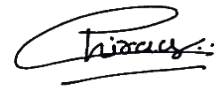


અગત્યનું

## પરિપત્ર

**વિષય:- રેટ બેન્ક સાથેની નાણાકિય લેવડ-દેવડ માટે એટપાર સેવાઓ બાબત.**

આથી નવસારી કૃષિ યુનિવર્સિટી, નવસારીની તમામ કચેરીના વડાશ્રીઓ તેમજ ઉપાડ અને ચુકવણા અધિકારીશ્રીઓ ને જણાવવાનું કે, આ યુનિવર્સિટીના કાર્યક્ષેત્રમાં આવતાં સાત જિલ્લા નવસારી, સુરત, તાપી, વલસાડ, ભરૂચ, નર્મદા અને ડાંગ જિલ્લામાં આવેલી યુનિવર્સિટીની પેટા કચેરીઓની નાણાકિય લેવડ-દેવડ રેટ બેન્ક ઓફ ઈન્ડિયા સાથે કરવામાં આવે છે. જેથી નાણાકિય લેવડ-દેવડ દરમિયાન બેન્ક તરફથી કપાત કરવામાં આવતાં ચાર્જિસને માફ કરાવવા માટે આ યુનિવર્સિટી દ્વારા રેટ બેન્ક ઓફ ઈન્ડિયા, ન.કૃ.યુ. કેમ્પસ પાસેથી નાણાકિય લેવડ-દેવડ માટે તા.૦૧.૦૫.૨૦૨૨ થી તા. ૩૧.૦૪.૨૦૨૪ પાછલી અસરથી એટપાર સેવાઓ લેવામાં આવેલ છે. (નકલ સામેલ છે). આથી આ યુનિવર્સિટીનાં કાર્યક્ષેત્રમાં આવતી તમામ કચેરીઓએ રેટ બેન્ક ઓફ ઈન્ડિયા સાથે ઉક્ત સમય દરમિયાન નાણાકિય લેવડ દેવડ બાબતે કોઈ ચાર્જ કાપવામાં આવેલ હોય તો તે મેળવવા માટે અને હવે પછી ચાર્જ ન કાપવામાં આવે તે માટે આ સાથે સામેલ રાખેલ રેટ બેન્ક ઓફ ઈન્ડિયા એટપાર સેવાનો જરૂરી આધાર જે તે બેન્કમાં રજુ કરી કપાત થયેલ ચાર્જ પરત લેવા તાત્કાલિક કાર્યવાહી હાથ ધરવા જણાવવામાં આવે છે.



ખ.નં. નકૃયુ/હિનિ/કંટ્રોલ/૪૪૧/૨૦૨૩  
નવસારી, તા. ૩૦/૦૧/૨૦૨૩

હિસાબ નિયામક

નિડાણ :- ઉપર મુજબ





Addition  
and letter  
to NAB

भारतीय स्टेट बैंक  
भारतीय स्टेट बैंक  
STATE BANK OF INDIA

एसएओ/सीएमजीबी/2022-23/ 2736

DATE: 14.09.2022

सहायक महाप्रबंधक,  
भारतीय स्टेट बैंक,  
क्षेत्रीय कार्यालय- 5  
नवसारी.

TO  
NAV  
Branch manager

भारतीय स्टेट बैंक	
क्षेत्रीय कार्यालय-5, नवसारी-तापी	
स.प.प्र.	16 SEP 2022
प्र. एन.पी.ए.	डाक प्राप्त/DAK RECEIVED
मु.प्र. (अ.प्र.)	मु.प्र. COMP. & OPS
प्र. एच.आर.	प्र. एफ.आई
प्र. मु.प्र.	प्र. (अ.प्र. वी.सी.)

