

ARUNACHAL PRADESH RURAL BANK

(SPONSORED BY: STATE BANK OF INDIA)



37TH ANNUAL REPORT 2019-20

Head Office:

Naharlagun, E-Sector, Shiv- Mandir Road,

Papum Pare District

PIN—791110 (Arunachal Pradesh)

Phone: 0360-2246090/2246091/2351691/2351127

Website: apruralbank.com.

E-mail id: aprbitanagar@yahoo.co.in/ aprbho83@gmail.com.

Empowering Rural Lives



ARUNACHAL PRADESH RURAL BANK

(Reaching the Unreached & Rural Poor)

ANNUAL REPORT, 2019-20

With Best Compliments

From

(Dr. Deepak Kumar Gupta)

Chairman

Arunachal Pradesh Rural Bank

Head Office: Naharlagun- 791110



BOARD OF DIRECTORS

DR. DEEPAK KUMAR GUPTA

Chairman, Assistant General Manager on deputation from SBI.

Nominees of Central Government under Section 9 (1) (A) of the Regional Rural Bank Act, 1976

*** Both the posts are vacant**

SHRI RAMESH IYER

Assistant General Manager, FIDD,
Reserve Bank of India, Guwahati.
(Nominee of Reserve Bank Of India under Section 9 (1) (B)
of The Regional Rural
Bank Act 1976)



SHRI S.S.VASEEHARAN

Deputy General Manager, NABARD, RO, Itanagar
(Nominee of NABARD under Section 9(1) (c)
of the Regional Rural Bank Act, Bank
Act 1976)



SHRI SWAPAN KUMAR MANDAL

Assistant General Manager, SBI,
Local Head Office, Guwahati



SHRI HIMANSU DAS

Assistant General Manager (A&S), SBI, Corporate Centre, Mumbai
(Nominees of SBI under Section 9 (1) (d)
of the Regional Rural Bank's Act, 1976).



SHRI TABE HAIDER

Dy Director (Planning) GoArP, Itanagar



SHRI SENNY AJANG

Under Secretary (Finance), Finance Department
(Nominees of State Government under Section 9 (1)(e)
of the Regional Rural Bank Act, 1976).



EXECUTIVE TEAM



**DR. DEEPAK KUMAR GUPTA
CHAIRMAN**



**SHRI PRADIP KUMAR PAUL
GENERAL MANAGER**



**NEROWN BASUMATARY
CHIEF VIGILANCE OFFICE**

HEADS OF DEPARTMENT & HEAD OFFICE STAFF



**SHRI BALABANDEOR
CHIEF MANAGER (CREDIT)**



**SHRI V.P. CHANDRASEKHARAN
CONCURRENT AUDITOR**



**SHRI TOTO KOMBO
CHIEF MANAGER (HR)**



**SHRI NEEL BDR KONWER
MANAGER (ADMIN)**



**SHRI U.N. BISWAS
SENIOR MANAGER (IT)**



**SMT CHOLOM LAMMATY
MANAGER (ACCOUNTS)**



**Ms MANSI BANSAL
MANAGER (IT)**



**SHRI DHARMESH KR. DWIVEDI
ASSISTANT MANAGER (IT)**



**SMT SWEETY MONPA
ASSISTANT MANAGER**



**SHRI NAMAN RAI
ASSTT MANAGER (ACCOUNTS)**



**SHRI BRIJ KISHORE
ASSTT MANAGER (ADVANCE)**



**SHRI RAKESH SAHANI
ASSTT MANAGER (HR)**



**SHRI BIJENDRA KUMAR
OFFICE ASSISTANT (M)**



**SHRI RAMESWHAR TIWARI
ASSISTANT CUM RECORD KEEPER)**

CLPC TEAM AT APRB, HEAD OFFICE: NAHARLAGUN



**SMT ELIZABETH BUI
MANAGER (CREDIT)**



**MS. TASSO YAMING
ASST. MANAGER(CREDIT)**



**SHRI MUKUND JAISI
ASST. MANAGER**



**SHRI RISHABH SINGH
ASST. MANAGER**



Highlights 2019-20

- Total Business of the Bank has reached a level of Rs 895.33 crore with a decrease of Rs11.29 cr @ 1.25 %(Rs 906.62 cr.)
- Deposits at Rs. 733.71Crore increased by Rs 24.02 Crore at 3.38 % from Rs 709.69Crore.
- The share of CASA has decreased to 68.44 % from 68.94%.
- Advances at Rs.161.62Crore decreased by Rs 35.31 Crore at 17.93 % from Rs.196.93 Crore.
- Net profit at Rs.328.70 Lakh
- Gross NPAs is Rs 8.99 Crore (5.56%) as on 31.03.2020 from Rs 9.88 Crore (5.02%) as on 31.03.2019.
- Net NPAs is Rs.1.60 Cr (0.99%) as on 31.03.2020 from Rs.4.33 Cr (2.27%).
- Provision Coverage Ratio increased to 82.17% from 63.69%
- Cost of deposits increased to 4.61% as on 31.3.20 from 4.45%.
- Business per Branch Rs.29.82cr (30.22 Cr)
- Business per Employee Rs. 8.36cr (8.55 Cr)
- Net Profit per Employee Rs 3.07 lakh
- Net worth decreased to Rs.22.69 Cr as on 31.03.2020 from Rs.23.35 Cr as on 31.3.19 @ 2.28%.
- Return on Assets improved to 0.41% as on 31.03.2020 from 0.01%.
- Return on Equity improved to 5.59% as on 31.03.2020 from 0.27%.
- Yield on advances decreased to 11.33% as on 31.3.2020 from 11.99%.
- Cost to Income Ratio (Expenses Ratio) has increased to 67.62% from 63.29%.
- NIM improved to 4.37% as on 31.3.20 from 2.78%.
- Capital Adequacy Ratio improved to 10.25% as on 31.03.2020 from 9.89 as on 31.3.2019.
- Other Income declined to Rs. 11.21 Crs.as on 31.03.2020 from Rs. 10.97Cr. as on 31.03.2019.
 - Credit to Agriculture at Rs.31.90 Cr (Rs 32.48 Cr) at a decline rate of 1.78%.
 - Disbursed Rs 5.37Crore to agriculture (Rs15.90 Cr.)
 - No. of Agriculture borrowers increased to 4398 from previous FY's level of 3533.
 - SHGs increased to 3376 from previous FY's number of 2767.
 - SHG Loan o/s at Rs. 1.65Cr. as on 31.03.2019 from Rs.0.59 Cr.

Note : (Figures in brackets pertain to previous FY)

Uplift the rural economy

BOARD OF DIRECTOR'S REPORT 2019-20

We have pleasure in presenting the 37th Annual Report of Arunachal Pradesh Rural Bank (APRB) together with the Audited Statement of Accounts, Auditors' Report and the Report on business and operations of the Bank for the financial year ended on 31st March 2020.

Business Review

The Bank's business has registered a decline of Rs 11.29 Crore at 1.25% to reach Rs. 895.33 as on 31st March 2020 as against Rs 906.62 Crore as on 31.3.2019.



APRB HEAD OFFICE TEAM WITH THE AGM,SBI, NAHARLAGUN BRANCH



BEST PERFORMANCE AWARD AND NO.1 IN RENEWAL BUDGET ACHIEVEMENT IN Q1 (FY 19-20)



Dr. DEEPAK KUMAR GUPTA

CHAIRMAN

ARUNACHAL PRADESH RURAL BANK



CHAIRMAN'S MESSAGE



The Arunachal Pradesh Rural Bank is catering the banking services in the state, mostly in rural areas containing difficult bottlenecks, covering hilly and mountainous region in a challenging environment. Despite slow momentum growth in the economy of these areas, our Bank has reported consistent performance, reflected growth in business, widened customer base and extending segmental rural credit delivery system.

As we all know change is the law of nature. We too, are modifying our banking system by introducing Mobile Banking and unified payment interface, execution of personalized cheque system and paperless statement of account for the customer will be in due course. In this way, we are contemplating to revamp our whole banking system.

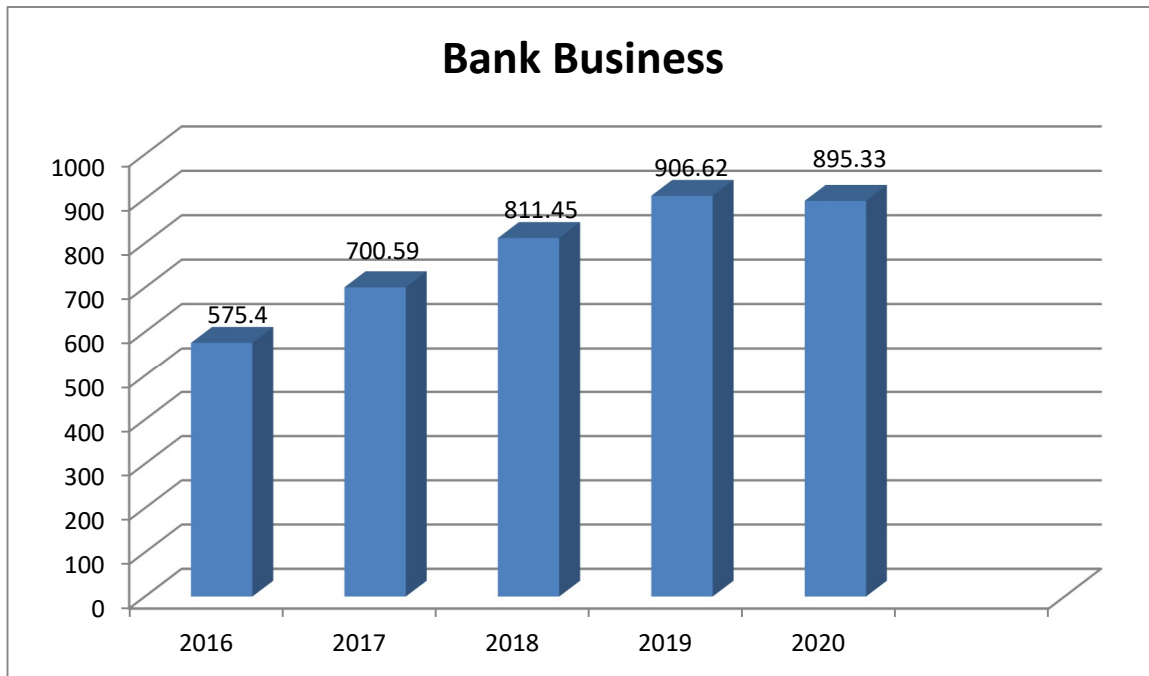
During the year the Bank concentrated on financial awareness camps in rural areas. The Bank has adopted various new technologies with multiple channels for remittances of fund, Direct Benefit Transfer, PM-Jan-Dhan Yojna, PM- Jivan Jyoti BimaYojana, Atal Pension Yojna, Public Finance Marketing System (PFMS), installation of ATM, etc.

Looking ahead, we are optimistic about the future and believe that our Bank is positioned suitably to adopt the challenges and capitalize on emerging opportunities in the economy. I also place on record the sincere gratitude to the Govt. of India, Govt. of Arunachal Pradesh, Reserve Bank of India, National Bank for Agriculture and Rural Development, State Bank of India for their valuable supports for the growth of the Bank from time to time.

I truly appreciate the staff support and association of the Bank and remain committed for delivering value to all our customers, stakeholders and well-wishers of the Bank.

Yours Sincerely,

(Dr. DEEPAK KUMAR GUPTA)
CHAIRMAN



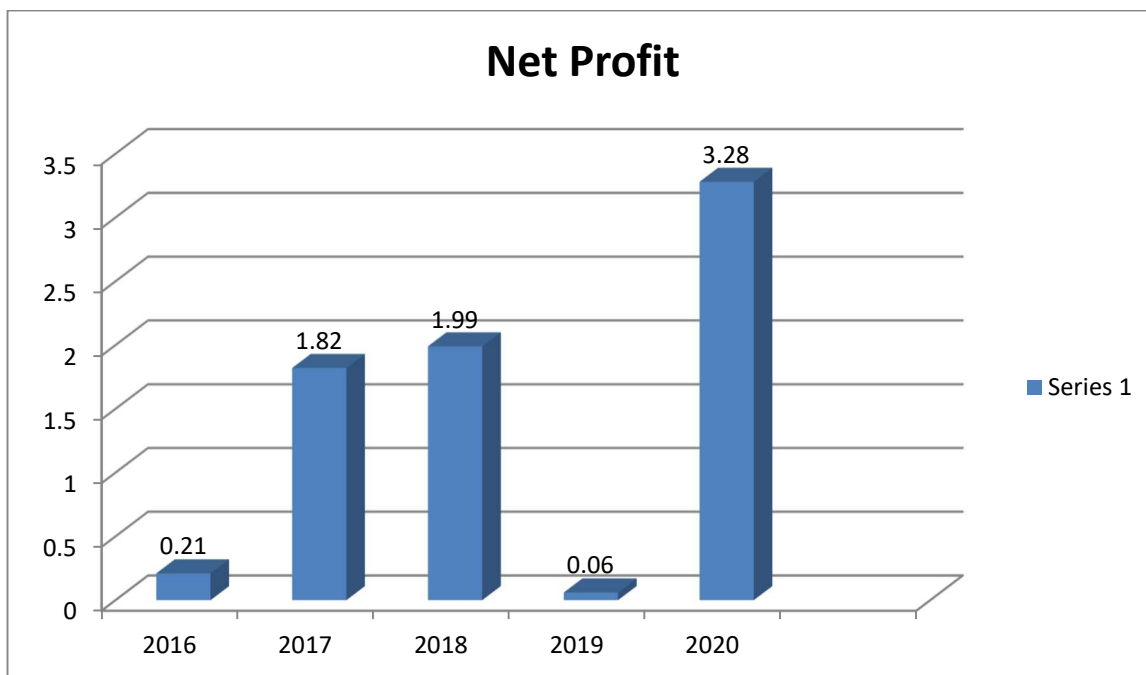
PROFIT ANALYSIS.

The Bank registered a Net Profit of Rs. 3.28 Crore for the year 2019-20 as against Rs 0.06 Crore for the previous FY 2018-19 at an increased rate of 98.17%.

The Operating profit of the Bank stood at Rs 9.80 Crore as on 31.03.2020 vis-à-vis previous FY's figure of Rs 10.25 Crore. The decrease of Rs 0.45 Crore (4.39%) in operating profit during this year when compared with the increase of Rs 2.10 Crore during 2018-19. This is due to decrease in income in all areas i.e. interest on advances, investments, decrease in expenses ratio and increase in cost of deposits from 4.45% to 4.61% during the year.



