The Khamgaon Urban Co-operative Bank Ltd.Khamgaon
(Multi State Scheduled Bank)
Notes To Account Forming Part of Financial Statement (Financial Year - 2021-22)
Note No-1 Accounting Standard 17 – Segment Reporting

Part A: Business segments

(Amount in ₹ crore)

Business Segments	Treasury		Corporate / Wholesale Banking		Retail Banking		Other Banking Business		Total	
Particulars	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Revenue	33.36	39.87	13.31	13.56	41.5	42.81	7.91	9.62	96.08	105.86
Result										
Unallocated expenses										
Operating profit										
Income taxes										
Extraordinary profit / loss										
Net profit										

Business Segments	Treasury		Corporate / Wholesale Banking		Retail Banking		Other Banking Business		Total	
Particulars	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Other information:										
Segment assets	580.19	537.76	133.75	139.93	440.11	462.78	146.28	207.95	1300.33	1348.42
Unallocated assets										
Total assets										
Segment liabilities										
Unallocated liabilities										
Total liabilities										

Part B: Geographic segments

(Amount in ₹ crore)

	Domestic		International		Total	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
(a) Revenue	96.08	105.86	Nil	Nil	96.08	105.86
(b) Assets	1300.33	1348.42	Nil	Nil	1300.33	1348.42

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Chief Manager
Head Office

The Khamgaon Urban Co-Op.Bank Ltd. Khamgaon 444 303.

The Khamgaon Urban Co-Op.Bank Ltd.
(MultistataeScheduled Bank)
Dy. Chief Executive Officer

The Khamgaon Urban Co-Op.Bank Ltd.
(Multistate Scheduled Bank)
Managing Director/C.E.O.

Agnihotri Sir

Note No-2 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	Relatives of Key Management Personnel	Total
Borrowings	NIL	NIL	NIL	NIL	NIL	NIL
Deposits	NIL	NIL	NIL	NIL	NIL	NIL
Placement of deposits	NIL	NIL	NIL	NIL	NIL	NIL
Advances	NIL	NIL	NIL	0.12	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
Interest received	NIL	NIL	NIL	0.01	NIL	NIL
Rendering of services	NIL	NIL	NIL	NIL	NIL	NIL
Receiving of services	NIL	NIL	NIL	NIL	NIL	NIL
Management contracts	NIL	NIL	NIL	NIL	NIL	NIL

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Agnihotri

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Managing Director/C.E.O.

Tarale Sir

Note No-3 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)	111.63	105.19
ii)	Additional Tier 1 capital/ Other Tier 1 capital	0	0
iii)	Tier 1 capital (i + ii)	111.63	105.19
iv)	Tier 2 capital	36.68	26.10
v)	Total capital (Tier 1+Tier 2)	**148.31**	**131.29**
vi)	Total Risk Weighted Assets (RWAs)	714.77	695.56
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs) / Paid-up share capital and reserves as percentage of RWAs	NA	NA
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	15.62%	15.12%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	5.13%	3.75%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	20.75%	18.88%
xi)	Leverage Ratio	8.58%	7.80%
xii)	Percentage of the shareholding of a) Government of India b) State Government (specify name)$ c) Sponsor Bank	NIl	NIL
xiii)	Amount of paid-up equity capital raised during the year	1.47	-0.42
xiv)	Amount of non-equity Tier 1 capital raised during the year, of which: Give list7 as per instrument type (perpetual non- cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	4.97	8.02
xv)	Amount of Tier 2 capital raised during the year, of which Give list8 as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	10.58	0.41

b) Draw down from Reserves

There are no withdrawals from General Reserve

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Managing Director/C.E.O.

Tarale Sir

Note No-4 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	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	461.94	1.21	0.42	1.05	4.21	13.89	131.43	242.83	186.18	18.29	2.97	1064.42
Advances	29.65	26.70	0.63	18.72	19.37	23.41	53.24	224.96	37.88	34.51	104.81	573.86
Investments	0	5.17	0	13	14.03	66.27	189.2	55.08	28.87	105.57	106.24	583.43
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
Foreign Currency liabilities	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

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Managing Director/C.E.O.

