ಅರುಣಾ ಸಹಕಾರ ಬ್ಯಾಂಕ್ ನಿಯಮಿತ

ಯಲಹಂಕ ಉಪನಗರ, ಬೆಂಗಳೂರು - 560 064.

ದಿನಾಂಕ 31.03.2024ರಲ್ಲಿದ್ದಂತೆ ಆಸ್ತಿ ಜವಾಬ್ದಾರಿ ತಃಖ್ತೆ (ಬ್ಯಾಂಕಿಂಗ್ ರೆಗ್ಯುಲೇಷನ್ ಆಕ್ಟ್ 1949 ಕಲಂ 29 ಫಾರಂ ಎ ಷೆಡ್ಯೂಲಿನಲ್ಲಿದ್ದಂತೆ)

		, , , , , , , , , , , , , , , , , , , ,					
ಮೊಬಲಗು 31.03.2023	ಕ್ರ ಸಂ.	ಜವಾಬ್ದಾರಿ ವಿವರ	ಮೊಬಲಗು 31.03.2024	ಮೊಬಲಗು 31.03.2023	ಕ್ರ ಸಂ.	ಆಸ್ತಿ ವಿವರ	ಮೊಬಲಗು 31.03.2024
1,72,16,390.00	1	ಷೇರು ಬಂಡವಾಳ	1,79,81,690.00	97,61,184.00	1	ಕೈಯಲ್ಲಿ ನಗದು ಶಿಲ್ತು	1,61,41,106.00
1,95,39,908.90	2	ಮೀಸಲು ಮತ್ತು ಹೆಚ್ಚುವರಿ ನಿಧಿ	2,08,53,340.21	3,22,95,930.68	2	ಬ್ಯಾಂಕ್ ಗಳಲ್ಲಿ ಶಿಲ್ಕು:	2,79,75,640.02
2,17,41,034.29	3	ಇತರೆ ನಿಧಿಗಳು:	2,29,56,459.88		3	ಹೂಡಿಕೆಗಳು:	
	4	ಗ್ರಾಹಕರ ಠೇವಣಿಗಳು:		7,23,35,691.00		ಎ) ಬ್ಯಾಂಕ್ ಗಳಲ್ಲಿ:	3,67,04,165.00
33,82,61,692.00		ಎ) ಅವಧಿ ಠೇವಣಿಗಳು:	29,84,66,631.00	14,70,35,801.86		ಬಿ) ಸರ್ಕಾರದ ಭದ್ರತಾ ಠೇವಣಿಗಳು:	14,39,11,013.86
7,02,54,810.44		ಬಿ) ಉಳಿತಾಯ ಖಾತೆ ಠೇವಣಿಗಳು:	8,56,54,287.36		4	ಸಾಲಗಳು:	
1,24,14,195.24		ಸಿ) ಚಾಲ್ತಿ ಖಾತೆ ಠೇವಣಿಗಳು:	80,58,523.24			1) ಅಲ್ಪಾವಧಿ ಸಾಲಗಳು:	
2,21,000.00		ಡಿ) ಸಿಬ್ಬಂದಿ ಭದ್ರತಾ ಠೇವಣಿ:	2,21,000.00	1,97,36,172.00		ಎ) ಆಧಾರ ಸಹಿತ ಅಲ್ಪಾವಧಿ ಸಾಲ	3,00,96,233.00
_	5	ಕಾಲ್ ಮನಿ ಶಾರ್ಟ್ ನೋಟೀಸ್	-	-		ಬಿ) ಆಧಾರ ರಹಿತ ಅಲ್ಪಾವಧಿ ಸಾಲ	-
	6	ಅಲ್ಪಾವಧಿ ಸಾಲ ಮತ್ತು ಇತರೆ ಅನುಮೋದಿತ ಭದ್ರತೆ		4,90,85,885.27		2) ಕ್ಯಾಶ್ ಕ್ರೆಡಿಟ್ ಸಾಲ:	4,50,54,776.67
		ರಾಜ್ಯ ಸರ್ಕಾರದ ಅಲ್ಪಾವಧಿ ಸಾಲ ಮತ್ತು ಟ್ಯಾಂಜಿಬಲ್				3) ಮಧ್ಯಮಾವಧಿ ಸಾಲಗಳು:	
_		ದೀರ್ಘಾವಧಿ ಭದ್ರತಾ ಸಾಲ		14,38,855.00		ಆಧಾರ ಸಹಿತ:	22,86,661.00
1,04,68,419.00	7	ಕಾಂಟ್ರಾ ಲೆಕ್ಕಗಳು:	1,55,43,195.00	4,95,934.00		ಆಧಾರ ರಹಿತ:	13,45,435.00
21,82,128.00	8	ಬಡ್ಡಿ ಪಾವತಿಸಬೇಕಾದದ್ದು:	16,04,380.00			4) ದೀರ್ಘಾವಧಿ ಸಾಲ	
36,60,232.00	9	ಡಿವಿಡೆಂಡ್ ಪಾವತಿಸಬೇಕಾದದ್ದು:	49,04,218.00	14,53,06,805.00	5	ಆಧಾರ ಸಹಿತ:	16,13,33,298.00
34,49,427.53	10	ಇತರೆ ಜವಾಬ್ದಾರಿಗಳು:	16,09,390.53	37,87,539.27	6	"ಸುಸ್ತಿ ಅಲ್ಲದ ಸಾಲದ ಮೇಲೆ / ಸರ್ಕಾರ ಭದ್ರತಾ ತೇವಣಿ'ಮೇಲೆ ಬಡ್ಡಿ ಬರಬೇಕಾದದ್ದು"	24,97,576.00
2,05,43,028.34	11	ಅವಕಾಶಗಳು:	1,85,61,230.11	4,18,000.00	7	ಮುಂಗಡಗಳು:	4,18,000.00
39,03,960.31		ನಿವ್ವಳ ಲಾಭ	45,04,114.53	1,04,68,419.00	8	ಕಾಂಟ್ರಾ ಲೆಕ್ಕಗಳು:	1,55,43,195.00
				1,29,36,041.00	9	ಸ್ಥಿರಾಸ್ತಿಗಳು:	1,29,36,041.00
				6,47283.31	10	ಚರಾಸ್ತಿಗಳು (ಸವಕಳಿ ಸಹಿತ):	5,58,583.31
				1,50,40,386.66	11	ಇತರೆ ಆಸ್ತಿಗಳು:	7,39,871.00
				30,66,298.00	12	ವರಮಾನ ತೆರಿಗೆ ಮುಂಗಡ	33,76,865.00
52,38,56,226.05		ಒಟ್ಟು	50,09,18,459.86	52,38,56,226.05		ಒಟ್ಟು	50,09,18,459.86