(Rs. in Crores)

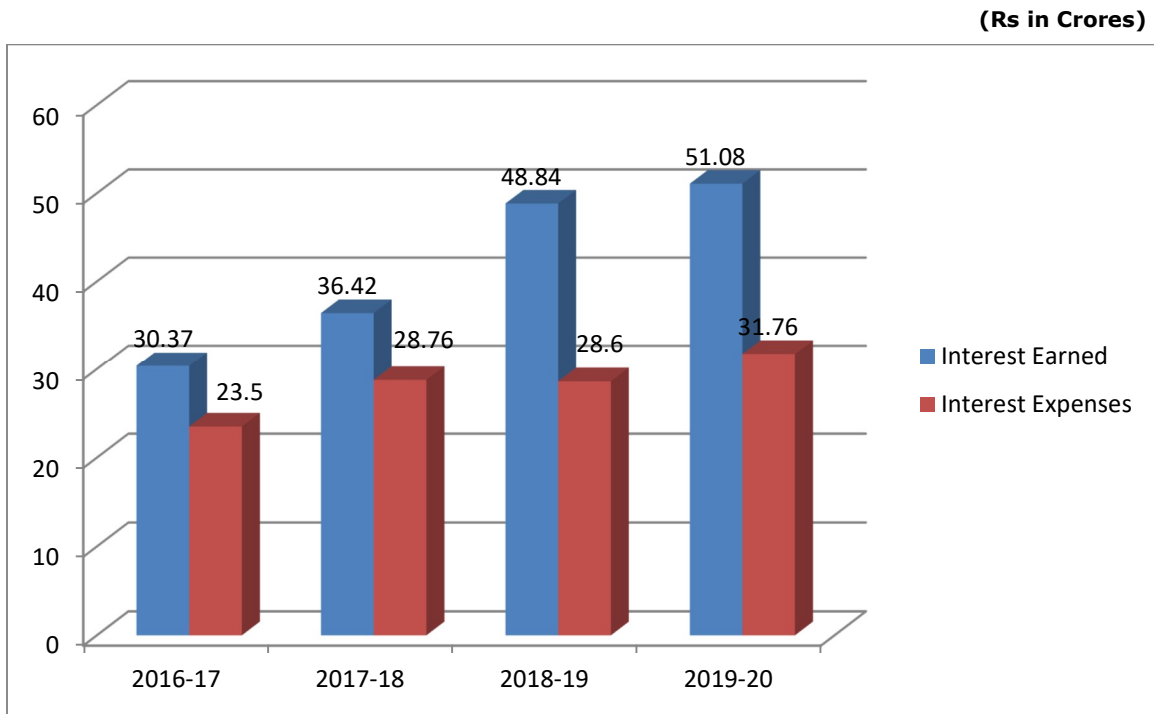
**INCOME AND EXPENDITURE.**

(Rs in Crore)

Particulars	2017-18	2018-19	2019-20	Growth %
Interest Income	36.42	48.84	51.08	4.56
Interest Expenditure	28.76	32.10	31.76	-1.06
Non-Interest Income	14.01	11.21	10.97	-2.14
Non-Interest Expenditure	13.52	17.69	20.47	15.72
Gross Profit/Operating profit	8.15	10.25	9.81	-4.29
Taxes	0.98	0.030	1.62	5300
Deferred Tax Asset & Earlier year adjustments (excess)	0.00	0.00	0.00	0.00
Provisions and Contingencies	5.18	10.17	4.90	-51.82
Prior Period depreciation & rent	0	0	0	0
Net Profit	1.99	0.060	3.28	98.17

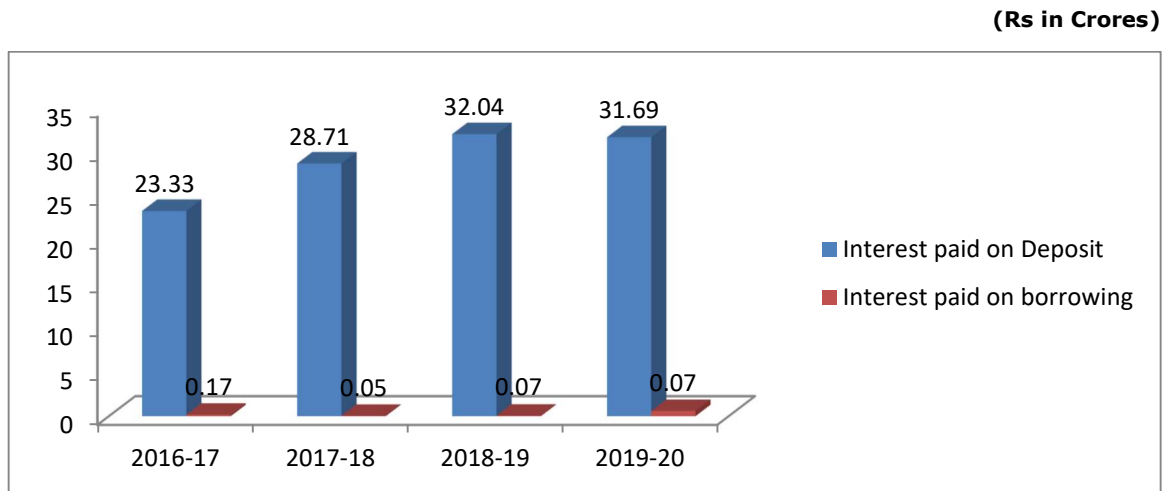
NET INTEREST INCOME.

Total interest income earned during the year is Rs. 51.08 crore whereas total interest expenditure is Rs.31.76 crore. The net interest income has decreased by Rs. 0.92 Crore to Rs 19.32 crore during the financial year vis-à-vis Rs 20.24 crore in 2018-19 with a decrease rate of 4.55%.



INTEREST EXPENDITURE.

- Interest paid on deposits has decreased to Rs. 31.69 Crore from the last FY's figure of Rs 32.04 Crore by Rs 0.35 Crore (1.09%).
- The Bank has paid Rs 0.07 Crore towards interest on borrowings (refinance from SBI (Perpetual Bond), and NSTFC) during the year as against Rs 0.07 Crore of FY 2018-19.



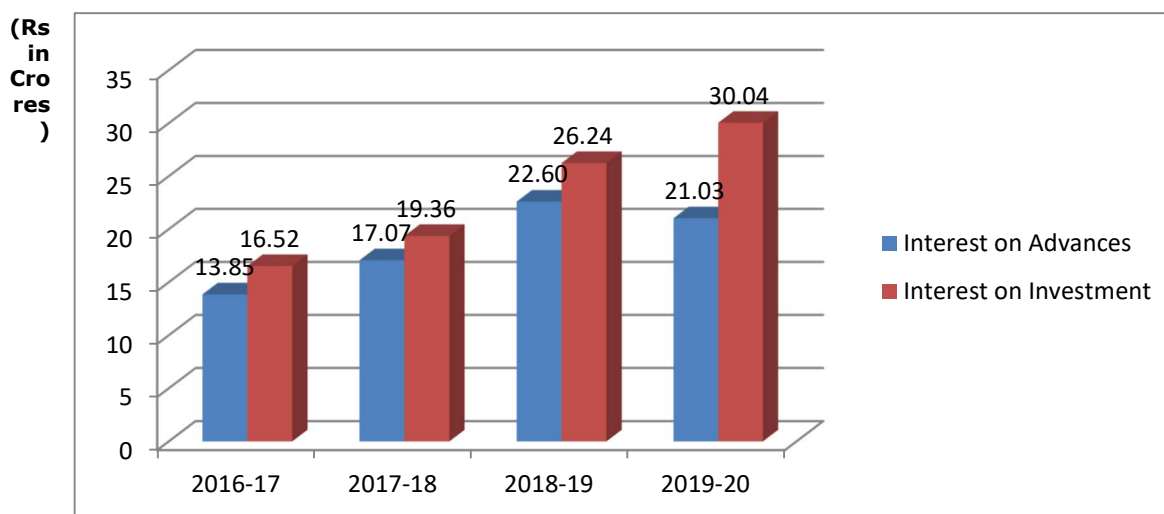


Operating expenditure.

Operating expenditure has increased by Rs 2.79 Crore(15.78%) to Rs 20.47 Crore in 2019-20 from Rs 17.68 Crore in previous FY 2018-19.

INTEREST INCOME.

- Interest income increased from to Rs 48.84 Crore to Rs. 51.08 Crore during the FY with an absolute growth of Rs 2.24 Crore (at 4.58%)
- The Bank has earned an interest income of Rs 21.03 Crore from loans and advances in current fiscal as against Rs 22.60 Crore in 2018-19 with a decrease of Rs 1.57 Crore (@ 6.95%).
- The interest income received from investments has increased by Rs 3.80 Crore during the year to reach Rs 30.04 Crore as against Rs 26.24 Crore in the previous FY.



PROVISION FOR NPAs:

The Bank has made a provision of Rs. 4.50 Cr on NPAs during the year, taking the total Provisions available on Advances to Rs. 7.39 Cr.

(Rs in Crore)

Assets	2015-16		2016-17		2017-18		2018-19		2019-20	
	O/s	Provisions	O/s	provisions	O/s	Provisions	O/s	Provisions	O/s	Provisions
Standard	106.54	0.34	124.72	0.50	167.83	0.67	187.05	0.75	151.74	0
Sub Standard	2.08	0.19	1.63	0.23	2.48	0.60	4.38	1.09	3.17	3.86
Bad & Doubtful	11.88	3.93	8.74	5.12	6.80	4.16	5.11	4.06	6.13	3.53
Loss	0.73	0.72	0.46	0.46	0.58	0.58	0.39	0.39	0.58	0
Total	121.23	5.18	135.55	6.31	177.69	6.01	196.93	6.29	161.62	7.39

**RATIO ANALYSIS.**

S.N	Ratios	2016-17	2017-19	2018-19	2019-20	
					Amt / Ratio	% Change
1	Yield on advances	10.76	10.60	11.99	11.33	5.50
2	Yield on investments	4.54	4.66	6.35	7.71	21.41
3	Cost of deposits	4.64	5.00	4.45	4.61	3.59
4	Cost of borrowings	5.85	3.60	6.01	6.00	0.16
5	Avg. cost of funds	4.65	4.99	4.46	4.73	6.05
6	Avg. return of funds	6.16	6.32	8.12	9.86	21.42
7	Cost of management	21.17	20.08	21.21	0.96	95.47
8	Misc .Income as % to Working Funds	2.86	2.21	1.61	0.24	85.09
9	Net Margin	1.39	1.33	3.36	4.37	30.05
10	Return on Assets	0.33	0.31	0.34	0.41	20.58
11	Expenses ratio	63.40	62.39	59.85	51.47	11.06
12	Gross NPAs	10.83	9.86	9.88	8.99	9.00
13	Net NPAs	4.40	4.10	4.33	1.60	63.05
14	% Provisions to gross NPAs	58.31	61.01	63.69	82.173	29.01
15	% Gross NPAs to advances	7.99	5.55	5.02	5.75	14.54
16	% Net NPAs to advances	3.42	2.40	2.27	0.99	56.38
17	CRAR	10.77	9.87	10.99	10.25	6.73

BALANCE SHEET SIZE.

The Balance Sheet size amounted to Rs.821.41crores with a decrease of Rs.2.65 Crores over March 2019 level.

CAPITAL & RESERVES.**AUTHORIZED CAPITAL:**

Pursuant to The Regional Rural Banks (Amendment Act) 2015, raised the Authorized Capital of the Bank from 1,00,000 Equity Shares of Rs. 100/- each aggregating to Rs. 1 Crores to 200,00,00,000 Equity Shares of Rs. 10/- each aggregating to Rs. 2000 Crore.

PAID UP CAPITAL:

The Bank's paid up capital stood at Rs 58,78,04,000.00 (5,87,80,400 shares of Rs 10 each), subscribed by Government of India, State Government and State Bank of India in the ratio of 50:15:35.

NET WORTH :

Net worth of the Bank stood at Rs 21.81 Crore with a decline of Rs 1.54 Crore (6.60 %) over previous FY's figure of Rs 23.35 Crore.

The Capital Adequacy Ratio has further strengthened to reach 10.25% at the end of the year vis-a-vis 9.88% as on 31.03.2019 well above the level of minimum 9% stipulated by Dr. K.C Chakravarthy Committee.



The following table gives the position of Tier-I, Tier-II Capital, Reserves and computation of CRAR.

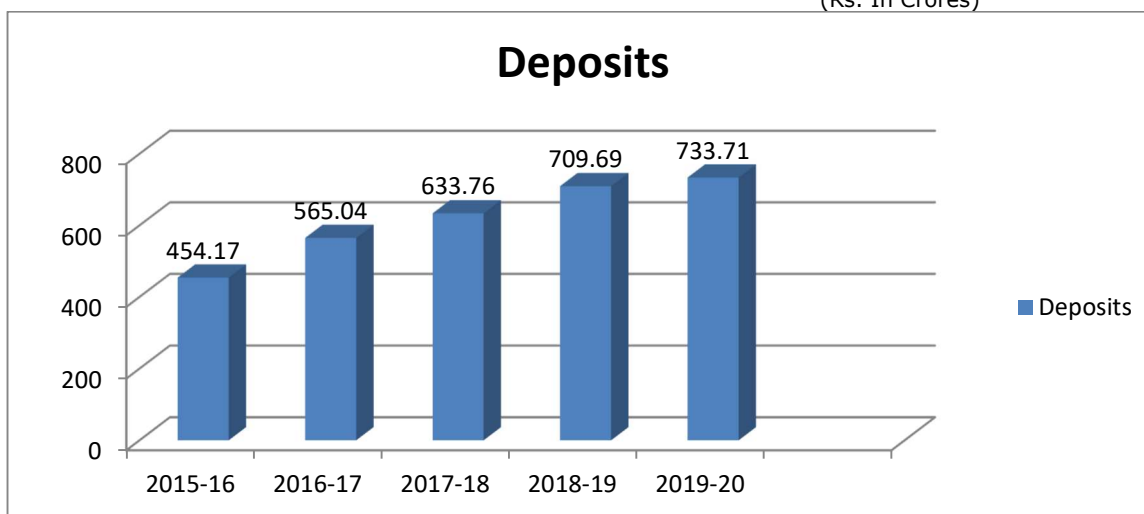
(Rs. In Crores)

	Capital	2016-17	2017-18	2018-19	2019-20
1	Tier-I				
	a. Paid up Capital	55.74	56.31	58.78	58.78
	b. Share Capital Deposit	0	0	0	0
	c. Statutory Reserves & Surplus	0	0	0	0
	d. Capital Reserves	0	0	0	0
	e. Other Reserves	0	0	0	0
	f. Special Reserves u/s 36(1)(viii) of Income Tax Act 1961	0	0	0	0
	g. Surplus in P&L	-39.88	-37.89	-37.82	-36.08
	Total Reserves(b+c+d+e+f+g)	-39.88	-37.89	-37.82	-36.08
	Total Tier-I Capital	15.86	18.42	20.96	22.70
2	Tier-II				
	a. Undisclosed Reserves				
	b. Revaluation Reserves				
	c. General Provisions & Reserves	0.86	0.86	0.86	0.86
	d. Investment fluctuations Reserves/Fund				
	Total Tier-II Capital	0.86	0.86	0.86	0.86
	Grand Total (Tier I + Tier II)	16.72	19.28	21.82	23.56
3	a. Adjusted value of funded risk assets i.e., balance sheet items	155.20	194.86	219.70	244.85
	b. Adjusted value of non-funded risk assets i.e., balance sheet items	0	0.60	0.64	
	c. a+b	155.20	195.46	220.34	244.85
	d. Percentage of Capital (Tier-I + Tier II) to Risk Weighted Assets	10.77	9.87	9.91	10.25

DEPOSITS

Deposits registered a growth of Rs 24.02 Crore over March 2019 level at a growth rate of 3.38%. Total deposits as on 31.3.2020 stands at Rs 733.71 Crore as against Rs 709.69 Crore as on 31.3.2019.

(Rs. In Crores)



**DEPOSIT MIX.**

CASA deposits grew by Rs 12.89 Crore at 2.63% to reach Rs 502.16 Crore as against Rs 489.27 Cr as on 31.3.19. Term Deposits grew by Rs 2.39 Crore to reach a level of Rs 222.81 Crore at 1.08% as against Rs 220.42 Crore. The share of CASA has decreased from 68.94% (31.03.2019) to 68.43% as on 31.03.2020

The share of CASA has decreased from 68.94% to (31.03.2019) to 68.43% as on 31.03.2020

(Rs. In Crores)

Deposit mix	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Current A/c	68.61	60.06	143.07	146.85	134.34	142.60
Growth	-5.59	-8.55	83.01	3.78	-12.51	8.26
Growth %age	-7.54	-12.47	138.22	2.65	-8.52	6.14
Savings Bank A/c	156.33	247.12	245.77	267.98	354.93	368.29
Growth	-1.46	90.79	-1.35	22.21	86.95	13.36
Growth %age	-0.93	58.08	-0.55	9.04	32.45	3.76

Total CASA	224.94	307.18	388.84	414.83	489.27	502.16
Growth	-7.05	82.24	81.66	25.99	74.44	12.89
Growth %age	-3.04	36.56	26.59	6.69	17.95	2.63
Term Deposits	140.24	146.99	176.20	218.93	220.42	222.81
Growth	4.11	6.75	29.21	42.73	1.49	2.39
Growth %age	3.02	4.82	19.88	24.25	0.68	1.08
Total deposits	365.18	454.17	565.04	633.76	709.69	733.71
Growth	-2.94	88.99	110.87	68.72	75.93	24.01
Growth %age	-0.80	24.37	24.42	12.17	11.98	3.38

BORROWINGS:

The aggregate borrowings of the Bank as on 31st March 2018 stood at Rs. 8041.21 Crore whereas it was Rs. 5620.84 Crore as on 31st March 2017.

Rs in Crores

	Institution	2019-20	2018-19	Variance
1	NABARD	0.00	0.00	0.00
2	SBI	0.86	0.86	0.00
3	NSTFDC	0.13	0.20	0.07
	Total	0.99	1.06	0.07

**ASSETS:****INVESTMENTS**

Total investments portfolio– both SLR and Non-SLR - of the Bank has decreased to Rs 524.16 Crore as on 31.3.20 from previous year's level of Rs 524.66 Crore by Rs 0.5 Crore @0.095%.

(Rs in Crores)

Investments	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
SLR	59.57	98.82	148.05	243.01	225.48	216.53
Growth	1.02	39.25	49.23	94.96	-17.53	-8.95
Growth %age	1.75	65.89	49.82	64.14	-7.22	-3.97
Non SLR	182.86	199.06	285.55	205.00	299.18	307.63
Growth	6.78	16.20	86.49	-80.55	94.18	8.45
Growth %age	3.85	8.86	43.45	-28.21	45.95	2.82
Total Investments	242.43	297.88	433.60	448.01	524.66	524.15
Growth	7.80	55.45	135.72	14.41	76.65	-0.50
Growth %age	3.33	22.88	45.57	3.33	17.11	-0.095

2. INVESTMENT POLICY:

The Investment Policy of the Bank was formulated in 2008 and the same was reviewed/revised and approved by the Board from time to time, conforming to the RBI guidelines.

SLR INVESTMENTS

In terms of Section 24 of the BR Act 1949, the Bank has maintained investments in the avenues laid down in the Policy, to fulfill the SLR requirements. All SLR investments are made in GOI/State Govt. Securities only. The purchase and sale of Govt Securities are undertaken by the Portfolio Management Services Department of State Bank of India.

