

 शनिवार, दि. २९ जून २०२४ www.emuktagiri.in

# RAHIMATPUR SAHAKARI BANK LTD

RAHIMATPUR, TAL - KOREGAON DIST - SATARA"

Disclosure of Information (Notes of Accounts) as on 31.03.2024 (as per Reserve Bank of India circular No.45 dt.August 30, 2021)

### 1. Regulatory Capital -

Sr.No.	Particulars	31.03.2024	31.03.2023
i)	Paid up share capital and Reserves (net of deductions, if any)	26854.51	24297.9
ii)	Other Tier 1 capital	0	
iii)	Tier 1 capital (i + ii)	26854.51	24297.9
iv)	Tier 2 capital	1212	121
v)	Total capital (Tier 1+Tier 2)	28066.51	25509.9
vi)	Total Risk Weighted Assets (RWAs)	174590.34	153671.1
vii)	Paid-up share capital and reserves as percentage of RWAs	15.38%	15.81
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	15.38%	15.81
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	0.69%	0.79
	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a	10.00%	10.00
x)	percentage of RWAs)	16.08%	16.60
xi)	Leverage Ratio	NIL	N
	Percentage of the shareholding of		
xii)	a) Government of India	NII	N
XII)	b) State Government (specify name)	INIL	IN
	c) Sponsor Bank		
xiii)	Amount of paid-up equity capital raised during the year.	-1.83	23.4
VII (	Amount of non-equity Tire 1 Capital raised during the year of which -		
XIV)	1. Perpetual non-cumulative preference shares (PNCPS)	NIL	N
	2. Perpentual debt instrument(PDI)	NIL	N
	Amount of Tier 2 capital raised during the year of which	NA	N
	1. Perpetual cumulative preference shares (PCPS)	NIL	Ν
XV)	2. Redemable non-cumulative Preference shares (RNCPS)	NIL	Ν
	3. Redemable cumulative Preference shares (RCPS)	NIL	N
	4. Long Term subordinate Bonds (LTSB)	NIL	N
b)	Amount draw down from the Reserves	NIL	N

#### a) Maturity pattern of certain items of assets and liabilities as on 31.03.2024

											(Amount in	Rs. in Lac)
Liabilities	Day 1	2 to 7	8 to 14	15 to 30	31 Days to	Over 2	Over 3	Over 6	Over 1 Year	Over 3 Year	Over 5	Total
		Days	Days	Days	2 Months	Months &	Months & to	Months &	& upto 3	& upto 5	Years	
						to 3 Month	6 Months	upto 1 Year	Years	Year		
Share Capital & Reserves		-									349.34	349.34
Deposit	29.14	21.69	28.76	107.98	156.32	189.65	211.28	208.55	496.62	535.66	417.59	2,403.24
Borrowings	· ·					-				•		
other Liability	1.32	1.96	2.03	2.89	1.58	1.65	24.38	4.68	21.83	24.87	18.81	106.00
Total Liabilities	30.46	23.65	30.79	110.87	157.90	191.30	235.66	213.23	518.45	560.53	436.40	2,858.5
Cash & Bank Balances			191.31						154.04			345.35
Investment				95.00	153.15	4.94					422.98	676.07
Advances	33.21	27.96	11.61	12.58	111.06	195.32	234.45	215.02	356.42	521.96	61.57	1,781.16
Fixed Assets											24.43	24,43
Other Assets						8.01	3.21	4.21	8.01	8.01	0.12	31.57
Total Assets	33.21	27.96	202.92	107.58	264.21	208.27	237.66	219.23	518.47	529.97	509.10	2,858.58
(B) Total Inflow	33.21	27.96	202.92	107.58	264.21	208.27	237.66	219.23	518.47	529.97	509.10	2,858.58
(C) Mismatch (B - A)	2.75	4.31	172.13	(3.29)	106.31	16.97	2.00	6.00	0.02	(30.56)	72.70	
% of C to A	9.03%	18.22%	559.05%	-2.97%	67.33%	8.87%	0.85%	2.81%	0.00%	-5.45%	16.66%	0.00
Cumulative Mismatch	2.75	7.06	179.19	175.90	282.21	299.18	301.18	307.18	307.20	276.64	349.34	
Cumulative Mismatch(%)	9.03%	13.05%	329.15%	124.17%	105.00%	85.68%	70.54%	68.43%	41.99%	25.64%	35.04%	0.00