महोदय,


**नियंत्रण प्रस्ताव**

**PROPOSAL FOR RENEWAL OF AT PAR FACALITY FOR DD, CHEQUE BOOK, CORE TRANSAC-  
TIONS & TRANSACTION CHARGES FROM 01.05.2022 TO 31.04.2024 NAVSARI AGRICULTURE  
UNIVERSITY.**

आपके द्वारा भेजे गए पत्र के संदर्भ में आपको सूचित किया जाता है की उपर्युक्त प्रस्ताव को सक्षम प्राधिकारी द्वारा  
नियंत्रित कर दिया गया है।

कृपया इसे प्राप्त करें।

भवदीय,

  
कृते उप महाप्रबंधक  
संलग्न : उपरोक्तनुसार

Br. Code: 12826  
Tel : 0261-2236003-2236004  
Fax: 0261-2237003  
IP Phone: 155700  
e-mail: dgmba.sao@sbi.co.in

वडीवटी कथेरी  
स्टेट बैंक भवन  
पांजरापोल पास  
घोड-दोड रोड  
सुरत-395 001

प्रशासनिक कार्यालय  
स्टेट बैंक भवन  
पांजरापोल के पास  
घोड-दोड रोड  
सुरत-395 001

Administrative Office  
State Bank Bhavan  
Pear Panjara Pol  
Ghod Dod Road  
Surat-395 001

Approved for 2 yrs 12, 01.05.22 to 30/04/24  
THE GENERAL MANAGER (NW-II)

(FOR APPROVAL)

THE DEPUTY GENERAL MANAGER (B & O) SAO

(FOR RECOMMENDATION)

**PROPOSAL FOR RENEWAL OF AT PAR FACILITY FOR DD , CHEQUE BOOK, CORE TRANSACTION & TRANSACTION CHARGES FROM 01.05.2022 TO 31.04.2025: NAVSARI AGRICULTURE UNIVERSITY**

Navsari Agriculture University (NAU) has been provided AT PAR facility since 2008. The last approval for AT PAR facility was given for the period of 01.05.2019 to 30.04.2022. Approval for continuation of these facilities subsequently remained to be obtained by the branch from time to time. Hence renewal proposal submitted for approval.

Below mentioned services are being included in AT PAR facility is as under.

1. Inter office remittance by our branches representing transfer of funds for University.
2. Collection facilities including waived of our of pocket expenses.
3. Remittance facilities in respect of Drafts, Banker Cheques as requested by University from time to time.
4. Issuance to Multi City Cheques
5. Charges/Fees to be waived for all other services which are related to banking services for University.

The justifications for our proposal are given based on following parameters:

**1. DEPOSITS: AN AVERAGE & APPROX DEPOSITS OF THE UNIVERSITY IS AS UNDER:**

\*Rs in Crore

	Average Level	As on 31.03.2020	As on 31.03.2021	As on 31.03.2022
SB Deposit	2.73	4.51	1.84	1.82
CA Deposit	23.84	27.59	18.25	25.68
Time Deposit	156.71	153.18	157.98	158.99
Total Deposit	183.29	185.28	178.09	186.51

During the last renewal of At Par facility, It was agreed by NAU that the deposit with other banks due to better rate offered by them (0.50% to 1.00% higher than our rates). Entire deposit of Navsari Agriculture University is with us. All funds and grants received from government of Gujarat have been kept with us and they have assured to continue this relation with is in future.

**2. BUSINESS OF NAU EMPLOYEES:**

There are more than 15 colleges in campus of NAU and all employees are having salary accounts with us. Approx Rs.70-80 Cr deposit of NAU Employee and retired pensioners is with us. Branch has also mobilized CVE Business like SBI Life Insurance, SBI Mutual Fund, SBI General Insurance & SBI Cards.

### 3. ADVANCES:

As we are campus branch in NAU and maintaining salary accounts of all employees we have explored various business opportunities in loans. We are sanctioning Xpress Credit to employees of NAU, Pension Loans to pensioners of NAU who are residing nearby maintaining pension accounts with us. Being a campus branch we have advantage in sourcing of loan proposals and we are the first choice as lender for all employees.

