

**The Khamgaon Urban Co-operative Bank Ltd.Khamgaon  
(Multi State Scheduled Bank)**  
**Notes To Account Forming Part of Financial Statement**  
**Accounting Standard 17 – Segment Reporting**

## Part A: Business segments

(Amount in ₹ crore)

Leverage Ratio	8.48%	8.63%	Percentage of the shareholding of Government of India
Nil	Nil	Nil	Nil
(a) Government of India	Nil	Nil	Nil
(b) State Government (specify name)	Nil	Nil	Nil
(c) Sponsor Banks	Nil	Nil	Nil
Amount of non-equity Tier 1 capital raised during the year.	0.99	7.38 of which: 7.38 14.45	Amount or paid-up equity capital raised during the year
Cumulative preference shares, perpetual debt instruments, etc. Co Imperial Banks (excluding KRBS) shall also specify	0.29 for which 10.66 in the instruments are Basel II or Basel III compliant	14.45 14.45 14.45 14.45	Give list7 as per instrument type (perpetual non- cumulative preference shares, perpetual debt instruments, etc.). Co Imperial Banks (excluding KRBS) shall also specify
Amount or Tier 2 capital raised during the year,	0.29 for which 10.66 in the instruments are Basel II or Basel III compliant	14.45 14.45 14.45 14.45	Amount or draw down from Reserves
			There are no withdrawals from General Reserve

**Accounting Standard 18 – Related Party Disclosures**

(Amount in ₹ crore)

Items/Related Party	Parent (as per ownership or control)	Subsidiaries	Associates/ Joint ventures	Key Management Personnel <sup>®</sup>	Relatives of Key Management Personnel	Total
<b>Borrowings</b>						
Venkatesh Ramchandra Kulkarni (Dy. CEO)	NIL	NIL	NIL	0.08	NIL	0.08
Mrs. Manisha Ajay Mate	NIL	NIL	NIL	NIL	0.14	0.14
Mr. Satish Sadashiv Kulkarni	NIL	NIL	NIL	0.71	NIL	0.71
Mr. Niraj Babulal Awandekar	NIL	NIL	NIL	0.02	0.02	0.04
Mr. Sandip Madhavrao Dolas	NIL	NIL	NIL	0.01	NIL	0.01
Deposits	NIL	NIL	NIL	NIL	NIL	NIL
Placement of deposits	NIL	NIL	NIL	NIL	NIL	NIL
Advances	NIL	NIL	NIL	NIL	NIL	NIL
Investments	NIL	NIL	NIL	NIL	NIL	NIL
Non-funded commitments	NIL	NIL	NIL	NIL	NIL	NIL
Leasing/HP arrangements availed	NIL	NIL	NIL	NIL	NIL	NIL
Leasing/HP arrangements provided	NIL	NIL	NIL	NIL	NIL	NIL
Purchase of fixed assets	NIL	NIL	NIL	NIL	NIL	NIL
Sale of fixed assets	NIL	NIL	NIL	NIL	NIL	NIL
Interest paid	NIL	NIL	NIL	NIL	NIL	NIL
<b>Interest received</b>						
Venkatesh Ramchandra Kulkarni (Dy. CEO)	NIL	NIL	NIL	0.01	NIL	0.01
Mrs. Manisha Ajay Mate	NIL	NIL	NIL	NIL	0.01	0.01
Mr. Satish Sadashiv Kulkarni	NIL	NIL	NIL	0.01	NIL	0.01
Mr. Niraj Babulal Awandekar	NIL	NIL	NIL	0.01	0.01	0.02
Mr. Sandip Madhavrao Dolas	NIL	NIL	NIL	0.01	NIL	0.01
Rendering of services	NIL	NIL	NIL	NIL	NIL	NIL
<b>Receiving of services</b>						
Sudhir Yashwant Kulkarni CEO (O)	NIL	NIL	NIL	0.18	NIL	0.18
Venkatesh Ramchandra Kulkarni (Dy. CEO)	NIL	NIL	NIL	0.14	NIL	0.14
Management contracts	NIL	NIL	NIL	NIL	NIL	NIL
Mrs. Manisha Ajay Mate	NIL	NIL	NIL	NIL	0.01	0.01
Mr. Satish Sadashiv Kulkarni	NIL	NIL	NIL	NIL	0.01	0.01

