

ಜನತಾ ಕೋ–ಆಪರೇಖವ್





ಪ್ರಧಾನ ಕಛೇರಿ: ನಂ.156, 17ನೇ ಕ್ರಾಸ್, 8ನೇ ಮುಖ್ಯ ರಸ್ತೆ, ಮಲ್ಲೇಶ್ವರಂ ಪಶ್ಚಿಮ, ಬೆಂಗಳೂರು – 560 055. Ph: 080–23341972, 23449450, 23442648, Fax: 080–41281917 E-mail: gm@jcbank.in / managerho@jcbank.in

2023ನೇ-24ನೇ ಸಾಅನ ಲಾಭ ನಷ್ಟದ ತ:ಖೈ

ಇದರ ದಿನಾಂಕ: 31.03.2024ಕ್ಕೆ ಆಖ್ಬೆರಾದ ಅಸ್ತಿ ಮತ್ತು ಜವಾಬ್ದಾರಿ ತ:ಖೈ

ದಿನಾಂಕ 31.03.2023ಕ್ಕೆ	ನಷ್ಟಾಂಶಗಳು	ದಿನಾಂಕ 31.03.2024ಕ್ಕೆ	ದಿನಾಂಕ 31.03.2023ಕ್ಕೆ	ಲಾಭಾಂಶಗಳು	ದಿನಾಂಕ31.03.2024ಕ್ಕೆ
62,39,80,508.00	1. ಠೇವಣಿಗಳ ಮೇಲೆ ಬಡ್ಡಿ ಕೊಟ್ಟಿದ್ದು	52,19,69,171.00	104,43,80,807.00	1.ಬಡ್ಡಿ ಮತ್ತು ಸೋಡಿ	87,66,43,213.00
6,08,40,336.00		6,01,41,199.00	1,83,48,290.00	2.ಇತರೆ ಆದಾಯ	1,52,33,147.00
13,22,000.00	ຳ ຳ ນ	18,08,000.00			
1,63,91,203.00	,,	1,53,00,813.00			
4,43,147.00	3. Otho &t	2,77,689.00			
3,14,660.00	6. ಅಂಚೆ, ತಂತಿ ಮತ್ತು ದೂರವಾಣಿ	3,96,947.00			
10.66.000.00	7. ಲೆಕ್ಕಪರಿಶೋಧನಾ ಶುಲ್ಕ	14,21,000.00			
69,82,579.00	8.ಕಟ್ಟಡ, ಮರಮುಟ್ಟುಗಳು ಮತ್ತು ಕಚೇರಿ	64,84,682.00			
13,20,742.00]]	12,05,541.00			
	ಮತ್ತು ಜಾಹೀರಾತು				
6,15,40,102.00	10. ಇತರೆ ಖರ್ಚ	6,95,89,171.00			
19,53,62,452.00	11. ಅವಕಾಶಗಳು/ಇತರೆ ಮೀಸಲು	8,17,04,860.00			
12,40,95,306.00	12. ತೆರಿಗೆ ಪಾವತಿಗೆ ಮುನ್ನ ಲಾಭ	13,15,77,287.00			
3,88,16,520.00	13. ತೆರಿಗೆ ಪಾವತಿಸಿದ್ದು	5,38,05,052.00			
5,43,48,848.00	14. ಪ್ರಸಕ್ತ ನಿವ್ವಳ ಲಾಭ	7,77,72,235.00			
106,27,29,097.00		89,18,76,360.00	106,27,29,097.00	ఒట్టు	89,18,76,360.0
16,86,79,050.00	ಹಿಂದಿನ ಸಾಲಿನ ನಷ್ಡ	8,34,00,264.00			
3,09,29,938.00	ಮೀಸಲು ನಿಧಿಯಿಂದ ಹಿಂಪಡೆದದ್ದು	1,08,17,843.00			
	ಆರ್ ಎಫ್ 2.0 ಅವಕಾಶದಿಂದ ವಾಪಸ್ಸು ಪಡೆದಿರುವುದು	1,08,25,750.00			
(8,34,00,264.00)	ನಿವ್ವಳ ಲಾಭ/(ನಷ್ಟ)	1,60,15,564.00			

