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“A Financial Analytical Study Of Aryavart Bank”

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ABSTRACT

Aryavart Bank came into existence on 1st April, 2019 under the provisions of Regional Rural Banks Act, 1976 and Government of India notification dated 22/02/2019. Operating area of bank spreads in 26 districts of Uttar Pradesh. All branches and Regional Offices are on CBS platform. RTGS/NEFT facility is enabled in all branches. Bank is committed to provide banking services in rural areas of Uttar Pradesh in effective way. Bank fulfilled its commitment in its way. It is proved by the annual reports and the balance sheets of the Bank. Bank has to performance much more according to necessities and aspirations of rural world.

KEYWORDS

Aryavart Bank, Economic Development, Command Area, Real India

- **ARYAVART BANK**

It is regional rural bank working in Uttar Pradesh. It came into existence by the amalgamation of two banks i.e. Gramin Bank of Aryavart and Allahabad UP Gramin Bank.

- **ECONOMIC DEVELOPMENT**

It means development of villages of Uttar Pradesh. By banking activities performed by Aryavart Bank.

- **COMMAND AREA**

It means 26 districts of Uttar Pradesh, in which banking services are provided by Aryavart Bank. It also includes financial inclusion for rural areas.

- **REAL INDIA**

It means villages of India. Specifically, villages of command area of Aryavart Bank.

OBJECTIVES

- To study the Aryavart Bank.
- To study the financial service promoted by Aryavart Bank.
- To study the Deposits, Advances, Profit, NPA of Aryavart Bank.
- To present necessary conclusion and suggestions to improve the performance of Aryavart Bank.

INTRODUCTION

In India, especially the rural area lacks basic banking facilities. To remove this disparity government performed several steps i.e. Nationalisation of banks, Formulation of The Regional Rural Banks Act, 1976 and The Regional Rural Banks (Amendment) Act, 2015 etc. Several rural banks came into existence in every state of India under these statutory provisions. In Uttar Pradesh, Aryavart Bank emerged as on 1st April, 2019. This bank is performing in Uttar Pradesh to enrich the villagers and villages.

REVIEW OF RELATED LITERATURE

1. Ahsan Uddin Haider, Mohammed Arshad Khan, Shahabuddin Usmani, Mohammad Turaab Suhail, Mohammad Lazib (2023) research article "Regional Rural Banks (RRBs) Potential towards Agriculture Finance: A Critical Study of the Performance of RRBs in India" focuses on RRBs and Agriculture Finance. An essential aspect of the financial inclusion strategy is the allocation of funds to the agriculture and rural development sector. Regional Rural Banks (RRBs) were established in 1975 to provide additional funding for farming and other rural industries. This article seeks to analyze RRBs' success in terms of their financial performance and their ability to financially support agricultural, microenterprise, and disadvantaged communities. In this piece, the analysis is split in two halves. Financial performance, priority sector performance, loans to weaker sectors, and agricultural financing were the initial four models used in the Data Envelopment Investigation (DEA) analysis of RRBs' effectiveness. The second step is to analyse the interplay between agriculture, microenterprise, disadvantaged areas, and non-performing assets to characterize RRBs' financial performance. The research found that RRBs were more helpful than banks in delivering financial services in the areas of agriculture financing and loans to economically vulnerable people. Research shows that lending for agricultural and microenterprise purposes has a large, positive effect on RRBs' bottom lines. The data, however, also shows that the weaker parts and non-performing assets have no statistically significant effect on financial performance. Findings from this study appear to show that RRBs were treated unfairly in comparison to traditional banks. More help is needed so that agriculture and rural loans can flourish. Increasing citizens' access to formal financial services has been a long-term priority of Indian policymakers. It wasn't until the 1970s that people began to realize the previous banking system couldn't handle the country's money needs. Traditional banking had previously fallen short of farmers' and townspeople's expectations. Because of this need, RRBs were established to facilitate lending in rural and agricultural areas. Before RRBs were established, the majority of agricultural and rural lending came from unregulated or cooperative banks. The government has decided to consolidate some RRBs despite long-standing worries about their efficacy. We're well aware of the fact that the RRBs have assisted certain people in rural areas with their financial needs. We looked for research on the effects of RRBs in other sectors, but came up empty-handed. To address this gap in understanding, we pose the question, "What is the impact of different sectors of rural input on RRB performance?" This article set out to determine if the efficiency of RRBs was adequate. The technique was applied in this research to analyse how these factors affect RRBs' bottom lines. The studies have revealed the significance of RRBs for agriculture, microbusinesses, and underprivileged communities in rural areas. *1
2. J Dennis Rajakumar, Vijayata B Sawant, S L Shetty (2021) research study "Construction of State-wise Rural Infrastructure Indices (RIIs) and A Scheme of Rural Infrastructure Development Fund (RIDF) Allocation" focuses on RIIS and RIDF Allocation. The primary aim of this project is to construct state-wise Rural Infrastructure Indices (RIIs) and use them to develop a scheme for state-wise Rural Infrastructure Development Fund (RIDF) allocation. Earlier, a similar attempt was made by EPW Research Foundation in 2014, and its final report titled Construction of State-wise Rural Infrastructure Indices (RIIs) was published as NABARD Occasional Paper 63 in 2016 (NABARD, 2016). Though the present study is primarily a

