# ಅರುಣಾ ಸಹಕಾರ ಬ್ಯಾಂಕ್ ನಿಯಮಿತ

ಯಲಹಂಕ ಉಪನಗರ, ಬೆಂಗಳೂರು - 560 064.

## (ಬ್ಯಾಂಕಿಂಗ್ ರೆಗ್ಯುಲೇಷನ್ ಆಕ್ಟ್ 1949 ಕಲಂ 29 ಫಾರಂ ಎ ಷೆಡ್ಯೂಲಿನಲ್ಲಿದ್ದಂತೆ)

|                      | •          | ,  | ••                   |                      |            | 0  |                      |
|----------------------|------------|--|----------------------|----------------------|------------|--|----------------------|
| ಮೊಬಲಗು<br>31.03.2024 | ಕ್ರ<br>ಸಂ. | ಜವಾಬ್ದಾರಿ ವಿವರ                                 | ಮೊಬಲಗು<br>31.03.2025 | ಮೊಬಲಗು<br>31.03.2024 | ಕ್ರ<br>ಸಂ. | ಆಸ್ತಿ ವಿವರ   | ಮೊಬಲಗು<br>31.03.2025 |
| 1,79,81,690.00       | 1          | ಷೇರು ಬಂಡವಾಳ                                    | 1,80,65,530.00       | 1,61,41,106.00       | 1          | ಕೈಯಲ್ಲಿ ನಗದು ಶಿಲ್ಕು  | 2,32,81,961.0        |
| 2,08,53,340.21       | 2          | ಮೀಸಲು ಮತ್ತು ಹೆಚ್ಚುವರಿ ನಿಧಿ                     | 2,23,58,337.74       | 2,79,75,640.02       | 2          | ಬ್ಯಾಂಕ್ ಗಳಲ್ಲಿ ಶಿಲ್ಕು:   | 1,56,88,227.3        |
| 2,29,56,459.88       | 3          | ಇತರೆ ನಿಧಿಗಳು:                                  | 2,42,46,802.88       |                      | 3          | ಹೂಡಿಕೆಗಳು:   |                      |
|                      | 4          | ಗ್ರಾಹಕರ ಠೇವಣಿಗಳು:                              |                      | 3,67,04,165.00       |            | ಎ) ಬ್ಯಾಂಕ್ ಗಳಲ್ಲಿ:   | 3,44,15,156.0        |
| 29,84,66,631.00      |            | ಎ) ಅವಧಿ ಠೇವಣಿಗಳು:                              | 30,55,89,182.00      | 14,39,11,013.86      |            | ಬಿ) ಸರ್ಕಾರದ ಭದ್ರತಾ ಠೇವಣಿಗಳು:   | 14,48,35,276.8       |
| 8,56,54,287.36       |            | ಬಿ) ಉಳಿತಾಯ ಖಾತೆ ಠೇವಣಿಗಳು:                      | 7,52,15,165.17       |                      | 4          | ಸಾಲಗಳು:  |                      |
| 80,58,523.24         |            | ಸಿ) ಚಾಲ್ತಿ ಖಾತೆ ಠೇವಣಿಗಳು:                      | 1,73,90,577.24       |                      |            | 1) ಅಲ್ಪಾವಧಿ ಸಾಲಗಳು:  |                      |
| 2,21,000.00          |            | ಡಿ) ಸಿಬ್ಬಂದಿ ಭದ್ರತಾ ಠೇವಣಿ:                     | 2,10,725.00          | 3,00,96,233.00       |            | ಎ) ಆಧಾರ ಸಹಿತ ಅಲ್ಪಾವಧಿ ಸಾಲ  | 3,29,40,799.0        |
| -                    | 5          | ಕಾಲ್ ಮನಿ ಶಾರ್ಟ್ ನೋಟೀಸ್                         |                      | -                    |            | ಬಿ) ಆಧಾರ ರಹಿತ ಅಲ್ಪಾವಧಿ ಸಾಲ   |                      |
|                      | 6          | ಅಲ್ಪಾವಧಿ ಸಾಲ ಮತ್ತು ಇತರೆ<br>ಅನುಮೋದಿತ ಭದ್ರತೆ     |                      | 4,50,54,776.67       |            | 2) ಕ್ಯಾಶ್ ಕ್ರೆಡಿಟ್ ಸಾಲ:  | 3,62,42,272.2        |
|                      |            | ರಾಜ್ಯ ಸರ್ಕಾರದ ಅಲ್ಪಾವಧಿ ಸಾಲ ಮತ್ತು<br>ಟ್ಯಾಂಜಿಬಲ್ |                      |                      |            | 3) ಮಧ್ಯಮಾವಧಿ ಸಾಲಗಳು:   |                      |
|                      |            | ದೀರ್ಘಾವಧಿ ಭದ್ರತಾ ಸಾಲ                           |                      | 22,86,661.00         |            | ಆಧಾರ ಸಹಿತ:   | 33,96,836.0          |
| 1,55,43,195.00       | 7          | ಕಾಂಟ್ರಾ ಲೆಕ್ಕಗಳು:                              | 1,10,59,225.00       | 13,45,435.00         |            | ಆಧಾರ ರಹಿತ:   | 12,79,481.0          |
| 16,04,380.00         | 8          | ಬಡ್ಡಿ ಪಾವತಿಸಬೇಕಾದದ್ದು:                         | 18,27,860.00         |                      |            | 4) ದೀರ್ಘಾವಧಿ ಸಾಲ   |                      |
| 49,04,218.00         | 9          | ಡಿವಿಡೆಂಡ್ ಪಾವತಿಸಬೇಕಾದದ್ದು:                     | 54,67,569.00         | 16,13,33,298.00      | 5          | ಆಧಾರ ಸಹಿತ:   | 18,23,67,691.0       |
| 16,09,390.53         | 10         | ಇತರೆ ಜವಾಬ್ದಾರಿಗಳು:                             | 17,63,129.53         | 24,97,576.00         | 6          | "ಸುಸ್ತಿ ಅಲ್ಲದ ಸಾಲದ ಮೇಲೆ / ಸರ್ಕಾರ ಭದ್ರತಾ<br>ಠೇವಣಿ'ಮೇಲೆ ಬಡ್ಡಿ ಬರಬೇಕಾದದ್ದು" | 25,14,216.0          |
| 1,85,61,230.11       | 11         | ಅವಕಾಶಗಳು:                                      | 1,92,11,433.00       | 4,18,000.00          | 7          | ಮುಂಗಡಗಳು:  | 4,18,000.0           |
| 45,04,114.53         |            | ನಿವ್ವಳ ಲಾಭ                                     | 36,26,258.74         | 1,55,43,195.00       | 8          | ಕಾಂಟ್ರಾ ಲೆಕ್ಕಗಳು:  | 1,10,59,225.0        |
|                      |            |  |                      | 1,29,36,041.00       | 9          | ಸ್ಥಿರಾಸ್ತಿಗಳು:   | 1,29,36,041.0        |
|                      |            |  |                      | 5,58,583.31          | 10         | ಚರಾಸ್ತಿಗಳು (ಸವಕಳಿ ಸಹಿತ):   | 5,39,842.3           |
|                      |            |  |                      | 7,39,871.00          | 11         | ಇತರೆ ಆಸ್ತಿಗಳು:   | 8,25,540.5           |
|                      |            |  |                      | 33,76,865.00         | 12         | ವರಮಾನ ತೆರಿಗೆ ಮುಂಗಡ   | 32,91,230.0          |
| 50,09,18,459.86      |            | ఒట్ను  | 50,60,31,795.30      | 50,09,18,459.86      |            | ಒಟ್ಟು  | 50,60,31,795.3       |