2023-24ನೇ ಸಾಲಿನ ಲಾಭ ಮತ್ತು ನಷ್ಟದ ತಃಖ್ತೆ

31/03/2023 ಮೊಬಲಗು ರೂ.	ಖರ್ಚಿನ ವಿವರ	31/03/2024 ಮೊಬಲಗು ರೂ.	31/03/2023 ಮೊಬಲಗು ರೂ.	ಆದಾಯದ ವಿವರ	31/03/2024 ಮೊಬಲಗು ರೂ.
2,80,06,587.00	ಠೇವಣಿಗಳ ಮೇಲೆ ಬಡ್ಡಿ ಪಾವತಿಸಿದ್ದು:	2,56,70,802.00	2,74,10,000.27	ಸಾಲಗಳ ಮೇಲೆ ಬಡ್ಡಿ ಬಂದದ್ದು:	2,56,41,213.40
75,572.11	ಸರ್ಕಾರಿ ಭದ್ರತೆಗಳ ಮೇಲೆ ಬಡ್ಡಿ ಕೊಟ್ಟಿದ್ದು	37,596.55	1,37,89,767.36	ಹೂಡಿಕೆಗಳ ಮೇಲೆ ಬಡ್ಡಿ	1,36,67,379.13
41,83,702.00	ಸಿಬ್ಬಂದಿ ವೆಚ್ಚಗಳು:	44,23,223.00	6,22,334.04	ಇತರೆ:	7,17,730.34
69,74,09.00	ಬಾಡಿಗೆ, ತೆರಿಗೆ, ವಿಮಾ ಮತ್ತು ವಿದ್ಯುತ್:	7,01,439.00	43,16,417.27	2022-23 ಸಾಲಿನಲ್ಲಿ ಹೆಚ್ಚಿಗೆ ಅವಕಾಶಗಳು	24,68,647.00
11,609.00	ಅಂಚೆ, ದೂರವಾಣಿ ವೆಚ್ಚ:	10,752.00			
4,00,151.50	ಮುದ್ರಣ, ಲೇಖನ ಸಾಮಗ್ರಿ, ಜಾಹಿರಾತು:	3,78,368.00			
10,79,852.00	ವರಮಾನ ತೆರಿಗೆ:	20,00,000.00			
23,20,217.84	ಇತರೆ ವೆಚ್ಚಗಳು:	38,32,967.79			
54,59,458.18	ಅವಕಾಶಗಳು:	9,35,707.00			
39,03,960.31	ನಿವ್ವಳ ಲಾಭ	45,04,114.53	-		_
4,61,38,518.94	ఒట్టు	4,24,94,969.87	4,61,38,518.94	ఒట్టు	4,24,94,969.87

ಸಹಿ/- ಜಿ.ಎಸ್. ಮಂಜುಳ ಅಧ್ಯಕ್ಷರು

: ಬೆಂಗಳೂರು.

