

Annexure III
Disclosure in financial statements – ‘Notes to Accounts’

A. General

The items listed in these Directions shall be disclosed in the ‘Notes to Accounts’ to the financial statements. Banks shall make additional disclosures where material.

B. Presentation

In addition to the schedules to the Balance Sheet, a summary of ‘Significant Accounting Policies’ and ‘Notes to Accounts’ shall be disclosed as separate Schedules.

C. Disclosure requirements

Banks shall, at the minimum, furnish the following information in the ‘Notes to Accounts’. Banks shall note that mere mention of an activity, transaction or item in the disclosure template does not imply that it is permitted, and banks shall refer to the extant statutory and regulatory requirements while determining the permissibility or otherwise of an activity or transaction. These are common templates for commercial banks and UCBs, unless stated otherwise. RRBs, LABs and UCBs may omit those line items/disclosures which are not applicable/permitted or with no exposure/transaction both in the current year and previous year. Banks shall disclose comparative information in respect of the previous period for all amounts reported in the current period’s financial statements. Further, banks shall include comparative information for narrative and descriptive information if it is relevant to understanding the current period’s financial statements.

1. Regulatory Capital

a) Composition of Regulatory Capital

(Amount in ₹ Lacs)			
Sr No.	Particulars	Current Year F.Y 2022-23	Previous Year F.Y 2021-22
i.	Common Equity Tier 1 capital (CET 1)* / Paid up share capital and reserves [Ⓐ] (net of deductions, if any) Rs.	2155.79	1808.44
ii.	Additional Tier 1 capital [Ⓐ] / Other Tier 1 capital [Ⓐ]	0.00	0.00
iii.	Tier 1 capital (i + ii) Rs.	2155.79	1808.44
iv.	Tier 2 capital Rs.	418.58	418.50
v.	Total capital (Tier 1+Tier 2) Rs.	2574.37	2226.94
vi.	Total Risk Weighted Assets (RWAs) Rs.	19648.93	16577.00
vii.	CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share capital and reserves as percentage of RWAs [Ⓐ]	10.97%	10.91%
viii.	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	10.97%	10.91%
ix.	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	2.13%	2.52%
x.	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	13.10%	13.43%
xi.	Leverage Ratio*	NA	NA
xii.	Percentage of the shareholding of a) Government of India b) State Government (specify name) ⁵ c) Sponsor Bank ⁵	NA	NA
xiii.	Amount of paid-up equity capital raised during the year	195.19	91.49
xiv.	Amount of non-equity Tier 1 capital raised during the year, of which: Give list ⁷ as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant	NA	NA
xv.	Amount of Tier 2 capital raised during the year, of which: Give list ⁸ as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	0.00	0.00

b) Draw down from Reserves

(Amount in ₹ Lacs)			
Name of Reserve	Balance as at 31.03.2023	Amount Drawn Down during the FY 2022-23	Reason for such down of the Reserve if any
Investment Depreciation Reserve (Gsec)	294.33	0.00	NA

2. Asset liability management

a) Maturity pattern of certain items of assets and liabilities

(Amount in ₹ Lakh)

	Day 1	2 to 7 days	8 to 14 days	15 to 30 Days	31 days to 2 months	Over 2 months and to 3 months	Over 3 months and up to 6 Months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	138.12	320.02	386.21	1,386.80	1,132.20	1,484.68	3,903.06	7,641.95	21,942.12	865.91	1,554.94	40,756.01
Advances	42.35	228.55	322.04	129.74	419.27	570.50	1,023.48	3,974.73	2,463.77	5,550.56	10,231.46	24,956.45
Investments	0.00	-	-	-	-	-	-	-	-	-	10,481.47	10,481.47
Borrowings	0.00	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency assets	0.00	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency liabilities	0.00	-	-	-	-	-	-	-	-	-	-	-

3. Investments

a) Composition of Investment Portfolio

As at 31.03.2023 (current year balance sheet date)

(Amount in ₹ Lacs)

