



હિસાબ નિયામકશ્રી  
નવસારી કૃષિ યુનિવર્સિટી,  
નવસારી.

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

**પરિપત્ર**

આથી નવસારી કૃષિ યુનિવર્સિટી, નવસારીની તમામ કચેરીના વડાશ્રીઓને જણાવવાનું કે, આ યુનિવર્સિટીના કાર્યક્ષેત્રમાં આવતાં સાત જિલ્લા નવસારી, સુરત, તાપી, વલસાડ, ભરૂચ, નર્મદા અને ડાંગ જિલ્લામાં આવેલી યુનિવર્સિટીની પેટા કચેરીઓની નાણાકિય લેવડ-દેવડ સ્ટેટ બેન્ક ઓફ ઈન્ડિયા સાથે કરવામાં આવે છે. જેથી નાણાકિય લેવડ-દેવડ દરમ્યાન બેન્ક તરફથી કાપવામાં આવતાં ચાર્જિસને માફ કરાવવા માટે આ યુનિવર્સિટી દ્વારા સ્ટેટ બેન્ક ઓફ ઈન્ડિયા, નક્યુ કેમ્પસ પાસેથી નાણાકિય લેવડ-દેવડ માટે તા. ૦૧.૦૫.૨૦૧૯ થી તા. ૩૦.૦૪.૨૦૨૨ પાછલી અસરથી એટપાર સેવાઓ લેવામાં આવેલ છે. આથી આ યુનિવર્સિટીનાં કાર્યક્ષેત્રમાં આવતી તમામ કચેરીઓએ સ્ટેટ બેન્ક ઓફ ઈન્ડિયા સાથે ઉક્ત સમય દરમ્યાન 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 સ્ટેટ બેન્ક ઓફ ઈન્ડિયા એટપાર સેવાનો જરૂરી આધાર જે તે બેન્કમાં રજુ કરી કપાત થયેલ ચાર્જ પરત લેવા તાત્કાલિક કાર્યવાહી હાથ ધરવા સૂચના આપવામાં આવે છે.

જા.નં. નક્યુ/કોમ્પટ/કંટ્રોલ/ ૨૦૨૪/૨૦૨૦  
નવસારી, તારીખ : ૦૪/૦૭/૨૦૨૦

  
હિસાબ નિયામક

**નકલ સવિનય રવાના :**

અત્રેની કચેરીના યુનિટ/સબ યુનિટ અધિકારીશ્રીઓ તરફ જાણ તેમજ ઘટતુ થવા સારૂ.



(43)

भारतीय स्टेट बैंक		भारतीय स्टेट बैंक
क्षेत्रीय व्यवसाय कार्यालय - 5, नवसारी		भारतीय स्टेट बैंक
दि.प.प.	15 JUN 2020	प.
अ.स.	76/15	प.
प.स.		प.
प.स.		प.

भारतीय स्टेट बैंक  
भारतीय स्टेट बैंक  
STATE BANK OF INDIA

DATE: 11.06.2020

एसएओ/सीएमजीबी/2019-20/1614

सहायक महाप्रबंधक,  
भारतीय स्टेट बैंक,  
प्रादेशिक व्यवसाय कार्यालय - 5,  
नवसारी.

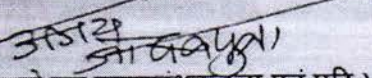
महोदय,

**कटौत नोट:- FOR RENEWAL OF AT PAR FACILITY FOR DD, CHEQUE BOOK, CORE TRANSACTION & TRANSACTION CHARGES**

शाखा: नवसारी एग्रीकल्चर यूनिवर्सिटी (NAU)

उपरोक्त विषय में, हम इस पत्र के साथ से संबंधित महाप्रबंधक द्वारा नियंत्रित कि गई नोट आपकी कार्यवाहि हेतु भेज रहे हैं।  
जिसकी विषयवस्तु स्वतः स्पष्ट है।

भवदीय,

  
कृते उप महाप्रबंधक (व्य.एवं परि.)  
संतग्र : यथोक्त

To

Nav Branch

भारतीय स्टेट बैंक/SBI (03889)  
नवसारी कृषि. युनि. शाखा.  
Navsari Agri. Uni. Branch.  
30 JUN 2020  
READ/RECEIVED  
No:.....

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

वहीवटी इयेरी  
स्टेट बैंक भवन  
पांजरापोल पास  
घोडदोड 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

AM (93)

भारतीय स्टेट बैंक  
 उन्मय/DCM क्र./No. 4854  
 - 8 JUN 2020  
 सुम (सा.बै.) सुम (डी.बै.सं.) सुम (अन्य एवं अन्य)  
 सुम (वि.सं.) सुम (डी.बै.सं.)

GENERAL MANAGER (NW-II)

Remitted  
 01.6.20

(For Approval) 6/6/2020

DY GENERAL MANAGER (B&O) SAO

(For Recommendation) 21/7/2020

**PROPOSAL FOR RENEWAL OF AT PAR FACILITY FOR DD, CHEQUE BOOK, CORE TRANSACTION & TRANSACTION CHARGES: NAVSARI AGRICULTURE UNIVERSITY (NAU)**

Navsari Agriculture University (NAU) has been provided the following AT PAR facilities since 2008, last sanctioned on 28.03.2018 for the period 01.05.2017 to 30.04.2019.

1. At par facilities for inter office remittance by our branches representing transfer of funds of universities.
2. At par collection facilities including waiver of out of pocket expenses.
3. At par remittance facilities in respect of Drafts, banker Cheque of in favour of parties supplying materials and services etc.
4. Issuance to Multi City Cheques At par (MCC).
5. Other fees to be waived (Core Power Transaction)

Approval for continuation of these facilities subsequently remained to be obtained by the branch. The branch has now requested for approval for continuing these facilities for further period of one year.