ದಿನಾಂಕ: 29-06-2024

ಸಹಿ/- ಎಸ್.ಎಲ್. ನಟರಾಜ ನಿರ್ದೇಶಕರು

ಸಹಿ/- ವೈ.ಸಿ. ಪಿಳ್ಳಪ್ಪ

ಸಹಿ/- ಎ ವಿ ಲಕ್ಷ್ಮೀಶ ನಿರ್ದೇಶಕರು

ಸಹಿ/– ಅಶ್ವಥ್ನಾರಾಯಣ ವೈ.ಎನ್ **ಿ**ವ್ಯವಸ್ಥಾಪಕರು

ಸಹಿ/- ರೀನಾ ಆರ್.ಪಿ ಲೆಕ್ಕಾಧಿಕಾರಿಗಳು

"ದೃಢೀಕರಣ ಪತ್ರ"

ಈ ಮೇಲ್ಕಂಡ ಅರುಣಾ ಸಹಕಾರ ಬ್ಯಾಂಕ್ ನಿಯಮಿತ, ಯಲಹಂಕ ಉಪನಗರ, ಬೆಂಗಳೂರು-560064 ಇದರ ಆಸ್ತಿ ಜವಾಬ್ದಾರಿ ತಃಖ್ತೆಯನ್ನು ಬ್ಯಾಂಕಿನಲ್ಲಿ ನಮ್ಮ ಪರಿಶೀಲನೆಗೆ ಹಾಜರುಪಡಿಸಿದ ಲೆಕ್ಕ ಮಸ್ತಕಗಳೊಂದಿಗೆ ಹಾಗೂ ದಾಖಲಾತಿಗಳೊಂದಿಗೆ ಪರಿಶೀಲಿಸಿರುತ್ತೇನೆ. ಸದರಿ ಆಸ್ತಿ ಜವಾಬ್ದಾರಿ ತಃಖ್ತೆಯು ನಮ್ಮ ಪರಿಶೀಲನೆಗೆ ಹಾಜರುಪಡಿಸಿದ ಲೆಕ್ಕ ಪತ್ರಗಳಿಗನುಗುಣವಾಗಿಯೂ ಲೆಕ್ಕಪರಿಶೋಧನಾ ವೇಳೆಯಲ್ಲಿ ನೀಡಿದ ಸಮಜಾಯಿಷಿಗಳ ಅನುಸಾರವಾಗಿಯೂ ಮತ್ತು ಅಲಾಯಿದಾ ಲಗತ್ತಿಸಿರುವ ನಮ್ಮ ಪ್ರತ್ಯೇಕ ಲೆಕ್ಕಪರಿಶೋಧನಾ ವರದಿಗೊಳಪಟ್ಟು ದಿನಾಂಕ 31.03.2024ಕ್ಕೆ ಇದ್ದಂತೆ ಬ್ಯಾಂಕಿನ ನೈಜ ಆರ್ಥಿಕ ಸ್ಥಿತಿಯನ್ನು ಪ್ರತಿಬಿಂಬಿಸುತ್ತದೆಂದು ನಮಗೆ ತಿಳಿದ ಮಟ್ಟಿಗೆ ಅಭಿಪ್ರಾಯಪಡುತ್ತೇವೆ.

ಸಹಿ/-

ಉಡುಪ, ಪೂಜಾರಿ & ಸದಾಶಿವ

ಸನ್ನದು ಲೆಕ್ಕಪರಿಶೋಧಕರು

ಪಾಲುದಾರರು

(ಸಹದೇವ ಜಿ. ಪೂಜಾರಿ)

ಫರ್ಮ್ ರಿ. ನಂ. 008912S, ಮೆ. ನಂ. 207465 UDIN: 24207465BKFPNF6930

Disclosure in financial statements – 'Notes to Accounts'-UCBs

a) Com	position of Regulatory Capital	(/	Amount in crore
Sr. No.	Particulars	Current Year	Previous Year
i)	Paid up share capital and reserves (net of deductions, if any)	6.18	5.84
ii)	Other Tier 1 capital		
iii)	Tier 1 capital (i + ii)	5.24	5.04
iv)	Tier 2 capital	0.56	0.58
v)	Total capital (Tier 1+Tier 2)	5.80	5.62
vi)	Total Risk Weighted Assets (RWAs)	19.99	23.08
vii)	Paid-up share capital and reserves as percentage of RWAs	30.92	25.30
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	26.3	21.84
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	2.80	2.51
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	29.10	24.40
	Amount of Tier 2 capital raised during the year of which:		
a)	a) Perpetual Cumulative Preference Shares b) Redeemable Non-Cumulative Preference Shares	0.00 0.00	0.00 0.00

b) Draw down from Reserves

Suitable disclosures mentioning the amount and the rationale for withdrawal shall be made regarding any draw down from reserves.