Note No-4 Investments

a) Composition of Investment Portfolio (As on 31-03-22)

(Amount in ₹ crore)

	Investments in India							Investments outside India				
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government securities (including local	Subsidiaries and /or joint ventures	Others	Total Investments outside India	Total Investments
Held to Maturity								NIl	NIl	NIl	NIl	
Gross	115.36	0	0	0	0	30.49	145.85	NIl	NIl	NIl	NIl	145.85
Less: Provision for non-performing investments (NPI)	0	0	0	0	0	0	0	NIl	NIl	NIl	NIl	0
Net	115.36	0	0	0	0	30.49	145.85	NIl	NIl	NIl	NIl	145.85
								NIl	NIl	NIl	NIl	
Available for Sale								NIl	NIl	NIl	NIl	
Gross	155.63	0	0.0494	30.65	0	238.07	424.4	NIl	NIl	NIl	NIl	424.4
Less: Provision for depreciation and NPI	0	0	0.0012	5	0	0	5	NIl	NIl	NIl	NIl	5
Net	155.63	0	0.0482	25.65	0	238.07	419.4	NIl	NIl	NIl	NIl	419.4
								NIl	NIl	NIl	NIl	
Held for Trading								NIl	NIl	NIl	NIl	
Gross	9.94	0		0	0	0	9.94	NIl	NIl	NIl	NIl	9.94
Less: Provision for depreciation and NPI	0	0		0	0	0	0	NIl	NIl	NIl	NIl	0
Net	9.94	0		0	0	0	9.94	NIl	NIl	NIl	NIl	9.94
								NIl	NIl	NIl	NIl	
Total Investments	280.93	0	0.0494	30.65		268.56	580.19	NIl	NIl	NIl	NIl	580.19
Less: Provision for non-performing investments (NPI)	0	0	0.0012	5	0	0	0	NIl	NIl	NIl	NIl	0
Less: Provision for depreciation and NPI	0	0	0	0	0	0	5	NIl	NIl	NIl	NIl	5
Net	280.93	0	0.0482	25.65	0	268.56	575.19	NIl	NIl	NIl	NIl	575.19

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The Khamgaon Urban Co-Op.Bank Ltd. INVESTMENT

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(MultistataeScheduled Bank)

Dy. Chief Executive Officer

The Khamgaon Urban Co-Op.Bank Ltd.
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Managing Director/C.E.O.

Note No-4 Investments (Cont...)

c) Non-SLR investment portf

i) Non-performing non-SLR investments

(Amount in ₹ crore)

Sr.No.	Particulars	Current Year	Previous Year
a)	Opening balance	8.33	8.4
b)	Additions during the year since 1st April	5	0
c)	Reductions during the above period	-8.33	0.08
d)	Closing balance	5	8.32
e)	Total provisions held	5	4.11

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	5.49	5.49	0	0	0	0	0	0	0	0
b)	FIs	25.16	37.32	0	0	5	18.33	0	0	0	0
c)	Banks	0	0	0	0	0	0	0	0	0	0
d)	Private Corporates	0	0	0	0	0	0	0	0	0	0
e)	Subsidiaries/ Joint Ventures	0	0	0	0	0	0	0	0	0	0
f)	Others	53.3	33.05	0	0	0	0	0.05	0.05	0.05	0.05
g)	Provision held towards depreciation	0	0	0	0	0	0	0	0	0	0
	Total *	83.95	75.86	0	0	5	18.33	0.05	0.05	0.05	0.05

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The Khamgaon Urban Co-Op.Bank Ltd. INVESTMENT

The Khamgaon Urban Co-Op.Bank Ltd.
(MultistataeScheduled Bank)

Dy. Chief Executive Officer

The Khamgaon Urban Co-Op.Bank Ltd.
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Note No-4 Investments (Cont...)

d) Repo transactions (in face value terms)

(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	0	0	0
ii) Securities purchased under reverse repo a) Government securities b) Corporate debt securities c) Any other securities	0	0	0	0

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The Khamgaon Urban Co-Op.Bank Ltd. * INVESTMENT

The Khamgaon Urban Co-Op.Bank Ltd.
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Note No-4 Investments (Cont...)