Regulatory Capital  
a) Composition of Regulatory Capital

(Amount in ₹ crore)			
Sr. No.	Particulars	Current Year	Previous Year
i)	Common Equity Tier 1 capital ( Paid up share capital and reserves net of deductions, if any)	127.02	119.64
ii)	Additional Tier 1 capital/ Other Tier 1 capital		0
iii)	Tier 1 capital (i + ii)	127.02	119.64
iv)	Tier 2 capital	37.05	36.76
v)	Total capital (Tier 1+Tier 2)	<b>164.07</b>	<b>156.40</b>
vi)	Total Risk Weighted Assets (RWAs)	768.36	717.69
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs) / Paid-up share capital and reserves as percentage of RWAs		NA
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	16.53%	16.67%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	4.82%	5.12%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	21.35%	21.79%

Current Year	Previous Year
0.00	0.00
2.86	5.00
0.25	0.00
5.03	4.79

0.12	0.12
0.03	0.03
0.04	0.04
0.09	0.12
0.05	0.04
0.01	0.01
0.15	0.09
0.02	0.05
0.05	0.04
10.50	12.44
0.50	0.56
0.05	0.07

**Provision debited to Profit and Loss Account**

- i) Provisions for NPI
- ii) A - Provision towards NPA
- ii) B - Provision towards Standard Advances
- iii) Provision made towards Income tax
- iv) Other Provisions and Contingencies (with details) as under

- Audit fee (Statutory Audit)
- Audit fee ( Concurrent & Investment)
- Pigmy Agent Commission
- Rent Payable
- Electric City Payable
- Telephone Bills Payable
- Contingencies & Other Exp.
- AGM Expenses
- Consultancy Charges
- ARC Provision
- Provision for Special Reserves
- Bonus Provision

*8/10/2024* *8/10/2024*

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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	25.74	24.14	19.08	0.27	55.05	58.94	141.49	238.31	599.86	11.46	32.87	1207.21
Advances	18.96	16.59	38.62	48.76	44.99	97.92	87.40	277.27	49.11	0.06	0.00	679.68
Investments		10.41		2	26.13	104.39	104.39	44.37	75.98	150.14	117.72	635.53
Borrowings	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Currency assets	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Foreign Currency liabilities	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

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### 3. Investments

#### a) Composition of Investment Portfolio

As at 2024(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 investment in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	
<b>Held to Maturity</b>											
Gross	202.6174	0.00	0.00	0.00	0.00	25.6941	228.3115				
Less: Provision for non-performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
Net	202.6174	0.00	0.00	0.00	0.00	25.6941	228.3115				
<b>Available for Sale</b>											
Gross	89.1079	0.00	0.6894	24.8876	0.00	238.0470	352.7319				
Less: Provision for depreciation and NPI	0.00	0.00	0.0012	5.0000	0.00	0.00	5.0012				
Net	89.1079	0.00	0.6882	19.8876	0.00	238.0470	347.7307				
<b>Held for Trading</b>											
Gross	54.4916	0.00	0.00	0.00	0.00	0.00	54.4916				
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
Net	54.4916	0.00	0.00	0.00	0.00	0.00	54.4916				
<b>Total Investments</b>	346.2169	0.00	0.6894	24.8876	0.00	263.7411	635.5350				
Less: Provision for non-performing investments	0.00	0.00	0.0012	0.00	0.00	0.00	0.0012				
Less: Provision for depreciation and NPI	0.00	0.00	0.00	5.0000	0.00	0.00	5.0000				
Net	346.2169	0.00	0.6882	19.8876	0.00	263.7411	630.5338				

