर्णय/सूत्रपात :

- i) किसानों को 7% पर ऋण तीन लाख तक की सीमा तक उपलब्ध कराया गया है।
- ii) बड़े ऋणियों/खातों एवं सम्भावी एन.पी.ए. खातों पर नजदीकी से नजर रखी जाती है, जिसकी वसूली हेतु ठोस कदम उठाये गये हैं।
- iii) प्रधान कार्यालय स्तर पर एन.पी.ए. की वसूली हेतु बैठकों का आयोजन किया गया। बैंक के सभी स्टाफ के सदस्यों द्वारा एन.पी.ए. में कमी तथा वसूली सुनिश्चित करने हेतु सक्रिय रूप से भाग लिया।
- iv) समझौता नीति में उपयुक्त संशोधन किये गये ताकि इसको सुदृढ़ रूप से लागू किया जा सके तथा वसूली में वृद्धि करने हेतु पहल की गई है।

## 33. वित्तीय समावेशन :

हमारे बैंक द्वारा वित्तीय समावेशन (एफ.आई.) को केवल एक सामाजिक प्रतिबद्धता के रूप में ही नहीं देखा गया है बल्कि एक ऐसे माध्यम के रूप में अपनाया गया है जिसे ग्रामीण भारत की अर्थव्यवस्था के उत्थान के लिए प्रयोग किया जा रहा है। ताकि अर्थव्यवस्था के पिरामिड के तल पर अवसरों का दोहन कर स्थाई आईसीटी आधारित वितरण प्रणाली के माध्यम से समग्र आर्थिक विकास किया जा सके।

हमारे बैंक की वित्तीय समावेशन (एफ.आई.) योजना का माध्यम बैंक रहित जनसंख्या, जो अभी तक इससे वंचित रही है, तक बैंकिंग सेवाएं सुलभ दरों पर उपलब्ध कराना है।

बैंक द्वारा 42412 खाते PMJDY योजना के अंतर्गत खोले गए।



### रणनीति और अपनाया मॉडल :

वित्त मंत्रालय ने भारत भर में लगभग 6 लाख गांवों की पहचान बैंक रहित क्षेत्र के रूप में की है। इन गांवों को सेवा क्षेत्र दृष्टिकोण के तहत अलग-अलग बैंकों को आवंटित किया गया है। वित्तीय समावेशन कार्यक्रम के अन्तर्गत मोबाईल भुगतान, व्यापार समन्वयक तथा व्यापार संवाददाताओं के रूप में कुछ विनियामक छूट दी गई हैं। इस विशाल कार्य को पूरा करने के लिए भारत सरकार ने 2000 की जनसंख्या वाले सभी गांवों को चिन्हित किया है। हमारे बैंक को ऐसे 35 गांव वर्ष 2011-12 हेतु आवंटित किए गए हैं तथा हमारे द्वारा यह कार्य समय पर पूरा किया गया है।

वित्तीय समावेशन कार्यक्रम के अन्तर्गत हमारे बैंक के सेवा क्षेत्र में 238 गांव आवंटित किए गए हैं। वित्त मंत्रालय एवं भारतीय रिजर्व बैंक ने सभी बैंकों को इन गांवों में बैंकिंग सेवाएं सुलभ दरों पर उपलब्ध कराने के निर्देश दिये हैं। तदनुसार हमारे बैंक के तीन साल के समय अर्थात् 2013-2016 में बैंकिंग सेवाएं प्रदान करके इन 238 गांवों को कवर करने के लिए असंचित गांव स्तर पर आगे एक योजना को मंजूरी दी है। हमारे बैंक को ऐसे 40 गांव वर्ष 2012-13 हेतु आवंटित किए गए हैं तथा हमारे द्वारा यह कार्य समय सभी आवंटित 40 गांवों में पूरा किया गया है। वित्तीय वर्ष 2013-14 में 79 गांवों तथा 79 गांवों में से 70 गांवों को वर्ष 2014-15 में आवंटित किए गए हैं को कवर कर लिया गया है। वित्तीय समावेशन कार्यक्रम के अन्तर्गत हमारे बैंक के लिए निर्धारित गांवों को एसएलबीसी को भेजे गए प्लान के अनुसार चरणबद्ध तरीके से शामिल किया जायेगा।

वित्तीय साक्षरता से वित्तीय उत्पाद और बैंकों तथा अन्य वित्तीय संस्थाओं द्वारा दी जा रही सेवाओं को जनसाधारण में समझ तथा मांग में वृद्धि होती है जिससे वित्तीय समावेशन की गति को बढ़ाया जा सकता है।

वित्तीय समावेशन कार्यक्रम के लिये हमारे बैंक द्वारा निम्न व्यापार मॉडल अपनाए गए हैं :-

1. आईसीटी आधारित व्यापार संवाददाता मॉडल
2. मोबाईल वैन मॉडल
3. वित्तीय समावेशन कार्यक्रम के अन्तर्गत शाखाएं

### आईसीटी आधारित व्यापार मॉडल

हमारे द्वारा प्रयास किये जा रहे हैं कि आईसीटी आधारित व्यापार संवाददाता मॉडल के माध्यम से ग्रामीण चिन्हित केन्द्रों पर सेवाएं प्रदान कर रहे हैं और आगामी वित्तीय वर्ष में मॉडल लॉन्च करने का पूरा भरोसा है। इस सम्बद्ध में बैंक द्वारा ग्राहकों की आवश्यकतानुसार 65 बी.सी. जगहों को चिन्हित किया गया है।

### मोबाईल वैन मॉडल :

- वित्तीय समावेशन कार्यक्रम के कार्यान्वयन के लिए मोबाईल वैन मॉडल अपनाया गया है। इस मॉडल के तहत मोबाईल वैन स्टॉफ के साथ मौजूदा शाखा के सेवा क्षेत्र में गांवों के एक क्लस्टर के भीतर एक सप्ताह में तय दिनों के दौरान गांवों का दौरा करेंगी। खातों को खोलने की प्रक्रिया एवं अन्य गतिविधियां सामान्य शाखा के समान मोबाईल वैन में ही की जाएगी।

### वित्तीय साक्षरता : सफल समावेशन की कुंजी :

वित्तीय समावेशन के वांछित उद्देश्य तभी प्राप्त किए जा सकते हैं जबकि बैंक को गांवों से बराबर प्रतिक्रिया मिलेगी जिसके लिए बैंक को उन्हें बैंक द्वारा दी जाने वाली सुविधाओं की जानकारी दी जाएगी। दूसरे शब्दों में, वित्तीय साक्षरता किसी भी बैंक के वित्तीय समावेशन कार्यक्रम की सफलता की कुंजी है। इसलिए, वित्तीय समावेशन के सभी घटक न केवल सुविधाएं प्रदान करने के लिए बल्कि बैंकिंग उत्पादों की बड़े पैमाने पर जन-साधारण में जागरूकता पैदा करने के लिए भी एक बॉण्ड विकसित करें।





### 34. आभार एवं पुष्टि :

निदेशक मण्डल 31 मार्च 2016 को समाप्त वर्ष के वार्षिक खातों की तैयारी की पुष्टि करता है :-

लागू लेखा सामग्री प्रस्थान से संबंधित उचित स्पष्टीकरण, यदि कोई हो, के साथ पालन किया गया लागू लेखा मानकों तथा भारतीय रिजर्व बैंक के दिशानिर्देशों एवं लेखांकन नीतियों का पूर्ण रूप से अनुपालन किया गया है।

31 मार्च 2016 को समाप्त वर्ष में बैंक के कार्यकलापों तथा बैंक के लाभ का एक सत्य एवं निष्पक्ष विचार प्रस्तुत करने के लिए उचित एवं विवेकपूर्ण निर्णय और अनुमान लिए गये हैं।

लेखा अभिलेखों के रखरखाव के लिए भारत में बैंकों पर लागू कानूनों के प्रावधानों का पर्याप्त रूप से समुचित ध्यान रखा गया है।