renewed effort at updating the above study and modelled on the approaches followed by the previous report, it differs in several respects. Unlike the earlier attempt that considered five components, present study takes into account nine components of rural infrastructure, which are broadly grouped into agriculture and allied activities including irrigation, rural connectivity, and rural social sector. Under rural connectivity, components such as rural road, rural electrification, and rural telecommunication are considered. And, under social sectors, rural health infrastructure, rural education infrastructure, rural drinking water, sanitation and housing, and environment are covered. These components are consistent with the NABARD's list of eligible activities for RIDF allocation.

To capture these nine components, as many as 71 indicators have now been used as against 49 indicators used by the earlier attempt. Moreover, to derive state-wise RIDF allocation with relatively greater support for underdeveloped states, the relative shares of each state in the inverse RIIs were weighted by the state's respective shares in country's rural population. In the present study, rural population for 2018 as projected by the National Commission on Population has been used; this official data on rural population is more recent, compared to 2011 Census data used by the previous study. Additionally, the present study has updated all the data tables presented in the previous study.

This report, thus, contains state-wise RIIs for nine distinct components of rural infrastructure and a composite RII using three weighting methods, namely, equal weights, conjectural weights, and weights derived based on Principal Component Analysis (PCA). Since the RIIs place good performers on the top, a system of inverse RII was followed. Accordingly, a scheme of state-wise RIDF allocation under each nine components of rural infrastructure was worked out, and then based on composite RIIs, state-wise RIDF allocation was computed under three approaches. The major results reported in Chapter 4 has been reproduced in Exhibit 1 to 4 for a quick reference. *2

3. Prof. Amar KJR Nayak (2021) in research article "Action Research on Sustainable Agricultural System" focused on Agricultural System. This action research on sustainable agricultural systems was approved and undertaken after about eight years of research and deliberations that included state level surveys, national level case studies, small field trials and deliberations at different levels both national and international levels. *3
4. Dr. G. Nedumaran, M. Manida (2020) in research article "E-Agriculture and Rural Development in India" focused on Rural upliftment and E-Agriculture. Even today generally 70 per cent of Indian population lives in rural areas. Today, rural development is essential for the progress of the economy. Provincial economy can be created by improving provincial markets. Government of India has comprehended the piece of the rustic headway and the responsibility of information technology in the improvement of rural India. A sweeping number of adventures are exhibited in the nation domain with various pending exercises in the pipeline, which are inclined to be displayed by the government in the restricted ability to Centre time. E-agribusiness assumes key job in beneficial and expanded farming on the planet with the utilization of present-day information technology strategies. Agriculture plays a significant role in addressing these challenges and moving the livelihood of Indian farmers. This paper explores the potential contribution of e-agriculture for the development of rural areas and for the better livelihoods of farming community. Further, a broad-spectrum framework of the recent state-of-the art wireless sensor system is given as a thorny technology for the Indian farming neighbourhood to observe their crops from a remote place. *4