	Investments in India						Investments outside India					
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India	Total Investments
Held to Maturity												
Gross	6170.51	0.00	0.00	0.00	0.00	0.00	6170.51					
Less: Provision for non-performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00					
Net	6170.51	0.00	0.00	0.00	0.00	0.00	6170.51					
Available for Sale												
Gross	4310.96	0.00	0.00	0.00	0.00	0.00	4310.96					
Less: Provision for depreciation and NPI	294.33	0.00	0.00	0.00	0.00	0.00	294.33					
Net	4016.63	0.00	0.00	0.00	0.00	0.00	4016.63					
Held for Trading												
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00					
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00					
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00					
Total Investments	10481.47	0.00	0.00	0.00	0.00	0.00	10481.47					
Less: Provision for non-performing investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00					
Less: Provision for depreciation and NPI	294.33	0.00	0.00	0.00	0.00	0.00	294.33					
Net	10187.14	0.00	0.00	0.00	0.00	0.00	10187.14					

Note : Data of GOI Security Reported Above.

As at 31.03.2022 (previous year balance sheet date)

(Amount in ₹ lacs)

	Investments in India						Investments outside India					
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India	Total Investments
Held to Maturity												
Gross	3925.54						3925.54					
Less: Provision for non-performing investments (NPI)	6175.67	0.00	0.00	0	0.00	0.00	6175.67					
Net	0.00	0.00	0.00	0.00	0.00	0.00	0					
	6175.67	0.00	0.00	0.00	0.00	0.00	6175.67					
Available for Sale												
Gross	3925.54	0.00	0.00	0.00	0.00	0.00	3925.54					
Less: Provision for depreciation and NPI	222.33	0.00	0.00	0.00	0.00	0.00	222.33					
Net	3703.21	0.00	0.00	0.00	0.00	0.00	3703.21					
Held for Trading												
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00					
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00					
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00					
Total Investments	10101.21	0.00	0.00	0.00	0.00	0.00	10101.21					
Less: Provision for non-performing investments	0.00	0.00	0	0.00	0.00	0.00	0					
Less: Provision for depreciation and NPI	222.33	0.00	0.00	0.00	0.00	0.00	222.33					
Net	9878.88	0.00	0.00	0.00	0.00	0.00	9878.88					

Note : Data of GOI Security Reported Above.

b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

Particulars	(Amount in ₹ Lacs)	
	Current Year FY 2022-23	Previous Year FY 2021-22
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	222.33	108.85
b) Add: Provisions made during the year	72.00	113.48
c) Less: Write off / write back of excess provisions during the year	0.00	0.00
d) Closing balance	294.33	222.33
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	166.59	146.59
b) Add: Amount transferred during the year	30.00	20.00
c) Less: Drawdown	0.00	0.00
d) Closing balance	196.59	166.59
iii) Closing balance in IFR as a percentage of closing balance of investments¹³ in AFS and HFT/Current category	4.56	4.24

Note : As per RBI circular Bank has recommended Rs. 30 Lacs from N P Appropriation for FY 2021-22 and considering the same IFR % to AVS is 5% for FY 2021-22
Gross Amt in AFS considered

c) Sale and transfers to/from HTM category

Note : There is no Sale and transfers to/from HTM category other than permissible limits and which is at start of year as aboved by RBI and there is no provision required for such shifting.

d) Non-SLR investment portfolio

i) Non-performing non-SLR investments

Sr. No.	Particulars	(Amount in ₹ lacs)	
		Current Year FY 2022-23	Previous Year FY 2021-2022
a)	Opening balance	0.10	0.10
b)	Additions during the year since 1st April	0.00	0.00
c)	Reductions during the above period	0.00	0.00
d)	Closing balance	0.10	0.10
e)	Total provisions held	0.00	-

ii) Issuer composition of non-SLR investments

(Amount in ₹ Lacs)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
		(3)		(4)		(5)		(6)		(7)	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
a)	PSUs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b)	FIs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c)	Banks (DCC)	0.10	0.10	0.00	0.00	0.00	0.00	0.00	0.00	0.10	0.10
d)	Private Corporates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e)	Subsidiaries/ Joint Ventures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
f)	Others (Mutual Funds)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
g)	Provision held towards depreciation	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total *	0.10	0.10	0.00	0.00	0.00	0.00	0.00	0.00	0.10	0.10

e) Repo transactions (in face value terms)

