

ಅರಣಾ 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. | ವಿವರ | ಮೊಬಲಗು 31.03.2024 | ಕ್ರ. ಸಂ. | ವಿವರ | ಮೊಬಲಗು 31.03.2024 |
|----------------------|----------|---|----------------------|----------|---|----------------------|
| 1,72,16,390.00 | 1 | ಬೆಂಕಿ ಬಂಧನಾಳ | 1,79,81,690.00 | 1 | ಕ್ರಿಯಾತ್ಮಕ ನಗದು ಶಿಲ್ಕು | 1,61,41,106.00 |
| 1,95,39,908.90 | 2 | ಮೀಸಲು ಮತ್ತು ಹೆಚ್ಚುವರ ನಧಿ | 2,08,53,340.21 | 2 | ಬ್ಯಾಂಕಿಂಗ್‌ನಲ್ಲಿ ಶಿಲ್ಕು | 2,79,75,640.02 |
| 2,17,41,034.29 | 3 | ಇತರೆ ನಧಿಗಳು: | 2,29,56,459.88 | 3 | ಹೂಡಿಕೆಗಳು: | |
| | 4 | ಗ್ರಾಹಕರ ಠೇವಣಿಗಳು: | 7,23,35,691.00 | 4 | ಎ) ಬ್ಯಾಂಕಿಂಗ್‌ನಲ್ಲಿ: | 3,67,04,165.00 |
| 33,82,61,692.00 | ಎ) | ಅವಧಿ ಠೇವಣಿಗಳು: | 29,84,66,631.00 | ಬಿ) | ಸರ್ಕಾರದ ಭದ್ರತಾ ಠೇವಣಿಗಳು: | 14,39,11,013.86 |
| 7,02,54,810.44 | ಬಿ) | ಉಳಿತಾಯ ಠೇವಣಿಗಳು: | 8,56,54,287.36 | 4 | ಸಾಲಗಳು: | |
| 1,24,14,195.24 | ಸಿ) | ಚಾಲ್ತಿಯ ಠೇವಣಿಗಳು: | 80,58,523.24 | 1) | ಅಲ್ಪಾವಧಿ ಸಾಲಗಳು: | |
| 2,21,000.00 | ಡಿ) | ಸಿಬ್ಬಂದಿ ಭದ್ರತಾ ಠೇವಣಿ: | 2,21,000.00 | ಎ) | ಆಧಾರ ಸಹಿತ ಅಲ್ಪಾವಧಿ ಸಾಲ | 3,00,96,233.00 |
| - | 5 | ಕಾಲ್ ಮನಿ ಠೇವಣಿಗಳು | - | 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 ಟ್ರಾಂಚಿಬಲ್ | | 3) | ಮಧ್ಯಮಾವಧಿ ಸಾಲಗಳು: | |
| - | | ದೀರ್ಘಾವಧಿ ಭದ್ರತಾ ಸಾಲ | 14,38,855.00 | 4) | ಆಧಾರ ಸಹಿತ: | 22,86,661.00 |
| 1,04,68,419.00 | 7 | ಕಾಂಪೌಂಡ್ ಠೇವಣಿಗಳು: | 1,55,43,195.00 | 4) | ಆಧಾರ ರಹಿತ: | 13,45,435.00 |
| 21,82,128.00 | 8 | ಬಡ್ಡಿ ಪಾವತಿ ಸಹಿತವಾದುದು: | 16,04,380.00 | 5) | ಆಧಾರ ಸಹಿತ: | 16,13,33,298.00 |
| 36,60,232.00 | 9 | ಇದಿವೇದಂ ಪಾವತಿ ಸಹಿತವಾದುದು: | 49,04,218.00 | 6) | "ಸ್ವಲ್ಪ ಅವಧಿ ಸಾಲದ ಮೇಲೆ / ಸರ್ಕಾರ ಭದ್ರತಾ ಠೇವಣಿ ಮೇಲೆ ಬಡ್ಡಿ ಬರಬೇಕಾದುದು" | 24,97,576.00 |
| 34,49,427.53 | 10 | ಇತರೆ ಜವಾಬ್ದಾರಿಗಳು: | 16,09,390.53 | 7) | ಮುಂಗಡಗಳು: | 4,18,000.00 |
| 2,05,43,028.34 | 11 | ಅವಕಾಶಗಳು: | 1,85,61,230.11 | 8) | ಕಾಂಪೌಂಡ್ ಠೇವಣಿಗಳು: | 1,55,43,195.00 |
| 39,03,960.31 | 12 | ನಿವೃತ್ತ ಲಾಭ | 45,04,114.53 | 9) | ಸ್ವಾಧೀನಗಳು: | 1,29,36,041.00 |
| | | | | 10) | ಚರಾಪುಸ್ತಕ (ಸಹಕರ ಸಹಿತ): | 5,58,583.31 |
| | | | | 11) | ಇತರೆ ಆಸ್ತಿಗಳು: | 7,39,871.00 |
| | | | | 12) | ವರಮಾನ ತೆರಿಗೆ ಮುಂಗಡ | 33,76,865.00 |
| 52,38,56,226.05 | | ಒಟ್ಟು | 50,09,18,459.86 | | ಒಟ್ಟು | 50,09,18,459.86 |

