



अंचल कार्यालय मेरठ /व. वि./2026-27/104

दिनांक: 20-08-2026

Mr. Sharad Rathi
Branch Head,
Adhiyana (1653)

Re: Poor Performance in "Lakshya – Rin Mukti 2026-27 Subharambh Campaign"

It has been observed that performance of your branch in settlement of NPA Accounts under "Lakshya – Rin Mukti 2026-27 Subharambh Campaign" is very dismal. While reviewing your branch we find that your approach is very casual, competent authority has observed your performance as "**Continuous Voluntary Non Performance**" which is reflected in poor scouting of NDND proposals as well as follow up with NPA borrowers.

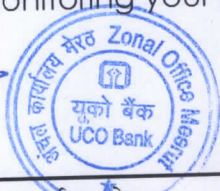
				Amount in Lakh
Target (From 03/07/2026 to 19/08/2026)		Achievement (From 03/07/2026 to 19/08/2026)		% of Target Achieved (amt wise)
No.	Amount	No.	Amount	
70	462	23	9.58	2.07 %

Actions to be initiated by your Branch :

1. Contact all the eligible borrowers/ guarantors personally, make visit entry in NPA tracker followed with for subsequent personal/telephonic follow-up for mobilizing as much as possible compromise proposals in eligible accounts during the period of validity of SOTS.
2. Banners & posters/standees to be put up/affixed at conspicuous public places adjacent to the Branch/Market & Panchayat/Municipal Office etc. to attract attention of the borrowers in particular and public in general for its wide publicity.
3. Extensive miking in local area of the borrower & advertisement in popular News Paper/Electronic Media to be done for publicity of the SOTS among the public in general and eligible NPA borrower in particular.
4. Branch staff to ensure personal meetings with each borrower, negotiate for settlement through compromise and make efforts for maximizing the cash recoveries during the period of scheme.

As you are aware that Recovery is top priority of our bank and Top management has special attention for that. You are again advised to make efforts for achieving the target. We are monitoring your performance on daily basis.

Dy. Zonal Head



Zonal Office Meerut

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