5. Shikha Sirajuddin (2020) in her book “Regional Rural Banks in India: Challenges and Prospects” focused on Challenges and Prospects of Regional Rural Banks of India. The role of RRBs since their inception in rural development and changing paradigm of the Indian rural economy. It highlights the recent problems of RRBs and also provide some suggestions for improvement of their functions for rural development. It examines why the RRBs lost their focus by outlining the problems faced by the RRBs. It gives an account of recommendations of different committees set up from times to consider the problems of RRBs, comparative rate of growth of owned capital, debt capital, total capital and net profit. The success of rural credit in India largely depends on their financial strength. RRBs are the key financial institutions at the rural level which shoulders responsibilities of meeting credit needs of the agriculture sectors. The book is the outcome of seventeen research papers where the authors have highlighted different issues relating to RRBs in India. *5
6. Dr. Jitendra Kumar Ram (2015) in book “Regional Rural Banks of India: Evolution, Performance and Management” focuses on Management, Performance and Evolution Indian RRBs. This is one-stop reference book on the genesis, growth, performance, and management of the Regional Rural Banks (RRBs) in India. It is the first book of its kind, which comprehensively examines the development of modern banking in India since the ancient period to 2013 and birth, growth, and performance of Regional Rural Banks from 1975 to 2014. It looks at all the facets of operations like structure, financial management, deposits, advances, NPA management, ALM, and risk management practices prevalent in RRBs. It also describes role of IT in RRBs. *6
7. Munna Kumar (2015) in thesis “Role of Regional Rural Banks RRBs in Upliftment of Poor and Weaker Section of The Society in India” focuses on Upliftment of weaker section in India *7

ARYAVART BANK

Aryavart Bank was emerged on 1st April, 2019 after amalgamation of two regional rural banks of Uttar Pradesh i.e.

1. Gramin bank of Aryavart
 2. Allahabad UP Gramin bank
-
1. Gramin Bank of Aryavart, a Regional Rural Bank, was constituted on 1st April, 2013 after amalgamation of two Regional Rural Banks (RRBs) namely Aryavart Kshatriya Gramin Bank and Shreyas Gramin Bank as per Government of India notification no. F.no. 7/9/2011-RRB(UP-1) dated 01-04-2013. Its head office was located in Lucknow under the sponsorship of bank of India. *8



2. Allahabad UP Gramin bank was established in 2010. Its head office was in Banda, Uttar Pradesh. It was sponsored by Allahabad Bank.*9



Sub section (1) of sub section 23A is Amalgamation of Regional Rural Banks.- (1) Notwithstanding anything contained in this Act, if the Central Government, after consultation with the National Bank, the concerned State Government and the Sponsor Bank, is of the opinion that it is necessary in the public interest or in the interest of the development of the area served by any Regional Rural Bank or in the interest of the Regional Rural Banks themselves, that two or more Regional Rural Banks should be amalgamated, that Government may, by notification in the Official Gazette, provide for the amalgamation of such Regional Rural Banks (hereafter in this Chapter referred to as the transferor Regional Rural banks) into a single Regional Rural Bank (hereafter in this Chapter referred to as the transferee Regional Rural Bank) with such constitution, property, powers, rights, interests, authorities and privileges; and with such liabilities, duties and obligations, as may be specified in the notification.*10

ARYAVART BANK

Aryavart bank, under the Sponsorship of Bank of India, came into existence on 1st April, 2019 after amalgamation of two regional rural banks (RRBs) namely Gramin Bank of Aryavart and Allahabad UP Gramin Bank as per Government of India Gazette notification no. 338 dated 25-01-2019. Head office of bank is situated at A-2/46, Vijay Khand, Gomti Nagar, Lucknow-226010 Uttar Pradesh.



