MONTHLY PERFORMANCE REPORT

Advances for the months of April, May and June 2023

Certified that we have verified our records and present herein the performance of our department:

	Inspection Authority	No. of NCs*	Add New NCs	Less NCs**	Balance NCs A	M	J
1.1	RBI Inspection 31.3.22						
1.2	Statutory Audit 31.03.23						
1.3	Concurrent Audit PM						
1.4	Internal Inspection						

*: at the beginning of the month PM: previous month **: compliance is made

2.1	**Pre-sanction appraisal**			
	No. of accounts for which			
2.1.1	Borrower-applicants are not KYC non-compliant			
2.1.2	Pre-sanction Inspection is not done			
2.1.3	CIBIL score reports are not on record			
2.1.4	Experian score reports are not on record			
2.1.5	Equifax score reports are not on record			
2.1.6	High Mark score reports are not on record			
2.1.7	Income Assessment of the applicant is not on record			
2.1.8	Repayment capacity is not assessed Appraisal is not satisfactory.			
2.1.9	CM's/CMC Note is not on record			
2.1.10	Purpose of loan/OD is not recorded			
2.1.11	Borrower's declaration of not having any TL/OD with other banks is not on record			
2.1.12	Allowed beyond Area of operation			

2.2	Sanction			
2.2.1	Sanction is within the delegated power of the sanctioning authority			
2.2.2	CMC/Board* Resolution covering sanction is not on record(*sanctioning authority)			
2.2.3	Borrower's acknowledgement of Sanction terms is not on record			
2.2.4	Sanction terms as presented in the appraisal are not presented in sanction letter			
2.2.5	Sanctioned limit including existing liabilities exceeds bank's exposure limit.			

2.3	Documentation: No. of accounts for which			
2.3.1	Documentation is not in conformity with banks policy;			
2.3.2	Adequately stamped Composite Agreement, DPN and Guarantee are not on record			

2.4	Mortgage			
	No. of mortgages for which			
2.4.1	Legal opinion conveying marketable title to the mortgager is not on record			
2.4.2	Latest EC is not on record			
2.4.3	duly dated, filled in and signed Mortgage Memorandum by the mortgager is not on record			
2.4.4	Title Deeds are not registered in Title Deeds Register			
2.4.5	Engineers Valuation Reports are not on record			
2.4.6	SRO's Valuation Report is not on record			
2.4.7	Manager had not inspected the property and not concurred with Engineer's valuation			
2.4.8	Registration of Mortgage Memorandum is not done at SRO			
2.4.9	Registration of Mortgage on CERSAI portal is not complied with			
2.4.10	are not registered with the Registrar of Companies			

2.5	Disbursal			
2.5.1	Processing, Commitment, Documentation charges, Share Capital are not collected			
2.5.2	Disbursal is not in conformity with sanction terms;			
2.5.3	End use of funds sanctioned is not ensured and Cash is disbursed from TLs			
2.5.4	Excess drawls are allowed by HO or confirmed by HO			

*: list of accounts opened with limits etc., is furnished herein:

No	Name	Limit	DoD	CMC Dt	BR Dt	LO,EC	Er.VR	MMR	CIBIL	CERSAI	Doc

2.6	Post sanction follow up			
	No. of accounts for which			
2.6.1	Post sanction unit inspection observations are not on record			
2.6.2	Recovery follow up is not on record;			
2.6.3	Inspection/Audit observations are not complied with			
2.6.4	Drawing power is not updated in CBS promptly			
2.6.5	Operations are not normal; allowed in excess of DP			
2.6.6	Excess drawls permitted are not reported to HO			
2.6.7	Interest, rebate, penal interest is not charged in compliance with sanction terms			
2.6.8	Audited Financial Statements and ITRs are not obtained annually.			
2.6.9	Balance Confirmations are not obtained annually.			
2.6.10	Timely Renewals are not on record			
2.6.11	Interest is not serviced for OD accounts			
2.6.12	Liabilities > limits/DP for OD accounts (le)			
2.6.13	There are some NCs in compliance of terms of sanction.			
2.6.14	There are some NCs in compliance of documentation			
2.6.15	There are some abnormal transactions in Staff ODs			
2.6.16	Ever-greening is done; masking of NPA with fresh loans			
2.6.17	NPAs are not identified by CBS			
2.6.18	Not classified NPAs when one account of the borrower is NPA,			
2.6.19	are sanctioned to Directors and their relatives			
2.6.20	Unsecured loans are not properly demarcated; proper risk weights are not allotted			

