

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	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Particulars										
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	Current Year	Previous Year
Particulars										
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										

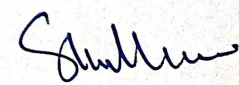
Part B: Geographic segments

	Domestic		International		(Amount in ₹ crore) Total	
	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	1385.82	1300.33	Nil	Nil	1385.82	1300.33





Shri. V. R. Kulkarni Dy. CEO


Shri. S. Y. Kulkarni CEO(O)

Accounting Standard 18 – Related Party Disclosures

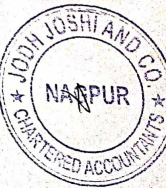
Items/Related Party	(Amount in ₹ crore)					
	Parent (as per ownership or control)	Subsidiaries	Associates/ Joint ventures	Key Management Personnel	Relatives of Key Management Personnel	Total
Borrowings						
Venkatesh Ramchandra Kulkarni (Dy. CEO)	NIL	NIL	NIL	0.11	NIL	0.11
Venkatesh Ramchandra Kulkarni (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

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Shri. V. R. Kulkarni Dy.CEO

Shri. S. Y. Kulkarni CEO(O)



Regulatory Capital
a) Composition of Regulatory Capital

Sr. No.	Particulars	2023	
		Current Year	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
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%
xi)	Leverage Ratio	8.63%	8.58%
xii)	Percentage of the shareholding of a) Government of India b) State Government (specify name)\$ c) Sponsor Bank\$	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

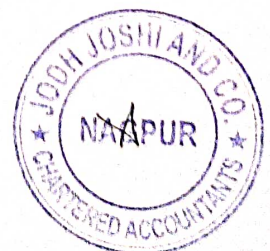
There are no withdrawals from General Reserve

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Shri. V. R. Kulkarni
Dy.CEO

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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	Total
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

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Shri. V. R. Kulkarni
Dy.CEO

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Shri. S. Y. Kulkarni
CEO (O)



Note No. 4

Investments
a) Composition of Investment Portfolio

(As on 31-03-23)

(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 authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India	Total Investments
Held to Maturity								NII	NII	NII	NII	
Gross	202.92	0.00	0.00	0.00	0.00	30.49	233.41	NII	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	NII	0
Net	202.92	0.00	0.00	0.00	0.00	30.49	233.41	NII	NII	NII	NII	
Available for Sale								NII	NII	NII	NII	
Gross	72.30	0.00	0.05	25.54	0.00	236.77	334.66	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	72.30	0.00	0.05	20.54	0.00	238.07	329.66	NII	NII	NII	NII	
Held for Trading								NII	NII	NII	NII	
Gross	25.88	0.00		0.00	0.00	0.00	25.88	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	0
Net	25.88	0.00		0.00	0.00	0.00	25.88	NII	NII	NII	NII	
Total Investments	301.10	0.00	0.05	25.54	0.00	267.26	593.95	NII	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	0
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	301.10	0.00	0.05	20.54	0.00	267.26	588.95	NII	NII	NII	NII	

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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				
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India	Total Investments
Held to Maturity												
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	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	
								NII	NII	NII	NII	
Available for Sale												
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	
								NII	NII	NII	NII	
Held for Trading												
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	0
Net	9.94	0.00		0.00	0.00	0.00	9.94	NII	NII	NII	NII	
								NII	NII	NII	NII	
Total Investments	280.93	0.00	0.05	30.65		268.56	580.19	NII	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	0
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	

D. V. Joshi

Shri. V. S. Kulkarni
Dy.CEOShri. S. Y. Kulkarni
CEO (O)

b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve
(Amount in ₹ crore)

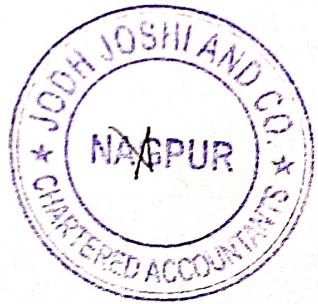
Particulars	Current	Previous
	Year	Year
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	1.6112	1.61
b) Add: Provisions made during the year	0	0.00
c) Less: Write off / write back of excess provisions during the year	0	0.00
d) Closing balance	1.6112	1.61
ii) Movement 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.Y. A. C. Lee



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Shri. V. R. Kulkarni
Dy.CEO

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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 PI		Extent of 'Below In		Extent		Extent	
-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	0.00	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	0.00	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. Adilkar



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 outstand ing during the year	Outstanding as on March 31
i) Securities sold under repo	0	0	0	0
a) Government securities				
b) Corporate debt securities				
c) Any other securities				
ii) Securities purchased under reverse repo	0	0	0	0
a) Government securities				
b) Corporate debt securities				
c) Any other securities				

B. V. Joshi



Shri. V. R. Kulkarni
Dy.CEO

Shri. S. Y. Kulkarni
CEO (O)

Note No. 5

Asset quality (FY 2022-23)

a) Classification of advances and provisions held

	Standard	Sub- standard	Non-Performing		Total Non-Performing Advances	Total
	Total Standard Advances		Doubtful	Loss		
Gross Standard Advances and NPAs						
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 up graded 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
Total Recovery	0.00	3.05	1.36	0.07	4.48	4.48
Provisions (excluding Floating Provisions)						
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.						
Net NPAs						
Opening Balance		2.42	0.00	0.00	2.42	2.42
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		2.42	0.00	0.00	2.42	2.42
Closing Balance		0.00	0.00	0.00	0.00	0.00