No Repo transactions (in face value terms) in the current and previous Financial Years

4. Asset quality

a) Classification of advances and provisions held as on 31.03.2023

(Amount in ₹ Lakhs)

	Standard		Non-Performing			Total Non-Performing Advances	Total
	Total Standard Advances	Sub-standard	Doubtful	Loss			
Gross Standard Advances and NPAs							
Opening Balance	20859.48	46.71	281.71	0.00	328.42	21187.90	
Add: Additions during the year					26.12	-	
Less: Reductions during the year*					27.57	-	
Closing balance	24629.48	14.17	312.80	0.00	326.97	24956.45	
*Reductions in Gross NPAs due to:							
i) Upgradation					-	-	
ii) Recoveries (excluding recoveries from upgraded accounts)					27.57	-	
iii) Technical/ Prudential ¹⁶ Write-offs					-	-	
iv) Write-offs other than those under (iii) above					-	-	
Provisions (excluding Floating Provisions)							
Opening balance of provisions held	0.85	1.20	2.61	0.00	3.81	4.66	
Add: Fresh provisions made during the year	0.18	0.20	0.00	0.00	0.2	0.38	
Less: Excess provision reversed/ Write-off loans	0.0	0.00	0.00	0.00	0	0	
Closing balance of provisions held	1.03	1.40	2.61	0.00	4.01	5.04	
Net NPA¹⁷							
Opening Balance		0.00	0.00	0.00	0.00		
Add: Fresh additions during the year					0.00		
Less: Reductions during the year					0.00		
Closing Balance		0.00	0.00	0.00	0.00	0.00	
Floating Provisions							
Opening Balance					-	-	
Add: Additional provisions made during the year					-	-	
Less: Amount drawn down ¹⁸ during the year					-	-	
Closing balance of floating provisions					-	-	
Technical write-offs and the recoveries made thereon							
Opening balance of Technical/ Prudential written-off accounts					-	-	
Add: Technical/ Prudential write-offs during the year					-	-	
Less: Recoveries made from previously technical/ prudential written-off accounts during the year					-	-	
Closing balance					-	-	

Ratios ¹⁹ (in per cent)	Current Year	F.Y.	Previous Year	F.Y.
	2022-23		2021-22	
Gross NPA to Gross Advances	1.31%		1.55%	
Net NPA to Net Advances	0.00%		0.00%	
Provision coverage ratio	123%		116%	
Provision Coverage Ratio	123%		116%	

b) Sector-wise Advances and Gross NPAs

(Amount in ₹ Lakhs)

Sr. No.	Sector*	Current Year F.Y. 2022-23			Previous Year F.Y. 2021-22		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	Priority Sector						
a)	Agriculture and allied activities	5747.64	119.12	0.48%	7231.37	136.83	0.65%
b)	Advances to industries sector eligible as priority sector lending	0.00	0.00	0.00%	0.00	0.00	0.00%
c)	Services	3570.00	0.00	0.00%	3073.30	0.00	0.00%
d)	Personal loans (Included Eligible Home Loan and Education Loan)	7412.99	53.41	0.21%	6070.81	46.99	0.22%
	Subtotal (i)	16730.63	172.53	0.69%	16375.48	183.82	0.87%
ii)	Non-priority Sector						
a)	Agriculture and allied activities	0.00	0.00	0.00%	0.00	0.00	0.00%
b)	Industry	0.00	0.00	0.00%	0.00	0.00	0.00%
c)	Services	0.00	0.00	0.00%	0.00	0.00	0.00%
d)	Personal loans	8225.82	154.44	0.62%	4812.42	144.60	0.68%
	Sub-total (ii)	8225.82	154.44	0.62%	4812.42	144.60	0.68%
	Total (i + ii)	24956.45	326.97	1.31%	21187.90	328.42	1.55%