NON SLR INVESTMENTS

Non-SLR investments are invested in TDRs of Banks, Units of Mutual Funds & NABARD Term Money Borrowing. The Bank has been monitoring and following up for prompt receipt of interest due from Govt. Securities /Bonds. There was no instance of income leakage from Non-SLR investments portfolio.



CRR AND SLR

The Bank has complied with the regulatory requirement of maintenance of adequate balances towards CRR and SLR. There is a well laid down system of assessing the CRR and SLR requirements taking into account the NDTL. There was no default in maintenance of adequate balances during the year. The Bank has kept Rs 29.60 crore in CRR and Rs 216.53 crores in SLR as on 31.03.2020.

CREDIT PORTFOLIO

The credit portfolio of the Bank down by 18.22 % to Rs. 161.62 Crore during the financial year ended 31.03.2020 from the previous year level of Rs196.93 Crore, thus showing an absolute decline of Rs. 35.88 Crore as against the target of Rs 22.31Crore.



Dr. Deepak Kumar Gupta, Chairman, APRB Inaugrating RESTI training Programme,

CREDIT TO AGRICULTURE

Total credit to agriculture and allied activities stood at Rs 29.78 Crore as on 31.3.20 as against Rs 32.48 Crore as on 31.03.2019 with a decline of Rs 1.99 Crore (@ 8.31 %). Total number of Bank's borrowers in Agriculture sector has decreased to 3163 vis-a-vis 3373 in FY 201-19. More than 75 % of the credit to SHG finance is also towards agricultural operations.

The Bank has disbursed Rs. 1.45 Crore to agriculture during the year as against the previous year's disbursement of Rs 5.37 Crore.

Total credit to agriculture and allied activities constitutes 18.43 % of the total credit portfolio as on 31.3.2019 vis-à-vis 16.50 % as at the end of previous FY.



CROP LOANS UNDER KISAN CREDIT CARD AND CHIEF MINISTER KRISHI RIN YOJNA SYSTEM:

We have issued 3048 KCCs as on 31.3.2020 with an outstanding credit of Rs 24.78 Crore as against previous FY level of 3169 KCCs for Rs26.03 crores and 105 CMKRY with an outstanding credit of Rs. 0.79 crores as against previous FY level of 82 CMKRY for Rs. 0.73 crore.

During the year 2019-20, we have disbursed an amount of Rs 7.52 Crore to 102 KCC card holders and Rs. 0.4 crore to 4CMKRY as against Rs 3.35 Crores to 220KCC card holders and Rs.0.35 crore to 31CMKRY during the year 2018-19.

INTEREST SUBVENTION:

As per Government of India guidelines, Bank is implementing 7% interest rate to all the crop loan borrowers up to Rs.3.00 lakhs and accordingly claimed an amount of Rs 46.68 lakh towards 2% interest subvention from the GOI during the year 2019-20.

CONDUCTING OF FLCs:

All branches have conducted Financial Literacy Camps (FLCs) for the customers, mainly for the purpose of educating the Customers/ farmers in regarding new product/facilities and renewing the crop loans to avail the benefits interest subvention Schemes announced by the State Governments.

We have claimed an interest subvention @ 2% Rs 8,00,565.59 during the year 2019-20 from NABARD.

SELF HELP GROUPS:

Our Bank has financed 184 Self Help Groups with an outstanding portfolio of Rs 1.41 Crore as on 31.3.2020 as against previous year's level of 60 Groups with outstanding credit of Rs 0.59 Cr.

The Bank has disbursed Rs 115.00 Lacs to 139 Groups during the year as against Rs 19.00 Lacs disbursed to 14 SHGs including SGSY(SHG) during the previous year.

MUDRA LOAN:

Our Bank has started financing Mudra Loan under Sishu, Kishore & Tarun. As on 31.03.2020 Bank has financed Rs. 5.21 lacs.

PRIORITY SECTOR LENDING.

In terms of RBI Circular No: FIDD. CO. Plan. BC. No.14/04.09.01/2015-16 dated December 3, 2015, w.e.f 01.01.2016 75 per cent of outstanding advances should be towards Priority Sector, which constitutes loans extended to (a) Agriculture (Farm credit , Agriculture infrastructure, Ancillary activities) (b) Micro, Small and Medium Enterprises (Manufacturing and Service Sector, KVI and OD to PMJDY) (c) Education (d) Housing (e) Social Infrastructure (f) Renewable Energy (g) Weaker



Sections and (h) Others (SHG/JLG, distressed persons, Loans to State Sponsored Organizations for Scheduled Castes/ Scheduled Tribes).

RRBs will have a target of 75 per cent of their outstanding advances for priority sector lending and sub-sector targets as indicated in table below.

Categories	Targets
Total Priority Sector	75 per cent of total outstanding
Agriculture	18 per cent of total outstanding
Small and Marginal Farmers	8 percent of total outstanding
Micro Enterprises	7.5 per cent of total outstanding
Weaker Sections	15 per cent of total outstanding

The Bank's priority sector lending constitutes 73.69% of total advances. In absolute terms, total priority sector lending stood at Rs 118.68 Crore as on 31.03.2020 as against Rs 113.04 Crore as on 31.03.2019. There is a growth of Rs 5.64 Crore @ 0.43 The Weaker Sections Loans stood at Rs 78.87 Crore, which forms 48.97 % of total lending.

GOVERNMENT SPONSORED SCHEMES.

The Bank has participated in Govt. Sponsored Schemes actively during the year and as on 31.3.2020, the total finance extended under various Schemes and loan outstanding in various schemes are as under.

Scheme	Outstanding as on 31.03.2020	
	No. of Units	Amt.
Deen Dayal Upadhyay Bunkar Yojna	16	13.11
KCC	3048	2478.34
Chief Minister Krishi Rinn Yojna	106	78.60
Weavers Credit Card	122	42.66
Mudra Loan	5	5.21
Total	3297	2617.92

(Rs. in Lakhs)

PARTICIPATION IN ANNUAL CREDIT PLANS BY SLBC:

The Bank's participation in State Credit Plans is as under:

		2017-18		2018-19		2019-20	
		Target	Achievement	Target	Achievement	Target	Achievement
1.	Crop Loans	640.00	1263.58	704.00	370.48		499.72
2.	Total Agri& allied activities	222.00	326.83	243.76	166.16	2669.74	2978.07
3.	Industries	60.00	320.20	65.73	62.30	736.24	107.04
4.	Other PS	2592.00	3656.97	2851.20	1519.91	352.80	0.00
5.	Total Priority Sector	3514.00	5567.58	3864.69	2118.85	3758.79	463.93
	% of achievement		158.44		45.18		12.34

(Rs in Lacs)



RETAIL LENDING:

During the year, we have focused more on increasing the share of retail lending to Agricultural Loan, Housing Loan, MSME Loan, Personal Loan, Demand Loan, CAOD against Securities and staff Loans etc. to diversify the credit portfolio to increase our profitability. The performance is as under.

(Rs in Crore)							
S.No	Segments	O/s Mar2017-18		O/s Mar2018-19		O/s Mar2019-20	
		No of A/Cs	Amt	No of A/Cs	Amt	No of A/Cs	Amt
1	Agricultural Loans	3533	30.49	3373	32.48	3163	29.78
2	Housing Loan	32	9.30	37	9.36	39	9.90
3	MSME Loans	1152	70.57	1070	69.52	1010	72.96
4	Personal Loans	429	10.26	435	11.61	570	18.58
5	Demand Loan	467	14.83	407	12.81	351	15.21
6	CAOD agst Securities	72	32.91	44	52.51	28	2.76
7	Staff Loans	236	6.30	239	6.15	267	7.18
8	Others	358	3.03	284	2.49	358	4.36
	Total	6279	177.69	5889	196.93	5786	160.73

CENTRAL REGISTRY OF SECURITIZATION ASSET RECONSTRUCTION AND SECURITY INTEREST OF INDIA (CERSAI) :

Our Bank had registered with CERSAI in terms of RBI guidelines and complied with the instructions. Equitable/Registered mortgages and Hypothecation in respect of all our loans, which are covered under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) as on 31.03.2020 have been registered with CERSAI.

With this, the details of the security interest created in favour of our bank is available on a public domain for search by citizens / other banks / FIs as a result of which the potential fraud / multiple financing against the same property can be prevented.

CREDIT INFORMATION COMPANIES:

Our Bank has been a member of all 4 credit information companies. CIBIL (Credit Information Bureau (India) Limited) is the first Credit Information Company licensed by the RBI and governed by the Credit Information Companies (Regulation) Act of 2005. CIBIL collects and maintains records of individuals' and non-individuals' (commercial entities) payments pertaining to loans and credit cards from Banks and other lenders on a monthly basis. Using this information a Credit Information Report (CIR) and Credit Score is developed, enabling lenders to evaluate and approve loan applications. Our Bank has been uploading the data regularly.

Three other CICs, viz., Equifax Credit Information Services Private Limited, Experian Credit Information Company of India Private Limited and CRIF High Mark Credit Information Services Private Limited have been granted Certificate of Registration by RBI.

ASSET QUALITY – MANAGEMENT OF NON-PERFORMING ASSETS:

The Non-Performing Assets of our Bank is Rs. 8.99 crores as on 31.03.2020 as compared to previous year i.e. 2019 Rs. 9.88 crores. Gross NPAs as a percentage to total advances has increases from 5.02% as on 31.3.2019 to 5.58% as on 31.3.2020. Net NPAs (as a %age to Net advances) has come down from 2.27% to 0.99%. The NPAs have come down in all segments except GCC and recalled debts.

**Asset Classification:**

(Rs in Crores)

Assets	2016-17		2017-18		2018-19		2019-20	
	O/s	%	O/s	%	O/s	%	O/s	%
Standard	124.72	92.01	167.83	94.46	187.05	94.98	151.74	94.22
Sub Standard	1.63	1.21	2.48	1.40	4.38	2.23	2.60	1.61
Bad & Doubtful	8.74	6.45	6.81	3.84	5.11	2.60	6.13	3.81
Loss	0.46	0.34	0.57	0.31	0.39	0.19	0.58	0.36
Total NPAs	10.83	7.99	9.86	5.55	9.88	5.02	8.99	5.57
Total Advances	135.55	100.00	177.69	100.00	196.93	100.00	161.05	100.00

INTERNAL CONTROL SYSTEM – INSPECTION & AUDIT:

All activities of the Bank are subjected to internal audit function, which comprises different types of audits namely (a) Risk Focused Internal Audit (RFIA) (b) Snap Audit (c) Concurrent Audit and (d) NABARD Audit (e) Management Audit (f) Compliance Audit and (g) Statutory Audit.

RISK FOCUSED INTERNAL AUDIT (RFIA):

The Risk Focused Internal Audit Report System has been implemented in the Bank as suggested by our Sponsored Bank i.e. State Bank of India. To tighten the criteria to qualify for better ratings, the Bank has raised the benchmark for the Inspection ratings.

For further strengthening of the audit system the new format of RFIA has been introduced in the Bank as advised by our Sponsored Bank, with the following rating system parameter-wise marks.

Revised Rating	Range of Marks
Well Controlled - A+	>=850
Adequately Controlled - A	>700 and <=850
Moderately Controlled - B	>600 and <=699
Unsatisfactorily Controlled - C	<600

The marks allotted under each parameter have also been revised as under:

S.N	Parameter	Revised Format -Marks
1	Business Development	100
2	Credit Risk Management	450
3	Operational Risk Management	410
4	External Compliance	30
5	Self-Audit	10

Revised reporting format of Risk Focused Internal Audit (RFIA) has been implemented during the year, incorporating IS & IT Risk scrutiny in it.

Branches with 'Well Controlled – A+' and 'Adequately Controlled - A' ratings are audited within 18 months from the previous audit date while the Branches with 'Moderately Controlled - B' and 'Unsatisfactorily Controlled - C' rated branches are audited within a year.

During the year 26 branches have fallen due for Audit and 23 branches have been audited. Rating acquired by 30 branches is as under:-



Rating	Out of 30 Branches audited during 209-20
Well Controlled - A+	0
Adequately Controlled - A	25
Moderately Controlled - B	04
Unsatisfactorily Controlled - C	01
Total	30

CONCURRENT AUDIT:

As a part of internal control system in our Bank, Concurrent Audit is introduced from the financial year 2019-20 as per the policy guidelines issued by NABARD. The Scope of Concurrent Audit is designed to cover (a) handling of cash (b) safe custody of securities (c) exercise of discretionary powers (d) sundry and suspense accounts (e) clearing differences (f) off balance sheet items, security aspects, verification of Assets Quality etc.

IS AUDIT:

IS Audit has been conducted in all Branches and Head Office including IT Cell with the help of CISA qualified retired SBI official as per the instructions of Corporate Centre, State Bank of India, Mumbai.

MANAGEMENT AUDIT: -

The Management Audit of our Bank has been conducted by our Sponsor Bank, SBI. The audit has been concluded on 12.12.2019. We have submitted our compliance to the Management Audit Report dated 06.02.2018 along with the final Action Taken Report to State Bank of India, Mumbai. Rating awarded 'A'

NABARD INSPECTION UNDER SECTION 35(6) OF THE BANKING REGULATION ACT 1949.

The NABARD Audit has been conducted as on 31.03.2019 and the Rating awarded is B+. The final Compliance for the Report dated 08.01.2020 has been submitted on 01.06.2020 after approving the same in Board Meeting dated 29.05.2020. The NABARD Audit for the FY 2019-20 has not been conducted yet.

POLICY FRAMEWORK OF THE BANK

We have tried to identify all areas of Banking and put in place a policy framework for consistency in our approach. While framing the Policies, all extant instructions of Reserve Bank of India, NABARD, Sponsor Bank and general principles of banking as envisaged in various Acts governing the Banking, have been taken into account. Our Bank has the following policies now on record, duly deliberated in the Board Meetings and approved by the Board.



1. Loan Policy
2. Recovery & NPA Management Policy
3. Fraud Risk Management Policy
4. Investment Policy
5. KYC / AML Policy
6. Internal Audit Policy
7. Concurrent Audit Policy
8. HR Policy
9. Transfer Policy
10. Complaints Handling Policy
11. Information Technology (IT) Policy & Information Security (IS) policy
12. Whistle Blower Policy
13. Customer Rights Policy.
14. Branch Visit Policy
15. Vacation Policy
16. Assets Liability Management Policy
17. IT Disaster Management Policy
18. Internal Capital Adequacy Policy
19. Cash Remittance Policy

These policies are meant to help ensure that the Bank has an effective and proven systems and procedures on every key area of the Bank's functioning. They also guide the operating staff to comply with the regulatory requirements.

FINANCIAL INCLUSION ACCOUNTS – AADHAR SEEDING,

The Bank has implementing financial inclusion as per GOI/RBI instruction. Due to geographical difficulties, villages are scattered in far flung areas and non-availability of Business Correspondence (BCs) in the area of our operation. We have covered all the allotted uncovered villages (40 SSA with 828 villages) by opening of accounts through our Branches and CSPs. The Bank has appointed a Corporate BC (e-Gramin Service Private Ltd.) for the deployment of CSPs. It is mandatory to link bank accounts with Aadhaar. To speed up the process of Aadhaar Seeding, we have taken up the matter with Corporate Business Correspondent and all our Branches.

FINANCIAL INCLUSION – SOCIAL SECURITY SCHEMES (JJBY, SBY & APY):

PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY).

PMJJBY is a one-year life insurance scheme, backed by Government of India, renewable from year to year, offering coverage for death. People in the age group of 18 to 50 years having a bank account who give their consent to join / enable auto-debit, are eligible. Aadhaar would be the primary KYC for the bank account. The life cover of Rs. 2 lakhs shall be for the one year period stretching from 1st June to 31st May and will be renewable. Risk coverage under this scheme is for Rs. 2 Lakh in case of death of the insured, due to any reason. The premium is Rs. 330 per annum which is to be auto-debited in one installment from the subscriber's bank account as per the option given by him on or before 31st May of each annual coverage period under the scheme..

We have enrolled new 1360 customers under Pradhan Mantri Jeevan JyothiBimaYojana during FY 2019-20, taking the total accounts to 7834. Total 8 Nos. of claims has been settled under PMJJBY during FY 2019-20.



PMSBY is An accident insurance scheme and offers a one-year accidental death and disability cover, which can be renewed annually. The Scheme is available to people in the age group 18 to 70 years with a bank account who give their consent to join / enable auto-debit on or before 31st May for the coverage period 1st June to 31st May on an annual renewal basis. Aadhar would be the primary KYC for the bank account. The risk coverage under the scheme is Rs.2 lakh for accidental death and full disability and Rs. 1 lakh for partial disability. The premium of Rs. 12 per annum is to be deducted from the account holder's bank account through 'auto-debit' facility in one installment.

We have enrolled new 2251 customers under Pradhan Mantri Suraksha BimaYojana during FY 2019-20, taking the total to 13063 accounts. Total 1claims have been settled under PMSBY during FY 2019-20.

