ARUNASAHAKARA BANK NIYAMITHA, YELAHANKA NEW TOWN, BANGALORE-560064
Disclosure in financial statements – 'Notes to Accounts'-UCBs

1. Regulatory Capital 31-03-2026

a) Composition 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)	7.49	6.47
ii)	Other Tier 1 capital		
iii)	Tier 1 capital (i + ii)	6.21	5.48
iv)	Tier 2 capital	0.76	0.66
v)	Total capital (Tier 1+Tier 2)	6.97	6.14
vi)	Total Risk Weighted Assets (RWAs)	28.50	23.22
vii)	Paid-up share capital and reserves as percentage of RWAs	24.4	23.60
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	21.80	23.60
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	2.70	2.80
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	24.50	26.40
	Amount of Tier 2 capital raised during the year of which:		
a)	b) Perpetual Cumulative Preference Shares c) Redeemable Non-Cumulative Preference Shares c) …..	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.:-

NIL

2. Asset liability management

a) 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	31 days to 2 months	Over 2 months and to 3 months	Over 3 months and up to 6 Months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits[9]		**0.56**	**0.06**	**0.52**	**0.54**	**2.18**	**4.54**	**12.41**	**9.45**	**0.02**	**0.00**	**30.26**
Advances		**0.04**		**0.07**	**0.30**	**0.09**	**0.17**	**4.07**	**1.41**	**2.56**	**14.95**	**23.65**
Investments	**0.41**		**10.00**	**5.00**	**2.41**		**0.78**		**0.17**		**2.17**	**20.95**
Borrowings	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

[9] 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 Day 1, 2-7 days 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 31-03-2026 (current year balance sheet date)

(Amount in ₹ crore)

	Investments in India							Investments outside India				Total Investments
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India	
Held to Maturity												

Gross	**15.70**	**0.0**	**0.00**	**0.00**	**0.00**	**20.95**	**36.65**	NIL	NIL	NIL	NIL	NIL
Less: Provision for non-performing investments (NPI)												
Net	**15.70**					**20.95**	**36.65**	**NIL**	**NIL**	**NIL**	**NIL**	**NIL**
Available for Sale												
Gross	**5.00**	**0.0**	**0.00**	**0.00**	**0.00**	**0.0**	**5.00**	NIL	NIL	NIL	NIL	NIL
Less: Provision for depreciation and NPI												
Net	**5.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**5.00**	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	**20.70**	**0.0**	**0.00**	**0.00**	**0.00**	**20.95**	**41.65**	NIL	NIL	NIL	NIL	NIL
Less: Provision for non-performing investments												
Less: Provision for depreciation and NPI												
Net	**20.70**	**0.0**	**0.00**	**0.00**	**0.00**	**20.95**	**41.65**	NIL	NIL	NIL	NIL	NIL

As at 31-03-2025(previous year balance sheet date)

(Amount in ₹ crore)

	Investments in India							Investments outside India				Total Investments
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India	
Held to Maturity												
Gross	**9.48**	**0.0**	**0.00**	**0.00**	**0.00**	**3.44**	**12.92**	NIL	NIL	NIL	NIL	NIL
Less: Provision for non-performing investments (NPI)												
Net	**9.48**					**3.44**	**12.92**	**NIL**	**NIL**	**NIL**	**NIL**	**NIL**
Available for Sale												
Gross	**5.00**	**0.0**	**0.00**	**0.00**	**0.00**	**0.0**	**5.00**	NIL	NIL	NIL	NIL	NIL
Less: Provision for depreciation and NPI												
Net	**5.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**5.00**	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	**14.48**	**0.0**	**0.00**	**0.00**	**0.00**	**3.44**	**17.92**	NIL	NIL	NIL	NIL	NIL
Less: Provision for non-performing investments												
Less: Provision for depreciation and NPI												
Net	**14.48**	**0.0**	**0.00**	**0.00**	**0.00**	**3.44**	**17.92**	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	**0.31**	**0.31**
b) Add: Amount transferred during the year	**0.02**	**0.02**
c) Less: Drawdown	**0.00**	**0.00**
d) Closing balance	**0.33**	**0.33**
iii) Closing balance in IFR as a percentage of closing balance of investments[13] in AFS and HFT/Current category		

c) *Sale and transfers to/from HTM category*

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 shall exclude:

i) The one-time transfer of securities to/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 29-04-2025 for for State Govt Sec 7.22% MHSDL for 5.00 crores to AFS 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

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year	Previous Year
a)	Opening balance	**3.44**	**2.43**
b)	Additions during the year since 1st April	**17.51**	**1.01**
c)	Reductions during the above period	**0.00**	**0.00**
d)	Closing balance	**20.95**	**3.44**
e)	Total provisions held	**0.00**	**0.00**

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 'Unrated' Securities**		**Extent of 'Unlisted' Securities**	
(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
a)	PSUs										
b)	FIs										
c)	Banks	**20.95**									
d)	Private Corporates										
e)	Subsidiaries/ Joint Ventures										
f)	Others										
g)	Provision held towards depreciation										
	Total *****	**20.95**									

1. *The total shall match the total of non-SLR investments held by the bank.
2. Amounts reported under columns 4, 5, 6 and 7 above may not be mutually exclusive.