*Banks shall also disclose in the format above, sub-sectors where the outstanding advances exceeds 10 percent of the outstanding total advances to that sector. For instance, if a bank's outstanding advances to the mining industry exceed 10 percent of the outstanding total advances to 'Industry' sector it shall disclose details of its outstanding advances to mining separately in the format above under the 'Industry' sector.

c) Overseas assets, NPAs and revenue²⁰

(Amount in ₹ crore)

Particulars	Current Year F.Y. 2022-23	Previous Year F.Y. 2021-22
Total Assets		
Total NPAs		NIL
Total Revenue		

²⁰ If a bank does not have any overseas assets, NPAs and revenues, in both the current and previous year it may omit this disclosure.

d) Particulars of resolution plan and restructuring

i) Particulars of resolution plan

(Not applicable to RRBs, LABs, PBs and UCBs)

Banks covered by the 'Prudential Framework for Resolution of Stressed Assets' issued vide circular DBR.No.BP.BC.45/21.04.048/2018-19 dated June 7, 2019 shall make appropriate disclosures in their financial statements relating to resolution plans implemented. As per paragraph 30 of the referenced circular, acquisition of shares due to conversion of debt to equity during a restructuring process shall be exempted from regulatory ceilings / restrictions on Capital Market Exposures, investment in Para-Banking activities and intra-group exposure. However, details of the same shall be disclosed by banks in the Notes to Accounts to their Annual Financial Statements.

ii) Details of accounts subjected to restructuring²¹

(Applicable to LABs, RRBs and UCBS)

(Amount in ₹ Lakhs)

		Agriculture and allied activities		Corporates (excluding MSME)			Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		Current Year 2022-23	F.Y. 2021-22	Current Year 2022-23	F.Y. 2021-22	Previous Year F.Y. 2021-22	Current Year F.Y. 2022-23	Previous Year F.Y. 2021-22	Current Year F.Y. 2022-23	Previous Year F.Y. 2021-22	Current Year F.Y. 2022-23	Previous Year F.Y. 2021-22
Standard	Number of borrowers	-	-	-	-	-	52	57	-	-	52	57
	Gross Amount (₹ crore)	-	-	-	-	-	1094.25	1143.31	-	-	1094.25	1143.31
	Provision held (₹ crore)	-	-	-	-	-	109.54	114.86	-	-	109.54	114.86
Sub-standard	Number of borrowers	-	-	-	-	-	-	-	-	-	-	-
	Gross Amount (₹ crore)	-	-	-	-	-	-	-	-	-	-	-
	Provision held (₹ crore)	-	-	-	-	-	-	-	-	-	-	-
Doubtful	Number of borrowers	-	-	-	-	-	-	-	-	-	-	-
	Gross Amount (₹ crore)	-	-	-	-	-	-	-	-	-	-	-
	Provision held (₹ crore)	-	-	-	-	-	-	-	-	-	-	-
Total	Number of borrowers	-	-	-	-	-	52	57	-	-	52	57
	Gross Amount (₹ crore)	-	-	-	-	-	1094.25	1143.31	-	-	1094.25	1143.31
	Provision held (₹ crore)	-	-	-	-	-	109.54	114.86	-	-	109.54	114.86

(*) Note :- The Above data is as on 31/03/2023 considering closure of six Restructured A/c as on 31/03/2023.

LABs, RRBs and UCBS shall disclose in their published Annual Balance Sheets the amount and number of accounts in respect of which applications for restructuring are under process, but the restructuring packages have not yet been approved.

²¹ Restructuring as defined as per applicable regulations.

e) Divergence in asset classification and provisioning

(Not applicable to RRBs)

Banks shall make suitable disclosures as tabulated below, if either or both of the following conditions are satisfied:

i. the additional provisioning for NPAs assessed by Reserve Bank of India as part of its supervisory process, exceeds 5 per cent of the reported profit before provisions and contingencies for the reference period, and

ii. the additional Gross NPAs identified by the Reserve Bank of India as part of its supervisory process exceed 5 per cent of the published²² incremental Gross NPAs for the reference period.