We serve the real India

Aryavart Bank is operating in 26 Districts namely Agra, Aligarh, Ayodhya, Bahraich, Banda, Barabanki, Chitrakoot, Etah, Farrukhabad, Firozabad, Hamirpur, Hardoi, Hathras, Jalaun, Kannauj, Kasganj, Lakhimpur, Lucknow, Mahoba, Mainpuri, Mathura, Mirzapur, Shravasti, Sitapur, Sonbhadra and Unnao in the state of Uttar Pradesh with a network of 1367 Branches with 22 Regional Offices. All Branches and Regional Offices are on CBS platform. RTGS/NEFT facility is enabled in all branches.

Regional Offices of the bank are located at Agra, Aligarh, Bahraich, Banda, Barabanki, Bhinga, Biswan, Chitrakoot, Etah, Farrukhabad, Firozabad, Hardoi, Hathras, Kannauj, Lakhimpur, Lucknow, Mahoba, Mainpuri, Mirzapur, Orai, Sitapur and Unnao.*11

**ARYAVART BANK
COMMAND AREA**

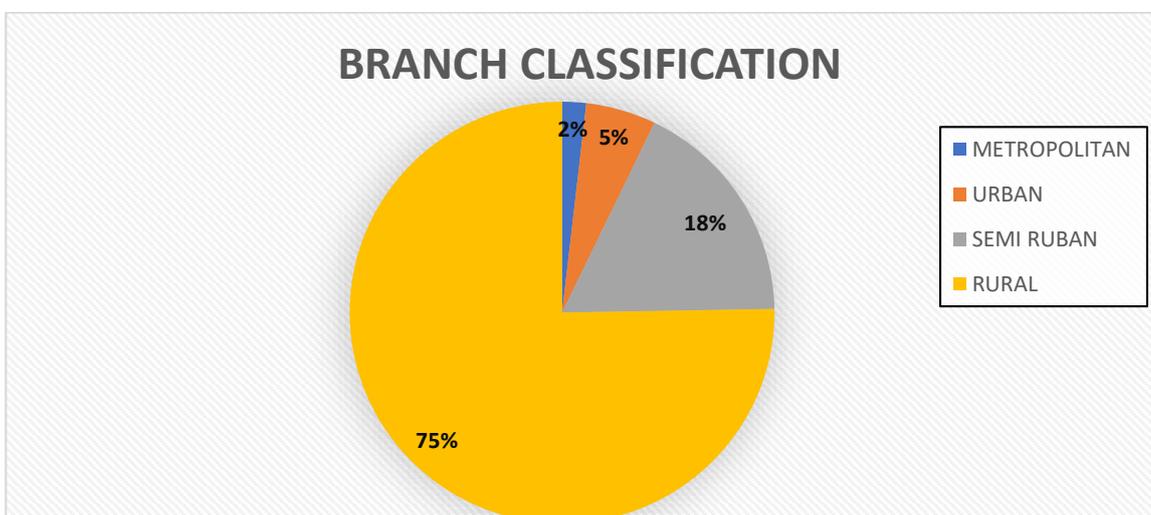


**ARYAVART BANK
BOARD OF DIRECTORS*12**

Year	Board of Directors
Chairman	Shri Santhosh. S
General Manager [Bank Of India] F.G.M.O, U. P	Shri Amrendra Kumar
Deputy General Manager [Bank Of India]	Shri Rakesh Dubey
D.G.M	Smt. Upma Saxena
Zonal Manager [Bank Of India] Agra	Shri Shashi Kant Sadabhartia

**ARYAVART BANK
BRANCH CLASSIFICATION*13**

Total Branches	Metropolitan	Urban	Semi Urban	Rural
1367	25	73	240	1029



PRIORITY LENDING*14

- Kisan Credit Card
- Rural Housing
- Solar Light

LOAN SCHEMES*15

- Aryavart Annapurna Loan Scheme
- Aryavart Auto-fin Loan Scheme
- Aryavart Cold Storage Loan Scheme
- Aryavart Housing Loan Scheme
- Aryavart Rural Housing Loan Scheme

