

ನಿವ್ವಳ ಲಾಭ / (ನಷ್ಟ)

ದಿ ಜನತಾ ಕೋ-ಆಪರೇಟವ್ ಬ್ಯಾಂಕ್ ಲಿಮಿಟೆಡ್ ಮಖ್ಯ ಕಚೇಠಿ: ನಂ.156, 17ನೇ ಕ್ರಾಸ್, 8ನೇ ಮುಖ್ಯ ರಸ್ತೆ, ಮಲ್ಲೇಶ್ವರಂ, ಬೆಂಗಳೂರು -560 055. ದೂರವಾಣಿ : 080 2344 2648/2344 9450. ಫ್ಯಾಕ್ಸ್ : 080 41281917. ಇ-ಮೇಲ್ : headoffice@jcbank.in.

2024–2	25ನೇ ಸಾಲಿನ	ಲಾಭ ನಷ್ಟದ ತ	:ಖ್ತೆ			
ನಷ್ಟಾಂಶಗಳು	ದಿನಾಂಕ	ದಿನಾಂಕ	ಲಾಭಾಂಶಗಳು	ದಿನಾಂಕ	ದಿನಾಂಕ	Г
~	31.03.2025ಕ್ಕೆ		l '	31.03.2025€	31.03.2024€	
1. ಠೇವಣಿಗಳ ಮೇಲೆ ಬಡ್ಡಿ ಕೊಟ್ಟದ್ದು	44,46,94,797.00	52,42,18,155.00	1. ಬಡ್ಡಿ ಮತ್ತು ಸೋಡಿ	78,59,94,014.00	87,66,43,213.00	
2. ಸಂಬಳ ಮತ್ತು ಭತ್ಯೆ	6,48,34,422.00	6,01,41,199.00	2. ಇತರೆ ಆದಾಯ	8,22,89,619.0	1,52,09,938.00	
3. ನಿರ್ದೇಶಕರ ಸಭಾ ಭತ್ಯೆ	21,94,000.00	18,08,000.00				=
4. ಬಾಡಿಗೆ, ಕರ, ವಿಮೆ	1,37,15,849.00	1,53,00,813.00				F
5. ಲೀಗಲ್ ಫೀ	6,18,533.00	2,77,689.00				Ŀ
6. ಅಂಚೆ, ತಂತಿ ಮತ್ತು ದೂರವಾಣಿ	2,68,693.00	3,96,947.00				Ŀ
7. ಲೆಕ್ಕಪರಿಶೋಧನಾ ಶುಲ್ಕ	10,28,000.00	14,21,000.00				Ľ
8. ಕಟ್ಟಡ, ಮರಮುಟ್ಟುಗಳು ಮತ್ತು ಕಚೇರಿ ಸಲಕರಣೆಗಳಸವಕಳಿ/ರಿಪೇರಿ	64,92,841.00	64,84,682.00				L
9 ಮುದ್ರಣ, ಲೇಖನ ಸಾಮಾಗ್ರಿ ಮತ್ತು ಜಾಹೀರಾತು	6,93,492.00	12,05,542.00				:
10. ಇತರೆ ಖರ್ಚು	6,76,29,379.00	6,68,30,949.00				Г
11. ಅವಕಾಶಗಳು/ಇತರೆ ಮೀಸಲು	2,36,33,422.00	8,21,90,888.00				7
12. ತೆರಿಗೆ ಪಾವತಿಗೆ ಮುನ್ನ ಲಾಭ	24,24,80,205.00	13,15,77,287.00				- 1
13. ತೆರಿಗೆ ಪಾವತಿಸಿದ್ದು	6,70,00,000.00	5,38,05,052.00				F
14. ಪ್ರಸಕ್ತ ಸಾಲಿನ ಲಾಭ	17,54,80,205.00	7,77,72,235.00				Η,
ఒట్టు	86,82,83,633.00	89,18,53,151.00	ಒಟ್ಟು	86,82,83,633.00	89,18,53,151.00	H
ಹಿಂದಿನ ಸಾಲಿನ ನಷ್ಟ	-	8,34,00,264.00				Ŀ
ಮೀಸಲು ನಿಧಿಗಳಿಂದ ಹಿಂಪಡೆದದ್ದು	-	1,08,17,843.00				Ľ
ಆರ್ ಎಫ್ 2.0 ಅವಕಾಶದಿಂದ ವಾಪಸ್ಸು ಪಡೆದಿರುವುದು	-	1,08,25,750.00				5
ಲಾಭಾಂಶ ಹಂಚಿಕೆ						- [7
ಶಾಸನ ಬದ್ದ ಮೀಸಲು	6,58,01,081.00					L
ಇತರೆ ಮೀಸಲು	7,46,79,124.00	·				-
ಪ್ರಸ್ತಾವಿತ ಲಾಭಾಂಶಕ್ಕೆ ವರ್ಗಾವಣೆ ಆರ್ಬಿಐ ಅನುಮೋದನೆಗೆ ಒಳಪಟ್ಟಂತೆ	3,50,00,000.00	·				

