

उत्तर प्रदेश ग्रामीण बैंक की सभी शाखाओं एवं कार्यालयों हेतु परिपत्र

अंकेक्षण एवं निरीक्षण विभाग द्वारा जारी

महोदय/महोदया,

विषय: "Snap Audit Policy" का क्रियान्वयन

भारत सरकार के दिनांक 07 अप्रैल 2025 के राजपत्र अधिसूचना CG-DL-E-07042025-262329 (F. No. 7/6/2024/ (11)-RRB) के अनुसार, पूर्ववर्ती बड़ौदा यू.पी. बैंक, पूर्ववर्ती आर्यावर्त बैंक एवं पूर्ववर्ती प्रथमा यू.पी. ग्रामीण बैंक के समामेलन के फलस्वरूप 01.05.2025 से "उत्तर प्रदेश ग्रामीण बैंक" अस्तित्व में है। नवगठित बैंक में एकरूपता, पारदर्शिता और परिचालन दक्षता सुनिश्चित करने के लिए मौजूदा नीतियों को एकीकृत कर "Snap Audit Policy" को बैंक की Steering Committee द्वारा मंजूरी दी गई है एवं उत्तर प्रदेश ग्रामीण बैंक हेतु तत्काल प्रभाव से लागू करने का निर्णय लिया गया है।

Snap Audit Policy में समाहित बिन्दुओं /मार्गदर्शी प्रक्रियाओं पर पूर्ववर्ती बैंकों में पूर्व निर्गत निर्देश तदनुसार संशोधित माने जाएंगे।

सभी शाखाएं/कार्यालय इस परिपत्र की विषय वस्तु को भली भांति समझ लेवें एवं तदनुसार कार्य करते हुए शत-प्रतिशत अनुपालन सुनिश्चित करें।

भवदीय



(घनश्याम सिंह)

महाप्रबन्धक

संलग्नक: Snap Audit Policy

Policy Guidelines for Snap Audit System

❖ Introduction:

Recently, Baroda U.P. Bank, Aryavart Bank and Prathama U.P. Gramin Bank have been amalgamated vide Government of India (GoI) Gadget Notification No. **CG-DL-E-07042025-262329 dated 07 April 2025** and become a new entity in the nomenclature of Uttar Pradesh Gramin Bank. Hon'ble members of Board are apprised that the system of Snap Audit is prevailing in Banks since long. The Snap Audit was also in practice in all erstwhile RRBs i.e. Baroda U.P. Bank, Aryavart Bank and Prathama U.P. Gramin Bank. **The system of Snap Audit was introduced in Banks to examine whether the systems and procedures laid down by the Bank is strictly adhered by the newly opened Branches and the Branches which are categorized under High Risk.** The purpose is to keep these Branches under strict surveillance.

❖ Scope & Identification of Branches:

Bank conducts Snap Audit to examine whether the systems and procedures laid down by the Bank is strictly followed by the Branches. Branches selected for Snap Audit on the basis of their Risk category i.e. Branches categorized under High Risk and newly opened Branches.

❖ Periodicity:

The periodicity of snap audit is on Half Yearly basis for High Risk Category Branches and for newly opened Branches it should be within six months from the date of opening.

❖ Conduct, Reporting format, Compliance & Closure of Snap Audit:

Snap Audit is conducted by Regional Offices by deputing competent officers posted at either the Regional Office or Branches. The captioned audit will be carried out on Bank's prescribed format (format attached).

Regional Offices are responsible for ensuring timely compliance by the Branches i.e. within 30 days from conduct of Snap Audit. Upon satisfactory compliance Regional Office will confirm closure of the audit observations at their end. The progress of such audits shall be reviewed and presented in each Central Audit Committee meeting at Head Office.

❖ Delegated Authority for Snap Audit System Guidelines:

The **Chairman or General Manager** is authorized to issue additional administrative guidelines related to the Snap Audit System as and when required.

❖ Validity of Policy:

This policy shall remain in force for **three years** from the date of approval, after which it shall be reviewed and revised, if necessary.

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