The justifications for our proposal are as under:

1. NAU was separated from Gujarat Agriculture University on 01.05.2014. The erstwhile Gujarat Agriculture University was enjoying the following facilities from branches spread over the state of Gujarat.
2. The Agriculture wings were separated and formed into four Universities, the southern part was named as Navsari Agriculture University (NAU) w.e.f. 01.05.2004. All the universities have been operating individually at their respective centers since then. They are receiving grants, administrative and research funds directly from Government of Gujarat through our Gandhinagar Main Branch.
3. NAU is banking with us since its inception. The details of business at our NAU branch during FY 2018-19 and 2019-20 are furnished below:

1. Deposits: An average deposit of the university is as under:

	Average Level	As on 31.03.2019	As on 31.03.2020
Savings Bank Accounts	Rs. 3.00 crore	Rs. 6.68 crore	Rs. 4.51 Crore
Current Accounts	Rs. 10.00 crore	Rs. 114.13 crore	Rs. 27.59 Crore
Time Deposit Accounts	Rs. 100.00 crore	Rs. 37.14 crore	Rs. 153.18 Crore



During the last renewal of At Par facility, it was agreed by NAU that the deposits with other banks due to better rate offered by them (0.50% to 1.50% higher than our rate) if any, would be brought to our books on maturity. We are pleased to inform that entire deposits with other Banks were brought to our books. They have assured us that all the grants and funds received from Gandhinagar will be kept with us.

2. During last two financial year, branch has received net deposits of around Rs. 80.00 crores from NAU and due to their entire dealing with SBI, branch deposits have grown by Rs. 100.00 crore during last 2 years.

**3. MISCELLANEOUS BUSINESS:**

Collection: Rs. 70.00 lacs. Moreover 50 PoS have been availed by NAU.

**4. BUSINESS OF NAU EMPLOYEES:**

Appx. Deposits of Rs. 75 crores is with branch in SB/TD accounts and Personal Segment Advances of the branch are also largely contributed by employees of NAU. Branch has mobilized Mutual Fund business of Rs. 50-60 lacs & SBI Life business of Rs. 17 lacs during 2018-19 which is mainly contributed by NAU employees.

**5. COST BENEFIT ANALYSIS:**

As we are now providing Multi City Cheques to NAU and they are issuing the same for the purpose of remittance, practically their requirement of At Par remittance would be very less. They have requested for issuance of MCC free of cost.

**COST:** In view of MCC, NAU departments' requirements for IOI are reduced drastically and they had requested for about 100 IOI during last year and the cost of same was negligible.

**WAIVER OF CHEQUE BOOK ISSUE CHARGES & OTHER FEES:**

1	Approximate number of cheque books (100 leaves) to be issued to various accounts of NAU (List of accounts enclosed)	300 cheque books	—
2	Cost of cheque books 100*3*300	Rs. 0.90 lacs	—
3	Other fees to be waived (Core power transactions) No .of transactions 250* Rs. 25	Rs. 0.10 lacs	—
	<b>TOTAL</b>	<b>Rs. 1.00 lacs</b>	<b>—</b>

*I suggest  
to give  
for 1 year  
Pl. confirm  
(Signature)*

**BENEFIT:** The average balance of Rs. 13.00 crores maintained in their various Savings and Current accounts.



(B)  
GIM (NW-15)      ❄

Sir,

(1) Delegation of Financial Powers - Renewal matters (Group VII, Misc. head - 1) - GIM (NW) is enclosed up to Pp 2.001ac (Power for waiver - interest/exchange etc.)

(ii) They have submitted the proposal earlier also, but it was not looking to good opportunity and sheer size of customer base of NAU, the other private banks like HDFC, Axis and ICICI bank, and also nationalized banks like BOB, Bank of India and Corporation bank are striving hard to get the business of NAU and have offered to open branch in the campus area. NAU had also deposited their funds with these banks due to higher rate of interest, but with a very good liaison with the Vice Chancellor sir and the Comptroller of Accounts, we have been able to get all the deposits from these banks to our books. During our frequent courtesy visits they have assured us to deal with SBI only.

*Subscribed by  
06/06/20*

Moreover, our branch is functioning in the premises owned by NAU at monthly rent of Rs. 40000/- only. Also the rent paid by the bank for ATM room at NAU gate is only Rs. 2000/- per month. Had the branch located elsewhere, the bank would have been paying monthly rent of more than Rs. 1,50,000/- per month for similar size of premises. Thus the branch is saving on this front.

*who was holding it? why this was also not followed by SBI/As  
Bv*

Navsari Agriculture University, Navsari is one of our most valued clients contributing more than 40% of the branch business and profit.

In view of foregoing, considering the value of connection, we recommend to accord post facto approval for continuation of the above facility to Navsari Agricultural University by the branch for the period of 01.05.2019 to 30.04.2020 and approval for further period of two year from 01.05.2020 to 30.04.2022.

Submitted for approval

Yours faithfully,



G. M. - N. W. - II

REGIONAL MANAGER  
Regional Business Office,  
SAO-V, Navsari-Tapi  
Date 20/05/2020

*Recommended for approval  
01.06.20*

DIM (PB3U) : Recommended for approval.

*What is the current structure?  
Bv*

Sir,

NAU is existing client and currently availing at free facility with us since 2008. The current proposal is for extension of the facility for the period of two years from 01/05/2020 to 30.04.2022. Further, RBO has also recommended for post facto approval for the period of 01.05.2019 to 30.04.2020. The proposal is in order and duly recommended by DIM (B80), Surat. We may recommend the same for approval of GIM (NW-15) Sir.

*Why this was not obtained in time?  
Bv*

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*Jeelun 07/18/20*