## 2024–25ನೇ ಸಾಲಿನ ಲಾಭ ಮತ್ತು ನಷ್ಟದ ತಃಖ್ತೆ

| 31/03/2024<br>ಮೊಬಲಗು ರೂ. | ಖರ್ಚಿನ ವಿವರ                            | 31/03/2025<br>ಮೊಬಲಗು ರೂ. | 31/03/2024<br>ಮೊಬಲಗು ರೂ. | ಆದಾಯದ ವಿವರ                          | 31/03/2025<br>ಮೊಬಲಗು ರೂ. |
|--------------------------|--|--------------------------|--------------------------|-------------------------------------|--------------------------|
| 2,56,70,802.00           | ಠೇವಣಿಗಳ ಮೇಲೆ ಬಡ್ಡಿ ಪಾವತಿಸಿದ್ದು:        | 2,66,04,692.00           | 2,56,41,213.40           | ಸಾಲಗಳ ಮೇಲೆ ಬಡ್ಡಿ ಬಂದದ್ದು:           | 2,88,05,001.00           |
| 37,596.55                | ಸರ್ಕಾರಿ ಭದ್ರತೆಗಳ ಮೇಲೆ ಬಡ್ಡಿ ಕೊಟ್ಟಿದ್ದು | 8,612.50                 | 1,36,67,379.13           | ಹೂಡಿಕೆಗಳ ಮೇಲೆ ಬಡ್ಡಿ                 | 1,27,39,171.50           |
| 44,23,223.00             | ಸಿಬ್ಬಂದಿ ವೆಚ್ಚಗಳು:                     | 36,02,997.00             | 7,17,730.34              | ಇತರೆ:                               | 5,55,577.14              |
| 7,01,439.00              | ಬಾಡಿಗೆ, ತೆರಿಗೆ, ವಿಮಾ ಮತ್ತು ವಿದ್ಯುತ್:   | 6,99,387.00              | 24,68,647.00             | 2023-24 ಸಾಲಿನಲ್ಲಿ ಹೆಚ್ಚಿಗೆ ಅವಕಾಶಗಳು | 10,09,549.00             |
| 10,752.00                | ಅಂಚೆ, ದೂರವಾಣಿ ವೆಚ್ಚ:                   | 11,863.00                |                          |                                     |                          |
| 3,78,368.00              | ಮುದ್ರಣ, ಲೇಖನ ಸಾಮಗ್ರಿ, ಜಾಹಿರಾತು:        | 3,73,939.00              |                          |                                     |                          |
| 20,00,000.00             | ವರಮಾನ ತೆರಿಗೆ:                          | 25,00,000.00             |                          |                                     |                          |
| 38,32,967.79             | ಇತರೆ ವೆಚ್ಚಗಳು:                         | 49,62,038.40             |                          |                                     |                          |
| 9,35,707.00              | ಅವಕಾಶಗಳು:                              | 7,19,511.00              |                          |                                     |                          |
| 45,04,114.53             | ನಿವ್ವಳ ಲಾಭ                             | 36,26,258.74             | -                        |                                     | _                        |
| 4,24,94,969.87           | ఒట్టు                                  | 4,31,09,298.64           | 4,24,94,969.87           | ಒಟ್ಟು                               | 4,31,09,298.64           |