2. Asset liability management

	Maturity pattern of certain items of assets and liabilities (Amount in □ crore)											
	Day 1	2 to 7 days	8 to 14 days	15 to 30 Days			Over 3 months & up to 6 Months			Over 3 years & up to 5 years	Over 5 years	Total
Deposits ⁹		0.02	0.11	0.36	0.62	0.98	5.52	9.59	8.50	0.01	0.00	25.71
Advances			0.04	0.48	0.05	0.33	0.44	5.35	1.19	0.88	15.25	24.01
Investments						0.30		5.10	1.30	0.31	7.38	14.39
Borrowings	-	-	-	-		-			-	-	-	-

Savings Bank and Current Deposits may be classified into volatile and core portions. Savings Bank (10 per cent) and Current (15 per cent) Deposits are generally withdrawable or demand. This portion may be treated as volatile. While volatile portion can be placed in the Day1, 2-7days and 8-14 days time buckets, depending upon the experience and estimates of banks and the core portion may be placed in over 1- 3 years bucket. This classification of Savings Bank and Current Deposits is only a benchmark. Banks which are better equipped to estimate the behavioral pattern, roll-in and roll-out, embedded options, etc. on the basis of past data / empirical studies could classify them in the appropriate buckets, i.e. behavioral naturity instead of contractual maturity, subject to the approval of the Board /ALCO

3. Investments

a) Composition of Investment Portfolio As at 31-03-2024 (current year balance sheet date)

(Amount in □ crore)

			Inves	tments in	India			Inv	estments o	utside li	ndia	
	Govern- ment Securi- ties	"Other Approved Securi- ties"	Shares	Debent- ures and Bonds	Subsidiari es and/ or joint ventures	Others	Total invest- ments in India	Govern- ment securities (including local au- thorities)	Sub- sidiari es and/ or joint ventures	Others	Total Investments outside India	Total Invest ments
Held to Maturity												
Gross	9.38	0.0	0.00	0.00	0.00	3.43	12.81	NIL	NIL	NIL	NIL	NIL
"Less: Provision for non- performing investments (NPI)"												
Net	9.38					3.43	12.81	NIL	NIL	NIL	NIL	NIL
Available for Sale												
Gross	5.01	0.0	0.00	0.00	0.00	0.0	5.01	NIL	NIL	NIL	NIL	NIL
Less: Provision for depreciation and NPI												
Net	5.01	0.00	0.00	0.00	0.00	0.00	5.01	NIL	NIL	NIL	NIL	NIL
Held for Trading												
Gross	0.00	0.0	0.00	0.00	0.00	0.00	0.00	NIL	NIL	NIL	NIL	NIL
Less: Provision for depreciation and NPI												
Net	0.00											

	Total Investments	14.39	0.0	0.00	0.00	0.00	3.43	17.82	NIL	NIL	NIL	NIL	NIL
	Less: Provision for non-performing												
	investments												
ا۔	Less: Provision for depreciation and NPI												
	Net	14.39	0.0	0.00	0.00	0.00	0.00	17.82	NIL	NIL	NIL	NIL	NIL

As at 31-03-2023 (previous year balance sheet date)

(Amount in ☐ crore)

	·			Inves	stments in	India			Inve	estments o	outside Ir	ndia	
		Govern- ment Securi- ties	"Other Approved Securi- ties"	Shares	Debent- ures and Bonds	Subsidiari es and/ or joint ventures	Others	Total invest- ments in India	Govern- ment securities (including local au- thorities)	Sub- sidiari es and/ or joint ventures	Others	Total Investments outside India	Total Invest- ments
	Held to Maturity												
۱	Gross	9.69	0.0	0.00	0.00	0.00	7.23	16.92	NIL	NIL	NIL	NIL	NIL
	"Less: Provision for non- performing investments (NPI)"												
	Net	9.69					7.23	16.92	NIL	NIL	NIL	NIL	NIL
	Available for Sale												
	Gross	5.01	0.0	0.00	0.00	0.00	0.0	5.01	NIL	NIL	NIL	NIL	NIL
	Less: Provision for depreciation and NPI			Γ '			['	['		Γ			
	Net	5.01	0.00	0.00	0.00	0.00	0.00	5.01	NIL	NIL	NIL	NIL	NIL
	Held for Trading												
۱	Gross	0.00	0.0	0.00	0.00	0.00	0.00	0.00	NIL	NIL	NIL	NIL	NIL
╢	Less: Provision for depreciation and NPI												
1	Net	0.00											
	Total Investments	14.70	0.0	0.00	0.00	0.00	6.33	21.93	NIL	NIL	NIL	NIL	NIL
1	Less: Provision for non-performing investments												
	Less: Provision for depreciation and NPI									<u> </u>			
1	Net	14.70	0.0	0.00	0.00	0.00	6.33	21.93	NIL	NIL	NIL	NIL	NIL