SPECIAL SERVICES*16

- Retail
- Insurance
- Financial Inclusion
- NEFT/RTGS
- ATM

FINANCIAL INCLUSION PROGRAM*17

- Achievements and Initiatives
- Financial Literacy
- Aryavart Inclusion Model
- Innovations (“Bank of Hamare Gaon”)
- Role of Farmer’s Club
- PMJDY Overview
- FAQ on PMJDY
- Aadhar Enable Payment System
- AB Clean Energy Program

INFRA*18

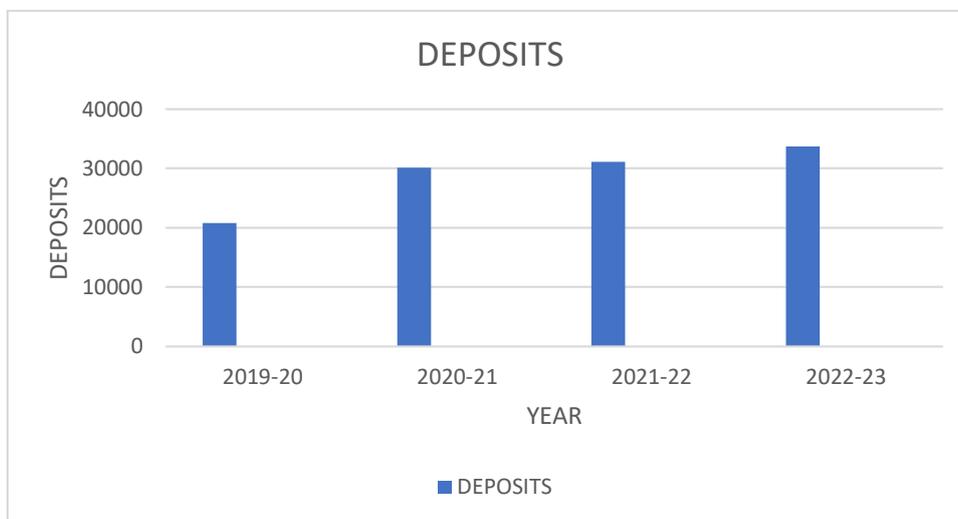
- Regional Offices
- Branches
- Business Correspondent
- Bank Mitra
- ATM

ACHIEVEMENTS*19

- UPNEDA Award
- Gramin Samridhi Samman
- PFRDA Award (APY)
- 1367 CBS Branches

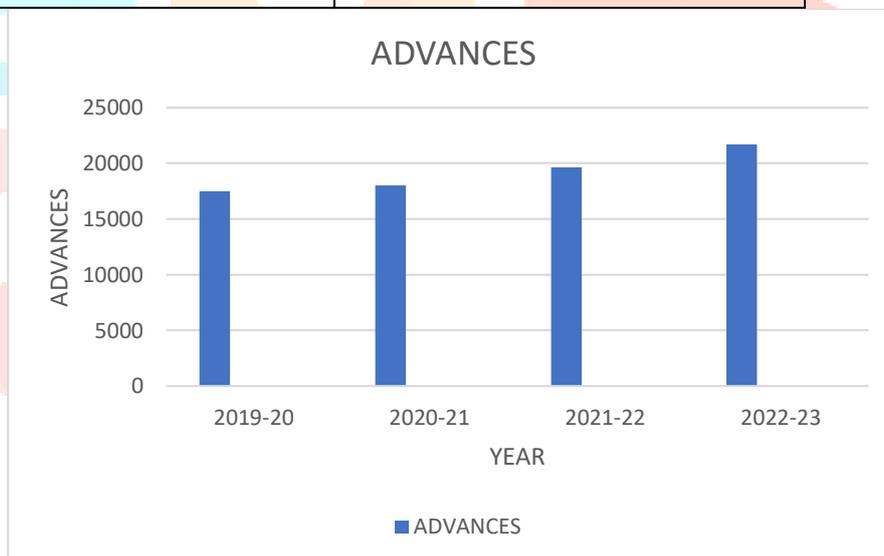
ARYAVART BANK**DEPOSITS**

Year	Deposits (in cr.)
2019-20*20	28014
2020-21*21	30160
2021-22*22	31116
2022-23*23	33689