3. Asset quality

a) Classification of advances and provisions held

	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	**23.05**	**0.67**	**1.90**		**2.57**	**25.62**
Add: Additions during the year	**6.07**	**0.35**	**0.02**		**0.37**	**6.44**
Less: Reductions during the year*	**6.12**	**0.59**	**1.07**		**1.66**	**7.78**
Closing balance	**23.00**	**0.43**	**0.85**		**1.28**	**24.28**
*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	**0.06**	**0.07**	**1.40**		**1.41**	**1.53**
Add: Fresh provisions made during the year	**0.00**	**0.00**	**0.00**		**0.00**	**0.00**
Less: Excess provision reversed/ Write-off loans	**0.00**	**0.03**	**0.60**		**0.60**	**0.63**
Closing balance of provisions held	**0.06**	**0.04**	**0.80**		**0.82**	**0.90**
Net NPAs						
Opening Balance		**0.61**	**1.90**		**2.51**	
Add: Fresh additions during the year		**0.00**	**0.00**		**0.00**	
Less: Reductions during the year		**0.18**	**1.05**		**1.23**	
Closing Balance		**0.43**	**0.85**		**1.28**	

Ratios[16] (in per cent)	Current Year	Previous Year
Gross NPA to Gross Advances	**5.28%**	**10.03%**
Net NPA to Net Advances	**1.95%**	**4.52%**
Provision coverage ratio	**3.7**	**5.51%**

b) Sector-wise Advances and Gross NPAs

(Amounts in ₹ crore)

Sr. No.	Sector*	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	**Priority Sector**						
0 a)	Agriculture and allied activities	**1.51**	**0.00**	**0.00**	**0.82**	**0.60**	**73.17**
b)	Advances to industries sector eligible as priority sector lending	**14.67**	**0.28**	**1.90**	**14.22**	**0.73**	**5.14**
c)	Services						
d)	Personal loans						
	Subtotal (i)	**16.18**	**0.28**	**1.20**	**15.04**	**1.33**	**78.31**
ii)	**Non-priority Sector**						
a)	Agriculture and allied activities						
b)	Industry						
c)	Services						
d)	Personal loans	**7.10**	**1.00**	**4.29**	**10.58**	**1.24**	**11.72**
	Sub-total (ii)	**7.10**	**1.00**	**4.29**	**10.58**	**1.24**	**11.72**
	Total (I + ii)	**23.28**	**1.28**	**5.49**	**25.62**	**2.57**	**10.03**

* To be computed as per applicable regulatory instructions.

(Amounts in ₹ crore)

Sr. No.	Sector*	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector

*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

i) Details of accounts subjected to restructuring[18]

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		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**
	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**
		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
	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
Doubtful	Number of borrowers	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	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
Total	Number of borrowers	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	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

[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 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.

	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

i) *Disclosure under Resolution Framework for COVID-19-related Stress*

Format for disclosures to be made starting March 31,2025

(Amounts 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 (A)	Of (A), aggregate debt that slipped into NPA during the year	Of (A) amount paid by the borrowers during the year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this year
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*

4. 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.	8.11	8.27
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	8.47	8.57

b) Unsecured advances

(Amounts in ₹ crore)

Particulars	Current year	Previous Year
Total unsecured advances of the bank	0.92	0.57

5. 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	39.24	12.42
Percentage of deposits of twenty largest depositors to total deposits of the bank	54.46%	31.17%

*b) Concentration of advances**

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	**8.49**	**8.36**
Percentage of advances to twenty largest borrowers to total advances of the bank	**39.92%**	**32.63%**

*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)

	Current Year	Previous Year
Total Exposure to the top twenty NPA accounts	**8.49**	**2.48**
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	**34.96%**	**96.49%**

6. 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	0.08	0.07
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	0.08	0.08

7. 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 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
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 grounds[27] 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					
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**

8. 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

9. Other Disclosures

a) Business ratios

Rupees in Lakhs

Particular	Current Year	Previous Year
i) Interest Income as a percentage to Working Funds[28]	**8.69**	**8.70**
ii) Non-interest income as a percentage to Working Funds[28]	**1.39**	**0.19**
iii) Cost of Deposits	**7.03**	**6.86**
iv) Net Interest Margin[29]	**3.17**	**2.68**
v) Operating Profit as a percentage to Working Funds[28]	**2.14**	**1.26**
vi) Return on Assets[30]	**1.70**	**0.70**

[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).

Particular	Current Year	Previous Year
vii) Business (deposits plus advances) per employee[31] (in ₹ crore)	**16.05**	**10.91**
viii) Profit per employee (in ₹ lakhs)	**16.16**	**6.04**

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**

d) Provisions and contingencies

Rupees in Lakhs

Provision debited to Profit and Loss Account	Current Year	Privious Year
i) Provisions for NPI	**0.00**	**0.00**
ii) Provision towards NPA	**0.91**	**1.47**
iii) Provision made towards Income tax	**0.25**	**0.25**
iv) Other Provisions and Contingencies (with details)		
Provision for Std Assets	**0.09**	**0.06**
Audit Fee	**0.02**	**0.02**

e) Payment of DICGC Insurance Premium

Rupees in Lakhs

r. No.	Particulars	Current Year	Previous Year
i)	Payment of DICGC Insurance Premium	**05.66**	**06.00**
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**