

उत्तर प्रदेश ग्रामीण बैंक की सभी शाखाओं एवं कार्यालयों हेतु परिपत्र

अंकेक्षण एवं निरीक्षण विभाग द्वारा जारी

महोदय/महोदया,

विषय: "Revenue 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 "**Revenue 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।

Revenue 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: **Revenue Audit Policy**

Policy Guidelines for Revenue Audit System

❖ Introduction:

The Revenue Audit is a process of examining compliance of all eligible/applicable charges & fees recovered in time by the Branch. The Revenue Audit directly affects the Profit & Loss A/c of the Bank. The Bank conducts Revenue Audit of Branches to detect and recover income leakage.

❖ Scope:

The Branches having big credit & deposits portfolio could not timely recovered all eligible/applicable charges in respective accounts due to having heavy operational transactions, which causes income leakage and adversely affect the profitability of the Bank. The Revenue Audit is a tool of detecting revenue leakage and contributes in timely collection of revenue for the Bank.

❖ Items to be covered in Revenue Audit:

1. All applicable Interest/charges/Fee must be applied in Deposit Accounts.
2. All applicable Interest/charges/Fee must be charged in Fresh Advances/renew/review of Advance Accounts.
3. All applicable charges/Fee must be charged in Non Fund Based business (LC & Bank Guarantee etc.) Accounts.
4. Applicable charges must be charged for providing Locker Facility.
5. Any other applicable charges/Fee must be levied in respective Accounts.

❖ Identification of Branches:

The Branches will be identified by Head Office on following parameters:

1. Branches having high volume of Deposits & Credit portfolio.
2. District Head Quarter/Main Branches of every District.
3. Any other abnormal features found by data analysing through system.

❖ Periodicity:

The Revenue Audit will be done on half yearly basis by Inspecting Officer identified by Head Office.

❖ Compliance & Closure:

The Inspecting Officer will submit the detailed report to Head Office and Head office will send to concerned Regional Office to hand over to the Branch for compliance. However, with a view to ensure realization of revenue leakage at the earliest, Inspecting Officer will ensure spot recovery of revenue leakage to the maximum possible extent. Regional Office should ensure compliance of Revenue Audit report within 15 days and submit compliance certificate with its recommendations to Head Office for closure.

If the cumulative Revenue Leakage exceeds ₹ 0.50 lakh in any Audit or Inspection at Branch, an explanation should be sought from the concerned staff. In such cases, staff accountability should also be examined, wherever deemed necessary.

Bank will furnish its progress in Audit Committee of Board for perusal & necessary instructions.

❖ Delegated Authority for Revenue Audit System Guidelines:

The **Chairman or General Manager** is authorized to issue additional administrative guidelines related to the Revenue 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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