लेखों को विषयों के आधार पर तैयार किया गया है।

निदेशक मण्डल, भारत सरकार, आर.बी.आई., नाबार्ड एवं भारतीय स्टेट बैंक हमारा प्रवर्तक बैंक एवं जम्मू एण्ड कश्मीर सरकार के बहुमूल्य मार्गदर्शन एवं उनके सहयोग हेतु अपना आभार प्रकट करता है।

इस अवसर पर बैंक के निदेशकगण, बैंक के समर्पित प्रतिगण कर्मचारियों की टीम को उनके बहुमूल्य योगदान जोकि उनके द्वारा बैंक की उन्नति हेतु अर्जित किया के लिये अपनी प्रशंसा व्यक्त करता है तथा उनके सहयोग को आने वाले वर्षों में लक्ष्यों की प्राप्ति हेतु देखना चाहते हैं।

निदेशक मण्डल की ओर से

(परविन्दर भारती)  
अध्यक्ष





**ARORA VOHRA & CO.**  
**CHARTERED ACCOUNTANTS**

**INDEPENDENT AUDITOR'S REPORT**

To the shareholders of

**Ellaquai Dehati Bank Srinagar.**

**1. Report on Financial Statements**

We have audited the accompanying Financial Statements of Ellaquai Dehati Bank as at 31st MARCH, 2016 which comprise the Balance Sheet as at 31st March 2016 and Profit & Loss Account and the cash flow statement for the year then ended, and a summary of significant accounting policies and other explanatory information. Incorporated in these financial statements are the returns of 19 branches audited by us and 95 branches audited by other branch auditors. The Branches audited by us and those audited by other auditors have been selected by the Bank in accordance with the guidelines issued by the Reserve Bank of India, Ministry of Finance (Govt. of India) and NABARD. Also incorporated in the Balance Sheet and the statement of Profit and Loss are the returns from 25 (Twenty Five) branches which have not been subjected to Audit. These un-audited branches account for 6.47% of advances, 4.85% of deposits, 7.26% interest Income and 6.04% of interest expenses.

**2. Management's Responsibility for the Financial Statements:**

Management of the bank is responsible for the preparation of these Financial Statements in accordance with Banking Regulation Act that give true and fair view of the financial position and financial performance of the bank in accordance with the Banking Regulation Act, complying with Reserve Bank of India Guidelines from time to time. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and fair presentation of the financial statements that are free from material misstatement, whether due to fraud or error.

**3. Auditors' Responsibility:**

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The Procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial statement, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our Audit opinion.



#### 4. **Opinion**

In our opinion, as shown by books of bank, and to the best of our information and according to the explanations given to us:

- (a) the Balance Sheet, read with the notes thereon is a full and fair Balance Sheet containing all the necessary particulars, is properly drawn up so as to exhibit a true and fair view of the state of affairs of the Bank as at March 31, 2016 in conformity with accounting principles generally accepted in India;
- (b) the Profit and Loss Account, read with the notes thereon shows a true balance of the Loss, in conformity with accounting principles generally accepted in India, for the year covered by the account; and

#### 5. **Emphasis on the matter (to be filled by the Central Auditor)**

#### 6. **Report on Other Legal and Regulatory Requirements**

The Balance Sheet and the Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949;

Subject to the limitations of the audit as indicated in Paragraph 1 to 5 above and as required by the Bank Companies (Acquisition and Transfer of Undertakings) Act, 1970/1980, and subject also to the limitations of disclosure required therein, we report that:

- i. 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.
- ii. The transactions of the branch which have come to our notice have been within the powers of the Bank
- iii. The returns received from the offices and branches of the Bank have been found adequate for the purpose of our audit.

In our opinion, the Balance Sheet, Profit and Loss Account and Cash Flow Statement comply with the applicable accounting standards.

For **Arora Vohra & Co.**  
Chartered Accountants  
FRN: 009487N

Sd/-  
**CA Rajat Mengi**  
Partner  
MNo.: 089871

Place : Srinagar  
Dated : 3rd June 2016





## इलाकाई देहाती बैंक श्रीनगर

तुलन पत्र यथा 31.03.2016

प्रारूप—क

(राशि रु. में)

पूँजी एवं देयताएँ	अनुसूची	Current Year As at 31.03.2016	Previous Year As at 31.03.2015
1. पूँजी			
अंशपूँजी	1	2057248000.00	10000000.00
अंशपूँजी जमा खाता		0.00	1818998000.00
सतत बांड	1-A	41093000.00	0.00
2. प्रारक्षितियाँ एवं अधिशेष	2	0.00	0.00
3. निक्षेप	3	9360541167.39	8662593204.43
4. उधार	4	647134600.00	731719000.00
5. अन्य देयताएँ एवं प्रावधान	5	752936720.25	1176912656.19
	योग	<b>12858953487.64</b>	<b>12400222860.62</b>
आस्तियाँ			
1. नकदी एवं भारतीय रिज़र्व बैंक में अवशेष	6	436724022.11	406938488.90
2. बैंकों में अवशेष तथा माँग एवं अल्प सूचना पर प्राप्य राशि	7	3611438618.52	3886128761.69
3. निवेश	8	2166924189.78	2009378348.10
4. अग्रिम	9	4797430989.72	3901243986.42
5. स्थिर आस्तियाँ	10	30349140.30	17601281.38
6. अन्य आस्तियाँ	11	1816086527.21	2178931994.13
	योग	<b>12858953487.64</b>	<b>12400222860.62</b>
आकस्मिक देयताएँ	12	1177000.00	1177000
संग्रह हेतु बिल्स			
महत्वपूर्ण लेखा नीतियाँ	17	0	0
अन्य आस्तियाँ	11	0	0
	योग	<b>1177000.00</b>	<b>1117000.00</b>

(Pervez Ahmad)  
General Manager

(Parvindar Bharti)  
Chairman

IN TERMS OF OUR REPORT OF  
EVEN DATE ANNEXED  
For **M/S ARORA VOHRA & CO.**  
Chartered Accountants  
**Firm Regd No.: 009487N**

Director

Director

Director

Sd/-  
**CA Rajat Mengi**  
PARTNER  
M.NO. 089871

Director

Director

Director

PLACE : SRINAGAR  
DATE : 03/06/2016

Director

Director

Director





# ANNUAL REPORT 2015-16

## ELLAQUAI DEHATI BANK

### इलाकाई देहाती बैंक श्रीनगर

लाभ हानि लेखा 31.03.2016

प्रारूप-ख

(राशि रु. में)

अनुसूची	Current Year As at 31.03.2016	Previous Year As at 31.03.2015
<b>I. आय</b>		
1. अर्जित ब्याज	13 982298699.25	930713386.91
अन्य आय	14 30029498.30	32983141.51
<b>योग</b>	<b>1012327197.55</b>	<b>963696528.42</b>
<b>II. व्यय</b>		
1. व्यय किया गया ब्याज	15 671810800.21	581169938.19
2. परिचालन व्यय	16 413829998.44	435124016.45
प्रावधान एवं आकस्मितायें	67593607.91	33677404.80
<b>योग</b>	<b>1153234406.56</b>	<b>1049971359.44</b>
<b>III. लाभ/हानि</b>	<b>-140907209.01</b>	<b>-86274,832.02</b>
1. Extraordinary Item: Loss on account of non-reimbursement of CBS share by SBI	-34038229.38	0.00
2. वर्ष के लिए शुद्ध लाभ/हानि	-174945438.39	-86274832.02
<b>उपयोग</b>	<b>-174945438.39</b>	<b>-86274832.02</b>
प्रावधान	0.00	0.00
आयकर हेतु प्रावधान	0.00	0.00
अग्रानीत लाभ	0.00	0.00
अग्रानीत लाभ	-1424963869.98	-1338689038.96
<b>उपयोग</b>	<b>-1424963869.98</b>	<b>-86274832.02</b>
<b>योग</b>	<b>-1599909308.37</b>	<b>-1424963869.98</b>
<b>IV. विनियोजन</b>		
सांविधिक संचय में अंतरण	0.00	0.00
प्रारक्षितियाँ पूँजी में अंतरण	0.00	0.00
अन्य संचय में अंतरण	0.00	0.00
लाभांश में अंतरण	0.00	0.00
अवशेष तुलन में अग्रसारित	-1599909308.37	-1424963869.98
<b>योग</b>	<b>-1599909308.37</b>	<b>-1424963869.98</b>
महत्वपूर्ण लेखा नीतियाँ	17	
लेखा टिप्पणियाँ	18	

