



## હિસાબી અધિકારી-વ-હિસાબ નિયામક


નવસારી કૃષિ યુનિવર્સિટી  
નવસારી

### પરિપત્ર

વિષય : SBI ની એટ-પાર સેવા બાબત.....

આથી આ યુનિવર્સિટીના નાણા ઉપાડ અને ચુકવણા અધિકારીશ્રીઓને જણાવવાનું કે, અત્રેની યુનિવર્સિટીના સ્ટેટ બેન્ક ઓફ ઈન્ડિયા સાથેની નાણાકિય લેવડ-દેવડ કરવા માટે તા.૦૧/૦૮/૨૦૧૧ થી તા.૩૧/૦૮/૨૦૧૨ સુધી એટ-પાર સેવા આપવામાં આવેલ જેની નકલ આ સાથે સામેલ રાખેલ છે. જેથી તે મુજબ હાલમાં નવા કરાર માટેની કાર્યવાહી ચાલુ છે. જેની ટુંક સમયમાં મંજૂરી મળી જનાર છે, જેથી મંજૂરી મળે ત્યાં સુધી અગાઉના થયેલ કરાર મુજબ જે તે બેન્ક દ્વારા કપાત થયેલ બેન્ક ચાર્જીસ પરત લેવા આપના લેવલેથી ઘનિષ્ઠ પ્રયાસો હાથ ધરવા વિનંતી છે. આ સાથે અગાઉના થયેલ કરારની નકલ સામેલ છે. જે જાણ સારૂ.

જા.નં. નકુયુ/કોમ્પટ/કંટ્રોલ/૨૦૧૪  
તારીખ : ૧૧/૦૨/૨૦૧૪

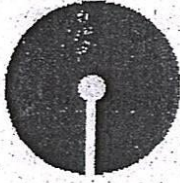
  
હિસાબી અધિકારી-વ-હિસાબ નિયામક

#### નકલ સવિનય રવાના :

- ૧) માન. કુલપતિશ્રીના રહસ્ય સચિવશ્રી, નવસારી કૃષિ યુનિવર્સિટી, નવસારી તરફ જાણ સારૂ.
- ૨) યુનિવર્સિટીના તમામ યુનિટ/ સબ યુનિટ અધિકારીશ્રીઓ તરફ જાણ થવા સારૂ.

#### નકલ રવાના :

- ૧) અત્રેની કચેરીના ERP શાખા તરફ ઓનલાઈન કરવા સારૂ.



## State Bank of India

Regional Business Office

1<sup>st</sup> Floor, D N Shopping Centre, Opp.: Gandhi Library,  
Valsad, Gujarat.

Tel. # 02632-254200, 254600

Email: rboval.zobar@sbi.co.in

RBO/VAL/2011-12/286

Date : 17<sup>th</sup> Sept. 2011.

The Branch Manager  
State Bank Of India,  
NAUC Navsari Branch

Dear Sir,

**NAVSARI AGRICULTURAL UNIVERSITY**  
**SANCTION OF AT PAR FACILITY FOR DD REMITTANCE**

We refer to your letter No.SBI/NAUC/RBO/17 dated 16.07.2011, and pleased to inform you that your proposal for renewal of at par facility for DD remittance to Navsari Agricultural University, Navsari has been approved by the competent authority. A copy of approval note dt.12.09.2011 is enclosed for your perusal and your record.

2. The sanctioning authority has made the following observations, please comply and advise us in the matter.

- (i) Please advise us the numbers of C.S.P.accounts opened and to be opened.
- (ii) Please send group email to all the staff/employees of the University for canvassing of business.
- (iii) Mobilise Car loans and Housing Loans from the staff members and employees of the university.
- (iv) All the staff/employees of the University to be given Mobile Banking, Internet Banking, Gold Coins, Gift Cards and SBI Life etc.
- (v) Ensure to Sell of Combo Cards to the students and opening of S.B.A/c
- (vi) "I Collect" for fees.
- (vii) "Green Channel Counter" at the Branch to be implemented.