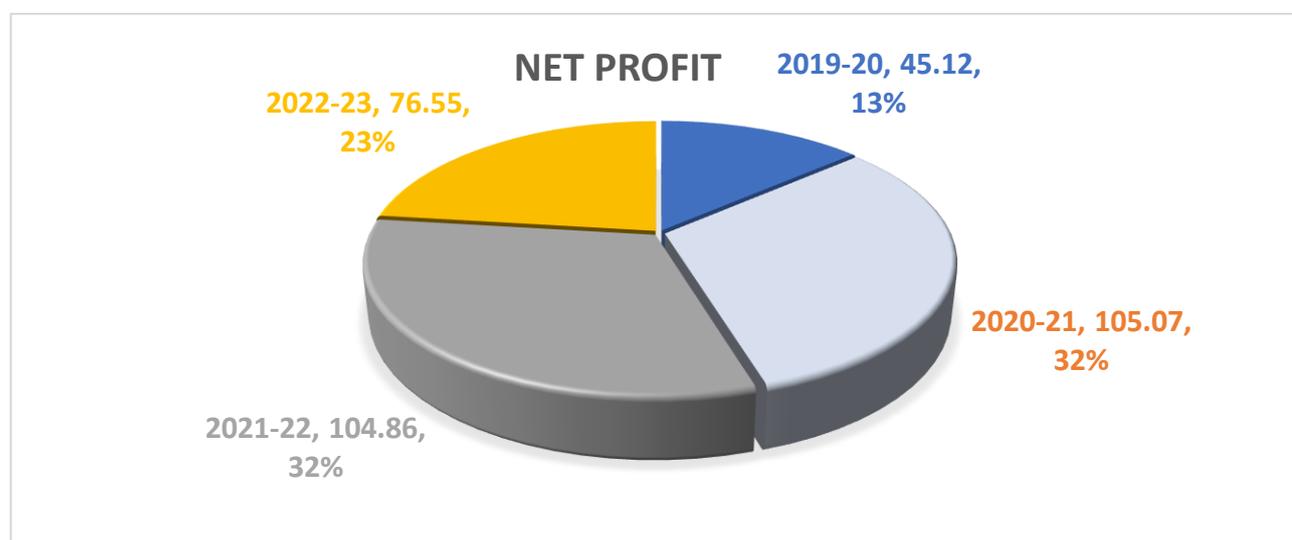
ARYAVART BANK ADVANCES

Year	Advances (in cr.)
2019-20*24	17482
2020-21*25	18035
2021-22*26	19613
2022-23*27	21679



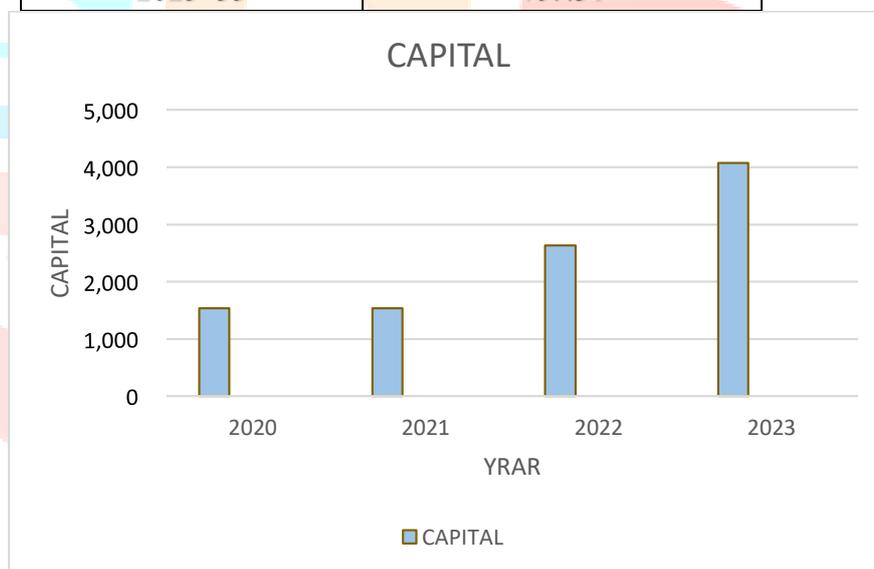
ARYAVART BANK NET PROFIT

Year	Net profit (in cr.)
2019-20*28	45.12
2020-21*29	105.05
2021-22*30	104.86
2022-23*31	76.55



