

## THE KADUTHURUTHY URBAN CO-OPERATIVE BANK LTD.No.K.399 **HEAD OFFICE KADUTHURUTHY, KOTTAYAM, KERALA - 686 604**

പ്രാദേശികം ≫

	Balance Sheet of The Kaduthu Balance a	Form A ruthy Urban is on 31st Ma Schedule		As on 31-03-202
	ital and Liabilities pital	Schedule 1	As on 31-03-2024 (Current year) 9,52,10,700.00	As on 31-03-202 (Previous year 9,59,12,150.0
Dep	serves and Surplus posits	3 4	3,45,44,603.48 2,41,12,12,528.96	8,22,15,455.7 2,62,37,08,861.9
	rrowings ner liabilities and provisions Total	5	0.00 28,44,53,243.54 <b>2,82,54,21,075.98</b>	0.0 23,32,12,264.2 <b>3,03,50,48,731.8</b>
<b>Asset</b> Cas	ts th and balances with Reserve Bank of India	6	2,37,31,897.00	1,93,20,100.0
Inve	ance with banks and money at call and short notice estments	7 8	28,90,08,097.22 59,15,92,274.00	45,51,96,265.3 64,30,93,309.0
Fixe	vances ed Assets ner Assets	9 10 11	1,69,00,19,751.82 3,70,15,980.00 19,40,53,075.94	1,69,59,93,021.1 3,75,03,748.9 18,39,42,287.4
	Total  ntingent liabilities	12	<b>2,82,54,21,075.98</b> 33,44,306.00	<b>3,03,50,48,731.8</b> 32,28,743.0
Bills	s for collection Sch	edule 1 – Cap	0.00 <b>tal</b> As on 31-03-2024	0.0 As on 31-03-202
ı	For Nationalized Banks Capital (Fully owned by Centr Government)	al	(Current year)	(Previous year
II	For Banks incorporated outside India  Capital			
	(i) The amount brought in by banks by way of start-u prescribed by RBI should be shown under this head.  (ii) Amount of deposit kept with the RBI under Section			
	Banking Regulation Act, 1949.  Total	on 11(2) of the		
III	For Other Banks  Authorised Capital (5996000 shares of Rs. 25 each) Rs. 1000 each)	(100 shares of	15,00,00,000.00	15,00,00,000.0
	Issued Capital (3836486 shares of Rs. 25 each) Subscribed Capital (3836486 shares of Rs. 25 each)		9,52,10,700.00 9,52,10,700.00	9,59,12,150.0 9,59,12,150.0
	Called-up Capital (3836486 shares of Rs. 25 each) Less: Calls unpaid Add: Forfeited shares		9,52,10,700.00 0.00 0.00	9,59,12,150.0 0.0 0.0
		2 - Reserves ar	As on 31-03-2024	As on 31-03-202
ı	Statutory Reserves Opening Balance		(Current year) 3,13,92,736.44 3,12,82,000.73	(Previous year 3,12,82,000.7 3,12,82,000.7
	Additions during the year  Deductions during the year		1,10,735.71 0.00	0.0
II	Capital Reserves Opening Balance Additions during the year		88,104.96 88,104.96 0.00	88,104.9 88,104.9 0.0
III	Deductions during the year Share Premium		0.00	0.0
	Opening Balance Additions during the year Deductions during the year		0.00 0.00 0.00	0.0 0.0 0.0
IV	Revenue and Other Reserves Opening Balance		4,72,10,072.31 5,07,15,072.31	5,07,15,072.3 5,00,65,072.3
V	Additions during the year  Deductions during the year  Balance in Profit and Loss Account		0.00 35,05,000.00 -4,41,46,310.23	6,50,000.0 0.0 1,30,277.7
	Total (I, II, III, IV and V)	edule 3 – Depo	3,45,44,603.48	8,22,15,455.7 As on 31-03-202
A.I	Demand deposits (i) From banks (Co-operative Societies)		As on 31-03-2024 (Current year) 1,37,46,584.32	(Previous yea 1,41,38,437.9
	(i) From banks ( Co-operative Societies) (ii) From others		64,82,582.56 72,64,001.76	75,86,120.2 65,52,317.6
	Savings Bank Deposits Term Deposits (i) From banks (Co-operative Societies)		21,56,40,888.24 2,18,18,25,056.40 1,14,11,310.00	24,76,02,607.2 2,36,19,67,816.8 3,31,49,886.0
В	(ii) From others  Total (I, II and III)  (i) Deposits of branches in India		2,17,04,13,746.40 2,41,12,12,528.96 2,41,12,12,528.96	2,32,88,17,930.8 2,62,37,08,861.9 2,62,37,08,861.9
	(ii) Deposits of branches outside India  Total  Schee	iule 4 – Borrov	0.00   <b>2,41,12,12,528.96</b>   vings	0.0 <b>2,62,37,08,861.9</b>
1	Borrowings in India		As on 31-03-2024 (Current year) 0.00	As on 31-03-202 (Previous year 0.0
	(a) Reserve Bank of India (b) Other banks (c) Other institutions and agencies		0.00 0.00 0.00	0.0 0.0 0.0
"	Borrowings outside India  Total (I and II)  Secured borrowings included in I and II above - Rs.		0.00 0.00 0.00	0.0 0.0 0.0
	Schedule 5 - Ot	her Liabilities	As on 31-03-2024 (Current year)	As on 31-03-202 (Previous year
II III	Bills payable Inter-office adjustment (net) Interest accrued		0.00 0.00 6,11,06,243.00	0.0 0.0 5,40,10,679.0
IV	Others (including provisions)  Total  Schedule 6 - Cash and	Balances with	22,33,47,000.54 28,44,53,243.54	17,92,01,585.2 <b>23,32,12,264.2</b>
_	Cash in hand (including foreign currency notes)		As on 31-03-2024 (Current year) 2,37,31,897.00	As on 31-03-202 (Previous year 1,93,20,100.0
II	Balances with Reserve Bank of India (a) in Current Account (b) in Other Accounts		0.00 0.00 0.00	0.0 0.0 0.0
	Total (I and II) Schedule 7 - Balances with I	Banks and Mo	2,37,31,897.00	1,93,20,100.0 As on 31-03-202
1	In India (i) Balances with banks (a) in Current Accounts		(Current year) 28,90,08,097.22 12,93,42,856.08	(Previous year 45,51,96,265.3 22,61,00,200.5
	(a) in Current Accounts (b) in Other Deposit Accounts (ii) Money at call and short notice		15,96,65,241.14 0.00 0.00	22,90,96,064.8 0.0
	(a) with banks (b) with other institutions  Total (i and ii)		0.00 0.00 28,90,08,097.22	0.0 0.0 45,51,96,265.3
	Outside India (i) in Current Accounts (ii) in Other Deposit Accounts		0.00	0.0
	(iii) Money at call and short notice  Total (i, ii and iii)  Grand Total (I and II)		0.00 0.00 28,90,08,097.22	0.0 0.0 45,51,96,265.3
ı	Investments in India in	ule 8 – Investr	As on 31-03-2024 (Current year)	As on 31-03-202 (Previous year
	(i) Government Securities (ii) Other approved securities (iii) Shares		59,13,51,274.00 0.00 1,41,000.00	64,28,52,309.0 0.0 1,41,000.0
	(iv) Debentures and Bonds (v) Subsidiaries and/or joint ventures (vi) Others (to be specified) Risk fund investm	ent	0.00 0.00 1,00,000.00	0.0 0.0 1,00,000.0
II	Total Investments outside India in (i) Government securities (including local authorities	)	0.00	64,30,93,309.0
	(ii) Subsidiaries and/or joint ventures abroad (iii) Others investments (to be specified) Total		0.00 0.00 0.00	0.0 0.0 <b>0.</b> 0
	Grand Total (I and II)	dule 9 – Adva	59,15,92,274.00	64,30,93,309.0 As on 31-03-202
Α	(i) Bills purchased and discounted		(Current year) 0.00	(Previous year 0.0
	(ii) Cash credits, overdrafts and loans repayable on d (iii) Term loans Total	emand	48,04,26,216.22 1,20,95,93,535.60 1,69,00,19,751.82	49,06,63,899.9 1,20,53,29,121.1 <b>1,69,59,93,021.1</b>
В	(i) Secured by tangible assets (ii) Covered by Bank/Government Guarantees		1,68,83,72,355.82 0.00	1,69,26,81,608.1 0.0
C.I	(iii) Unsecured  Total  Advances in India		16,47,396.00 1,69,00,19,751.82	33,11,413.0 1,69,59,93,021.1
	(i) Priority Sectors (ii) Public Sector		1,35,14,63,545.22	1,33,50,29,449.9
	(iii) Banks (iv) Others Total		0.00 33,85,56,206.60 <b>1,69,00,19,751.82</b>	0.0 36,09,63,571.1 <b>1,69,59,93,021.1</b>
C.II.	Advances outside India (i) Due from banks		0.00	0.0
	(ii) Due from others (a) Bills purchased and discounted (b) Syndicated loans		0.00 0.00 0.00	0.0 0.0 0.0
	(c) Others Total		0.00	0.0
	Grand Total (C.I and II) Sched	ule 10 - Fixed /	As on 31-03-2024	1,69,59,93,021.1 As on 31-03-202
ı	Premises At cost as on 31st March of the preceding year		(Current year) 3,62,13,732.00 4,01,24,372.19	(Previous yea 3,66,17,866.0 4,01,24,372.1
	Additions during the year  Deductions during the year		0.00	0.0
II	Depreciation to date Other Fixed Assets (including furniture and fixtures) At cost as on 31st March of the preceding year		39,10,640.19 8,02,248.00 4,06,84,057.12	35,06,506.1 8,85,882.9 4,05,84,450.1
	Additions during the year  Deductions during the year		6,66,577.00 0.00	99,580.0 0.0
	Depreciation to date  Total (I and II)  Schedi	ule 11 - Other	4,05,48,386.12 3,70,15,980.00 Assets	3,97,98,147.1 <b>3,75,03,748.9</b>
		11 - Utner	As on 31-03-2024 (Current year)	As on 31-03-202 (Previous year
II III	Inter-office adjustments (net) Interest accrued Tax paid in advance/tax deducted at source		0.00 12,37,73,537.00 37,57,502.23	0.0 10,48,29,715.0 42,98,307.9
IV V	Stationery and stamps  Non-banking assets acquired in satisfaction of claims	i	0.00 6,25,49,685.00	7,04,08,441.0
VI	Others * Total		39,72,351.71 19,40,53,075.94	44,05,823.4 <b>18,39,42,287.</b> 4
	* In case there is any unadjusted balance of loss  Schedule 1	the same may	As on 31-03-2024	As on 31-03-202
1	Claims against the bank not acknowledged as debts		(Current year) 0.00	(Previous year 0.0
II III IV	Liability for partly paid investments  Liability on account of outstanding forward exchange Guarantees given on behalf of constituents	contracts	0.00 0.00 0.00	0.0 0.0 0.0
	(a) In India (b) Outside India		0.00	0.0
V	Acceptances, endorsements and other obligations	- DEA Fund	0.00 33,44,306.00	32,28,743.0

