

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)

Business Segments	Treasury		Corporate / Wholesale Banking		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										
Revenue	47.57	45.10	15.59	14.92	46.62	46.06	6.18	6.28	115.96	112.36
Result										
Unallocated expenses										
Operating profit										
Income taxes										
Extraordinary profit / loss										
Net profit										

Business Segments	Treasury		Corporate / Wholesale Banking		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	680.60	635.54	169.86	179.93	530.26	499.75	200.11	182.31	1580.83	1497.53
Unallocated assets										
Total assets	680.6	635.54	169.86	179.93	530.26	499.75	200.11	182.31	1580.83	1497.53
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	115.96	112.36	Nil	Nil	115.96	112.36
(b) Assets	1580.83	1497.53	Nil	Nil	1580.83	1497.53



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Chief Executive officer

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						
Mrs. Manisha Ajay Mate	NIL	NIL	NIL	NIL	0.11	0.11
Mr. Satish Sadashiv Kulkarni	NIL	NIL	NIL	0.67	NIL	0.67
Mr. Niraj Babulal Awandekar	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						
Mrs. Manisha Ajay Mate	NIL	NIL	NIL	NIL	0.01	0.01
Mr. Satish Sadashiv Kulkarni	NIL	NIL	NIL	0.08	NIL	0.08
Mr. Niraj Babulal Awandekar	NIL	NIL	NIL	0.01	NIL	0.01
Rendering of services	NIL	NIL	NIL	NIL	NIL	NIL
Receiving of services						
Sudhir Yashwant Kulkarni (CEO till 30/06/2024)	NIL	NIL	NIL	0.06	NIL	0.06
Venkatesh Ramchandra Kulkarni (Dy. CEO till 30/06/2024 & CEO till 11/10/2024)	NIL	NIL	NIL	0.08	NIL	0.08
Dnyaneshwar B. Jadhav (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	0.11	0.11
Mr. Satish Sadashiv Kulkarni	NIL	NIL	NIL	NIL	0.04	0.04

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Chief Executive officer



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)	139.30	127.02
ii)	Additional Tier 1 capital/ Other Tier 1 capital		
iii)	Tier 1 capital (i + ii)	139.30	127.02
iv)	Tier 2 capital	36.83	37.05
v)	Total capital (Tier 1+Tier 2)	176.13	164.07
vi)	Total Risk Weighted Assets (RWAs)	758.90	768.36
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs) / Paid-up share capital and reserves as percentage of RWAs		
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	18.36%	16.53%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	4.85%	4.82%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	23.21%	21.35%
xi)	Leverage Ratio	8.81%	8.48%
	Percentage of the shareholding of		Nil
xii)	a) Government of India b) State Government (specify name)\$ c) Sponsor Bank\$		
xiii)	Amount of paid-up equity capital raised during the year	1.84	2.27
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.	10.12	21.83
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.	-0.25	10.95

b) Draw down from Reserves

There are no withdrawals from General Reserve

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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 28 Days	29 days to 3 months	Over 3 months a nd up to 6 Months	Over 6 months a nd up to 1 year	Over 1 ye ar and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	21.61	30.01	31.22	21.80	78.36	115.93	264.73	690.51	8.84	2.19	1265.20
Advances	56.17	0.94	1.64	18.36	64.32	54.13	258.96	30.07	66.49	149.03	700.11
Investments	0.00	32.58	4.93	42.00	160.76	18.66	86.59	187.97	62.29	84.82	680.60
Borrowings											
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

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Chief Executive officer



Investments
a) Composition of Investment Portfolio

(Amount in ₹ crore)