೨ಧಿಕೃತ ಷೇರು ಬಂಡವಾಳ				ರಅ್ಲದ್ದಂತೆ
	50.00.00.000.00	3,10,60,087.00	1.ಕೈಯಲ್ಲಿರುವ ನಗದು	4,22,24,017.00
ಷೇರು ಬಂಡವಾಳ ಪಾವತಿಯಾದದ್ದು	32,99,57,200.00	94,58,49,736.00	2.ಇತರೆ ಬ್ಯಾಂಕುಗಳಲ್ಲಿರುವ ಶಿಲ್ಕು	74,14,61,163.00
ಕಾಯ್ದಿಟ್ಟ ನಿಧಿ ಮತ್ತು ಇತರೆ ನಿಧಿಗಳು	37,61,92,573.00	20,50,00,000.00	3.ಕರೆ ಹಾಗೂ ಅಲ್ಪಸೂಚನೆಗೆ	15,00,00,000.00
ف د د د د د د د د د د د د د د د د د د د	742,55,65,872.00	423,01,19,665.00	4.ಠೇವಣಾತಿ ಯೋಜನೆಗಳು/ಹೂಡಿಕೆಗಳು	337,21,14,176.00
	4 40 00 570 00			412,64,16,814.00
• •	1,18,08,578.00	19,18,22,682.00	6.ಸುಸ್ತಿ ಸಾಲಗಳ ಮೇಲೆ ಬರಬೇಕಾದ ಬಡ್ಡಿ (ಕಾಂಟ್ರಾ)	17,54,13,999.00
5030114 200000001140	17 54 12 000 00	4.86.94.439.00	7.ಉತ್ಪಾದಕ ಸಾಲಗಳ ಮೇಲೆ ಬರಬೇಕಾದ ಬಡ್ಡಿ	5,15,13,425.00
ಸುಸ್ತಿ ಸಾಲಗಳ ಮೇಲೆ ಬರಬೇಕಾದ ಬಡ್ಡಿ (ಕಾಂಟ್ರಾ)	17,54,15,999.00	9,241.00	8.ಶಾಖೆಗಳ ಹೊಂದಾಣಿಕೆಗಳು	25,738.00
ಪಾವತಿಸಬೇಕಾದ ಬಡ್ಡಿ	41,75,859.00	76.27.029.00	9.ಕಟ್ಟಡ	68,69,607.00
ಇತ್ ಇನಾನಾಗಿತ್ತು	, ,	72,50,668.00	10.ಮರಮುಟ್ಟುಗಳು ಮತ್ತು ಪೀಠೋಪಕರಣಗಳು	65,25,601.00
dec managones	55,22,70,407.00	30.10.686.00	11.ಕಚೇರಿ ಸಲಕರಣೆಗಳು	29,18,094.00
ನಿವಳ ಲಾಭ ಲಾಭ–ನಷದ ತಃಖೆಯಿಂದ	4 00 45 504 00	8,89,420.00	12.ವಾಹನ	7,56,008.00
8 3	1,60,15,564.00	12,43,032.00	13.ಗಣಕ ಯಂತ್ರ	18,96,517.00
್ದಿ ಂದಿನ ಸಾಲಿನಲ್ಲಿದ್ದ ಮೊತ್ತ 7077017.00		6,26,192.00	14.ಎಲೆಕ್ಟ್ರಿಕಲ್ ಫಿಟ್ಟಿಂಗ್ಸ್	5,75,942.00
ರದಿ ಸಾಲಿನಲ್ಲಿ ವರ್ಗಾಯಿಸಿದ ಮೊತ್ತ 7027482.00		9,66,78,069.00	15.ಇತರೆ ಆಸ್ತಿಗಳು	10,84,28,050.00
ಂಪಡೆದ ಮೊತ್ತ 95091.00			16.ಹಕ್ಕುಗಳ ತೃಪ್ತಿಯಲ್ಲಿ ಸ್ವಾಧೀನ ಪಡಿಸಿಕೊಂಡ	10,42,60,901.00
ರ್ಷಾಂತ್ಯದಲ್ಲಿನ ಮೊಬಲಗು 14009408.00		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	ಬ್ಯಾಂಕೇತರ ಆಸ್ತಿ ನಷ್ಟ ಹಿಂದಿನ ಸಾಲು	
•		8,34,00,264.00	ನಷ್ಟ	
ಒಟ್ಟು	889,14,00,052.00	1057,09,60,879.00	ఒట్టు	889,14,00,052.00