ದಿನಾಂಕ: 31.03	3.2025ಕ್ಕೆ ಆಖೈರಾ	ಾದ ಆಸ್ತಿ	ಮತ್ತು	ಜವಾಬ್ದಾರಿ	ತಖ್ತೆಃ	
ದಿನಾಂಕ	ದಿನಾಂಕ					

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	ದಿನಾಂಕ	ದಿನಾಂಕ		ದಿನಾಂಕ	ದಿನಾಂಕ
ಬಂಡವಾಳ ಮತ್ತು ಜವಾಬ್ದಾರಿಗಳು	31.03.2025	31.03.2024	ಆಸ್ತಿ ಮತ್ತು ಸ್ವತ್ತುಗಳು	31.03.2025	31.03.2024
	ರಲ್ಲಿದ್ದಂತೆ	ರಲ್ಲಿದ್ದಂತೆ	<u> </u>	ರಲ್ಲಿದ್ದಂತೆ	ರಲ್ಲಿದ್ದಂತೆ
1.ಅಧಿಕೃತ ಷೇರು ಬಂಡವಾಳ	50,00,00,000.00	50,00,00,000.00	1. ಕೈಯಲ್ಲಿರುವ ನಗದು	2,80,00,494.00	4,22,24,017.00
1. ಷೇರು ಬಂಡವಾಳ ಪಾವತಿಯಾದದ್ದು	32,90,30,950.00	32,99,57,200.00	2. ಇತರೆ ಬ್ಯಾಂಕುಗಳಲ್ಲಿರುವ ಶಿಲ್ಕು	29,02,81,208.00	38,89,13,873.00
2. ಕಾಯ್ದಿಟ್ಟ ನಿಧಿ ಮತ್ತು ಇತರೆ ನಿಧಿಗಳು	35,19,48,227.00	37,61,92,573.00	3. ಕರೆ ಹಾಗೂ ಅಲ್ಪಸೂಚನೆಗೆ	17,00,00,000.00	15,00,00,000.00
3. ಠೇವಣಿಗಳು	660,62,70,92,500	742,55,65,872.00	4. ಠೇವಣಾತಿ ಯೋಜನೆಗಳು/ಹೂಡಿಕೆಗಳು	332,71,77,467.00	372,46,61,465.00
4. ಸಂದಾಯವಾಗತಕ್ಕ ಬಿಲ್ಲುಗಳು	48,04,755.00	1,18,08,578.00	5. ನಿವ್ವಳ ಸಾಲ ಮತ್ತು ಮುಂಗಡಗಳು	428,22,82,863.00	445,44,16,663.00
1			6. ಸುಸ್ತಿ ಸಾಲಗಳ ಮೇಲೆ ಬರಬೇಕಾದ ಬಡ್ಡಿ (ಕಾಂಟ್ರ)	13,97,81,921.00	17,54,13,999.00
5. ಶಾಖೆಗಳ ಹೊಂದಾಣಿಕೆಗಳು			7. ಉತ್ಪದಕ ಸಾಲಗಳ ಮೇಲೆ ಬರಬೇಕಾದ ಬಡ್ಡಿ	4,59,46,114.00	5,15,13,425.00
6. ಸುಸ್ತಿ ಸಾಲಗಳ ಮೇಲೆ ಬರಬೇಕಾದ ಬಡ್ಡಿ (ಕಾಂಟ್ರಾ)	13,97,81,921.00	17,54,13,999.00	8. ಶಾಖೆಗಳ ಹೊಂದಾಣಿಕೆಗಳು	29,354.00	25,738.00
7. ಪಾವತಿಸಬೇಕಾದ ಬಡ್ಡಿ	45,63,797.00	41,75,859.00	9. ಕಟ್ಟಡ	61,87,927.00	68,69,607.00
8. ಇತರೆ ಜವಾಬ್ದಾರಿಗಳು	89,23,06,730.00	88,02,70,256.00	10. ಮರಮುಟ್ಟುಗಳು ಮತ್ತು ಪೀಠೋಪಕರಣಗಳು	58,73,041.00	65,25,602.00
,		1	11. ಕಚೇರಿ ಸಲಕರಣೆಗಳು	26,90,443.00	29,18,094.00
9. ನಿವ್ವಳ ಲಾಭ ಲಾಭ-ನಷ್ಟದ ತ:ಖ್ತೆಯಿಂದ	17,54,80,205.00	1,60,15,564.00	12. ವಾಹನ	6,42,607.00	7,56,008.00