	Profit and Loss Account for the	e year ended on 31 Schedule	st March 2024 Year ended on	Year ended o
			31/03/2024	31/03/202
1	Income		(Current year)	(Previous yea
	Interest earned	13	23,72,43,256.65	25,08,40,055.1
-	Other income Total	14	1,61,29,943.32 <b>25,33,73,199.97</b>	4,04,46,684.2 <b>29,12,86,739</b> .3
ı	Expenditure		23,33,73,199.97	29,12,80,739.3
_	Interest expended Operating expenses	15 16	18,32,66,371.00 8,74,64,434.20	14,99,29,981.0 10,93,53,039.1
	Provisions and contingencies	16	2,67,88,705.00	1,68,30,645.0
ıı.	Total		29,75,19,510.20	27,61,13,665.1
_	Profit/Loss  Net profit/loss(-) for the year		-4,41,46,310.23	1,51,73,074.2
	Profit/loss(-) brought forward		0.00	-1,50,42,796.5
,	Total Appropriations		-4,41,46,310.23	1,30,277.7
	Transfer to statutory reserves			
-	Transfer to other reserves Transfer to Government/			
	proposed dividend			
_	Balance carried over to balance sheet	- Interest Earned	-4,41,46,310.23	1,30,277.
	Scriedule 13	- interest Earned	Year ended on	Year ended
_			31/03/2024	31/03/20
1	Interest/discount on advances/bills		(Current year) 18,54,68,926.00	(Current yea 20,06,92,282.4
П	Income on investments		5,17,74,330.65	5,01,47,772.6
Ш	Interest on balances with Reserve Bank of India and other funds	er inter-bank	0.00	0.0
IV	Others		0.00	0.0
V	Total Schedule 14	4 - Other Income	23,72,43,256.65	25,08,40,055.
	Schedule 14		Year ended on	Year ended
_			31/03/2024 (Current year)	31/03/202
Ţ	Commission, exchange and brokerage		1,16,023.03	(Current yea 1,40,773.7
П	Profit on sale of investments		0.00	0.0
Ш	Less: Loss on sale of investments  Profit on revaluation of investments		0.00	0.0
	Less: Loss on revaluation of investments		0.00	0.0
IV	Profit on sale of land, buildings and other assets  Less: Loss on sale of land, buildings and other assets		0.00	0.0
٧	Profit on exchange transactions		0.00	0.0
	Less: Loss on exchange transactions	,	0.00	0.0
VI	Income earned by way of dividends, etc. from subsidiarie and/or joint ventures abroad/in India	es/companies	0.00	0.0
VII	Miscellaneous Income Total		1,60,13,920.29 1,61,29,943.32	4,03,05,910.5 <b>4,04,46,684</b> .2
11	Interest on Reserve Bank of India/ Inter-bank borrowing	s	18,32,66,371.00	14,99,29,981.0
111	Others Total		0.00 0.00 <b>18,32,66,371.00</b>	
	Others Total	S Operating Expense	0.00 0.00 18,32,66,371.00	0.0 0.0 <b>14,99,29,981.</b> 0
	Others Total		0.00 0.00 18,32,66,371.00 5 Year ended on 31/03/2024	0.0 0.0 <b>14,99,29,981.0</b> Year ended of 31/03/202
	Others Total Schedule 16 - 0		0.00 18,32,66,371.00  Year ended on 31/03/2024 (Current year)	0.0 0.1 14,99,29,981.0 Year ended of 31/03/202 (Current year
111	Others  Total  Schedule 16 - 0  Payments to and provisions for employees  Rent, taxes and lighting		0.00 0.00 18,32,66,371.00 5 Year ended on 31,03/2024 (Current year) 5,78,99,953.00 52,15,867.00	0.6 0.0 14,99,29,981.0 Year ended of 31/03/20; (Current yea 7,98,63,729.0 53,70,466.0
-	Others Total Schedule 16 - 0 Payments to and provisions for employees Rent, taxes and lighting Printing and stationery		0.00 0.00 18,32,66,371.00 S Year ended on 31/03/2024 (Current year) 5,78,99,953.00 52,15,867.00 4,85,963.00	0.0 0.0 14,99,29,981.0 Year ended of 31/03/202 (Current year 7,98,63,729.0 53,70,466.0 6,68,253.0
	Others  Total  Schedule 16 - 0  Payments to and provisions for employees  Rent, taxes and lighting		0.00 0.00 18,32,66,371.00 s Year ended on 31/03/2024 (Current year) 5,78,99,953.00 52,15,867.00 4,85,963.00 7,75,483.00 11,54,345.99	0.6 14,99,29,981.0 Year ended of 31/03/200 (Current yeas 7,98,63,729.6 58,729.6 6,68,253.1 1,30,882.6 13,93,503.6
	Payments to and provisions for employees Rent, taxes and lighting Printing and stationery Advertisement and publicity Depreciation on bank's property Director's fees, allowances and expenses		0.00 0.00 18,32,66,371.00  Year ended on 31/03/2024 (Current year) 5,78,99,953.00 52,15,867.00 4,85,963.00 7,75,483.00 11,54,345.99 5,32,900.00	0.6 0.1 14,99,29,981.0 Year ended c 31/03/20: (Current yea 7,98,63,729.) 53,70,466.6 6,68,253.0 1,30,882.0 13,93,503.0 2,58,233.0
	Payments to and provisions for employees Rent, taxes and lighting Printing and stationery Advertisement and publicity Depreciation on bank's property Director's fees, allowances and expenses Auditors' fees and expenses (including branch auditors) Law charges		0.00 0.00 18,32,66,371.00 8 Year ended on 31/03/2024 (Current year) 5,78,99,953.00 52,15,867.00 4,85,963.00 7,75,483.00 11,54,345,99 5,32,900.00 6,80,500.00 0.00	0.0. 14,99,29,981.0 Year ended of 31/03/20: (Current year 53,70,466.6,6,8,253.0,130,882.0,13,9,503.0,2,58,233.0,83,6,750.0,0.0,0.0
	Others  Total  Schedule 16 - (  Payments to and provisions for employees Rent, taxes and lighting Printing and stationery Advertisement and publicity Depreciation on bank's property Director's fees, allowances and expenses Auditors' fees and expenses (including branch auditors) Law charges Postages, Telegrams, Telephones, etc.		0.00 0.00 18,32,66,371.00  S  Year ended on 31/03/2024 (Current year) 5,78,99,953.00 4,85,963.00 7,75,483.00 11,54,345.99 5,32,900.00 6,80,500.00 0.00 3,41,960.50	0.0 0.1 14,99,29,81.1 Year ended c 31/03/20: (Current yee 53,70,466.68,253.1 1,30,882.1 13,93,503.1 2,58,233.1 8,36,750.1 0.1 2,48,149.1
	Payments to and provisions for employees Rent, taxes and lighting Printing and stationery Advertisement and publicity Depreciation on bank's property Director's fees, allowances and expenses Auditors' fees and expenses (including branch auditors) Law charges		0.00 0.00 18,32,66,371.00 8 Year ended on 31/03/2024 (Current year) 5,78,99,953.00 52,15,867.00 4,85,963.00 7,75,483.00 11,54,345,99 5,32,900.00 6,80,500.00 0.00	0.0 0.0 14,99,29,981.0 Year ended of 31/03/20: (Current) 53,70,466. 6,68,253.0 1,30,882.0 13,93,503.0 2,58,233.0 0.0 2,48,149) 6,31,123.0
	Payments to and provisions for employees Rent, taxes and lighting Printing and stationery Advertisement and publicity Depreciation on bank's property Director's fees, allowances and expenses Auditors' fees and expenses (including branch auditors) Law charges Postages, Telegrams, Telephones, etc. Repairs and maintenance Insurance Other expenditure *		0.00 0.00 18,32,66,371.00  S  Year ended on 31/03/2024 (Current year) 5,78,99,953.00 4,85,963.00 7,75,483.00 11,54,345.99 5,32,900.00 6,80,500.00 0.00 3,41,960.50 7,57,325.00 91,835.00	0.0 0.14,99,29,981.4 Year ended of 31/03/20.0 (Currenty ended of 5,798,63,729.0 53.70,466.6 6,68,253.1 13,93,503.0 0.0 2,48,149.0 6,31,123.0 92,556.1 92,556.1
	Others Total Schedule 16 - 0 Payments to and provisions for employees Rent, taxes and lighting Printing and stationery Advertisement and publicity Depreciation on bank's property Director's fees, allowances and expenses Auditors' fees and expenses (including branch auditors) Law charges Postages, Telegrams, Telephones, etc. Repairs and maintenance Insurance Other expenditure * Total re expenditure *		0.00 0.00 18,32,66,371.00  18,32,66,371.00  Vear ended on 31/03/2024 (Current year) 5,78,99,953.00 4,85,963.00 7,75,483.00 11,54,345.99 5,32,900.00 6,80,500.00 0.00 3,41,960.50 7,75,725.00 11,95,28,301.71 8,74,64,434.20	0.0 14,99,29,981.4  Vear ended of 31/03/20: (Current very 7,98,63,729.9 1,98,63,729.9 1,98,63,729.9 1,98,63,729.9 1,98,63,729.9 1,98,63,729.9 1,98,63,729.9 1,98,63,729.9 1,98,63,729.9 1,98,63,729.9 1,98,63,739.9
III IV V VII VIII XX XII XIII a	Others Total  Payments to and provisions for employees Rent, taxes and lighting Printing and stationery Advertisement and publicity Depreciation on bank's property Director's fees, allowances and expenses Auditors' fees and expenses (including branch auditors) Law charges Postages, Telegrams, Telephones, etc. Repairs and maintenance Insurance Other expenditure * Total  er expenditure * Service Charge Expense		0.00 0.00 18,32,66,371.00 8 Year ended on 31/03/2024 (Current year) 5,78,99,953.00 4,85,963.00 7,75,483.00 11,54,345.99 5,32,900.00 0.00 3,41,960.50 7,57,325.00 91,835.00 1,95,28,301.71 8,74,64,434.20	0.0 0.0 14,99,29,981.0 Year ended of 31/03/20: (Current of 5,98,63,729.0 1,30,882.0 1,30,882.0 1,30,882.0 0.0 0.0 2,48,149.1 6,31,123.0 92,556.0 1,98,59,395.1 1,98,59,395.1
III IV V VII VIII XX XII	Others Total Schedule 16 - 0 Payments to and provisions for employees Rent, taxes and lighting Printing and stationery Advertisement and publicity Depreciation on bank's property Director's fees, allowances and expenses Auditors' fees and expenses (including branch auditors) Law charges Postages, Telegrams, Telephones, etc. Repairs and maintenance Insurance Other expenditure * Total re expenditure *		0.00 0.00 18,32,66,371.00  18,32,66,371.00  Vear ended on 31/03/2024 (Current year) 5,78,99,953.00 4,85,963.00 7,75,483.00 11,54,345.99 5,32,900.00 6,80,500.00 0.00 3,41,960.50 7,75,725.00 11,95,28,301.71 8,74,64,434.20	0.0 14,99,29,981.0 Year ended of 31/03/20: (Current year, 7,98,63,729.0 53,70,46.6 6,68,253.1 1,30,803.0 0.0 2,48,149.1 6,31,123.0 92,556.0 1,98,59,395.1
III IV V VII VIII X X XI XII the a b c d	Others Total  Schedule 16 - of Total  Payments to and provisions for employees Rent, taxes and lighting Printing and stationery Advertisement and publicity Depreciation on bank's property Director's fees, allowances and expenses Auditors' fees and expenses (including branch auditors) Law charges Postages, Telegrams, Telephones, etc. Repairs and maintenance Insurance  Other expenditure * Total Total Service Charge Expense T.A. Water Charge Co-operative Education & Pro.		0.00 0.00 18,32,66,371.00 8 Year ended on 31/03/2024 (Current year) 5,78,99,953.00 52,15,867.00 4,85,963.00 7,75,483.00 11,54,345.99 5,32,900.00 6,80,500.00 3,41,960.50 7,57,325.00 91,835.00 1,95,28,301.71 8,74,64,434.20	0.0 14,99,29,981.0 Year ended of 31/03/20: (Current of 1,30,882.0 1,30,882.0 1,30,882.0 2,48,149.0 0,0 1,98,593,95.1 10,93,53,039.1 2,47,921.0 28,121.0
III III IV VIII XX XII XIII a b c	Payments to and provisions for employees Rent, taxes and lighting Printing and stationery Advertisement and publicity Depreciation on bank's property Director's fees, allowances and expenses Auditors' fees and expenses (including branch auditors) I Law charges Postages, Telegrams, Telephones, etc. Repairs and maintenance Insurance Other expenditure * Total re expenditure * Service Charge Expense T.A. Water Charge Co-operative Education & Pro. Watcher		0.00 0.00 18,32,66,371.00 8 Year ended on 31/03/2024 (Current year) 5,78,99,953.00 4,85,963.00 7,75,483.00 11,54,345.99 5,32,900.00 0.00 3,41,960.50 7,57,325.00 91,835.00 1,95,28,301.71 8,74,64,434.20 14,904.84 3,77,103.00 44,254.00 1,39,730.00 1,39,730.00	0.0 14,99,29,981.0 Year ended of 31/03/20: (Current of 2,98,63,729.0 53,70,466.6 6,68,233.1 1,30,882.0 1,39,393.0 2,48,149.0 6,31,123.0 92,556.0 1,98,59,395.1 10,93,53,039.1
III III IV V VI VIII X X XI XII the a b c d e f g	Others Total  Schedule 16 - 0  Payments to and provisions for employees Rent, taxes and lighting Printing and stationery Advertisement and publicity Depreciation on bank's property Director's fees, allowances and expenses Auditors' fees and expenses (including branch auditors) Law charges Postages, Telegrams, Telephones, etc. Repairs and maintenance Insurance Other expenditure * Total  Total  Texpenditure* Service Charge Expense T.A. Water Charge Co-operative Education & Pro. Watcher Current Charge Office Expense		0.00 0.00 18,32,66,371.00 8 Year ended on 31/03/2024 (Current year) 5,78,99,953.00 4,85,963.00 7,75,483.00 11,54,345.99 5,32,900.00 0.00 3,41,960.50 7,57,325.00 1,95,28,301.71 8,74,64,343.20 14,904.84 3,77,103.00 30,160.00 44,254.00 1,39,730.00 9,38,322.00 1,99,38,302.00	0.0 14,99,29,981.6  Year ended of 31/03/20: (Current year) 7,98,63,729.9 5,370,466.6 6,68,253.1 13,93,503.6 0.0 0.0 2,48,149.1 10,93,53,039.1 10,93,53,039.1 44,017.2 28,121.6 41,250.6 1,63,400.6 8,89,247.6 1,58,89,247.6
III III IV V VII VIII IX X XI XII the a b c d e f g h	Others Total  Payments to and provisions for employees Rent, taxes and lighting Printing and stationery Advertisement and publicity Depreciation on bank's property Director's fees, allowances and expenses Auditors' fees and expenses (including branch auditors) Law charges Postages, Telegrams, Telephones, etc. Repairs and maintenance Insurance  Other expenditure * Total  Total  Service Charge Expense T.A. Water Charge Co-operative Education & Pro. Watcher Current Charge Office Expense Appraising Charge		0.00 0.00 18,32,66,371.00 31/03/2024 (Current year) 5,78,99,953.00 4,85,963.00 7,75,483.00 11,54,345.99 5,32,900.00 0.00 3,41,960.50 7,57,325.00 91,835.00 1,95,28,301.71 8,74,64,434.20 14,904.84 3,77,103.00 4,254.00 1,39,730.00 4,254.00 9,38,322.00 1,151,183.00 1,39,730.00 4,254.00 1,39,730.00 4,254.00 1,39,730.00 1,39,730.00 1,45,183.00 1,45,183.00 1,45,183.00	0.0 14,99,29,981.0 Year ended of 31/03/20: (Current of 6,8253.6 5,68,253.6 1,30,882.6 1,30,882.6 0,0 0,0 1,23,83,6750.6 92,556.6 1,93,53,035.1 1,98,59,395.1 1,98,59,395.1 2,47,921.6 41,250.0 1,63,400.6 1,63,400.6 1,63,400.6 1,63,400.6 1,63,400.6 1,63,400.6 1,63,400.6 1,63,400.6 1,63,400.6 1,63,400.6 1,63,400.6 1,63,400.6 1,63,400.6 1,63,400.6 1,63,400.6 1,63,400.6 1,58,92,47.6 1,58,800.6 1,58,
III III IV V VII VIII X X X X X X X X X	Others Total  Payments to and provisions for employees Rent, taxes and lighting Printing and stationery Advertisement and publicity Depreciation on bank's property Director's fees, allowances and expenses Auditors' fees and expenses (including branch auditors) Law charges Postages, Telegrams, Telephones, etc. Repairs and maintenance Insurance Other expenditure * Total Service Charge Expense T.A. Water Charge Co-operative Education & Pro. Watcher Current Charge Coffice Expense Appraising Charge News Paper Fuel Expense		0.00 0.00 18,32,66,371.00 8 Year ended on 31/03/2024 (Current year) 5,78,99,953.00 4,85,963.00 7,75,483.00 11,54,345.99 5,32,900.00 0.00 3,41,960.50 7,57,325.00 91,835.00 11,95,28,301.71 8,74,64,434.20 14,904.84 3,77,103.00 4,254.00 1,39,730.00 9,38,322.00 1,75,138.00 1,75,138.00 4,22,965.00 5,18,55.00 5,18,55.00 5,18,55.00 5,18,55.00 5,18,55.00 5,18,55.00 5,18,55.00	0.0 14,99,29,981.6 Year ended of 31/03/20: (Curret was 1,98,63,729.9 15.37,046,66,68,253.1 13,03,822.1 13,03,823.6 13,03,503.1 2,58,233.1 13,04,23,23.1 13,04,23,23.1 13,04,23,23.1 14,017.5 14,125.0 14,125.0 15,83,047.1 15,83,047.1 15,83,047.1 15,83,047.1
III III IV V VII VIIX X XI XIII a b c d e f g h i j k	Others Total  Schedule 16 - 6  Payments to and provisions for employees Rent, taxes and lighting Printing and stationery Advertisement and publicity Depreciation on bank's property Director's fees, allowances and expenses Auditors' fees and expenses (including branch auditors) Law charges Postages, Telegrams, Telephones, etc. Repairs and maintenance Insurance  Other expenditure * Total or expenditure * Service Charge Expense T.A. Water Charge Co-operative Education & Pro. Watcher Current Charge Office Expense Appraising Charge News Paper Fuel Expense News Paper Fuel Expense Merit Scholarship		0.00 0.00 18,32,66,371.00 8 Year ended on 31/03/2024 (Current year) 5,78,99,953.00 52,15,867.00 4,85,963.00 7,75,483.00 11,54,345.99 5,32,900.00 6,80,500.00 3,41,960.50 7,57,325.00 91,835.00 1,95,28,301.71 8,74,64,434.20 14,904.84 3,77,103.00 30,160.00 44,254.00 1,39,730.00 1,38,730.00 1,38,730.00 1,75,183.00 1,75,183.00 4,32,965.00 51,855.00 2,62,651.20 55,000.00	0.0 14,99,29,981.0 Year ended c 31/03/20: (Current loss) 53,70,466.1 1,30,882.0 1,30,882.0 2,48,149) 0.0 2,48,149) 10,93,53,039.1 10,93,53,039.1 2,47,921.0 28,121.0 1,58,809.0