ಪ್ರತಿ ಪ್ರಕಿ ಪರಿ ಪರಿ ಪರಿ ಪರಿ ಪರಿ ಪರಿ ಪರಿ ಪರಿ ಪರಿ ಪರ	ಜನಣಿಗಳು ಂದಾಯವಾಗತಕ್ಕ ಬಿಲ್ಲುಗಳು ಾಖೆಗಳ ಹೊಂದಾಣಿಕೆಗಳು ಸ್ತಿ ಸಾಲಗಳ ಮೇಲೆ ಬರಬೇಕಾದ ಬಡ್ಡಿ (ಕಾಂಟ್ರಾ) ಾವತಿಸಬೇಕಾದ ಬಡ್ಡಿ ಚತೆ ಜವಾಬ್ದಾರಿಗಳು ವಜ್ಞೆ ಅಾಭ ಅಾಭ–ನಷ್ಟದ ತಃಖ್ತೆಯಿಂದ ಆಕಸ್ಮಿಕ ಜವಾಬ್ದಾರಿಗಳು (DEA Fund) ದಿನ ಸಾಲಿನಲ್ಲಿದ್ದ ಮೊತ್ತ 7077017.00 ದಿ ಸಾಲಿನಲ್ಲಿ ವರ್ಗಾಯಿಸಿದ ಮೊತ 7027482.00 ಪಡೆದ ಮೊತ್ತ 95091.00 ಶಾರಂತ್ರದಲ್ಲಿನ ಮೊಬಲಗು 14009408.00	742,55,65,872.00	T42,55,65,872.00 423,01,19,665.00 423,01,19,665.00 423,01,19,665.00 423,01,19,665.00 423,01,19,665.00 423,01,19,665.00 423,01,19,665.00 423,01,19,665.00 423,01,19,665.00 19,18,22,682.00 19,18,22,682.00 4,86,94,439.00 9,241.00 9,241.00 76,27,029.00 76,27,029.00 76,27,029.00 76,27,029.00 76,27,029.00 30,10,686.00 30,10,686.00 30,10,686.00 428 25 25,22,70,407.00 30,10,686.00 12,43,032.00 428 25 25,22,70,407.00 12,43,032.00 6,26,192.00 6,26,192.00 6,26,192.00 9,66,78,069.00 25 25,22,70,407.00 9,66,78,069.00 25 25,22,70,407.00 9,66,78,069.00 25 25,22,70,407.00 9,66,78,069.00 25 25,22,70,407.00 9,66,78,069.00 25 25,22,70,407.00 9,66,78,069.00 25 25,22,70,407.00 9,66,78,069.00 25 25,22,70,407.00 9,31,18,961.00 25 25,22,70,407.00 9,31,18,961.00 25 25,22,70,407.00 9,31,18,961.00 25 25,22,70,407.00 9,31,18,961.00 25 25,22,70,407.00 9,31,18,961.00 25 25,22,70,407.00 9,31,18,961.00 25 25,22,70,407.00 9,31,18,961.00 25 25,22,70,407.00 9,31,18,961.00 25 25,22,70,407.00 9,31,18,961.00 25 25,22,70,407.00 9,31,18,961.00 25 25,22,70,407.00 9,31,18,961.00 25 25,22,70,407.00 9,31,18,961.00 25 25,22,70,407.00 9,31,18,961.00 25 25,22,70,407.00 9,31,18,961.00 25 25,22,70,407.00 9,31,18,961.00 25 25,22,70,407.00 9,31,18,961.00 25 25,22,70,407.00 9,31,18,961.00 25 25,22,70,407.00 9,31,18,961.00 25 25,22,70,407.00 9,31,18,961.00 25 25,22,70,407.00 9,408.00 25 25,22,70,407.00 9,408.00 25 25,22,70,407.00 9,408.00 25 25,22,70,407.00 9,408.00 25 25,22,70,407.00 9,408.00 25 25,22,70,407.00 9,408.00 25 25,22,70,407.00 9,408.00 25 25,22,70,407.00 9,408.00 25 25,22,70,407.00 9,408.00 25 25,22,70,407.00 9,408.00 25 25,22,70,407.00 9,408.00 25 25,22,70,407.00 9,408.00 25 25,22,70,407.00 9,408.00 25 25 25 25 25 25 25 25 25 25 25 25 25	ত্রার্থা বিশ্ব বি