10. ಆಕಸ್ಮಿಕ ಜವಾಬ್ದಾರಿಗಳು (DEAF)			13. ಗಣಕ ಯಂತ್ರ	12,64,407.00	18,96,517.00
ಹಿಂದಿನ ಸಾಲಿನಲ್ಲಿದ್ದ ಮೊತ್ತ –14009408.00		[14 ಎಲೆಕ್ಟ್ರಿಕಲ್ ಫಿಟ್ಟಿಂಗ್ಸ್	5,18,349.00	5,75,942.00
ವರದಿ ಸಾಲಿನಲ್ಲಿ ವರ್ಗಾಯಿಸಿದ ಮೊತ್ತ –6159431 .00		[15. ಇತರೆ ಆಸ್ತಿಗಳು:	9,84,09,037.00	10,84,28,050.00
ಹಿಂಪಡೆದ ಮೊತ್ತ -81566.00			16.ಹಕ್ಕುಗಳ ತೃಪ್ತಿಯಲ್ಲಿ ಸ್ವಾಧೀನ ಪಡಿಸಿಕೊಂಡ	10,51,02,278.00	10,42,60,901.00
	[1'	ಬ್ಯಾಂಕೇತರ ಆಸ್ತಿ	(<u></u>	1
ವರ್ಷಾಂತ್ಯದಲ್ಲಿದ ಮೊಬಲಗು -20087273.00		· ·	1		-
!		1	,		<u> </u>
ಒಟ್ಟು	850,41,87,510.00	921,93,99,901.00	ఒట్ను	850,41,87,510.00	921,93,99,901.00

<u>Disclosure in financial statements – 'Notes to Accounts'-UCBs</u>

1,60,15,564.00

17,54,80,205.00

1. Regul	atory Capital All Disclosure figure reported in Crores: a) Composition of Regulatory Capital		
Sr. No.	Particulars	Current Year	Previous Year
i)	Paid up share capital and reserves (net of deductions, if any)	32.90	32.51
ii)	Other Tier 1 capital	41.81	33.13
iii)	Tier 1 capital (i + ii)	74.71	65.64
iv)	Tier 2 capital	10.45	2.54
v)	Total capital (Tier 1+Tier 2)	85.16	68.18
vi)	Total Risk Weighted Assets (RWAs)	404.22	448.96
Vii)	Paid-up share capital and reserves (net of deductions, if any)as percentage of RWAs	8.14%	7.24%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	18.48%	14.62%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	2.59%	0.57%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	21.07%	15.19%
xi)	Amount of paid-up equity capital raised during the year	7.91	1.42

b) Fls c) Banks 46.6725 46.6725 46.6725 d) Private Corporates e) Subsidiaries/ Joint Ventures f) Others