b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

Particulars	Current Year	Previous Year
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	0.003	0.003
b) Add: Provisions made during the year	0.000	0.000
c) Less: Write off / write back of excess provisions during the year	0.000	0.000
d) Closing balance	0.003	0.003
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	0.30	0.27
b) Add: Amount transferred during the year*	0.01	0.03
c) Less: Drawdown	0.00	0.00
d) Closing balance	0.31	0.30
iii) Closing balance in IFR as a percentage of closing balance of investments ¹³ in AFS and HFT/Current category		
¹³ Carrying value less net depreciation (ignoring net appreciation) i.e. th	he net amount refle	ected in the

balance sheet

Total *

HTMcategory

c) Sale and transfers to/from

Where the value of sales and transfers of securities to from HTM category exceeds 5 per cent of the book value of investments held in HTM category at the beginning of the year, banks shall disclose the market value of the investments held in the HTM category. The excess of book value over market value for which provision is not made shall also be disclosed. The 5 per cent threshold referred to above

i) Theone-timetransferofsecuritiesto/from HTM category with the approval of Board of Directors undertaken by banks at the beginning of the accounting year. Board of Directors meeting dated 24-11-2023 for State Govt Sec 7.22% MHSDL for 5.01 crores to AFS

d) Non-SLR investment portfolio

•		(Amount	in \square crore)
Sr. No.	Particulars	Current Year	Previous Year
a)	Opening balance	3.43	7.23
b)	Additions during the year since 1st April	0.00	0.00
c)	Reductions during the above period	1.00	3.80
d)	Closing balance	2.43	3.43
e)	Total provisions held	0.00	0.00

*The total shall match the total of non-SLR investments held by thebank.

2. Amounts reported under columns mutuallyexclusive

ŕ	suer composition o		
Sr.	Issuer	Amount	Extent of F

,	ouer composition o								(,		0.0
Sr. No.	Issuer	ssuer Amount Extent of P			Inve	of 'Below stment Securities		t of 'Un- Securiti	Extent of 'Un- listed' Securiti		
(1)	(2)	(3)	(4)		(5)	(6)		(7)	
		Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year
	PSUs										
	Fls										
	Banks	3.67	3.43								
	Private Corporates										
	"Subsidiaries/ Joint Ventures"										
	Others										
	Provision held towards depreciation										

4. Asset Quality

a) Classification of advances and provisions held

(Amount	in	cro

(Amount in □ crore

a) Classification of advances and provisions ne	eia				(Amo	ount in \square crore	
	Standard	Standard Non-Performing					
	Total Standard Advances	Sub- standard	Doubtful	Loss	Total Non- Performing Advances	Total	
Gross Standard Advances and NPAs							
Opening Balance	18.97	0.72	1.92		2.64	21.6	
Add: Additions during the year	2.45	0.16	0.26		0.42	2.8	
Less: Reductions during the year*	0.00	0.47	0.00		0.47	0.4	
Closing balance	21.58	0.41	2.18		2.59	24.0	
*Reductions in Gross NPAs due to:							
Upgradation	0.00						
Recoveries (excluding recoveries from upgraded accounts)	0.00						
Write-offs	0.00						
Provisions (excluding Floating Provisions)							
Opening balance of provisions held	0.05	0.07	1.39		1.46	1.5	
Add: Fresh provisions made during the year	0.01		0.02		0.02	0.0	
Less: Excess provision reversed/ Write-off loans	0.00	0.01			0.01	0.0	
Closing balance of provisions held	0.06	0.03	1.58		1.47	1.5	
Net NPAs							
Opening Balance		0.25	0.92		1.17		
Add: Fresh additions during the year		0.00	0.00		0.00		
Less: Reductions during the year		0.03	0.02		0.05		
Closing Balance		0.22	0.90		1.12		
Ratios ¹⁶ (in per cent)	Current Year	Previous Year					
Gross NPA to Gross Advances	10.77%	12.21%	1				
Net NPA to Net Advances	4.95%	5.90%	i				
Provision coverage ratio	6.12%	6.99%	ı				