ಸಹಿ/- ಎಸ್.ಎಲ್. ನಟರಾಜ ಅಧ್ಯಕ್ಷರು

ಸಹಿ/- ಎಂ. ನರಸಿಂಹಮೂರ್ತಿ ಉಪಾಧ್ಯಕ್ಷರು

ಸಹಿ/- ಜಿ.ಎಸ್. ಮಂಜುಳ ನಿರ್ದೇಶಕರು

ಸಹಿ/- ವೈ.ಸಿ. ಪಿಳ್ಳಪ್ಪ ನಿರ್ದೇಶಕರು

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 31.03.2025ಕ್ಕೆ ಇದ್ದಂತೆ ಬ್ಯಾಂಕಿನ ನೈಜ ಆರ್ಥಿಕ ಸ್ಥಿತಿಯನ್ನು ಪ್ರತಿಬಿಂಬಿಸುತ್ತದೆಂದು ನಮಗೆ ತಿಳಿದ ಮಟ್ಟಿಗೆ ಅಭಿಪ್ರಾಯಪಡುತ್ತೇವೆ.

ಎಬಿಎಸ್ ಅಂಡ್ ಕಂ

ಚಾರ್ಟ್ರ್ ಅಕೌಂಟೆಂಟ್ಸ್, ಬೆಂಗಳೂರು-3.

ಪಾಲುದಾರರು

: ಬೆಂಗಳೂರು. ದಿನಾಂಕ: 28-06-2025

(ಆನಂದ್ .ಎಚ್.ಜಿ.) ಮೆ. ನಂ. 206226, ಫರ್ಮ್ ರಿ. ನಂ. 008203S UDIN: 25206226BMOTBG6211

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

| Sr. No. | Particulars  | Current Year | Previous Year |
|---------|--|--------------|---------------|
| i)      | Paid up share capital and reserves (net of deductions, if any)                       | 6.47         | 6.18          |
| ii)     | Other Tier 1 capital   |              |               |
| iii)    | Tier 1 capital (i + ii)  | 5.48         | 5.24          |
| iv)     | Tier 2 capital   | 0.66         | 0.56          |
| v)      | Total capital (Tier 1+Tier 2)  | 6.14         | 5.80          |
| vi)     | Total Risk Weighted Assets (RWAs)  | 23.22        | 19.99         |
| vii)    | Paid-up share capital and reserves as percentage of RWAs                             | 23.60        | 30.92         |
| viii)   | Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)                                | 23.60        | 26.3          |
| ix)     | Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)                                | 2.80         | 2.80          |
| x)      | Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs) | 26.40        | 29.10         |
|         | Amount of Tier 2 capital raised during the year of which:                            |              |               |
|         | a) Perpetual Cumulative Preference Shares  | 0.00         | 0.00          |
| a)      | b) Redeemable Non-Cumulative Preference Shares c)                                    | 0.00         | 0.00          |

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) Maturit            |       |                |                 | ms of as         | sets and li | abilities |                                |       |      | (Am                          | ount in ₹    | crore) |
|-----------------------|-------|----------------|-----------------|------------------|-------------|-----------|--------------------------------|-------|------|------------------------------|--------------|--------|
|                       | Day 1 | 2 to 7<br>days | 8 to 14<br>days | 15 to 30<br>Days |             |           | Over 3 months & up to 6 Months |       |      | Over 3 years & up to 5 years | Over 5 years | Total  |
| Deposits <sup>9</sup> | 0.02  | 0.54           | 0.24            | 0.26             | 0.86        | 0.74      | 4.58                           | 11.65 | 6.74 | 0.03                         | 14.18        | 39.84  |
| Advances              | 0.02  | 0.00           | 0.10            | 0.30             | 0.09        | 0.00      | 0.00                           | 2.05  | 0.43 | 3.15                         | 19.48        | 25.62  |
| Investments           | 0.00  | 0.00           | 0.00            | 0.00             | 0.00        | 0.00      | 0.00                           | 0.80  | 5.67 | 0.16                         | 7.85         | 14.48  |
| 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   |