	Others Total  Schedule 16 - 6  Payments to and provisions for employees Rent, taxes and lighting Printing and stationery Advertisement and publicity Depreciation on bank's property Director's fees, allowances and expenses Auditors' fees and expenses (including branch auditors) Law charges Postages, Telegrams, Telephones, etc. Repairs and maintenance Insurance  Other expenditure * Total service Charge Expense T.A. Water Charge Co-operative Education & Pro. Watcher Current Charge Office Expense Appraising Charge News Paper Fuel Expense Merit Scholarship Vehicle Expense Merit Scholarship Vehicle Expense General Body Expense		0.00 0.00 18,32,66,371.00 8 Year ended on 31/03/2024 (Current year) 5,78,99,953.00 4,85,963.00 7,75,483.00 11,54,345.99 5,32,900.00 0.00 3,41,960.50 7,57,325.00 91,835.00 1,95,28,301.71 8,74,64,434.20 14,904.84 3,77,103.00 30,160.00 44,254.00 1,39,730.00 1,195,28,301.71 8,74,64,434.20 1,18,730.00 1,18,730	0.0 14,99,29,981.0 Year ended of 31/03/20: (Current of 1,98,63,729.0 53,70.466.1 1,98,520.1 1,30,882.0 1,30,882.0 1,30,882.0 1,98,523.0 1,98,52
	Others Total  Schedule 16 - 0  Payments to and provisions for employees Rent, taxes and lighting Printing and stationery Advertisement and publicity Depreciation on bank's property Director's fees, allowances and expenses Auditors' fees and expenses (including branch auditors) Law charges Postages, Telegrams, Telephones, etc. Repairs and maintenance Insurance Other expenditure * Total  Total  Total  Total  Total  Co-operative Education & Pro. Waterer Current Charge Co-operative Education & Pro. Waterer Current Charge Current Charge Current Charge Current Charge Appraising Charge News Paper Fuel Expense Merit Scholarship Vehicle Expense General Body Expense General Body Expense Meeting Expense		0.00 0.00 18,32,66,371.00 8 Year ended on 31/03/2024 (Current year) 5,78,99,953.00 4,85,963.00 7,75,483.00 11,54,345.99 5,32,900.00 0.00 3,41,960.50 7,57,325.00 1,95,28,301.71 8,74,64,434.20 14,904.84 3,77,103.00 4,42,54.00 1,39,730.00 9,38,322.00 1,75,183.00 1,195,28,301.71 8,74,64,343.20	0.0 14,99,29,981.6 Year ended of 31/03/20: (Current year) 7,98,63,729.9 13,03,822.1 13,03,822.1 13,03,823.1 13,03,823.1 13,03,823.1 13,03,823.1 13,03,823.1 13,03,823.1 13,03,823.1 13,03,823.1 13,03,823.1 10,93,53,039.1 10,93,53,039.1 12,47,221.1 28,121.1 28,121.1 15,18,805.1 15,18,
	Others Total  Schedule 16 - 6  Payments to and provisions for employees Rent, taxes and lighting Printing and stationery Advertisement and publicity Depreciation on bank's property Director's fees, allowances and expenses Auditors' fees and expenses (including branch auditors) Law charges Postages, Telegrams, Telephones, etc. Repairs and maintenance Insurance  Other expenditure * Total service Charge Expense T.A. Water Charge Co-operative Education & Pro. Watcher Current Charge Office Expense Appraising Charge News Paper Fuel Expense Merit Scholarship Vehicle Expense Merit Scholarship Vehicle Expense General Body Expense		0.00 0.00 18,32,66,371.00 8 Year ended on 31/03/2024 (Current year) 5,78,99,953.00 4,85,963.00 7,75,483.00 11,54,345.99 5,32,900.00 0.00 3,41,960.50 7,57,325.00 91,835.00 1,95,28,301.71 8,74,64,434.20 14,904.84 3,77,103.00 30,160.00 44,254.00 1,39,730.00 1,195,28,301.71 8,74,64,434.20 1,18,730.00 1,18,730	0.0 14,99,29,981.6 Year ended of 31/03/20: (Current of 6,825.1 1,98,63,729.9 1,30,882.6 1,30,882.6 1,30,882.6 1,30,882.6 1,30,882.6 1,30,836.7 1,30,882.6 1,30,836.7 1,30,882.6 1,30,836.7 1,30,836.7 1,30,836.7 1,30,850.7 1,30,850.7 1,30,850.7 1,30,850.7 1,30,850.7 1,30,850.7 1,30,850.7 1,30,850.7 1,30,850.7 1,30,850.7 1,50,850.7
	Others Total  Payments to and provisions for employees Rent, taxes and lighting Printing and stationery Advertisement and publicity Depreciation on bank's property Director's fees, allowances and expenses Auditors' fees and expenses (including branch auditors) Law charges Postages, Telegrams, Telephones, etc. Repairs and maintenance Insurance  Other expenditure * Total  or expenditure * Total  service Charge Expense T.A. Water charge Co-operative Education & Pro. Watcher Current Charge Office Expense Appraising Charge News Paper Fuel Expense Ment Scholarship Vehicle Expense General Body Expense Meeting Expense General Body Expense Meeting Expense Meeting Expense Meeting Expense Meeting Expense Meeting Expense Premium Amortized on GovtSecurity Case Expense Premium Amortized on GovtSecurity Case Expense Commission		0.00 0.00 18,32,66,371.00 8 Year ended on 31/03/2024 (Current year) 5,78,99,953.00 52,15,867.00 4,85,963.00 7,75,483.00 11,54,345.99 5,32,900.00 0.00 3,41,960.50 7,57,325.00 91,835.00 11,95,28,301.71 8,74,64,434.20  14,904.84 3,77,103.00 4,254.00 1,39,730.00 9,38,322.00 1,75,133.00 1,39,730.00 9,38,322.00 1,75,185.00 1,24,080.00 2,62,651.20 56,000.00 1,02,408.00 2,29,71.00 66,454.00 7,76,035.00 17,60,919.40 17,60,919.40	0.0 14,99,29,981.6 Year ended of 31,03/20: (Curret was a constraint of 5,000,000,000,000,000,000,000,000,000,0
	Payments to and provisions for employees Rent, taxes and lighting Printing and stationery Advertisement and publicity Depreciation on bank's property Director's fees, allowances and expenses Auditors' fees and expenses (including branch auditors) Law charges Postages, Telegrams, Telephones, etc. Repairs and maintenance Insurance Other expenditure * Total Or expenditure * Service Charge Expense T.A. Water Charge Co-operative Education & Pro. Wather Current Charge Office Expense Appraising Charge News Paper Fuel Expense Ment Scholarship Vehicle Expense Ment Scholarship Vehicle Expense General Body Expense Metting Expense Premium Amortized on GovtSecurity Case Expense Commission Affiliation Fee		0.00 0.00 18,32,66,371.00 8 Year ended on 31/03/2024 (Current year) 5,78,99,953.00 4,85,963.00 7,75,483.00 11,54,345.99 5,32,900.00 0.00 3,41,960.50 7,57,325.00 1,95,28,301.71 8,74,64,343.20 14,904.84 3,77,103.00 30,160.00 44,254.00 1,95,38,322.00 1,75,183.00 1,95,28,301.71 8,74,64,343.20	0.0 14,99,29,981.6  Year ended of 31/03/20: (Current year) 7,98,63,729,981.6 6,68,253,1 13,93,503,2 2,58,233,1 13,93,503,2 13,93,503,2 13,93,503,2 13,93,503,2 13,93,503,2 10,93,53,039,1
III III III IIV V V VI IIX X X X II III I	Others Total  Schedule 16 - of  Payments to and provisions for employees Rent, taxes and lighting Printing and stationery Advertisement and publicity Depreciation on bank's property Director's fees, allowances and expenses Auditors' fees and expenses (including branch auditors) Law charges Postages, Telegrams, Telephones, etc. Repairs and maintenance Insurance  Other expenditure * Service Charge Expense T.A. Water Charge Co-operative Education & Pro. Watcher Current Charge Office Expense Appraising Charge News Paper Fuel Expense Ment Scholarship Vehicle Expense Ment Scholarship Vehicle Expense General Body Expense Menting Expense Premium Amortized on GovtSecurity Case Expense Commission Affiliation Fee Core Banking Expense Commission Affiliation Fee Core Banking Expense Core Banking Expense		0.00 0.00 18,32,66,371.00 18,32,66,371.00 18,32,66,371.00 31/03/2024 (Current year) 5,78,99,953.00 4,85,963.00 7,75,483.00 11,54,345.99 5,32,900.00 0.00 3,41,960.50 7,57,325.00 1,95,28,301.71 8,74,64,434.20 14,904.84 3,77,103.00 30,160.00 44,254.00 1,39,730.00 9,38,322.00 1,75,183.00 44,295.00 1,75,183.00 44,295.00 1,75,183.00 44,295.00 1,75,183.00 44,295.00 1,75,183.00 4,20,650.00 1,102,408.00 1,102,408.00 1,760,919.40 0.00 1,760,919.40 0.00 1,465,907.00 14,53,007.00 14,53,007.00 14,53,007.00 14,55,007.00	0.0 14,99,29,981.6 Vear ended c 31/03/20: (Currerly 1,98,63,729.9 13,70,863,729.9 13,70,863,729.9 13,70,863,729.9 14,00,70,70,70,70,70,70,70,70,70,70,70,70,
III III III IIV V V VI IIX X X X II III I	Others Total  Payments to and provisions for employees Rent, taxes and lighting Printing and stationery Advertisement and publicity Depreciation on bank's property Director's fees, allowances and expenses Auditors' fees and expenses (including branch auditors) Law charges Postages, Telegrams, Telephones, etc. Repairs and maintenance Insurance Other expenditure * Total  Service Charge Expense T.A. Water Charge Co-operative Education & Pro. Watcher Current Charge Office Expense Appraising Charge Appraising Charge News Paper Fuel Expense Merit Scholarship Vehicle Expense Merit Scholarship Vehicle Expense General Body Expense Premium Amortized on GovtSecurity Case Expense Permium Amortized on GovtSecurity Case Expense Commission Affiliation Fee Core Banking Expense Loan Subsidy DICGC Premium		0.00 0.00 18,32,66,371.00 8 Year ended on 31/03/2024 (Current year) 5,78,99,953.00 4,85,963.00 7,75,483.00 7,75,483.00 11,54,345.99 5,32,900.00 0.00 3,41,960.50 7,57,325.00 91,835.00 1,95,28,301.71 8,74,64,434.20  14,904.84 3,77,103.00 44,254.00 1,39,730.00 9,38,322.00 1,75,183.00	0.0 14,99,29,981.6 Year ended of 31/03/20: (Currer to 27,98,63,729,1 13,03,822,1 13,03,822,1 13,03,823,1 13,03,823,1 13,03,824,7 13,03,824,1 13,03,824,1 13,03,824,1 14,017.5 10,93,53,039.1 10,93,53,039.1 11,761,03,03,039.1 11,761,03,03,039.1 11,761,03,03,039.1 11,761,03,03,039.1 11,761,03,03,039.1 11,761,03,03,039.1 11,761,03,03,039.1 11,761,03,03,039.1 11,761,03,03,039.1 11,761,03,03,039.1 11,761,03,03,03,03,03,03,03,03,03,03,03,03,03,
I   I   I   I   I   I   I   I   I   I	Total  Payments to and provisions for employees Rent, taxes and lighting Printing and stationery Advertisement and publicity Depreciation on bank's property Director's fees, allowances and expenses Auditors' fees and expenses (including branch auditors) Law charges Postages, Telegrams, Telephones, etc. Repairs and maintenance Insurance Other expenditure * Total  Total  Prespenditure* Service Charge Expense T.A. Water Charge Co-operative Education & Pro. Watcher Current Charge Office Expense Appraising Charge News Paper Fuel Expense Ment Scholarship Vehicle Expense Ment Scholarship Vehicle Expense General Body Expense Meeting Expense Meeting Expense Meeting Expense Meeting Expense Commission Affiliation Fee Core Banking Expense Loan Subsidy DICGC Premium GST E P F Charges		0.00 0.00 18,32,66,371.00 8 Year ended on 31/03/2024 (Current year) 5,78,99,953.00 4,85,963.00 11,54,345.99 5,32,900.00 0.00 3,41,960.50 7,75,325.00 1,95,28,301.71 8,74,64,343.20 14,904.84 3,77,103.00 30,160.00 44,254.00 1,39,730.00 9,38,322.00 1,75,183.00 1,75,035.00 1,75,035.00 1,75,035.00 1,75,035.00 1,75,035.00 1,75,035.00 1,75,035.00 1,36,520.00 1,4,53,087.00 1,4,55,087.00 1,4,55,087.00 1,4,55,087.00 1,4,55,087.00 1,4,55,087.00 1,4,55,087.00 1,4,55,087.00 1,3,55,297.27 18,866.00	0.0 14,99,29,981.6 Year ended of 31/03/20: (Current year) 7,98,63,729,981.6 6,68,253.1 1,30,882.2 13,93,503.6 0.0 2,48,149,123.6 1,98,593.6 1,98,59,395.1 10,93,53,039.9 44,017.5 28,121.6 41,250.6 1,53,400.6 1,53,400.6 1,53,400.6 1,53,400.6 1,53,400.6 1,53,400.6 1,53,400.6 1,53,400.6 1,53,400.6 1,53,400.6 1,53,400.6 1,53,400.6 1,53,400.6 1,53,400.6 1,53,400.6 1,54,4447.6 1,55,400.6 1
	Others Total  Payments to and provisions for employees Rent, taxes and lighting Printing and stationery Advertisement and publicity Depreciation on bank's property Director's fees, allowances and expenses Auditors' fees and expenses (including branch auditors) Law charges Postages, Telegrams, Telephones, etc. Repairs and maintenance Insurance  Other expenditure * Total  Total  Total  Service Charge Expense T.A. Water Charge Co-operative Education & Pro. Watcher Current Charge Office Expense Appraising Charge Ment Scholarship Vehicle Expense Ment Scholarship Vehicle Expense General Body Expense Menting Expense Menting Expense General Body Expense Menting Expense Menting Expense Commission Affiliation Fee Core Banking Expense Loan Subsidy DICGC Premium GST E F F Charges Training Expense		0.00 0.00 18,32,66,371.00 8 Year ended on 31/03/2024 (Current year) 5,78,99,953.00 52,15,867.00 4,85,963.00 7,75,483.00 11,54,345.99 5,32,900.00 0.00 3,41,960.50 7,57,325.00 91,835.00 1,95,28,301.71 8,74,64,434.20  14,904.84 3,77,103.00 44,254.00 1,39,730.00 9,38,322.00 1,75,183.00 1,24,085.00 1,25,000.00 1,25,000.00 1,26,550.00 1,26,051.00	0.0 14,99,29,981.6 Year ended of 31,03/20: (Curret was a control of the control o
	Others Total  Payments to and provisions for employees Rent, taxes and lighting Printing and stationery Advertisement and publicity Depreciation on bank's property Director's fees, allowances and expenses Auditors' fees and expenses (including branch auditors) Law charges Postages, Telegrams, Telephones, etc. Repairs and maintenance Insurance  Other expenditure * Total  or expenditure * Total  service Charge Expense T.A. Water Charge Co-operative Education & Pro. Watcher Current Charge Office Expense Appraising Charge News Paper Fuel Expense Merit Scholarship Vehicle Expense General Body Expense General Body Expense Meeting Expense Meeting Expense General Body Expense Commission Affiliation Fee Core Banking Expense Loan Subsidy DICGC Premium GST E P F Charges Training Expense Election Expenses Trading Loss on Gov. Securities		0.00 0.00 18,32,66,371.00 8  Year ended on 31/03/2024 (Current year) 5,78,99,953.00 4,85,963.00 7,75,483.00 11,54,345.99 5,32,900.00 0.00 3,41,960.50 7,57,325.00 11,95,28,301.71 8,74,64,434.20  14,904.84 3,77,103.00 44,254.00 1,39,730.00 9,38,322.00 1,75,183.00 1,24,083.00 1,25,000.00 1,26,651.20 56,000.00 1,26,651.20 56,000.00 1,26,651.20 56,000.00 1,26,651.00 56,635.00 1,76,035.00 1,76,035.00 1,36,520.00 1,45,520.00 1,45,520.00 1,45,520.00 1,45,520.00 1,35,520.00 1,35,520.00 1,35,520.00 1,35,520.00 1,35,520.00 1,35,520.00 1,35,520.00 1,35,520.00 1,36,520.00 1,56,620.00 1,56	0.0 14,99,29,981.6 Year ended of 31,03/20: (Curret was a control of the control o
	Total  Schedule 16 - 6  Payments to and provisions for employees Rent, taxes and lighting Printing and stationery Advertisement and publicity Depreciation on bank's property Director's fees, allowances and expenses Auditors' fees and expenses (including branch auditors) I Law charges Postages, Telegrams, Telephones, etc. Repairs and maintenance Insurance  Other expenditure * Total  Preservice Charge Expense T.A. Water Charge Co-operative Education & Pro. Wather Current Charge Office Expense Appraising Charge Appraising Charge News Paper Fuel Expense Ment Scholarship Vehicle Expense Ment Scholarship Vehicle Expense Menting Expense Loans Subsidy DicGC Premium GST E P F Charges Training Expense		0.00 0.00 18,32,66,371.00 18,32,66,371.00 18,32,66,371.00 18,32,66,371.00 31/03/2024 (Current year) 5,78,99,953.00 4,85,963.00 7,75,483.00 11,54,345.99 5,52,900.00 6,80,500.00 0.00 3,41,960.50 7,57,325.00 1,95,28,301.71 8,74,64,343.20 14,904.84 3,77,103.00 30,160.00 44,254.00 1,95,28,301.71 8,74,64,34.20 11,75,183.00 4,32,965.00 1,75,385.00 1,75,385.00 1,75,385.00 1,75,485.00 1,75,485.00 1,75,69,19,10 1,75,183.00 1,75,183.00 1,75,183.00 1,75,183.00 1,75,183.00 1,75,183.00 1,75,183.00 1,75,183.00 1,75,183.00 1,75,183.00 1,75,183.00 1,75,183.00 1,75,183.00 1,75,183.00 1,75,183.00 1,75,183.00 1,75,183.00 1,75,183.00 1,75,183.00 1,75,035.00 1,75,035.00 1,75,035.00 1,75,035.00 1,75,035.00 1,75,035.00 1,75,035.00 1,90,48,061.00 3,1,93,351.00 3,56,297.27 18,466.00 5,960.00 0,00	0.0 14,99,29,981.6 Year ended of 31/03/20: (Current year) 7,98,63,729,981.6 6,68,253,1 13,93,503,6 0.0 2,48,149,1 6,31,123,0 10,93,53,039,1 10,93,53,039,1 10,93,53,039,1 44,017,2 28,121.1 41,250,0 1,58,805,0 4,36,805,0 4,36,805,0 4,36,805,0 1,58,803,0 1