Year

Extent of Private

Placement

Current

year

Amount

Year

37.3400

9.3325

year

37.3400

9.3325

Fxtent of 'Below Investment

Grade' Securities

Previous

Year

Current

year

Fxtent of 'Unlisted'

Securities

year

37.3400 9.3325

Previous Year-2024

Previous

Year

46.6725

37.3400

9.3325

Extent of 'Unrated'

Securities

Year

Current

year

Note: Balance of ₹ 9.33crores and ₹ 0.0025 crores relates the Equity Share held with Unity Small finance Bank and shares with BDCC bank respectively

e) Repo transactions (in face value terms)14 : NIL) Government Security Lending (GSL) transactions (in market value terms) 15: NIL

4. Asset quality

No.

a) PSUs

ii) Issuer composition of non-SLR investments

g) Provision held towards depreciation

a) Classification of advances and provisions held

(2)

During the Financial Year 2024-25, the Bank has drawn down Rs. 5.40 crores from IDR, and the same has been credited to P &L under income; thereafter in the coming FY 2025-26, same will be appropriated to IFR (Net of after paying tax and SRF)The details are given below:-

SL No	Fund Name	Amount
1	Investment depreciation reserve	5.40

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 3 Months upto 6 Months	Over 6 Months upto 1Year	Over 1Year upto 3 Year	Over Years and upto 5 Year	Over 5 Years	Total
Deposits	14.90	8.19	10.50	23.81	20.98	18.76	49.11	136.28	268.73	0.38	108.99	660.63
Advances	3.13	0.38	0.09	2.17	1.00	0.50	5.64	11.95	14.16	64.74	324.46	428.22
Investments	0.00	17.00	7.10	5.01	0.00	0.00	6.83	33.55	23.10	41.45	215.67	349.71
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 31.03.2025

		Investments in India					Investments Outside India					
	G. Sec	Other Approved Securities	Shares	Deben- tures and Bonds	Subsidiar- ies and/or joint ventures		Total Invest- ments in India	G. sec. (including local authorities)	Subsidiar- ies and/or joint ventures		Total Investments outside India	Total Invest- ments
Held to Maturity												
Gross	134.53		37.34			61.43	233.30					233.30
Less : provision for non-performing investments (NPI)												0.00
Net	134.53		37.34			61.43	233.30					233.30
Available for Sale												
Gross	107.07		9.34				116.41					116.41
Less: Provision for depreciation and NPI												0.00
Net	107.07		9.34				116.41					116.41
Held for Trading												
Gross												0.00
Less: Provision for depreciation and NPI												0.00
Net			ĺ									0.00
Total Investments	241.60		46.68			61.43	349.71					349.71
Less: Provision for non-performing investments												
Less: Provision for depreciation	0.10		37.34				37.44					37.44
Net	241.50		9.34			61.43	312.27					312.27
Composition of Investment Portfolio as	s on 31.0	3.2024		•	•			•	•	•		

Composition of Investment Portfolio as on 31.03.2024												
			Inv	estments i	n India			Inv	vestments C	Outside I	ndia	
	G. Sec	Other Approved Securities	Shares	Deben- tures and Bonds	Subsidiar- ies and/or joint ventures	Others	Total Invest- ments in India	G. sec. (including local authorities)	Subsidiar- ies and/or joint ventures	Others	Total Investments outside India	Total Invest- ments
Held to Maturity												
Gross	189.87		37.34			50.26	277.47					277.47
Less : provision for non-performing investments(NPI)												0.00
Net	189.87		37.34			50.26	277.47					277.47
Available for Sale												
Gross	100.66		9.34				110.00					110.00
Less: Provision for depreciation and NPI												0.00
Net	100.66		9.34				110.00					110.00
Held for Trading												
Gross												0.00
Less: Provision for depreciation and NPI												0.00
Net												0.00
Total Investments	290.53		46.68			50.26	387.47					387.47
Less: Provision for non-performing investments												
Less: Provision for depreciation	5.83		37.34				43.17					43.17
Net	284.70		9.34			50.26	344.30					344.30