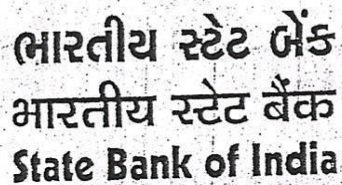
Yours faithfully,

Regional Manager

Encl: As above







ગ્રામીણ વ્યવસાય વિભાગ (નેટવર્ક -૨)  
સ્થાનિક મુખ્ય કચેરી, પોસ્ટ બોક્સ નં. ૩૦૦, અમદાવાદ-૩૮૦ ૦૦૧.  
ગ્રામીણ વ્યવસાય ઈકાઈ (નેટવર્ક-૨)  
સ્થાનીય પ્રધાન કાર્યાલય, પોસ્ટ બોક્સ નં. ૩૦૦, અમદાવાદ-૩૮૦ ૦૦૧.  
**Rural Business Unit ( Network-2)**  
Local Head Office, Post Box No. 300, Ahmedabad-380 001.

Telefax : 079-25500115 PBX : 079-25506800 Extn. 5932 E-mail : agmlb.lhoahm@sbi.co.in

14<sup>th</sup> September 2011

The Asst. General Manager,  
State Bank of India,  
SAO-IV,  
RBC - VALSAD.


Dear Sir,

AGRI BUSINESS: INSTITUTIONAL DEPOSITS:  
NAVSARI AGRICULTURE UNIVERSITY (N.A.U.) BRANCH  
PROPOSAL FOR RENEWAL OF AT PAR FACILITY FOR DD REMITTANCES.  
NAVSARI AGRICULTURE UNIVERSITY (N.A.U.)

With reference to your note no. RBOVAL/CPC/01 dated 17/08/2011 on the captioned subject, the competent authority has approved the same. We forward herewith a copy of same for your record and necessary action.

2. The observations and remarks of our GM (NW-II) on page no 3 & 4 of the note may please be complied with.
3. Please also ensure that all the accounts of NAU are to be classified under AGL segment and confirm the same to us.

Yours faithfully,

  
Deputy General Manager (RBU)

Encl. : as above

Shri Mohan



CHIEF GENERAL MANAGER (For Control)

STATE BANK OF INDIA  
REGIONAL BUSINESS OFFICE  
VALSAD  
NO. RBO/VAL/CPC/01  
DATE :17/08/2011

GENERAL MANAGER (NETWORK - II)

NAVSARI AGRICULTURE UNIVERSITY (N.A.U.) BRANCH  
PROPOSAL FOR RENEWAL OF AT PAR FACILITY FOR DD REMITTANCES.  
NAVSARI AGRICULTURE UNIVERSITY (N.A.U.)

We place with this letter No. DGM/PBU/168 dt. 13.07.2009 (Annexure - I) containing sanction of GM (Net work-II) for at par facility for DD remittance for the period 01/07/2009 to 30.06.2010 to Navsari Agriculture University maintaining various deposit accounts with our Navsari Agriculture University (NAU) branch, Navsari.

2. Further, we have submitted our Note No. RBO/VAL/CPC/02 dated 28/07/2010 (Annexure-II) requesting for approval for continuation of the facility from 01/07/2010 to 30/06/2011 the sanction of which is still awaited.

3. We now submit hereunder, proposal for approval for continuation of At Par Remittance facility to NAU for the period from 01/09/2011 to 31/08/2011 for post facto approval for the period from 01.07.2010 to 31.08.2011.

4. The justification for our proposal are as under

a) NAU has been separated from Gujarat Agriculture University on 01.05.2004. The erstwhile Gujarat Agricultural University (GAU) was enjoying the following facilities from State Bank of India branches spread over the state of Gujarat:

- i) At par facilities for inter office remittance by our branches representing transfer of funds of university.
- ii) At par collection facilities including waiver of out of pocket expenses. (postages)
- iii) At par remittance facilities in respect of Drafts, Bankers Cheques in favour of parties supplying materials & services etc.

भारतीय स्टेट बैंक/State Bank of India ग्रा.व्य.ई. स्था.प.का. अहमदाबाद. RBU LHO. AHMEDABAD.		
1 23 AUG 2011		
DGM उ.प.प्र.	AGM (NW - I) स.प.प्र.	AGM (NW - II) स.प.प्र.





- b) The Agricultural Wing of GAU was separated and formed into four Universities and the southern part was named as Navsari Agricultural University (NAU) w.e.f. 01/05/2004. All the four universities are now operating individually at their respective centers. They are receiving grants, administrative and Research funds directly from the Government through our Gandhinagar Main Branch.
- c) NAU is banking with our NAU branch since its inception. Although the university is separated from GAU, entire business of all Agricultural Universities is with our bank. The details of the business at our NAU branch from NAU during July 2010 to June 2011 are furnished below.