(Pervez Ahmad)  
General Manager

(Parvinder Bharti)  
Chairman

IN TERMS OF OUR REPORT OF  
EVEN DATE ANNEXED  
For **M/S ARORA VOHRA & CO.**  
Chartered Accountants  
Firm Regd No.: 009487N

Director

Director

Director

Sd/-  
**CA. Rajat Mengi**  
PARTNER  
M.NO. 089871

Director

Director

Director

PLACE : SRINAGAR  
DATE : 03/06/2016

Director

Director

Director



**इलाकाई देहाती बैंक श्रीनगर**  
**अनुसूची-1 पूँजी**

(राशि रु. में)

	<b>Current Year As at 31.03.2016</b>	<b>Previous Year As at 31.03.2015</b>
<b>1. अंश पूँजी</b>		
a.) प्राधिकृत पूँजी 2000000000 shares of Rs10/- each (Previous Year 50,00,000 shares of Rs. 10/- each)	20000000000.00	50000000.00
b). ISSUED CAPITAL 205724800 shares of R10/- each (Previous Year 10,00,000 shares of Rs. 10/- each)	2057248000.00	10000000.00
By Govt. of India - 101564900 shares of Rs. 10/- each (Previous Year 5,00,000 shares of Rs. 10/- each)	1015649000.00	5000000.00
By Govt. of Jammu & Kashmir - 31248000 shares of Rs. 10/- each (Previous 1,50,000 share of Rs. 10/- each)	312480000.00	1500000.00
By State Bank of India - 72911900 shares of Rs. 10/- each (Previous 3,50,000 share of Rs. 10/- each)	729119000.00	3500000.00
<b>TOTAL</b>	<b>2057248000.00</b>	<b>10000000.00</b>
<b>SCHEDULE 1-A</b>		
<b>SHARE CAPITAL DEPOSIT</b>		
1. By Govt. of India	0.00	909499000.00
2. By Govt. of Jammu	0.00	272850000.00
3. By State Bank of India	0.00	636649000.00
<b>TOTAL</b>	<b>0.00</b>	<b>1818998000.00</b>
<b>PERPETUAL BONDS</b>		
1. By Govt. of India	0.00	0.00
2. By Govt. of Jammu & Kashmir	0.00	0.00
3. By State Bank of India	41093000.00	0.00
<b>TOTAL</b>	<b>41093000.00</b>	<b>0.00</b>

(परवेज अहमद)  
महाप्रबंधक

(परविन्दर भारती)  
अध्यक्ष



# ANNUAL REPORT 2015-16

## ELLAQUAI DEHATI BANK

### इलाकाई देहाती बैंक श्रीनगर अनुसूची-2 आरक्षितियाँ एवं अधिशेष

(राशि रु. में)

	चालू वर्ष As at 31.03.2016	गत वर्ष As at 31.03.2015
<b>कानूनी आरक्षितियाँ</b>		
प्रारम्भिक शेष	0.00	0.00
वर्ष के दौरान परिवर्धन	0.00	0.00
वर्ष के दौरान कटौतियां	0.00	0.00
<b>पूँजी आरक्षितियाँ</b>		
प्रारम्भिक शेष	0.00	0.00
वर्ष के दौरान परिवर्धन	0.00	0.00
वर्ष के दौरान कटौतियां	0.00	0.00
<b>शेयर प्रीमियम</b>		
प्रारम्भिक शेष	0.00	0.00
वर्ष के दौरान परिवर्धन	0.00	0.00
वर्ष के दौरान कटौतियां	0.00	0.00
<b>राजस्व एवं अन्य आरक्षितियाँ</b>		
प्रारम्भिक शेष	0.00	0.00
वर्ष के दौरान परिवर्धन	0.00	0.00
वर्ष के दौरान कटौतियां	0.00	0.00
<b>लाभ-हानि खाता शेष</b>		
<b>(योग 1,2,3 और 4)</b>	<b>0.00</b>	<b>0.00</b>

(परवेज अहमद)  
महाप्रबंधक

(परविन्दर भारती)  
अध्यक्ष





**इलाकाई देहाती बैंक श्रीनगर**  
**अनुसूची-3 निक्षेप**

(राशि रु. में)

	चालू वर्ष As at 31.03.2016	गत वर्ष As at 31.03.2015
<b>1. मांग निक्षेप</b>		
बैंकों से	0.00	0.00
अन्य से	228559589.95	231891524.44
<b>2. बचत बैंक निक्षेप</b>	3983790315.11	3716609837.53
<b>3. सावधि निक्षेप</b>		
बैंकों से	0.00	0.00
अन्य से	5148191262.33	4714091842.46
<b>योग (1+2+3)</b>	<b>9360541167.39</b>	<b>8662593204.43</b>
भारत में शाखाओं के निक्षेप	9360541167.39	8662593204.43
भारत में बाहर शाखाओं के निक्षेप	0.00	0.00
<b>योग</b>	<b>9360541167.39</b>	<b>8662593204.43</b>

**इलाकाई देहाती बैंक श्रीनगर**  
**अनुसूची-4 उधार**

(राशि रु. में)

	चालू वर्ष As at 31.03.2016	गत वर्ष As at 31.03.2015
<b>1. भारत में उधार</b>		
भारतीय रिज़र्व बैंक	0.00	0.00
अन्य बैंक (स्टेट बैंक)	0.00	0.00
अन्य संस्थाएँ एवं अभिकरण	0.00	0.00
नाबार्ड	647134600.00	731719000.00
<b>2. भारत में बाहर से उधार</b>	0.00	0.00
<b>योग</b>	<b>647134600.00</b>	<b>731719000.00</b>

(परवेज अहमद)  
 महाप्रबंधक

(परविन्दर भारती)  
 अध्यक्ष



# ANNUAL REPORT 2015-16

## ELLAQUAI DEHATI BANK

### इलाकाई देहाती बैंक, श्रीनगर अनुसूची-5 अन्य देयताएं और प्रावधान

(राशि रु. में)

	चालू वर्ष As at 31.03.2016	गत वर्ष As at 31.03.2015
1. संदेय बिल	9110248.22	11812272.91
2. अंतर कार्यालय समायोजन (शुद्ध)	885851.00	1423839.19
3. उपार्जित ब्याज	394509201.02	349099076.19
4. अन्य (प्रावधान सहित)	348431420.01	814577467.90
<b>योग</b>	<b>752936720.25</b>	<b>1176912656.19</b>

### इलाकाई देहाती बैंक, श्रीनगर अनुसूची-6 नकदी एवं भारतीय रिजर्व बैंक में अवशेष

(राशि रु. में)

	चालू वर्ष As at 31.03.2016	गत वर्ष As at 31.03.2015
1. हाथ में नकदी (विदेशी मुद्रा सहित)	40749453.00	35458028.00
2. भारतीय रिजर्व बैंक में अवशेष		
I. चालू खातों में	395974569.11	371480460.90
ii. अन्य खातों में	0.00	0.00
<b>योग (I और II)</b>	<b>436724022.11</b>	<b>406938488.90</b>

