

**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

Business Segments	Treasury		Corporate / Wholesale Banking		Retail Banking		Other Banking Business		(Amount in ₹ crore) Total	
			Current Year	Previous Year						
Particulars	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Revenue	33.65	33.36	12.01	13.31	44.17	41.5	13.64	7.91	103.47	96.08
Result										
Unallocated expenses										
Operating profit										
Income taxes										
Extraordinary profit / loss										
Net profit										

Business Segments	Treasury		Corporate		Retail Banking		Other Banking Business		Total	
			Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
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	600.95	580.19	147.7	133.75	465.47	440.11	171.5	146.28	1385.62	1300.33
Unallocated assets										
Total assets										
Segment liabilities										
Unallocated liabilities										
Total										
Liabilities										

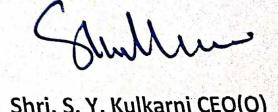
Part B: Geographic segments

	Domestic		International		Total		(Amount in ₹ crore)	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year		
(a) Revenue	103.47	96.08	Nil	Nil	103.47	96.08		
(b) Assets	1385.62	1300.33	Nil	Nil	1385.62	1300.33		





Shri. V. R. Kulkarni Dy. CEO

Shri. S. Y. Kulkarni CEO(O)

Accounting Standard 18 – Related Party Disclosures

Items/Related Party	Parent (as per ownership or control)	Subsidiaries	Associates/ Joint ventures	Key Management Personnel @	(Amount in ₹ crore)	
					Relatives of Key Management Personnel	Total
Borrowings						
Venkatesh Ramchandra Kulkarni (Dy. CEO)	NIL	NIL	NIL	0.11	NIL	0.11
Venkatesh Ramchandra Kulkarni (Dy. CEO)	NIL	NIL	NIL	0.05	NIL	0.05
Venkatesh Ramchandra Kulkarni (Dy. CEO)	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
Interest received						
Venkatesh Ramchandra Kulkarni (Dy. CEO)	NIL	NIL	NIL	0.01	NIL	0.01
Venkatesh Ramchandra Kulkarni (Dy. CEO)	NIL	NIL	NIL	0.00	NIL	0.00
Venkatesh Ramchandra Kulkarni (Dy. CEO)	NIL	NIL	NIL	0.00	NIL	0.00
Rendering of services	NIL	NIL	NIL	NIL	NIL	NIL
Receiving of services						
Sudhir Yashwant Kulkarni CEO (O)	NIL	NIL	NIL	0.17	NIL	0.17
Venkatesh Ramchandra Kulkarni (Dy. CEO)	NIL	NIL	NIL	0.13	NIL	0.13
Management contracts	NIL	NIL	NIL	NIL	NIL	NIL

V.S. Kulkarni



Shri. V. R. Kulkarni Dy. CEO

Shri. S. Y. Kulkarni CEO(O)

Signature



Regulatory Capital
a) Composition of Regulatory Capital

Sr. No.	Particulars	Current Year	2023 (Amount in ₹ crore)	Previous Year
i)	Common Equity Tier 1 capital (Paid up share capital and reserves net of deductions, if any)		119.64	111.63
ii)	Additional Tier 1 capital/ Other Tier 1 capital		0	0
iii)	Tier 1 capital (i + ii)		119.64	111.63
iv)	Tier 2 capital		36.76	36.68
v)	Total capital (Tier 1+Tier 2)		156.4	148.31
vi)	Total Risk Weighted Assets (RWAs)		717.69	714.77
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs) / Paid-up share capital and reserves as percentage of RWAs	NA	NA	NA
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)		16.67%	15.62%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)		5.12%	5.13%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)		21.79%	20.75%
xii)	Leverage Ratio		8.63%	8.58%
xiii)	Percentage of the shareholding of a) Government of India b) State Government (specify name)\$ c) Sponsor Bank\$	NII	NII	NII
xiii)	Amount of paid-up equity capital raised during the year		0.99	1.47
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.		8.01	4.97
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.		0.08	10.58

b) Draw down from Reserves

There are no withdrawals from General Reserve

Y. Kulkarni



Shri. V. R. Kulkarni
Shri. V. R. Kulkarni
Dy.CEO

Shri. S. Y. Kulkarni
Shri. S. Y. Kulkarni
CEO(O)