Book value, face		
Darticulare	34 03 2025	34 03 2024

Particulars	31.03.2025	31.03.2024
Book Value	241.60	290.53
Face Value	244.45	296.75
Mankakaskas	045.07	205.70

245.37 285.76 b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

Particulars	Current Year 2025	Previous Year 2024
i) Movement of provisions held towards depreciation on investments.		
a) Opening balance	5.83	14.68
b) Add: Provisions made during the year		
c) Less: Write off / write back of excess provisions during the year	5.73	8.85
d) Closing balance	0.1	5.83
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance		
b) Add: Amount transferred during the year	0.50	
c) Less: Drawdown		
d) Closing balance	0.50	
iii) Closing balance in IFR as a percentage of closing balance of investments ¹³ in AFS and HFT/Current category	0.47%	

Note: In order to meet the requirement of maintaining 5% IFR on the closing balance of investments under the AFS category, the bank has drawn down ₹ 5.40 crores from the IDR. *As defined in section 3(7) of the Insolvency and Bankruptcy Code, 2016 The same will be credited to the IFR at the time of appropriation. Further, for the remaining deficit amount, appropriation shall be made out of the current year's profit so as to 5. Exposures: a) Exposures to real estate sector

comply with the RBI guidelines.

c) Sale and transfers to/from HTM category: NIL
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 d) Non-SLR investment portfolio: i) Non-performing non-SLR investments

u,	, non-serving services in the performing non-serving services.								
Sr. No.	Particulars	Previous Year 2024							
a)	Opening balance	0.0025	0.0025						
b)	Additions during the year since 1st April	0.0000	0.0000						
c)	Reductions during the above period	0.0000	0.0000						
d)	Closing balance	0.0025	0.0025						
e)	Total provisions held	0.0000	0.0000						

		Sta	andard	Т		Non-Pe	erforming	Total
		Total Standard Advances	Sub- standard		Doubtful	Loss	Total Non- Performing Advances	iotai
٦l	Gross Standard Advances and NPAs							
Ш	Opening Balance	403.63	18.49		23.32		41.81	445.44
H	Add: Additions during the year						0.06	4.67
H	Less: Reductions during the year						21.89	21.89
ΗI	Closing balance	408.24	7.24		12.74		19.98	428.22
41	*Reductions in Gross NPAs due to:							
Ш	Upgradation						13.67	13.67
IJ	Recoveries (excluding recoveries from upgraded accounts)						8.22	8.22
Ш	Technical/ Prudential Write-offs							
-	Write-offs							
٦Ι	Provisions (excluding Floating Provisions)							
Ш	Opening balance of provisions held	1.94	1.85		23.32		25.17	27.11
Ш	Add: Fresh provisions made during the year							
Ш	Less: Excess provision reversed/ Write-off loans							
Ш	Closing balance of provisions held	1.94	0.72		10.71		11.43	13.37
11	Net NPAs							
īП	Opening Balance		14.46		-5.45		9.01	
đΙ	Add: Fresh additions during the year							
Ш	Less: Reductions during the year							
Ī١	Closing Balance		-		-			
11	Ratios (in %)	Current Year	Previous Year					

Provision coverage ratio Note : Treatment of BDDR Balance:

Gross NPA to Gross Advances

Net NPA to Net Advances

As at 31.03.2025, the Bank has accumulated balance of Rs.34.80 crores in the BDDR account (reserve), of which Rs.29.22 crores has been created out of debiting to the Profit and Loss account in the earlier years and Rs.5.58 crores has been created from appropriation of profits in the earlier years.

4.67%

0.00%

174.17%

9.39%

2 18%

78.45%

To comply with the RBI circular on Prudential Treatment of Bad and Doubtful Debt Reserve by Co-operative Banks vide circular no. RBI/2024-25/58/ DOR.CAP.REC. No.27/09.18.201/2024-25 dated August 02, 2024, the Bank has transferred the balance in the BDDR account amounting to Rs.34.80 crores to the provision for NPA provision (liability) and netted of such amount from Gross NPA to arrive at Net NPA. Bank has followed this approach as the Bank has no intention to utilize the excess BDDR amount for the purpose of Tier I Capital, and by this approach bank will achieve better NPA

Provision Coverage Ratio (PCR).