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 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 naturity instead of contractual maturity, subject to the approval of the Board / ALCO

3. Investments

a) Composition of Investment Portfolio As at 31-03-2025 (current year balance sheet date)

(Amount in ₹ crore

|   |                                    |  | Inves  | stments in                   | India   |        |                                       | Inv  | estments o   | utside lı | ndia                            |                          |
|---|------------------------------------|--|--------|------------------------------|---|--------|---------------------------------------|--|--|-----------|---------------------------------|--------------------------|
|   | Govern-<br>ment<br>Securi-<br>ties | "Other<br>Approved<br>Securi-<br>ties" | Shares | Debent-<br>ures and<br>Bonds | Subsidiari<br>es and/<br>or joint<br>ventures | Others | Total<br>invest-<br>ments in<br>India | Govern-<br>ment<br>securities<br>(including<br>local au-<br>thorities) | Sub-<br>sidiari<br>es and/<br>or joint<br>ventures | Others    | Total Investments outside India | Total<br>Invest<br>ments |
| 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                               | 0.0                                    | 0.00   | 0.00                         | 0.00  | 0.0    | 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                              |       |     |      |      |      |      |       |     |     |     |     |     |
| ا, | 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 |

As at 31-03-2024 (previous year balance sheet date)

(Amount in ₹ crore)

| 1    | 1   |                                    |  | Inve   | stments in                   | India   |        | -                                     | Inv  | estments o   | utside Ir | ndia                            |                           |
|------|---|------------------------------------|--|--------|------------------------------|---|--------|---------------------------------------|--|--|-----------|---------------------------------|---------------------------|
|      |   | Govern-<br>ment<br>Securi-<br>ties | "Other<br>Approved<br>Securi-<br>ties" | Shares | Debent-<br>ures and<br>Bonds | Subsidiari<br>es and/<br>or joint<br>ventures | Others | Total<br>invest-<br>ments in<br>India | Govern-<br>ment<br>securities<br>(including<br>local au-<br>thorities) | Sub-<br>sidiari<br>es and/<br>or joint<br>ventures | Others    | Total Investments outside India | Total<br>Invest-<br>ments |
|      | Held to Maturity  |                                    |  |        |                              |   |        |                                       |  |  |           |                                 |                           |
| 11   | 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)" |                                    |  |        |                              |   |        |                                       |  |  |           |                                 |                           |
| 1    | 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                       |
| ļ    | Less: Provision for depreciation and NPI                |                                    |  |        |                              |   |        |                                       |  |  |           |                                 |                           |
|      | Net   | 5.01                               | 0.0                                    | 0.00   | 0.00                         | 0.00  | 0.0    | 5.01                                  | NIL  | NIL  | NIL       | NIL                             | NIL                       |
|      | Held for Trading  |                                    |  |        |                              |   |        |                                       |  |  |           |                                 |                           |
| 1    | 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                |                                    |  |        |                              |   |        |                                       |  |  |           |                                 |                           |
| 1    | Net   | 14.39                              | 0.0                                    | 0.00   | 0.00                         | 0.00  | 3.43   | 17.82                                 | 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  | 0.31         | 0.30          |
| b) Add: Amount transferred during the year*   | 0.02         | 0.01          |
| c) Less: Drawdown   | 0.00         | 0.00          |
| d) Closing balance  | 0.33         | 0.31          |
| iii) Closing balance in IFR as a percentage of closing balance of investments <sup>13</sup> in AFS and HFT/Current category |              |               |

balance sheet

d) Non-SLR investment portfolio i) Non-performing non-SLR investments

|   | Previous | Current | Particulars           | Sr. |
|---|----------|---------|-----------------------|-----|
|   | Year     | Year    | Farticulars           | No. |
| , | 3.43     | 2.43    | Opening balance       | a)  |
| ١ | 0.00     | 1.01    | Additions during the  | h)  |
|   | 0.00     | 1.01    | year since 1st April  | D)  |
|   | 1.00     | 0.00    | Reductions during the | c)  |
|   | 1.00     | 0.00    | above period          | C)  |
|   | 2.43     | 3.44    | Closing balance       | d)  |
| i | 0.00     | 0.00    | Total provisions held | e)  |