2023-24ನೇ ಸಾಲಿನ ಲಾಭ ಮತ್ತು ನಷ್ಟದ ತಃಖ್ತೆ

| 31/03/2023 ಮೊಬಲಗು ರೂ. | ವಿವರ | 31/03/2024 ಮೊಬಲಗು ರೂ. | 31/03/2023 ಮೊಬಲಗು ರೂ. | ವಿವರ | 31/03/2024 ಮೊಬಲಗು ರೂ. |
|--------------------------|--------------------------------------|--------------------------|--------------------------|------------------------------------|--------------------------|
| 2,80,06,587.00 | ಠೇವಣಿಗಳ ಮೇಲೆ ಬಡ್ಡಿ ಪಾವತಿಯಾದುದು: | 2,56,70,802.00 | 2,74,10,000.27 | ಸಾಲಗಳ ಮೇಲೆ ಬಡ್ಡಿ ಬಂದುದು: | 2,56,41,213.40 |
| 75,572.11 | ಸರ್ಕಾರ ಭದ್ರತೆಗಳ ಮೇಲೆ ಬಡ್ಡಿ ಕೊಟ್ಟುದು: | 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 ಹೆಚ್ಚಿನ ಅವಕಾಶಗಳು | 24,68,647.00 |
| 11,609.00 | ಅಂಚೆ, ದೂರವಾಣಿ ವೆಚ್ಚ: | 10,752.00 | | | |
| 4,00,151.50 | ಮುದ್ರಣ, ಲೇಖನ ಸಾಮಗ್ರಿ, ಚಾಪಿರಾಶು: | 3,78,368.00 | | | |
| 10,79,852.00 | ವರಮಾನ ತೆರಿಗೆ: | 20,000,000.00 | | | |
| 23,20,217.84 | ಇತರೆ ವೆಚ್ಚಗಳು: | 38,32,967.79 | | | |
| 54,59,458.18 | ಅವಕಾಶಗಳು: | 9,35,707.00 | | | |
| 39,03,960.31 | ನಿವೃತ್ತ ಲಾಭ | 45,04,114.53 | | | |
| 4,61,38,518.94 | ಒಟ್ಟು | 4,24,94,969.87 | 4,61,38,518.94 | ಒಟ್ಟು | 4,24,94,969.87 |