(परवेज अहमद)  
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**इलाकाई देहाती बैंक श्रीनगर**  
**अनुसूची – 7 बैंकों में अवशेष तथा मांग एवं अल्प सूचना पर प्राप्य राशि**

(राशि रु. में)

	चालू वर्ष As at 31.03.2016	गत वर्ष As at 31.03.2015
<b>1. भारत में</b>		
I. बैंकों में अवशेष		
A चालू खातों में	220109673.52	81198856.69
मार्गस्थ रोकड़		
B. अन्य जमा खातों में	3391328945.00	3794929905.00
ii. मांग एवं अल्प सूचना पर प्राप्य राशि		
A बैंकों में	0.00	0.00
B अन्य संस्थानों में	0.00	10000000.00
<b>योग (I और II)</b>	<b>3611438618.52</b>	<b>3886128761.69</b>
<b>2. भारत से बाहर</b>		
I. चालू खातों में	0.00	0.00
ii. अन्य जमा खातों में	0.00	0.00
iii. मांग एवं अल्प सूचना पर प्राप्य राशि	0.00	0.00
<b>योग</b>	<b>0.00</b>	<b>0.00</b>
<b>कुल योग (I और II)</b>	<b>3611438618.52</b>	<b>3886128761.69</b>

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### इलाकाई देहाती बैंक श्रीनगर अनुसूची – 8 विनिधान

(राशि रु. में)

	चालू वर्ष As at 31.03.2016	गत वर्ष As at 31.03.2015
<b>1. भारत में विनिधान</b>		
I. सरकारी प्रतिभूतियां	2122526892.78	1956139454.10
ii. अन्य अनुमोदित-प्रतिभूतियां	0.00	0.00
iii. शेयर	0.00	0.00
iv. डिबेन्चर एवं बांध पत्र		
v. समनुषंगियों/सह उद्यमियों से		
vi. अन्य (विवरण दें)	0.00	0.00
(a) डाकघर से	0.00	0.00
(b) अन्य बैंकों में	20000000.00	0.00
एसबीआई म्यूचल फंड	10000000.00	40000000.00
ग्रेच्युटी ट्रस्ट फंड	14397297.00	13238894.00
<b>योग</b>	<b>2166924189.78</b>	<b>2009378348.10</b>
<b>2. भारत के बाहर विनिधान</b>		
I. सरकारी प्रतिभूतियां	0.00	0.00
स्थानीय प्राधिकरण सहित		
ii. विदेश स्थित समनुषंगियों / सह उद्यमियों से	0.00	0.00
iii. अन्य विनिधान (विवरण दें)	0.00	0.00
<b>योग</b>	<b>0.00</b>	<b>0.00</b>
<b>कुल योग (I और II)</b>	<b>2166924189.78</b>	<b>2009378348.11</b>
(A) परिपक्वता तक रखे गये	2122526892.78	1999378348.10
(B) बिक्री हेतु उपलब्ध	0.00	0.00
(C) व्यापार हेतु रखे गये	44397297.00	10000000.00
(D) अन्य	0.00	0.00
<b>योग</b>	<b>2166924189.78</b>	<b>2009378348.10</b>

(परवेज अहमद)  
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**इलाकाई देहाती बैंक श्रीनगर**  
**अनुसूची – 9 अग्रिम**

(राशि रु. में)

	चालू वर्ष As at 31.03.2016	गत वर्ष As at 31.03.2015
<b>A</b>		
I. क्रय एवं मिति काटे पर भुनाये गए विपत्र	0.00	0.00
ii. नकदी उधार, अधिविकर्ष और माँग पर पुर्नदेय ऋण	3455604123.10	2465202209.77
iii. सावधि ऋण	1341826866.62	1436041776.65
<b>योग</b>	<b>4797430989.72</b>	<b>3901243986.42</b>
<b>B</b>		
I. मानक	4642887414.86	3749121222.33
ii. अवमानक	79284766.10	65354733.15
iii. संदिग्ध	75258808.76	86768030.94
iv. हानि	0.00	0.00
<b>योग</b>	<b>4797430989.72</b>	<b>3901243986.42</b>
<b>C</b>		
<b>भारत में अग्रिम</b>		
I. प्राथमिकता क्षेत्र	4294985258.69	3332436062.74
ii. सार्वजनिक क्षेत्र	0.00	0.00
iii. बैंक	0.00	0.00
iv. अन्य	502445731.03	568807923.68
<b>योग</b>	<b>4797430989.72</b>	<b>3901243986.42</b>
<b>D</b>		
<b>भारत के बाहर अग्रिम</b>		
I. बैंकों में शोध्द्य	0.00	0.00
ii. अन्य में शोध्द्य	0.00	0.00
iii. क्रय एवं मिति काटे पर भुनाये गये विपत्र	0.00	0.00
iv. अभिपद ऋण	0.00	0.00
v. अन्य	0.00	0.00
<b>योग</b>	<b>0.00</b>	<b>0.00</b>
<b>अतिरिक्त जानकारी</b>		
I. मूर्त आस्तियों द्वारा प्रतिभूत	4463513735.31	3641286780.89
ii. बैंक/सरकारी प्रत्याभूतियों द्वारा संरक्षित	0.00	0.00
iii. अप्रतिभूत	333917254.41	259957205.53
<b>योग (स एवं ड)</b>	<b>4797430989.72</b>	<b>3901243986.42</b>

(परवेज अहमद)  
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**इलाकाई देहाती बैंक श्रीनगर**  
**अनुसूची – 10 स्थिर आस्तियाँ**

(राशि रु. में)

	चालू वर्ष As at 31.03.2016	गत वर्ष As at 31.03.2015
<b>1. परिसर</b>		
I. गत वर्ष के 31 मार्च की लागत पर	0.00	0.00
ii. वर्ष के दौरान परिवर्धन	0.00	0.00
iii. वर्ष के दौरान कटौतियाँ	0.00	0.00
iv. अद्यतन अवक्षयण	0.00	0.00
<b>2. अन्य स्थिर आस्तियाँ</b> (परिष्कार व जुड़नार सहित)		
I. गतवर्ष के 31 मार्च की लागत पर	42508208.43	42079298.66
ii. वर्ष के दौरान परिवर्धन	19356808.70	5447312.00
iii. वर्ष के दौरान कटौतियाँ	775764.00	5018402.23
	<b>61089253.13</b>	<b>42508208.43</b>
iv. अद्यतन अवक्षयण	30740112.83	24906927.05
<b>कुल योग (1 और 2)</b>	<b>30349140.30</b>	<b>17601281.38</b>

(परवेज अहमद)  
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## इलाकाई देहाती बैंक श्रीनगर अनुसूची – 11 अन्य आस्तियाँ

(राशि रु. में)

	चालू वर्ष As at 31.03.2016	गत वर्ष As at 31.03.2015
I. अन्तः कार्यालय समायोजन (शुद्ध)	0.00	0.00
ii. उपाजित ब्याज	137566446.38	153933212.31
iii. अग्रिम रूप से संदत्त कर/स्रोत्र कर कटौती	0.00	0.00
iv. लेखन सामग्री और टिकटें	834096.50	540632.84
v. दावों के निपटान स्वरूप गैर बैंकिंग आस्तियाँ	0.00	0.00
<b>vi. अन्य</b>		
a. संचित हानि	1599909308.37	1424963869.98
b. अन्य	77776675.96	599494279.00
<b>कुल योग (1 और 2)</b>	<b>1816086527.21</b>	<b>2178931994.13</b>

## इलाकाई देहाती बैंक श्रीनगर अनुसूची – 12 समाश्रित दायित्व

(राशि रु. में)