3.43

3.67

b) Sector-wise Advances and Gross NPAs

(Amount in □ crore)

		С	urrent Y	'ear	Previous Year			
Sr. No.	Sector*	Outstand- ing Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Ad- vances in that sector	Outstand- ing Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Ad- vances in that sector	
i)	Priority Sector							
a)	Agriculture and allied activities	0.06			6.05	0.60	2.78	
b)	Advances to industries sector eligible as priority sector lending	13.01	1.23	5.12	13.74	0.99	4.58	
c)	Services							
d)	Personal loans /others							
	Subtotal (i)							
ii)	Non-priority Sector							
a)	Agriculture and allied activities							
b)	Industry							
c)	Services							
d)	Personal loans	10.94	1.36	5.65	7.25	1.05	4.86	
	Sub-total (ii)							
	Total (I + ii)	24.01	2.59	10.77	21.60	2.64	12.22	

Year

NIL

Year

NIL

Year

NIL

						(Am	ount in	crore)
age			Cu	rrent Yo	ear	Pre	vious Y	ear
ss					Per-			Per-
to					cent-			cent-
\d-					age of			age of
in			Out-		Gross	Out-		Gross
ctor	C		stand-		NPAs	stand-		NPAs
	Sr.	Sector*	ing	Gross	to	ing	Gross	to
0.70	No.		Total	NPAs	Total	Total	NPAs	Total
2.78			Ad-		Ad-	Ad-		Ad-
4.58			vances		vances	vances		vances
					in			in
					that			that
					sector			sector
_	* Da	المطم مبام	alaa dia	alaaa i	a tha fa	mad aba		

Banks shall also disclose in the format above, sub-sectors where the outstanding advances exceeds 10 percent of the outstanding total advances to that sector. For instance, if a bank's outstanding advances to the mining industry exceed 10 percent of the outstanding total advances to 'Industry' sector it shall disclose details of its outstanding advances to mining separately in the format above under the 'Industry' sector.

NO SUCH ADVANCES

* To be computed as per applicable regulatory instructions.

Gross Amount (□ crore)

i) Details of ac	ccounts subjected torest	tructuring	ļ ¹⁸							(Amount	in crore)
			ture and		orates ng MSME)	Micro, Small and Medium Enterprises (MSME)		Retail (excluding agri- culture and MSME)		o o l lotal	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Standard	Number of borrowers	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Otarioara	Gross Amount (□ crore)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Provision held (□ crore)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Sub- standard	Number of borrowers	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
			ture and activities		ates (ex- MSME)		and Medium es (MSME)	,	cluding agri- ind MSME)	Tc	otal
		Current	Previous	Current	Previous	0 11	D . V	Current	Previous	Current	Previous

Year

NIL

Current Year | Previous Year

..ಮುಂದಿನ ಪುಟಕ್ಕೆ ಮುಂದುವರೆದಿದೆ

Year

NIL

Year

NIL

Year

NIL

Year

NIL

| | Provision held (□ crore) | NIL | I |
|----------|--------------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|---|
| | Number of borrowers | NIL | ı |
| Doubtful | Gross Amount (□ crore) | NIL | ı |
| | Provision held (□ crore) | NIL | ı |
| | Number of borrowers | NIL | ı |
| Total | Gross Amount (□ crore) | NIL | ı |
| | Provision held (□ crore) | NIL | ı |

18 Restructuring as defined as per applicable regulations.

UCBs shall disclose in their published Annual Balance Sheets the amount and number of accounts in respect of which applications for restructuring are under process, but the restructuring packages have not yet beenapproved.

Banks shall make disclose details on the number and amount of frauds as well as the provisioning thereon as per template given below.

9		
	(Amount	in \square crore
	Current	Previous
	Year	Year
Number of frauds reported	NIL	NIL
Amount involved in fraud	NIL	NII
(□ crore)	NIL	NIL
Amount of provision made	NIL	AIII
for such frauds (crore)	NIL	NIL
Amount of Unamortised		
provision debited from	NIII.	L AIII
other reserves' as at the	NIL	NIL
and of the year (crore)		

d) Disclosure under Resolution Framework for COVID-19-related Stress

Format for disclosures to be made starting March 31, 2024

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at the end of the previous year	gate debt that	Of (A) amount paid by the borrower s during the year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this year
	(A)			
Personal Loans				
"Corporate persons*"				
Of which MSMEs				
Others	NIL	NIL	NIL	NIL
Total				