<u>ಲೆಕ್ಕಪರಿಶೋಧನಾ ದೃಢೀಕರಣ ಪತ್ರ</u>

ದಿ ಜನತಾ ಕೋ-ಆಪರೇಟಿವ್ ಬ್ಯಾಂಕ್ ಲಿ., ಬೆಂಗಳೂರು-560055. ಇದರ 2023-24ನೇ ಸಾಲಿನ ಲೆಕ್ಕ ಮಸ್ತಕವನ್ನು ಪರಿಶೀಲಿಸಿರುತ್ತೇನೆ. ನನ್ನ ಸಾಮಾನ್ಯ ಜ್ಞಾನ ಮತ್ತು ನಂಬಿಕೆಯಂತೆ, ಲೆಕ್ಕಪರಿಶೋಧನೆಗೆ ಅಗತ್ಯವವಾದ ಎಲ್ಲಾ ಮಾಹಿತಿ ಹಾಗೂ ವಿವರಗಳನ್ನು ಪಡೆದಿದ್ದು, ತೃಪ್ತಿಕರವೆಂದು ಕಂಡುಬಂದಿರುತ್ತದೆ. ನನ್ನ ಸಾಮಾನ್ಯ ಜ್ಞಾನ ಮತ್ತು ನಂಬಿಕೆಯಂತೆ, ಮೇಲ್ಕಂಡ ಬ್ಯಾಂಕಿನ ಆಸ್ತಿ–ಜವಾಬ್ದಾರಿ ಮತ್ತು ಲಾಭ–ನಷ್ಟ ತಃಖ್ತೆಯು ದಿನಾಂಕ 31–03–2024ಕ್ಕೆ ಬ್ಯಾಂಕಿನ ನಿಜವಾದ ಸ್ಥಿತಿಯನ್ನು ಅಲಾಯಿದ ಲಗತ್ತಿಸಿರುವ ನನ್ನ ಪ್ರತ್ಯೇಕ ವರದಿಯಲ್ಲಿನ ಅಂಶಗಳಿಗೊಳಪಟ್ಟು ಕರಾರುವಾಕ್ಕಾಗಿ ತೋರಿಸುತ್ತದೆ ಎಂದು ಧೃಡೀಕರಿಸುತ್ತೇನೆ. ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್ ಸುತ್ತೋಲೆಯ ಪ್ರಕಾರಬಹಿರಂಗಪಡಿಸಬೇಕಾದ ಬ್ಯಾಂಕಿನ ಮಾಹಿತಿಗಳ ಸಂಕ್ಷಿಪ್ತ ಟಿಪ್ಪಣಿಯನ್ನು ಇದರೊಂದಿಗೆ ಲಗತ್ತಿಸಿದೆ.

ಬೆಂಗಳೂರು. ದಿನಾಂಕ: 27.06.2024 ವೈ.ಸಿ.ಆರ್.ಜೆ ಅಸೋಸಿಯೇಟ್, ಚಾರ್ಟರ್ಡ್ ಅಕೌಂಟೆಂಟ್ ರಮೇಶ್ ಯು ಅಂಗಡಿ, ಪಾಲುದಾರರು ಸದಸ್ಯತ್ವ ಸಂಖ್ಯೆ: 234143 ಎಫ್ಆರ್ಎನ್: 006927ಎಸ್ ಯುಡಿಎನ್: 24234143ಬಿಕೆಬಿಎಮ್ಎನ್ಎಲ್5100

Composition of Investment Portfolio: As on 31.03.2023

Investments in India

183.16

311.60

494.76

43.85 450.91

Disclosure in Financial statements - 'Notes to Accounts' UCBs

All Disclosure figure reported in Crores

1.Regulatory Capital

a) Composition of Regulatory Capital

Amount of paid-up equity capital raised during the year

Sr. No.	Particulars	Current Year	Previous Year
i)	Paid up share capital and reserves (net of deductions, if any)	32.51	25.64
ii)	Other Tier 1 capital	33.13	30.49
iii)	Tier 1 capital (i + ii)	65.64	56.13
iv)	Tier 2 capital	2.54	4.94
v)	Total capital (Tier 1+Tier 2)	68.18	61.07
vi)	Total Risk Weighted Assets (RWAs)	448.96	505.88
Vii)	Paid-up share capital and reserves (net of deductions, if any)as percentage of RWAs	7.24%	5.07%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	14.62%	11.09%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	0.57%	0.98%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	15.19%	12.07%

b) Draw down from Reserves.
During the FY 2023-24, Bank has Drawdown Rs. 1.08 Crores from the reserves. The details are given below:-

SL No	Fund Name	Drawdown
		Amount in Cr
1	Co-operative Welfare Fund	0.03
2	Golden Jubilee Fund	0.25
3	Staff & Directors' Training Fund	0.11
4	Staff Welfare Fund	0.70
	Total	1.08
0.1.18	(D) : (D) () ()	El ((; B

3. b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

	Particulars	Current Year 2024	Previous Year 2023
i) Mo	ovement of provisions held towards depreciation on investments.		
l c	Opening balance Add: Provisions made during the year Less: Write off / write back of excess provisions during the year	14.68 8.85	5.48 9.20
ii) Mo	d) Closing balance vement of Investment Fluctuation Reserve a) Opening balance	5.83	3.09
	b) Add: Amount transferred during the year c) Less: Drawdown d) Closing balance		3.09
iii) Clo	osing balance in IFR as a percentage of closing balance of investments ¹³ in AFS and Current category		

Note: Investments Fluctuation reserve not created during the current year, since there were no accumulated profit during the previous year.