ಸಹಿ/ - ಜಿ.ಎಸ್. ಮಂಜುಳ
ಅಧ್ಯಕ್ಷರು

ಸಹಿ/ - ಎಸ್.ಎಲ್. ನಟರಾಜ
ನಿರ್ದೇಶಕರು

ಸಹಿ/ - ವೈ.ಸಿ. ಪಿ.ಕೆ.ಪುಟ್ಟ
ನಿರ್ದೇಶಕರು

ಸಹಿ/ - ಎ.ವಿ.ಲಕ್ಷ್ಮೀಶ
ನಿರ್ದೇಶಕರು

ಸಹಿ/ - ಅಶ್ವತ್ಥನಾರಾಯಣ ವೈ.ಎನ್
ವ್ಯವಸ್ಥಾಪಕರು

ಸಹಿ/ - ರೀನಾ ಆರ್.ಪಿ
ಲೆಕ್ಕಾಧಿಕಾರಿಗಳು

“ದೃಢೀಕರಣ ಪತ್ರ”

ಈ ಮೇಲ್ಕಂಡ ಅರಣಾ ಸಹಕಾರ ಬ್ಯಾಂಕ್ ನಿಯಮಿತ, ಯಲಹಂಕ ಉಪನಗರ, ಬೆಂಗಳೂರು-560064 ಇದರ ಆಸ್ತಿ ಜವಾಬ್ದಾರಿ ತಃಖ್ತೆಯನ್ನು ಬ್ಯಾಂಕಿನಲ್ಲಿ ನಮ್ಮ ಪರಿಶೀಲನೆಗೆ ಹಾಜರುಪಡಿಸಿದ ಲೆಕ್ಕ ಪುಸ್ತಕಗಳೊಂದಿಗೆ ಹಾಗೂ ದಾಖಲಾತಿಗಳೊಂದಿಗೆ ಪರಿಶೀಲಿಸಿರುತ್ತೇನೆ. ಸದರಿ ಆಸ್ತಿ ಜವಾಬ್ದಾರಿ ತಃಖ್ತೆಯು ನಮ್ಮ ಪರಿಶೀಲನೆಗೆ ಹಾಜರುಪಡಿಸಿದ ಲೆಕ್ಕ ಪುಸ್ತಕಗಳಿಗನುಗುಣವಾಗಿಯೂ ಲೆಕ್ಕಪರಿಶೋಧನಾ ವೇಳೆಯಲ್ಲಿ ನೀಡಿದ ಸಮಜಾಯಿಷಿಗಳ ಅನುಸಾರವಾಗಿಯೂ ಮತ್ತು ಅಲಾಯಿದಾ ಲಗತ್ತಿಸಿರುವ ನಮ್ಮ ಪ್ರತ್ಯೇಕ ಲೆಕ್ಕಪರಿಶೋಧನಾ ವರದಿಗಳೊಳಪಟ್ಟ ದಿನಾಂಕ 31.03.2024ಕ್ಕೆ ಇದ್ದಂತೆ ಬ್ಯಾಂಕಿನ ಸ್ವೀಕೃತ ಅರ್ಥಿಕ ಸ್ಥಿತಿಯನ್ನು ಪ್ರತಿಬಿಂಬಿಸುತ್ತದೆಂದು ನಮಗೆ ತಿಳಿದ ಮಟ್ಟಿಗೆ ಅಭಿಪ್ರಾಯಪಡುತ್ತೇನೆ.

ಸಹಿ/ -

ಉಡುಪ, ಪೂಜಾರಿ & ಸದಾಶಿವ

ಸನ್ನದು ಲೆಕ್ಕಪರಿಶೋಧಕರು

ಪಾಲುದಾರರು

(ಸಹದೇವ ಜಿ. ಪೂಜಾರಿ)

ಸ್ಥಳ : ಬೆಂಗಳೂರು.
ದಿನಾಂಕ : 29-06-2024

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

Disclosure in financial statements – ‘Notes to Accounts’-UCBs

1. Regulatory Capital - 31-03-2024

a) Composition of Regulatory Capital

| 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) | Perpetual Cumulative Preference Shares | 0.00 | 0.00 |
| b) | Redeemable Non-Cumulative Preference Shares | 0.00 | 0.00 |
| c) | | | |