ATAL PENSION YOJANA (APY) :

APY is a pension scheme for unorganized sector workers such as personal maids, drivers, and gardeners etc., launched in June 2015 by the GoI. APY aims to help these workers save money for their old age while they are working and guarantees returns post retirement. Under the APY, there is guaranteed minimum monthly pension for the subscribers ranging between Rs. 1000 and Rs. 5000 per month, depending on the entry age and monthly contribution.

Aadhaar will be the primary KYC and all Bank Account holders aged between 18-40 years are eligible for enrolment.

Total of new 101 enrolments were made during the year 2019-20 taking the total accounts to 725 accounts. Total 1 claim has been settled during the FY 2019-20

The detail is as under;

Particulars of Yojna	Previous Year 2018-19		Current Year 2019-20	
	No.	Premium collected	No.	Premium collected
PM-SBY	1745	0.21	2251	0.27
PM-JJBY	3527	1.16	1360	4.49
PM-APY	27		101	

AADHAAR ENROLMENT AND UPDATING CENTRES.

Following the mandate from Government of India for all the Banks to open Aadhaar Enrolment and Updating Centres in at least 10% of their Branch network, our Bank has initiated the task of opening Aadhaar Enrolment Centers at 3 locations to extend the services of Aadhaar enrolment and updating to the public including our customers. Bank officials will assist in enrolment process. 3(Three) officials have been identified to supervise these Aadhaar Enrolment Centres. Customers can do new enrolments at this Centre in addition to getting modifications to the exiting cards. For new enrolment, the Bank does not charge any amount, while for demographic modifications such as address, name, gender, date of birth etc., they need to pay Rs.30/- (incl GST) in the Branch.



CROSS SELLING:**SBI LIFE INSURANCE.**

The Bank is a corporate agent of SBI Life Insurance Corporation Limited, to meet the life insurance needs of the Bank's customers, as part of Financial Inclusion apart from earning non-interest income. The Bank mobilized a New Business Premium (NBP) of Rs. 0.52 Crore against the target of Rs. 2.08 Crore and earned a commission of Rs. 0.14 Crore during the FY 2019-20 vis-à-vis the NBP of Rs. 1.05 crores and commission of Rs. 0.16 Crore during the year previous FY 2018-19.

SBI GENERAL INSURANCE

The Bank had tie up with SBI-General Insurance Co.Ltd. for cross selling as a Corporate Agent to market Insurance products viz., Group Health Insurance Scheme and Group Personal Accidental Insurance Scheme apart from insurance to the Assets financed by the Bank to the eligible and willing customers. The Bank mobilized a business premium of Rs 0.58 Crore during the year 2019-20 against the target of Rs.0.41 Crore vis-à-vis Rs.0.50 Crore business premium during the previous FY 2018-19. The Bank earned a commission of Rs. 4.91 Lakhs for the year 2019-20. vis-a-vis the commission of Rs. 1.70 Lakhs for the year 2018-19.

INFORMATION TECHNOLOGY:

All branches are migrated to CBS platform, Rupay ATM Debit Cards, Rupay ATM-PMJDY card, Rural Kisan Card, National Electronic Fund Transfer (NEFT), Real Time Gross Settlement (RTGS), Direct benefit Transfer, ACH-credit, ACH-Debit, APBS-Credit, IMPS, E-Commerce, SMS Alert facility, implemented PFMS and Kiosk Banking (CSP) channel under financial inclusion etc. has been introduced as new IT initiatives.

POS MACHINE INSTALLATION:

During the year, our Bank has also taken up the initiative of installing PoS machines (as sub member of SBI) at merchant establishments, who are our Bank's customers. 34 POS has been installed during 2018-19 and 3 POS application are pending which will be installed during the next FY.

ONLINE VOUCHER VERIFICATION SYSTEM:

During the year, the Bank has introduced and implemented online Voucher Verification System. Earlier, each transaction put through CBS, supported by a Voucher used to be checked manually with the Voucher Verification Reports generated from CBS tallying with the physical vouchers. The timely checking of the Voucher Verification Report (VVR) is a very important function which would bring out the correctness of the transaction performed by the CBS user and also brings out any fraudulent/mischievous transaction that has been perpetuated by any fraudulent user of CBS. This



function of VVR checking also need to be monitored by the controllers so as to ensure that technology implemented in the banking operations are not misused by any insider. In the manual system, there used to be certain issues pertaining to responsibility / accountability of the operating staff in regard to the verification and more importantly the monitoring aspect as to ensure 100% checking.

Online Voucher Verification system automated the checking of transactions online by a person other than the checker or maker. This acts as a deterrent in perpetuating fraudulent transactions. The controller has been provided an effective tool for verifying the pendency of VVR checking at branches from a central location.

This has also effectively eliminated the necessity of printing the Voucher Verification Reports saving paper, time and space and curtailing the usage of peripherals like printer, leading to Go Green initiative.

NEW NPA MODULE:

1. The health of loans and advances are system tracked. The NPA tracking is carried out on a daily basis. The IRAC status of the loan accounts identified by the system was studied and the following steps initiated to improve the accuracy of the system identification.

- a. Data Gap in the loan/advances accounts as per the system was shortlisted.
- b. The data gaps were shared with the branches and updated as per the loan documents.
- c. The errors in classifying the loan accounts by the system were studied to eliminate the error in system tracked NPAs.
- d. A new NPA module was developed and promoted to address and fix all the bugs in the old NPA module and promoted.

NPA MIS REPORTS:

Success of our Bank in effectively monitoring the Loan Accounts and initiating appropriate corrective action in avoiding / reducing the NPAs can be attributed to NPA Reports generated and made available to all levels of administration. List of NPA in various IRAC is generated every day in Branch MIS report for daily monitoring of NPA. Also List of probable NPA such as IRAC 1, 2, & 3 is also generated every day for check fresh slippage of Standard Loan account into NPA. This tool has been deployed at all the branches for their convenience, to work out their own strategies for tackling their NPA accounts. Beyond the above the bank controllers are provided with NPA MIS reports on daily basis. The reports are provided branch wise, segment wise and IRAC status wise.

The daily slippages are communicated by HO Senior Managers through SMS messages and in WhatsApp groups at HO level. The NPA position is reviewed in the quarterly reviewing meeting at bank level I and necessary instructions and corrective measures adopted. Recovery teams are formed to assist branches in recovery operations where ever the slippages are felt to be monitored closely for recovery.

The adoption of technology in classifying, tracking and monitoring of NPA has assisted in bring down the NPA of the bank from 12.13% in 2015-16 to 5.57 % in 2019-20.

Information Security:

The bank pays utmost importance towards safeguarding the information technology assets of the bank. Bank has introduced Information Security Audit Policy after obtaining Board's approval. As a policy,



the Information technology assets of the bank at our Application Service Provider M/s C-Edge Technologies Ltd, are subjected to information security review on yearly basis by an external IS audit agency. Bank's controlling offices are subject to Information Security Audit by external agency at periodical intervals. Information systems audit is part of Risk Focused Internal Audit systems (RIFA) of the bank which plays an important role in the assessment of the IS assets and practices in use at the branches during branch audits carried out by Internal auditors of the bank.

Anti-virus is installed and monitored in the bank centrally. The patches of antivirus in branch servers are updated regularly. In client systems the updating of antivirus is taken up by the AMC providers. Regular instructions and updates are provided to the branches to caution them in regard to any impending threat. The use of external media is disabled at the branches to arrest spread of any attack from the external media. Biometric authentication system for login to the CBS application has been implemented recently. This will eliminate login of unauthorized persons into the application and also aids in fixing accountability for any frauds or malpractices. The use of operating systems is monitored and updated as per the requirement in all the systems of the bank to remove any vulnerability on this account.

The effectiveness of information technology is the continuous availability of all the services to the branches to carry out daily business and the customers for availing banking services at their convenience.

The CBS platform functions on Wide Area Network.(WAN) which functions on connectivity provided on various carriers like VSAT& RF leased lines. A tool is developed and deployed in the Bank to monitor the continuous availability of connectivity at branches and to ascertain the reasons for loss of connectivity and necessary steps initiated for restoration. This has enabled our bank to maintain connectivity uptime at 99%.

BRANCH CONNECTIVITY UP GRADATION: -

Dr Drill: As a measure of security and part of disaster recovery plan, our ASP M/s C-Edge Technologies Ltd, Mumbai, has conducted DR Drill two times during the year and were smooth. The problems faced in earlier DR drills have been addressed and did not recur in these drills. The short comings noticed have been brought to the notice of the ASP for analysis and rectification.

SECURITY MEASURES-INSTALLATION OF CCTVS AND BURGLAR ALARM SYSTEMS:

Physical security systems that effectively protect the Bank assets, customers and employees assume paramount importance in view of increasing incidence of robberies, mischief. The Bank has provided CC Cameras & Burglar Alarms to all the branches of the Bank.

AADHAAR ENROLMENT AND UPDATINGCENTERS:

Following the mandate from Government of India for all the Banks to open Aadhaar Enrolment and Updating Centres in at least 10% of their Branch network, our Bank has initiated the task of opening Aadhaar Enrolment Centers at 3 locations to extend the services of Aadhaar enrolment and updating to the public including our customers.

Customers can do new enrolments at this Centre in addition to getting modifications to the exiting cards. For new enrolment, the Bank does not charge any amount, while for demographic modifications such as address, name, gender, date of birth etc., they need to pay Rs.30/- (incl GST) in the Branch.



CUSTOMER SERVICE & COMPLAINTS HANDLING:

While complaints cannot be avoided, some of the complaints provide useful feedback to review our performance and systems and procedures. A genuine complaint from a customer means an opportunity to the Bank to upgrade our skills and efficiency. The Bank has put in place complaint-handling-policy to redress the grievances of the customers and improve the quality of customer service. The Bank has placed enormous emphasis on timely disposal of complains and follow up system has been strengthened to dispose off the complaints within timelines set

HUMAN RESOURCE MANAGEMENT :

As at the end of FY 2019-20, the staff strength (excluding those who exited the Bank service in the month of March 2020 on account of retirements / resignations) and its composition is as under:

Officers S-IV	3
Officers S-III	10
Officers S-II	21
Officers S-I	26
Office Assistants	42
Office Attendants	5
Total	107

RECRUITMENTS:

The Bank has been recruiting staff through IBPS, as per Manpower assessment and requirement undertaken as on 31st March of every year in terms of Thorat Committee recommendations, presently as per Mitra committee recommendations approved by GOI. Accordingly, based on the business volumes as on 31.3.2019, the Bank has taken up recruitment exercise for augmentation of staff in various grades, including lateral recruitment of Scale-II and Scale-III Officers in General Banking and with specialization in Law, IT, Marketing, Treasury, CA etc

Sr No	Grade	No. of Candidates recruited during the year
1	Office Assistants	2
3	Officers Scale-I	4
4	Officers Scale-II	0
5	Officers Scale-III	0

PROMOTIONS:

Keeping in view the Bank's policy of giving promotions promptly to staff, we have taken up promotion exercise in terms of manpower assessment as on 31.03.2019, promoted 4 (Four) Officers from Scale II to Scale III, 8 (Eight) Officers from scale I to II and 8 (Eight) Office Assistant to Scale I

**APRB-RSETI:**

The APRB-Rural Self-Employment Training Institute (APRB-Rseti), a non- profitable Society, registered under Society Act 1860 for Papum Pare district, sponsored by Arunachal Pradesh Rural Bank, was established on 29th October,2011. The Institute is functioning presently at Nirjuli, near BageTinali, PapumParedistrict (A.P.) The Nodal Agency of the RSETIs is NIRD, Hyderabad and its functioning is monitored by NACER, Bangaluru. Since APRB-RSETI is the stand alone RSETI in the State of Arunachal Pradesh, it is covering the entire state for training the unemployed rural & urban youths, mainly the un-employed youths selected under PMEGP, Standup India, SRLM and NULM for bank finance through different bank branches in the state.

The performance of the Institute for the year 2019-20 is as under:

Training Programs	No. of programs	Duration of Training (Days)	No. of Candidates	No. of Settled Candidates
<i>Dairy & Vermi Compost Making</i>	1	10	29	1
<i>Piggery</i>	4	10	82	31
<i>Poultry</i>	1	10	18	3
<i>PMEGP EDP</i>	5	10	82	82

Total Trained During FY 2019-20	Total Settled out of Total Trained	Settlement in Percentage	Total Credit Linked out of Total Settled	Total Credit Linked under PMEGP Scheme	Total Credit Linked under National Livestock Mission(NLM) Scheme, NABARD
211	117	55.45 %	85	82	3 (<i>Piggery</i>)



ENTREPRENEURSHIP AWARENESS PROGRAM AT MODEL VILLAGE



FLC CUM EAP AT BALUKPONG, SESSA



APRB-RSETI Staff members invited to address the SHG's at Bank Shakhi Enterprise Training conducted by ArSRLM



During a typical Valedictory Function



PHOTOGRAPH OF BM, APRB, TEZU BRANCH AND DDM, BANK SAKHIs, OF ArSRLM WITH THE DY.COMMISSIONER, LOHIT DISTRICT, TEZU



SANCTION LETTER TO WSHG HANDED OVER BY SHRI PRINCE DHAWAN, Dy. COMMISSIONER, TEZU



Dr. DEEPAK Kr. GUPTA, CHAIRMAN, APRB, and INAGURATING THE NEW BRANCH PREMISES OF APRB, ROING BRANCH ON 17.01.2020.



SMT ANIMA TAYING, CM, NAHARLAGUN BRANCH VISITS SHRI PEMA KHANDU, HONORABLE CM, ARUNACHAL PRADESH



FLC PROGRAMME AT MAHADEVPUR - I BY NAMSAI BRANCH



ITANAGAR BM AND HIS TEAM MEET DEPUTY COMMISSIONER OF CAPITAL



CHAIRMAN AND HIS TEAM MEETS DEPUTY DIRECTOR OF PANCHAYATI RAJ ITANAGAR



CHAIRMAN AND HIS TEAM VISIT TO SHRI PASANG DORJEE SONA, HON'BLE SPEAKER, Ar.P. LEGISLATIVE ASSEMBLY.



P-REVIEW MEETING AT HO



APRB STAFF FALICIATED BY NABARD & ASLRM ON 6TH MARCH 2020



HOISTING OF NATIONAL FLAG AT HO ON THE OCASSION OF REPUBLIC DAY 2020



FAREWELL GIVEN TO SHRI BUDDIN DUTTA (MMGS-II) WHO RETIERED ON 29-02-2020.



INCENTIVE PAID TO NAKI KAUR (SWEEPER)



FLC CONDUCTED BY BHALUKPONG BRANCH AT RAMDA VILLAGE



FLC CONDUCTED BY NAMSAI BRANCH AT MELENGKUNG VILLAGE



FLC CONDUCTED BY ZIRO BRANCH AT JATH VILLAGE



STAFF WELFARE MEASURES:

GRATUITY AND LEAVE ENCASHMENT FUND.

The Bank has taken care of provisional requirements in respect of Gratuity. The total corpus as on 31.3.2020 is to the tune of Rs 36,28,078/- (Rupees Thirty-Six Lacs Twenty-EightThousandSeventy-Eight) towards Gratuity.

Industrial Relations.

The Management and Officers Association and Employees Union have worked in tandem for the welfare of the staff members and business development, sorting out amicable solutions for routine issues that cropped up during the year. Cordial and amiable working atmosphere has prevailed during the year.

WELFARE OF SC/ST AND OBC EMPLOYEES.

The Bank has maintained cordial relations with the SC/ST Welfare Association and OBC Welfare Association and complied with statutory requirements in all aspects of recruitments, promotions etc. The Bank has taken all steps to keep up the morale and motivation of the employees.

SETTLEMENT OF TERMINAL BENEFITS AND PAYMENT OF PENSION.

The Bank has made a policy that all terminal benefits including payment Pension/Family Pension to all eligible employees are settled on or within a month from the date of retirement of staff members.

PAYMENT OF EX-GRATIA.

The Bank has implemented the GOI instructions, contained in their notification No: F.20/5/2003-RRB dated 9.6.2006, on payment of ex-gratia in lieu of appointment on compassionate grounds for the legal heirs of the bereaved staff members and also to the staff who are chronically sick and immobile on sick grounds.

VIGILANCE ADMINISTRATION

Taking pledge on the occasion of Vigilance Awareness Week observed from 30th Oct 4th Nov 2017 Preventive visits of Branches by Vigilance Cell officials, job rotation, submission of Assets & Liabilities Statements by all Officials, and will communicate his / her observations if any.



BOARD.

The Board of the Bank is constituted by

- (a) Chairman of the Bank
- (b) Two non-official Directors appointed by Government of India
- (c) One nominee Director each from Reserve Bank of India and NABARD
- (d) Two nominee Directors from Sponsor Bank (SBI)
- (e) Two nominee Directors from state Government of Arunachal Pradesh

With Chairman of the Bank as Chairman of the Board.

Board Meeting Rules stipulate that the Board meets minimum six times a year, at least once in a quarter. Minimum quorum for the Board Meeting to transact business is four directors and no meeting was adjourned for want of quorum.