2. Asset liability management a) Maturity pattern of certain items of assets and liabilities

	Day1	2 to 7 Days	8 to 14 Days	15 to 30 Days	30 to 2 Months	Over 2months upto 3 Months	Over 3Months upto 6 Months	Over 6Months upto 1Year	Over 1Year upto 3Year	Over Years and upto 5Year	Over 5 Years	Total
Deposits	4.62	8.82	11.55	16.26	27.50	28.15	97.90	246.73	299.87	0.72	0.42	742.55
Advances	5.98	0.07	0.06	0.28	0.63	1.56	3.38	11.11	22.17	37.44	362.76	445.44
Investments	0.00	17.30	4.00	15.00	0.75	0.00	11.01	0.50	16.16	55.52	267.23	387.47
Borrowings	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Foreign Currency Assets	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Foreign Currency Liabilities	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL

3. Investments a) Composition of Investment Portfolio: As on 31.03.2024

				Investments i	n India		
	G. Sec	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total Investments in India
Held to Maturity							
Gross	189.87		37.34			50.26	277.47
Less : provision for non- performing investments(NPI)							
Net	189.87		37.34			50.26	277.47
Available for Sale							
Gross	100.66		9.34				110.00
Less: Provision for depreciation and NPI							
Net	100.66		9.34				110.00
Held for Trading							
Gross							
Less: Provision for depreciation and NPI							
Net							
Total Investments	290.53		46.68			50.26	387.47
Less: Provision for non- performing investments							
Less: Provision for depreciation	5.83		37.34				43.17
Net	284.70		9.34			50.26	344.30

Particulars Book Value 31.03.2023 376.33 Face Value 296.75 373.12 Market value 285.76 360.68

c) Sale and transfers to/from HTM category

Where the value of sales and transfers of securities to/from HTM category exceeds 5 per cent of the book value of investments held in HTM category at the beginning of the year, banks shall disclose the market value of the investments held in the HTM category. The excess of book value over market value for which provision is not made shall also be disclosed. The 5 per cent threshold referred to above shall exclude: The one-time transfer of securities to/from HTM category with the approval of Board of Directors undertaken by banks at the beginning of the accounting year. Direct sales from HTM for bringing down SLR holdings in HTM category consequent to a downward revision in SLR requirements by RBI.

4. Asset Quality

a) Classification of advances and provisions held

	Standard			Non	-Performing	Total
	Total Standard Advances	Sub- standard	Doubtful	Loss	Total Non- Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	432.45	35.39	27.41		62.80	495.25
Add: Additions during the year					18.16	100.86
Less: Reductions during the year					39.15	150.67
Closing balance	403.63	18.49	23.32		41.81	445.44
*Reductions in Gross NPAs due to:						
Upgradation					37.92	
Recoveries (excluding recoveries from upgraded accounts)					1.23	
Technical/ Prudential Write-offs						
Write-offs						
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	2.54	4.03	28.77		32.80	35.34
Add: Fresh provisions made during the year						
Less: Excess provision reversed/ Write-off loans						
Closing balance of provisions held	2.54	4.03	28.77		32.80	35.34
Net NPAs						
Opening Balance		31.36	-1.36		30.00	
Add: Fresh additions during the year						
Less: Reductions during the year						
Closing Balance		14.46	-5.45		9.01	
-					•	

d) Non-SI R investment portfolio i) Non-performing non-SLR investments

u, u	in the periodic in the periodic in the periodic in the period in the per	I OLIV III VOSIIII CIIIO	
Sr. No.		Current Year 2024	Previous Year 2023
	Particulars		
a)	Opening balance	0.0025	0.0025
b)	Additions during the year since 1st April	0.00	0.00
c)	Reductions during the above period	0.00	0.00
d)	Closing balance	0.0025	0.0025
e)	Total provisions held		

Gross Less : provi non-perfori

wailable for Sale Gross Less: Provision for

Held for Trading

302.20

ii) Issuer compositition of non SI B investments

II) ISSU	uer compositition of no	n SLK inv	esiments								
Sr. No.	Issuer	Amount		Extent of Placemen		Extent of Walley November Street		Extent 'Unrate Securiti		Extent o 'Unlisted Securitie	ı,
(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										
b)	FIs										
c)	Banks	46.6725	46.6725							46.6725	46.6725
d)	Private Corporates										
e)	Subsidiaries/ Joint Ventures										
f)	Others										
g)	Provision held towards depreciation	37.3400	29.1700							37.3400	29.1700
	Total	9.3325	17.5025							9.3325	17.5025

Note: Balance of Rs. 9.33 crores relates to the Equity Warrants held with Unity Small finance Bank

Current Year	Previous Year
9.39%	12.68%
2.18%	6.49%
78.45%	52.24%
	9.39% 2.18%

contd..