Asset liability management

a) Maturity pattern of certain items of assets and liabilities

	Day 1	2 to 7 days	8 to 14 days	15 to 30 Days	31 days to 2 months	Over 2 months 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	(Amount in ₹ crore)
Deposits	24.68	38.02	30.79	14.2	38.58	57.88	130.41	201.61	520.43	54.61	7.32	1118.53
Advances	29.19	45.06	47.81	31.96	29.88	44.83	78.11	111.87	117.93	12.18	64.55	613.37
Investments	0	7	9.78	17.77	50.88	76.32	36.34	48.42	73.18	71.2	210.06	600.95
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

Yashwant



Shri. V. R. Kulkarni
Shri. V. R. Kulkarni
Dy. CEO

Shri. S. Y. Kulkarni

Shri. S. Y. Kulkarni
CEO (O)



Note No. 4

Investments
a) Composition of Investment Portfolio

(Amount in ₹ crore)

(As on 31-03-23)

	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	
Held to Maturity								NII	NII	NII
Gross	202.92	0.00	0.00	0.00	0.00	30.49	233.41	NII	NII	NII
Less: Provision for non-performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NII	NII	NII
Net	202.92	0.00	0.00	0.00	0.00	30.49	233.41	NII	NII	NII
Available for Sale								NII	NII	NII
Gross	72.30	0.00	0.05	25.54	0.00	236.77	334.66	NII	NII	NII
Less: Provision for depreciation and NPI	0.00	0.00	0.00	5.00	0.00	0.00	5.00	NII	NII	NII
Net	72.30	0.00	0.05	20.54	0.00	238.07	329.66	NII	NII	NII
Held for Trading								NII	NII	NII
Gross	25.88	0.00		0.00	0.00	0.00	25.88	NII	NII	NII
Less: Provision for depreciation and NPI	0.00	0.00		0.00	0.00	0.00	0.00	NII	NII	NII
Net	25.88	0.00		0.00	0.00	0.00	25.88	NII	NII	NII
Total Investments	301.10	0.00	0.05	25.54	0.00	267.26	593.95	NII	NII	NII
Less: Provision for non-performing investments	0.00	0.00	0.00		0.00	0.00	0.00	NII	NII	NII
Less: Provision for depreciation and NPI	0.00	0.00	0.00	5.00	0.00	0.00	5.00	NII	NII	NII
Net	301.10	0.00	0.05	20.54	0.00	267.26	588.95	NII	NII	NII

B. V. Kulkarni



Shri. V. R. Kulkarni
Dy. CEO


Shri. S. Y. Kulkarni
CEO (O)

(As on 31-03-22)

(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	
Held to Maturity								NII	NII	NII	NII
Gross	115.36	0.00	0.00	0.00	0.00	30.49	145.85	NII	NII	NII	NII
Less: Provision for non-performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	NII	NII	NII	NII	0
Net	115.36	0.00	0.00	0.00	0.00	30.49	145.85	NII	NII	NII	NII
Available for Sale								NII	NII	NII	NII
Gross	155.63	0.00	0.05	30.65	0.00	238.07	424.40	NII	NII	NII	NII
Less: Provision for depreciation and NPI	0.00	0.00	0.00	5.00	0.00	0.00	5.00	NII	NII	NII	NII
Net	155.63	0.00	0.05	25.65	0.00	238.07	419.40	NII	NII	NII	NII
Held for Trading								NII	NII	NII	NII
Gross	9.94	0.00		0.00	0.00	0.00	9.94	NII	NII	NII	NII
Less: Provision for depreciation and NPI	0.00	0.00		0.00	0.00	0.00	0.00	NII	NII	NII	NII
Net	9.94	0.00		0.00	0.00	0.00	9.94	NII	NII	NII	NII
Total Investments	280.93	0.00	0.05	30.65			268.56	580.19	NII	NII	NII
Less: Provision for non-performing investments	0.00	0.00	0.00		0.00	0.00	0.00	NII	NII	NII	NII
Less: Provision for depreciation and NPI	0.00	0.00	0.00	5.00	0.00	0.00	5.00	NII	NII	NII	NII
Net	280.93	0.00	0.05	25.65	0.00	268.56	575.19	NII	NII	NII	NII