As of 31/03/2022 Basis		(Amount in ₹ crore)
Sr. No	Particulars	Amount
1	Gross NPAs as on March 31, 20XX* as reported by the bank	N.A.
2	Gross NPAs as on March 31, 20XX as assessed by Reserve Bank of India	N.A.
3	Divergence in Gross NPAs (2-1)	N.A.
4	Net NPAs as on March 31, 20XX as reported by the bank	N.A.
5	Net NPAs as on March 31, 20XX as assessed by Reserve Bank of India	N.A.
6	Divergence in Net NPAs (5-4)	N.A.
7	Provisions for NPAs as on March 31, 20XX as reported by the bank	N.A.
8	Provisions for NPAs as on March 31, 20XX as assessed by Reserve Bank of India	N.A.
9	Divergence in provisioning (8-7)	N.A.
10	Reported Profit before Provisions and Contingencies for the year ended March 31, 20XX	N.A.
11	Reported Net Profit after Tax (PAT) for the year ended March 31, 20XX	N.A.
12	Adjusted (notional) Net Profit after Tax (PAT) for the year ended March 31, 20XX after considering the divergence in provisioning	N.A.

* March 31, 2021 is the close of the reference period in respect of which divergences were assessed

²² Published incremental Gross NPAs refers to additions during the reference year to the Gross NPAs as disclosed in the Notes to the Financial Statements of the reference period.

The disclosures, as above, shall be made in the 'Notes to Accounts' in the ensuing Annual Financial Statements published immediately following communication of such divergence by Reserve Bank of India to the bank.

f) Disclosure of transfer of loan exposures ²³

Lenders should make appropriate disclosures in their financial statements, under 'Notes to Accounts', relating to the total amount of loans not in default / stressed loans transferred and acquired to / from other entities as prescribed below, on a quarterly basis starting from the quarter ending on December 31, 2021:

(i) In respect of loans not in default that are transferred or acquired, the disclosures should cover, inter alia, aspects such as weighted average maturity, weighted average holding period, retention of beneficial economic interest, coverage of tangible security coverage, and rating-wise distribution of rated loans. Specifically, a transferor should disclose all instances where it has agreed to replace loans transferred to transferee(s) or pay damages arising out of any representation or warranty. The disclosures should also provide break-up of loans transferred / acquired through assignment / novation and loan participation.

(ii) In the case of stressed loans transferred or acquired, the following disclosures should be made:

Details of stressed loans transferred during the year (to be made separately for loans classified as NPA and SMA)			
(all amounts in ₹ crore)	To ARCs	To permitted transferees	To other transferees (please specify)
No. of accounts			
Aggregate principal outstanding of loans transferred			
Weighted average residual tenor of the loans transferred			
Net book value of loans transferred (at the time of transfer)			
Aggregate consideration			
Additional consideration realized in respect of accounts transferred in earlier years			
Details of loans acquired during the year			
(all amounts in ₹ crore)	From SCBs, RRBs, UCBs, STCBs, DCCBs, AIFIs, SFBs	From ARCs	
Aggregate principal outstanding of loans acquired			
Aggregate consideration paid			
Weighted average residual tenor of loans acquired			

The transferor(s) should also make appropriate disclosures with regard to the quantum of excess provisions reversed to the profit and loss account on account of sale of stressed loans. Also, the lenders should disclose the distribution of the SRs held by them across the various categories of Recovery Ratings assigned to such SRs by the credit rating agencies.

²³ These disclosures are originally specified in the Reserve Bank of India (Transfer of Loan Exposures) Directions, 2021 and have merely been reproduced here for ease of reference. In case of any conflict between these Directions and the Reserve Bank of India (Transfer of Loan Exposures) Directions, 2021 on disclosure requirements, the latter will prevail. While making disclosures in audited annual financial statements, banks should invariably provide the figures for both the current and previous year to facilitate comparison.

g) Fraud accounts

Banks shall make disclose details on the number and amount of frauds as well as the provisioning thereon as per template given below.