	चालू वर्ष As at 31.03.2016	गत वर्ष As at 31.03.2015
I. बैंक के विरुद्ध दावे जिन्हें ऋण के रूप में स्वीकार नहीं किया है।	0.00	327000
ii. भागतः सदत्त विनिधानों के लिए दायित्व	0.00	0.00
iii. अविद्यमान अग्रिम विनियम संविदाओं की बाबत दायित्व	0.00	0.00
iv. संघटकों की ओर से दी गयी प्रतिभूतियाँ	0.00	0.00
a. भारत में	850000.00	850000.00
b. भारत से बाहर	0.00	0.00
v. प्रतिग्रहण, पृष्ठांकन एवं अन्य बाध्यताएँ	0.00	0.00
vi. अन्य मद जिनके लिए बैंक का समाश्रित दायित्व है।	0.00	0.00
<b>कुल योग (1 और 2)</b>	<b>850000.00</b>	<b>1177000.00</b>

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### इलाकाई देहाती बैंक श्रीनगर अनुसूची – 13 अर्जित ब्याज

(राशि रु. में)

	चालू वर्ष As at 31.03.2016	गत वर्ष As at 31.03.2015
I. अग्रिम/विपत्रों /पर ब्याज/छूट	525873029.84	460446404.95
ii. निवेशों पर आय	168352043.90	155337000.63
iii. भारतीय रिजर्व बैंक में अवशेषों एवं अन्य अंतर बैंक निधियों पर ब्याज	288072625.51	314929981.35
iv. आय	0.00	0.00
<b>योग</b>	<b>982297699.25</b>	<b>930713386.93</b>

### इलाकाई देहाती बैंक श्रीनगर अनुसूची – 14 अन्य आय

(राशि रु. में)

	चालू वर्ष As at 31.03.2016	गत वर्ष As at 31.03.2015
I. कमीशन, विनिमय और दलाली	26315127.21	20551644.98
ii. निवेशों के विक्रय पर लाभ घटाईये : निवेशों के विक्रय पर हानि	3714371.09	10547747.96
iii. निवेशों के पुर्नमूल्यांकन पर लाभ घटाईये : निवेशों के पुर्नमूल्यांकन पर हानि	0.00	0.00
iv. भूमि, भवनों व अन्य आस्तियाँ के विक्रय पर लाभ भूमि, भवनों व अन्य आस्तियाँ के विक्रय पर हानि	0.00	1883748.57
v. विनिमय संव्यवहारों पर लाभ घटाईये विनिमय संव्यवहारों पर हानि	0.00	0.00
vi. विदेश/भारत में स्थापित समनुषंगियों कम्पनी एवं/या सहउद्यमियों से लाभांशों आदि के रूप में अर्जित आय	0.00	0.00
vii. विविध आय a. किराया लाकर	0.00	0.00
<b>योग</b>	<b>30029498.30</b>	<b>32983141.51</b>

(परवेज अहमद)  
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(परविन्दर भारती)  
अध्यक्ष



**इलाकाई देहाती बैंक श्रीनगर**  
**अनुसूची – 15 व्यय किया गया ब्याज**

(राशि रु. में)

	चालू वर्ष As at 31.03.2016	गत वर्ष As at 31.03.2015
I. निक्षेप पर ब्याज	610052108.35	538678174.40
ii. भारतीय रिजर्व बैंक/अंतर	0.00	0.00
iii. बैंक उधारों पर ब्याज	0.00	0.00
iv. अन्य	61758691.86	42491763.79
<b>योग</b>	<b>671810800.21</b>	<b>581169938.19</b>

**इलाकाई देहाती बैंक श्रीनगर**  
**अनुसूची – 16 परिचालन व्यय**

(राशि रु. में)

	चालू वर्ष As at 31.03.2016	गत वर्ष As at 31.03.2015
I. कर्मचारियों को भुगतान और उनके लिए प्रावधान	321604219.19	362881908.32
ii. किराया कर और प्रकाश व्यवस्था	25474479.39	23000513.60
iii. मुद्रण और लेखन सामग्री	3094022.79	904522.67
iv. विज्ञापन और प्रचार	640846.56	154510.00
v. बैंक की सम्पत्ति पर अवक्षयण	5833185.78	1982324.44
vi. निदेशकों के शुल्क भत्ते और व्यय	93816.00	43716.00
vii. लेखा परिक्षकों के शुल्क और व्यय (शाखा लेखा परीक्षकों सहित)	403090.00	506180
viii. विधि प्रभार	323948.00	36701.00
ix. डाक टिकट, तार, दूरभाष आदि	1281777.95	1087686.54
x. मरम्मत व अनुरक्षण	581504.00	521287.15
xi. बीमा	9475993.00	10004918.00
xii. अन्य व्यय	45023115.78	33999748.73
<b>योग</b>	<b>413829998.44</b>	<b>435124016.45</b>
<b>अतिरिक्त जानकारी</b>		
a) भारतीय स्टेट बैंक द्वारा सीबीएस शेयर के गैर-प्रतिपूर्ति के कारण नुकसान	34038229.38	0.00
b) प्रावधान व आकस्मिकताएँ		
c) चालू वर्ष हेतु अर्नजक प्रावधान	0.00	0.00
d) अर्नजक अस्तित्व ऋण प्रावधान	67593607.91	33677407.80
e) अर्नजक अस्तित्व निवेश प्रावधान	0.00	0.00
f) प्रतिभुतियों का परिशोधन	8810529.52	6662090.80
g) फ्रिंज अनुलाभ हेतु प्रावधान	0.00	0.00

(परवेज अहमद)  
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अध्यक्ष





**इलाकाई देहाती बैंक श्रीनगर**  
**ELLAQUAI DEHATI BANK, SRINAGAR**  
**अनुसूची – 17**

**SCHEDULE - 17 SIGNIFICANT ACCOUNTING POLICIES 2015-16**

**Significant Accounting Policies**

**1. Basis of Preparation**

The financial statements have been prepared under the historical cost convention conforming to Generally Accepted Accounting Principles (GAAP) in India, which comprises statutory provisions of applicable laws including that of Banking Regulation Act and RRB Act 1976, regulatory / RBI & Sponsor Bank (SBI) guidelines, Accounting Standards/guidelines, notes issued by the Institute of Chartered Accountants of India (ICAI).

**2. Use of Estimates**

The preparation of financial statements requires management to make estimates and assumptions for considering the reported assets and liabilities (including contingent liabilities) as on the date of financial statements and the income and expenses for the reporting period management believes that the estimates used in the preparation of the financial statements are prudent & reasonable.

**3. Income Recognition**

Income and expenditure are accounted for on accrual basis unless otherwise stated.

- a) Interest and other income on advances classified as non-performing assets are recognized to the extent realized in accordance with guidelines issued by Reserve Bank of India.
- b) Recovery in non-performing advances is appropriated first towards the interest including the derecognized interest & thereafter towards (i) arrear in installments of Term loan; (ii) irregularities in other accounts.
- c) Deposits on maturity are auto renewed by the system and interest is paid at applicable rates less by penal interest at the time of premature encashment.
- d) Income from sale of Mutual Funds, fees, commission, locker rent and insurance claims are recognized on realization basis.
- e) Unforeseen expenses are accounted for in the year of payment.
- f) Stationery issued to branches has been considered as consumed.
- g) The expenses on account of Insurance on assets is not distinguished between pre-paid and paid, as per the consistent policy followed by the Bank. The effect of the same is not material on the financial statements as per the management.

**4. Profit And Loss Account**

The net profit/ loss disclosed in the profit and loss account is after providing for

- a) Provision against advances
- b) Amortization on Investments
- c) Other usual and necessary provisions.

**5. Advances and Provisions thereon**

- a) Loans and Advances are classified as performing and non-performing, based on the guidelines issued by RBI. Non Performing Assets (NPA) is classified into sub-standard, doubtful and loss assets, based on the criteria stipulated by RBI.
- b) Provisions are made for NPAs as per the guidelines prescribed by the regulatory authorities.



- c) Advances are shown net of provisions and interest not collected (INC) provisions on Non-performing Assets (NPAs)
- d) A general provision of 0.40% is made on Standard Assets on Loan portfolio excluding SME and Direct Agricultural Advances, where provision of 0.25% is made.
- e) Amounts recovered against debts written off in earlier years are recognised as revenue for the year.