As on 31/03/2025

Particulars	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	Total Investments outside India	
Held to Maturity								Nil	Nil	Nil	Nil	
Gross	197.3922	0	0	0	0	25.6941	223.0863	Nil	Nil	Nil	Nil	
Less: Provision for non-performing investments (NPI)	0	0	0	0	0	0	0	Nil	Nil	Nil	Nil	0
Net	197.3922	0	0	0	0	25.6941	223.0863	Nil	Nil	Nil	Nil	
Available for Sale								Nil	Nil	Nil	Nil	
Gross	73.9570	0	0.6894	24.6049	0	259.1139	358.3652	Nil	Nil	Nil	Nil	
Less: Provision for depreciation and NPI	0	0	0.0012	5.0000	0	0	5.0012	Nil	Nil	Nil	Nil	
Net	73.9570	0	0.6882	19.6049	0	259.1139	353.3640	Nil	Nil	Nil	Nil	
Held for Trading								Nil	Nil	Nil	Nil	
Gross	99.1528	0		0	0	0	99.1528	Nil	Nil	Nil	Nil	
Less: Provision for depreciation and NPI	0	0		0	0	0	0	Nil	Nil	Nil	Nil	0
Net	99.1528	0		0	0	0	99.1528	Nil	Nil	Nil	Nil	
Total Investments	370.5020	0	0.6894	24.6049	0.0000	284.8080	680.6043	Nil	Nil	Nil	Nil	
Less: Provision for non-performing investments	0	0	0.0012		0	0	0.0012	Nil	Nil	Nil	Nil	0
Less: Provision for depreciation and NPI	0	0	0	5.0000	0	0	5.0000	Nil	Nil	Nil	Nil	
Net	370.5020	0	0.6882	19.6049	0.0000	284.8080	675.6031	Nil	Nil	Nil	Nil	

R. V. Adewale

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D. S. Jadhav
Chief Executive officer



As on 31/03/2024

(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	Total Investments outside India	
Held to Maturity								NII	NII	NII	NII	
Gross	202.6174	0	0	0	0	25.6941	228.3115	NII	NII	NII	NII	
Less: Provision for non-performing investments (NPI)	0	0	0	0	0	0	0	NII	NII	NII	NII	0
Net	202.6174	0	0	0	0	25.6941	228.3115	NII	NII	NII	NII	
								NII	NII	NII	NII	
Available for Sale								NII	NII	NII	NII	
Gross	89.1079	0	0.6894	24.8876	0	238.0470	352.7319	NII	NII	NII	NII	
Less: Provision for depreciation and NPI	0	0	0.0012	5.0000	0	0	5.0012	NII	NII	NII	NII	
Net	89.1079	0	0.6882	19.8876	0	238.0470	347.7307	NII	NII	NII	NII	
								NII	NII	NII	NII	
Held for Trading								NII	NII	NII	NII	
Gross	54.4916	0		0	0	0	54.4916	NII	NII	NII	NII	
Less: Provision for depreciation and NPI	0	0		0	0	0	0	NII	NII	NII	NII	0
Net	54.4916	0		0	0	0	54.4916	NII	NII	NII	NII	
								NII	NII	NII	NII	
Total Investments	346.2169	0	0.6894	24.8876	0	263.7411	635.5350	NII	NII	NII	NII	
Less: Provision for non-performing investments	0	0	0.0012		0	0	0.0012	NII	NII	NII	NII	0
Less: Provision for depreciation and NPI	0	0	0	5.0000	0	0	5.0000	NII	NII	NII	NII	
Net	346.2169	0	0.6882	19.8876	0	263.7411	630.5338	NII	NII	NII	NII	

B.V. Adhikari



 Chief Executive officer


b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

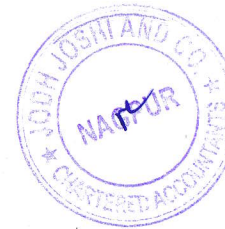
(Amount in ₹ crore)

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	0.0000
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 in AFS and HFT/Current category		