	Current Year	F.Y.	Previous Year	F.Y.
	2022-23		2021-22	
Number of frauds reported		0		0
Amount involved in fraud (₹ crore)		0		0
Amount of provision made for such frauds (₹ crore)		0		0
Amount of Unamortised provision debited from 'other reserves' as at the end of the year (₹ crore)		0		0

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

A special window under the Prudential Framework was extended vide circular DOR.No.BP.BC/3/21.04.048/2020-21 dated August 6, 2020 to enable the lenders to implement a resolution plan in respect of eligible corporate exposures, and personal loans, while classifying such exposures as Standard. Banks shall make disclosures in the format prescribed below every half-year, i.e., in the financial statements as on September 30 and March 31, starting from the half-year ending September 30, 2021 till all exposures on which resolution plan was implemented are either fully extinguished or completely slip into NPA, whichever is earlier.

Format for disclosures to be made half yearly starting September 30, 2021

(Amounts in ₹ Lakhs)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year
Personal Loans	-	-	-	-	-
Corporate persons*	-	-	-	-	-
Of which MSMEs	0.00	0.00	0.00	0.00	1166.36
Others	-	-	-	-	-
Total	0.00	0.00	0.00	0.00	1166.36

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

5. Exposures

a) Exposure to real estate sector

(Amount in ₹ Lakhs)

Category	Current Year 2022-23	F.Y. Previous F.Y. 2021-22	Year F.Y. 2021-22
i) Direct exposure			
a) Residential Mortgages –			
Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	5071.6	4020.75	
b) Commercial Real Estate –			
Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits.	432.36	0.00	
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –			
i. Residential	-	-	
ii. Commercial Real Estate			
ii) Indirect Exposure			
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	-	-	
Total Exposure to Real Estate Sector	5503.96	4020.75	

b) Exposure to capital market

Particulars ²⁴	(Amount in ₹ Lakhs)	
	Current Year 2022-23	Previous Year 2021-22
i) Direct investment in equity shares, convertible bonds, convertible debentures and units of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debt;		
ii) Advances against shares / bonds / debentures or other securities or on clean basis to individuals for investment in shares (including IPOs / ESOPs), convertible bonds, convertible debentures, and units of equity oriented mutual funds;	NIL	
iii) Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security;		
iv) Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares / convertible bonds / convertible debentures / units of equity oriented mutual funds does not fully cover the advances;	NIL	
v) Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers;		
vi) Loans sanctioned to corporates against the security of shares / bonds / debentures or other securities or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources;		
vii) Bridge loans to companies against expected equity flows / issues;	NIL	
viii) Underwriting commitments taken up by the banks in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds;		
ix) Financing to stockbrokers for margin trading;		
x) All exposures to Venture Capital Funds (both registered and unregistered)		
Total exposure to capital market		

²⁴ RRBs, LABs and UCBs may omit those line items which are not applicable/ permitted or have nil exposure both in current and previous year.

For restructuring of dues in respect of listed companies, lenders may be ab initio compensated for their loss / sacrifice (diminution in fair value of account in net present value terms) by way of issuance of equities of the company upfront, subject to the extant regulations and statutory requirements. If such acquisition of equity shares results in exceeding the extant regulatory Capital Market Exposure (CME) limit, the same shall be disclosed in the 'Notes to Accounts' in the Annual Financial Statements. Banks shall separately disclose details of conversion of debt into equity as part of a strategic debt

c) Risk category-wise country exposure²⁵

(Amount in ₹ Lakhs)

Risk Category*	Exposure (net) as at March... (Current Year)	Provision held as at March... (Current Year)	Exposure (net) as at March... (Previous Year)	Provision held as at March... (Previous Year)
Insignificant				
Low				
Moderately Low				
Moderate	NIL		NIL	
Moderately High				
High				
Very High				
Total				

*Till such time, as banks move over to internal rating systems, banks shall use the seven-category classification followed by Export Credit Guarantee Corporation of India Ltd. (ECGC) for the purpose of classification and making provisions for country risk exposures. ECGC shall provide to banks, on request, quarterly updates of their country classifications and shall also inform all banks in case of any sudden major changes in country classification in the interim period.