### 6. Investments

- a) Keeping in view the statutory obligations of the Bank, investments have been made as per the guidelines of Reserve Bank of India, NABARD and Sponsor Bank.
- b) All Government securities are held in the "Held to Maturity" category in conformity with the guidelines of the Reserve Bank of India for purpose of SLR. Also guidelines for classifications and valuation of investments complied by the Bank. The Income on these investments have been computed/ provided for on the basis of accrued interest, at the applicable rate of interest.
- c) Investments have been valued at their original cost less amortization wherever these are purchased at premium and where they have been purchased at a discount, the discount value is considered as income at the time of maturity. During the current year the income on this account is Rs 37.14 lacs.
- d) Investments in Mutual Funds have been valued at cost.

### 7. Fixed Assets & Depreciation

- a) Fixed assets are carried at cost less accumulated depreciation.
- b) Cost includes cost of purchase and all expenditure such as site preparation, installation costs and professional fees incurred on the asset before it is put to use. Subsequent expenditure incurred on assets put to use is capitalised only when it increases the future benefits from such assets or their functioning capability.
- c) Depreciation on assets and additions therein, is charged off after applying SLM rates and where the asset has been put to use for less than 182 days, depreciation at 50% of the applicable rate has been charged. The computer software, not forming an integral part of computers has been depreciated at the normal rate applicable to computers.
- d) The depreciation rates are based on useful life of the assets on the SLM are as under:

Nature of Assets	Rate	Estimated Useful Life (years)
Vehicles	20%	5
Safe Deposits lockers, fire proof data safe, Strong room, strong room doors	5%	20
Furniture and Fixtures other than Electrical fittings and fixtures	10%	10
Electrical fittings and fixtures	20%	5
Computers	33.33%	3
Computer Software forming integral part of Hardware	33.33%	3
Other Computer Software	33.33%	3

- e) Items costing less than 1,000/- each are charged off in the year of purchase.
- f) The Sponsor Bank (SBI) was required to give its share of CBS expenditure incurred during the period 2010 to 2016. The total amount due till 31.12.2015 was 4.10 Crores. The Sponsor Bank





has subscribed 7.23 % coupon, perpetual bonds in lieu of the CBS reimbursement. The Bank had reduced the amount of reimbursement to be received from SBI from the original cost of assets in respective years. Now that the reimbursement is not receivable, as such cost of assets in those years has been increased to its original purchase cost. The current year expenditure on CBS project has also been capitalized at the full value without considering the reimbursement receivable from SBI. The residual amount of Rs 340.38 lacs which was to be received from SBI has now been charged off to the profit and loss account as extra-ordinary item.

### 8. Staff Benefits

- a) Short term employee benefits are charged to revenue in the year in which the related service is rendered.
- b) Long term employee benefits :
  - i) **Provident Fund:** Provident fund is a defined contribution scheme as the Bank pays fixed contribution at predetermined rates. The obligation of the Bank is limited to such fixed contribution. The contributions are charged to Profit and Loss account
  - ii) **Gratuity:** The Bank is providing for gratuity liability in the books as per the Accounting Standard 15 - Employee Benefits, issued by the Institute of Chartered Accountants of India (ICAI), the Bank recognized in its books of accounts the liability on the basis of actuarial valuation carried out by an independent external actuarial valuer.
  - iii) **Leave Salary:** The Bank provides for this on the basis of an actuarial valuation carried out by an independent external actuarial valuer.

### 9. Disclosures as per Accounting Standard in terms of RBI Guidelines

- a) Accounting Standard -1 Disclosure of Accounting Policies  
The same are disclosed as per Schedule -17
- b) Accounting Standard-5, Prior Period Items and changes  
There are no material prior period expenses included in Profit & Loss account though the income includes Rs. 7.21 lakhs as interest subvention under NRLM WSHG for the year 2014-15, for which claim has been lodged during 2015-16.
- c) Accounting Standard – 6  
Depreciation on assets and additions therein, is charged off after applying SLM rates and where the asset has been put to use for less than 182 days, depreciation at 50% of the applicable rate has been charged. The computer software, not forming an integral part of computers has been depreciated at the normal rate applicable to computers.
- d) Accounting Standard-9 Revenue Recognition  
Revenue have been accounted for on accrual basis except income on non-performing assets comprising of advances which is recognized upon realization as per the prudential norms prescribed by RBI and income on investments purchased on discounted value , which is accounted for in the year of maturity of investment.
- e) Accounting Standard-15 , Employee Benefits  
The disclosures required under the Accounting Standard 15-"Employee Benefits" in line with the Accounting Policy are as under:





	<b>Gratuity (₹)</b>	<b>Leave Salary (₹)</b>
Present value of the obligation at the beginning of the period	163699333	61584769
Interest Cost	13131826	4940280
Current Service Cost	5916712	3527870
Benefits paid (if any)	(22149626)	(11678310)
Actuarial (gain) / loss	4408081	23872642
Present value of the obligation at the end of the period	165006326	82247251

Key results (The amount to be recognized in the Balance Sheet):

	<b>Gratuity (₹)</b>	<b>Leave Salary (₹)</b>
Present value of the obligation at the end of the period	165006326	82247251
Fair value of plan assets at end of period	0	0
Net liability (asset) recognized in Balance Sheet and related analysis	165006326	82247251
Funded Status	(165006326)	(82247251)

Expense recognized in the statement of Profit and Loss:

	<b>Gratuity (₹)</b>	<b>Leave Salary (₹)</b>
Interest Cost	13131826	4940280
Current Service Cost	5916712	3527870
Expect return on plan asset	0	0
Net actuarial (gain)/loss recognized in the period	4408081	23872642
Expenses to be recognized in the statement of profit and loss accounts	23456619	32340792

The assumptions employed for the calculations are tabulated:

Discount Rate	8.00% per annum
Salary Growth Rate	3.00% per annum
Mortality	IALM 2006-08 Ultimate
Expected rate of return	0
Withdrawal rate (Per Annum)	5.00% p.a



# ANNUAL REPORT 2015-16

## ELLAQUAI DEHATI BANK

Assumptions made for Benefits valued: (For Gratuity Valuation and Leave Salary Valuation)

Normal Retirement Age	60 Years	60 Years
Salary	Terminal Basic Salary (Excluding all other (Excluding company all other Allowances and Perquisites.	As per rules of the
Vesting Period	5 Years of Service	
Benefits on Normal Retirement	As per rules of the company	$1/30 * \text{Salary} * \text{Number of leaves}$
Benefit on early exit due to death and disability	As above except that no vesting Conditions apply	As above, subject to rules of the company
Limit	As per rules of the company	

Current Liability :

	Gratuity (₹)	Leave Salary (₹)
Current Liability	46581579	21972091
Non Current Liability	118424747	60275160
Total Liability	165006326	82247251

f) Accounting Standard -18 Related party Disclosure

Related Party	State Bank of India	NABARD
Deposits	₹ in Lakhs	₹ In Lakhs
Current Account	378.20	0.00
Fixed Deposit	6370.90	200.00

g) Accounting Standard 19- Leases

The Bank has taken premises only on rental basis and are on cancellable lease only having no impact on the future years, hence nil disclosure is required.

h) Accounting Standard -22 Accounting for taxes on Income.

In view of the accumulated losses, the management does not see any reasonable certainty that sufficient future taxable income will be available against which deferred tax assets can be realized. Hence, deferred tax is not provided in the books of accounts.

i) Accounting Standard-28- Impairments of Assets

There is no material impairment in the Cash generating assets of the Bank and hence, no provision is required.

j) Accounting Standard-29 -Provisions, Contingent Liabilities and Contingent Assets

a) The Bank recognises provisions only when it has a present obligation as a result of a past event, it is probable that an 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

b) Contingent assets are not recognised in the financial statements.