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	3.7364
b) Add: Provisions made during the year	0	0
c) Less: Write off / write back of excess provisions during the year	0	2.1252
d) Closing balance	1.6112	1.6112
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	14.0041	13.5001
b) Add: Amount transferred during the year	0.5	0.5
c) Less: Drawdown	0	0
d) Closing balance	14.5001	14.0001
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category		

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The Khamgaon Urban Co-Op.Bank Ltd.
(Multistate Scheduled Bank)

Managing Director/C.E.O.

(As on 31-03-21)

Note No-4 Investments (Cont...)

(Amount in ₹ crore)

	Investments in India							Investments outside India				
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint venture	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside	Total Investments
Held to Maturity												
Gross	150.58	0	0	0	0	30.49	181.07	Nil	Nil	Nil	Nil	181.07
Less: Provision for non-performing investments (NPI)	0	0	0	0	0	0	0	Nil	Nil	Nil	Nil	0
Net	150.58	0	0	0	0	0	181.07	Nil	Nil	Nil	Nil	181.07
								Nil	Nil	Nil	Nil	
Available for Sale								Nil	Nil	Nil	Nil	
Gross	135.73	0	0.0494	42.81	0	168.15	346.75	Nil	Nil	Nil	Nil	346.75
Less: Provision for depreciation and NPI	0	0	0.0012	2.5	0	0	2.5	Nil	Nil	Nil	Nil	2.5
Net	135.73	0	0.05	40.31	0	168.15	344.25	Nil	Nil	Nil	Nil	344.25
								Nil	Nil	Nil	Nil	
Held for Trading								Nil	Nil	Nil	Nil	
Gross	9.94	0	0	0	0	0	9.94	Nil	Nil	Nil	Nil	9.94
Less: Provision for depreciation and NPI	0	0	0	0	0	0	0	Nil	Nil	Nil	Nil	0
Net	9.94	0	0	0	0	0	9.94	Nil	Nil	Nil	Nil	9.94
								Nil	Nil	Nil	Nil	
Total Investments	296.26	0	0.05	42.81	0	198.65	537.76	Nil	Nil	Nil	Nil	537.76
Less: Provision for non-performing investments (NPI)	0	0	0	0	0	0	0	Nil	Nil	Nil	Nil	0
Less: Provision for depreciation and NPI	0	0	0	2.5	0	0	2.5	Nil	Nil	Nil	Nil	2.5
Net	296.26	0	0.05	40.31	0	198.65	535.26	Nil	Nil	Nil	Nil	535.26

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The Khamgaon Urban Co-Op.Bank Ltd. INVESTMENT

The Khamgaon Urban Co-Op.Bank Ltd.
(MultistataeScheduled Bank)

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The Khamgaon Urban Co-Op.Bank Ltd.
(Multistate Scheduled Bank)

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Note No-5 Asset quality (FY 2021-22)