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Sr.No.	t Quality b) Sector-wise Adv	vances and (Gross NPAs Current Year -20			Previous Year -	2023	d) Particulars o I) Details of acc e) Divergenc	f resolution pounts subjected in asset cla	olan and restricted to restrict to a	structuring ucturing NIL. and provisioning :		•		
5140.	Section	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	divergent in gro	oss NPA whic	ch has not e	exceed 5% of the r	31 2023, has marked eported profit before regular as at March	provisions and con	itingencies and in	cremental Gross
i)	Priority Sector							such account i	s not classif	ied as NPA	by the Bank. Als	o, there was no requ	uirement of making	additional provis	sion due to suc
a)	Agriculture and allied activities	8.2	0.77	0.23	10.26	1.30	0.27	f) Disclosure of	ne Bank is air transfer of lo	eady noidin an exposure	g surplus provisio	n for the NPA rear-2024 and previou	ıs vear-2023		
b)	Advances to industries sector eligible as priority sector lending	69.03	6.48	1.97	72.40	9.18	2.25				2024 and previous		,		
c)	Services	61.69	5.79	1.76	88.46	11.21	1.98	h) Disclosure u	ınder Resolu	ıtion Fram	ework for COVID	19-related Stress			
d)	Personal loans	18.43	1.73	0.52	23.43	2.97	0.73	Type of			ounts classified a		Of (A) amount paid by the		counts classi
	Subtotal (i)	157.35	14.77	4.48	228.98	27.75	5.23	borrower		lard consec ementation	of resolution	aggregate debt that slipped into	borrowers	as Standard con implementation	
ii)	Non-priority Sector									- Position a ous vear (A	s at the end of the	NPA during the vear	during the year	plan – Position this year	as at the en
a) b)	Agriculture and allied activities Industry							Personal Loans			27.74	1.02	6.38		0.34
c)	Services							Of which MSM							
d)	Personal loans	288.09	27.04	7.70	300.7	38.13	6.89	Others	IES					+	
-	Sub-total (ii)	288.09	27.04	7.70	300.70	38.13	6.89	Total	0(7)		27.74	1.02	6.38	2	0.34
	Total (I + ii)	445.44	41.81	12.68	529.68	65.88	12.12		. ,		Bankruptcy Code, 201	6			
Ехро	sures a) Exposure to real est	tate sector						5. b) Unsecure	eu auvance	55		L	Carana 4 \$7:	- B	rior
	· ·				Current	Previous	-	Pa	articula	rs		· · · · · · · · · · · · · · · · · · ·	Current Yea		vious
a) Resid	Card dential Mortgages –	egory			year	Year	_						2024	Year	
-	g fully secured by mortgages on reside	ential property t	hat is or will be	occupied by the							ces of the b		23.45	25.	48
	er or that is rented. Individual housing	_					6. Concentra	tion of deposits	s, advance	s, exposi	ires and NPAs	a) Concentration		(X/ B	
imits.	es shall be shown separately. Exposi	ure would also i	nclude non -f	and based (NFB)	12.80	18.29				Partic	ulars		Ci	urrent Year Prev	ious Year
	i) Priority hous	_			59.23	31.68	Total deposi	ts of the twenty larg	est depositors	;				34.26	37.81
	ii) Other Housi	ng Loans			59.62	37.79	Percentage o	f deposits of twenty	largest depos	itors to total	deposits of the bar	k		4.61	4.17
	mercial Real Estate — g secured by mortgages on commercia	ıl real estate (off	ice buildings, r	etail space.				ration of advanc			_	Other Disclosu	ros a)Rusinos	se ratios	
multipu	rpose commercial premises, multifam	ily residenti	al buildings, m	ulti tenanted				Particulars		Current			ticular	Current	Year Previous Y
	rcial premises, industrial or warehouse struction, etc.). Exposure would also it	_	_	_				rarucuais			Year i) 1	nterest Income as a percentag	ge to Working Funds	8	.91% 9
Total Ex	xposure to Real Estate Sector				131.65	87.76	Total advances to the twenty larges	borrowers		72.66		on-interest income as a perce	entage to WorkingFunds		.14% 0 5.38% 5
Conce	ntration of exposures				d) Concentra	ation of NPAs	Percentage of advances to twenty la	rgest borrowers to total advances of the	bank	16.31	17,07	ost of Deposits let Interest Margin			.26%
	Particulars		Current	Year Previous	u) concentr	ation of the As	·		Cu	rrent Year	'	perating Profit as a percenta	ge to Working Funds		.17%
	1 at ticulars			Year						i ciit i cai	Ticvious		0	U	.79%
							Particulars	Voor			Voor vi) I	leturn on Assets			25.83
l advances to	the twenty largest borrowers		72.66	73.49	Total Exposure to the	ton twenty NPA accou		Year		25.27	Year	teturn on Assets Susiness (deposits plus advanc	ces) per employee		
	the twenty largest borrowers ances to twenty largest borrowers to total advances of the bank		72.66 16.31	73.49	_	top twenty NPA accou	nts			25.27 60.45	38.05 vii) 1		ces) per employee		0.17
entage of adv	, ,	ss Fund (DEA Fu	16.31	73.49	_						38.05 viii) 60.59	usiness (deposits plus advanc Profit per employee			0.17