B. V. Adhikari

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Chief Executive officer



c) Non-SLR investment portfolio

i) Non-performing non-SLR investments

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year	Previous Year
a)	Opening balance	4.4578	5.0012
b)	Additions during the year since 1st April	0	0.0000
c)	Reductions during the above period	-0.1720	-0.5434
d)	Closing balance	4.2858	4.4578
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		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	5.4924	5.4924	0	0	0	0	0	0	0	0
b)	FIs	19.1125	19.3952	0	0	4.2846	4.4566	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	20.9990	34.4983	0	0	0	0	0.049	0.049	0.0494	0.0494
g)	Provision held towards depreciation	5.0012	5.0012	0	0	5.0000	5.0000	0.001	0.001	0.0012	0.0012
	Total *	45.6039	59.3859	0	0	4.285	4.4566	0.049	0.049	0.0494	0.0494

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d) Repo transactions (in face value terms)

(Amount in ₹ crore)

	Minimum outstanding during the year	Maximum outstanding during the year	Daily average out- standing 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. Acharya,

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Chief Executive officer



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	657.66	4.65	15.66	1.71	22.02	679.69
Net Effect of Addition and Deletion	15.94	6.60	-2.09	-0.02	4.49	20.43
Closing balance	673.60	11.25	13.57	1.69	26.51	700.11
*Reductions in Gross NPAs due to:						
i) Upgradation	0.00	1.22	3.24	0.00	4.46	4.46
ii) Recoveries (excluding recoveries from upgraded accounts)		0.03	1.57	0.01	1.61	1.61
iii) Technical/ Prudential Write-offs / ARC						
iv) Write-offs other than those under (iii) above / OTS	0.00	0.01	0.44	0.00	0.45	0.45
Recoveries made and A/c closed	0.00	0.03	0.20	0.01	0.24	0.24
Total Recovery	0.00	1.29	5.45	0.02	6.76	6.76
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	3.00	3.67	23.66	1.81	29.14	32.14
Add: Fresh provisions made during the year	0.00	0.00	1.00	0.00	1.00	1.00
Less: Excess provision reversed/ Write-off loans	0.00	0.00	0.00	0.00	0.00	0.00
Closing balance of provisions held	3.00	3.67	24.66	1.81	30.14	33.14
This recovery figure is net of changes, if any, debited to such accounts.						
Net NPAs17						
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

	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard			Total Non-Performing	
			Doubtful	Loss	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

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Chief Executive officer



Technical write-offs and the recoveries made thereon					
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

Ratios19 (in per cent)	Current Year	Previous Year
Gross NPA to Gross Advances	3.78	3.24
Net NPA to Net Advances	0	0
Provision coverage ratio	100%	100%

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
i) Priority Sector							
a) Agriculture and allied activities		64.18	1.27	1.98%	64.35	1.70	2.64%
b)Advances to industries sector eligible as priority sector lending		188.38	12.33	6.55%	191.70	2.75	1.43%
c) Services		140.73	8.43	5.99%	114.70	7.78	6.78%
d) Personal loans		93.9	1.55	1.65%	120.90	6.52	5.39%
Subtotal (i)		487.19	23.58	4.84%	491.65	18.75	3.81%
ii) Non-priority Sector							
a) Agriculture and allied activities							
b) Industrv							
c) Services							
d) Personal loans		212.91	2.91	1.37%	188.03	3.27	1.74%
Sub-total (ii)		212.91	2.91	1.37%	188.03	3.27	1.74%
Total (I + ii)		700.1	26.49	3.78%	679.68	22.02	3.24%

d) Overseas assets, NPAs and revenue

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

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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)		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	0	0	0	0	0	0
	Gross Amount (₹ crore)	0	0	0	0	0	0	0	0	0	0
Standard	Provision held (₹ crore)	0	0	0	0	0	0	0	0	0	0
Sub- standard	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
	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
	Provision held (₹ crore)	0	0	0	0	0	3.24	0	0	0	3.24
Doubtful	Number of borrowers	0	0	0	0	0	1	0	0	0	1
	Gross Amount (₹ crore)	0	0	0	0	0	3.24	0	0	0	3.24
	Provision held (₹ crore)	0	0	0	0	0	3.24	0	0	0	3.24
Total											