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

2. Amounts reported under columns 4, 5, 6 and 7 above may not be mutuallyexclusive

c) Sale and transfers to/from

HTMcategory 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) 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 24-06-2024 for State Govt Sec 7.22% MHSDL for 5.00 crores to AFS

| ii) Is     | suer composition c                  | of non-S | LR inve  | stments | ;                   |         |                                   |                                   | (.       | Amount i                       | in ₹ crore) |
|------------|-------------------------------------|----------|----------|---------|---------------------|---------|-----------------------------------|-----------------------------------|----------|--------------------------------|-------------|
| Sr.<br>No. | Issuer                              | Am       | ount     |         | of Private<br>ement | Inve    | of 'Below<br>stment<br>Securities | Extent of 'Un-<br>rated' Securiti |          | Extent of 'Ur<br>listed' Secur |             |
| (1)        | (2)                                 | (        | (3)      | (       | (4)                 |         | (5)                               | (                                 | 6)       | (                              | 7)          |
|            |                                     | Current  | Previous | Current | Previous            | Current | Previous                          | Current                           | Previous | Current                        | Previous    |
|            |                                     | year     | Year     | year    | Year                | year    | Year                              | year                              | Year     | year                           | Year        |
|            | PSUs                                |          |          |         |                     |         |                                   |                                   |          |                                |             |
|            | Fls                                 |          |          |         |                     |         |                                   |                                   |          |                                |             |
|            | Banks                               | 3.44     | 3.67     |         |                     |         |                                   |                                   |          |                                |             |
|            | Private Corporates                  |          |          |         |                     |         |                                   |                                   |          |                                |             |
|            | "Subsidiaries/ Joint<br>Ventures"   |          |          |         |                     |         |                                   |                                   |          |                                |             |
|            | Others                              |          |          |         |                     |         |                                   |                                   |          |                                |             |
|            | Provision held towards depreciation |          |          |         |                     |         |                                   |                                   |          |                                |             |
|            | Total *                             | 3.44     | 3.67     |         |                     |         |                                   |                                   |          |                                |             |

4. Asset Quality

|  | Standard                   |               | Non-     | Performing |                                   |       |
|--|----------------------------|---------------|----------|------------|-----------------------------------|-------|
|  | Total<br>Standard Advances | Sub- standard | Doubtful | Loss       | Total Non-<br>Performing Advances | Total |
| Gross Standard Advances and NPAs                         |                            |               |          |            |                                   |       |
| Opening Balance  | 21.42                      | 0.41          | 2.18     |            | 2.59                              | 24.0  |
| Add: Additions during the year                           | 2.30                       | 0.67          | 0.01     |            | 0.68                              | 2.9   |
| Less: Reductions during the year*                        | 0.67                       | 0.41          | 0.29     |            | 0.70                              | 1.3   |
| Closing balance  | 23.05                      | 0.67          | 1.90     |            | 2.57                              | 25.6  |
| *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     |            | 1.47                              | 1.5   |
| Add: Fresh provisions made during the year               | 0.00                       | 0.00          | 0.01     |            | 0.01                              | 0.0   |
| Less: Excess provision reversed/ Write-off loans         | 0.00                       | 0.00          |          |            | 0.00                              | 0.0   |
| Closing balance of provisions held                       | 0.06                       | 0.07          | 1.41     |            | 1.48                              | 1.5   |
| Net NPAs   |                            |               |          |            |                                   |       |
| Opening Balance  |                            | 0.65          | 0.59     |            | 1.24                              |       |
| Add: Fresh additions during the year                     |                            | 0.00          | 0.00     |            | 0.00                              |       |
| Less: Reductions during the year                         |                            | 0.04          | 0.11     |            | 0.15                              |       |
| Closing Balance  |                            | 0.61          | 0.48     |            | 1.09                              |       |
| Ratios <sup>16</sup> (in per cent)                       | Current Year               | Previous Year |          |            |                                   |       |
| Gross NPA to Gross Advances                              |                            | 10.03%        |          |            |                                   |       |
| Net NPA to Net Advances                                  |                            | 4.52%         |          |            |                                   |       |
| Provision coverage ratio                                 |                            | 5.51%         |          |            |                                   |       |