As at ... 2023 (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	
<b>Held to Maturity</b>											
Gross	202.9172	0.00	0.00	0.00	0.00	30.4891	233.4063				
Less: Provision for non-performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
Net	202.9172	0.00	0.00	0.00	0.00	30.4891	233.4063				
<b>Available for Sale</b>											
Gross	72.3033	0.00	0.0494	25.5418	0.00	236.7697	334.6642				
Less: Provision for depreciation and NPI	0.00	0.00	0.0012	5.0000	0.00	0.00	5.0012				
Net	72.3033	0.00	0.0482	20.5418	0.00	236.7697	329.6630				
<b>Held for Trading</b>											
Gross	25.8812	0.00	0.00	0.00	0.00	0.00	25.8812				
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
Net	25.8812	0.00	0.00	0.00	0.00	0.00	25.8812				
<b>Total Investments</b>											
Gross	301.1017	0.00	0.0494	25.5418	0.00	267.2588	593.9517				
Less: Provision for non-performing investments	0.00	0.00	0.0012	0.00	0.00	0.00	0.0012				
Less: Provision for depreciation and NPI	0.00	0.00	0.00	5.0000	0.00	0.00	5.0000				
Net	301.1077	0.00	0.0482	20.5418	0.00	267.2588	588.9505				

THE KHAMGAON URBAN CO-OP BANK LTD.

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**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	1.6112	1.6112
b) Add: Provisions made during the year	0	0
c) Less: Write off / write back of excess provisions during the year	0	0
d) Closing balance	1.6112	1.6112
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	14.5001	14.5001
b) Add: Amount transferred during the year	0	0
c) Less: Drawdown	0	0
d) Closing balance	14.5001	14.5001
iii) Closing balance in IFR as a percentage of closing balance of investments <sup>13</sup> 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.
- ii) Direct sales from HTM for bringing down SLR holdings in HTM category consequent to a downward revision in SLR requirements by RBI.
- iii) Sales to the Reserve Bank of India under liquidity management operations of RBI like Open Market Operations (OMO) and the Government Securities Acquisition Programme (GSAP).

<sup>13</sup> Carrying value less net depreciation (ignoring net appreciation) i.e. the net amount reflected in the balance sheet

- iv) Repurchase of Government Securities by Government of India from banks under buyback / switch operations.
- v) Repurchase of State Development Loans by respective state governments under buyback / switch operations.
- vi) Additional shifting of securities explicitly permitted by the Reserve Bank of India.

**d) Non-SLR investment portfolio**

i) Non-performing non-SLR investments

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year	Previous Year
a)	Opening balance	5.0012	5.0012
b)	Additions during the year since 1 <sup>st</sup> April	0.0000	0.0000
c)	Reductions during the above period	0.5434	0.0000
d)	Closing balance	4.4578	5.0012
e)	Total provisions held	5.0012	5.0012

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	5.4924	5.4924	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b)	FIs	19.3952	20.0494	0.00	0.00	4.4566	5.00	0.00	0.00	0.00	0.00
c)	Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d)	Private Corporates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e)	Subsidiaries/ Joint Ventures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
f)	Others	34.4983	23.9988	0.00	0.00	0.00	0.00	0.0494	0.0494	0.0494	0.0494
g)	Provision held towards depreciation	5.0012	5.0012	0.00	0.00	5.0000	5.0000	0.0012	0.0012	0.0012	0.0012
	Total *	59.3859	49.5406	0.00	0.00	4.4566	5.00	0.0494	0.0494	0.0494	0.0494

Note:

- \* For Commercial Banks, the Total under column 3 shall match with the sum of total of Investments included under the following categories in Schedule 8 to the balance sheet:

- a) Investment in India in
  - i) Shares
  - ii) Debentures and Bonds
  - iii) Subsidiaries and/or Joint Ventures
  - iv) Others
- b) Investment outside India in (where applicable)



- i) Government securities (including local authorities)
- ii) Subsidiaries and/ or joint ventures abroad
- iii) Other investments

2. \*For UCBs, the total shall match the total of non-SLR investments held by the bank.

3. Amounts reported under columns 4, 5, 6 and 7 above may not be mutually exclusive.

**e) *Repo transactions (in face value terms)<sup>14</sup>***

(Amount in ₹ crore)

	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding as on March 31
i) Securities sold under repo a) Government securities b) Corporate debt securities c) Any other securities	0.00	0.00	0.00	0.00
ii) Securities purchased under reverse repo a) Government securities b) Corporate debt securities c) Any other securities	0.00	0.00	0.00	0.00