B. V. Kulkarni



Shri. V. B. Kulkarni
Dy. CEO

Shri. S. Y. Kulkarni
CEO (O)

b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

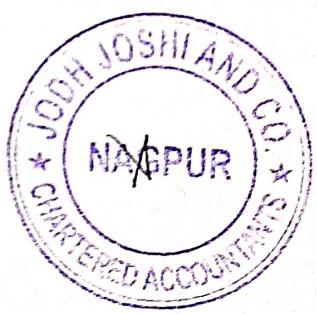
Particulars	(Amount in ₹ crore)	
	Current Year	Previous Year
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	1.6112	1.61
b) Add: Provisions made during the year	0	0.00
c) Less: Write off / write back of excess provisions during the year	0	0.00
d) Closing balance	1.6112	1.61
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	14.5001	14.00
b) Add: Amount transferred during the year	0	0.50
c) Less: Drawdown	0	0.00
d) Closing balance	14.5001	14.50
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category		

B. V. Patel Lee



Shri. V. R. Kulkarni
Dy. CEO

Shri. S. Y. Kulkarni
CEO (O)



Note No. 4 Cont....

c) Non-SLR investment portfolio

i) Non-performing non-SLR investments

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year	Previous Year
a)	Opening balance	5.00	8.33
b)	Additions during the year since 1st April	0.00	5.00
c)	Reductions during the above period	0.00	8.33
d)	Closing balance	5.00	5.00
e)	Total provisions held	5.00	5.00

ii) Issuer composition of non-SLR investments

(Amount in ₹ crore)

Sr. No.	Issuer	Amount		Extent of Private Pl		Extent of 'Below In		Extent		Extent	
		Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year
-1	-2	-3	-4	-5	-6	-7	-8	-9	-10	-11	-12
a)	PSUs	5.49	5.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b)	FIs	20.05	25.16	0.00	0.00	5.00	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	24.05	53.30	0.00	0.00	0.00	0.05	0.05	0.05	0.05	0.05
g)	Provision held towards depreciation	5.00	5.00	0.00	0.00	5.00	5.00	0.00	0.00	0.00	0.00
	Total *	49.59	83.95	0.00	0.00	5.00	5.00	0.05	0.05	0.05	0.05

B. V. Adei / Lee



Shri. V. R. Kulkarni
Dy.CEO

Shri. S. Y. Kulkarni
CEO (O)

Note No. 4 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

B. V. Kulkarni



Shri. V. R. Kulkarni
Dy. CEO

Shri. S. Y. Kulkarni
CEO (O)

Note No. 5

a) Classification of advances and provisions held

Asset quality (FY 2022-23)

	Standard	Non-Performing			(Amount in ₹ crore)
		Total Standard Advances	Sub- standard	Doubtful	
Gross Standard Advances and NPAs					
Opening Balance	550.16	14.39	7.41	1.90	23.70
Net Effect of Addition and Deletion	37.74	-8.71	10.57	-0.09	1.77
Closing balance	587.90	5.68	17.98	1.81	25.47
*Reductions in Gross NPAs due to:	0.00	0.00	0.00	0.00	0.00
(i) Upgradation	0.00	0.93	0.13	0.00	1.06
(ii) Recoveries (excluding recoveries from up- graded accounts)	0.00	1.00	0.73	0.01	1.74
(iii) Technical/ Prudential Write-offs / ARC	0.00	0.00	0.00	0.00	0.00
(iv) Write-offs other than those under (iii) above / QTS	0.00	0.01	0.13	0.02	0.16
Recoveries made and A/c closed	0.00	1.11	0.37	0.04	1.52
Total Recovery	0.00	3.05	1.36	0.07	4.48
Provisions (excluding Floating Provisions)					
Opening balance of provisions held	2.75	11.97	7.41	1.90	21.28
Add: Fresh provisions made during the year	0.00	-5.69	10.78	-0.09	5.00
Less: Excess provision reversed/ Write-off loans	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
This recovery figure is net of changes, if any, debited to such accounts.					
Net NPAs/17					
Opening Balance		2.42	0.00	0.00	2.42
Add: Fresh additions during the year		0.00	0.00	0.00	0.00
Less: Assign to ARC		0.00	0.00	0.00	0.00
Less: Reductions during the year		2.42	0.00	0.00	2.42
Closing Balance		0.00	0.00	0.00	0.00
	Standard	Non-Performing			Total
		Total Standard Advances	Sub- standard	Doubtful	
Floating Provisions					
Opening Balance					NIL
Add: Additional provisions made during the year					NIL
Less: Amount drawn down/18 during the year					NIL
Closing balance of floating provisions					NIL
Technical write-offs and the recoveries made thereon					
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