Current Year-2025

b) Sector-wise Advances and Gross NPAs

ш	Sr.		•	041 2020	11011040 1041 2021			
	No.	Sector*	Outstanding	Gross	Percentage of Gross	Outstanding	Gross	Percentage of Gross
	110.		Total Advances	NPAs	NPAs to Total Advances	Total Advances	NPAs	NPAs to Total Advances
	i)	Priority Sector						
	a)	Agriculture and allied activities	17.54	0.82	0.19	8.20	0.77	0.17
	b)	Advances to industries sector eligible as priority sector lending	48.20	2.25	0.53	69.03	6.48	1.46
	c)	Services	67.10	3.13	0.73	61.69	5.79	1.30
	d)	Personal loans	31.41	1.47	0.34	18.43	1.73	0.39
		Subtotal (i)	164.25	7.66	1.79	157.35	14.77	3.32
	ii)	Non-priority Sector						
	a)	Agriculture and allied activities						
	b)	Industry						
	c)	Services						
	d)	Personal loans	263.97	12.32	2.88	288.09	27.04	6.07
I		Sub-total (ii)	263.97	12.32	2.88	288.09	27.04	6.07
I		Total (I + ii)	428.22	19.98	4.67	445.44	41.81	9.39

c) Overseas assets, NPAs and revenue - NIL for current year-2025 and previous year-2024

d) Particulars of resolution plan and restructuring i) Details of accounts subjected to restructuring NIL.

00	e) Diverge	ence in asset classification and provisioning	
00	SI.No.	Particulars	Amount
7	1	Gross NPAs as on March 31,2024as reported by the bank	41.81
-/	2	Gross NPAS as on March 31 ,2024 as assessed by RBI	41.81
Ш	3	Divergence in Gross NPAS (2-1)	0.00
_	4	Net NPAS as on March 31, 2024 as reported by the bank	9.01
7	5	Net NPAS as on March 31, 2024 as assessed by RBI	9.01
30	6	Divergence in Net NPAs (5-4)	0.00
I	7	Provisions for NPAs as on March 31, 2024 as reported by the bank	32.80
I	8	Provisions for NPAs as on March 31, 2024 as assessed by RBI	32.80
I	9	Divergence in provisioning (8-7)	0.00
I	10	Reported Profit before Provisions and Contingencies for the year end March 31, 2024	21.38
I	11	Reported Net Profit after Tax (PAT) for the year ended March 31, 2024	7.78
I	12	Adjusted (notional) Net Profit atter Tax (PAT) for the year ended March 31, 2024 after considering the divergence in provisioning	7.78

f) Disclosure of transfer of loan exposures: NIL for current year-2025 and previous year-2024

g) Fraud accounts: NIL for current year-2025 and previous year-2024 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	20.34	1.25	2.48	17.86
Corporate persons*				
Of which MSMEs				
Others				
Total	20.34	1.25	2.48	17.86

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	11.69	12.80
eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	52.20	59.23
i) Priority housing Loans	55.26	59.62
ii) Other Housing Loans		
b) Commercial Real Estate –		
Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residen-		
tial 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	119.15	131.65
b) Exposure to capital market - NIL for current year-2025 and previous year-2024		
c) Risk category-wise country exposure- NIL for current year-2025 and previous year-2024		

d) Unsecured advances						
Particulars	Current Year-2025	Previous Year-2024				
Total unsecured advances of the bank	21.11	23.45				
_ \. \. \. \. \. \. \. \. \. \. \. \. \.						

e) Factoring exposures- NIL for current year-2025 and previous year-2024

g) Unhedged foreign currency exposure- NIL for current year-2025 and previous year-2024
6. Concentration of deposits, advances, exposures and NPAs: a) Concentration of deposits

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Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	36.05	34.26
Percentage of deposits of twenty largest depositors to total deposits of the bank	5.46	4.61
b) Concentration of advances*		

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	66.15	72.66
Percentage of advances to twenty largest borrowers to total advances of the bank	15.45	16.31

c) Concentration of exposures**

Particulars	Current Year	Previous Year
Total exposure to the twenty largest borrowers/customers	66.15	72.66
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/customers	15.45	16.31

d) Concentration of NPAs

Particulars	Current Year	Previous Year
Total Exposure to the twenty NPA accounts	13.46	25.27
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	67.37	60.45
7. Derivatives: Bank have not entered into any transactions in derivatives in the current	nt 2025 and prev	ious year 2024.