**For Arora Vohra & Co.**

Chartered Accountants

Firm registration number: 009487N

**CA. Rajat Mengi**

Partner

**Pervez Ahmad**

(General Manager)

**Parvindar Bharti**

(Chairman)

Membership Number : 089871

Place: Srinagar

Date: 03/06/2016





**इलाकाई देहाती बैंक, श्रीनगर**  
**ELLAQUAI DEHATI BANK, SRINAGAR**  
**अनुसूची – 18**

**SCHEDULE - 18 NOTES ON ACCOUNTS**

1. Fraud has taken place in one Branch in the Bank during the year as below:

Sl.	Branch	Amount Lakh	Segment	Recovery
1.	Y. K. PORA	87.12	Credit	9.26

Overall there are 52 Nos of loan cases related to fraud and forgery involving 87.12 Lacs against which Rs 9.26 lacs have been recovered, the balance amount of Rs 77.86 lacs has been provided for 100% upto 31-3-2016.

2. Income from investments as shown in Schedule 13 is net of amortisation of premium on Investments 21.48 Lakhs (Prev. Year 13.35 lakhs)

**3. Inter office accounts**

Inter Office Accounts between branches and Head Office is being reconciled on an ongoing basis and no material effect is expected on the profit and loss account of the current year.

**4. Inter Bank Participation Certificate (IBPC)**

RBI Circular No. RPCD.CO.RRB.BC.NO:13/03.05.33/2009-10 dated 4th August 2009 allows RRB's to participate in IBPC against their priority sector agri-advances in excess of 18% of their standard Agri-advances. In light of the above circular, the Bank has participated with State Bank of India (Sponsor Bank) under the IBPC scheme Rs. 7000 Lacs (Previous year 2800 Lacs) bearing interest of 10.5% p.a. in which priority sector agricultural advances have been exchanged with non-priority sector advances bearing interest of 7% p.a. for 180 days on 21st November 2015 thus earning a net interest income of 3.5% on above.

5. Other assets in Schedule -11 to the Balance Sheet include unsecured staff festival advance of Rs. 57.18 Lacs and Dacoit & Fraud Claims for Rs 31.90 Lacs.

**6. Contingent Liabilities**

<b>Claims against the Bank not acknowledged as debts</b>	The Bank is a party to various proceedings in the normal course of business. The Bank does not expect the outcome of these proceedings to have a material adverse effect on the Bank's financial conditions, results of operations or cash flows.
<b>Guarantees given on behalf of constituents, acceptances, endorsements and other obligations</b>	As a part of its commercial Banking the Bank issues endorsements and other documentary credits and guarantees obligations on behalf of its customer's on the basis of credit standing of the customers of the Bank. Guarantees generally represent irrevocable assurances that the Bank will make payment in the event of the customer failing to fulfil its financial or performance obligations.
<b>Other items for which the Bank is contingently liable</b>	The Bank is a party to various taxation matters in respect of which appeals are pending. These are contested by the Bank and not provided for.





# ANNUAL REPORT 2015-16

## ELLAQUAI DEHATI BANK

### The Depositors Education and Awareness Fund Scheme 2014-Selection 26A of B.R. Act 1949

Bank has calculated the cumulative balances in all eligible accounts and transferred the amounts as per guidelines issued by R B I

7. In terms of NABARD Circular No. NB.IDD.RRCBD/1637/316/(Gen/2015-16 dated 30-03-2016, the amount of authorized share capital has been increased from 5 crores to 2000 crores. The balance amount of additional share capital and equity support received from time to time from the Central Government, State Government and State Bank of India which was held under the head "Share Capital Deposits" has been transferred to Share Capital Account raising the Banks Share Capital to 20572.48 lakhs from 100 lakhs .During the year, Bank received an additional capital support from Central Government of Rs.1011.50 lacs , Sponsor Bank of Rs. 889.70 lacs and State Government of Rs.381.30 lakhs .The total capital infusion sanctioned by GOI was upto the tune of Rs. 2542 lakhs out of which Government of India share was of Rs.1271 lakhs but they contributed only Rs. 1011.50 lakhs.This has created a mismatch in the Share Capital Percentage of the Bank which originally and as per provisions was Central Government 50%, Sponsor Bank 35% and State Government 15 %. The present share capital percentage of the Bank stands at Central Government 49.37%, Sponsor Bank 35.44% and State Government 15.19%.
8. Previous year's figures have been re-grouped and reclassified, wherever necessary and determinable, to make them comparable with current year's figures.

**For Arora Vohra & Co.**  
Chartered Accountants  
**Firm registration number: 009487N**

**CA Rajat Mengi**  
Partner  
Membership Number : 089871  
Place: Srinagar  
Date: 03/06/2016

**Pervez Ahmad**  
(General Manager)

**Parvinder Bharti**  
(Chairman)



### ENCLOSURE TO THE NOTES ON ACCOUNTS (AS ON 31.03.2016)

#### (A) Prudential guidelines on management of the Non-SLR Investment Portfolio by RRBs Disclosures requirements. (vide Paragraph 15 of the Guidelines)

##### A. Capital

Sr. No.	Particulars	Current year (2015-16)	Previous year (2014-15)
I)	CRAR (%)	9.47%	8.00%
ii)	Percentage of Shareholding of the		
	a) Government of India	49.37%	50%
	b) State Government	15.19%	15%
	c) Sponsor Bank State Bank of India	35.44%	35%

##### B. Investments :

(In Lakhs)

Sr. No.	Particulars	Current year (2015-16)	Previous year (2014-15)
1.	Value of Investments	55583	58143
	i) Gross Value of Investments	55583	58143
	ii) Provisions for Depreciation	NIL	NIL
	iii) Net Value of Investments	55583	58143
2.	Movement of provision held towards depreciations on investments		
	i) Opening Balance	NIL	NIL
	ii) Add : Provisions made during the year	NIL	NIL
	iii) Less : Write off/write back of excess provision during the year	NIL	NIL
	iv) Closing Balance	NIL	NIL

##### C. Maintenance of S.L.R. under "Held To Maturity" Category at the end of Year:

(In Lakhs)

Sr.No.	Particulars	Amount
1.	NDTL as on 31.03.2016	98519*
2.	Required SLR (22% of NDTL to be kept under HTM w.e.f. 01.04.2016)	21181
3.	Investment under held to Maturity as on 31.03.2016	21225
4.	Percentage to NDTL held in HTM Category	21.54%

\*As on 04.03.2016

##### D. Repo Transactions:

NIL

NIL

##### E. Non SLR Investment Portfolio:

###### (i) Issuer composition of Non SLR Investment :



# ANNUAL REPORT 2015-16

## ELLAQUAI DEHATI BANK

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		-	-	-	-
ii)	FI, S		-	-	-	-
iii)	Banks		-	-	-	-
iv)	Private Corporate		-	-	-	-
v)	Nabard	200				
	SBI Mutual Fund	100	-	-	-	-
	Trust Fund	144				
vi)	Provisions held towards depreciation		-	-	-	-
	<b>Total</b>	<b>444</b>	-	-	-	-

(ii) **Non-performing Non-SLR investments :** NIL NIL

### 6. ASSETS QUALITY :

#### 6.1 Non-Performing Assets:

(In Lakhs)

Sr. No.	Particulars	Current year (2015-16)	Previous year (2014-15)
I)	Net NPAs to Net Advances (%)	3.22	3.90
ii)	Movement of NPAs (Gross)		
	(a) Opening Balance	2629	1613
	(b) Additions during the year	1502	1296
	(c) Reductions during the year	835	280
	(d) Closing Balance	3296	2629
iii)	Movements of Net NPAs		
	(a) Opening Balance	1521	835
	(b) Additions during the year	793	798
	(c) Reductions during the year	769	112
	(d) Closing Balance	1545	1521
iv)	Movements of provisions for NPAs (excluding provisions on standard assets)		
	(a) Opening Balance	1107	777
	(b) Provisions made during the year	676	330
	(c) Write-off/Write-back of excess provisions	32	0
	(d) Closing Balance	1751	1107