| b) S       | ector-wise Advances and (   | Gross NPA                          | As            |  |                                    | (Amou         | unt in ₹ crore)  |
|------------|---|------------------------------------|---------------|--|------------------------------------|---------------|--|
|            |   | С                                  | urrent \      | 'ear   | Pr                                 | evious '      | Year   |
| Sr.<br>No. | Sector*   | Outstand-<br>ing Total<br>Advances | Gross<br>NPAs | Percentage<br>of Gross<br>NPAs to<br>Total Ad-<br>vances in<br>that sector | Outstand-<br>ing Total<br>Advances | Gross<br>NPAs | Percentage<br>of Gross<br>NPAs to<br>Total Ad-<br>vances in<br>that sector |
| i)         | Priority Sector   |                                    |               |  |                                    |               |  |
| a)         | Agriculture and allied activities                                 | 0.82                               | 0.60          | 73.17  | 0.60                               | 0.00          |  |
| b)         | Advances to industries sector eligible as priority sector lending | 14.22                              | 0.73          | 5.14   | 13.01                              | 2.59          | 10.77  |
| c)         | Services  |                                    |               |  |                                    |               |  |
| d)         | Personal loans /others  |                                    |               |  |                                    |               |  |
|            | Sub-total (i)   | 15.04                              | 1.33          | 78.31  | 13.07                              | 2.59          | 10.77  |
| ii)        | Non-priority Sector   |                                    |               |  |                                    |               |  |
| a)         | Agriculture and allied activities                                 |                                    |               |  |                                    |               |  |
| b)         | Industry  |                                    |               |  |                                    |               |  |
| c)         | Services  |                                    |               |  |                                    |               |  |
| d)         | Personal loans  | 10.58                              | 1.24          | 11.72  | 10.94                              |               |  |
|            | Sub-total (ii)  | 10.58                              | 1.24          | 11.72  | 10.94                              |               |  |
|            | Total (I + ii)  | 25.62                              | 2.57          | 10.03  | 24.01                              | 2.59          | 10.77  |

| ń        |     |         |        |          |        | (An    | nount in | ₹ crore) |
|----------|-----|---------|--------|----------|--------|--------|----------|----------|
| e        |     |         | Cu     | rrent Y  | ear    |        | vious Y  |          |
| 1        |     |         |        |          | Per-   |        |          | Per-     |
|          |     |         |        |          | cent-  |        |          | cent-    |
|          |     |         |        |          | age of |        |          | age of   |
| ı        |     |         | Out-   |          | Gross  | Out-   |          | Gross    |
| r        | Sr. |         | stand- |          | NPAs   | stand- |          | NPAs     |
| ٦        | No. | Sector* | ing    | Gross    | to     | ing    | Gross    | to       |
| $\dashv$ | NO. |         | Total  | NPAs     | Total  | Total  | NPAs     | Total    |
| 4        |     |         | Ad-    |          | Ad-    | Ad-    |          | Ad-      |
| 7        |     |         | vances |          | vances | vances |          | vances   |
| $\dashv$ |     |         |        |          | in     |        |          | in       |
| 4        |     |         |        |          | that   |        |          | that     |
|          | L . | L       | L      | <u> </u> | sector | L      |          | 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

To be computed as per applicable regulatory instructions.

| i) Details of ac | ccounts subjected torest | tructuring      | 18                    |                 |                  |   |   |  |                            | (Amount         | t in ₹ crore)    |
|------------------|--------------------------|-----------------|-----------------------|-----------------|------------------|---|---|--|----------------------------|-----------------|------------------|
|                  |                          | 1 0             | ture and              |                 |                  |   | Micro, Small and Medium<br>Enterprises (MSME) |  | cluding agri-<br>and MSME) | Тс              | otal             |
|                  |                          | Current<br>Year | Previous<br>Year      | Current<br>Year | Previous<br>Year | Current Year                                  | Previous Year                                 | Current<br>Year                              | Previous<br>Year           | Current<br>Year | Previous<br>Year |
| Standard         | Number of borrowers      | NIL             | NIL                   | NIL             | NIL              | NIL   | NIL   | NIL  | NIL                        | NIL             | NIL              |
| Otanidard        | Gross Amount (₹ crore)   | NIL             | NIL                   | NIL             | NIL              | NIL   | NIL   | NIL  | NIL                        | NIL             | NIL              |
| 0                | 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              |
|                  |                          | 1 0             | ture and<br>ctivities | ' '             |                  | Micro, Small and Medium<br>Enterprises (MSME) |   | Retail (excluding agri-<br>culture and MSME) |                            | Total           |                  |
|                  |                          | Current<br>Year | Previous<br>Year      | Current<br>Year | Previous<br>Year | Current Year                                  | Previous Year                                 | Current<br>Year                              | Previous<br>Year           | Current<br>Year | Previous<br>Year |
|                  | Gross Amount (₹ crore)   | NIL             | NIL                   | NIL             | NIL              | NIL   | NIL   | NIL  | NIL                        | NIL             | NIL              |

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|          | Provision held (₹ crore) | NIL | ı |
|----------|--------------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|---|
|          | Number of borrowers      | NIL |   |
| 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 been approved.