Ratios/19 (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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Shri. V. R. Kulkarni Dy. CEO

S. Y. Kulkarni

Shri. S. Y. Kulkarni CEO(O)



c) Sector-wise Advances and Gross NPAs

Sr. No.	Sector*	Current Year			Previous Year		
		Outstanding Total Advances	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Percentage of Gross NPAs to Total Advances in that sector		
					Gross NPAs	Gross NPAs	
I) Priority Sector							
a) Agriculture and allied activities		65.20	2.62	4.02%	26.79	0.22	0.82%
b) Advances to industries sector eligible as pr		132.47	4.92	3.71%	135.38	2.84	2.10%
c) Services		138.72	8.35	6.02%	140.87	8.33	5.91%
d) Personal loans		32.54	2.50	7.68%	67.22	4.29	6.38%
Subtotal (I)		368.93	18.39	4.98%	370.26	15.68	4.23%
II) Non-priority Sector							
a) Agriculture and allied activities							
b) Industry							
c) Services							
d) Personal loans		244.44	7.08	2.90%	203.61	8.02	3.94%
Sub-total (II)		244.44	7.08	2.90%	203.61	8.02	3.94%
Total (I + II)		613.37	25.47	4.15%	573.87	23.7	4.13%

d) Overseas assets, NPAs and revenue

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

e) particulars of resolution plan and restructuring

i) Details of accounts subjected to restructuring

		Amount in ₹ crore											
		Agriculture and allied activities				Corporate (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	Current Year	Previous Year
Standard	Number of borrowers	0	0	0	0	0	0	0	0	0	0	0	0
Sub-standard	Gross Amount (₹ crore)	0	0	0	0	0	0	0	0	0	0	0	0
Doubtful	Number of borrowers	0	0	0	0	0	0	0	0	0	0	0	0
	Gross Amount (₹ crore)	0	0	0	0	0	0	0	0	0	0	0	0
	Provision held (₹ crore)	0	0	0	0	0	0	0	0	0	0	0	0
	Number of borrowers	0	0	0	0	0	0	0	0	0	0	0	0
	Gross Amount (₹ crore)	0	0	0	0	0	0	0	0	0	0	0	0
	Provision held (₹ crore)	0	0	0	0	0	0	0	0	0	0	0	0
Total	Number of borrowers	0	0	0	0	0	0	0	0	0	0	0	0
	Gross Amount (₹ crore)	0	0	0	0	0	0	0	0	0	0	0	0
	Provision held (₹ crore)	0	0	0	0	0	0	0	0	0	0	0	0

Shri. V. R. Kulkarni Dy.CEO

Shri. S. Y. Kulkarni CEO(O)