omprise the Balance Sheet as at 31st March 2024, the Statement of Profit and Loss Account and the Statement the year then ended and Notes to the Standalone Financial Statements, including a summary of significant acco

alance Sheetread with the notes thereon is afull and fair Balance Sheet containing all the necessarypartic perly drawn up so as to exhibit a trueand fair view of the state of affairs of the Bank as at 31<sup>th</sup>arch, 2024; offit and Loss Account, read with the notes thereonshows a true balance of loss for the year ended on that ash Flow Statement gives a true and fair view ofthe cash flows for the year ended on that date.

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartred Accountants of India (the ICAI). Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Standalone Financial Statements section of our report. We are independent of the Bank in accordance with the code of ethics issued by the ICAI together with ethical requirements that are relevant to our audit of the Standalone Financial Statements under the provisions of the Act, and we have fuffilled our other ethical responsibilities in accordance with these requirements and the code of ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Standalone Financial Statements

The Bank's Management is responsible for the preparation of these consolidated financial statements inaccordance with Banking Regulation Act, 1949 (as applicable to Co-operative Societies). This responsibility includes maintenance of adequate accounting records in accordance with the provisions of the said Act for safeguarding the assets of the bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are resonable and protent and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant for the preparation and presentation of the consolidated financial statements that give a true and fair view of the financial position, financial performance of the Bank in accordance with the accounting principles generally accepted in India including the Accounting Standards issued by ICAI and provisions of Section 29 of the Banking Regulation Act, 1949, and circulars and guidelines issued by RBI from time to time.

These Boards of Directors are also responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibilities for the Audit of the Standalone Financial Statements

Our objectives are to obtain reasonable assurance about whether the Standalone Financial Statements as a whole are free from
material misstatement whether due to fraud or error and to issue an auditor's report that includes our opinion. Reasonable
assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with sax will always deter
a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material, if individually
or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these
Standalone FinancialStatements.

- Identify and assess the risks of material misstatement of the standalone financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basic for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion. Forgery, intentional omissions, misrepresentations, or the override of intend-former.
- internal control.

  Obtain an understanding of internal control relevant to the audit in order to design audit proceduresthat are appropriate in the circumstances, but not for the purpose of expressing an opinion on whether the bank has in place an adequate internal financial control system over the financial reporting and the operating effectiveness of such controls.

  Evaluate the appropriateness of accounting policies used and the reasonableness of estimates and related disclosures made
- Evaluate the appropriateness of accounting policies used and the reasonableness of estimates and related disclosures made by management.

  Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's sability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors report to the related disclosures in the Standalone Financial Statements or, if such disclosures ranadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Bank to sease to continue as a going concern.

  Evaluate the overall presentation structure and content of the Standalone Financial Statementsiculding the disclosures and whether the Standalone Financial Statements represent the underlyingtransactions and events in a manner that achieves fair presentation.

  Materiality is the magnitude of misstatements in the Standalone Financial Statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the financial statements may be influenced. We consider quantitative materiality and qualitative factors in:

  i. planning the scope of our audit work and in evaluating the results of our work; and

  ii. toevaluate the effect of any identified misstatements in the financial statements

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be hought to bear on our independence, and where applicable, related safeguards. From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the Standalone Financial statements of the current period and are therefore the Key Audit Matters. We describe these matters in our auditors' report unless law regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on Other Legal and Regulatory Matters

The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with the provisions of Section 29 of the Banking Regulation Act, 1394 gas applicable to Co-operative Societies), As required by section 143(3) of the Act, we report that:

(a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit.

(a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit.

(b) The transactions of the Bank, which have come to our notice, have been within the powers of the Bank

(c) The returns received from the offices and branches of the Bank have been found adequate for the purpose of our audit.

(d) In our opinion, the Balance Sheet and the Profit and Loss Account comply with the Accounting Standards issued by the Institute of Chartered Accountants of India.

(e) Bank has properly transferred unclaimed deposits to DEA Fund and submitted Annual Certificate and half yearly Reconciliation Certificate in time.

(f) CBS of the bank is capable of identifying dormant accounts.

(g) Bank has robust data governance practices and trained personnel to mitigate data integrity issues associated with CBS and MIS. Exception reports are generated only with reference to cancelled entries in CBS

h) Risk Based internal Audit has not been carried out by the Bank.

1) Bank has created adequate provision for NPA. No interest income is accrued on NPA once it is identified as non-performing asset.

dosets.

Ji Instances of window dressing or routing of funds has not been noticed during our verifications. No transactions between related parties to borrower related entity has come to our notice during audit.

We further report that: t and Profit & Loss Account and Cash Flow Statement dealt with by this report, are in agreement with the

The bank has promptly paid the DICGC premium within the stipulated time.

Disclosure as per RBI Requirements

	a) Composition of Regulatory Capital (Amount Rs in Lakhs)		
SI no	Description	31-03-2024	31-03-2023
1	Tier 1 Capital - Paid up share capital and reserves (net of deductions, if any)	1034.44	1317.92
2	Other Tier 1 capital	0.00	0.00
3	Tier 1 capital (1 + 2)	1034.44	1317.92
4	Tier 2 capital	136.99	302.13
5	Total capital (Tier 1+Tier 2)	1171.43	1620.05
6	Total Risk Weighted Assets (RWAs)	14702.15	15059.39
7	Paid-up share capital and reserves as percentage of RWAs	7.04	8.75
8	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	7.04	8.75
9	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	0.93	2.01