²⁵ If a bank has no exposure to country risk in both the current and previous year, it may omit disclosure of the table while mentioning that it has no exposure to

d) Unsecured advances

Banks shall disclose the total amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken as also the estimated value of such intangible collateral as per the following format.

(Amounts in ₹ Lakhs)

Particulars	Current Year		Previous Year	
	F.Y. 2022-23	F.Y. 2021-22	F.Y. 2021-22	F.Y. 2020-21
Total unsecured advances of the bank	806.02		213.90	
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	
Estimated value of such intangible securities	0.00		0.00	

e) Factoring exposures

Factoring exposures shall be separately disclosed.

NA

f) Intra-group exposures

Commercial Banks shall make the following disclosures for the current year with comparatives for the previous year:

- i) Total amount of intra-group exposures
- ii) Total amount of top 20 intra-group exposures
- iii) Percentage of intra-group exposures to total exposure of the bank on borrowers/customers
- iv) Details of breach of limits on intra-group exposures and regulatory action thereon, if any

NA

g) Unhedged foreign currency exposure

Banks shall disclose their policies to manage currency induced credit risk. Commercial Banks (excluding RRBs, LABs and PBs) shall also disclose the incremental provisioning and capital held by them towards this risk.

NIL

6. Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits

(Rs. In Lakhs)

Particulars	Current Year F.Y. 2022-23		Previous Year F.Y. 2021-22	
	Rs. Lakhs	%	Rs. Lakhs	%
Total deposits of the twenty largest depositors	13821.99		11555.37	
Percentage of deposits of twenty largest depositors to total deposits of the bank	33.91%		32.75%	

b) Concentration of advances*

Particulars	(Rs. In Lakhs)	
	Current Year 2022-23	Previous Year 2021-22
Total advances to the twenty largest borrowers	1681.44	1580.42
Percentage of advances to twenty largest borrowers to total advances of the bank	6.74%	7.46%

c) Concentration of exposures

Particulars	(Rs. In Lakhs)	
	Current Year 2022-23	Previous Year 2021-22
Total exposure to the twenty largest borrowers/customers	2004.52	1922.24
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers	8.03%	9.07%

d) Concentration of NPAs

Particulars	(Rs. In Lakhs)	
	Current Year 2022-23	Previous Year 2021-22
Total Exposure to the top twenty NPA accounts	286.33	291.71
Percentage of exposure to the twenty largest NPA exposure to total Gross NPAs.	87.57%	88.82%

7. Derivatives :

Bank does not have transaction in derivatives in the current and previous Financial Years

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

Sr. No.	Particulars	(Amount in ₹ Lacs)	
		Current Year FY 2022-23	Previous Year FY 2021-22
i)	Opening balance of amounts transferred to DEA Fund	9.44	9.32
ii)	Add: Amounts transferred to DEA Fund during the year	0.09	0.12
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.00	0.00
iv)	Closing balance of amounts transferred to DEA Fund	9.53	9.44

9. Disclosure of complaints

a) Summary information on complaints received by the bank from customers and from the Offices of Ombudsman

Sr. No	Particulars	Previous Year	Current Year
	Complaints received by the bank from its customers		
1	Number of complaints pending at beginning of the year	0	0
2	Number of complaints received during the year	0	9
3	Number of complaints disposed during the year	0	9
	3.1 Of which, number of complaints rejected by the bank	0	0
4	Number of complaints pending at the end of the year	0	0
	Maintainable complaints received by the bank from Office of Ombudsman		
5	Number of maintainable complaints received by the bank from Office of Ombudsman		
	5.1 Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman		
	5.2 Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman		
	5.3 Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank		
6	Number of Awards unimplemented within the stipulated time (other than those appealed)		

Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2021 (Previously Banking Ombudsman Scheme, 2006) and covered within the ambit of the Scheme.