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Note No. 5

Asset quality (FY 2023-24)

a) Classification of advances and provisions held

	Standard		Non-Performing			(Amount in ₹ crore)
	Total Standard Advance	Sub- standard	Doubtful	Loss	Total Non- Performing Advances	
<b>Gross Standard Advances and NPAs</b>						
Opening Balance	587.08	6.50	17.98	1.81	26.29	613.37
Net Effect of Addition and Deletion	71.56	-2.83	-2.32	-0.10	-5.25	66.31
Closing balance	658.64	3.67	15.66	1.71	21.04	679.68
*Reductions in Gross NPAs due to:	0.00	0.00	0.00	0.00	0.00	0.00
i) Upgradation	0.00	0.31	0.00	0.00	0.31	0.31
ii) Recoveries (excluding recoveries from ungraded accounts)	0.00	1.86	3.81	0.06	5.73	5.73
iii) Technical/ Prudential Write-offs / ARC	0.00	0.00	0.00	0.00	0.00	0.00
iv) Write-offs other than those under (iii) above / OTS	0.00	0.00	0.00	0.00	0.00	0.00
Recoveries made and A/c closed	0.00	0.66	2.17	0.04	2.87	2.87
<b>Total Recovery</b>	<b>0.00</b>	<b>2.83</b>	<b>5.98</b>	<b>0.10</b>	<b>8.91</b>	<b>8.91</b>
<b>Provisions (excluding Floating Provisions)</b>						
Opening balance of provisions held	2.75	6.28	18.19	1.81	26.28	29.03
Add: Fresh provisions made during the year	0.25	0.00	5.47	0.00	5.47	5.72
Less: Excess provision reversed/ Write-off loans	0.00	2.61	0.00	0.00	2.61	2.61
Closing balance of provisions held	3.00	3.67	23.66	1.81	29.14	32.14
This recovery figure is net of changes, if any, debited to such accounts.						
<b>Net NPAs<sup>17</sup></b>						
Opening Balance		0.00	0.00	0.00	0.00	0.00
Add: Fresh additions during the year		0.00	0.00	0.00	0.00	0.00
Less: Assign to ARC		0.00	0.00	0.00	0.00	0.00
Less: Reductions during the year		0.00	0.00	0.00	0.00	0.00
<b>Closing Balance</b>		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

	Standard		Non-Performing			Total
	Total Standard Advance	Sub- standard	Doubtful	Loss	Total Non- Performing Advances	
<b>Floating Provisions</b>						
Opening Balance					NIL	
Add: Additional provisions made during the year					NIL	
Less: Amount drawn down <sup>18</sup> during the year					NIL	
Closing balance of floating provisions					NIL	
<b>Technical write-offs and the recoveries made thereon</b>						
Opening balance of Technical/ Prudential written-off accounts	0			15.33		15.33
Add: Technical/ Prudential write-offs during the year				0.00		0.00
Less: Recoveries made from previously technical/ prudential written-off accounts during the year	0			0.56		0.56
Closing balance	0			14.77		14.77

Ratios <sup>19</sup> (in per cent)	Current Year	Previous Year
Gross NPA to Gross Advances	3.10	4.15
Net NPA to Net Advances	0	0
Provision coverage ratio	100%	100%

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## c) Sector-wise Advances and Gross NPAs

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
<b>i) Priority Sector</b>							
a) Agriculture and allied activities		64.35	1.70	2.64%	65.20	2.62	4.02%
b)		191.70	2.75	1.43%	132.47	4.92	3.71%
Advances to industries sector eligible as							
c) Services		114.70	7.78	6.78%	138.72	8.35	6.02%
d) Personal loans		120.90	5.55	4.59%	32.54	2.50	7.68%
Subtotal (i)		491.65	17.78	3.62%	368.93	18.39	4.98%
<b>ii) Non-priority Sector</b>							
a) Agriculture and allied activities							
b) Industry							
c) Services							
d) Personal loans		188.03	3.27	1.74%	244.44	7.08	2.90%
Sub-total (ii)		188.03	3.27	1.74%	244.44	7.08	2.90%
Total (I + ii)		679.68	21.05	3.10%	613.37	25.47	4.15%

## d) Overseas assets, NPAs and revenue

Particulars	Current Year	Previous Year
Total Assets	NIL	
Total NPAs	NIL	
Total Revenue	NIL	