	Standard	Sub- standard	Non-Performing		Total Non-Performing Advances	Total
	Total Standard Advances		Doubtful	Loss		
Floating Provisions						
Opening Balance						NIL
Add: Additional provisions made during the year						NIL
Less: Amount drawn down 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 (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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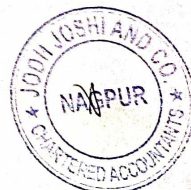


Shri. V. R. Kulkarni Dy. CEO

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Shri. S. Y. Kulkarni CEO(O)



c) Sector-wise Advances and Gross NPAs

		Current Year			Previous Year		
Sr. No.							
Sector*		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 priority		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%

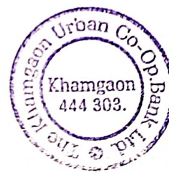
d) Overseas assets, NPAs and revenue

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

e) Particulars of resolution plan and restructuring
f) Details of accounts subjected to restructuring

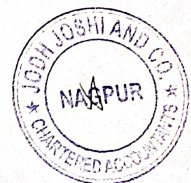
		(Amount in ₹ crore)							
		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Standard	Number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

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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

(Amount in ₹ crore)

	Standard	Sub- standard	Non-Performing			Total
	Total Standard Advances		Doubtful	Loss	Total Non-Performing Advances	
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		18.05	32.90	0.00	50.95	50.95
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		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

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Shri. S.Y. Kulkarni
CEO (O)

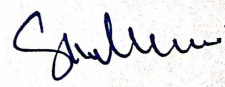
	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Floating Provisions						
Opening Balance						Nil
Add: Additional provisions made during the year						Nil
Less: Amount drawn down during the year						Nil
Closing balance of floating 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

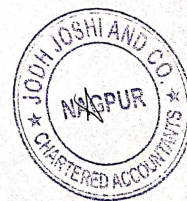
Ratios ¹⁹ (in per cent)	Current Year	Previous Year
Gross NPA to Gross Advances	4.13	14.36
Net NPA to Net Advances	0.44	8.98
Provision coverage ratio	89.79%	41.14%

Rastore




Shri. V. R. Kulkarni
Dy. CEO


Shri. S.Y. Kulkarni
CEO (O)



Exposures

a) Exposure to real estate sector

(Amount in ₹ crore)

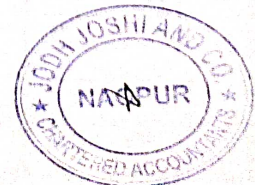
Category	Current year	Previous Year
<i>i) Direct exposure</i>		
a) Residential Mortgages –		
Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	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

Shri S. Y. Kulkarni
CEO(O)

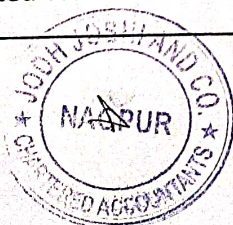


b) Exposure to capital market

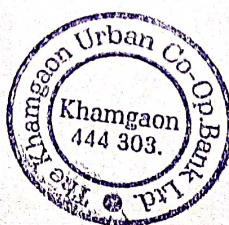
Particulars	Current Year	Previous Year
i) Direct investment in equity shares, convertible bonds, convertible debentures and units of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debt;	NIL	NIL
ii) Advances against shares / bonds / debentures or other securities 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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Dy. CEO

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Kulkarni
CEO(O)

Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits

Particulars	(Amount in ₹ crore)	
	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	(Amount in ₹ crore)	
	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	(Amount in ₹ crore)	
	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

	(Amount in ₹ crore)	
	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%

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Shri. S. Y. Kulkarni CEO(O)

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Transfers to Depositor Education and Awareness Fund (DEA Fund)

(Amount in ₹ crore)

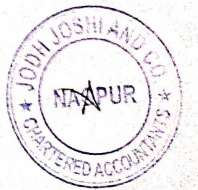
Sr. No.	Particulars	Current Year	Previous Year
i)	Opening balance of amounts transferred to DEA Fund	1.15	0.49
ii)	Add: Amounts transferred to DEA Fund during the year	3.64	0.66
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.05	0.01
iv)	Closing balance of amounts transferred to DEA Fund	4.74	1.15

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Dy.CEO

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Shri. S. Y. Kulkarni
CEO(O)



		(Amount in ₹ crore)	
	Particulars	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	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

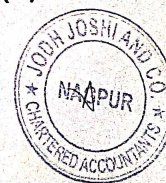
Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2021 (Previously Banking Ombudsman Scheme, 2006) and covered within the ambit of the Scheme.

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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	(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	6
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
Reefding 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	(Amount in ₹ crore)	
	Current Year	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

Amal



Shri. V. R. Kulkarni
Dy.CEO

Shri. S. Y. Kulkarni
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

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Shri. V. R.
Kulkarni
Dy.CEO

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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

Morale



Shri. V.R. Kulkarni
Dy.CEO

Shri. S. Y. Kulkarni
CEO(O)



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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Dy.CEO

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Shri. S. Y. Kulkarni
CEO(O)

