



Annex 2

Reviews to be submitted to the Board of Directors of primary (urban) co-operative banks

[Vide para 4]

I. Monthly

1. (a) Funds Management
(b) Position regarding compliance with Cash Reserve/Statutory Liquidity Ratio
2. Trial Balance - Income/Expenditure Statements
3. Comparative position of deposits/advances
4. Credit proposals sanctioned under delegated authority including Temporary Overdrafts
5. Report on serious irregularities/frauds/misappropriation which have come to light during the month, if any
6. Comparative position of overdues

II. Quarterly

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|--|----------------|---------------|------------------|--------------------|
| 1. Review of Deposit Mobilisation/Target/Achievement (bank as a whole) | April
(1-3) | July
(4-6) | October
(7-9) | January
(10-12) |
| 2. Branch-wise performance of deposits and advances - Targets/ Achievements | | --do-- | | |
| 3. Review of at least 25% of large borrowal accounts (Rs. 5 lakhs and above in case of non-scheduled banks and Rs. 10 lakhs and above in case of scheduled banks - All such accounts to be reviewed within a year) | | --do-- | | |
| 4. Review of recovery performance as also action against defaulters | | --do-- | | |
| 5. Inter-branch Reconciliation/ House-keeping position of branches | | --do-- | | |



6. Action taken on major frauds/ serious irregularities	April (1-3)	July (4-6)	October (7-9)	January (10-12)
7. Review of action taken on internal inspection reports and compliance		--do--		
8. Advances to directors/their relatives - observance of RBI guidelines	May (1-3)	August (4-6)	November (7-9)	February (10-12)
9. Advances to single party/ connected group - observance of RBI guidelines		--do--		
10. Review of Annual Business Plan	April (1-3)	July (4-6)	October (7-9)	January (10-12)

III. Half-yearly

1. Review of capital expenditure vis-à-vis capital budget		January (7-12)		July (1-6)
2. Review of distribution of deposits/ advances and credit deposit ratio		February (7-12)		August (1-6)
3. Review of action taken on concurrent audit report		--do--		--do--
4. Review of action taken on the findings of RBI Inspection Report/ Statutory Audit Report		April (10-3)		October (4-9)
5. Review of priority sector/weaker section lendings		--do--		--do--
6. Review of performance in mobilisation of deposits under NRE/FCNR scheme		--do--		--do--
7. Review of Credit Card/ Merchant Banking Business		--do--		--do--
8. Review of action taken on Audit/ Vigilance Committee of the Directors		--do--		--do--



9. Review of Customer Service	May (10-3)	November (4-9)
10. Review of security arrangements	--do--	--do--
11. Half-yearly working results/ Review of performance of branches - income and expenditure	August (10-3)	February (4-9)

IV. Annual

1. Review of bad debts proposed to be written-off	(April)
2. Report on frauds and action taken	(April)
3. Review of foreign exchange business	(April)
4. Review of donations made during the year	(April)
5. Bank's Balance Sheet, Profit & Loss A/c., Working results	(May)
6. Review of loss making branches	(May)
7. Analysis of wide variations in expenditure heads	(May)
8. Comprehensive note on income recognition, asset classification and provisioning towards non- performing assets	(May)
9. Review of human resources development and training of staff	(June)
10. Review of mechanisation and computerization	(June)
11. Review of branch expansion/pending licences	(July)
12. Review of Statutory Audit Report	(September)
13. Review of Annual Business Plan	(February)

(Note: Numbers 1 to 12 indicate the calendar months from January to December)