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 transfer	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	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		
	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'	0	0

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Chief Executive officer



reserves' as at the end of the year (₹ crore)

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

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	(Amount in ₹ crore)			Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of this half-year
			Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Of (A)	
Personal Loans	NIL	NIL	NIL	NIL	NIL	NIL
Corporate persons*	NIL	NIL	NIL	NIL	NIL	NIL
Of which MSMEs	NIL	NIL	NIL	NIL	NIL	NIL
Others	NIL	NIL	NIL	NIL	NIL	NIL
Total	NIL	NIL	NIL	NIL	NIL	NIL

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Chief Executive officer



Asset quality (FY 2023-24)

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	587.08	6.50	17.98	1.81	26.29	613.37
Net Effect of Addition and Deletion	70.57	-1.85	-2.32	-0.10	-4.27	66.30
Closing balance	657.65	4.65	15.66	1.71	22.02	679.67
*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 upgraded 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
Total Recovery	0.00	2.83	5.98	0.10	8.91	8.91
Provisions (excluding Floating Provisions)						
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.						
Net NPAs¹⁷						
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

	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



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Technical write-offs and the recoveries made there on					
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 ¹⁹ (in per cent)	Current Year	Previous Year
Gross NPA to Gross Advances	3.24	4.15
Net NPA to Net Advances	0	0
Provision coverage ratio	100%	100%

c) Sector-wise Advances and Gross NPAs

Sr. No.	Sector*	Current Year			Previous Year		
		Outstanding Total Advan ces	Gross NPAs	Percentage of Gross NPAs to Total Advan ces in that sector	Outstanding Total Advanc es	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i) Priority Sector							
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 eligibl							
c) Services		114.70	7.78	6.78%	138.72	8.35	6.02%
d) Personal loans		120.90	6.52	5.39%	32.54	2.50	7.68%
Subtotal (i)		491.65	18.75	3.81%	368.93	18.39	4.98%
ii) Non-priority Sector							
a) Agriculture and allied activities							
b) Industrv							
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	22.02	3.24%	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

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- e) articulators of resolution plan and restructuring
i) Details of accounts subjected to restructuring

		(Amount in ₹ crore)									
		Agriculture and allied activities		Corporates (excluding MSM)		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	0	0	0	0	0	0
	Gross Amount (₹ crore)	0	0	0	0	0	0	0	0	0	0
Standard	Provision held (₹ crore)	0	0	0	0	0	0	0	0	0	0
Sub- standard	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
	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	3.24	3.65	0	0	3.24	3.65
	Number of borrowers	0	0	0	0	1	1	0	0	1	1
	Gross Amount (₹ crore)	0	0	0	0	3.24	3.65	0	0	3.24	3.65
Total	Provision held (₹ crore)	0	0	0	0	3.24	3.65	0	0	3.24	3.65

- 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 a)			
(all amounts in ₹ crore)	To ARCs	To permitted transferees (please specify)	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	0	0	0
Details of loans acquired during the year			
(all amounts in ₹ crore)	From SCBs, RRBs, UCBs, StCBs, DCCBs, AIFs, SFBs and NB 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	

(Amount in ₹ crore)		
g) Fraud accounts	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'	0	0



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reserves' as at the end of the year (₹ crore)

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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Exposures

a) Exposure to real estate sector

(Amount in ₹ crore)

Category	Current year	Previous Year
<i>i) Direct exposure</i>		
<i>a) Residential Mortgages –</i>		
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	84.24	81.29
Out of which housing loans under priority sector		
<i>b) Commercial Real Estate –</i>		
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;	13.57	9.48
<i>c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –</i>		
<i>i. Residential</i>		
<i>ii. Commercial Real Estate</i>		
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	97.81	90.77