*As defined in section 3(7) of the Insolvency and Bankruptcy Code, 2016

* As defin	ed in sect	ion 3(7) of t
5. Exposures a) Exposure to real estate sector	(Amount	in □ crore)
Category	Current year	Previous Year
a) Residential Mortgages – Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits. b) Commercial Real Estate –		6.93
Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits	0.30	0.30
Total Exposure to Real Estate Sector	7.16	7.23

b) Unsecured advances (Amount in □ cn		in □ crore)	۱
Particulars	Current	Previous	l٢
Particulars	year	Year	Ш
Total unsecured advances of the bank	0.79	0.50	li
			li

5	
(Amount	in \square crore)
Current	Previous
year	Year
11.26	6.21
28.70%	14.74%
	Current year 11.26

b) Concentration of advances*	(Amount	in \square crore)
Particulars		Previous
Fatuculais	year	Year
Total advances to the twenty largest borrowers	9.10	6.82
Percentage of advances to twenty largest borrowers to total advances of the bank	37.90%	31.56%
*Advances shall be computed based on credit exposure i.e. funded and	d non-funde	d limits. The

Note: Maintainable complaints refer to complaints on the grounds specific specific production of the specific product and in the case of fully drawn term loans, where there is no scope for re-drawal of any portion of the sanctioned limit, banks may reckon the outstanding as the credit exposure

c) Concentration of NPAs	(Amount	in crore)
Particulars	Current	Previous Year
Total Exposure to the top twenty NPA accounts	2.37	2.44
"Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs."	97.54%	92.42%

(Amount in □ crore)

	Fur	ransiers to Depositor Education and Awarene:	ss runu	(DEA
		•	(Amount	in 🗆 crore)
	Sr.	Particulars	Current	Previous
	No.	Faiticulais	year	Year
b	i)	Opening balance of amounts transferred to DEA Fund	0.07	0.06
	ii)	Add: Amounts transferred to DEA Fund during the year	0.00	0.01
	iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.00	0.00
	iv)	Closing balance of amounts transferred to DEA Fund	0.07	0.07

8. Disclosure of complaints a) Summary information on complaints received by the bank from customers and from the Offices of Banking Ombudsman (OBOs)

ш	or.		Particulars	Previous	Current
Ц	No.			year	year
Complaints received by the bank from its customers					
	1.		Number of complaints pending at beginning of the year	Nil	Nil
II	2.		Number of complaints received during the year	Nil	Nil
	3.		Number of complaints disposed during the year	Nil	Nil
		3.1	Of which, number of complaints rejected by the bank	Nil	Nil
l	4.		Number of complaints pending at the end of the year	Nil	Nil
li	Maintainable complaints received by the bank from OBOs				
	5.		Number of maintainable complaints received by the bank from OBOs	Nil	Nil
l		5.1.	Of 5, number of complaints resolved in favour of the bank by BOs	Nil	Nil
		5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs	Nil	Nil
		5.3	Of 5, number of complaints resolved after passing of Awards by BOs against the bank	Nil	Nil
l	6.		Number of Awards unimplemented within the stipulated time (other than those appealed)	Nil	Nil

b) Top five grounds²⁷ of complaints received by the bank from customers Grounds of Number of complaints % increase/ decrease in the Number of com-Number of complaints received number of complaints number of complaints received plaints pending at complaints, (i.e. com- pending at the beginpending beyond 30 days during the year the end of the year plaints relating to) ning of the year over the previous year Current Year NIL NIL NIL Ground - 1 NIL Ground - 2 Ground - 3 NIL NIL NIL NIL Ground - 4 NIL NII NIL NIL NII NIL Ground - 5 NIL NIL NIL NIL NIL NIL NIL Others NIL NIL Total NIL NIL Ground - 1 NIL NIL NIL NIL NIL Ground -NIL NIL Ground -Ground - 4 NIL NIL NIL Ground - 5 NIL NIL NIL Others Total

²⁷ As per Master List for identifying grounds of complaints as provided in Appendix 1 to circular CEPD.CO.PRD.Cir.No.01/13.01.013/2020-21 dated January 27, 2021 on Strengthoning the Crievance Reduces Mechanism of Rapks'

on Strengthening the Grievance Redress Mechanism of Banks'.					
1. ATM / Debit Cards Not Applicable	2. Credit Cards Not Applicable	Internet / Mobile / Electronic Banking Not Applicable	Account opening / difficulty in operation of accounts NIL		
5. Mis-selling / Para-banking NIL	6. Recovery Agents / Direct Sales Agents NIL	Pension and facilities for senior citizens / differently abled NIL	8. Loans and advances NIL		
Levy of charges without prior notice / excessive charges / foreclosure charges NIL	10. Cheques/ drafts / bills NIL	11. Non-observance of Fair Practices Code NIL	12. Exchange of coins, issuance / acceptance of small denomination notes andcoins NIL		
13. Bank Guarantees / Letter of Credit and documentary credits NIL	14. Staff behavior NIL	15. Facilities for customers visiting the branch / adherence to prescribed working hours by the branch, etc NIL	16. Others NIL		

9. Disclosure of penalties imposed by the Reserve Bank of India

Penalties imposed by the Reserve Bank of India under the provisions of the (i) Banking Regulation Act, 1949 and (ii) Payment and Settlement Systems Act, 2007 shall be disclosed in the 'Notes to Accounts' to the balance sheet in the concernedbank's next Annual Report. Banks shall make appropriate disclosures on the nature of the breach, number of instances of default and the quantum of penalty imposed.