Attendance of Directors at Board Meetings during the calendar year 2019

SNo	Name of the Director	No. of Meetings held	No. of Meetings attended
1	Dr. Deepak kr. Gupta, Chairman	6	6
2	Non Official Director – Vacant & *	-	-
3	Non Official Director – Vacant *	-	-
4	Shri S.K. Mondal, AGM, SBI, LHO	6	5
5	Shri Himanshu Das, AGM, SBI, CO	6	5
6	Shri V. Thirumalai, DGM, NABARD, Itanagar Shri S.S.Vaseeharan, DGM, NABARD, Itanagar	6	4
7	Shri Ramesh Iyer, AGM, RBI, Guwahati	6	4
8	Shri IkarDirchi, Dy. Secretary (Budget)	6	2
9	Shri LangwangSumpa, Dy Secretary (Finance)	6	2

*The term of Govt of India nominee Directors have completed and proposals were sent to Govt of India through NABARD/SBI for fresh appointment of Directors. New appointments are yet to be made by Govt of India and presently these two posts are vacant.

STATUTORY AUDITORS:

De & Bose, Chartered Accountant, 8/2, Kiran Sankar Roy Road, 2nd Floor, Room No. 1 & 18, Kolkata was appointed as Statutory Auditors for the year 2019-20 after due approval from the Central Government.



ACKNOWLEDGEMENTS.

The Board of Directors of the Bank would like to express their sincere gratitude for the continued trust and patronage received from the customers who have stood with the Bank all through. The Board takes immense pleasure in expressing their gratitude for the guidance and cooperation received from the Sponsor Bank (State Bank of India), Government of India, Government of Arunachal Pradesh, Reserve Bank of India, NABARD, other Financial Institutions and Banks for their valuable support to the Bank from time to time.

The Board also expresses sincere thanks to all the District Collectors, Project Directors of DRDA, of all the districts Arunachal Pradesh where our Bank is operating, for their support and encouragement. The Board would like to gratefully acknowledge the support rendered by our Technology Service Providers viz., M/s C-Edge Technologies, Mumbai, and M/s National Payments Corporation of India. Apart from our customers, the support received from the Government Departments / Institutions of Arunachal Pradesh was immense and augmented our resources. The Board extends its heartfelt gratitude to De & Bose (CA), the Statutory Auditors of the Bank for their cooperation in completing the Audit of the Bank's Financial Year 2019-20 in time in spite of COVID-19 Pandemic in the country.

The Board also expresses its gratitude to all Public Relations Officers, Print and Electronic media for their cooperation in giving wide publicity for the Bank. The Board also thanks the Officers Association and Employees Union for their constructive role played in overall development of the Bank.

Words are not adequate to recall the excellent performance, sense of involvement, ownership and dedicated services rendered by each and every staff member in achieving the sustained business growth and profit and surpassing all the targets set out for the year under MoU with our sponsor bank. Amazing work by the individuals is always valued and kept on record.

For and on behalf of Board of Directors of
Arunachal Pradesh Rural Bank

(DR. DEEPAK KR. GUPTA)
CHAIRMAN



THE THIRD SCHEDULE (See Section 29)
(Banking Regulation Act, 1949)

FORM-‘A’

ARUNACHAL PRADESH RURAL BANK
BALANCE SHEET AS ON 31ST MARCH, 2020

CAPITAL AND LIABILITIES	Schedule	Current year 31.03.2020	Previous year 31.03.2019
Capital	1	58,78,04,000.00	58,78,04,000.00
Reserve and Surplus	2	1,55,00,000.00	0.00
Deposits	3	7,33,70,88,746.60	7,09,69,12,413.16
Borrowings	4	99,26,828.00	1,05,93,491.00
Other Liabilities & Provisions	5	26,37,70,100.95	54,52,65,843.23
TOTAL		8,21,40,89,675.55	8,24,05,75,747.39
ASSETS	Schedule	Current year 31.03.2020	Previous year 31.03.2019
Cash & Balance with RBI	6	35,40,32,989.52	36,32,08,421.52
Balance with Bank, Money at Call and short notice	7	48,92,21,533.66	8,13,21,169.31
Investment	8	5,24,15,74,744.87	5,24,66,34,563.41
Advances	9	1,54,22,91,313.79	1,91,95,84,205.93
Fixed Asset	10	2,75,84,708.61	1,85,74,938.23
Other Asset	11	55,93,84,385.10	61,12,52,448.99
TOTAL		8,21,40,89,675.55	8,24,05,75,747.39
Contingent liabilities	12	2,59,32,999.00	1,85,69,067.00
Bills for collection			
Significant Accounting Policies and Notes to Accounts	17 & 18		

As per our report of even date attached.

FOR DE & BOSE
Chartered Accountants
Firm Reg. No. 302175E

Swapan Kumar Halder (FCA)
Partner
M.No. 058186
Place : Naharlagun
Date : 04-05-2020



For Arunachal Pradesh Rural Bank



For ARUNACHAL PRADESH RURAL BANK
(Dr. Deepankar Gupta) CHAIRMAN
H.O. NAHARLAGUN

UDIN : 20058186AAAAAT4366

S. Narayanan
Director

sd/-
(S.K. MANDAL)
Director

sd/-
(RAMESH IYER)
Director

sd/-
(HIMANSHU DAS)
Director



FORM-'B'
ARUNACHAL PRADESH RURAL BANK
PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31.03.2019

PARTICULARS	Schedule	Current year 31.03.2020	Previous year 31.03.2019
I.INCOME:			
1. Interest earned	13	51,08,15,508.25	48,84,09,166.55
a. Interest/Discount on Advances/bills		21,03,82,726.13	22,60,41,246.02
b. Interest on Investments		17,43,14,329.86	17,62,69,008.67
c. Interest on Balances with RBI and other Inter Bank Funds		0.00	0.00
d. Interest on TDRs with Banks		11,54,31,507.91	8,03,56,940.89
e. Interest on NABARD Term Money Borrowings		1,06,86,944.35	57,41,970.97
2. Other income	14	10,96,78,204.01	11,20,95,344.12
a. Commission, Exchange and Brokerage		1,35,72,788.27	1,71,39,332.08
b. Profit on sale of Investment		8,65,40,174.16	8,68,41,024.04
c. Miscellaneous Income		95,65,241.58	81,14,988.00
3. TOTAL		62,04,93,712.26	60,05,04,510.67
II.EXPENDITURE:			
4. Interest expenses	15	31,76,86,906.37	32,10,75,902.59
a. Interest on Deposit		31,69,42,212.82	32,04,11,583.39
b. Interest on Inter-Bank borrowing		7,44,693.55	5,86,150.20
c. Others		0.00	78,169.00
5. Operating expenses (a+b+c)	16	20,47,43,261.10	17,68,51,962.97
a. Employees Costs		14,72,03,187.51	12,21,46,197.56
b. Other Operating Expenses		5,75,40,073.59	5,47,05,765.41
6. Total Expenditure (Excluding provisions and Contingencies) (4+5)		52,24,30,167.47	49,79,27,865.56
7. Operating Profit before provisions and Contingencies (3-6)		9,80,63,544.79	10,25,76,645.11
8. Provisions (other than tax) & contingencies		4,90,03,922.30	10,16,66,533.61
9. Profit from Ordinary Activities before Tax (7-8)		4,90,59,622.49	9,10,111.50
10. Tax Expense			
a. Provision for Taxation-Current Year		1,61,89,000.00	3,03,340.00
b. Deferred Tax Asset		0.00	0.00
c. Earlier Years Adjustments (Excess)			0.00
11. Net Profit for the period from Ordinary Activities after Tax		3,28,70,622.49	6,06,771.50



IV. APPROPRIATIONS:		
Net Profit(+) Loss (-) for the year	3,28,70,622.49	6,06,771.50
ADD: Brought forward consolidated loss/profit attributed to the groups	-37,82,68,589.69	-37,88,75,361.19
Transfer to statutory reserve	-1,55,00,000.00	0.00
Transfer to other reserve	0.00	0.00
Transfer to Govt. Proposed dividend	0.00	0.00
Balance carried over to balance sheet	-36,08,97,967.20	-37,82,68,589.69
TOTAL	-36,08,97,967.20	-37,82,68,589.69
Significant Accounting Policies and Notes to Accounts	17 & 18	

As per our report of even date attached.

FOR DE & BOSE
Chartered Accountants
Firm Reg. No. 302175E

Swapan Kumar Halder (FCA)
Partner
M.No. 058186
Place : Naharlagun
Date : 04-05-2020



For Arunachal Pradesh Rural Bank



For ARUNACHAL PRADESH RURAL BANK
(Dr. Deenokr. Gupta) CHAIRMAN
H.O. NAHARLAGUN

UDIN: 20058186AAAAAT4366

Sd/-
S. Vasudevan
Director

Sd/-
(S.K.MANDAL)
Director

Sd/-
(RAMESH IYER)
Director

Sd/-
(HIMANSU DAS)
Director



ARUNACHAL PRADESH RURAL BANK
HEAD OFFICE: NAHARLAGUN
Schedules forming part of Balance Sheet as on 31.03.2020

SCHEDULE-1 CAPITAL	Current year 31.03.2020	Previous year 31.03.2019
A. Authorized capital (200,00,00,000 shares of Rs 10/- each)	2,00,00,00,000.00	2,00,00,00,000.00
Issued, subscribed and paid up capital (5,63,10,400 shares of Rs.10 each)	58,78,04,000.00	58,78,04,000.00
I. From Govt. of India	29,39,02,000.00	29,39,02,000.00
II. From Govt. of A.P.	8,81,95,000.00	8,81,95,000.00
III. From sponsor bank (SBI)	20,57,07,000.00	20,57,07,000.00
TOTAL OF A	58,78,04,000.00	58,78,04,000.00
B. SHARE CAPITAL DEPOSIT ACCOUNT:		
I. From Govt. of India		
II. From Govt. of A.P.		
III. From sponsor bank (SBI)		
TOTAL OF B	0.00	0.00
TOTAL (A + B)	58,78,04,000.00	58,78,04,000.00

SCHEDULE-2 RESERVE & SURPLUS	Current year 31.03.2020	Previous year 31.03.2019
I. STATUTORY RESERVE:	0.00	0.00
Opening balance	0.00	0.00
Addition during the year	0.00	0.00
Deduction during the year	0.00	0.00
II. CAPITAL PREMIUM:	0.00	0.00
Opening balance	0.00	0.00
Addition during the year	0.00	0.00
Deduction during the year.	0.00	0.00
III. SHARE PREMIUM:	0.00	0.00
Opening balance	0.00	0.00
Addition during the year	0.00	0.00
Deduction during the year	0.00	0.00
IV. REVENUE AND OTHERS RESERVE:	0.00	0.00
Opening balance	0.00	0.00
Addition during the year	1,55,00,000.00	0.00
Deduction during the year	0.00	0.00
TOTAL (I + II + III + IV)	1,55,00,000.00	0.00



ARUNACHAL PRADESH RURAL BANK
Head Office: Naharlagun

Schedules forming a Part Balance Sheet as 31.03.2020.

SCHEDULE-3 DEPOSITS	Current year 31.03.2020	Previous year 31.03.2019
A.I.DEMAND DEPOSIT		
i.From banks		
ii.From others	1,42,59,89,208.22	1,34,33,51,656.30
II.SAVINGS BANK DEPOSIT	3,68,29,82,728.54	3,54,93,45,614.71
III.TERM DEPOSIT:		
i.From banks	0.00	0.00
ii.From others	2,22,81,16,809.84	2,20,42,15,142.15
TOTAL of (I+II+III)	7,33,70,88,746.60	7,09,69,12,413.16
B. I. Deposits of branches in India	7,33,70,88,746.60	7,09,69,12,413.16
II. Deposits of branches outside India	0.00	0.00
T O T A L	7,33,70,88,746.60	7,09,69,12,413.16

SCHEDULE-4 BORROWING S	Current year 31.03.2020	Previous year 31.03.2019
I. BORROWING IN INDIA:		
i.From Reserve Bank of India	0.00	0.00
ii.From other banks (SBI)(Perpetual Bond)	86,07,000.00	86,07,000.00
iii.From other Institutions (NABARD)		0.00
iv.From other Institutions (NSTFDC)	13,19,828.00	19,86,491.00
TOTAL OF (i+ii+iii)	99,26,828.00	1,05,93,491.00
II. BORROWING FROM OUTSIDE INDIA	0.00	0.00
TOTAL OF (I+II)	99,26,828.00	1,05,93,491.00
SECURED BORROWING (including I & II above)	99,26,828.00	1,05,93,491.00

SCHEDULE-5 OTHER LIABILITIES AND PROVISIONS	Current year 31.03.2020	Previous year 31.03.2019
I.BILLS PAYABLE	0.00	0.00
II.INTER-OFFICE ADJUSTMENT (NET)	0.00	0.00



III.INTEREST ACCRUED:	16,44,80,058.59	44,75,02,098.76
i.On deposit	16,43,36,868.48	44,75,02,098.76
ii.On borrowings	1,43,190.11	0.00
IV.OTHERS (Including provisions)	9,92,90,042.36	9,20,19,569.47
a. Provision on Standard Assets	74,82,012.77	74,82,012.77
b. Provision on Frauds	89,34,961.04	89,34,961.04
c. Audit fee Provision	0.00	3,00,000.00
d. Income Tax Provision	1,61,89,000.00	3,03,340.00
e. Wage Revision Provision	1,10,00,000.00	80,00,000.00
f. Provision for NPS	27,936.00	72,30,576.00
g. Provision for Pension	5,15,00,000.00	5,00,00,000.00
h. Banker Cheque to be issued	0.00	47,35,321.66
i. GST Payable	49.00	14,15,178.00
j. Provision on Link Branch & Cash Diff.	18,08,230.96	70,52,780.00
k. Sundry Deposit (TDS)	15,46,531.00	23,09,575.00
m. Others(Including KCC Int Sub Payable Rs 800565.59)	8,01,321.59	0.00
TOTAL (I, II, III, IV)	26,37,70,100.95	53,95,21,668.23

**ARUNACHAL PRADESH RURAL BANK
HEAD OFFICE NAHARLAGUN**

Schedules forming a Part Balance Sheet as 31.03.2020.

SCHEDULE-6 CASH AND BALANCE WITH RBI	Current year 31.03.2020	Previous year 31.03.2019
I.CASH IN HAND	5,79,83,306.00	5,91,58,738.00
II.BALANCE WITH Reserve Bank of India	0.00	
i. In Current account	29,60,49,683.52	30,40,49,683.52
ii.In other account	0.00	0.00
TOTAL (I, II)	35,40,32,989.52	36,32,08,421.52

SCHEDULE-7 BALANCE WITH BANKS AND MONET AT CALL AND SHORT NOTICE	Current year 31.03.2020	Previous year 31.03.2019
I.IN INDIA:		
i.Balance with Banks:		
a.In current account	48,92,21,533.66	8,13,21,169.31
b.In other account : Deposits	0.00	0.00



ii. Money at call & short Notice:		
a. With Banks	0.00	0.00
b. With other institutions	0.00	0.00
TOTAL (i, ii)	48,92,21,533.66	8,13,21,169.31
II. OUTSIDE INDIA:		
i. Current account	0.00	0.00
ii. In other deposit account	0.00	0.00
iii. Money at call and short notice	0.00	0.00
GRAND TOTAL (I AND II)	48,92,21,533.66	8,13,21,169.31

SCHEDULE-8	Current year	Previous year
INVESTMENT	31.03.2020	31.03.2019
I. INVESTMENT IN INDIA:		
I. Government securities	2,16,53,01,936.87	2,25,47,66,130.41
ii. Other approved securities	0.00	0.00
iii. Shares	0.00	0.00
iv. Debenture and bonds	15,17,72,808.00	15,33,77,534.00
v. Subsidiaries and/joint venture	0.00	0.00
vi. Others (Specify) (a) Mutual fund	9,30,00,000.00	6,25,00,000.00
(b) Others (STDR with SBI)	2,83,15,00,000.00	2,77,59,90,899.00
TOTAL (i, ii, iii, iv, v, vi)	5,24,15,74,744.87	5,24,66,34,563.41
II. INVESTMENT OUTSIDE INDIA:		
i. Govt. Securities including local authorities	0.00	0.00
ii. Subsidiaries/joint venture	0.00	0.00
iii. Other investment (specify)	0.00	0.00
TOTAL (I, II)	5,24,15,74,744.87	5,24,66,34,563.41



HEAD OFFICE: NAHARLAGUN

Schedules forming a Part Balance Sheet as 31.03.2020.

