**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

| | | | | |
|---|---|---|---|---|
| 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)