### 4. COST BENEFIT ANALYSIS:

#### A. Cheque book charges cost analysis:

No Cheques received daily for remittance purpose	60
No of working days in FY	300
No of Cheques required in FY	18000
Charges of per Cheque	Rs.3/-
Total charges for cheques	$15000 \times 3 = \text{Rs. } 54,000/-$

#### B. NEFT/RTGS charges cost analysis:

No NEFT/RTGS received daily for remittance purpose	20
No of working days in FY	300
Total NEFT/RTGS during FY	6000
Average charge per NEFT/RTGS	Rs.10/-
Total charges for NEFT/RTGS	$6000 \times 10 = \text{Rs. } 60,000/-$

#### C. Bankers Cheque and DD charges cost analysis:

Now a day due to issuance of multi city chequebook requirement of banker's cheque and DD has been reduced. They hardly request 20 DD/Banker's Cheque during month.

No of Bankers Cheque and DD for remittance purpose during month	20
Total No of Bankers Cheque and DD during FY	240
Average charge per Bankers Cheque and DD	Rs.25/-
Total charges for cheques	$25 \times 240 = \text{Rs. } 6000/-$

#### D. Total charges during FY:

A. Total charges for cheques	$15000 \times 3 = \text{Rs. } 54,000/-$
B. Total charges for NEFT/RTGS	$6000 \times 10 = \text{Rs. } 60,000/-$
C. Bankers Cheque and DD	$25 \times 240 = \text{Rs. } 6000/-$
Other Misc. charges	Rs.30,000/-
D. Total	Rs.1,50,000/-

\*All charges are calculated approximately based on daily transactions of NAU. Actual charges may differ from this but will be in line with this analysis.

Approximately charge waiver of Rs.1,50,000/- will help us in maintaining their Rs.25.00 Cr CA deposit with us. This will help us in maintaining CASA ratio. Also other private banks are offering same concession to NAU.

### 5. MAB BUSINESS:

They have 2 active PoS machines for collection purpose and we are also in process of availing SBI E-Pay for their collection purpose.





## RECOMMENDATION:

Looking to good business opportunity and big size of customer base in NAU, other private & nationalized banks like HDFC Ltd, Axis Bank, ICICI bank, Bank of Baroda, and Bank of India are exploring all possibilities to get in to business with NAU. They have also offered higher interest rates on term deposits and concessions of business transactions. But we have very good relationship since inception of NAU and Branch with Vice Chancellor Sir and Comptroller of Accounts. We have been able to get all deposits from NAU and during are frequent courtesy visits they have assured us to keep all deposits with us and bank with us only.

Moreover, our branch is functioning in the premises owned by NAU at monthly rent of Rs.44,000. We also have ATM in the premises of NAU for which we are paying monthly rent of Rs.2,000/- only. If we had premises at any other location in this city for same size we need to pay approx Rs.1,75,000/-, monthly rent in current scenario. Thus overall savings on rent will help us to nullify cost occurred to bank by waiver of charges given to NAU for at par facility.

Navsari Agriculture University is our one of our valued customer contributing approx 32% of deposits and 30-40% in advances.

In view of foregoing and considering value of connection we request your approval for renewal of at par facility of NAU for period of 3 years starting from 01.05.2022 to 30.04.2025. We have also attached copy of last approval with this approval note.

Submitted for approval



Branch Manager  
State Bank of India

Gujarat Agri Univeristy Navsari Branch (03889)

Date: 15/06/2022

Recommended for approval.

Regional Manager  
SAO-V, Navsari (15858)

Date:

(667)

07/07/2022

DGM PBBU Recommended for Approval

Madam

NAU is our existing account holder currently availing AT PAR facility valid up to 30.4.22. The current proposal is for continuation of the facility for the period of ~~three~~ <sup>two</sup> years from 01.05.2022 to 30.04.2024.

The proposal is in order and duly recommended by DGM (B&O) Surul. we may recommend for the same for approval of EM (NW D).

The concession recommended for Two years (30.06.22)