Note No. 5

Asset quality (FY 2021-22)

a) Classification of advances and provisions held

	Standard Total Standard Advance s	Non-Performing			Total Non- Performing Advances	Total
		Sub- standard	Doubtful	Loss		
Gross Standard Advances and NPAs	-	0	-	-	-	-
Opening Balance	516.15	22.30	62.66	1.60	86.56	602.71
Net Effect of Addition and Deletion	35.60	-7.91	-55.25	0.30	-62.86	-27.26
Closing balance	551.75	14.39	7.41	1.90	23.70	575.45
*Reductions in Gross NPAs due to:	0.00	0.00	0.00	0.00	0.00	0.00
i) Upgradation	0.00	0.93	0.75	0.00	1.68	1.68
ii) Recoveries (excluding recoveries from up graded accounts)	0.00	0.53	1.60	0.00	2.13	2.13
iii) Technical/ Prudential Write-offs / ARC	0.00	31.61	48.72	0.01	80.34	80.34
iv) Write- offs other than those under (iii) above /OTS	2.75	0.00	2.02	0.00	2.02	4.77
Recoveries made and A/c closed	0.00	0.46	2.01	0.00	2.47	2.47
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	2.75	4.25	29.76	1.60	35.61	38.36
Add: Fresh provisions made during the year	0.00	7.72	0.00	0.30	8.02	8.02
Less: Excess provision reversed/ Write- off loans	0.00	0.00	22.35	0.00	22.35	22.35
Closing balance of provisions held	2.75	11.97	7.41	1.90	21.28	24.03
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		18.05	32.90	0.00	50.95	50.95
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		15.63	32.90	0.00	48.53	48.53
Closing Balance		2.42	0.00	0.00	2.42	2.42



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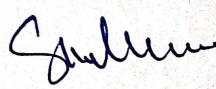
Shri. V. R. Kulkarni
Dy. CEO


Shri. S.Y. Kulkarni
CEO (O)

	Standard Total Standard Advance S	Non-Performing			Total Nil
		Sub- standard	Doubtful	Loss	
Floating Provisions					
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
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	89.79%	41.14%			

Rastogi


Shri. V. R. Kulkarni
Dy. CEO


Shri. S.Y. Kulkarni
CEO (O)



Exposures

a) Exposure to real estate sector

Category	Current year	Previous Year	(Amount in ₹ crore)
<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.	69.85	45.84	
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;	1.98	2.78	
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	1.98	48.62	

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Shri V. R.
Kulkarni
Dy. CEO

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Shri S. Y.
Kulkarni
CEO(O)

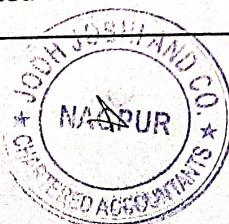


b) Exposure to capital market

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	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
Total exposure to capital market	NIL	NIL

c) Unsecured advances

Particulars	Current year	Previous Year
Total unsecured advances of the bank	21.23	18.68
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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Shri. V. R. Kulkarni
Shri. V. R.
Kulkarni
Dy. CEO

Shri. S. Y. Kulkarni
Shri. S. Y.
Kulkarni
CEO(O)

Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits

Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	29.56	21.16
Percentage of deposits of twenty largest depositors to total deposits of the bank	2.64%	1.99%

b) Concentration of advances

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	145.05	143.09
Percentage of advances to twenty largest borrowers to total advances of the bank	23.65%	24.93%

c) Concentration of exposures

Particulars	Current Year	Previous Year
Total exposure to the twenty largest borrowers/customers	157.48	155.05
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers	25.67%	27.02%

d) Concentration of NPAs

	Current Year	Previous Year
Total Exposure to the top twenty NPA accounts	21.61	21.4
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	84.84%	90.30%

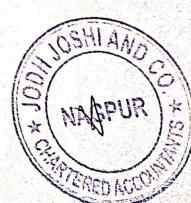
M. Kulkarni



Shri. V. B. Kulkarni
Dy. CEO

Shri. S. Y. Kulkarni
CEO(O)

S. Y. Kulkarni



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	1.15	0.49
ii)	Add: Amounts transferred to DEA Fund during the year	3.64	0.66
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.05	0.01
iv)	Closing balance of amounts transferred to DEA Fund	4.74	1.15

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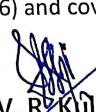
Shri. V. R. Kulkarni
Dy. CEO

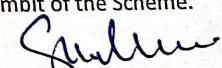
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Shri. S. Y. Kulkarni
CEO(O)