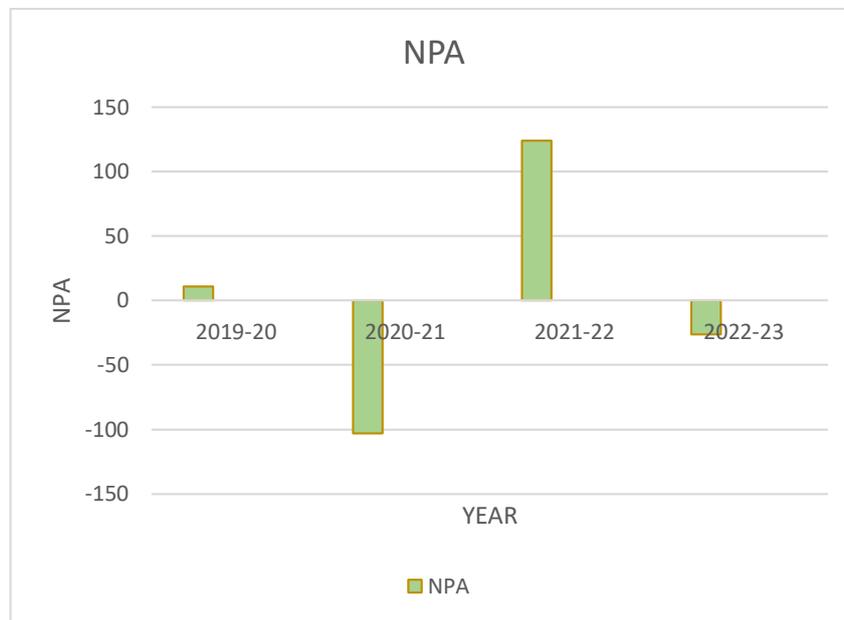
Aryavart Bank Capital

Year	Capital (in cr.)
2020*32	153.86
2021*33	153.86
2022*34	263.06
2023*35	407.31



ARYAVART BANK NPA

Year	NPA (in lakh)
2020*36	10.95
2021*37	(103.21)
2022*38	124.16
2023*39	(26.24)



CONCLUSIONS

1. Aryavart Bank a regional rural bank, was constituted on 1st April, 2019. It created after amalgamation of two regional rural banks (RRBs) namely Gramin Bank of Aryavart and Allahabad UP Gramin Bank as per Government of India Gazette notification no. 338 dated 25-01-2019.
2. Aryavart Bank is operating in 26 in out of 75 Districts namely Agra, Aligarh, Ayodhya, Bahraich, Banda, Barabanki, Chitrakoot, Etah, Farrukhabad, Firozabad, Hamirpur, Hardoi, Hathras, Jalaun, Kannauj, Kasganj, Lakhimpur, Lucknow, Mahoba, Mainpuri, Mathura, Mirzapur, Shravasti, Sitapur, Sonbhadra and Unnao in the State of Uttar Pradesh.
3. Aryavart Bank operates in 26 districts of UP having network of 1367 branches and Head office at Lucknow. These Branches are managed by around 7000+ efficient work force under the control & supervision of 22 Regional offices.
4. Priority Lending's of Aryavart Bank are Kisan credit card, Rural housing and Solar light.
5. NEFT and RTGS are both online fund transfer systems that allow users to transfer money between bank accounts in India. NEFT-Stands for National Electronic Funds Transfer, and allows users to transfer money between bank accounts one-to-one. RTGS-Stands for Real Time Gross Settlement, and allows users to transfer money immediately from one bank to another. With RTGS, money is credited to the beneficiary's account in real-time and on a gross basis. RTGS/NEFT are considered secure and safe, though they are often routed through different communication mechanisms. Bank has adopted both facilities 24/7 in all branches.
6. Bank has unconventional energy development in its priority. Bank is honoured by UPNEDA award for its excellent performance.
7. Bank is committed for the prosperity of rural sector of Uttar Pradesh. Bank is honoured by Gramin Samridhi Samman for its excellent performance.
8. Bank has proved itself as good guardian of specific fund. PFRDA award is given to bank for its efficient pension fund regulation and development.
9. CBS stands for Core Banking Solution, which is a centralized banking application software that processes daily banking transactions, posts updates to accounts and other financial records, and provides banking services for a group of networked bank branches. CBS systems typically include deposit, loan, and credit-processing capabilities, with interfaces to general ledger systems and reporting tools. Bank has adopted CBS system. All 1367 branches are CBS platform enabled.
10. Deposits of Aryavart Bank were 28014 cr. in 2019-20, 30160 cr. in 2020-21, 31116 cr. in 2021-22 and 33689 cr. in 2022-23.