# Assets liability management a) Maturity pattern of certain items of assets and liabilities as on 31.03.2023

											(Amount in	n Rs. in Lac
Liabilities	Day 1	2 to 7	8 to 14	15 to 30	31 Days to	Over 2	Over 3	Over 6	Over 1 Year	Over 3 Year	Over 5	Total
		Days	Days	Days	2 Months	Months &	Months & to	Months &	& upto 3	& upto 5	Years	
						to 3 Month	6 Months	upto 1 Year	Years	Year		
Share Capital & Reserves											322.16	322.:
Deposits	49.17	41.69	154.82	127.98	178.32	209.65	232.28	228.55	421.98	556.66	437.60	2,638.
Borrowings												
Other Liability	1.31	2.13	2.05	3.10	1.70	2.10	18.22	3.44	17.13	24.06	18.33	93.
Total Liabilities	50.48	43.82	156.87	131.08	180.02	211.75	250.50	231.99	439.11	580.72	778.09	3,054.4
Cash & Bank Balance			223.55		-	-		-	312.44			535.
Investment				10.00	93.94	47.00		58.12	25.00		609.21	843.3
Advances	42.51	45.82	11.62	103.54	82.23	164.36	209.45	168.53	152.26	392.23	180.15	1,552.
Fixed Assets								-			21.38	21.
Other Assets	10.17			17.54	11.35	1.46	43.37	6.10	6.59	4.39	0.12	101.0
Total Assets	52.68	45.82	235.17	131.08	187.52	212.82	252.82	232.75	496.29	396.62	810.86	3,054.4
(B) Total Inflow	52.68	45.82	235.17	131.08	187.52	212.82	252.82	232.75	496.29	396.62	810.86	3,054
(C) Mismatch (B - A)	2.20	2.00	78.30		7.50	1.07	2.32	0.76	57.18	(184.10)	32.77	
% of C to A	4.36%	4.56%	49.91%	0.00%	4.17%	0.51%	0.93%	0.33%	13.02%	-31.70%	4.21%	
Cumulative Mismatch	2.20	4.20	82.50	82.50	90.00	91.07	93.39	94.15	151.33	(32.77)	0.00	
Cumulative Mismatch(%)	4.36%	4.45%	32.85%	21.58%	16.01%	11.77%	9.12%	7.49%	8.92%	-1.44%	0.00%	

(Amount rupees in Lac)