8. 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	1.40090	0.70770				
ii)	Add: Amounts transferred to DEA Fund during the year	0.61596	0.70270				
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.00814	0.00950				
iv)	Closing balance of amounts transferred to DEA Fund	2.00872	1.40090				

* 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. 9. Disclosure of complaints

a) Summary information on complaints received by the bank from customers and from the Offices of Banking Ombudsman (OBOs) —
One complaint received during current year and same had been disposed off during the same year. Last year Bank had received four complaints.

Sr. No	<u> </u>	Particulars	Previous year	Current year
Oi. No	Com	plaints received by the bank from its customers	1 Tevious year	ourrent year
<u> </u>	Com	•		
1.		Number of complaints pending at beginning of the year	NIL	NIL
2.		Number of complaints received during the year	NIL	NIL
3.		Number of complaints disposed during the year	NIL	NIL
	3.1	Of which, number of complaints rejected by the bank	NIL	NIL
4.		Number of complaints pending at the end of the year	NIL	NIL
	Main	tainable complaints received by the bank from Office of Ombudsman		
5.		Number of maintainable complaints received by the bank from Office of Ombudsman	4	1
	5.1	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	4	1
	5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	NIL	NIL
	5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	NIL	NIL
6.		Number of Awards unimplemented within the stipulated time (other than those appealed)	NIL	NIL
		inable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2021 (Previously vered within the ambit of the Scheme.	Banking Ombud	Isman Scheme,

b) Top five grounds²⁸ of complaints received by the bank from customers - NIL

10. Disclosure of penalties imposed by the Reserve Bank ofIndia: NIL

11. Other Disclosures a) Business ratios

Particular	Current Year	Previous Year
i) Interest Income as a percentage to average Working Funds	9.11%	8.91%
ii) Non-interest income as a percentage to average WorkingFunds	0.64%	0.14%
iii) Average Cost of Deposits	6.42%	6.38%
iv) Average Net Interest Margin	4.29%	4.26%
v) Operating Profit as a percentage to average Working Funds	3.08%	2.17%
vi) Return on average Assets	2.03%	0.79%
vii) Business (deposits plus advances) per employee	25.32	25.83
viii) Profit per employee	0.41	0.17

b) Bancassurance business: NIL

c) Marketing and distribution : NIL

d) Disclosures regarding Priority Sector Lending Certificates (PSLCs)

During the current year the Bank has Purchased ₹ 238 Crore worth PSL-Micro enterprises and ₹ 72.00 Crore worth PSLC-Small and marginal farmers by paying premium of ₹ 1.66 crores

PARTICULARS	Current Year	Previous Year
ne amount of PSLCs (category-wise) sold and purchased during the year	310	1000
Provisions and contingencies		

Pro	vision debited to Profit and Loss Account	Current Year	Previous Year
i)	Provisions for NPI		
ii)	Provision towards NPA	2.00	
iii)	Provision made towards Income tax	6.76	5.43
iv)	Other Provisions and Contingencies (with details)		
	Special provision U/S36(1) viii	0.30	
	Provision for Unity SFB(Erstwhile PMC)		8.17
e) Payment of DICGC Insurance Premium			

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SI. No.	Particulars	Current Year	Previous Year
i)	Payment of DICGC Insurance Premium	0.87	1.04
ii)	Arrears in payment of DICGC premium	NIL	NIL
f) Disclosure of facilities granted to directors and their relatives:			