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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 the corpus of which is not	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	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 /	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	11.12	10.16
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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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	41.79	34.77
Percentage of deposits of twenty largest depositors to total deposits of the bank	3.30%	2.88%

b) Concentration of advances

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	151.33	158.19
Percentage of advances to twenty largest borrowers to total advances of the bank	21.62%	23.27%

c) Concentration of exposures

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
	Year	Year
Total exposure to the twenty largest borrowers/customers	164.06	167.97
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers	18.45%	19.93%

d) Concentration of NPAs

(Amount in ₹ crore)

	Current Year	Previous Year
Total Exposure to the top twenty NPA accounts	18.46	15.74
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	69.63%	74.77%



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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	5.11	4.74
ii)	Add: Amounts transferred to DEA Fund during the year	0.83	0.56
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.07	0.19
iv)	Closing balance of amounts transferred to DEA Fund	5.87	5.11

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Complaints

(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	1
	Number of complaints disposed during the year	0	1
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	10	12
5.1.	Of 10, number of complaints resolved in favour of the bank by Office of Ombudsman	10	12
	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
	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

(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			
Loan & Advances related	0	9	0.00	0	0
Bank Guarantee	0	1	0%	0	0
Loan Transaction	0	0	0	0	0
Account Fraud	0	0	0	0	0
Others	0	3	200%	0	0
Total	0	13	30%	0	0
		Previous year			
Loan & Advances related	0	9	0.00	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
Others	0	1	0.00%	0	0
Total	0	10	0.00%	0	0



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Business ratios

(Amount in ₹ crore)

Particular	Current Year	Previous Year
i) Interest Income as a percentage to Working Funds	6.61%	7.38%
ii) Non-interest income as a percentage to Working Funds	0.95%	0.97%
iii) Cost of Deposits	4.59%	4.36%
iv) Net Interest Margin	3.60%	4.14%
v) Operating Profit as a percentage to Working Funds	1.53%	1.96%
vi) Return on Assets ³⁶	0.77%	0.78%
vii) Business (deposits plus advances) per employee (in ₹crore)	5.96	5.77
viii) Profit per employee (in ₹ crore)	0.03	0.03
ix Cost to Income Ratio	63.22%	54.92%
x Return on Equity	29.26%	28.54%
XI Cost of Management to Working Funds	2.85%	2.65%

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Bank assurance business commission income (Rs. Lakhs)

(Amount in ₹ crore)

Sr. No.	Particulars	2024-25	2023-24
1	Life Insurance Policies	0.00	0.00
2	General Insurance Policies	0.00	0.04
	Total	0.00	0.04

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Provisions and contingencies

(Amount in ₹ crore)

Provision debited to Profit and Loss Account	Current Year	Previous Year
i) Provisions for NPI	0.00	0.00
ii) A - Provision towards NPA	1.00	2.86
ii) B - Provision towards Standard Advances	0.00	0.25
iii) Provision made towards Income tax	4.14	5.03
iv) Other Provisions and Contingencies (with details) as under		
Audit fee (Statutory Audit)	0.14	0.12
Audit fee (Concurrent & Investment)	0.04	0.03
Pigmy Agent Commission	0.04	0.04
Rent Payable	0.16	0.09
Electric City Payable	0.06	0.05
Telephone Bills Payable	0.01	0.01
Contingencies & Other Exp.	0.05	0.15
AGM Expenses	0.02	0.02
Consultancy Charges	0.05	0.05
ARC Provision	7.95	10.50
Provision for Special Reserves	0.45	0.50
Bonus Provision	0.06	0.05

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Payment of DICGC Insurance Premium

(Rs. In Crores)

Sr. No.	Particulars	Current Year	Previous Year
i)	Payment of DICGC Insurance Premium	1.57	1.48
ii)	Arrears in payment of DICGC premium	Nil	Nil

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