10 Capita													
	ll to Risk Weight )	ed Assets R	tatio (CRA	R) (Total	Capital as	a percer	ntage o	f			7.97		10.76
a) Gov	ntage of the shar vernment of Indite te Government (	a									Nil Nil		Nil Nil
c) Spo	nsor Bank nt of paid-up eq			iring the y	rear						-7.01		Ni 6.95
	nt of non-equity nt of Tier 2 capit				e year						Nil Nil		Ni Ni
b	) Draw down f (Statutory Re	from Reser	ves		ing Fund)		(Amoi	unt Rs in					
	ption ng Balance on during the yea								31	-03-2024	357.49 1.11	31-03	- <b>2023</b> 357.49 0.00
3 Draw o	down during the Balance										0.00		0.00
		ar ended 3	1-03-202								ınt in RsL		
	Day 1 2 to days			days to	2 1	Over 2 months and to 3	Ove mor and	iths n	Over 6 nonths and up to	Over 1 year and up to 3	Over 3 years and up	years	Total
					,	months	to 6 Mor	nths 1	. year	years	to 5 years		
Deposits Advances	62.54 398 517.96 114	.20 203.	.34 28	2.73	166.09	1022.45 895.38	140	08.43	11138.19 1344.48	4610.92 726.63	2841.	09 8099.87	24112.13 16900.20
nvestments* Borrowings				0.00 0.00	0.00 0.00	300.25 0.00		0.00	6.31 0.00	0.00			6920.07
Description	For the year er	nded 31-03				over 2	Ove	r 3 C		nt in RsI Over 1	akhs) Over 3	Over 5	Total
	days		day	s to	nths ar	onths nd to 3	mon and	ths m up an	nonths y	ear and up to 3	years and up	years	
Dan asite	21.34 361.1	8 343.63	886	02 63		927.31	Mon	ths	1 year 2972.83	years 2976.47	to 5 years 394.19	222.86	23345.26
Deposits Advances Investments*	434.76 83.6 0.00 607.2	3 132.93	3 170	.71 38	1100	725.09	3613 1361		1807.34	995.38	4704.06 0.00	6116.65	16918.2 8134.83
Borrowings	0.00 0.0		) 0	.00	0.00	0.00	0	.00	0.00	0.00	0.00		0.00
3.	Investments a) Composition	on of Inves			As at 31-0	3-2024	(Am	ount Rs	in Lakhs)				
Description		Other	Inve	stments i					Govern		nts outsidi Subsidi	O Total	Total
	Governmen t Securities	Appro ved	Shares	Debentu res and	Subsides and	d/or	Oth ers	Total investme	securit	ies	aries and/or joint	h Investm	Investme
	t securities	Securi ties		Bonds	ventu		ers	ts in Indi	a local author	ities)	venture s	r India	
Held to Maturity Gross	5,913.51		1.41				1	5915.9	92				5915.9
ess: Provision or											NIL		
nonperforming nvestments (NPI)	0		1.41				0	1.4	*1				1.4
Net Available for Sale	5,913.51		0.00				1.00	5914.5	51				5914.5
Gross .ess: Provision									$\exists$		NIL		
or depreciation and NPI					_						. ***		
Net													
Held for Tradin Gross	g												
Less: Provision for depreciation	n												
and NPI Net	+	+		+									
Total Investments Gross	5913.5	1	1.4	1			1	E04	5.92				5915.9
Less: Provision for	5913.5	1											
nonperforming investments			1.4				0		1.41				1.4
(NPI)													
Less: Provisio		0	+	+					0				0
and NPI Net	5913		0.	00	_		1.00	591	4.51				5914.51
escription	As at 31-03-2		•	stments in	India				(Amount F		hs) s outside	India	Total
,	Governm	Appro	Shares	Debent ures	Subsidi aries	Other	inv	estme	Government t securities	n Subsi ries	dia Oth	ers Total Investm	Investme
	Securitie s	ved Securi		and Bonds	and/or joint		nts		(including local	joint		ents outside	
eld to Maturity		ties			venture s		+		authorities	) ventu	es	India	
ross ess: Provision for	5,921.27		1.41				1 5	923.68					5,923.6
onperforming vestments (NPI)	0		1.41				0	1.41					1.4
let vailable for Sale	5,921.27		0.00			1.0		922.27			NIL		5,922.2
ross ess: Provision for epreciation and N	25.05						+	35.05					35.0
epreciation and N et eld for Trading	472.20	-						472.20					472.2
oss ss: Provision for							+						
	기						+						
					1	-	_						
et etal Investments			1.41				1 0	430.02					6.420.0
etal Investments coss ss: Provision for	6,428.52		1.41				1 6,	430.93 1.41				NIL	
etal Investments coss ss: Provision for enperforming evestments (NPI) ss: Provision for	6,428.52							1.41				NIL	1.4
et al Investments oss ss: Provision for enperforming vestments (NPI) ss: Provision for epreciation and Ni et	6,428.52 p <sub>1</sub> 35.05 6,393.47	4005	0.00			1.00	0 6,	1.41 35.05 394.47				NIL	35.0
et ital Investments oss ss: Provision for inperforming westments (NPI) ss: Provision for inperciation and Niet b) Movemes SINo Descriptors	6,428.52 p <sub>1</sub> 35.05 6,393.47 ent of Provisions		0.00 diation an			1.00 ation Re	0 6,	1.41 35.05 394.47	unt Rs in La		31-03-202		6,430.9 1.4 35.0 6,394.4
otal Investments ross sss: Provision for supperforming vestments (NPI) sss: Provision for preciation and Nf et b) Movem SINO Descrit 1 Movem a) C	6,428.52  91 35.05  6,393.47  ent of Provisions potion  nent of provisions  Opening Balance	s held towa	0.00 diation an			1.00 ation Re	0 6,	1.41 35.05 394.47	unt Rs in La		35.05		35.0 6,394.4 -03-2023
stal Investments oss sss: Provision for imperforming vestments (NPI) sss: Provision for preciation and Ni et b) Movem SINO Descri 1 Movem a) C b) b, C	6,428.52  ol 35.05  6,393.47  ent of Provisions ption nent of provisions means of the provisions of th	s held towa	0.00 diation and ards depre	ciation on	investme	1.00 ation Re	0 6,	1.41 35.05 394.47	unt Rs in La		35.05 0 35.05		1.4 35.0 6,394.4 -03-2023 28.55 6.50 0.00
et btal investments ross ross ss: Provision for roperforming vestments (NPI) sss: Provision for preciation and NI et b) Movem l) Movem l) Movem l) Gescri l) Movem l) Gescri l) J l) Movem l) Movem l) J l) Movem l) L l) Movem l	6,428.52  35.05 6,393.47 ent of Provisions ption nent of provisions palance ddd: Provisions with the provisions provisions with the provisions of the provis	s held towa nade during rrite back of	0.00 oilation and the year of excess p	ciation on	investme	1.00 ation Re	0 6,	1.41 35.05 394.47	unt Rs in La		35.05 0		35.0 6,394.4 -03-2023 28.55 6.50
btal Investments ross ross: Provision for ropperforming vestments (NPI) sss: Provision for preciation and te b) Moveme slino b) Moveme a) C c) L d) C,	6,428.52  6,393.47  ent of Provisions ption  Dening Balance ddd: Provisions galance ent of provisions galance ent of provisions galance ent of investigation and the provisions galance ent of investigation galance popening Balance ent of investigation galance ent of a provision galance ent of a provision galance ent of investigation galance ent of a provision galance ent	s held towa nade during rrite back of nt Fluctuati	0.00 ciation an ards depre	rovisions o	investme	1.00 ation Re	0 6,	1.41 35.05 394.47	unt Rs in La		35.05 0 35.05 0 29.00 0.00		1.4 35.0 6,394.4 -03-2023 28.55 6.50 0.00 35.05 29.00 0.00
et bit linestments roos:  sss: Provision for opperforming vestments (NPI) sss: Provision for opperforming vestments (NPI) sss: Provision for opperforming vestments (NPI) by Movemer by Movemer linest	6,428.52  6,393.47  nt of Provisions pition  Dening Balance ddd: Provisions  Ses: Write off, vol.  Closing Balance  Dening Balance  Add: Amount trar  Trawdown  Losing Balance  Dalance in Fish  Dalance in Fish	s held towa nade during rrite back of nt Fluctuati nsferred du	0.00 ordered to the second of the year of excess prior Reserving the year ring the year.	rovisions o	investme	1.00 ation Re nts	D 6,	1.41 35.05 394.47 (Amor			35.05 0 35.05 0 29.00 0.00	31	1.4 35.0 6,394.4 -03-2023 28.55 6.50 0.00 35.05 29.00 0.00
et bit linestments roots siss: Provision for opperforming vestments (NPI) siss: Provision for opperforming vestments (NPI) siss: Provision for opperforming vestments (NPI) siss: Provision for by Moveme SiNo Description of the description of	6,428.52  6,393.47  at 5,393.47  at 6,393.47  at 6,393.47  at 7 Provisions  pening Balance  ddd: Provisions  consist Write offy  closing Balance  popening Balance  dd: Amount trar  rawdown  losing Balance  balance in First  at 10-10-10-10-10-10-10-10-10-10-10-10-10-1	s held towa nade during rrite back of nt Fluctuati nsferred durins s a percenta s are held u	0.00 diation and the year of excess prion Reserving the year of clouder AFS	rovisions or revisions or re ear	during the	1.00 ation Rents	0 6, serve	1.41 35.05 394.47 (Amor	Current		35.05 0 35.05 0 29.00 0.00 0.00 29.00	31	1.4 35.6 6,394.4 28.55 6.50 0.00 35.05 29.00 0.00 0.00 29.00
btal Investments  ross  sss: Provision for npperforming  sss: Provision for prevention for prevention for b) Moveme  SiNo Descri  1 Moveme  SiNo Descri  2 Moveme  4 d) C  2 Moveme  4 d) C  2 Moveme  5 b) A  C C L  C C C  C C C  C C C  C C C  D C C  C C C  D C C  C C C  D C C  C C C  D C C  D C C  D C C  C C C  D C C  C C C  D C C  C C C  D C C  C C C  D C C  C C C  D C C C  C C C C  D C C C  C C C C  D C C C C	6,428.52  6,393.47  ent of Provisions pition  ent of provisions pition  ent of provisions pition  ent of provisions  ess: Write off/ w  losing Balance  to firestern of rivestern  control of provisions  ent of provisions  e	s held towa made during prite back of int Fluctuati insferred during is a percenta is a percenta is are held u ansfer to/fr in or transfer	0.00 citation an order depression Reserving the year for	rovisions of received and recei	during the	1.00 ation Rents  year  strments	0	1.41 35.05 394.47 (Amor	Current not shown.		35.05 0 35.05 0 29.00 0.00 0.00 29.00	31	1.4 35.6 6,394.4 -03-2023 28.55 6.50 0.00 35.05 29.00 0.00 0.00 29.00
total Investments  TOSS  SSS: Provision fing  respectation and Ni et  b) Movem  SINO Descri  Movem  a) C.  c) L.  d) C.  Movem  a) G.  c) L.  d) C.  During the y  PARTICE  PARTICE  PARTICE  PARTICE  AUGISTA CORRES  PARTICE  PARTICE  PARTICE  TOSS  TOSS	6,428.52  6,393.47  and of Provisions period of Pro	s held towa made during prite back of nt Fluctuati nsferred dur s a percenta s are held u ansfer to/fi no transfer	0.00 citation an order depression Reserving the year for	rovisions of received and recei	during the	1.00 ation Rents  year  strments	0	1.41 35.05 394.47 (Amor	Current not shown.		35.05 0 35.05 0 29.00 0.00 0.00 29.00	4 31	1.4 35.0 6,394.4 -03-2023 28.55 6.50 0.00 35.05 0.00 0.00 29.00 5.72%
	6,428.52  6,393.47  6,393.47  ant of Provisions piton  nent of provisions planne  ded: Provisions easts with earth of provisions planne  ded: Provisions planne  ded: Provisions planne  ded: Provisions in planne  ded: Provisions in planne  ded: Provisions of planne  ded: Provisions in planne	s held towa  ande during  rrite back of  nt Fluctuati  nsferred dur  s a percenta  s are held u  ansfer to/fr  no transfer  vestment p  n-Performin  ar since 1st	1.41  0.00  iation an  rds depret  f the year  f excess p  on Reserving the y  age of clo  age of clo  age of clo  gg Non-SL  April	rovisions of received and recei	during the	1.00 ation Rents  year  strments	0	1.41 35.05 394.47 (Amor	Current not shown.		35.05 0 35.05 0 29.00 0.00 0.00 29.00 -	4 31	1.4 35.0 6,394.4 28.55 6.50 0.00 0.00 0.00 0.00 5.72%
	6,428.52  6,393.47  6,393.47  6,393.47  10,100	s held towa  ande during  rrite back of  nt Fluctuati  nsferred dur  s a percenta  s are held u  ansfer to/fr  no transfer  vestment p  n-Performin  ar since 1st	1.41  0.00  iation an  rds depret  f the year  f excess p  on Reserving the y  age of clo  age of clo  age of clo  gg Non-SL  April	rovisions of received and recei	during the	1.00 ation Rents  year  strments	0	1.41 35.05 394.47 (Amor	Current not shown.		35.05 0 35.05 0 29.00 0.00 29.00 - - 31-03-202 1.41 0.00 0.00 1.41	4 31	1.4 35.0 6,394.4 03-2023 28.55 6.50 0.00 35.05 29.00 0.00 29.00 5.72% 03-2023 1.41 0.00 0.00
	6,428.52  6,393.47  Int of Provisions pition  ent of provisions pition  ent of provisions pition  didd: Provisions reads  ess: Write off/ w  losing Balance  bean of lives off/ w  losing Balance  balance in IFR at  no Non-StR in IPR  of Non-S	s held towa  ande during  rrite back of  nt Fluctuati  nsferred dur  s a percenta  s are held u  ansfer to/fr  no transfer  vestment p  n-Performin  ar since 1st	1.41  0.00  iation an  rds depret  f the year  f excess p  on Reserving the y  age of clo  age of clo  age of clo  gg Non-SL  April	rovisions of received and recei	during the	1.00 ation Rents  year  strments	0	1.41 35.05 394.47 (Amor	Current not shown.		35.05 0 35.05 0 29.00 0.00 29.00 - - 31-03-202 1.41 0.00 0.00	4 31	1.4 35.0 6,394.4 -03-2023 28.55 6.50 0.00 35.05 29.00 0.00 29.00 5.72%
	6,428.52  6,393.47  6,393.47  6,393.47  10,100	s held towa  ande during  rrite back of  nt Fluctuati  nsferred dur  s a percenta  s are held u  ansfer to/fr  no transfer  vestment p  n-Performin  ar since 1st	1.41  0.00  iation an  rds depret  f the year  f excess p  on Reserving the y  age of clo  age of clo  age of clo  gg Non-SL  April	rovisions of received and recei	during the	1.00 ation Rents  year  strments	0	1.41 35.05 394.47 (Amor	Current not shown.		35.05 0 35.05 0 29.00 0.00 29.00 - - 31-03-202 1.41 0.00 0.00 1.41	4 31	1.4 35.4 6,394. -03-2023 28.55 6.50 0.00 35.05 29.00 0.00 29.00 29.00 5.72%
	6,428.52  6,393.47  6,393.47  6,393.47  for Provisions prior of Pr	s held towa  ande during  rrite back of  nt Fluctuati  nsferred dur  s a percenta  s are held u  ansfer to/fr  no transfer  vestment p  n-Performin  ar since 1st	1.41  0.00 lation an ards depres t the year f excess p f excess p age of clo ander AFS rom HTM April	rovisions over eear sing baland / HFT cate Category inder HTM R investme	during the	1.00 ation Rents  year  strments	D	1.41 35.05 3394.47 (Amouth of the first of t	Current not shown.		35.05 0 35.05 0 29.00 0.00 29.00 - - 31-03-202 1.41 0.00 0.00 1.41	4 31	1.4 35.4 6,394. -03-2023 28.55 6.50 0.00 35.05 29.00 0.00 29.00 29.00 5.72%
	6,428.52  6,393.47  6,393.47  6,393.47  for Provisions prior of Pr	s held towal and during made during mitte back of int Fluctuati insferred during a percenta is a percenta is a percenta is a re held u unansfer to/fit no transfer vo/fit no transfer vostment p-1-Performin ar since 1st pove period	1.41  0.00 lation an ards depres t the year f excess p f excess p age of clo ander AFS rom HTM April	reciation on revisions of revisions of revisions of receiver and revisions of receivers and rece	during the	1.0.0 ation Re nnts vyear (Am	D	1.41 35.05 394.47 (Amouth of Pale Amouth of Pale Am	Lakhs)		35.05 0 35.05 0 0.00 0.00 0.00 - - - - - - - - - - -	4 31	1.4 35.0 6,394.4 -03-2023 28.55 6.59 0.00 0.00 0.00 5.72% 93-2023 1.41 0.00 1.41 1.41
et but livestments ross lives	6,428.52  6,393.47  6,393.47  16,	s held towa ande during prite back of int Fluctuati insferred dur s a percenta s are held u ansfer toyfin no transfer vestment p n-Performin ar since 1st bove period	1.41  0.00  idation an arrds depret the year of excess p fexcess p	rovisions or ve eear single blank of the control of	investment	1.00 attion Re verse ver	O O O O O O O O O O O O O O O O O O O	1.41 35.05 394.47 (Amount Herrich In the Internet grant of 'below Inter	Lakhs)  Lakhs)  ade Ex	securiti (6)	35.05 0 35.05 0 29.00 0.00 0.00 29.00 	4 31-4 31-6 Extent of "Extent of "(7)	1.4 35.05 6.394.4 35.05 0.00 0.00 0.00 0.00 0.00 0.00 0.0
1	6,428.52  6,393.47  6,393.47  16,	s held towal and during made during mitte back of int Fluctuati insferred during a percenta is a percenta is a percenta is a re held u unansfer to/fit no transfer vo/fit no transfer vostment p-1-Performin ar since 1st pove period	1.41  0.00  it the year rexcess p on Reserving the y age of clo ag	rovisions or ve eear single blank of the control of	ce of investments  cestments  ents	1.0.0 ation Re nnts vyear (Am	D	1.41 35.05 394.47 (Amore and HFT/G) RS in Laki	Lakhs)  Lakhs)  ade Ex	tent of "c	35.05 0 35.05 0 0.00 0.00 0.00 - - - - - - - - - - -	4 31- 4 31- Extent of Securiti	1.4 35.6,394.4 -03-2023 28.55 6.50 0.00 0.00 0.00 29.00 5.72% 0.00 1.41 1.41
btal Investments  ross  sss: Provision for opperforming presented in the state of t	in a source of provisions per or	s held towa and de during irite back of to an affective to the control of the control as a percent as are held use as a percent as are held use as a percent are the control a	1.41  0.00  1.41  1.41  1.41  0.00  1.41	cation or consistence of the category of the c	ce of investments  cestments  ents	1.00 attion Re verse ver	O O O O O O O O O O O O O O O O O O O	1.41 35.05 394.47 (Amount Herrich In the Internet grant of 'below Inter	Lakhs)  Lakhs  Owade Est	(6)	35.05 0 35.05 0 29.00 0.00 0.00 29.00 	Extent of "security (7) 2024	1.4 35.0 6,394.4 6,394.6 6,394.6 6,50 0.00 0.00 35.05 0.00 0.00 0.00 5.72%  03-2023 1.41 1.41 1.41  unlisted lies"
State	in least the control of the control	s held towa  and eduring interest back of the total control of the total	1.41  0.00  idition an ards depresent the year of excess p to the year of year	cation or consistence of the category of the c	ce of investments  estimates a control of properties of the control of properties of the control of properties of the control of properties of	1.00 Real structure of the structure of	O O O O O O O O O O O O O O O O O O O	1.41 35.05 394.47 (Amount Herrich In the Internet grant of 'below Inter	LLakhs)  LLakhs	securitifications of the security of the secur	35.05 0 35.05 0 29.00 0.00 0.00 29.00 	Extent of security (7) 2024 1.41	1.4 35.6,394.4 -03-2023 -28.55 -6.50 0.00 0.00 0.00 0.00 5.72% -0.00 0.00 1.41 1.41 -0.01
State	in Issue    6,428.52	s held toward to the state of t	1.41  0.00  1.41  1.41  1.41  1.41  1.41	catalion or revisions of the cataline of the c	ce of investments  cestments  cestments  (4)  (4)	1.0.0ation Research	(Amount F	1.41 35.05 394.47 (Amount Rs in Lake) e ratio is in the ratio is in the ratio is in Lake) (5) (5)	Lakhs)  Lakhs)  Lakhs	(6) (6) (-224 (-24 (-24 (-24 (-24 (-24 (-24 (-2	35.05 0 35.05 0 0 29.00 0.00 0.00 29.00 0.00 0.00 1.41 1.41 1.41	Extent of "security (7) 2024	1.4 35.0 6,394.4 6,394.6 6,394.6 6,50 0.00 0.00 35.05 0.00 0.00 0.00 5.72%  03-2023 1.41 1.41 1.41  unlisted lies"
State	35.05     35.05     35.05     35.05     36.393.47 int of Provisions prior     36.07	s held toward to the state of t	1.41  0.00  1.41  1.41  1.41  1.41  1.41	calciation or revisions of revi	ce of investments  cestments  cestments  (4)  (4)	1.0.0ation Research	(Amount F	1.41 35.05 394.47 (Amount Rs in Lake) and HFT/6 (Amount Rs in Lake) and HFT/6 (20.	Lakhs)  Lakhs)  Ow ade Example 1  (Amour Non-Perfc	(6)	35.05 0 35.05 0 0 29.00 0.00 0.00 29.00 0.00 0.00 1.41 1.41 1.41	Extent of "security 2024 - 1.41 1.41	1.4 35.6,394.4 -03-2023 -28.55 -6.50 0.00 0.00 0.00 0.00 5.72% -0.00 0.00 1.41 1.41 -0.01
Stall	6,428.52   6,393.47 ent of Provisions pition   6,393.47 ent of Provisions pitions   6,393.47 ent of Provisions pitions   6,393.47 ent of Provisions pitions   6,393.47 ent of Provisions   6,393.47 ent of P	s held towa had be a backet of the second of	1.41  0.00  1.41  1.41  1.41  1.41  1.41	colation or rovisions of the color of the co	ce of investments  ce of investm	1.0.0 Aation Re nots year street it to 223	Quantity (Amount F	1.41 35.05 394.47 (Amount Rs in Laking in Laki	Lakhs)  Lakhs)  Lakhs)  Low ade Es	(6)	35.05 0 35.05 0 0 29.00 0.00 0.00 29.00 0.00 0.00 1.41 1.41 1.41	4 31  Extent of " securit (7) 2024 1.41 1.41	1.4 35.6,394.4 -03-2023 -28.55 -6.50 0.00 0.00 0.00 0.00 5.72%  03-2023 1.41 0.00 0.00 1.41 1.41  1.41  Total
	6,428.52   1,500   1	s held towa had be a backet of the second of	1.41  0.00  1.41  1.41  1.41  1.41  1.41	catation or rovisions of the catagory of the c	ce of investments  bestments  bestments  characteristics of pripacements  conditions o	1.0.0 Action Research Standard	(Amount F	1.41 35.05 394.47 (Amount Rs in Laking In Laki	Lakhs)  Lakhs)  Lakhs)  Lakhs)  Low ade E  (Amour Non-Perfe Loss	(6)	35.05 0 35.05 0 0 29.00 0.00 0.00 0.00 0.00 0.00 0.00	4 31  Extent of securit (7) 2024 1,41 1.41 1.41  rforming es	1.4 35.6,394.4 -03-2023 -28.55 -6.50 0.00 0.00 0.00 0.00 5.72%  03-2023 1.41 1.41  unlisted les"  2023 1.41 1.41  Total
	6,428.52   35.05   35.05   39.347   35.05   39.347   35.05   39.347   35.05   39.347   35.05   39.347   35.05   39.347	s held towa had be a backet of the second of	1.41  0.00  1.41  1.41  1.41  1.41  1.41	catalion or revisions of the catalogue o	ce of investments  ce of investments  estiments  (4) 24 24 26  (a) 1 24 27  (b) 1 24 26  (c) 26 37  (d) 27  (d) 1 26 37  (e) 27  (e) 27  (f) 28 37  (f) 28	1.0.0 year  year  (An  (An  223	(Amount F	1.41 35.05 394.47 (Amount Rs in Lake) and HFT/6 (S) 20 20 20 20 20 20 20 20 20 20 20 20 20	Lakhs) OW adde Es  (Amour Non-Perfe Loss	(6)	35.05 0 35.05 0 0 29.00 0.00 0.00 0.00 0.00 0.00 0.00	4 31  Extent of " security (7) 2024 1.41 1 1.41	35.5.6.6.394./ 36.394./ 37.6.6.50 0.00 0.00 0.00 0.00 0.00 0.00 0.
	6,428.52   16,428.52   16,428.52   16,333.47   16,33	s held towa shaded during rite back of the hard shaded during rite back of the hard shaded during shaded and shaded shade	1.41  0.00  idition an ards depresent the year of excess p age of clood on and of the year of excess p age of clood on and of the year of the year of the year of the year of	catalion or revisions of the catalogue o	ce of investments  ce of investments  estments  estments  (4)  (4)  (24)  (4)  (24)  (5)  (5)  (6)  (7)  (7)  (8)  (9)  (9)  (9)  (9)  (9)  (9)  (9	1.00   1.00	(Amount F	1.41 35.05 394.47 (Amount Rs in Lake) and HFT/6 aratio is it are ratio is it are ratio is it are ratio is in Lake)  975.28 813.25 975.28 813.25 9975.28	Lakhs) OW adde Es  (Amour Non-Perfe Loss	(6)	35.05 0 35.05 0 0 29.00 0.00 0.00 0.00 0.00 0.00 0.00	4 31  Extent of security (7) 2024	35.5.6.6.394./ -03-2023 -28.55 -0.00
	6,428.52   16,428.52   16,428.52   16,333.47   16,33	s held towa shaded during interest back of the shaded during the shad	1.41  0.00  idition an ards depresent the year of excess p age of clood on and of the year of excess p age of clood on and of the year of the year of the year of the year of	catalion or revisions of the catalogue o	ce of investments  ce of investments  estments  estments  (4)  (4)  (24)  (4)  (24)  (5)  (5)  (6)  (7)  (7)  (8)  (9)  (9)  (9)  (9)  (9)  (9)  (9	1.00   1.00	(Amount F	1.41 35.05 394.47 (Amount Rs in Lake) and HFT/6 aratio is it are ratio is it are ratio is it are ratio is in Lake)  975.28 813.25 975.28 813.25 9975.28	Lakhs) OW adde Es  (Amour Non-Perfe Loss	(6)	35.05 0 35.05 0 0 29.00 0.00 0.00 0.00 0.00 0.00 0.00	4 31  Extent of security (7) 2024	1.4 35.0 6,394.4 35.0 6,394.4 28.55 6,50 0.00 0.00 0.00 0.00 0.00 5.72%  03-2023 1.41 1.41 1.41 1.41  Total  16959.93 116951.18
	6,428.52   1   35.05   1   35.05   1   35.05   1   35.05   33.47   1   35.05   34.07   1   35.05   1   35.05   1   35.05   36.393.47   36.393.47   3	s held towa sa held towa sa held towa sa held towa sa percent sa held towa sa percent sa held towa sa sa percent sa held towa sa sa percent sa held towards sa sa held	1.41  0.00  idation an ards depret the year of excess p fexcess p	catalion or revisions of the catalogue o	ce of investments  ce of investments  estments  estments  (4)  (4)  (24)  (4)  (24)  (5)  (5)  (6)  (7)  (7)  (8)  (9)  (9)  (9)  (9)  (9)  (9)  (9	1.00   1.00	(Amount F	1.41 35.05 394.47 (Amount Rs in Lake) and HFT/6 aratio is it are ratio is it are ratio is it are ratio is in Lake)  975.28 813.25 975.28 813.25 9975.28	Lakhs) OW adde Es  (Amour Non-Perfe Loss	(6)	35.05 0 35.05 0 0 29.00 0.00 0.00 0.00 0.00 0.00 0.00	4 31  Extent of security (7) 2024	1.4 35.0 6,394.4 35.0 6,394.4 28.55 6,50 0.00 0.00 0.00 0.00 0.00 5.72%  03-2023 1.41 1.41 1.41 1.41  Total  16959.93 116951.18
State	6,428.52   16,428.52   16,428.52   16,334.7   16,334.7   16,334.7   16,334.7   16,334.7   16,334.7   16,345.	s held towa shaded during in the back of t	1.41  0.00  idation an ards depret the year of excess p fexcess p	catalion or revisions of the catalogue o	investments ce of investments	1.00 Action Research	(Amount F	1.41 35.05 394.47 (Amount Rs in Lake) and HFT/6 aratio is it are ratio is it are ratio is it are ratio is in Lake)  975.28 813.25 975.28 813.25 9975.28	Lakhs) OW adde Es  (Amour Non-Perfe Loss	(6)	35.05 0 35.05 0 0 29.00 0.00 0.00 0.00 0.00 0.00 0.00	Extent of security (7) 2024 1.41 1.41 1.41 1.592.54 2207.08 1205.86 2593.76	1.4 35.6,394.4 -03-2023 -28.55 -6.50 0.00 0.00 0.00 0.00 5.72%  0.00 0.00 1.41 1.41 1.41  Total  Total  16959.93 11692.15 11751.88
	6,428.52   6,938.47   1	s held towa had defined to the state of the	1.41  0.00 dation an ards depret the year of excess p fexcess p fe	catalion or revisions of the catalogue o	ce of investments  ce of investments  cet of investments  cet of investments  cet of investments  cet of of investments	1.0.0 Action Research Text	(Amount F	1.41 35.05 394.47 (Amon	Lakhs)  Lakhs)  Owa (Amour Non-Perfc Loss	(6)	35.05 0 35.05 0 0 29.00 0.00 0.00 0.00 0.00 0.00 0.00	4 31  Extent of security (7) 2024	1.4 35.0 6,394.4 6,394.4 6,394.6 6,394.6 6,50 0.00 0.00 0.00 0.00 0.00 0.00 5.72%  0.00 0.00 0.00 0.00 1.41 1.41 1.41  Total 16959.93 11692.15 11751.88 16900.20
	6,428.52   35.05   35.05   35.05   36.393.47   37.05   39.34.71   39.34.71   39.	s held towa had defined to the state of the	1.41  0.00 dation an ards depret the year of excess p fexcess p fe	catalion or revisions of the catalogue o	investments ce of investments	1.00 Asia Asia Asia Asia Asia Asia Asia Asia	(Amount F Exterior Signature Signatu	1.41 35.05 394.47 (Amount Rs in Laking In the first in Laking In the Laking In the first in Laking In the Laki	Lakhs)  Lakhs)	(6)	35.05 0 35.05 0 0 29.00 0.00 0.00 0.00 0.00 0.00 0.00	4 31  Extent of 'securit' (7) 2024	1.4 35.6 6,394.4 -03-2023 28.55 6,50 0.00 0.00 0.00 0.00 0.00 0.00 1.41 1.41
SiNo   Description	6,428.52   1   35.05   1   35.05   1   35.05   1   35.05   30.347   35.05   30.347   35.05	s held towa had defined to the state of the	1.41  0.00 dation an ards depret the year of excess p fexcess p fe	catalion or revisions of the catalogue o	ce of investments  bestments  ents  ents  ents  conditions of priphocement  (4)  (4)  (4)  (4)  (4)  (4)  (4)  (4	1.00 ation Re nts year   1.00 (Am	(Amount F  (Amount F  2024 the river serve	1.41 35.05 394.47 (Amount Rs in Lake)  Re ratio is not of below the ratio is not of th	Lakhs)  Lakhs)	at Rs in L. Total	35.05 0 35.05 0 0 29.00 0.00 0.00 0.00 0.00 0.00 0.00	Extent of security (7) 2024	1.4 35.0 6,394.4 -03-2023 28.55 6.50 0.00 0.00 0.00 0.00 5.72%  03-2023 1.41 1.41 1.41 1.41
	6,428.52   16,428.52   16,428.52   16,428.52   16,333.47   16,33	s held towa had defined to the state of the	1.41  0.00 dation an ards depret the year of excess p fexcess p fe	catalion or revisions of revisi	ce of investments  bestments  ents  ents  ents  conditions of priphocement  (4)  (4)  (4)  (4)  (4)  (4)  (4)  (4	1.00 Action Research Standard	(Amount F (Amount F (2024 the serve serv	1.41 35.05 394.47 (Amount Rs in Lake In to f 'bel In to f' bel In to f	Lakhs) low adde Es  (Amour Non-Perfe Loss	ttent of "its securities" (6) 224	35.05 0 35.05 0 0 29.00 0.00 0.00 0.00 0.00 0.00 0.00	Extent of security (7) 2024 - 1.41 1.41 1.41 2207.86 2593.76 628.18 264.39 892.56	1.4 35.0 6.394.4 6.59 6.50 0.00 0.00 0.00 0.00 0.00 0.00 0.00