entage of adv	rances to twenty largest borrowers to total advances of the bank	,	16.31	73.49	_	Current	NPA exposure to total Gross M	IPAs.		60.45	38.05 60.59 b) E	eusiness (deposits plus advance Profit per employee Bankassurance	business: NIL.		0.17
Transfer	ances to twenty largest borrowers to total advances of the bank rs to Depositor Education and Awarenes	Particulars	16.31	73.49	_	Current Year	nts NPA exposure to total Gross N Previous Ye ar	iPAs. * Closing bala	nce of the an	60.45	38.05 60.59 b) E	usiness (deposits plus advanc Profit per employee	business: NIL.		0.17
Transfer	ances to twenty largest borrowers to total advances of the bank rs to Depositor Education and Awarenes Opening balance of amounts transferred	Particulars to DEA Fund	16.31	73.49	_	Current Year	NPA exposure to total Gross N Previous Ye ar 0.6705	iPAs. * Closing bala DEA Fund, included ur	nce of the an	nount transed above, ale 12 - Co	38.05 viii) 60.59 b) E ferred to are also ntingent	susiness (deposits plus advance Profit per employee Bankassurance Syment of DICGC In	business: NIL. nsurance Premiun	n	
Transfer Sr. No. i) (4) iii) (4) iii) (7)	ances to twenty largest borrowers to total advances of the bank rs to Depositor Education and Awarenes Opening balance of amounts transferred Add: Amounts transferred to DEA Fund Less: Amounts reimbursed by DEA Fund	Particulars to DEA Fund during the year d towards claims	16.31	73.49	_	Current Year 0.7077 0.7027 0.0095	Previous Ye ar 0.6705 0.0372	* Closing bala DEA Fund, included ur Liabilities - (nce of the an as disclose nder 'Schedu Other items f	nount transed above, ale 12 - Co	38.05 viii) 60.59 b) E ferred to are also ntingent	eusiness (deposits plus advance Profit per employee Bankassurance Hyment of DICGC In	business: NIL. nsurance Premiun articulars	n Current Ye	ear Previous Yea
Transfer Sr. No.	ances to twenty largest borrowers to total advances of the bank rs to Depositor Education and Awarenes Opening balance of amounts transferred Add: Amounts transferred to DEA Fund Less: Amounts reimbursed by DEA Fund Closing balance of amounts transferred t	Particulars to DEA Fund during the year d towards claims	16.31	73.49	_	Current Year 0.7077 0.7027	NPA exposure to total Gross N Previous Ye ar 0.6705	iPAs. * Closing bala DEA Fund, included ur	nce of the an as disclose nder 'Schedu Other items f	nount transed above, ale 12 - Co	38.05 viii) 60.59 b) E ferred to are also ntingent	susiness (deposits plus advance Profit per employee Bankassurance Syment of DICGC In	business: NIL. nsurance Premiun articulars	n	
rentage of adverse sentage of ad	ances to twenty largest borrowers to total advances of the bank rs to Depositor Education and Awarenes Opening balance of amounts transferred Add: Amounts transferred to DEA Fund Less: Amounts reimbursed by DEA Fund Closing balance of amounts transferred t ure of complaints y information on complaints received by	Particulars to DEA Fund during the year d towards claims to DEA Fund t the bank from Ci	16.31 and)	73.49 14.84	Percentage of exposus	Current Year 0.7077 0.7027 0.0095 1.4009 sman (OBOs)	Previous Ye ar 0.6705 0.0372 - 0.7077	* Closing bala DEA Fund, included ur Liabilities - (nce of the an as disclose nder 'Schedu Other items f	nount transed above, ale 12 - Co	38.05 viii) 60.59 b) E ferred to are also ntingent	eusiness (deposits plus advance Profit per employee Bankassurance Hyment of DICGC In	business: NIL. nsurance Premiun articulars urance Premium	n Current Ye	ear Previous Yea
Transfer Sr. No. i) (iii) (iv) (iv) (iv) (iv) (iv) (iv) (ances to twenty largest borrowers to total advances of the bank rs to Depositor Education and Awarenes Opening balance of amounts transferred Add: Amounts transferred to DEA Fund Less: Amounts reimbursed by DEA Fund Closing balance of amounts transferred to are of complaints y information on complaints received by laints received during current year and sam	Particulars to DEA Fund during the year d towards claims to DEA Fund t the bank from come had been dispose	16.31 and)	73.49 14.84	Percentage of exposur Banking Ombuds ar Bank not had	Current Year 0.7077 0.7027 0.0095 1.4009 sman (OBOs) – received any com	Previous Year 0.6705 0.0372 - 0.7077	* Closing bala DEA Fund, included ur Liabilities - (nce of the an as disclose nder 'Schedu Other items f	nount trans d above, lle 12 - Co	38.05 60.59 b) E ferred to are also ntingent b bank is i) ii)	Payment of DICGC Insu	business: NIL. nsurance Premiun articulars urance Premium	Current Yo	ear Previous Year 1.22
