

प्रणय कुमार महंति

अध्यक्ष

PRANAYA KUMAR MOHANTY

Chairman



दक्षिण बिहार ग्रामीण बैंक

Dakshin Bihar Gramin Bank

प्रधान कार्यालय: श्री विष्णु कॉमर्शियल

कॉम्प्लेक्स,

नेशनल हाईवे पेट्रोल पम्प के निकट

बायपास N.H.30, आसोचक, पटना-16

Dear Colleague,

With immense pleasure, I welcome all of you to our new entity, **Dakshin Bihar Gramin Bank**, *Bihar Ka Apna Bank*, Committed to Rural Development and wish you a very Happy New Year. I know, it is very hard for all of us to erase the memories of our Erstwhile Madhya Bihar Gramin Bank and Erstwhile Bihar Gramin Bank. You all have made it grow such a size over period of years and make it popular in public. We have undergone changes prior to and now too. It is well stated by Winston Churchill "To improve is to change; to be perfect is to change often".

From today onwards we will be biggest RRB in the country in terms of business as well as number of branches. But to maintain the same we have to be more aggressive in our action, more dedicative to our organization and more sincere to our duties. The process of amalgamation will take some time as we have to go through very tough days. At this juncture, I seek cooperation from each and every staff members to maintain the standard of our good and prompt Customer Service. Our endeavor should be to put least inconvenience to our existing as well as new customers. Simultaneously, it will be an opportunity for all of us to acquire new relationships.

As you know the very purpose of amalgamation, now we will be backed by a strong bank i.e. Punjab National Bank. Our capital base will be more and we can go lending without any restriction from our regulator. We will have a talent pool of employees with various expertise which we have to utilize prudently to have optimum output. We will have a wide area to serve and grow our business portfolio. Being a bigger bank, our cost will be optimized resulting higher profit margin. Having huge customer base, we can go for various digital product in a very efficient manner and can bring other competitive Banking products in market. With bigger in size, career progression opportunities will be much more for you all. I can assure you that the welfare measures will be taken care for all of you.

But the major challenge before us today is mounting Non Performing Assets with identical portion which are under stress and to slip to NPA if immediate follow up not done. We all have to fight to check further slippage to NPA and will not allow no stones unturned in recovery/reduction of NPA. We have to take all type of measures like action under SARFAESI and PDR in eligible cases, lodging of FIR in all cases where securities not created or sold, go for prudent compromise as per our Recovery Policy and through *Gandhigiri* style of recovery drive. I am sure if we put our best effort, we will be able to recover/upgrade substantial portion.

To have a robust business portfolio, we have to focus on opening of new savings/current accounts, provide better customer service and do quality lending with proper monitoring. We need to do clean banking and maintain a clean image in public. With this not only our bank will earn a good name but also it will elevate your reputation in the command area. This will facilitate to our business very smoothly.

Lastly I wish you and your family a very happy and prosperous New Year 2019 and wish our esteemed bank will retain its identity in the State in the days to come and will be a household name in our command area and contribute to the development of our State. I wish, all of you will as a true Ambassador of our esteemed organization to achieve the same. I believe,

TOGETHER WE WILL, TOGETHER WE CAN

With best wishes,

(Pranaya Kumar Mohanty)