a) Classification of advances and provisions held

(Amount in ₹ crore)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub- standard	*Doubtful*	*Loss*	Total Non- Performing Advances	
Gross Standard Advances and NPAs	-	-	-	-	-	-
Opening Balance	516.15	22.3	62.66	1.6	86.56	602.71
Net Effect of Addition and Deletion	35.6	-7.91	-55.25	0.3	-62.86	-27.26
Closing balance	551.75	14.39	7.41	1.9	23.7	575.45
*Reductions in Gross NPAs due to:	-	-	-	-	-	-
i) Upgradation	-	-	-	-	-	-
ii) Recoveries (excluding recoveries from upgraded accounts)	-	-	-	-	-	-
iii) Technical/ Prudential Write-offs / ARC	-	-	-	-	-	79.98
iv) Write-offs other than those under (iii) above	-	-	-	-	-	-
Provisions (excluding Floating Provisions)						
Opening balance of provisions held						25.6
Add: Fresh provisions made during the year						8.02
Less: Excess provision reversed/ Write-off loans						26.66
Closing balance of provisions held						6.96
Required provision for NPAs as on 31.03.2022 is Rs. 6.96 cr. & Made provision is Rs. 21.28 Cr. Movement of provision is as above. Floting provision at the end of the year is Rs. 14.32 Cr.						
Net NPAs17						
Opening Balance						50.95
Add: Fresh additions during the year						25.78
Less : Assign to ARC						
Less: Reductions during the year						
Closing Balance						2.42

	Standard	Non-Performing				Total
	Total Standard Advances	Sub- standard	Doubtful	Loss	Total Non- Performing Advances	
Floating Provisions						
Opening Balance						35.61
Add: Additional provisions made during the year						8.02
Less: Amount drawn down18 during the year						22.35
Closing balance of floating provisions						21.28
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written-off accounts				15.55		15.55
Add: Technical/ Prudential write-offs during the year				1.39		1.39
Less: Recoveries made from previously technical/ prudential written-off accounts during the year				0.42		0.42
Closing balance				16.52		16.52

Ratios19 (in per cent)	Current Year	Previous Year
Gross NPA to Gross Advances	4.13	14.36
Net NPA to Net Advances	0.44	8.98
Provision coverage ratio		

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Note No-5 Asset quality (FY 2021-22) (Cont...)

Asset quality (FY 2020-21)

b) 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	807.26	49.74	24.03	2.88	76.65	883.91
Net Effect of Addition and Deletion	-291.11	-27.44	38.63	-1.28	9.91	-281.2
Closing balance	516.15	22.3	62.66	1.6	86.56	602.71
*Reductions in Gross NPAs due to:						
i) Upgradation						
ii) Recoveries (excluding recoveries from upgraded accounts)						
iii) Technical/ Prudential16 Write-offs						
iv) Write-offs other than those under (iii) above						
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	Nil	Nil	Nil	Nil	Nil	20.15
Add: Fresh provisions made during the year	Nil	Nil	Nil	Nil	Nil	10
Less: Excess provision reversed/ Write-off loans	Nil	Nil	Nil	Nil	Nil	4.55
Closing balance of provisions held	Nil	Nil	Nil	Nil	Nil	25.6
Required provision for NPAs as on 31.03.2021 is Rs. 25.60 cr. & Made provision is Rs. 35.61 Cr. Movement of provision is as above. Floting provision at the end of the year is Rs. 10.01 Cr.						
Net NPAs17						
Opening Balance						
Add: Fresh additions during the year						
Less: Reductions during the year						
Closing Balance						
	Standard	**Non-Performing**				**Total**
	Total Standard Advances	**Sub- standard**	**Doubtful**	**Loss**	**Total Non- Performing Advances**	
Floating Provisions						
Opening Balance						27
Add: Additional provisions made during the year						10
Less: Amount drawn down18 during the year						1.39
Closing balance of floating provisions						35.61
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written-off accounts				15.42		15.42
Add: Technical/ Prudential write-offs during the year				2.21		2.21
Less: Recoveries made from previously technical/ prudential written-off				2.02		2.02
accounts during the year						
Closing balance				15.61		15.61

Ratios19 (in per cent)	Current Year	Previous Year
Gross NPA to Gross Advances	14.36	1.13
Net NPA to Net Advances	8.98	8.92
Provision coverage ratio	89.44%	41.14%

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Note No-5 Asset quality (FY 2021-22) (Cont...)