Sub-standard Doubtful Loss

Standard Non-Perfo

Total Standard Advances standard Doubtful Loss

75.88 552.3 (

541.38 422.98 0 Non-Perfor

382.14 563.18

215.79 210.82 1592.54

945.32

964.36

year.
Closing balance
Classification of advances and prov

Gross Standard Advances and NPAs

Closing Balance

\*Reductions in Gross NPA due to:
i) Upgr

accounts
iii) Technical/Prudential Write-offs

Provisions (excluding Floating Provisions)
Opening balance of Provisions held
Add: Fresh Provisions made during the year
Less: Excess Provisions reversed/ Write-off loans

Ratios (i Gross N Net NPA Provisio		n previous off accounts during the y	ear.						
Ratios (i Gross N Net NPA Provisio	balance (in percentage) IPA to Gross Advanc								
Gross N Net NPA Provisio Se	IPA to Gross Advan								
Gross N Net NPA Provisio Se	IPA to Gross Advan						31-03-202	24	31-03-2023
Provisio Se SI	A to Net Advances	ces					15.35	%	9.39%
Se SI	ons coverage ratio						10.67 34.41		5.91% 39.45%
Se SI no		ctor-wise Advances a	nd Gross NPAs			(	Amount Rs in L	akhs)	
	ector		31-03-2024				3		
no			Outstanding	Gross	Percent Gross N		Outstanding		Percentage of Gross NPAs to
			total advances	NPAs	Total Ad	vances	total advances	Gross NPAs	<b>Total Advances in</b>
1 Pri	riority Sector				in that S	Sector			that Sector
	Agriculture and		123.83	27.7		22.37%	163.00	2.70	1.65%
b)	Advances to ind	ustries sector eligible	288.54	38.58		13.37%	181.23	15.11	8.34%
as	priority sector lend c) Services	nuk	9346.73	1674.49		17.92%	9,203.64	813.77	
	d) Personal lo	ans	3755.54	431.30		11.48%	3,802.43	404.00	10.62%
2 No	Subtotal (1) on-Priority Sector		13514.64	2172.07		16.07%	13,350.29	1,235.59	9.26%
2 No		allied activities	0.11	0.00		0.00%	0.15	0.00	0.00%
	b) Industry		0.70	0.00		0.00%			
_	c) Services     d) Personal lo	ans	112.36 3272.39	0.00 421.69		0.00% 12.89%	33.03 3,576.45	0.25 356.71	
_	Subtotal (2)	Zario	3385.56	421.69		12.46%	3,609.64	356.95	
	Total (1+2)	sclosure of transfer of lo	16900.20	2593.76		15.35%	16,959.93	1,592.54	9.39%
	The Bank ha	s neither acquired any lo stitutions during the year aud accounts	ans from any ot	her financial ins		or had it tr nt Rs in La		ns to any othe	er financial
SI no	Description						31-03-202		31-03-2023
2	Number of frauds Amount involved						N N		Nil Nil
3	Amount of provis	ion made for such frauds					N	il	Nil
4	Amount of Unam (Rs)	ortized provision debited	from 'other res	erves' as at the	end of the	N	il	Nil	
	e) Di	sclosure under Resolutio If year ending 30-09-202		or COVID-19-rel	ated Stress				
	Exposure to accounts clas Standard consequen Type of borrower implementation of reso plan—Position as at the er						Amount Rs in La	F	e to assount
Тур	e of borrower	Standard consequent implementation of reso	sified as t to Of (a dution that and of the du	A), aggregate deb t slipped into NPA ring the half year	written	a) amount n off during half-year	Of (A) amount pa by the borrower during the half- year	Exposure as Star implem	e to accounts classified indard consequent to entation of resolution osition as at the end of this half-year
Personal	Loans	Standard consequen implementation of resc plan– Position as at the e previous half-year (	sified as t to Of (a dution that and of the du A)	t slipped into NPA ring the half year 44.7	written the h	amount off during half-year	Of (A) amount pa by the borrower during the half- year 70.1	Exposure as Star implem plan – Pe	ndard consequent to entation of resolution osition as at the end of this half-year 69.83
Personal Corporate	Loans te persons	Standard consequen implementation of resc plan– Position as at the e previous half-year (	sified as t to Of (alution that du A) Of State O	t slipped into NPA ring the half year 44.7	written the h	o) amount n off during half-year 0.00	Of (A) amount pa by the borrower during the half- year	Exposure as Stal implem plan – Pe	ndard consequent to entation of resolution osition as at the end of this half-year 69.83
Personal	Loans te persons	Standard consequen implementation of resc plan– Position as at the e previous half-year (	sified as t to Of (a dution that and of the du A)	t slipped into NPA ring the half year 44.7	written the h	amount off during half-year	Of (A) amount pa by the borrower during the half- year	Exposure as Star implem plan – Pe	ndard consequent to entation of resolution osition as at the end of this half-year 69.83
Personal Corporate Of which	Loans te persons MSMEs	Standard consequen implementation of resc plan-Position as at the en- previous half-year ( 1:	sified as t to Of (a lution do of the A) 35.39 O O S35.39	t slipped into NPA ring the half year 44.7	written the h	o) amount n off during half-year 0.00 0 0	Of (A) amount pa by the borrower during the half- year 70.1	Exposure as Star implem plan – Per star of the star of	ndard consequent to entation of resolution osition as at the end of this half-year 69.83 0
Personal Corporate Of which Others	Loans te persons MSMEs	Standard consequen implementation of resc plan-Position as at the ei- previous half-year ( 1: 1: If year ending 31-03-202	sified as t to Of (clution dd of the du A)  35.39  0 0 0 35.39 4	t slipped into NPA ring the half year 44.7	written the h	o) amount n off during half-year 0.00 0 0	Of (A) amount pa by the borrower during the half- year 70.4	Exposure as Star implem plan – Po 0 0 0 0 80 hs	ndard consequent to entation of resolution of solution osition as at the end of this half-year 69.83 0 0 0 0 69.83
Personal   Corporate Of which Others Total	Loans te persons MSMEs  Ha	Standard consequen implementation of resc plan-Position as at the en- previous half-year ( 1:	sified as to Of (, lution do of the du )	t slipped into NPA ring the half year  44.7  44.7  A), aggregate deb t slipped into NPA ring the half year	written the h	o) amount of during half-year 0.00 0 0 0.00 0.00 0.00 0.00 0.00 0.0	Of (A) amount pa by the borrower during the half- year  70.1  70.1  Amount Rs in Lak  Of (A) amount paid by the borrowers during the half-year	Exposure as Star implem plan – Po	ndard consequent to entation of resolution osition as at the end of this half-year 69.83 0.3 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.
Personal   Corporate Of which Others Total  Type	Loans Le persons MSMEs Ha	Standard consequent implementation of resc plan-Position as at the expression shalf-year (a previous half-year).  If year ending 31-03-202 Exposure to accounts claim Standard consequent implementation of resc.	sified as to Of (, lultion d of the du A)  35.39	t slipped into NPA ring the half year 44.7 44.7 A), aggregate deb t slipped into NPA ring the half year 2.7	written the h	a) amount off during half-year 0,00 0 0 0.00 0.00 0.00 0 0.00 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.0	Of (A) amount pa by the borrower during the half- year  70.1  Amount Rs in Lak  Of (A) amount paid by the borrowers durin the half- year	Exposure as Stati implementation  0 0 0 0 0 80 bs Exposure as Stati implementation implementation implementation plan – Po	ndard consequent to entation of resolution sittion as at the end of this half-year 69.83 0 0 0 0 69.83 et to accounts classified andard consequent to entation of resolution sostion as at the end of this half-year 39.82
Personal   Corporate Of which Others Total  Type	Loans te persons MSMEs  Ha te of borrower  Loans te persons	Standard consequent implementation of resc plan-Position as at the expression shalf-year (a previous half-year).  If year ending 31-03-202 Exposure to accounts claim Standard consequent implementation of resc.	sified as to Of (, lution do of the du )	t slipped into NPA ring the half year  44.7  44.7  A), aggregate deb t, slipped into NPA ring the half year  2.7	written the h	a) amount of during half-year  0.00 0 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0 0.00 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Of (A) amount pa by the borrower during the half- year  70.1  Amount Rs in Lak  Of (A) amount paid by the borrowers durin the half- year	Exposure as Star implem plan – Potential Box as Star implementation i	ndard consequent to entation of resolution osition as at the end of this half-year 69.83 0.3 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.
Personal   Corporate Of which Others Total  Type Personal   Corporate	Loans te persons MSMEs  Ha te of borrower  Loans te persons	Standard consequent implementation of resc plan-Position as at the expression shalf-year (a previous half-year).  If year ending 31-03-202 Exposure to accounts claim Standard consequent implementation of resc.	sified as to Of (c) Unition of the duli ultion of t	slipped into NPA ring the half year  44.7  44.7  A), aggregate deb slipped into NPA ring the half year  2.7	written the h	a) amount noff during half-year 0.00 0 0.00 0.00 0.00 0.00 0.00 0.00	Of (A) amount pa by the borrower during the half- year  70.i  Amount Rs in Lak  Of (A) amount paid by the borrowers durin the half- year	Exposure	ndard consequent to entation of resolution osition as at the end of this half-year 69.83 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