2.7	Temporary Overdrafts			
2.7.1	No. of TODs that resulted on account of failure to return cheques etc			
2.7.2	No. of TODs that are allowed on customers' request against application/DPN			
2.7.3	No. of TODs outstanding in Savings Accounts			
2.7.4	No. of TODs outstanding in Staff Savings Accounts			
2.7.5	No. of TODs that are allowed for drawing cash			
2.7.6	No. of accounts wherein more than 6 TODs are allowed in 6 months			
2.7.7	No. of TODs that are not reported to HO on the day of allowing			
2.7.8	No. of TODs that remained outstanding for more than 7 days			
2.7.9	No. of TODs wherein interest is not charged at month end			

2.8	Advances against Deposits (DLs) and Gold Ornaments (GLs)			
2.8.1	No. of DLs that are allowed without noting lien			
2.8.2	No. of DLs that are allowed without pledging the deposit			
2.8.3	No. of DLs that are allowed without discharging the TDR			
2.8.4	Assignment of LI Policies is done for policies assigned to bank			
2.8.5	No. of GLs that are allowed without appraisal by authorized appraiser			
2.8.6	Gold Appraiser's appointment with specific tenure is on record;			
2.8.7	Gold Appraiser's performance is not reviewed annually			
2.8.9	GL applications are being handled by bank staff; not by gold appraisers			
2.8.10	Bullet repayment in 12m is allowed for GLs < Rs.2,00,000 only			
2.8.11	Repayment schedule is fixed for GLs < Rs.2,00,000			
2.8.12	GLs for which Loan to value @ 75% is not complied with			
2.8.13	Loans sanctioned with previous history of borrowers being placed before the board			
2.8.14	Annual Financial statements are being obtained from borrowers wherever applicable			

2.9	Interest calculation and application monthly			
2.9.1	Monthly interest is applied by CBS appropriately; there is no overlapping			
2.9.2	CBS statements of head wise interest application is on record			
2.9.3	CBS statements of head wise interest application – random checking of interest is done			
2.9.4	Interest is applied for all a/c of all heads - for all the days – there is no leakage of revenue			
2.9.5	Statement of interest charged head wise is enclosed			

SNo.	Head	No. of accounts as on 31.03.2023	No. of accounts closed	No. of accounts opened*	No. of accounts as on 31.05.2023	Liability as on 31.05.23

Priority Sector Advances and Investments for the months of April, May and June 2023

2.10	Priority Sector Advances Regulatory Compliance			
2.10.1	Register of applications received is maintained			
2.10.2	Acknowledgements for applications are being issued			
2.10.3	Status of sanction or refusal is communicated within the board stipulated time of 7 days			
2.10.4	Priority Sector target of 50% as on 31.03.2022 is reached			
2.10.5	MSME sub target of 7.5% is achieved			
2.10.6	MSME Certificates are on record			
2.10.7	Weaker Sections Advances sub-target of 10% is reached			
2.10.8	Weaker Sections Advances categories and limits comply with the RBI directives			
2.10.9	Education Loans are < Rs.20,00,000 each			
2.10.10	Housing Loans are within the exposure limits including 5% towards HL of Rs.25,00,000			
2.10.11	HLs allowed for construction or purchase of house/flat are < Rs.35,00,000			
2.10.12	HLs allowed for repairs of house/flat are < Rs.10,00,000			
2.10.13	Abstract of PS Advances with No. and amount category wise is enclosed			
2.10.14	Return for previous quarter is submitted to RBI on time; copy enclosed herein			