c) Sector-wise Advances and Gross NPAs

Sr. No.	Sector*	Current Year			Previous Year		
			Percentage of Gross NPAs to Total Advances in				Percentage of Gross NPAs to Total Advances in
		Outstanding Total Advances	Gross NPAs	that sector	Outstanding Total Advances	Gross NPAs	that sector
i)	**Priority Sector**						
a)	Agriculture and allied activities	26.79	0.22	0.04%	21.01	0.05	0.01%
b)	Advances to industries sector eligible as priority	135.38	2.84	0.49%	168.66	33.81	5.61%
	sector lending			0.00%			0.00%
c)	Services	140.87	8.33	1.45%	188.92	37.78	6.27%
d)	Personal loans	67.22	4.29	0.75%	28.02	4.4	0.73%
	Subtotal (i)	370.26	15.68	2.73%	406.61	76.04	12.62%
ii)	**Non-priority Sector**						
a)	Agriculture and allied activities						
b)	Industry						
c)	Services						
d)	Personal loans	203.61	8.02	1.40%	196.1	10.52	1.75%
	Sub-total (ii)	203.61	8.02	1.40%	196.1	10.52	1.75%
	Total (I + ii)	573.87	23.70	4.13%	602.71	86.56	14.36%

d) Overseas assets, NPAs and revenue

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

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Note No-5 Asset quality (FY 2021-22) (Cont...)

e) articulars 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)		Total	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
	Number of borrowers	0	0	0	0	1	1	0	0	1	1
	Gross Amount (₹ crore)	0	0	0	0	1.69	4.09	0	0	1.69	4.09
Standard	Provision held (₹ crore)	0	0	0	0	0	0	0	0	0	0
Sub- standard	Number of borrowers	0	0	0	0	0	1	0	0	0	1
	Gross Amount (₹ crore)	0	0	0	0	0	0.1	0	0	0	0.1
	Provision held (₹ crore)	0	0	0	0	0	0	0	0	0	0
	Number of borrowers	0	0	0	0	0	0	0	0	0	0
	Gross Amount (₹ crore)	0	0	0	0	0	0	0	0	0	0
Doubtful	Provision held (₹ crore)	0	0	0	0	0	0	0	0	0	0
	Number of borrowers	0	0	0	0	0	0	0	0	0	0
	Gross Amount (₹ crore)	0	0	0	0	0	2	0	0	0	2
Total	Provision held (₹ crore)	0	0	0	0	0	4.19	0	0	0	4.19

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Note No-5 Asset quality (FY 2021-22) (Cont...)

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	82	0	0
Aggregate principal outstanding of loans transferred	79.98	0	0
Weighted average residual tenor of the loans transferred	N.A.	0	0
Net book value of loans transferred (at the time of transfer)	59.94	0	0
Aggregate consideration	0	0	0
Additional consideration realized in respect of accounts transferred in earlier years	0	0	0

Details of loans acquired during the year		
(all amounts in ₹ crore)	From SCBs, RRBs, UCBs, StCBs, DCCBs, AIFIs, 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

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Note No-5 Asset quality (FY 2021-22) (Cont...)

g) Fraud accounts

(Amount in ₹ crore)

	Current year	Previous year
Number of frauds reported	0	1
Amount involved in fraud (₹ crore)	0	0.084
Amount of provision made for such frauds (₹ crore)	0	0
Amount of Unamortised provision debited from 'other	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	Of (A),	Of (A)	Of (A)	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the
	(A)	aggregate debt that slipped into NPA during the half- year	amount written off during the half-year	amount paid by the borrowers during the half- year	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-6 Exposures

a) Exposure to real estate sector

(Amount in ₹ crore)

Category	Current Year	Previous Year
i) Direct exposure		
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.	2.78	2.62
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 ware house space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;	45.84	32.42
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –		
i. Residential		
ii. Commercial Real Estate		
ii) Indirect Exposure		
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.		
Total Exposure to Real Estate Sector	48.62	35.04

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Note No-6 Exposures (Cont ...)