SCHEDULE-9	Current year	Previous year
ADVANCES	31.03.2020	31.03.2019
A .I.Bills purchased & discounted	0.00	0.00
II.Cash credit, overdraft & loan repayable on demand		
a.Cash credit/KCC/ACC/GCC/WCC	72,24,56,997.39	73,49,54,758.36
b.Overdraft	2,88,15,888.38	52,62,99,591.38
c.Demand loan	15,36,86,233.81	12,93,82,144.44
III.Term loans	63,73,32,194.21	52,89,47,711.75
TOTAL (I, II, III)	1,54,22,91,313.79	1,91,95,84,205.93
B.I.Secured by tangible assets	1,32,71,63,218.28	1,51,94,90,768.72
II. Covered by bank / Govt. Guarantee	0.00	0.00
III. Unsecured	21,51,28,095.51	40,00,93,437.21
TOTAL (I + II + III)	1,54,22,91,313.79	1,91,95,84,205.93
C. ADVANCES IN INDIA:		
a) Priority sectors	1,11,95,90,324.90	1,08,77,28,407.25
b) Public sectors	0.00	0.00
c) Other	42,27,00,988.89	83,18,55,798.68
TOTAL (a+ b + c)	1,54,22,91,313.79	1,91,95,84,205.93
II. ADVANCES OUTSIDE INDIA:	0.00	0.00
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) Syndicate loans	0.00	0.00
v) Others	0.00	0.00
TOTAL (I + ii + iii + iv + v)	0.00	0.00
GRAND TOTAL (C.I& C.II.)	1,54,22,91,313.79	1,91,95,84,205.93

SCHEDULE-10	Current year	Previous year
FIXED ASSETS	31.03.2020	31.03.2019
I.PREMISES:		
i. At cost as on 31 st March of the preceding year	0.00	0.00
ii.Addition during the year	0.00	0.00
iii.Deduction during the year	0.00	0.00
iv.Depreciation to date	0.00	0.00
II.OTHER ASSETS (including furniture & fixtures)		
i.At cost as on 31 st March of the preceding year	5,02,86,535.60	4,31,19,746.60
ii.Addition during the year	1,62,62,658.90	73,59,189.00
iii.Deduction during the year	0.00	1,92,400.00



iv. Depreciation to the date.	3,89,64,485.89	3,17,11,597.37
NET VALUE	2,75,84,708.61	18574938.23

ARUNACHAL PRADESH RURAL BANK
HEAD OFFICE : NAHARLAGUN

Schedules forming a Part Balance Sheet as 31.03.2020.

SCHEDULE-11	Current year	Previous year
OTHER ASSETS	31.03.2020	31.03.2019
I. INTER-OFFICE ADJUSTMENT (NET)	10,68,140.00	10,000.00
II. INTEREST ACCRUED	13,36,56,271.06	4,04,24,741.94
III. TAX PAID IN ADVANCE/Tax deducted at source	1,10,77,793.00	1,20,50,895.00
IV. STATIONERY AND STAMPS	2,70,927.84	7,40,353.50
V. Non-banking asset acquired in satisfaction of claim	0.00	0.00
VI. OTHERS	41,33,11,253.20	55,80,26,458.55
a. Settlement A/c	5,03,66,067.29	17,15,47,763.19
b. Remittances	0.00	68,71,431.44
c. Suspense A/c	1,05,875.30	8,38,674.23
d. MABPOS	5,00,000.00	5,00,000.00
e. Accumulated Loss	36,08,97,967.20	37,82,68,589.69
f. Bills Receivable	0.00	0.00
g. Others (Inc Int StubvnRcvble on KCC Rs 800565.59)	14,41,343.41	0.00
TOTAL (I, II, III, IV, V & VI)	55,93,84,385.10	61,12,52,448.99
SCHEDULE-12	Current year	Previous year
CONTINGENT LIABILITIES	31.03.2020	31.03.2019
I. Claims against the bank not acknowledged as debt	0.00	0.00
II. Liabilities on account of outstandings forward exchange contract	0.00	0.00
III. Liabilities for partly paid investment	0.00	0.00
IV. Guarantee given on behalf of constituents	2,59,32,999.00	1,85,69,067.00
V. Acceptance, endorsement and other obligation	0.00	0.00
VI. Others items for which the bank is contingently liable	0.00	0.00
TOTAL (I, II, III, IV, V)	2,59,32,999.00	1,85,69,067.00



SCHEDULE-13	Current year	Previous year
INTEREST EARNED	31.03.2020	31.03.2019
I.INTEREST/DISCOUNT ON ADVANCES/BILLS	21,03,82,726.13	22,60,41,246.02
II.INTEREST ON INVESTMENT	17,43,14,329.86	17,62,69,008.67
III.INTEREST on Balance with RBI & other Banks	0.00	0.00
IV. OTHERS		
a. Interest earned on TDR with SBI	11,54,31,507.91	8,03,56,940.89
b. Interest earned on NABARD Term Money Borrowing	1,06,86,944.35	57,41,970.97
TOTAL (I + II + III + IV)	51,08,15,508.25	48,84,09,166.55

ARUNACHAL PRADESH RURAL BANK
HEAD OFFICE NAHARLAGUN

Schedules forming a Part Balance Sheet as 31.03.2020.

SCHEDULE-14	Current year	Previous year
OTHER INCOME	31.03.2020	31.03.2019
I.COMMISSION, EXCHANGE & BROKERAGE	1,35,72,788.27	1,71,39,332.08
II.PROFIT ON SALE OF INVESTMENT	8,65,40,174.16	8,68,41,024.04
LESS: LOSS ON REVALUATION OF investment		
III.PROFIT ON REVALUATION OF INVESTMENT	0.00	0.00
LESS: Loss on over-valuation of investment		
IV.PROFIT on sale of land, building & other asset	0.00	0.00
LESS: Loss on sale of land, building & other asset		
V.PROFIT on exchange transaction	0.00	0.00
LESS: Loss on exchange transaction		
VI.INCOME earned by way of dividend etc. From subsidiaries companies/joint venture set up abroad/in India	0.00	0.00
VII.MISCELLEANEOUS INCOME	95,65,241.58	81,14,988.00
VIII.Subsidy from sponsor bank on account of salary & Allowances to Deputed staff	0.00	0.00
TOTAL (I TO VIII)	10,96,78,204.01	11,20,95,344.12

SCHEDULE-15	Current year	Previous year
INTEREST EXPENDED	31.03.2020	31.03.2019
I. Interest on deposit	31,69,42,212.82	32,04,11,583.39
II.Interest on RBI/Inter-bank borrowing	7,44,693.55	5,86,150.20
III.Others		78,169.00
TOTAL (I, II, III)	31,76,86,906.37	32,10,75,902.59

SCHEDULE-16	Current year	Previous year
OPERATING EXPENSES	31.03.2020	31.03.2019
I. Payment to and provision for employees	14,72,03,187.51	12,21,46,197.56



II.Rent, taxes and lighting	82,96,567.60	1,74,58,789.50
III.Printing and stationery	22,89,019.82	22,17,922.50
IV.Advertisement and publicity	40,299.00	10,000.00
V.Depreciation on Bank's property	72,53,888.52	73,22,645.78
VI.Directors' fees, allowances & expenses	0.00	0.00
VII.Auditors' fees, allowances & expenses (including Br.audit)	27,491.00	5,22,510.00
VIII.Law charges	1,77,100.00	5,49,859.00
IX.Entertainment expenses	7,88,178.00	9,75,846.50
X.Repairing and maintenance	1,18,94,516.53	1,09,86,501.00
XI.Insurance	89,92,411.50	93,06,796.00
XII.Postage, telegrams, telephone	8,44,860.10	7,02,118.72
XIII.Other expenditure	1,69,35,741.52	46,52,776.41
TOTAL (I to XIII)	20,47,43,261.10	17,68,51,962.97

ARUNACHAL PRADESH RURAL BANK

SCHEDULE 17-SIGNIFICANT ACCOUNTING POLICIES FOR FY 2019-20:

**A. Basis of Preparation:**

The Bank's financial statements are prepared under the historical cost convention, on the accrual basis of accounting ongoing concern basis, unless otherwise stated and conform in all material aspects to Generally Accepted Accounting Principles (GAAP) in India, which comprise applicable statutory provisions, regulatory norms/guidelines prescribed by the Reserve Bank of India (RBI), Banking Regulation Act 1949, RRB Act, 1976 as amended by Regional Rural Bank (Amendment) Act, 2015 and accounting Standards issued by the Institute of Chartered Accountants of India to the extent applicable and practices generally prevalent in the banking industry in India.

B. Use of Estimates:

The preparation of financial statements requires the management to make estimates and assumptions considered in the reported amount of assets and liabilities (including contingent liabilities) as on the date of the financial statements and the reported income and expenses during the reporting period. Management believes that the estimates used in preparation of the financial statements are prudent and reasonable. Future results could differ from these estimates.

C. Significant Accounting Policies:**1. Revenue recognition:**

- 1.1 Income and expenditure are accounted on accrual basis, except otherwise stated. As regards Bank's foreign offices, income and expenditure are recognised as per the local laws of the country in which the respective foreign office is located.
- 1.2 Interest income is recognised in the Profit and Loss Account as it accrues except:
 - (i) income from Non-Performing Assets (NPAs), comprising of advances, leases and investments, which is recognised upon realisation, as per the prudential norms prescribed by the RBI/ respective country regulators in the case of foreign offices (hereafter collectively referred to as Regulatory Authorities),
 - (ii) overdue interest on investments and bills discounted,
 - (iii) Income on Rupee Derivatives designated as "Trading", which are accounted on realisation.
- 1.3 Profit or Loss on sale of investments is recognised in the Profit and Loss Account. However, the profit on sale of investments in the 'Held to Maturity' category is appropriated (net of applicable taxes and amount required to be transferred to statutory reserve), to 'Capital Reserve Account'.
- 1.4 Income (other than interest) on investments in "Held to Maturity (HTM)" category



acquired at a discount to the face value, is recognised as follows :

- (i) On Interest bearing securities, it is recognised only at the time of sale/redemption.
 - (ii) On zero-coupon securities, it is accounted for over the balance tenor of the security on a constant yield basis.
- 1.5 Dividend is accounted on an accrual basis where the right to receive the dividend is established.
- 1.6 All other commission and fee incomes are recognised on their realisation except for:
- (i) Guarantee commission on deferred payment guarantees, which is spread over the period of the guarantee;
 - (ii) Commission on Government Business and ATM interchange fees, which are recognised as they accrue; and
 - (iii) Upfront fees on restructured accounts, which is apportioned over the restructured period.
- 1.7 Brokerage, Commission etc. paid/ incurred in connection with issue of Bonds / Deposits are amortized over the tenure of the related Bonds /Deposits and the expenses incurred in connection with the issue are charged upfront.
- 1.8 The sale of NPA is accounted as per guidelines prescribed by RBI :-
- i. When the bank sells its financial assets to Securitisation Company (SC)/Reconstruction Company (RC), the same is removed from the books.
 - ii. If the sale is at a price below the net book value (NBV) (i.e., book value less provisions held), the shortfall is debited to the Profit and Loss Account in the year of sale.
 - iii. If the sale is for a value higher than the NBV, the excess provision is written back in the year the amounts are received, as permitted by the RBI.

2. **Investments:**

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

2.1 **Classification**

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

2.2 **Basis of classification:**

- i. Investments that the Bank intends to hold till maturity are classified as "Held to Maturity (HTM)".
- ii. Investments that are held principally for resale within 90 days from the date of purchase are classified as "Held for Trading (HFT)".
- iii. Investments, which are not classified in the above two categories, are classified as



"Available for Sale (AFS)".

- iv. An investment is classified as HTM, HFT or AFS at the time of its purchase and subsequent shifting amongst categories is done in conformity with regulatory guidelines.
- v. Investments in subsidiaries, joint ventures and associates are classified as HTM.

2.3 Miscellaneous:

- i. In determining the acquisition cost of an investment:
 - a. Brokerage/commission received on subscriptions is reduced from the cost.
 - b. Brokerage, Commission, Securities Transaction Tax (STT) etc., paid in connection with acquisition of investments are expensed upfront and excluded from cost.
 - c. Broken period interest paid / received on debt instruments is treated as interest expense/income and is excluded from cost/sale consideration.
 - d. Cost is determined on the weighted average cost method for investments under AFS and HFT category and on FIFO basis (first in first out) for investments under HTM category.
- ii. Transfer of securities from HFT/AFS category to HTM category is carried out at the lower of acquisition cost/book value/market value on the date of transfer. The depreciation, if any, on such transfer is fully provided for. However, transfer of securities from HTM category to AFS category is carried out on acquisition price/book value. After transfer, these securities are immediately revalued and resultant depreciation, if any, is provided.
- iii. Treasury Bills and Commercial Papers are valued at carrying cost.
- iv. **Held to Maturity category:** a) Investments under Held to Maturity category are carried at acquisition cost unless it is more than the face value, in which case the premium is amortised over the period of remaining maturity on constant yield basis. Such amortisation of premium is adjusted against income under the head "interest on investments".
- v. **Available for Sale and Held for Trading categories:** Investments held under AFS and HFT categories are individually revalued at the market price or fair value determined as per Regulatory guidelines, and only the net depreciation of each group for each category (viz., (i) Government securities (ii) Other Approved Securities (iii) Shares (iv) Bonds and Debentures (v) Subsidiaries and Joint Ventures; and (vi) others) is provided for and net appreciation, is ignored. On provision for depreciation, the book value of the individual security remains unchanged after marking to market.
- vi. Investments are classified as performing and non-performing, based on the guidelines issued by the RBI in the case of domestic offices and respective regulators in the case of foreign offices. Investments of domestic offices become non-performing where:



- a. Interest/installment (including maturity proceeds) is due and remains unpaid for more than 90 days.
- b. In the case of equity shares, in the event the investment in the shares of any company is valued at Rs.1 per company on account of the non-availability of the latest balance sheet, those equity shares would be reckoned as NPI.
- c. If any credit facility availed by an entity is NPA in the books of the Bank, investment in any of the securities issued by the same entity would also be treated as NPI and vice versa.
- d. The above would apply mutatis-mutandis to Preference Shares where the fixed dividend is not paid.
- e. The investments in debentures/bonds, which are deemed to be in the nature of advance, are also subjected to NPI norms as applicable to investments.
- f. In respect of foreign offices, provisions for NPIs are made as per the local regulations or as per the norms of RBI, whichever is more stringent.
- vii. Accounting for Repo/ Reverse Repo transactions (other than transactions under the Liquidity Adjustment Facility (LAF) with the RBI):
 - a. The securities sold and purchased under Repo/ Reverse Repo are accounted as Collateralized lending and borrowing transactions. However, securities are transferred as in the case of normal outright sale/ purchase transactions and such movement of securities is reflected using the Repo/Reverse Repo Accounts and Contra entries. The above entries are reversed on the date of maturity. Costs and revenues are accounted as interest expenditure/income, as the case may be. Balance in Repo Account is classified under schedule 4 (Borrowings) and balance in Reverse Repo Account is classified under Schedule 7 (Balance with Banks and Money at Call & Short Notice).
 - b. Securities purchased/sold under LAF with RBI are debited/credited to Investment Account and reversed on maturity of the transaction. Interest expended/earned thereon is accounted for as expenditure/revenue.

3. Loans /Advances and Provisions thereon:

- 3.1 Loans and Advances are classified as performing and non-performing, based on the guidelines issued by the RBI. Loan Assets become Non-Performing Assets (NPAs) where:
- i. In respect of term loans, interest and/or instalment of principal remains overdue for a period of more than 90 days;
 - ii. In respect of Overdraft or Cash Credit advances, the account remains "out of order", i.e. if the outstanding balance exceeds the sanctioned limit/drawing power continuously for a period of 90 days, or if there are no credits continuously for 90 days



- as on the date of balance-sheet, or if the credits are notadequateto cover the interest due during the same period;
- iii. In respect of bills purchased/discounted, the bill remains overdue for a period of more than 90 days;
 - iv. In respect of agricultural advances: (a) for short duration crops, where the instalment of principal or interest remains overdue for two crop seasons; and (b) for long duration crops, where the principal or interest remains overdue for one crop season.
- 3.2 NPAs are classified into Sub-Standard, Doubtful and Loss Assets, based on the following criteria stipulated by RBI:
- i. Sub-standard: A loan asset that has remained non-performing for a period less than or equal to 12 months.
 - ii. Doubtful: A loan asset that has remained in the sub-standard category for a period of 12 months.
 - iii. Loss: A loan asset where loss has been identified but the amount has not been fully written off.
- 3.3 Provisions are made for NPAs as per the extant guidelines prescribed by the regulatory authorities, subject to minimum provisions as prescribed below:
- Substandard Assets:
- i. A general provision of 25% on the total outstanding;
 - ii. Unsecured Exposure in respect of infrastructure advances where certain safeguards such as escrow accounts are available - 25%.
- Doubtful Assets:
- i. For Secured Portion: Upto one year – 50%
 - ii. For Secured Portion: One to three years – 100%
 - iii. For Secured Portion: More than three years – 100%
 - iv. Unsecured portion – 100%
- Loss Assets: 100%
- 3.4 Advances are net of specific loan loss provisions, unrealised interest, ECGC claims received and bills rediscounted.
- 3.5 In the case of loan accounts classified as NPAs, an account may be reclassified as a performing asset if it conforms to the guidelines prescribed by the regulators.
- 3.6 Amounts recovered against debts written off in earlier years are recognised as revenue in the year of recovery.
- 3.7 In addition to the specific provision on NPAs, general provisions are also made for



standard assets as per extant RBI Guidelines. These provisions are reflected in Schedule 5 of the Balance Sheet under the head "Other Liabilities & Provisions – Others" and are not considered for arriving at the Net NPAs.