Particulars		(Amount in ₹ crore)	
		Previous year	Current year
Complaints received by the bank from its customers			
	Number of complaints pending at beginning of the year	0	0
	Number of complaints received during the year	0	0
	Number of complaints disposed during the year	0	0
3.1	Of which, number of complaints rejected by the bank	0	0
	Number of complaints pending at the end of the year	0	0
Maintainable complaints received by the bank from Office of Ombudsman/RBI			
	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	0
	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	5	0
5.2	Ombudsman		
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	0	0
	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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Dy.CEO


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CEO(O)



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	%	Number of complaints pending at the end of the year	(Amount in ₹ crore)	
					1	2
Current Year						
Issuing of Documents	0	0	0	0		0
Details Regarding Loan Account	0	0	0%	0		0
Loan Transaction	0	0	0	0		0
Account Fraud	0	0	0	0		0
			0			
Total	0	0	0%	0		0
Previous Year						
Issuance of DD	1	0	0	0		0
Receiving deposits & Shares	1	0	0	0		0
Regarding RTGS	1	0	0	0		0
Regarding Loan Account	1	0	0%	0		0
Regarding Recovery Process	1	0	0%	0		0
Total	5	0		0		0

Shri. V. R. Kulkarni
Dy. CEO

Shri. S. Y. Kulkarni
CEO(O)



Business ratios

Particular	Current Year	(Amount in ₹ crore) Previous Year
i) Interest Income as a percentage to Working Funds ³⁴	7.26%	7.19
ii) Non-interest income as a percentage to Working Funds ³⁵	1.10	0.64
iii) Cost of Deposits	3.65%	3.81
iv) Net Interest Margin ³⁵	4.65%	4.87
v) Operating Profit as a percentage to Working Funds ³⁵	1.48%	1.66
vi) Return on Assets ³⁶	0.55	0.49
vii) Business (deposits plus advances) per employee ³⁷ (in ₹crore)	5.14	4.76
viii) Profit per employee (in ₹ crore)	0.02	0.02

Shri. V. R. Kulkarni **Shri. S. Y. Kulkarni**
Dy. CEO **CEO(O)**



Bank assurance business commission income (Rs. Lakhs)

(Amount in ₹ crore)

Sr. No.	Particulars	2022-23	2021-22
1	Life Insurance Polies	0.00	0.03
2	General Insurance Polies	0.18	0.25
	Total	0.18	0.28

W. M. Joshi



Shri. V. R. Kulkarni
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Shri. S. Y. Kulkarni
Shri. S. Y.
Kulkarni
CEO(O)



Provisions and contingencies

(Amount in ₹ crore)

Provision debited to Profit and Loss Account	Current Year	Previous Year
i) Provisions for NPI	0.00	4.63
ii) Provision towards NPA	5.00	7.90
iii) Provision made towards Income tax	4.79	3.51
iv) Other Provisions and Contingencies (with details) as under		

Audit fee (Statutory Audit)	0.12	0.15
Audit fee (Concurrent & Investment)	0.03	0.05
Pigmy Agent Commission	0.04	0.04
Rent Payable	0.12	0.08
Electric City Payable	0.04	0.04
Telephone Bills Payable	0.01	0.01
Contingencies & Other Exp.	0.09	0.05
AGM Expenses	0.05	0.00
Consultancy Charges	0.04	0.00
ARC Provision	12.44	0.00
Provision for Special Reserves	0.56	0.3859
Bonus Provision	0.07	0.07

Yashoda



Shri. V. R. Kulkarni
Dy.CEO

V. R. Kulkarni

Shri. S. Y. Kulkarni
CEO(O)

S. Y. Kulkarni



Payment of DICGC Insurance Premium

Sr. No.	Particulars	Current Year	Previous Year
i)	Payment of DICGC Insurance Premium	13767962	15285444
ii)	Arrears in payment of DICGC premium	Nil	Nil

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Shri. V. R. Kulkarni
Dy. CEO

Shrikant

S. Kulkarni
Shri. S. Y. Kulkarni
CEO(O)