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

| giveri belew.              |         |               |
|----------------------------|---------|---------------|
|                            | (Amount | t in ₹ crore) |
|                            | Current | Previous      |
|                            | Year    | Year          |
| Number of frauds reported  | NIL     | NIL           |
| Amount involved in fraud   | NIL     | NII           |
| (₹ crore)                  | NIL     | INIL          |
| Amount of provision made   | NIL     | NII           |
| for such frauds (₹ crore)  | NIL     | NIL           |
| Amount of Unamortised      |         |               |
| provision debited from     |         |               |
| other reserves' as at the  | NIL     | NIL           |
| end of the year. (₹ crore) |         |               |
|                            |         |               |

#### d) Disclosure under Resolution Framework for COVID-19-related Stress Format for disclosures to be made starting March 31, 2025

| 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)<br>amount<br>paid by the<br>borrower s<br>during the<br>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   | NII   |
|                      |   |                |   |   |

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

| / to define  | ca III 500t     | 1011 0(1) 01 1   |    |
|--|-----------------|------------------|----|
| 5. Exposures   |                 |                  | ı  |
| a) Exposure to real estate sector  | (Amount         | in ₹ crore)      | l، |
| Category   | Current<br>year | Previous<br>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 nonfund based (NFB) limits. b) Commercial Real Estate –        | 8.27            | 6.86             |    |
| 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   | 8.57            | 7.16             | ľ  |

| b) Unsecured advances                | (Amount      | in ₹ crore)      | a  |
|--------------------------------------|--------------|------------------|----|
| Particulars                          | Current year | Previous<br>Year |    |
| Total unsecured advances of the bank | 0.57         | 0.79             | lŀ |
|                                      |              |                  |    |

| Concentration of deposits, advances and NPAs     Concentration of deposits        |                 | in ₹ crore)      |
|---|-----------------|------------------|
| Particulars   | Current<br>year | Previous<br>Year |
| Total deposits of the twenty largest depositors                                   | 12.42           | 11.26            |
| Percentage of deposits of twenty largest depositors to total deposits of the bank | 31.17%          | 28.70%           |
|   |                 |                  |

| b) Concentration of advances*  | (Amount     | in ₹ crore)   |
|--|-------------|---------------|
| Particulars  |             | Previous      |
| Farticulars  | year        | Year          |
| Total advances to the twenty largest borrowers                                   | 8.36        | 9.10          |
| Percentage of advances to twenty largest borrowers to total advances of the bank | 32.63%      | 37.90%        |
| *Advances shall be computed based on credit exposure i.e. funded an              | d non-funde | d limits. The |

Note: Maintainable complaints refer to complaints on the grounds spe 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 | Previous |  |  |  |  |
| Faiticulais   | year    | Year     |  |  |  |  |
| Total Exposure to the top twenty NPA accounts               | 2.48    | 2.37     |  |  |  |  |
| "Percentage of exposures to the twenty largest NPA exposure | 96.49%  | 97.54%   |  |  |  |  |
| to total Gross NPAs."                                       | 30.43%  | 31.34%   |  |  |  |  |
|   |         |          |  |  |  |  |

(Amount in ₹ crore

### 7. Transfers to Depositor Education and Awareness Fund (DEA Fund)

| 1 | l    |  | (Amount | iii ( ciore) |
|---|------|--|---------|--------------|
| 1 | Sr.  | Particulars  | Current | Previous     |
| 1 | No   | Particulais  | year    | Year         |
| ) | i)   | Opening balance of amounts transferred to DEA Fund   | 0.07    | 0.07         |
| 1 | ii)  | Add: Amounts transferred to DEA Fund during the year | 0.01    | 0.00         |
| 1 | iii) | Less: Amounts reimbursed by DEA Fund towards claims  | 0.00    | 0.00         |
|   | iv)  | Closing balance of amounts transferred to DEA Fund   | 0.08    | 0.07         |
| 6 |      |  |         |              |

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

| Sr.<br>No.   |      | Particulars   | Previous<br>vear | Current<br>vear |  |  |  |  |
|--|------|---|------------------|-----------------|--|--|--|--|
| 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<br>Awards by BOs against the bank  | Nil              | Nil             |  |  |  |  |
| 6.   |      | Number of Awards unimplemented within the stipulated time (other than those appealed)   | Nil              | Nil             |  |  |  |  |
| Note   |      | Itime (other than those appealed) sintainable complaints refer to complaints on the complaints of the |                  | ecifically      |  |  |  |  |

| b) Top five grounds" 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<br>number of complaints received<br>over the previous year | Number of com-<br>plaints pending at<br>the end of the year | Of 5,<br>number of complaints<br>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  |   |   |  |   |   |

<sup>27</sup> 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'.