b) Top five grounds of complaints received by the bank from customers

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year F.Y. 2022-23					
Ground - 1	0	0	-	0	0
Ground - 2	0	0	-	0	0
Ground - 3	0	0	-	0	0
Ground - 4	0	0	-	0	0
Ground - 5	0	0	-	0	0
Others	0	0	-	0	0
Total	0	0	-	0	0
Previous Year F.Y. 2021-22					
Ground - 1	0	7	100%	0	0
Ground - 2	0	0	-	0	0
Ground - 3	0	0	-	0	0
Ground - 4	0	1	100%	0	0
Ground - 5	0	1	100%	0	0
Others	0	0	-	0	0
Total	0	9	-	0	9

10. Disclosure of penalties imposed by the Reserve Bank of India

There are no Penalties imposed by the Reserve Bank of India under the provisions of the (i) Banking Regulation Act, 1949, (ii) Payment and Settlement Systems Act, 2007 and (iii) Government Securities Act, 2006 (for bouncing of SGL) during the year ended on 31.03.2022

11. Disclosures on remuneration

Disclosure on remuneration of Chief Executive Officers:

NAME : Shekharkumar Uttam Ahire

DESIGNATION: Chief Executive Officer

(Amount in ₹ lacs)

Particulars	Current Year
Gross Salary	14.60

12. Other Disclosures

a) Business ratios

Particulars	Current Year F.Y.2022-23	Previous Year F.Y.2021-22
i) Interest Income as a percentage to Working Funds	7.94%	8.05%
ii) Non-interest Income as a percentage to Working Funds	0.42%	0.43%
iii) Cost of Deposits	6.44%	6.64%
iv) Net Interest Margin	5.19%	5.24%
v) Operating Profit as a percentage to Working Funds	0.74%	0.53%
vi) Return on Assets	0.61%	0.42%
vii) Business (deposits plus advances) per employee (in ₹ Lakh)	1,095.21	910.75
viii) Profit per employee (in ₹ Lakh)	4.18	2.67

b) Provisions and contingencies

(Amount in ₹ Lakh)

	Current Year F.Y.2022-23	Previous Year F.Y.2021-22
Provision debited to Profit and Loss Account		
i) Provisions for NPI	-	-
ii) Provision towards NPA	0.00	0.00
iii) Provision made towards Income tax	79.62	38.34
iv) Other Provisions and Contingencies (with details)		
Other Provisions		
Provision for Standard Assets (Dr. to P & L)	18.00	10.00
Provision for Staff Welfare Fund Reserve (Appropriation of N.P)	1.00	1.00
Provision for Election Expenses Reserve (Appropriation of N.P)	5.00	2.00
Provision for Member Welfare Fund Reserve (Appropriation of N.P)	0.00	0.00
Provision for Dividend Equalization Fund (Appropriation of N.P)	5.02	3.31
Provision For Unforeseen Event (Appropriation of N.P)	0.00	0.00
PROVISION FOR TECHNOLOGY DEVELOPMENT (Appropriation of N.P)	17.00	0.00
Provision for Covid-19 Regu Package (E) (Dr. to P & L)	0.00	0.00
Cyber Attack Provision (Dr. to P & L)	0.00	0.00
Covid 19 Resolution Framework 2 (Dr. to P & L)	114.86	114.86
Contingencies		
Bank Guarantee	0.25	0.00
Deposit Education Awareness Fund	9.53	9.44

c) Payment of DICGC Insurance Premium

(Amount in ₹ lakhs)

Sr. No.	Particulars	Current Year F.Y.2022-23	Previous Year F.Y.2021-22
i)	Payment of DICGC Insurance Premium (*)	48.59	42.10
ii)	Arrears in payment of DICGC premium	-	-
	(*) As Dr. to P & L		

d) Disclosure of facilities granted to directors and their relatives

(Amount in ₹ Lakhs)

Sr. No.	Particulars	Current Year F.Y.2022-23	Previous Year F.Y.2021-22
1	Fund Based:		
	Outstanding at the end of the year (*)	149.22	5.56
2	Non-Fund Based (Guarantees, L/Cs, etc)	-	-

(*) These are Loan Against Deposit only Which are allowed by RBI