



ಬಿ ಜನತಾ ಕೋ-ಆಪರೇಟಿವ್ ಬ್ಯಾಂಕ್ ಲ.



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

4. Asset Quality b) Sector-wise Advances and Gross NPAs

Sr.No.	Sector*	Current Year -2024			Previous Year -2023		
		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	8.2	0.77	0.23	10.26	1.30	0.27
b)	Advances to industries sector eligible as priority sector lending	69.03	6.48	1.97	72.40	9.18	2.25
c)	Services	61.69	5.79	1.76	88.46	11.21	1.98
d)	Personal loans	18.43	1.73	0.52	23.43	2.97	0.73
	Subtotal (i)	157.35	14.77	4.48	228.98	27.75	5.23
ii)	Non-priority Sector						
a)	Agriculture and allied activities						
b)	Industry						
c)	Services						
d)	Personal loans	288.09	27.04	7.70	300.7	38.13	6.89
	Sub-total (ii)	288.09	27.04	7.70	300.70	38.13	6.89
	Total (i + ii)	445.44	41.81	12.68	529.68	65.88	12.12

c) Overseas assets, NPAs and revenue - NIL for current year-2024 and previous year-2023
d) Particulars of resolution plan and restructuring
l) Details of accounts subjected to restructuring NIL
e) Divergence in asset classification and provisioning: NIL
Note: The RBI in its inspection for the year ended March 31 2023, has marked one of the Advance accounts of Rs. 0.50 Crores as divergent in gross NPA which has not exceed 5% of the reported profit before provisions and contingencies and incremental Gross NPAs for the reference period. However, such account was regular as at March 31 2023 and is regular as at March 31, 2024 also. Hence, such account is not classified as NPA by the Bank. Also, there was no requirement of making additional provision due to such divergence as the Bank is already holding surplus provision for the NPA
f) Disclosure of transfer of loan exposures: NIL for current year-2024 and previous year-2023
g) Fraud accounts: NIL for current year-2024 and previous year-2023

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 year (A)	Of (A), aggregate debt that slipped into NPA during the year	Of (A) amount paid by the borrowers during the year	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of this year
Personal Loans	27.74			
Corporate persons*		1.02	6.38	20.34
Of which MSMEs				
Others				
Total	27.74	1.02	6.38	20.34

*As defined in section 3(7) of the Insolvency and Bankruptcy Code, 2016

5. Exposures a) Exposure to real estate sector

Category	Current year	Previous Year
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.		
i) Priority housing Loans	12.80	18.29
ii) Other Housing Loans	59.23	31.68
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;		
Total Exposure to Real Estate Sector	131.65	87.76

c) Concentration of exposures

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	72.66	73.49
Percentage of advances to twenty largest borrowers to total advances of the bank	16.31	14.84

d) Concentration of NPAs

Particulars	Current Year	Previous Year
Total Exposure to the top twenty NPA accounts	25.27	38.05
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	60.45	60.59

5. b) Unsecured advances

Particulars	Current Year - 2024	Previous Year - 2023
Total unsecured advances of the bank	23.45	25.48

6. Concentration of deposits, advances, exposures and NPAs a) Concentration of deposits

Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	34.26	37.81
Percentage of deposits of twenty largest depositors to total deposits of the bank	4.61	4.17

6. b) Concentration of advances

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	72.66	73.49
Percentage of advances to twenty largest borrowers to total advances of the bank	16.31	14.84

10. Other Disclosures a) Business ratios

Particular	Current Year	Previous Year
i) Interest Income as a percentage to Working Funds	8.91%	9.49%
ii) Non-interest income as a percentage to Working Funds	0.14%	0.23%
iii) Cost of Deposits	6.38%	5.72%
iv) Net Interest Margin	4.26%	4.04%
v) Operating Profit as a percentage to Working Funds	2.17%	1.79%
vi) Return on Assets	0.79%	0.80%
vii) Business (deposits plus advances) per employee	25.83	28.05
viii) Profit per employee	0.17	0.11

7. Transfers to Depositor Education and Awareness Fund (DEA Fund)

Sr. No.	Particulars	Current Year	Previous Year
i)	Opening balance of amounts transferred to DEA Fund	0.7077	0.6705
ii)	Add: Amounts transferred to DEA Fund during the year	0.7027	0.0372
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.0095	-
iv)	Closing balance of amounts transferred to DEA Fund	1.4009	0.7077

* Closing balance of the amount transferred to DEA Fund, as disclosed above, are also included under 'Schedule 12 - Contingent Liabilities - Other items for which the bank is contingently liable.

8. Disclosure of complaints

a) Summary information on complaints received by the bank from customers and from the Offices of Banking Ombudsman (OBOs) - Four complaints received during current year and same had been disposed off during the same year. Last year Bank not had received any complaints.

9. Disclosure of penalties imposed by the Reserve Bank of India: NIL

10. c) Disclosures regarding Priority Sector Lending Certificates (PSLCs) During the current year the Bank has Purchased Rs. 700 Crore worth PSL-General and 300 Crore worth PSLC-Small and marginal farmers by paying premium of Rs.1.77 crores

PARTICULARS	Current Year	Previous Year
The amount of PSLCs (category-wise) sold and purchased during the year	1000	700

d) Provisions and Contingencies

Provision debited to Profit and Loss Account	Current Year	Previous Year
i) Provisions for NPI		1.50
ii) Provision towards NPA	5.43	4.58
iii) Provision made towards Income tax		
iv) Other Provisions and Contingencies (with details)		
Special provision US36(1) viii		0.30
Provision on Investment depreciation		9.21
RF -2 Provision		
Provision for Unity SFB(Erstwhile PMC)	8.17	8.17
Provision for Mercantile and Cauvery Bank		0.36

f) Disclosure of facilities granted to directors and their relatives

Sl No	Name of the Director	Name of the Borrower	Relation ship	Loan Balance
1	Byranna M S	Byranna M S	Self	0.0155
2	Suresh Kumar K P	Suresh Kumar K P	Self	0.0195
3	Suresh Kumar K P	Spoorthy R	Daughter	0.0192
4	Suresh Kumar K P	Radha N	Wife	0.0200
5	Prakash	Prakash	Self	0.0404

b) Bankassurance business: NIL.

e) Payment of DICGC Insurance Premium

Sr. No.	Particulars	Current Year	Previous Year
i)	Payment of DICGC Insurance Premium	1.04	1.22
ii)	Arrears in payment of DICGC premium	NIL	NIL

ಸ್ಥಳ: ಬೆಂಗಳೂರು.
ದಿನಾಂಕ: 27.06.2024

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