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

a) Maturity pattern of certain items of assets and liabilities

| Day 1 | 2 to 7 days | 8 to 14 days | 15 to 30 days | 31 days to 2 months | Over 2 months & to 3 months | Over 3 months & up to 6 Months | Over 6 months and up to 1 year | Over 1 year and up to 3 years | Over 3 years & up to 5 years | Over 5 years | Total |
|-------------|-------------|--------------|---------------|---------------------|-----------------------------|--------------------------------|--------------------------------|-------------------------------|------------------------------|--------------|-------|
| Deposits* | 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 on 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 maturity 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)

| | Investments in India | | | | | | Investments outside India | | | | | | Total Investments |
|--|-----------------------|-----------------------------|--------|----------------------|------------------------------------|--------|---|------------------------------------|--------|---------------------------------|-------------------|-----|-------------------|
| | Government Securities | "Other Approved Securities" | Shares | Debentures and Bonds | Subsidiaries and/or joint ventures | Others | Government securities (including local authorities) | Subsidiaries and/or joint ventures | Others | Total Investments outside India | Total Investments | | |
| 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 | | | | | | | | | | | | |
| Less: Provision for depreciation and NPI | | | | | | | | | | | | |
| Net | 14.39 | 0.0 | 0.00 | 0.00 | 0.00 | 3.43 | 17.82 | NIL | NIL | NIL | NIL | NIL |

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

| | Investments in India | | | | | | Investments outside India | | | | | |
|--|-----------------------|-----------------------------|--------|----------------------|------------------------------------|--------|---|------------------------------------|--------|---------------------------------|-------------------|-----|
| | Government Securities | "Other Approved Securities" | Shares | Debentures and Bonds | Subsidiaries and/or joint ventures | Others | Government securities (including local authorities) | Subsidiaries and/or joint ventures | Others | Total Investments outside India | Total Investments | |
| Held to Maturity | | | | | | | | | | | | |
| 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" | | | | | | | | | | | | |
| 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 | 14.70 | 0.0 | 0.00 | 0.00 | 0.00 | 6.33 | 21.93 | NIL | NIL | NIL | NIL | NIL |
| "Less: Provision for non-performing investments" | | | | | | | | | | | | |
| "Less: Provision for depreciation and NPI" | | | | | | | | | | | | |
| 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

(Amount in ₹ crore)

| 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. the net amount reflected in the balance sheet

d) Non-SLR investment portfolio

i) Non-performing non-SLR investments

| 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 the bank.
- Amounts reported under columns 4, 5, 6 and 7 above may not be mutually exclusive

ii) Issuer composition of non-SLR investments

(Amount in ₹ crore)

| Sr. No. | Issuer | Amount | | Extent of Private Placement | | Extent of 'Below Investment Grade' Securities | | Extent of 'Un-rated' Securities | | Extent of 'Un-listed' Securities | |
|---------|--------|--------------|---------------|-----------------------------|---------------|---|---------------|---------------------------------|--|----------------------------------|--|
| | | Current Year | Previous Year | Current Year | Previous Year | Current Year | Previous Year | | | | |

| | | | | | | | | | | | | |
|----------|--------------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| | Provision held (₹ crore) | NIL | NIL | NIL | NIL | NIL | NIL | NIL | NIL | NIL | NIL | NIL |
| Doubtful | Number of borrowers | NIL | NIL | NIL | NIL | NIL | NIL | NIL | NIL | NIL | NIL | NIL |
| | Gross Amount (₹ crore) | NIL | NIL | NIL | NIL | NIL | NIL | NIL | NIL | NIL | NIL | NIL |
| Total | Provision held (₹ crore) | NIL | NIL | NIL | NIL | NIL | NIL | NIL | NIL | NIL | NIL | NIL |
| | Number of borrowers | NIL | NIL | NIL | NIL | NIL | NIL | NIL | NIL | NIL | NIL | NIL |
| | Gross Amount (₹ crore) | NIL | NIL | NIL | NIL | NIL | NIL | NIL | NIL | NIL | NIL | NIL |
| | Provision held (₹ crore) | NIL | NIL | NIL | NIL | NIL | NIL | NIL | NIL | NIL | NIL | NIL |

¹⁹ 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 been approved.