SI no	b) Exposure to Capital Market Amounts Rs in Lai	khs	
	Category	31-03-2024	31-03-2023
1	Direct investment in equity shares, convertible bonds, convertible debentures and units of equity oriented mutual funds the	1.41	1.41
	corpus of which is not exclusively invested in corporate debt		
2	Advances against shares / bonds / debentures or other securities or on clean basis to individuals for investment in shares	Nil	Nil
2	(including IPOs / ESOPs), convertible bonds, convertible debentures, and units of equity oriented mutual funds;		
3	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
4	Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or	Nil	Nil
-	convertible debentures or units of equity oriented mutual funds i.e., where the primary security other than shares /		
	convertible bonds / convertible debentures / units of equity oriented mutual funds does not fully cover the advances;		
5	Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers;	Nil	Nil
6	Loans sanctioned to corporates against the security of shares / bonds / debentures or other securities or on clean basis for	Nil	Nil
7	meeting promoter's contribution to the equity of new companies in anticipation of raising resources;	Nil	Nil
8	Bridge loans to companies against expected equity flows / issues;  Underwriting commitments taken up by the banks in respect of primary issue of shares or convertible bonds or convertible	Nil	Nil
	debentures or units of equity oriented mutual funds;	l ""	1311
9	Financing to stockbrokers for margin trading;	Nil	Nil
10	All exposures to Venture Capital Funds (both registered and unregistered)	Nil	Nil
	Total exposure to capital market	1.41	1.41
) Risk C	ategory-wise country exposure The Bank has no exposure to country risk in the current period	or previous per	iod.
d) Unsed	ured Advances Amounts Rs in Lakhs		
SI no	Description	31-03-2024	31-03-2023
1	Total unsecured advances of the bank	16.47	33.11
2	Out of the above, amount of advances for which intangible securities such as charge over the rights,		
-	licenses, authority, etc. have been taken	0.00	0.00
3	Estimated value of such intangible securities	0.00	0.00
	<b>dged foreign currency exposure:</b> The Bank has no exposure to unhedged foreign currency in the curren	t period or pre	vious
perio			
	5. Concentration of deposits, advances, exposures and NPAs		
	a) Concentration of deposits Amounts Rs in La		
SI no	Description	31-03-2024	31-03-2023
1	Total deposits of the twenty largest depositors	1375.39	1,591.28
2	Percentage of deposits of twenty largest depositors to total deposits of the bank	5.70%	6.06%
		akhs	
SI no	Description	31-03-2024	31-03-2023
	Total advances of the twenty largest borrowers	905.08	857.33
1			
2	Percentage of advances of twenty largest borrowers to total advances of the bank	5.36%	5.06%
	c) Concentration of exposures Amounts Rs in La		
SI no	Description	31-03-2024	31-03-2023
1	Total exposure to the twenty largest borrowers/customers	1395.32	1595.37
2	Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the		
-	bank on borrowers/ customers	3.40%	3.69%
	d) Concentration of NPA Amounts Rs in Lal	rhs	1
SI no	Description Amounts RS in Lar	31-03-2024	31-03-2023
	Total Exposure to the top twenty NPA accounts	754.24	590.52
1			
	Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	29.08%	37.08%
1	Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.  6. Derivatives : The Bank has no exposure to derivatives in the current period or previous period.	29.08%	37.08%
1	6. Derivatives : The Bank has no exposure to derivatives in the current period or previous period	29.08%	37.08%
1	6. Derivatives : The Bank has no exposure to derivatives in the current period or previous period	29.08% od	37.08%
1 2 SI no	Derivatives : The Bank has no exposure to derivatives in the current period or previous perion.     Transfers to Depositor Education and Awareness Fund (DEA Fund)     Amounts Description	29.08% od <b>Rs in Lakhs</b> <b>31-03-2024</b>	31-03-2023
1 2 Sl no 1	Derivatives: The Bank has no exposure to derivatives in the current period or previous perion.     Transfers to Depositor Education and Awareness Fund (DEA Fund)     Amounts Description Opening balance of amounts transferred to DEA Fund	29.08% od <b>Rs in Lakhs</b> <b>31-03-2024</b> 32.29	<b>31-03-2023</b> 32.28
1 2 SI no 1 2	Derivatives : The Bank has no exposure to derivatives in the current period or previous perior.     Transfers to Depositor Education and Awareness Fund (DEA Fund)     Amounts I Description     Opening balance of amounts transferred to DEA Fund     Add: Amount transferred to DEAFund during the year	29.08% od <b>Rs in Lakhs</b> <b>31-03-2024</b> 32.29 1.17	<b>31-03-2023</b> 32.28 0.05
1 2 Si no 1 2 3	6. Derivatives : The Bank has no exposure to derivatives in the current period or previous perior. 7. Transfers to Depositor Education and Awareness Fund (DEA Fund) Amounts I Description Opening balance of amounts transferred to DEA Fund Add: Amount transferred to DEAFund during the year Less: Amounts reimbursed by DEA Fund towards claims	29.08% od <b>Rs in Lakhs</b> <b>31-03-2024</b> 32.29 1.17 0.02	31-03-2023 32.28 0.05 0.04
1 2 SI no 1 2 3 4	Derivatives: The Bank has no exposure to derivatives in the current period or previous perior.     Transfers to Depositor Education and Awareness Fund (DEA Fund)     Amounts I Description     Opening balance of amounts transferred to DEA Fund Add: Amount transferred to DEAFund during the year Less: Amounts reimbursed by DEA Fund towards claims Closing balance of amounts transferred to DEA Fund	29.08% od <b>Rs in Lakhs</b> <b>31-03-2024</b> 32.29 1.17	<b>31-03-2023</b> 32.28 0.05
1 2 Si no 1 2 3	Derivatives : The Bank has no exposure to derivatives in the current period or previous perion 2. Transfers to Depositor Education and Awareness Fund (DEA Fund) Amounts I Description Opening balance of amounts transferred to DEA Fund Add: Amount transferred to DEAFund during the year Less: Amounts reimbursed by DEA Fund towards claims Closing balance of amounts transferred to DEA Fund Disclosure of complaints Disclosure of complaints	29.08% od Rs in Lakhs 31-03-2024 32.29 1.17 0.02 33.44	31-03-2023 32.28 0.05 0.04 32.29
Si no 1 2 3 4	6. Derivatives : The Bank has no exposure to derivatives in the current period or previous perior.  7. Transfers to Depositor Education and Awareness Fund (DEA Fund)  Amounts I  Description  Opening balance of amounts transferred to DEA Fund  Add: Amount transferred to DEAFund during the year  Less: Amounts reimbursed by DEA Fund towards claims  Closing balance of amounts transferred to DEA Fund  Disclosure of complaints  a) Summary information on complaints received by the bank from customers and from the Offices	29.08% od Rs in Lakhs 31-03-2024 32.29 1.17 0.02 33.44	31-03-2023 32.28 0.05 0.04 32.29
1 2 SI no 1 2 3 4	6. Derivatives : The Bank has no exposure to derivatives in the current period or previous perion 2. Transfers to Depositor Education and Awareness Fund (DEA Fund) Amounts 1 Description Opening balance of amounts transferred to DEA Fund Add: Amount transferred to DEAFund during the year Less: Amounts reimbursed by DEA Fund towards claims Closing balance of amounts transferred to DEA Fund DEA Fund DEA Fund DEA Fund DEA Fund DEAFUND DEA	29.08% od <b>RS in Lakhs</b> <b>31-03-2024</b> 32.29 1.17 0.02 33.44	31-03-2023 32.28 0.05 0.04 32.29
Si no 1 2 3 4	6. Derivatives : The Bank has no exposure to derivatives in the current period or previous perior.  7. Transfers to Depositor Education and Awareness Fund (DEA Fund)  Amounts I  Description  Opening balance of amounts transferred to DEA Fund  Add: Amount transferred to DEAFund during the year  Less: Amounts reimbursed by DEA Fund towards claims  Closing balance of amounts transferred to DEA Fund  Disclosure of complaints  a) Summary information on complaints received by the bank from customers and from the Offices	29.08% od Rs in Lakhs 31-03-2024 32.29 1.17 0.02 33.44	31-03-2023 32.28 0.05 0.04 32.29
SI no 1 2 3 4 8	6. Derivatives : The Bank has no exposure to derivatives in the current period or previous perior. 7. Transfers to Depositor Education and Awareness Fund (DEA Fund) Amounts ID Description Opening balance of amounts transferred to DEA Fund Add: Amount transferred to DEAFund during the year Less: Amounts reimbursed by DEA Fund towards claims Closing balance of amounts transferred to DEA Fund Disclosure of complaints a) Summary information on complaints received by the bank from customers and from the Offices Description Complaints received by the bank from its customers	29.08% od Rs in Lakhs 31-03-2024 32.29 1.17 0.02 33.44 of Ombudsma 31-03-2024	31-03-2023 32.28 0.05 0.04 32.29
Si no 1 2 3 4	6. Derivatives: The Bank has no exposure to derivatives in the current period or previous perior.  7. Transfers to Depositor Education and Awareness Fund (DEA Fund)  Description Opening balance of amounts transferred to DEA Fund Add: Amount transferred to DEAFund during the year Less: Amounts reimbursed by DEA Fund towards claims Closing balance of amounts transferred to DEA Fund  Disclosure of complaints a) Summary information on complaints received by the bank from customers and from the Offices Description Complaints received by the bank from its customers  Disclosure of penalties imposed by the Reserve Bank of India	29.08% od Rs in Lakhs 31-03-2024 32.29 1.17 0.02 33.44 of Ombudsma 31-03-2024	31-03-2023 32.28 0.05 0.04 32.29
SI no 1 2 3 4 8I No	6. Derivatives : The Bank has no exposure to derivatives in the current period or previous perior. 7. Transfers to Depositor Education and Awareness Fund (DEA Fund) Amounts ID Description Opening balance of amounts transferred to DEA Fund Add: Amount transferred to DEAFund during the year Less: Amounts reimbursed by DEA Fund towards claims Closing balance of amounts transferred to DEA Fund Disclosure of complaints a) Summary information on complaints received by the bank from customers and from the Offices Description Complaints received by the bank from its customers	29.08% od Rs in Lakhs 31-03-2024 32.29 1.17 0.02 33.44 of Ombudsma 31-03-2024	31-03-2023 32.28 0.05 0.04 32.29
SI no 1 2 3 4 8I No	6. Derivatives: The Bank has no exposure to derivatives in the current period or previous perior.  7. Transfers to Depositor Education and Awareness Fund (DEA Fund)  Description Opening balance of amounts transferred to DEA Fund Add: Amount transferred to DEAFund during the year Less: Amounts reimbursed by DEA Fund towards claims Closing balance of amounts transferred to DEA Fund  Disclosure of complaints a) Summary information on complaints received by the bank from customers and from the Offices Description Complaints received by the bank from its customers  Disclosure of penalties imposed by the Reserve Bank of India	29.08% od Rs in Lakhs 31-03-2024 32.29 1.17 0.02 33.44 of Ombudsma 31-03-2024	31-03-2023 32.28 0.05 0.04 32.29
SI no 1 2 3 4 8	6. Derivatives: The Bank has no exposure to derivatives in the current period or previous perior.  7. Transfers to Depositor Education and Awareness Fund (DEA Fund)  Description Opening balance of amounts transferred to DEA Fund Add: Amount transferred to DEAFund during the year Less: Amounts reimbursed by DEA Fund towards claims Closing balance of amounts transferred to DEA Fund  Disclosure of complaints a) Summary information on complaints received by the bank from customers and from the Offices Description Complaints received by the bank from its customers  Disclosure of penalties imposed by the Reserve Bank of India	29.08% od Rs in Lakhs 31-03-2024 32.29 1.17 0.02 33.44 of Ombudsma 31-03-2024	31-03-2023 32.28 0.05 0.04 32.29
SI no 1 2 3 4 8	6. Derivatives: The Bank has no exposure to derivatives in the current period or previous perior.  7. Transfers to Depositor Education and Awareness Fund (DEA Fund)  Description Opening balance of amounts transferred to DEA Fund Add: Amount transferred to DEAFund during the year Less: Amounts reimbursed by DEA Fund towards claims Closing balance of amounts transferred to DEA Fund  Disclosure of complaints a) Summary information on complaints received by the bank from customers and from the Offices Description Complaints received by the bank from its customers  Disclosure of penalties imposed by the Reserve Bank of India	29.08% od Rs in Lakhs 31-03-2024 32.29 1.17 0.02 33.44 of Ombudsma 31-03-2024	31-03-2023 32.28 0.05 0.04 32.29
SI no 1 2 3 4 8	6. Derivatives: The Bank has no exposure to derivatives in the current period or previous perior.  7. Transfers to Depositor Education and Awareness Fund (DEA Fund)  Description Opening balance of amounts transferred to DEA Fund Add: Amount transferred to DEAFund during the year Less: Amounts reimbursed by DEA Fund towards claims Closing balance of amounts transferred to DEA Fund  Disclosure of complaints a) Summary information on complaints received by the bank from customers and from the Offices Description Complaints received by the bank from its customers  Disclosure of penalties imposed by the Reserve Bank of India	29.08% od Rs in Lakhs 31-03-2024 32.29 1.17 0.02 33.44 of Ombudsma 31-03-2024	31-03-2023 32.28 0.05 0.04 32.29
SI no 1 2 3 4 8	6. Derivatives: The Bank has no exposure to derivatives in the current period or previous perior.  7. Transfers to Depositor Education and Awareness Fund (DEA Fund)  Description Opening balance of amounts transferred to DEA Fund Add: Amount transferred to DEAFund during the year Less: Amounts reimbursed by DEA Fund towards claims Closing balance of amounts transferred to DEA Fund  Disclosure of complaints a) Summary information on complaints received by the bank from customers and from the Offices Description Complaints received by the bank from its customers  Disclosure of penalties imposed by the Reserve Bank of India	29.08% od Rs in Lakhs 31-03-2024 32.29 1.17 0.02 33.44 of Ombudsma 31-03-2024	31-03-2023 32.28 0.05 0.04 32.29
SI no 1 2 3 4 8	6. Derivatives: The Bank has no exposure to derivatives in the current period or previous perior.  7. Transfers to Depositor Education and Awareness Fund (DEA Fund)  Description Opening balance of amounts transferred to DEA Fund Add: Amount transferred to DEAFund during the year Less: Amounts reimbursed by DEA Fund towards claims Closing balance of amounts transferred to DEA Fund  Disclosure of complaints a) Summary information on complaints received by the bank from customers and from the Offices Description Complaints received by the bank from its customers  Disclosure of penalties imposed by the Reserve Bank of India	29.08% od Rs in Lakhs 31-03-2024 32.29 1.17 0.02 33.44 of Ombudsma 31-03-2024	31-03-2023 32.28 0.05 0.04 32.29
SI no 1 2 3 4 8	6. Derivatives: The Bank has no exposure to derivatives in the current period or previous perior.  7. Transfers to Depositor Education and Awareness Fund (DEA Fund)  Description Opening balance of amounts transferred to DEA Fund Add: Amount transferred to DEAFund during the year Less: Amounts reimbursed by DEA Fund towards claims Closing balance of amounts transferred to DEA Fund Disclosure of complaints a) Summary information on complaints received by the bank from customers and from the Offices Description Complaints received by the bank from its customers Disclosure of penalties imposed by the Reserve Bank of India No penalties were imposed by RBI during the current year and previous year	29.08% od Rs in Lakhs 31-03-2024 32.29 1.17 0.02 33.44 of Ombudsma 31-03-2024	31-03-2023 32.28 0.05 0.04 32.29
Si no 1 2 3 4 8 Si No	6. Derivatives : The Bank has no exposure to derivatives in the current period or previous perion of the comment of the commen	29.08% od sin Lakhs 31-03-2024 32.29 1.17 0.02 33.44 of Ombudsma 31-03-2024 Nii	31-03-2023 32.28 0.05 0.04 32.29 m 31-03-2022 Nii
SI no 1 2 3 4 8	6. Derivatives : The Bank has no exposure to derivatives in the current period or previous perior.  7. Transfers to Depositor Education and Awareness Fund (DEA Fund)  Amounts I Description Opening balance of amounts transferred to DEA Fund Add: Amount transferred to DEAFund during the year Less: Amounts reimbursed by DEA Fund towards claims Closing balance of amounts transferred to DEA Fund Disclosure of complaints a) Summary information on complaints received by the bank from customers and from the Offices Description Complaints received by the bank from its customers Disclosure of penalties imposed by the Reserve Bank of India No penalties were imposed by RBI during the current year and previous year  10. Disclosures on remuneration  Amounts Rs in Lakhs Description	29.08% odd odd odd odd odd odd odd odd odd od	31-03-2023 32.28 0.05 0.05 0.04 32.29 n 31-03-2023
Si no 1 2 3 4 8 Si No	6. Derivatives : The Bank has no exposure to derivatives in the current period or previous perion of the comment of the commen	29.08% od sin Lakhs 31-03-2024 32.29 1.17 0.02 33.44 of Ombudsma 31-03-2024 Nii	31-03-2023 32.28 0.05 0.05 0.04 32.29 n 31-03-2023
SI no 1 2 3 4 8 SI No	6. Derivatives : The Bank has no exposure to derivatives in the current period or previous perior.  7. Transfers to Depositor Education and Awareness Fund (DEA Fund)  Amounts I Description Opening balance of amounts transferred to DEA Fund Add: Amount transferred to DEAFund during the year Less: Amounts reimbursed by DEA Fund towards claims Closing balance of amounts transferred to DEA Fund Disclosure of complaints a) Summary information on complaints received by the bank from customers and from the Offices Description Complaints received by the bank from its customers Disclosure of penalties imposed by the Reserve Bank of India No penalties were imposed by RBI during the current year and previous year  10. Disclosures on remuneration  Amounts Rs in Lakhs Description	29.08% odd odd odd odd odd odd odd odd odd od	31-03-2023 32.28 0.05 0.05 0.04 32.29 n 31-03-2023
SI no 1 2 3 4 8 SI No	6. Derivatives : The Bank has no exposure to derivatives in the current period or previous perior.  7. Transfers to Depositor Education and Awareness Fund (DEA Fund)  Amounts I  Description Opening balance of amounts transferred to DEA Fund Add: Amount transferred to DEAFund during the year Less: Amounts reimbursed by DEA Fund towards claims Closing balance of amounts transferred to DEA Fund Disclosure of complaints a) Summary information on complaints received by the bank from customers and from the Offices Description Complaints received by the bank from its customers Disclosure of penalties imposed by the Beserve Bank of India No penalties were imposed by the Beserve Bank of India No penalties were imposed by the Beserve Bank of India  10. Disclosures on remuneration Amounts Rs in Lakhs Description Remuneration paid to CEO 11. Other Disclosures: a) Net Worth Amounts Rs in Lakhs	29.08% odd odd odd odd odd odd odd odd odd od	31-03-2023 32.28 0.05 0.04 32.29 m 31-03-2022 Nii
Si no 1 2 3 4 8 Si No 9.	6. Derivatives: The Bank has no exposure to derivatives in the current period or previous perior.  7. Transfers to Depositor Education and Awareness Fund (DEA Fund)  Description Opening balance of amounts transferred to DEA Fund Add: Amount transferred to DEA Fund during the year Less: Amounts reimbursed by DEA Fund towards claims Closing balance of amounts transferred to DEA Fund Disclosure of complaints a) Summary information on complaints received by the bank from customers and from the Offices Description Complaints received by the bank from its customers Disclosure of penalties imposed by the Reserve Bank of India No penalties were imposed by the Bear to rurent year and previous year  10. Disclosures on remuneration  Description Remuneration paid to CEO 11. Other Disclosures:  a) Net Worth  Amounts Rs in Lakhs Description Remuneration paid to CEO 11. Other Disclosures:  a) Net Worth  Amounts Rs in Lakhs	29.08% odd color of the color o	31-03-2023 32.28 0.05 0.04 32.29 m 31-03-2023 11-03-2023
SI no 1 2 3 4 8 SI No 9.	6. Derivatives : The Bank has no exposure to derivatives in the current period or previous perion of the composition of the com	29.08% odd color of the color o	31-03-2023 32.28 0.05 0.04 32.29 m 31-03-2023 Nii 31-03-2023 31-03-2023 31-03-2039 31-03-2039 31-03-2039 31-03-2039
Si no 1 2 3 4 8 Si No 9.	6. Derivatives: The Bank has no exposure to derivatives in the current period or previous perior. 7. Transfers to Depositor Education and Awareness Fund (DEA Fund)  Description Opening balance of amounts transferred to DEA Fund Add: Amount transferred to DEAFund during the year Less: Amounts reimbursed by DEA Fund towards claims Closing balance of amounts transferred to DEA Fund Disclosure of complaints a) Summary information on complaints received by the bank from customers and from the Offices Description Complaints received by the bank from its customers Disclosure of penalties imposed by the Reserve Bank of India No penalties were imposed by RBI during the current year and previous year  10. Disclosures on remuneration  Amounts Rs in Lakhs Description Remuneration paid to CEO 11. Other Disclosures: a) Net Worth Amounts Rs in Lakhs Description	29.08% odd color of the color o	31-03-2023 32.28 0.05 0.04 32.29 m 31-03-2023 11-03-2023
5l no 1 2 3 4 8 SI No 9.	6. Derivatives : The Bank has no exposure to derivatives in the current period or previous perion of the composition of the com	29.08% odd color of the color o	31-03-2023 32.28 0.05 0.04 32.29 m 31-03-2023 Nii 31-03-2023 31-03-2023 31-03-2039 31-03-2039 31-03-2039 31-03-2039
Si no 1 2 8 Si No 9, Si no 1 1 1 1 1 2 3	6. Derivatives : The Bank has no exposure to derivatives in the current period or previous perionary. 7. Transfers to Depositor Education and Awareness Fund (DEA Fund)  Description Opening balance of amounts transferred to DEA Fund Add: Amount transferred to DEA Fund during the year Less: Amounts reimbursed by DEA Fund towards claims Closing balance of amounts transferred to DEA Fund Disclosure of complaints a) Summary information on complaints received by the bank from customers and from the Offices Description Complaints received by the bank from its customers Disclosure of penalties imposed by the Reserve Bank of India No penalties were imposed by RBI during the current year and previous year  10. Disclosures on remuneration  Amounts Rs in Lakhs Description Remuneration paid to CEO 11. Other Disclosures: a) Net Worth Amounts Rs in Lakhs Description Paid up Capital Add: Reserves and Provisions not in the nature of Outside Liabilities (Excluding revaluation reserves) (+) Surplus in P&L Account/Accumulated Losses (+/)	29.08% od 8s in Lakhs 31-03-2024 33-03-2024 33-44 of Ombudsma 31-03-2024 Nii  31-03-2024 12.00 31-03-2024 952.11 952.12 441.46	31-03-2023 32.28 0.05 0.04 32.29 m 31-03-2023 12.00 31-03-2023 959.12 390.41
Si no 1 2 3 4 8 Si No 9.	6. Derivatives: The Bank has no exposure to derivatives in the current period or previous perior. 7. Transfers to Depositor Education and Awareness Fund (DEA Fund)  Description Opening balance of amounts transferred to DEA Fund Add: Amount transferred to DEAFund during the year Less: Amounts reimbursed by DEA Fund towards claims Closing balance of amounts transferred to DEA Fund Disclosure of complaints a) Summary information on complaints received by the bank from customers and from the Offices Description Complaints received by the bank from its customers Disclosure of penalties imposed by the Reserve Bank of India No penalties were imposed by RBI during the current year and previous year  10. Disclosures on remuneration  Amounts Rs in Lakhs Description Remuneration paid to CEO 11. Other Disclosures: a) Net Worth Amounts Rs in Lakhs Description	29.08% odd color of the color o	31-03-2023 32.28 0.05 0.04 32.29 In 31-03-2023 Nii 31-03-2023 12.00 31-03-2023 959.12