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 the corpus of which is not exclusively invested in corporate debt;	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 debentures / units of equity oriented mutual funds does not fully cover the advances;	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 the equity of new companies in anticipation of raising resources;	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
Total exposure to capital market	NIL	NIL

c) Unsecured advances

Particulars	Current year	Previous Year
Total unsecured advances of the bank	18.68	18.15
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

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Note No-7 Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	21.16	36.59
Percentage of deposits of twenty largest depositors to total deposits of the bank	1.99%	3.35%

b) Concentration of advances

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	155.05	133.60
Percentage of advances to twenty largest borrowers to total advances of the bank	27.02%	22.17%

c) Concentration of exposures

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total exposure to the twenty largest borrowers/customers	143.09	128.84
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers	24.93%	21.38%

d) Concentration of NPAs

(Amount in ₹ crore)

	Current Year	Previous Year
Total Exposure to the top twenty NPA accounts	21.4	65.53
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	90.30%	75.71%

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Note No-8 Transfers to Depositor Education and Awareness Fund (DEA Fund)

(Amount in ₹ Lakh)

Sr. No.	Particulars	Current Year	Previous Year
i)	Opening balance of amounts transferred to DEA Fund	49.23	45.60
ii)	Add: Amounts transferred to DEA Fund during the year	66.40	3.71
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.08	0.08
iv)	Closing balance of amounts transferred to DEA Fund	115.55	49.23

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Note No-9 Complaints

a) Summary information on complaints received by the bank from customers and from the Offices of Ombudsman

(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	0
	5.1.	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	5	5
	5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	5	5
	5.3	Of 5, 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.				

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Note No-9 Complaints (Cont...)

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

(Amount in ₹ crore)

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				
Issuing of Documents	0	2	0	0	0
Details Rgarding Loan Account	0	1	100%	0	0
Loan Transaction	0	1	0	0	0
Account Fraud	0	1	0	0	0
Total	0	5	100%	0	0
	Previous Year				
Issuance of DD	0	1	0	0	0
Reafding deposits & Shares	0	1	0	0	0
Regarding RTGS	0	1	0	0	0
Regarding Loan Account	0	1	100%	0	0
Regarding Recovery Process	0	1	100%	0	0
Total	0	5		0	0

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Note No-10 Business ratios

(Amount in ₹ crore)

Particular	Current Year	Previous Year
i) Interest Income as a percentage to Working Funds34	7.19	7.71
ii) Non-interest income as a percentage to Working Funds35	0.64	0.77
iii) Cost of Deposits	3.81	4.72
iv) Net Interest Margin35	4.87	4.59
v) Operating Profit as a percentage to Working Funds35	1.66	2.17
vi) Return on Assets[36]	0.49	0.69
vii) Business (deposits plus advances) per employee37 (in ₹ crore)	4.76	4.71
viii) Profit per employee (in ₹ crore)	0.02	0.02

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Note No-11 Bank assurance business commission income

(Amount in ₹ Lakhs)

Sr. No.	Particulars	2021-22	2020-21
1	LIfe Insurance Polies	0.33	1.18
2	General Insurance Polies	24.6	23.21
	Total	24.93	24.39

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Note No-12 Provisions and contingencies

(Amount in ₹ crore)

Provision debited to Profit and Loss Account	Current Year	Previous Year
i) Provisions for NPI	4.63	3.73
ii) Provision towards NPA	7.9	10
iii) Provision made towards Income tax	3.51	7.73
iv) Other Provisions and Contingencies (with details) as under		

Audit fee	0.15	0.12
Audit fee (Concurrent & Investment)	0.05	0.03
Pigmy Agent Commission	0.04	0.04
Rent Payable	0.08	0.0839
Electric City Payable	0.04	0.04
Telephone Bills Payable	0.01	0.01
Provision for Expenses (Including consultancy charges)	0.13	0.05

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Note No-13 Payment of DICGC Insurance Premium

Sr. No.	Particulars	Current Year	Previous Year
i)	Payment of DICGC Insurance Premium	15285444.00	15398718.02
ii)	Arrears in payment of DICGC premium	Nil	Nil

Note : Bank actually paid 15285444 which includes Penal interest of Rs. 187404 & GST of Rs. 2331678/-

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