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

| | (Amount in ₹ crore) | |
|--|---------------------|---------------|
| | Current Year | Previous Year |
| Number of frauds reported | NIL | NIL |
| Amount involved in fraud (₹ crore) | NIL | NIL |
| Amount of provision made for such frauds (₹ crore) | NIL | NIL |
| Amount of Unamortised provision debited from 'other reserves' as at the end of the year. (₹ crore) | NIL | NIL |

d) Disclosure under Resolution Framework for COVID-19-related Stress
Format for disclosures to be made starting March 31, 2024 (Amount in ₹ crore)

| Type of borrower | Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at the end of the previous year | Of (A), aggregate debt that slipped into NPA during the year | 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

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. | 6.86 | 6.93 |
| b) Commercial Real Estate – 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 ₹ crore)

| Particulars | Current year | Previous Year |
|--------------------------------------|--------------|---------------|
| Total unsecured advances of the bank | 0.79 | 0.50 |

6. Concentration of deposits, advances and NPAs
a) Concentration of deposits (Amount in ₹ crore)

| Particulars | Current year | Previous Year |
|---|--------------|---------------|
| Total deposits of the twenty largest depositors | 11.26 | 6.21 |
| Percentage of deposits of twenty largest depositors to total deposits of the bank | 28.70% | 14.74% |

b) Concentration of advances* (Amount in ₹ crore)

| Particulars | Current year | Previous 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 non-funded limits. The sanctioned limits or outstanding, whichever are higher, shall be reckoned. However, 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 year | 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% |

7. Transfers to Depositor Education and Awareness Fund (DEA Fund) (Amount in ₹ crore)

| Sr. No. | Particulars | Current year | Previous Year |
|---------|--|--------------|---------------|
| 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)

| Sr. No. | Particulars | Previous year | Current year |
|--|--|---------------|--------------|
| Complaints received by the bank from its customers | | | |
| 1. | Number of complaints pending at beginning of the year | Nil | Nil |
| 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 |
| 4. | Number of complaints pending at the end of the year | Nil | Nil |
| Maintainable complaints received by the bank from OBOs | | | |
| 5. | Number of maintainable complaints received by the bank from OBOs | Nil | Nil |
| 5.1 | Of 5, number of complaints resolved in favour of the bank by OBOs | Nil | Nil |
| 5.2 | Of 5, number of complaints resolved through conciliation/mediation/advisories issued by OBOs | Nil | Nil |
| 5.3 | Of 5, number of complaints resolved after passing of Awards by OBOs against the bank | Nil | Nil |
| 6. | Number of Awards unimplemented within the stipulated time (other than those appealed) | Nil | Nil |

Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in BO Scheme 2006 and covered within the ambit of the Scheme.