## e) Particulars of resolution plan and restructuring

## i) Details of accounts subjected to restructuring

		(Amount in ₹ crore)							
		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
	Number of borrowers	0	0	0	0	0	0	0	0
	Gross Amount (₹ crore)	0	0	0	0	0	0	0	0
Standard	Provision held (₹ crore)	0	0	0	0	0	0	0	0
Sub-standard	Number of borrowers	0	0	0	0	0	0	0	0
	Gross Amount (₹ crore)	0	0	0	0	0	0	0	0
	Provision held (₹ crore)	0	0	0	0	0	0	0	0
	Number of borrowers	0	0	0	0	0	0	0	0
	Gross Amount (₹ crore)	0	0	0	0	0	0	0	0
Doubtful	Provision held (₹ crore)	0	0	0	0	3.24	3.65	0	0
	Number of borrowers	0	0	0	0	1	1	0	0
	Gross Amount (₹ crore)	0	0	0	0	3.24	3.65	0	0
Total	Provision held (₹ crore)	0	0	0	0	3.24	3.65	0	0

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## f) Disclosure of transfer of loan exposures

(Amount in ₹ crore)

Details of stressed loans transferred during the year (to be made separately for loans classified as NPA and SMA)			
(all amounts in ₹ crore)	To ARCs	To permitted transferees	To other transferees (please specify)
No. of accounts	0	0	0
Aggregate principal outstanding of loans transferred	0	0	0
Weighted average residual tenor of the loans transferred	0	0	0
Net book value of loans transferred (at the time of transfer)	0	0	0
Aggregate consideration	0	0	0
Additional consideration realized in respect of accounts	0	0	0

## Details of loans acquired during the year

(all amounts in ₹ crore)	From SCBs, RRBs, UCBs, StCBs, DCCBs, AIFs, SFBs and NBFCs including Housing Finance Companies (HFCs)	From ARCs
Aggregate principal outstanding of loans acquired	NIL	NIL
Aggregate consideration paid	NIL	NIL
Weighted average residual tenor of loans acquired	NIL	NIL

## g) Fraud accounts

(Amount in ₹ crore)

	Current year	Previous year
Number of frauds reported	0	0
Amount involved in fraud (₹ crore)	0	0
Amount of provision made for such frauds (₹ crore)	0	0
Amount of Unamortised provision debited from 'other reserves' as at the end of the year (₹ crore)	0	0

## h) Disclosure under Resolution Framework for COVID-19-related Stress

(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 half-year (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A), amount written off during the half-year	Of (A), amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year
Personal Loans	NIL	NIL	NIL	NIL	NIL
Corporate persons*	NIL	NIL	NIL	NIL	NIL
Of which MSMEs	NIL	NIL	NIL	NIL	NIL
Others	NIL	NIL	NIL	NIL	NIL
Total	NIL	NIL	NIL	NIL	NIL

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## Note No. 5

## Asset quality (FY 2022-23)

## a) Classification of advances and provisions held

(Amount in ₹ crore)

	Standard	Total Standard Advance	Sub- standard	Non-Performing			Total Non-Performing Advances	Total
				Doubtful	Loss			
<b>Gross Standard Advances and NPAs</b>								
Opening Balance		550.16		14.39	7.41	1.90	23.70	573.86
Net Effect of Addition and Deletion		37.74		-8.71	10.57	-0.09	1.77	39.51
Closing balance		587.90		5.68	17.98	1.81	25.47	613.37
*Reductions in Gross NPAs due to:		0.00		0.00	0.00	0.00	0.00	0.00
i) Upgradation		0.00		0.93	0.13	0.00	1.06	1.06
ii) Recoveries (excluding recoveries from upgraded accounts)		0.00		1.00	0.73	0.01	1.74	1.74
iii) Technical/ Prudential Write-offs / ARC		0.00		0.00	0.00	0.00	0.00	0.00
iv) Write-offs other than those under (iii) above / OTS		0.00		0.01	0.13	0.02	0.16	0.16
Recoveries made and A/c closed		0.00		1.11	0.37	0.04	1.52	1.52
<b>Total Recovery</b>		<b>0.00</b>		<b>3.05</b>	<b>1.36</b>	<b>0.07</b>	<b>4.48</b>	<b>4.48</b>
<b>Provisions (excluding Floating Provisions)</b>								
Opening balance of provisions held		2.75		11.97	7.41	1.90	21.28	24.03
Add: Fresh provisions made during the year		0.00		-5.69	10.78	-0.09	5.00	5.00
Less: Excess provision reversed/ Write-off loans		0.00		0.00	0.00	0.00	0.00	0.00
Closing balance of provisions held		2.75		6.28	18.19	1.81	26.28	29.03
This recovery figure is net of changes, if any, debited to such accounts.								
<b>Net NPAs17</b>								
Opening Balance				0.00	0.00	0.00	0.00	0.00
Add: Fresh additions during the year				0.00	0.00	0.00	0.00	0.00
Less : Assign to ARC				0.00	0.00	0.00	0.00	0.00
Less: Reductions during the year				0.00	0.00	0.00	0.00	0.00
Closing Balance				0.00	0.00	0.00	0.00	0.00