| Constituting the Constitution reaction and the Constitution of Latine .                  |   |  |   |  |  |
|--|---|--|---|--|--|
| ATM / Debit Cards     Not Applicable   | 2. Credit Cards<br>Not Applicable                         | Internet / Mobile / Electronic Banking     Not Applicable  | Account opening / difficulty in operation of accounts     NIL                         |  |  |
| 5. Mis-selling / Para-banking<br>NIL   | 6. Recovery Agents / Direct Sales<br>Agents<br><b>NIL</b> | 7. Pension and facilities for senior citizens / differently abled NIL  | 8. Loans and advances NIL   |  |  |
| Levy of charges without prior notice /<br>excessive charges / foreclosure charges<br>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<br><b>NIL</b>                          | 15. Facilities for customers visiting the branch<br>/ adherence to prescribed working hours by<br>the branch, etc<br>NIL | 16. Others<br>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

viii) Profit per employee (in ₹ lakhs)

(Rupees in Lakhs)

| , = ========  | (· · p          | ,                |
|---|-----------------|------------------|
| Particulars   | Current<br>year | Previous<br>Year |
| ) Interest Income as a percentage to Working Funds <sup>28</sup>      | 8.70            | 5.28             |
| i) Non-interest income as a percentage to Working Funds <sup>28</sup> | 0.19            | 0.36             |
| ii) Cost of Deposits  | 6.86            | 6.49             |
| v) Net Interest Margin <sup>29</sup>                                  | 2.68            | 2.85             |
| v) Operating Profit as a percentage to Working Funds <sup>28</sup>    | 1.26            | 0.64             |
| vi) Return on Assets <sup>30</sup>                                    | 0.70            | 0.73             |
|   |                 |                  |

<sup>28</sup> 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.

<sup>29</sup> 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

| sets excluding accumulated losses, if any).          |                 |                  |   |
|--|-----------------|------------------|---|
| Particulars  | Current<br>year | Previous<br>Year |   |
| i) Business (deposits plus advances) per employee 31 | 10.91           | 5.61             | ľ |

#### | b) Bank assurance business

The details of fees / brokerage earned in respect of insurance broking, agency andbank assurancebusinessundertakenbythemshallbedisclosedforboththe 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      |         |          |  |  |
|---|---------|----------|--|--|
| Particulars   | Current | Previous |  |  |
| T di tiodidio   |         | Year     |  |  |
| i) Provisions for NPI                                 | 0.00    | 0.00     |  |  |
| ii) Provision towards NPA                             | 1.47    | 1.60     |  |  |
| iii) Provision made towards Income tax                | 0.25    | 0.20     |  |  |
| iv) Other Provisions and Contingencies (with details) |         |          |  |  |
| Provision for Std Assets                              | 0.06    | 0.06     |  |  |
| Audit Fee   | 0.02    | 0.01     |  |  |

| Ц  |            | tudit 1 cc                          | 0.02  | 0.01             |
|--|------------|-------------------------------------|-------|------------------|
| e) Payment of DICGC Insurance Premium (Rupees in Lakhs |            |                                     |       |                  |
|  | Sr.<br>No. | Particulars                         |       | Previous<br>Year |
| li   | i)         | Payment of DICGC Insurance Premium  | 05.41 | 06.00            |
| l  | ii)        | Arrears in payment of DICGC premium | NIL   | NIL              |

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

## 4.42 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/–          | ಸಹಿ/–            | ಸಹಿ/–         | ಸಹಿ/–           | ಸಹಿ/–         | ಸಹಿ/–                | ಸಹಿ/–           |
|----------------|------------------|---------------|-----------------|---------------|----------------------|-----------------|
| ಎಸ್.ಎಲ್. ನಟರಾಜ | ಎಂ. ನರಸಿಂಹಮೂರ್ತಿ | ಜಿ.ಎಸ್. ಮಂಜುಳ | ವೈ.ಸಿ. ಪಿಳ್ಳಪ್ಪ | ಎ ವಿ ಲಕ್ಷ್ಮೀಶ | ಅಶ್ವಥ್ ನಾರಾಯಣ ವೈ.ಎನ್ | ರೀನಾ ಆರ್.ಪಿ     |
| ಅಧ್ಯಕ್ಷರು      | ಉಪಾಧ್ಯಕ್ಷರು      | ನಿರ್ದೇಶಕರು    | ನಿರ್ದೇಶಕರು      | ನಿರ್ದೇಶಕರು    | ವ್ಯವಸ್ಥಾಪಕರು         | ಲೆಕ್ಕಾಧಿಕಾರಿಗಳು |

ಎಬಿಎಸ್ ಅಂಡ್ ಕಂ

ಚಾರ್ಟ್ರ್ಡ್ ಅಕೌಂಟೆಂಟ್ಸ್, ಬೆಂಗಳೂರು-3.

ಸಹಿ/-

ಪಾಲುದಾರರು

(ಆನಂದ್ .ಎಚ್.ಜಿ.)

ಮೆ. ನಂ. 206226, ಫರ್ಮ್ ರಿ. ನಂ. 008203\$ UDIN: 25206226BMOTBG6211

| ಸ್ಥಳ | : | ಬೆಂಗಳೂರು.  |
|------|---|------------|
| -1-  | : | 28-06-2025 |