b) Top five grounds²⁷ of complaints received by the bank from customers

| Grounds of complaints, (i.e. complaints relating to) | Number of complaints pending at the beginning of the year | Number of complaints received during the year | % increase/ decrease in the number of complaints received over the previous year | Number of complaints pending at the end of the year | Of 5, number of complaints pending beyond 30 days |
|--|---|---|--|---|---|
| 1 | 2 | 3 | 4 | 5 | 6 |
| Current Year | | | | | |
| Ground - 1 | NIL | NIL | NIL | NIL | NIL |
| Ground - 2 | NIL | NIL | NIL | NIL | NIL |
| Ground - 3 | NIL | NIL | NIL | NIL | NIL |
| Ground - 4 | NIL | NIL | NIL | NIL | NIL |
| Ground - 5 | NIL | NIL | NIL | NIL | NIL |
| Others | NIL | NIL | NIL | NIL | NIL |
| Total | | | | | |
| Previous Year | | | | | |
| Ground - 1 | NIL | NIL | NIL | NIL | NIL |
| Ground - 2 | NIL | NIL | NIL | NIL | NIL |
| Ground - 3 | NIL | NIL | NIL | NIL | NIL |
| Ground - 4 | NIL | NIL | NIL | NIL | NIL |
| Ground - 5 | NIL | NIL | NIL | NIL | NIL |
| Others | NIL | NIL | NIL | NIL | NIL |
| 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 'Strengthening the Grievance Redress Mechanism of Banks'.

| 1. ATM / Debit Cards Not Applicable | 2. Credit Cards Not Applicable | 3. Internet / Mobile / Electronic Banking Not Applicable | 4. Account opening / difficulty in operation of accounts NIL |
|---|--|---|--|
| 5. Mis-selling / Para-banking NIL | 6. Recovery Agents / Direct Sales Agents NIL | 7. Pension and facilities for senior citizens / differently abled NIL | 8. Loans and advances NIL |
| 9. 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 and coins 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 concerned bank'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. **NIL**

b) Bank assurance business

The details of fees / brokerage earned in respect of insurance broking, agency and bank assurance business undertaken by them shall be disclosed for both the current year and previous year. : **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**

10. Other Disclosures
a) Business Ratios (Rupees in Lakhs)

| Particulars | Current year | Previous Year |
|--|--------------|---------------|
| i) Interest Income as a percentage to Working Funds ²⁸ | 5.28 | 2.55 |
| ii) Non-interest income as a percentage to Working Funds ²⁸ | 0.36 | 0.94 |
| iii) Cost of Deposits | 6.49 | 6.61 |
| iv) Net Interest Margin ²⁹ | 2.85 | 3.03 |
| v) Operating Profit as a percentage to Working Funds ²⁹ | 0.64 | 0.16 |
| vi) Return on Assets ³⁰ | 0.73 | 0.81 |

²⁸ Working funds to be reckoned as average of total assets (excluding 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 assets excluding accumulated losses, if any).

| Particulars | Current year | Previous Year |
|---|--------------|---------------|
| vii) Business (deposits plus advances) per employee 31 (in ₹ crore) | 5.61 | 5.26 |
| viii) Profit per employee (in ₹ crore) | 4.42 | 4.87 |

d) Provisions and contingencies (Rupees in Lakhs)

| 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 (Rupees in Lakhs)

| Sr. No. | Particulars | Current year | Previous 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.

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/-
ಬಿ.ಎಸ್. ಮಂಜುಳ
ಅಧ್ಯಕ್ಷರು

ಸಹಿ/-
ಎಸ್.ಎಲ್. ನಟರಾಜ
ನಿರ್ದೇಶಕರು

ಸಹಿ/-
ವೈ.ಸಿ. ಪಿಳ್ಳಪ್ಪ
ನಿರ್ದೇಶಕರು

ಸಹಿ/-
ಎ ವಿ ಲಕ್ಷ್ಮೀಶ
ನಿರ್ದೇಶಕರು

ಸಹಿ/-
ಅಶ್ವತ್ಥನಾರಾಯಣ ವೈ.ಎನ್
ವ್ಯವಸ್ಥಾಪಕರು

ಸಹಿ/-
ರೀನಾ ಆರ್.ಪಿ
ಲೆಕ್ಕಾಧಿಕಾರಿಗಳು

ಸ್ಥಳ : ಬೆಂಗಳೂರು.
ದಿನಾಂಕ : 29-06-2024

ಸಹಿ/-
ಉಡುಪು, ಪೂಜಾರಿ & ಸದಾಶಿವ
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