SI No	Name of the Director	Name of the Borrower	Relation ship	Loan Balance (Rs. In lakhs)
1	Byranna M S	Byranna M S	Self	0.0112
2	Suresh Kumar K P	Suresh Kumar K P	Self	0.0129
3	Suresh Kumar K P	Spoorthy R	Daughter	0.0128
4	Suresh Kumar K P	Radha N	Wife	0.0135
5	Prakash	Prakash	Self	0.0289

ಶ್ರೀಮತಿ ವಿನೋದ ಶಿವರಾಮಯ್ಯ ಶ್ರೀ ವಿಜಯಸಾರಥಿ ಎಂ.ಎಸ್ ಶ್ರೀ ಅರವಿಂದ್ ಬಿ ಶ್ರೀ ಮರಿಗೌಡ ಸಿ.ಎಲ್ ಮುಖ್ಯಕಾರ್ಯನಿರ್ವಹಣಾಧಿಕಾರಿ (ಪ್ರಭಾರ) ನಿರ್ದೇಶಕರು ಅಧ್ಯಕ್ಷರು ಉಪಾಧ್ಯಕ್ಷರು

ಲೆಕ್ಕಪರಿಶೋಧನಾ ದೃಢೀಕರಣ ಪತ್ರ

ದಿ ಜನತಾ ಕೋ-ಆಪರೇಟಿವ್ ಬ್ಯಾಂಕ್ ಲಿ. ಬೆಂಗಳೂರು - 560 055, ಇದರ 2024-25 ನೇ ಸಾಲಿನ ಲೆಕ್ಕ ಹುಸ್ತಕವನ್ನು ಪರಿಸಿಲಿಸಿರುತ್ತೇನೆ. ನನ್ನ ಸಾಮಾನ್ಯ ಜ್ಞಾನ ಮತ್ತು ನಂಬಿಕೆಯಂತೆ, ಲೆಕ್ಕಪರಿಶೋಧನೆಗೆ ಅಗತ್ಯವಾದ ಎಲ್ಲಾ ಮಾಹಿತಿ ಹಾಗೂ ವಿವರಣೆಗಳನ್ನು ಪಡೆದಿದ್ದು, ತೃಪ್ತಿಕರವೆಂದು ಕಂಡುಬಂದಿರುತ್ತದೆ. ನನ್ನ ಸಾಮಾನ್ಯ ಜ್ಞಾನ ಮತ್ತು ನಂಬಿಕೆಯಂತೆ, ಮೇಲ್ಕಂಡ ಬ್ಯಾಂಕಿನ ಆಸ್ತಿ-ಜವಾಬ್ದಾರಿ ಮತ್ತು ಲಾಭ-ನಷ್ಟ ತ:ಖ್ತೆಯು ದಿನಾಂಕ 31.03.2025ಕ್ಕೆ ಬ್ಯಾಂಕಿನ ನಿಜವಾದ ಸ್ಥಿತಿಯನ್ನು ಅಲಾಯಿದ ಲಗತ್ತಿಸಿರುವ ನನ್ನ ಪ್ರತ್ಯೇಕ ವರದಿಯಲ್ಲಿನ ಅಂಶಗಳಿಗೊಳಪಟ್ಟು ಕರಾರುವಕ್ಕಾಗಿ ತೋರಿಸುತ್ತದೆ ಎಂದು ದೃಢೀಕರಿಸುತ್ತೇನೆ. ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್ ಸುತ್ತೋಲೆ ಪ್ರಕಾರ ಬಹಿರಂಗಪಡಿಸಬೇಕಾದ ಬ್ಯಾಂಕಿನ ಮಾಹಿತಿಗಳ ಸಂಕ್ಷಿಪ್ತ ಟಿಪ್ಪಣಿಯನ್ನುಇದರೊಂದಿಗೆ ಲಗತ್ತಿಸಿದೆ.

ಪರಿಶೀಲಿಸಿದೆ ರಮೇಶ್ ಯು ಅಂಗಡಿ ಪಾಲುದಾರ ದಿನಾಂಕ: 26/06/2025 ಸದಸ್ಯತ್ವ ಸಂಖ್ಯೆ : 234143 ఎಫ್ಆರ್ಎನ್:006927S ಯುಡಿಐನ್: 25234143BMITVI2292