1. DEPOSITS: An average deposit of the University is as under :

	Average level	As on 30/06/2011
Saving Account Bank	Rs. 7.75 lacs	Rs. 08.07 lacs
Current Account	Rs. 585.94 lacs	Rs. 647.59 lacs
Time Deposits	Rs. 2,102.56 lacs	Rs. 2,304.91 lacs

2. Floating funds to corporate centre on account of drafts issued by our branch for NAU is Rs. 28.23 lacs during approximate period of 7 days.

3. MISCELLANEOUS BUSINESS:

Remittance Rs. 14.73 Crores  
Collection Rs. 0.50 Crore  
Letter Of Credit Rs. 0.48 Crore (2010-11)

4. BUSINESS OF NAU EMPLOYEES:

- A deposit of Rs.8.00 crores approximately is with the branch in SB/TD Accounts and personal segment advance of the branch is also contributed largely by employees (On account of above at par arrangement, the branch foregoes a commission income to the tune of Rs. 3.68 lacs per annum)





- Month-wise figures of drafts issued at par for Navsari Agricultural University are as under:

('000 Omitted)

MONTH	AMOUNT
JULY-2010	8962
AUGUST-2010	14474
SEPTEMBER-2010	12659
OCTOBER - 2010	27838
NOVEMBER-2010	9791
DECEMBER-2010	13634
JANUARY- 2011	10024
FEBRUARY-2011	8992
MARCH - 2011	24204
APRIL-2011	7645
MAY- 2011	7657
JUNE- 2011	13356
<b>TOTAL</b>	<b>147216</b>

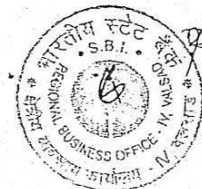
### COST BENEFIT ANALYSIS

#### COST :

SR NO	PARTICULARS		
i	Average quantum of remittances per month		
ii	Average number of remittances per month Total D.D. Nos. 2124 / 12	Rs.122.68 lacs 177 Nos.	
iii	Average DD exchange receivable per remittance 123.00 Lacs/177 x 2.50 per Rs.1000 = Rs.173/-	Rs. 173/-	
iv	Concession on remittances proposed	100 %	
v	Average total DD exchange to be forgone in a year Rs.173/- x 12 x 177	Rs. 3.67 lacs	(A)

#### BENEFIT :

a	Average period of float per remittance	7 days	
b	Average amount of float funds per month Rs.122.68.lacs / 300 x 7	Rs. 28.23 lacs	
c	Anticipated benefit on float funds @ 8 % p.a. Rs. 28.23 lacs	Rs. 2.26 lacs	(X)
d	Other income from the account Commission, incremental interest income on loan to employees (C.O. Interest on CD/SB/TDR)	Rs. 65.00 lacs	(Y)
	<b>BENEFIT (X) + (Y)</b>	<b>Rs. 67.26 lacs</b>	<b>(B)</b>
	<b>NET BENEFIT (B - A)</b>	<b>Rs. 63.59 lacs</b>	





- d) Looking to the good opportunity and sheer size of customer base of NAU, the other private Bank like Axis Bank, HDFC and ICICI and nationalized Banks like Indian Bank, Bank Of Baroda and Bank Of India are trying hard to get the business of NAU by offering the similar as well as some additional facilities to NAU.
- e) More over the Branch is functioning in the premises owned by NAU at monthly rent of Rs.5,500/-. Had the Branch been located elsewhere, the Bank would have paid monthly rent of about Rs.1,00,000/- p.m. for similar premises. Thus, the Branch is saving Rs.11.10 lacs per year in the form of rent.
- f) Navsari Agricultural University, Navsari (N.A.U.) is one of the valued constituents of our N.A.U. Branch Navsari contributing more than 60% of the branch business and profit.
5. Considering the above factors the Bank has benefit of Rs.63.59 lacs even after taking into account the loss on account of the above referred concessionary facilities.
6. In view of the foregoing, we recommend that approval for continuation of AT PAR facility for DD remittances to NAU for further period of one year W.E.F 1/09/2011 to 31/08/2012 and post facto approval for the period from 01.07.2010 to 31.08.2011 may kindly be given.

RM: Pl speak over phone.

Regional Manager  
(S.D. CHAUHAN)  
Date: 17/08/2011



Obvius for RM

Let us take the relationship further. When we need to communicate with their staff/employees, we can send a mail (Group Mail) through their server.

4) Can loan/H.L's not started

3) NB/MS Gold loan/Gift card/SOI Life etc. to be sold

ATM on campus

4) Combo Card to students & student c/o's

5) I Collect for fees

6) Green channel @ branch 4