	Agriculture	MSME	Education	Housing	Others	Total
PS No. of Accounts						
PS Amount Rs.						Rs.
WS No. of Accounts						
WS Amount Rs.						Rs.
% of WS to PS						%
Category % to PS	%	%	%	%	%	

2.11.	Investments			
2.11.1	Investment Policy is reviewed on time			
2.11.2	Investment Fluctuation Reserve @5% of HFT and AFS investments			
2.11.3	Concurrent Audit observations on Investments are presented to CEO monthly			
2.11.4	Half yearly review on Investments is placed before the board			
2.11.5	Investments in HTM category is >25% of total investments; the excess comprises of only SLR securities			
2.11.6	Total SLR securities held in HTM category is not >25% of their NDTL as on the last Friday of the 2nd preceding fortnight.			
2.11.7	Inter-bank gross exposure limit of 20% of total deposits liabilities is complied with			
2.11.8	Inter-bank counter party exposure limit of 5% of total deposits liabilities is complied with			
2.11.9	Investment Depreciation Reserve created by debiting PL covers depreciation in AFS, HFT Investments			
2.11.10	Premium on HTM Investments is amortised over the remaining maturity period			
2.11.11	NDTL is not understated			

Lists of non-compliance accounts details are enclosed'

Signature of Assistant Manager   Chief Manager/Dy.CEO

CEO's observations:

Daily Performance Report on Term Deposits and Clearing Operations:

1	TDs opened without KYC compliance	
2	TDs opened without CKYC compliance	
3	TDs opened without nominations	
4	Voucher cum application of TD is used as voucher	
5	Aggregate amount of TDs opened today	
6	Aggregate amount of TDs paid out today	
7	Non-compliance of Bank's policies if any	

1	TODs resulted due to non-return of Cheques/ECHs	
2	List of employees responsible for timely non-return of Cheques/ECHs submitted	
3	TODs resulted due to non-return of Cheques/ECHs and outstanding	
4	Amounts kept in Other Liabilities head, for want of particulars.	
5	Any problem faced in Clearing Operations of the day	
6	Balance in Kotak Bank in excess of requirement transferred to IDBI Bank	
7	CA with Kotak Bank is reconciled	
8	Non-compliance of Bank's policies if any	

Weekly/Monthly Performance Report on Term Deposits and Clearing Operations

1	No. of TDs outstanding	
2	No. of TD Applications lodged with HO	
3	No. of TD Applications – not on record	
4	No. of TD Accounts – KYC non-compliant	
5	No. of Depositors without membership	
6	Ratio of Members' Deposits to total Deposits	
7	Ratio of Deposits of Top 20 Depositors to total Deposits	
8	No. of Deposits not covered by DICGC	
9	No. of Deposits for which nominations are on record	
10	No. of Deposits for which nominations are not opted by Depositors specifically	
11	No. of FDs for which monthly interest is paid by transfer to SB/CA with us	
12	No. of FDs for which monthly interest is paid by transfer to SB/CA with other banks	
13	No. of FDs for which monthly interest is not paid on time	
14	No. of FDs for which TDS is applicable	
15	No. of FDs for which TDS is not applicable; Form 15 Hs are on record	
16	Depositors are grouped into 31 and 365 buckets; being requested to patronage further	
17	Is TDS remitted on time	
18	Are IT Returns of TDS remittances are on record	

Weekly/Monthly Performance Report on Clearing Operations

2.1	No. of Accounts with more than 3 cheque returns	
2.2	Percentage of cheque returns	
2.3	No. of accounts for which ECH mandates outstanding; Beneficiaries list is up to date	
2.4	TODs resulted due to non-return of Cheques/ECHs; list with employees responsible	
2.5	TODs resulted due to non-return of Cheques/ECHs and outstanding	
2.6	Amounts kept in Other Liabilities head, for want of particulars.	