11. Advances of Aryavart Bank in 2019-20 were 17482 cr., in 2020-21 were 18035 cr., in 2021-22 were 19613 cr., and in 2022-23 were 21678 cr.
12. Tendency of Net Profit of Aryavart Bank is fluctuating. Net profit in 2019-20 is 45.13 cr., in 2020-21 is 105 cr., in 2021-22 is 104 cr. and in 2022-23 is 76.55 cr.
13. Capital of Aryavart Bank is constant in 2019-20 and 2020-21 i.e.153.86 cr. while in 2021-22 it is 263.06 cr. and in 2022-23 it is 407.31 cr..Its shows capital is increasing and more funds are available for expansion.
14. The tendency related to NPAs is zig-zag. In specific year its shows hike, in another it shows less NPA.

SUGGESTIONS

1. Aryavart bank is a Regional Rural Bank functioning under regional rural banks act 1976. Bank is constituted for sole aim of rural development, but it is also functioning for urban development. This situation weakening the aim of rural development.
2. Branches of Aryavart bank in semi urban area are 240, in urban areas 73 and in metropolitan areas 25. But the sole aim of Aryavart bank is rural development so all branches must be situated in rural areas.
3. All branches of Aryavart bank are CBS and RTGS/NEFT enabled. But villagers can't use these services due to insufficient knowledge. So, awareness campaign must be launched for villagers.
4. The lending priority of Aryavart Bank is kisan credit card, rural housing and solar light. This priority list must be upgraded for rural upliftment. Some new priorities namely House Hold Credit Card for Woman, House Shop Loan for Housewife, Agriculture Field Fencing Loan etc. must be add on.
5. Achievements of Aryavart bank are UPNEDS award, Gramin Samridhi Samman, PFRDA Award (APY). It is appreciating. Bank should upgrade its motivation to work towards International Level.
6. Deposits of Aryavart bank are 28014 cr., in 2019-20, 30160cr. in 2020-21, 31116cr. in 2021-22 and 33689cr. in 2022-23. The deposits of Aryavart bank are increasing continuously. This fact is praiseworthy. Deposits must increase in faster rate because in Uttar Pradesh several super highways are in progress. The agricultural land is acquired by government for this purpose. Farmers are gaining compensation for acquired land. Bank should focus this compensation money as deposit.
7. Advances of Aryavart bank in 2019-20 were 17482cr., in 2020-21 were 18035cr., in 2021-22 were 19613cr., and in 2022-23 were 21678cr. It shows advances of bank are increasing year-to-year. This business tendency must be nurtured in competitive and professional manner.
8. Net profit should be judged according to inflation rate in country when inflation is increasing, profit should be increase more faster than inflation.
9. NPA is showing fluctuating tendency, if upward it should be controlled, if downward it should be maintained. Factors working behind reduced NPA should be recognised and supported.

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- *39. **Schedule-16A (iii), Balance Sheet as on 31.03.2023**
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