10. Other Disclosures

a) Business Ratios

Ratios	(Rupees in Lakhs)		
Particulare	Current Previous		

Particulars	Current	FIEVIOUS	L
Fatticulars	year	Year	ΙГ
i) Interest Income as a percentage to Working Funds ²⁸	5.28	2.55	IL
ii) Non-interest income as a percentage to Working Funds ²⁸	0.36	0.94	
iii) Cost of Deposits	6.49	6.61	Ü
iv) Net Interest Margin ²⁹	2.85	3.03	
v) Operating Profit as a percentage to Working Funds ²⁸	0.64	0.16	i
vi) Return on Assets ³⁰	0.73	0.81	╟
8 Working funds to be reckoned as average of total assets (ex	cluding		止

accumulated losses, if any) as reported to Reserve Bank of India in Form IX , during the 12 months of the financial year.

²⁹ Net Interest Income/ Average Earning Assets. Net Interest Income= Interest Income - Interest Expense 30 Return on Assets would be with reference to average working funds (i.e., total of

ssets excluding accumulated losses, if any).			Ιħ
Particulars	Current year	Previous Year	L 3
ii) Business (deposits plus advances) per employee 31 in □ crore)	5.61	5.26	ĺ

l b) Bank assurance business

The details of fees / brokerage earned in respect of insurance broking, agency andbank assurancebusinessundertakenbythemshallbedisclosedforboththe current NIL

c) Disclosures regarding Priority Sector Lending Certificates (PSLCs)

The amount of PSLCs (category-wise) sold and purchased during the year shall be disclosed. : NIL

d) Provisions and contingencies (Rupees		
Particulars	Current year	Previous Year
i) Provisions for NPI	0.00	0.00
ii) Provision towards NPA	1.60	1.65
iii) Provision made towards Income tax	0.20	0.20
iv) Other Provisions and Contingencies (with details)		
Provision for Std Assets	0.06	0.05
Audit Fee	0.01	0.01

e) Payment of DICGC Insurance Premium			s in Lakhs)
Sr.	Particulars		Previous
No.	i articulars	year	Year
i)	Payment of DICGC Insurance Premium	05.00	05.00
ii)	Arrears in payment of DICGC premium	NIL	NIL

³¹ For the purpose of computation of business per employee (deposits plus advances), inter-bank deposits shall be excluded.

4.87 f) Disclosure of facilities granted to directors and their relatives UCBs shall disclose any fund or non-fund (guarantees, letters of credit, etc.) facilities extended to directors, their relatives, companies or firms in which they are interested. : NIL

ಸಹಿ/-ಜಿ.ಎಸ್. ಮಂಜುಳ

ಸಹಿ/– ಎಸ್.ಎಲ್. ನಟರಾಜ ನಿರ್ದೇಶಕರು

ಸಹಿ/– **ವೈ.ಸಿ. ಪಿಳ್ಳಪ್ಪ** ನಿರ್ದೇಶಕರು

ಸಹಿ/– **ಎ ವಿ ಲಕ್ಷ್ಮೀಶ** ನಿರ್ದೇಶಕರು

viii) Profit per employee (in □ crore)

ಅಶ್ವಥ್ನಾರಾಯಣ ವೈ.ಎನ್ ವ್ಯವಸ್ಥಾಪಕರು

ಸಹಿ/-ರೀನಾ ಆರ್.ಪಿ ಲೆಕ್ಕಾಧಿಕಾರಿಗಳು

ಸಹಿ/-

ಉಡುಪ, ಪೂಜಾರಿ & ಸದಾಶಿವ

ಸನ್ನದು ಲೆಕ್ಕಪರಿಶೋಧಕರು

ಪಾಲುದಾರರು

(ಸಹದೇವ ಜಿ. ಪೂಜಾರಿ)

ಮೆ. ನಂ. 207465; ಫರ್ಮ್ ರಿ. ನಂ. 008912S UDIN: 24207465BKFPNF6930

: ಬೆಂಗಳೂರು. ದಿನಾಂಕ: 29-06-2024