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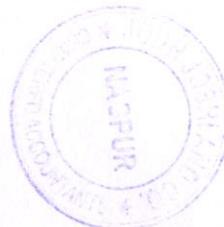
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	Standard	Non-Performing			Total
		Total Standard Advance	Sub- standard	Doubtful	Total Non- Performing Advances
<b>Floating Provisions</b>					
Opening Balance					NIL
Add: Additional provisions made during the year					NIL
Less: Amount drawn down18 during the year					NIL
Closing balance of floating provisions					NIL
<b>Technical write-offs and the recoveries made thereon</b>					
Opening balance of Technical/ Prudential written-off accounts				16.520	16.520
Add: Technical/ Prudential write-offs during the year				0.000	0.000
Less: Recoveries made from previously technical/ prudential written-off accounts during the year				1.190	1.190
Closing balance				15.330	15.330

Ratios19 (in per cent)	Current Year	Previous Year
Gross NPA to Gross Advances	4.15	4.13
Net NPA to Net Advances	0	0.44
Provision coverage ratio	100%	89.79%



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### Exposures

#### a) Exposure to real estate sector

(Amount in ₹ crore)

Category	Current year	Previous Year
<i>i) Direct exposure</i>		
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	81.29	69.85
Out of which housing loans under priority sector		
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;	9.48	1.98
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –		
i. Residential		
ii. Commercial Real Estate		
Note : Above includes only direct exposures to Residential Mortgage and Commercial Real Estate		
<i>ii) Indirect Exposure</i>		
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.		
Total Exposure to Real Estate Sector	9.48	1.98

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b) Exposure to capital market

Particulars	Current Year	Previous Year
i) Direct investment in equity shares, convertible bonds, convertible debentures and units of equity oriented mutual funds <u>the corpus of which is not exclusively invested in corporate debt:</u>	NIL	NIL
ii) Advances against shares / bonds / debentures or other securities or on clean basis to individuals for investment in shares (including IPOs / ESOPs), convertible bonds, convertible debentures and units of equity oriented mutual funds	NIL	NIL
iii) Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security:	NIL	NIL
iv) Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares / convertible bonds / convertible	NIL	NIL
v) Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers;	NIL	NIL
vi) Loans sanctioned to corporates against the security of shares / bonds / debentures or other securities or on clean basis for meeting promoter's contribution to	NIL	NIL
vii) Bridge loans to companies against expected equity flows / issues;	NIL	NIL
viii) Underwriting commitments taken up by the banks in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds;	NIL	NIL
ix) Financing to stockbrokers for margin trading;	NIL	NIL
x) All exposures to Venture Capital Funds (both registered and unregistered)	NIL	NIL
<b>Total exposure to capital market</b>	<b>NIL</b>	<b>NIL</b>

c) Unsecured advances

Particulars	Current year	Previous Year
Total unsecured advances of the bank	10.16	21.23
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	NIL	NIL
Estimated value of such intangible securities	NIL	NIL

Shri. S. Y. KULKARNI

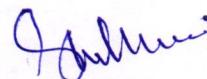
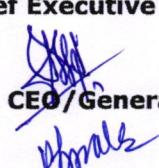
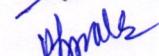
Chief Executive Officer