4. Fixed Assets Depreciation and Amortisation:

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

4.2 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/s incurred on the assets put to use are capitalised only when it increases the future benefits from such assets or their functioning capability.

4.3 The rates of depreciation and method of charging depreciation in respect of domestic operations are as under:

Sl. No.	Description of Fixed Assets	Method of charging depreciation	Depreciation/ amortisation rate
1	Computers	Straight Line Method	33.33% every year
2	Computer Software forming an integral part of the Computer hardware	Straight Line Method	33.33% every year
3	Computer Software which does not form an integral part of Computer hardware and cost of Software Development	Straight Line Method	33.33% every year
4	Automated Teller Machine / Cash Deposit Machine / Coin Dispenser / Coin Vending Machine	Straight Line Method	20.00% every year
5	Servers	Straight Line Method	25.00% every year
6	Network Equipment	Straight Line Method	20.00% every year
7	Other fixed assets	Straight Line Method	On the basis of estimated useful life of the assets. Estimated useful life of



			major group of Fixed Assets are as under: Premises 60 Years Vehicles 5 Years Safe Deposit 20 Years Lockers Furniture & Fixtures 10 Years
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4.4 In respect of assets acquired during the year (for domestic operations), depreciation is charged on proportionate basis for the number of days the assets have been put to use during the year.

4.5 Assetscosting less than Rs. 1,000 each are charged off in the year of purchase.

4.6 In respect of leasehold premises, the lease premium, if any, is amortised over the period of lease and the lease rent is charged in the respective year(s).

5. Leases:

The asset classification and provisioning norms applicable to advances, as laid down in Para 3 above, are applied to financial leases also.

6. Impairment of Assets:

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

7. Employee Benefits:

7.1 Short Term Employee Benefits:

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

7.2 Long Term Employee Benefits:

i. Defined Benefit Plan

- a. Employees of the Bank are covered by Employees Provident Fund and Pension Schemes of Employees Provident Fund Organisation of Government of India. All eligible employees are entitled to receive benefits under the Employees Provident Fund scheme. The Bank contributes monthly at a determined rate (currently 3.67%



of wages i.e. Basic plus Dearness allowances maximum of Rs.15000/-). These contributions are remitted to Employees Provident Fund Organization, for this purpose and are charged to Profit and Loss Account. The Bank recognizes such annual contributions as an expense in the year to which it relates. Shortfall, if any, is provided for on the basis of actuarial valuation.

But now onward, the employee joined before 01.04.2020 are covered under normal pension scheme as applicable to other banks. Bank does the yearly actuarial valuation of its pension liability. As on date a cumulative provision of Rs. 10.15 Cr has been made towards this pension liability by charging through profit and loss account. The funds are later transferred to dedicated pension trust formed for this purpose. Rest other employees who joined bank after 01.04.2020 are covered under NPS. The monthly contribution is charged to profit and loss account and remitted to dedicated NPS account of respective which is maintained in SBI.

- b. The Bank operates Gratuity and Pension schemes which are defined benefit plans.
 - i) The Bank provides for gratuity to all eligible employees. The benefit is in the form of lump sum payments to vested employees on retirement, or on death while in employment, or on termination of employment, for an amount equivalent to 15 days basic salary payable for each completed year of service, subject to a maximum amount of Rs. 20 lacs. Vesting occurs upon completion of five years of service, for this Bank has taken a policy with SBI Life Insurance Co. Ltd. and makes periodic contributions to the fund as per actuarial valuation carried out annually.
 - ii) The Bank provides for pension to all eligible employees as per APRB (Employees) Pension Regulation, 2018. The benefit is in the form of monthly payments as per rules to vested employees on retirement or on death while in employment, or on termination of employment. Vesting occurs at different stages as per rules.

ii. Other Long Term Employee benefits:

- a. All eligible employees of the Bank are eligible for compensated absences, leave travel concession, Leave encashment as per Sponsor Bank Guidelines. The costs of such long term employee benefits are internally funded by the Bank.

8. Taxes on income:

Income tax expense is the aggregate amount of current tax and deferred tax expense incurred by the Bank. The current tax expense and deferred tax expense are determined in accordance with the provisions of the Income Tax Act, 1961 and as per Accounting Standard 22 - Accounting for Taxes on Income respectively after taking into account taxes paid at the foreign



offices, which are based on the tax laws of respective jurisdictions. Deferred Tax adjustments comprises of changes in the deferred tax assets or liabilities during the year. Deferred tax assets and liabilities are recognized by considering the impact of timing differences between taxable income and accounting income for the current year, and carry forward losses. Deferred tax assets and liabilities are measured using tax rates and tax laws that have been enacted or substantively enacted at the balance sheet date. The impact of changes in deferred tax assets and liabilities is recognized in the profit and loss account. Deferred tax assets are recognized and re-assessed at each reporting date, based upon management's judgment as to whether their realization is considered as reasonably/virtually certain.

9. Provisions, Contingent Liabilities and Contingent Assets:

9.1 In conformity with AS 29, "Provisions, Contingent Liabilities and Contingent Assets", issued by the Institute of Chartered Accountants of India, the Bank recognises provisions only when it has a present obligation as a result of a past event, and would result in a probable outflow of resources embodying economic benefits will be required to settle the obligation, and when a reliable estimate of the amount of the obligation can be made. The Bank Guarantee is issued against 100% cash margin and hence does not qualify for exposure.

9.2 No provision is recognised for:

- i. any possible obligation that arises from past events and the existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Bank; or
- ii. any present obligation that arises from past events but is not recognised because:
 - a. it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or
 - b. a reliable estimate of the amount of obligation cannot be made.

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

9.3 Provision for reward points in relation to the debit card holders of the Bank is being provided for on actuarial estimates.

10. The bank has transferred a sum of Rs.1.55 crore towards Investment Fluctuation Reserve in the current financial year to comply with RBI extant guidelines for creating IFR.

SCHEDULE 18: NOTES TO ACCOUNTS 2019-20

APPENDED TO AND FORMING PART OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED MARCH 31, 2020.



1. Reconciliation/ Matching

- a) Reconciliation /matching/adjustment of inter branch transactions, branch suspense and sundry deposits are in progress on an on going basis. The impact, in the opinion of the management of the bank, of un-recognized entries on the financial statements would not be material.
- b) In certain branches, the balancing books and reconciliation of control accounts with subsidiary ledger/registers are in progress.
- c) Balance with the other banks as mentioned in the schedule-7 are taken as appearing in the books of accounts of the Bank and its branches. Reconciliation and adjustment entries thereof are passed as and when the statements are received from other banks.
- d) The consequent effect of adjustment / matching / reconciliation as mentioned in (a) to (c) above, if any, on the account, is not ascertainable.

2. Fixed Assets and Depreciation

Accounting of fixed assets of the bank and depreciation thereon are done centrally at the Head Office Ofthe Bank.

3. Stationary

The stationary supplied to the branches has been charged to Profit & Loss account at Head Office without taking in to account the stock of stationary at branches. This effect the amount of stationary consumed which is debited to Profit & Loss Account. Thus, the impact of above on net result shown by Profit & Loss account and stock of stationary shown in Balance Sheet is not ascertainable.

4. Provisions and Contingencies

The provisions and contingencies amount shown in "Profit and Loss Account" includes provisions against advances (net) and provisions for fraud committed in the earlier year.

5. Break up of some items shown in the schedule forming part of the financial statement

a) Schedule-5 item-iv : OTHER :details as below:

Particulars	2018-19	2019-20
Provisions against standard asset	7482012.77	7482012.77
Provisions for audit fees	300000.00	0.00
Provisions for Link Branch A/c	2881142.00	768429.96
Sundry Deposit (TDS)	2309575.00	1546531.00
Banker's cheque to be issued account	4735531.66	0.00
Provision on Branch Cash Difference	4171638.00	1039801.00
Provision on Income Tax	303340.00	16189000.00



Provisions for arrear salary Payment	8000000.00	11000000.00
Provision for NPS	7230576.00	27936.00
Provision on Pension/NPS	50000000.00	51500000.00
Provision on Fraud	8934961.04	8934961.04
Provision on GST payable	1415178.00	49.00
Provision other(Interest Subvention on KCC)	0.00	801321.59
Total	97763744.47	99290042.36

b) Schedule-11 item-IV OTHER : Details as below

Particulars	2018-19	2019-20
Accumulated losses	378268589.69	360897967.20
Balance in Suspense A/c	838674.23	105875.30
Balance in settlement A/c	171547763.19	50366067.29
Balance in Remittance A/c	6871431.44	0.00
Balance in MABPOS	500000.00	500000.00
Banker CHQ to be issued a/c		413614.23
Gramin pay order		191057.63
PMJJBY-SBI LIFE		2743.00
INCA		8782.96
Core inter branch		-420.00
CTS Clearing & Interest Subvention on KCC Rs. 800565.59		825565.59
TOTAL	558026458.55	413311253.20

c) Schedule-13 item II i.e. interest on investment (Details as below)

Particulars	2018-19	2019-20
Interest earned on Govt. securities	176269008.67	174314329.86
Interest earned on FD with SBI	80356940.89	115431507.91
Interest earned on NABARD Term Money Borrowing	5741970.97	10686944.35
TOTAL	262367920.53	300432782.1

d) Schedule-16 item-I: Payment to and provision for employees :Details as below:

Particulars	2018-19	2019-20
Salary & allowances	79466405.00	79068347.99
Travelling expenses	3592977.25	3560876.92
Pension Liability	0.00	51500000.00
Halting expenses	415550.00	590699.00
Medical reimbursement	1186229.54	1421935.55
LTC expenses	119616.00	261673.00
Leave encashment	3131129.00	720698.00
Lodging charges	6240.00	189406.00
Gratuity paid	21756066.00	3618078.00
Wages (Others)	8068677.00	0.00
Allowances paid to deputed Officers from SBI	4403307.77	6271473.05



TOTAL	122146197.56	147203187.51
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e) Schedule-16 : Item-XIII : other expenses: Details as below:

Particulars	2018-19	2019-20
Vehicle Rent & Fuel charges	12000.00	401443.82
Data entry Charges	0.00	0.00
Dead Stock	600.00	10325.00
Labour charges	55100.00	61750.00
Training expenses	275598.00	317178.19
Bank charges	97127.00	23083.30
Charges-Seminar	0.00	17981.00
Books and periodicals	6067.00	16040.00
Computer Peripherals	6100.00	14041.55
Cleansing	178941.00	320275.00
Sundry Expenses	867157.00	0.00
Charges Round off	70.57	0.00
Misc. expenses	3097491.84	3407811.17
Wages	0.00	8143064.24
GST Paid		1702708.71
BC Charge	56524.00	70846.00
Amortisation	0.00	2429193.54
TOTAL	4652776.41	16935741.52

6. Advances

i). Net advances outstanding shown in the balance sheet have been worked out as follows:

Particulars	Previous year 31-03-2019	Current year 31-03-2020
Gross advance outstanding	1969262693.86	1616223809.74
Less: Interest not collected account (INCA)	0.00	0.00
Less: Provisions for NPAs	49678487.93	73932495.95
Net advances	1919584205.93	1542291313.79

7. Capital

Sr.No.	Particulars	Previous year	Current year
i.	CRAR (%)	9.89	10.25
ii.	CRAR- Tier I Capital (%)	9.50	9.90
iii.	CRAR- Tier II Capital (%)	0.39	0.35
iv.	Percentage of Shareholding of the		
A	Government of India	50.00%	50.00%
B	State Government	15.00%	15.00%
C	Sponsor Bank	35.00%	35.00%

**b. SLR-Investments**

(Rs. lakh)

Sr. No.	Particulars	Previous year	Current year
1	Value of Investments	22547.66	21653.02
I	Gross Value of Investments	22547.66	21653.02
Ii	Provisions for Depreciation	0.00	0.00
Iii	Net Value of Investments	22547.66	21653.02
2	Movement of provisions held towards depreciation on investments	0.00	0.00
I	Opening Balance	0.00	0.00
Ii	Add: Provisions made during the year	0.00	0.00
Iii	Less: Write off/ write back of excess provisions during the year	0.00	0.00
Iv	Closing Balance	0.00	0.00

c. Repo Transactions

(Rs. lakh)

	Minimum outstanding during the year	Maximum outstanding during the year	Daily Average Outstanding during the year	As on 31 March
Securities Sold under Repos	0.00	0.00	0.00	0.00
Securities purchased under reverse repos	0.00	0.00	0.00	0.00

d. Non-SLR Investment portfolio**(i) Issuer composition of Non SLR Investments**

(Rs. lakh)

No	Issuer	Amount	Extent of Private placement	Extent of Below investment Grade securities	Extent of unlisted Securities	Extent of unlisted securities
1	2	3	4	5	6	7
I)	PSUs	0.00	0.00	0.00	0.00	0.00
ii)	FIs	1517.73	0.00	0.00	0.00	1571.73



iii)	Banks	28315.00	0.00	0.00	0.00	28315.00
iv)	Private Corporate	0.00	0.00	0.00	0.00	930.00
v)	Others(Mutual Fund)	930.00	0.00	0.00	0.00	0.00
vi)	Provisions held towards depreciation					
	Total *	30762.73	0.00	0.00	0.00	30762.73

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

(Rs. lakh)

Particulars	Amount
Opening balance	Nil
Additions during the year since 1st April	Nil
Reductions during the above period	Nil
Closing balance	Nil
Total provisions held	Nil

8. Asset Quality**8.1 Non-Performing Asset**

(Rs. Lakh)

Sr	Particulars	Previous year	Current year
I	Net NPAs to Net Advances (%)	2.27%	0.99%
Ii	Movement of NPAs (Gross)		
(a)	Opening balance	985.95	987.60
(b)	Additions during the year	635.71	598.20
©	Reductions during the year	634.06	686.01
(d)	Closing balance	987.60	899.79
Iii	Movement of Net NPAs		
(a)	Opening balance	410.42	433.37
(b)	Additions during the year	543.91	301.12
(c)	Reductions during the year	520.96	574.02
(d)	Closing balance	433.37	160.47
Iv	Movement of provisions for NPAs (excluding provisions on standard assets)		
(a)	Opening balance	534.42	554.23
(b)	Provisions made during the year	463.00	450.00
(c)	Write-off/ write-back of excess provisions	443.19	264.91
(d)	Closing balance	554.23	739.33

Note:-

- i. Gross NPAs = Total of sub-standard assets + doubtful assets + loss assets under loans and advances)
- ii. Net NPAs = Gross NPAs minus (Balance in interest suspense account + DICGC claims received and kept in suspense account + Total provisions



held against NPA accounts).

- iii. Total NPAs = NPAs under loans and advances + NPAs under investments + NPAs under other assets + NPAs under Guarantees, if any (Off Balance Sheet exposure).

8.2 Details of Loan Assets subject to Restructuring

(Rs. lakh)

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

8.3 Details of financial assets sold to Securitisation (SC)/ Reconstruction Company (RC) for Assets Reconstruction

Sr	Particulars	Previous year	Current year
i	No. of accounts		
ii	Aggregate value (net of provisions) of accounts sold to SC/RC	Nil	Nil
iii	Aggregate consideration	Nil	Nil
iv	Additional consideration realised in respect of accounts transferred in earlier years	Nil	Nil
v	Aggregate gain/ loss over net book value	Nil	Nil

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

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

A. Details of non-performing financial assets purchased :

(Rs. lakh)

Sr	Particulars	Previous year	Current year
1 (a)	No. of accounts purchased during the year	Nil	Nil



(b)	Aggregate outstanding	Nil	Nil
2 (a)	Of these, number of account restructured during the year	Nil	Nil
(b)	Aggregate outstanding	Nil	Nil

B. Details of non-performing financial assets sold

(Rs. lakh)

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

8.5 Provisions on Standard Asset

(Rs. lakh)

Sr	Particulars	Previous year	Current year
	Provisions towards Standard Assets	74.82	74.82

Note : Provisions towards Standard Assets need not be netted from gross advances but shown separately as " Provisions against Standard Assets", under " Liabilities and Provisions - Others' in Schedule No. 5. of the Balance Sheet.

9. Business Ratio

Sr	Particulars	Previous year	Current year
i	Interest Income as a percentage to Working Funds \$	7.00%	7.61%
ii	Non-interest income as a percentage to Working Funds	1.61%	1.63%
iii	Operating Profit as a percentage to Working Funds \$	0.01%	0.76%
iv	Returns on Assets @	0.01%	0.41%
v	Business (Deposits plus advances) per employee #(Amt.in lacs)	855.30	895.46
vi	Profit per employee	0.06	3.07

\$ - Average working funds (as defined in Annexure IV) has been worked out on the basis of quarterly outstanding figure of total assets as appearing in the consolidated Gen Ledger of the RRB/ quarterly balance sheet as on end of every quarter ended.

@ - "Return on Assets" would be with reference to average working funds.