entage of adv. Transfel Sr. No. i) 4 iii) 2 iii) 1 iv) 6 Disclosu Summary bur compl Disclosur	opening balance of amounts transferred Add: Amounts reimbursed by DEA Fund Less: Amounts reimbursed by DEA Fund Less: Amounts reimbursed by DEA Fund Closing balance of amounts transferred to re of complaints information on complaints received by laints received during current year and sam re of penalties imposed by the Reserve Bar	Particulars to DEA Fund during the year d towards claims to DEA Fund the bank from come had been disponink of India: NIL	ustomers and fr	73.49 14.84 om the Offices of Besame year. Last year	Percentage of exposur Banking Ombudar Bank not had d) Provisions a	Current Year 0.7077 0.7027 0.0095 1.4009 sman (OBOs)	Previous Year 0.6705 0.7077 plaints.	* Closing bala DEA Fund, included ur Liabilities - (nce of the an as disclose der 'Schedu Other items f y liable.	nount trans ad above, alle 12 - Co or which the	38.05 60.59 b) Eferred to are also ntingent a bank is i) ii) osure of facilities g	Payment of DICGC Insuranted to directors a	business: NIL. nsurance Premiun articulars urance Premium DICGC premium and their relatives	Current You 1.04 NIL	ear Previous Yes 1.22 NIL
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rinage of adv. Transfel Sr. No. i) (1) (2) (3) (4) (4) (4) (4) (4) (4) (4) (4) (4) (4	onces to twenty largest borrowers to total advances of the bank rs to Depositor Education and Awarenes Opening balance of amounts transferred Add: Amounts transferred to DEA Fund Less: Amounts reimbursed by DEA Fund Closing balance of amounts transferred to rer of complaints y information on complaints received by laints received during current year and sam re of penalties imposed by the Reserve Bar closures regarding Priority Sector ne current year the Bank has Purc Crore worth PSLC-Small and	Particulars to DEA Fund during the year d towards claims to DEA Fund the bank from claime had been disposank of India: NIL or Lending Cert chased Rs. 70	ustomers and freed off during the ifficates (PSL) 0 Crore worti	73.49 14.84 om the Offices of Be same year. Last year.	Banking Ombudar Bank not had d) Provisions a Provision de i) Provision de ii) Provision	Current Year 0.7077 0.7027 0.0095 1.4009 sman (OBOs) – received any com and Contingenci bited to Profit and I ons for NPI on towards NPA	Previous Ye ar 0.6705 0.0372 0.7077 plaints.	* Closing bala DEA Fund, included ur Liabilities - contingently	nce of the an as disclose der 'Schedu Other items fi y liable.	nount trans ad above, alle 12 - Co or which the	38.05 60.59 b) Eferred to are also ntingent a bank is i) ii) osure of facilities g	Payment of DICGC Insuranted to directors a	business: NIL. nsurance Premiun articulars urance Premium DICGC premium and their relatives	Current You 1.04 NIL	ear Previous Year 1.22 NIL
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entage of advi	onces to twenty largest borrowers to total advances of the bank rs to Depositor Education and Awarenes Opening balance of amounts transferred Add: Amounts transferred to DEA Fund Less: Amounts reimbursed by DEA Fund Closing balance of amounts transferred to rer of complaints y information on complaints received by laints received during current year and sam re of penalties imposed by the Reserve Bar closures regarding Priority Sector ne current year the Bank has Purc Crore worth PSLC-Small and	Particulars to DEA Fund during the year d towards claims to DEA Fund the bank from come had been disponit of India: NIL or Lending Cert chased Rs. 70 narginal farme	ustomers and freed off during the ifficates (PSL) 0 Crore worti	73.49 14.84 om the Offices of Be same year. Last year.	Banking Ombudar Bank not had d) Provisions a Provision de i) Provision de ii) Provision iii) Provision vi) Other P Special	Current Year 0.7077 0.7027 0.0095 1.4009 sman (OBOs) – received any com and Contingenci bited to Profit and I ons for NPI on towards NPA on made towards In-	Previous Ye ar 0.6705 0.0372 0.7077 plaints. ps come tax ngencies (with details)	* Closing bala DEA Fund, included ur Liabilities - contingently	nce of the an as disclose disclose of the an as disclose of the area of the second of	nount trans ad above, alle 12 - Co or which the	sear 38.05 60.59 b) E ferred to are also ntingent e bank is i) ii) sure of facilities g Name of the Director Byranna M S	Profit per employee Bankassurance syment of DICGC Insuranted to directors a r Name of the Borr Byranna M S	business: NIL. nsurance Premium articulars urance Premium OICGC premium und their relatives ower Relatio	Current Yo 1.04 NIL on ship Loan Ba 0.0155 0.0195	ear Previous Year 1.22 NIL
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