								_
	Sl. No			cription			31-03-2024	31-03-2023
Н	1	nterest Income as a % of working					8.82	8.58
Ш	2	Non-Interest Income as a % of wor	rking funds				0.36	1.38
111	3	Cost of Deposits					7.25	5.87
111	4	Net Interest Margin					2.61	4.25
111	5	Operating profits as a % of working	g funds				(0.81)	0.54
Ш	6	Return on assets					(1.64)	0.52
111	7	Business (Deposits +Advances) per	emplovee (Rs	s in Lakhs)			820.25	830.71
111	8	Profit per Employee ( <b>Rs in Lakhs</b> )	,,	,			(8.83)	2.92
111		c) Disclosures regard	ding Priority Sc	octor Londing Co.	tificatos (DSLCs)	Amounts Rs	in Lakhe	
	SI no	Description Disclosures regard	uning Friority 30	ector Lending Cer	tilicates (F3LCs)	Amounts ixe	31-03-2024	31-03-2023
ł II	1	PSLCs sold during the year					Nil	Nil
1	2	PSLCs purchased during the year					Nil	Nil
		d) Provisions and conting	gencies		Δ	mounts Rs in I		1411
1 H	SI no	Description Up 17001510115 and conting	gencies		^	illoulits its ill i	31-03-2024	31-03-2023
111	1	Provisions for NPI					1.41	1.41
1 11	2	Provision towards NPA					878.42	614.03
111								
Ш	3	Provision made towards Income tax					0	8.88
		Other Provisions and Contingencies					57.40	50.70
	4	Contingent provision for standard ass	et				57.12	60.73
	5	Additional NPA Provision					14.15	14.15
ш		Provision for Group Gratuity Insurance	e Premium				0	7.02
	6	Provision for Leave Salary					86.23	86.23
1	7	Provision For Special Moratorium					1.74	14.99
Ш	8	Provision for income on Non-Banking	Acquisition				128.44	147.73
	9	Provision for Non-Banking Assets					9.00	9.00
		e) Payment of DICG	C insurance pro	emium	Amounts I	Rs in Lakhs		
Ш	SI. No		De	scription			31-03-2024	31-03-2023
Ш	1	Payment of DICGC Insurance Pres	mium	•			31.99	32.41
Ш	2	Arrears in payment of DICGC pre					0	0
Ш		f) Disclosure of facilities		actors and their	rolativo	Amoun	ts Rs in Lakhs	
	SI. No	ij Disclosure of facilities		scription	leiative	Aillouil	31-03-2024	31-03-202
Ш		e de la	De	scription				
Ш	1	Facilities extended to directors					Nil	Nil
Ш	2	Facilities extended to relative of					Nil	18.86
Ш	3	Facilities extended to companies					Nil	Nil
	g)	Deferred Tax Asset / Liability :					the years as the	9
		management is not expecting reas		ty of generating p	profit in the near fu	ture.		
Ш	h)	Fixed Assets- Valuation/ Rev	aluation		Amounts I	Rs in lakhs		
			Descript	ion			31-03-2024	31-03-202
	Land re-	aluation					0	0
		e-valuation					0	0
		i) Previous year figures a	are regrouped	and reclassified	wherever found ne	cessary.		
Ш								
Ш	Sd/-	Sd/- Sd/-		Sd/-	Sd/-	Sd/-	Sd/-	Sd/-
	Sunu Geor			Stephen P P	J. Peter	Jeffy Joseph	Jerry Cheriyan	Adv. Joji Alex
Ш	Chairman	Vice Chairman Direc	ctor	Director	Director	Director	Director	Director
	6.11	64/	64/	641	641	_	47	647
П	Sd/-	Sd/- Sd/-	Sd/-	Sd/-	Sd/-		d/-	Sd/-
П	K N Venuge Director	oal Tessy Jose Jessy Tomy S Director Director	Sindhu Binoy Director	Benoi M K Director	Abraham K P Director			G Ramesh Executive Offi
$\parallel$	Pirector	Director Director	Sirector	Director	Director	DIRE	coi chier	Executive Offi
		6d/-						
Ш								
Ш	For S VENU							
Ш		ACCOUNTANTS						
Ш	FRN 012073 CA ANURAD	IA V ECA						
Ш	Partner	M Y I'SM						
111	Membershi	No.225883						
111		383BJZZLZ2206						
-	UDIN: 2422							