6.2 **Details of Loan Assets subject to Restructuring:** Nil Nil

6.3 **Details of financial assets sold to Securitization (SC)/ Reconstruction Company (RC) :** Nil Nil





### 6.4 Details of non-performing financial assets purchased/ Sold:

(A) Details on non performing financial assets purchased :

Nil

Nil

(B) Details of non-performing financial assets sold : Nil

Nil

### 6.5 Provision on Standard Asset :

(In Lakhs)

Sr. No.	Particulars	Current year (2015-16)	Previous year (2014-15)
1.	Provisions towards Standard Assets	127	106

### 7. Business Ratio :

(In Lakhs)

Sr. No.	Particulars	Current year (2014-15)	Previous year (2013-14)
(i)	Interest Income as a percentage to working Funds	9.26	9.91
(ii)	Non-interest income as a percentage of working funds.	0.28	0.35
(iii)	Operating Profit as a percentage of working funds	-1.32	-0.91
(iv)	Returns on Assets	-1.32	-0.91
(v)	Business (Deposits plus advance) per employee	362	310
(vi)	Profit per employee	-3.55	-2.11

### 8. Asset Liability Management – Maturity pattern of certain items of Assets and liabilities

(In Lakhs)

Particulars	1 to 14 days	15 to 28 days	29 to 3 months	3-6 months	Over 6 month and upto 1 year	Over 1 year and upto 3 years	Over 3 year and upto 8 years	Over 5 year	Total
Deposits	7524	4555	4375	7724	18582	20261	20747	9836	<b>93605</b>
Advances	6292	6326	1765	6439	5645	11198	7532	4738	<b>49933</b>
Investments	1135	2079	1540	1140	18983	20599	4441	5668	<b>55583</b>
Borrowings	0	0	0	1374	1903	2190	1004	0	<b>6471</b>
Foreign Currency Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign currency Liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00



# ANNUAL REPORT 2015-16

## ELLAQUAI DEHATI BANK

9. Exposures - Exposure to Real Estate Sector : NIL NIL
10. Details of Single Borrower (SGL) Group Limit (GBL) exceeded by the bank : NIL NIL

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

(In Lakhs)

Sr. No.	Particulars	Current year (2015-16)	Previous year (2014-15)
1.	Provisions for Income Tax	NIL	NIL

12. Disclosure of Penalties imposed by RBI: Nil
13. Draw Down from Reserve : Followed

**14. Disclosure of Complaints :**

**A. Customer Complaints**

Sr.	Particulars	Details
A	No. of complaints pending at the beginning of the year	NIL
B	No. of complaints received during the year.	FIFTEEN
C	No. of complaints redressed during the year.	THIRTEEN
D	No. of complaints pending at the end of the year.	TWO

**B. Award passed by the Banking Ombudsman**

Sr.	Particulars	Details
A	No. of unimplemented Awards at the beginning of the year.	Nil
B	No. of Awards passed by the Banking Ombudsman during the year.	Nil
C	No. of Awards implemented during the year.	Nil
D	No. of unimplemented Awards at the end of the year.	Nil

**15. Disclosure of DEAF Accounts 2015-16 :**

With reference to Reserve Bank of India Circular RBI/2013-14/614 DBOD. No. DEAFCell. BC114/30.01.002/2013-14 dated 27.05.2014 banks have calculated the cumulative balance of all eligible unclaimed in all deposit accounts along with earliest accrued and remitted in electronic form through Portal facility of the E-Kuber through State Bank of India (Sponsor Bank) to a designated account "DEAF Account 16/00/006009 for operation of fund RBI has been allotted a unique" Bank DEAF Code.

The amounts transferred to DEAF Accounts are as under



(In Lakhs)

Sr. No.	Particulars	Current year (2015-16)	Previous year (2014-15)
1.	Opening Balance and transferred to DEAF	16.56	0.00
2.	Add : Amount transferred to DEAF during the year 2014-15	5.55	16.56
3.	Less Amount reimbursed by DEAF towards claim during the year 2014-15	0.00	0.00
4.	Closing Balance of Amounts transferred to DEAF as on 31.03.2015	22.11	16.56

### 16. Concentration of Deposits

(In Lakhs)

Total Deposits of twenty largest depositors	873.79
Percentage of Deposits of twenty largest depositors to Total Deposits of the bank	0.93%

### 17. Concentration of Advances

(In Lakhs)

Total Advances to twenty largest borrowers	990.20
Percentage of Advances to twenty largest borrowers to Total Advances of the bank	1.98%

### 18. Concentration of Exposures

(In Lakhs)

Total Exposures of twenty largest borrowers/customers	990.20
Percentage of Exposures to twenty largest borrowers / customers to Total Exposure of the bank on borrowers/customers	1.98%

### 19. Concentration of NPAs

Total Exposure to top four NPA accounts	314.12
---	--------

### 23. Sector-wise NPA

(In Lakhs)

Sl.	Sector	Current Year			Previous Year		
		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
<b>A</b>	<b>Priority Sector</b>						
1.	Agriculture and allied activities	21087	749	3.55	10437	382	3.66
2.	Advances to industries sector eligible as priority sector lending	21547	1905	8.84	1443	73	5.05





# ANNUAL REPORT 2015-16

## ELLAQUAI DEHATI BANK

3.	Services	0	0	0	22302	1699	7.62
4.	Personal Loans	1787	143	8.03			
	<b>Sub-Total (A)</b>	<b>44421</b>	<b>2797</b>	<b>20.42</b>	<b>34182</b>	<b>2154</b>	<b>6.30</b>
<b>B</b>	<b>Non - Priority Sector</b>						
1.	Agriculture and allied activities	0.00	0.00	0.00	0.00	0.00	0.00
2.	Industry	0.00	0.00	0.00	0.00	0.00	0.00
3.	Services	0.00	0.00	0.00	0.00	0.00	0.00
4.	Personal Loans	5303	498	9.40	5938	475	7.99
	<b>Sub-Total (B)</b>	<b>5303</b>	<b>498</b>	<b>9.40</b>	<b>5938</b>	<b>475</b>	<b>7.99</b>
	<b>Total (A+B)</b>	<b>49724</b>	<b>3295</b>	<b>29.82</b>	<b>40120</b>	<b>2629</b>	<b>6.55</b>

#### 24. Movement of NPAs

Particulars		Amount (In lakhs)
Gross NPAs as on 1st April of particular year (Opening balance)		2629
Additions (Fresh NPAs) during the year		1502
Sub-total (A)		4131
Less:		
(I)	Up gradations	300
(ii)	Recoveries (excluding recoveries made from upgraded accounts)	431
(iii)	Write-offs	104
Sub-total (B)		
Gross NPAs as on 31st March of following year (closing balance)(A-B)		3296

**For Arora Vohra & Co.**  
Chartered Accountants  
**Firm Registration Number: 009487N**

**CA Rajat Mengi**  
Partner  
Membership Number : 089871  
Place: Srinagar  
Date: 03/06/2016

**Pervez Ahmad**  
(General Manager)

**Parvinder Bharti**  
(Chairman)



## Our Vision

To be the most preferred rural institutional financial services provider in the state of J&K.



## Our Mission

- To be socially responsible organization.
- To work for improving the standard of life of all our customers.
- To dedicate ourselves for over all development of rural Jammu & Kashmir.
- To achieve sustained growth of business and profitability and excellence in customer care through continuous skill up gradation of staff and use of state of the art technology.



# ELLAQUAI DEHATI BANK

## इलाकाई देहाती बैंक

प्र.का० : सर सईद मार्किट, वजीर बाग, श्रीनगर-190008 (कश्मीर)  
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