- For the purpose of computation of business per employee (deposits plus advances) inter-bank deposits may be excluded

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

Particulars	(Rs.Crore)								Total
	1 to 14 days	15 to 28 days	29days to 3 month	Over 3 months upto 6 months	Over 6 month upto 1 year	Over 1 year upto 3 years	Over 3 years upto 5 years	Over 5 years	
Deposits	15.32	18.01	21.90	50.82	62.94	69.77	70.05	424.90	733.71
Advances	3.60	13.50	15.46	21.96	23.43	25.32	47.98	10.37	161.62
Investments	2.00	10.00	50.70	50.34	60.53	52.26	55.90	242.42	524.15
Borrowings	0.00	0.00	0.02	0.05	0.00	0.06	0.00	0.86	0.99
Foreign Currency Asset	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

Exposures - Exposure to Real Estate Sector

Sr	Category	Previous year	Current year
a	Direct exposure		
(I)	Residential Mortgages Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented (individual housing loan upto Rs.20 lakh may be shown separately)	Nil	Nil
(ii)	Commercial Real Estate Lending secured by mortgages on commercial real estates (office buildings, retail space, multi-purpose commercial premises, multi-family residential buildings, multi-tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction,	Nil	Nil



	etc.) Exposure would also include non-fund based (NFB) limits ;		
(iii)	Investments in Mortgage Backed Securities (MBS) and other securitised exposures		
	a. Residential	Nil	Nil
	b. Commercial Real Estate	Nil	Nil
b)	Indirect Exposure	Nil	Nil
	Fund-based and non-fund based exposures on National Housing Bank (NHB) and Housing Finance Companies (HFCs)	Nil	Nil

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

Nothing to report

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

(Rs.
lakh)

Particulars	Previous year	Current year
Provision for Income Tax	113.81(Advance Tax paid)	161.89

13. Disclosure of Penalties imposed by RBI

During the year Reserve Bank of India has not levied any penalties on the Bank under the provision of Section 46 (4) of the Banking Regulation Act, 1949, for contraventions of any of the provisions of the Act, 1949; order, rule or condition specified by Reserve Bank under the Act.

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

14.1 Accounting Standard 5 - Net Profit or Loss for the period, prior period items and changes in accounting policies. Bank has no such disclosures to be made in the Notes on Accounts to the Balance Sheet of banks.

14.2 Accounting Standard 9 - Revenue Recognition

This Standard requires that in addition to the disclosures required by Accounting Standard 1 on 'Disclosure of Accounting Policies (AS 1), an



enterprise should also disclose the circumstances in which revenue recognition has been postponed pending the resolution of significant uncertainties. Bank has no such disclosures.

14.3 Accounting Standard 15 - Employee Benefits

I. Leave Encashment

The fund requirement for the year 2019-20 for Leave Encashment Liability was ascertained by SBI Life Insurance Company Limited in accordance with AS -15 and as per valuation there was surplus fund lying in leave liability account with SBI life. Hence no amount towards pension liability was transferred this year to SBI life with whom the leave Encashment fund account is maintained.

II. Gratuity

The fund requirement for the year 2019-20 for Gratuity Liability was ascertained by SBI Life Insurance Company Limited by in accordance with AS -15 and an amount of ₹ 36,28,078/- has been paid to SBI Life Insurance Company Limited with whom the gratuity fund account is maintained.

III. Provident Fund

In accordance with law, all employees of the Bank are entitled to receive benefits under the provident fund, a defined contribution plan in which both the employee and the bank contribute monthly at a pre determined rate. The Bank has no liability for future provident fund benefits other than its annual contribution and recognizes such contributions as an expense in the year incurred

14.4. Accounting Standard 17 - Segment Reporting

Not applicable in RRBs.

14.5 Accounting Standard 18 - Related party disclosure

List of related Parties :

State Bank of India (Sponsor bank)

SBI Mutual Fund

SBI Life Insurance Company Ltd

SBI General Insurance Company Ltd.

Reserve Bank of India & NABARD



(Amt. in Lacs)

Name of the related party	Deposit/Investment	Salary paid to deputed staff	Balance with Bank	Interest Income/Capital Gain	Commission Income	Other Expenses/Interest expenses	No. of employees on deputation
State Bank of India (Sponsor Bank)	20815.00	62.71	4887.26	1154.31	Nil	6.65	3
SBI Mutual Fund	930.00	Nil	Nil	865.40	Nil	Nil	Nil
SBI Life Insurance	Nil	Nil	Nil	Nil	2.29	Nil	Nil
SBI General Insurance	Nil	Nil	Nil	Nil	1.51	Nil	Nil
Reserve bank of India	2960.50	Nil	Nil	Nil	Nil	Nil	Nil
NABARD	1517.73	Nil	Nil	Nil	Nil	Nil	Nil



15. Additional Disclosures

15.1. Provisions and Contingencies

(Rs.
Lakh)

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

Note : The purpose of draw down made during the accounting year may be mentioned

15.2. Disclosure of complaints

A. Customer Complaints

Sr	Particulars	Details
a	No. of complaints pending at the beginning of the year	127
b	No. of complaints received during the year	495
c	No. of complaints redressed during the year	607
d	No. of complaints pending at the end of the year	15

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 Ombudsmen 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


16. Amount outstanding in HO Protested Bill/ Frauds Account/Robbery :

Sl.No.	Account	Details	Amount Outstanding	Remarks
1	100001232501	Robbery of Itanagar Branch	693000.00	Insurance Claim pending since last many yrs. (100% provision made)
2	100001232523	Robbery of Itanagar Branch	593450.00	100% Provision done
3	100001244947	APRB NLG Robbery	1074500.00	Pre migration to CBS entry (100% provision made)
4	100001312748	APRB Yachuli	58020.00	Case Pending at Guwahati High Court, Itanagar bench (100% provision made)
5	100001312759	APRB Yachuli	225205.00	FIR Lodge 100% provision done
6	100001741110	APRB AALO Branch Robbery	3100000.00	FIR Lodged 100% provision done
7		Kimin Branch Fraud	3190786.04	FIR Lodged 100% provision done
TOTAL			8934961.04	

17. Previous year figures have been re-classified wherever necessary.

For DE& BOSE.
CHARTERED ACCOUNTANTS
FIRM REG NO. 302175E

Place : Naharlagun
Dated: 04.05.2020

Sd/-
SWAPAN KR HALDER
MEMB. NO. 058186



ANNEXURE-I
Performance during current year and previous year:
(Rupees in lakhs)

<u>Sl.No</u>	<u>Particulars</u>	<u>Current year</u> <u>31-03-2020</u>	<u>Previous</u> <u>year 31-</u> <u>03-2019</u>
1	NO.OF BRANCHES	30	30
	a) Urban Branch	2	2
	b) Semi urban Branch	6	6
	c) Rural Branch	22	22
	d) Ultra small branch	0	0
2	Total staff:	107	106
	a) On deputation from SBI (including Chairman)	3	3
	b) Officers	60	54
	c) Office Assistants (Multipurpose)	42	46
	d) Office attendant	5	6
3	OWN FUND:	5878.04	5878.04
	a) Share capital	5878.04	5878.04
	b) Reserve	NIL	NIL
	c) Share Capital Deposit account	0.00	0.00
4	DEPOSITS:	73370.88	70969.12
	Absolute growth	2401.76	7593.46
	% of growth	3.38	11.99
	a) Demand deposits	51089.71	48926.97
	Absolute growth	2162.74	7444.03
	% of growth	4.42	17.95
	i) Current account	14259.89	13433.52
	ii) Saving Bank account	36829.82	35493.45
	b) Term deposits	22281.16	22042.15
	Absolute growth	239.01	149.43
	% of growth	1.08	0.69
5	BORROWING:	99.26	105.93
	% of growth	0.00	0.00
	a) From sponsor Bank (SBI)		
	a) Limit sanctioned	86.07	86.07
	ii) Outstanding	86.07	86.07
	b) From NABARD		
	i) Limit Sanctioned	0.00	0.00
	ii) Outstanding	0.00	0.00
	c) From Others (NSTFDC)	0.00	0.00
	i) Limit sanctioned		42.00
	ii) Outstanding	13.98	19.86
6	ADVANCES (OUTSTANDING)	16162.00	19692.63
	Absolute growth	0.00	1924.02
	% of growth	0.00	10.83
	a) Target groups	11592.25	11304.27
	Ratio to total advances	72.12	57.40
	b) Non-target groups	4481.54	8388.36
	Ratio to total advances	27.88	42.60



	Out of total under:		
	a) Agriculture	2978.07	3247.65
	b) Allied activities	499.72	571.71
	c) Rural artisan	211.12	297.00
	d) Priority sectors	11592.24	11304.27
	e) Weaker section	7587.41	7279.06
	f) Kishan credit cards	2478.34	2675.94
	g) SHG Finance	164.77	59.49
	h) SGSY finance	3.28	4.25
	i) General Credit Cards	35.37	53.40
	j) SME	8285.78	7888.06
7	LOAN ISSUED DURING THE YEAR	1807.18	4624.29
	a) Target groups	1105.11	2118.85
	b) Non-target groups	702.07	2505.44
	Out of total under:		
	b) Agriculture	145.22	536.64
	c) Allied activities	82.56	166.16
	d) Rural artisan	93.04	62.30
	e) Priority sectors	633.76	2118.85
	f) Weaker section	106.34	1479.94
	g) Kishan credit cards	238.06	370.48
	h) SHG Finance	16.08	7.00
	i) SGSY finance	6	12.00
	j) General credit cards	23	96.50
	k) SME	463.12	1346.50
8	Credit Deposit Ratio	22.03	27.75
9	Recovery rate (July – June)	61.28	61.28
10	INVESTMENT	52415.74	52466.35
	a) SLR Investment	21653.02	22547.66
	b) Non-SLR investment	30762.72	29918.68
11	Investment to Deposit ratio	71.44	73.93
12	Balance with SBI (Total)	33207.22	28573.12
	a) In current account	4892.22	813.21
	b) In TDR account	28315.00	27759.91
13	Balance with RBI in current account	2960.50	3040.50
14	Cash in hands	579.83	591.59
15	Average working capital	49820	69751.51
16	Average deposit	69332.30	64068.01
17	Average borrowing	102.59	110.47
18	Average cash in hand	532.28	687.66
19	Average balance with RBI	3035.50	1746.96
20	Average balance with bank	9251.74	2853.00
21	Average SLR investment	21884.51	23125.28
22	Average Non-SLR investment	21405.60	18182.31
23	Average loan and advances	17800.49	18847.55
24	Working fund	67097.00	69751.51
25	Risk weighted assets	24493.65	22044.40
26	CRAR	10.25	10.98
27	PROFIT AND LOSS ACCOUNT:		
	a) Total Income	6204.94	6005.11



	i) Interest earned on advances	2103.83	2260.48
	ii) Interest earned on investment	1743.14	2623.68
	iii) Other income	1096.78	1120.95
	b) Total expenditure	5714.34	5759.27
	i) Interest paid on deposits	3169.43	2853.63
	ii) Interest paid on borrowing	7.45	6.64
	iii) Operating expenses	2047.43	1882.33
	iv) Provisions	490.03	1016.67
	c) Net result (a – b)	490.60	245.84
28	Accumulated Losses	3608.98	3542.91
29	Average cost of fund (%)	4.73	4.08
	a) Average cost of deposit (%)	4.61	4.45
	b) Average cost of borrowing (%)	6	6.01
30	Average return on fund (%)	9.86	8.12
	a) Average return on advances (%)	0.41	11.99
	b) Average return on investment (%)	7.71	6.35
31	Total business	89533.00	90661.75
32	PRODUCTIVITY		
	a) Per branch business	2985	3022.06
	b) Per employee business	837	855.30
	c) Per branch profit	10.96	8.20
	d) Per employee profit	3.07	2.32
33	NON PERFORMING ASSETS:		
	a) At the beginning of the year	987.60	985.95
	b) Addition during the year	598.20	634.71
	c) Recovery during the year	686.01	634.06
	d) NPA at the end of the year	899.79	987.60
	e) Gross NPA %	5.57	5.02
	f) Net NPA percentage	0.99	2.27
34	ASSET CLASSIFICATION	16073.79	19692.63
	a) Standard assets	15174.00	18705.03
	b) Sub-standard assets	259.65	438.13
	c) Doubtful assets	581.72	510.86
	d) Loss assets	58.42	38.61
35	PROVISIONING	216.75	496.60
	a) Provision against standard asset	0.00	7.69
	b) Provision against sub-standard asset	25.66	49.16
	c) Provision against doubtful assets	185.09	432.84
	d) Provision against loss assets	0.00	-19.01
	e) Provision against frauds etc.	6.00	25.92
36	BALANCE OF PROVISION A/C	846.06	718.40
	a) Provision against Standard asset	74.82	74.82
	b) Provision against NPAs	739.32	554.23
	c) Provision against Frauds	31.92	89.35
37	TECHNOLOGIES		
	a) CBS implementation	Yes	Yes
	b) NEFT implementation	Yes	Yes
	c) RTGS implementation (Except from & to SBI)	Yes	Yes
	d) Rupay ATMs Debit cards	Yes	Yes



	e) RupayKisan Credit Cards	Yes	Yes
	f) Direct Benefit Transfer (ACH CR)	Yes	Yes
	g) Direct Benefit Transfer (ACH DR)	Yes	Yes
	h) ECS Debit	Yes	Yes
	i) IMPS	Yes	Yes
	j) E-Commerce	Yes	Yes
	k) Kiosk Banking (BC-CSP)	Yes	Yes
	l) PFMS	Yes	Yes
38	INTERNAL CONTROL		
	a) Snap Audit (No. of Branch covered)		2
	b) Internal audit: (No. of branch covered)		7
	c) Inter branch adjustment	10.68	0.10
39	NEW BRANCH/RELOCATION/MERGER		
	i) No. of New branch opened during the year	Nil	1
	ii) No. of branch relocated during the year	Nil	Nil
	iii) No. Of branch merged during the year	Nil	Nil



Annexure-II

STATEMENT SHOWING DISTRICT WISE BRANCHES WITH BUSINESS
AS ON 31-03-2019

(Rupees in Lakh)

Name of District/ Branch	Name of Block	Total Deposit	Total Advances	CD Ratio	Date of opening
EAST SIANG DISTRICT					
1.Pasighat	Pasighat	7532.34	1682.05	0.22	31.12.1983
2. Lumpo	Nari-Koyu	887.27	113.04	0.13	31.03.1984
3 .Mebo	Mebo	2420.18	208.57	0.09	02.02.1984
4. Sille	Sille	1786.93	391.87	0.22	04.07.1984
5. Ruksin	Ruksin	3153.20	981.58	0.31	31.12.1984
6.J.N College	Pasighat	1259.83	251.29	0.20	07.03.2016
SIANG DISTRICT					
7.Riga	Riga	176.32	1.42	0.01	29.06.2012
8.Boleng	Pangin	1901.92	197.13	0.10	12.02.1986
9.Rumgong	Rumgong	298.40	33.38	0.11	12.08.2011
WEST SIANG DISTRICT					
10.Aalo	Aalo	5557.98	486.62	0.09	30.12.1994
11.Kamba	Liromoba	1114.52	140.01	0.13	10.01.1989
LEPARADA DISTRICT					
12.Basar	Basar	2819.87	524.50	0.19	24.07.1993
LOWER SIANG DISTRICT					
13.Likabali	Likabali	3856.02	636.47	0.17	27.12.1985
14. Gensi	Gensi	373.95	23.31	0.06	30.01.2012
UPPER SIANG DISTRICT					
15.Geku	GekuMariyang	1128.96	77.98	0.07	26.11.1986
16. Mariyang	GekuMariyang	1082.39	71.02	0.07	31.12.2011
UPPER SIANG DISTRICT					
17.Daporijo	Daporijo	7353.17	1006.48	0.14	08.06.1994
18.Dumporijo	Dumporijo	2202.18	300.76	0.14	24.03.1985
19.Taliha	Taliha	315.39	66.39	0.21	29.06.2012
PAPUM PARE DISTRICT					
20. HO	Doimukh	23.67	57.44	4.43	30.11.1983
21.Iatanagar	Itanagar	4453.77	1412.78	0.32	17.12.2003
22.Naharlagun	Doimukh	10814.19	3333.58	0.31	31.07.2007
23.Kimin	Kimin	970.93	410.08	0.42	03.07.1985
24.Sagalee	Sagalee	2188.41	1269.28	0.58	26.03.1985
LOWER SUBANSIRI DISTRICT					
25.Yazali	Ziro-II	1826.28	663.47	0.36	03.04.1986
26. Yachuli	Ziro-II	856.47	296.64	0.35	13.08.2007
27. Ziro	Ziro	3671.90	781.00	0.21	22.09.2008
LOWER DIBANG VALLEY DISTRICT					
28. Roing	Roing	1062.53	119.95	0.11	02.09.2008
LOHIT DISTRICT					
29. Tezu	Tezu	1675.63	423.47	0.25	18.11.2008



NAMSAI DISTRICT					
30. Namsai	Namsai	543.22	121.29	0.22	21.09.2017
WEST KAMENG DISTRICT					
31. Bhalukpong	Bhalukpong	62.09	79.40	1.28	11.09.2018
GRAND TOTAL		73369.91	16162.25	0.22	

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