V. R. KULKARNI

Dy. CEO/General Manager

P. P. TARALE

Sr. Manager


**Concentration of deposits, advances, exposures and NPAs**

a) Concentration of deposits

Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	34.77	29.56
Percentage of deposits of twenty largest depositors to total deposits of the bank	2.88%	2.64%

b) Concentration of advances

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	158.19	145.05
Percentage of advances to twenty largest borrowers to total advances of the bank	23.27%	23.65%

c) Concentration of exposures

Particulars	Current	Previous
	Year	Year
Total exposure to the twenty largest borrowers/customers	167.97	157.48
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers	24.71%	25.67%

d) Concentration of NPAs

	Current Year	Previous Year
Total Exposure to the top twenty NPA accounts	15.74	21.61
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	74.77%	84.84%

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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	4.74	1.15
ii)	Add: Amounts transferred to DEA Fund during the year	0.56	3.64
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.19	0.05
iv)	Closing balance of amounts transferred to DEA Fund	5.11	4.74

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## COMPLAINTS

(Amount in ₹ crore)

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	0	0
2	Number of complaints received during the year	0	0
3	Number of complaints disposed during the year	0	0
3.1	Of which, number of complaints rejected by the bank	0	0
4	Number of complaints pending at the end of the year	0	0
Maintainable complaints received by the bank from Office of Ombudsman/RBI			
5	Number of maintainable complaints received by the bank from Office of Ombudsman	0	10
5.1	Of 10, number of complaints resolved in favour of the bank by Office of Ombudsman	0	10
	Of 10, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	0	0
5.2	Of 10, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	0	0
6	Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0

Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2021 (Previously Banking Ombudsman Scheme, 2006) and covered within the ambit of the Scheme.



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 num ber of complaints received over the previous year	(Amount in ₹ crore)	
				Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
	1	2	3	4	5
Current Year					
Issuing of Documents	0	0	0	0	0
Details Regarding Loan Account	0	5	50%	0	0
Loan Transaction	0	0	0	0	0
Account Fraud	0	0	0	0	0
Others	0	5	50%	0	0
<b>Total</b>	<b>0</b>	<b>10</b>	<b>0%</b>	<b>0</b>	<b>0</b>
Previous Year					
Issuance of DD	0	0	0	0	0
Regarding deposits & Shares	0	0	0	0	0
Regarding RTGS	0	0	0	0	0
Regarding Loan Account	0	0	0%	0	0
Regarding Recovery Process	0	0	0%	0	0
<b>Total</b>	<b>0</b>	<b>0</b>		<b>0</b>	<b>0</b>

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## Business ratios

(Amount in ₹ crore)

Particular	Current Year	Previous Year
i) Interest Income as a percentage to Working Funds <sup>34</sup>	7.38%	7.26%
ii) Non-interest income as a percentage to Working Funds <sup>35</sup>	0.97%	1.10
iii) Cost of Deposits	4.36%	3.65%
iv) Net Interest Margin <sup>35</sup>	4.14%	4.65%
v) Operating Profit as a percentage to Working Funds <sup>35</sup>	1.96%	1.48%
vi) Return on Assets <sup>36</sup>	0.78	0.55
vii) Business (deposits plus advances) per employee <sup>37</sup> (in ₹crore)	5.77	5.14
viii) Profit per employee (in ₹ crore)	0.03	0.02
ix) Cost to Income Ratio	54.92%	47.62%
x) Return on Equity	28.54%	25.01%
XI) Cost of Management to Working Funds	2.65%	2.60%

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**Bank assurance business commission income (Rs. Lakhs)**

(Amount in ₹ crore)

Sr. No.	Particulars	2023-24	2022-23
1	Life Insurance Polies	0.00	0.00
2	General Insurance Polies	0.04	0.18
	Total	0.04	0.18

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## **Provisions and contingencies**

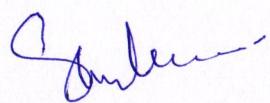
(Amount in ₹ crore)

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**Payment of DICGC Insurance Premium**

Sr. No.	Particulars	Current Year	Previous Year
i)	Payment of DICGC Insurance Premium	1,47,95,426	1,37,67,962
ii)	Arrears in payment of DICGC premium	Nil	Nil

**Shri. S. Y. KULKARNI**

  
**Chief Executive Officer**

**V. R. KULKARNI**

  
**Dy. CEO/General Manager**

**S. V. JADHAO**

  
**Chief Manager**

**P. P. TARALE**

  
**Senior Manager**