## a) Composition of Investment portfolio as at March 31, 2024.

				Investment in					nvestment or			
Particulars	Govt.	Other	Shares	Debentures	Subsidiars	Others	Total	Govt.	Subsidiars	Others	Total	
	Securities	approved		and Bonds	and or Joint		Investment	Securities	and or		Investment	Total
		Securities			ventures		in India	(Including	Joint		outside	Investment
								local	ventures		India	
								authorities)				
Held to Maturity												
Gross	523.87	0.00	1.01	0.00	0.00	46.26	571.14	0.00	0.00	0.00	0.00	571.14
Less-Provision for Non-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0
performing Investment (NPI)												
Net	523.87	0.00	1.01	0.00	0.00	46.26	571.14	0.00	0.00	0.00	0.00	571.1
Available for Sale												
Gross	100.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	100.00
Less- Provision for	100.00	0.00	0.00		0.00	0.00	100,00					100.01
depreciation and Non-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0
, performing Investment												
Net	100.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	100.00
Held for Trading												
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0
Less-Provision for												
depreciation and Non-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0
performing Investment		<u> </u>			<u> </u>							
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0
Total Gross Investments	623.87	0.00	1.01	0.00	0.00	46.26	671.14	0.00	0.00	0.00	0.00	671.14
												_
Less-Provision for Non-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
performing Investment (NPI)												
Less-Provision for				0.00				0.00				
depreciation and Non- performing Investment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0
Net 3. Investments	623.87 portfolio as		, 2023.			46.26	671.14		(Amount rup		)	671.14
Net 3. Investments b) Composition of Investment	portfolio as	at March 31	, 2023.	Investment in	India			h	(Amount rup ivestment of	oees in Lac utside Indi	) a	671.14
Net 3. Investments	portfolio as Govt.	at March 31 Other	, 2023.	Investment in Debentures	India Subsidiars	46.26 Others	Total	li Govt.	(Amount rup westment of Subsidiars	oees in Lac	) a Total	671.14 Total
Net 3. Investments b) Composition of Investment	portfolio as	at March 31 Other approved	, 2023.	Investment in	India			li Govt. Securities	(Amount rup ivestment of	oees in Lac utside Indi	) a	
Net 3. Investments b) Composition of Investment	portfolio as Govt.	at March 31 Other	, 2023.	Investment in Debentures	India Subsidiars and or Joint		Total Investment	li Govt.	(Amount rup rvestment or Subsidiars and or	oees in Lac utside Indi	) a Total Investment	Total
Net 3. Investments b) Composition of Investment	portfolio as Govt.	at March 31 Other approved	, 2023.	Investment in Debentures	India Subsidiars and or Joint		Total Investment	Govt. Securities (Including Iocal	(Amount rup rvestment or Subsidiars and or Joint	oees in Lac utside Indi	) Total Investment outside	Total
Net 3. Investments b) Composition of Investment	portfolio as Govt.	at March 31 Other approved	, 2023.	Investment in Debentures	India Subsidiars and or Joint		Total Investment	li Govt. Securities (Including	(Amount rup rvestment or Subsidiars and or Joint	oees in Lac utside Indi	) Total Investment outside	Total
Net 3. Investments b) Composition of Investment Particulars	portfolio as Govt.	at March 31 Other approved Securities	, 2023. Shares	Investment in Debentures	India Subsidiars and or Joint ventures		Total Investment in India	li Govt. Securities (Including local authorities)	(Amount rup rvestment or Subsidiars and or Joint ventures	oees in Lac utside Indi	a Total Investment outside India	Total Investment
Net 3. Investments b) Composition of Investment Particulars Held to Maturity Gross	Govt. Securities	at March 31 Other approved Securities 0.00	, 2023. Shares	Investment in Debentures and Bonds 0.00	India Subsidiars and or Joint ventures 0.00	Others 168.86	Total Investment in India 743.25	In Govt. Securities (Including local authorities) 0.00	(Amount rup nvestment or Subsidiars and or Joint ventures	oees in Lac Itside Indi Others 0.00	) Total Investment India 0.00	Total Investment 743.2
Net  I investments O Composition of Investment Particulars Held to Maturity Gross Less-Provision for Non-	Govt. Securities	at March 31 Other approved Securities	, 2023. Shares	Investment in Debentures and Bonds	India Subsidiars and or Joint ventures	Others	Total Investment in India	li Govt. Securities (Including local authorities)	(Amount rup rvestment or Subsidiars and or Joint ventures	oees in Lac Itside Indi Others	a Total Investment outside India	Total Investment 743.2
Net 3. Investments b) Composition of Investment Particulars Held to Maturity Gross Less-Provision for Non- performing Investment (NPI)	Govt. Securities	at March 31 Other approved Securities 0.00 0.00	, 2023. Shares	Investment in Debentures and Bonds 0.00	India Subsidiars and or Joint ventures 0.00	Others 168.86 0.00	Total Investment in India 743.25 0.00	li Govt. Securities (Including local authorities) 0.00 0.00	(Amount rup rvestment or Subsidiars and or Joint ventures 0.00 0.00	0.00	a Total Investment India 0.00 0.00	Total Investment 743.21 0.01
Net  I investments O Composition of Investment Particulars Held to Maturity Gross Less-Provision for Non-	Govt. Securities	at March 31 Other approved Securities 0.00	, 2023. Shares	Investment in Debentures and Bonds 0.00	India Subsidiars and or Joint ventures 0.00	Others 168.86	Total Investment in India 743.25	li Govt. Securities (Including local authorities) 0.00 0.00	(Amount rup nvestment or Subsidiars and or Joint ventures	oees in Lac Itside Indi Others 0.00	) Total Investment India 0.00	Total Investment 743.21 0.01
Net Investments Composition of Investment Particulars Held to Maturity Gross Less-Provision for Non- performing Investment (NP) Net	Govt. Securities	at March 31 Other approved Securities 0.00 0.00	, 2023. Shares	Investment in Debentures and Bonds 0.00	India Subsidiars and or Joint ventures 0.00	Others 168.86 0.00	Total Investment in India 743.25 0.00	li Govt. Securities (Including local authorities) 0.00 0.00	(Amount rup rvestment or Subsidiars and or Joint ventures 0.00 0.00	0.00	a Total Investment India 0.00 0.00	Total Investment 743.21 0.01
Net 3. Investments b) Composition of Investment Particulars Held to Maturity Gross Less-Provision for Non- performing Investment (NPI)	Govt. Securities	at March 31 Other approved Securities 0.00 0.00 0.00	, 2023. Shares 0.12 0.00 0.12	Investment in Debentures and Bonds 0.00	India Subsidiars and or Joint ventures 0.00	Others 168.86 0.00	Total Investment in India 743.25 0.00	li Govt. Securities (Including local authorities) 0.00 0.00	(Amount rup rvestment or Subsidiars and or Joint ventures 0.00 0.00	0.00	a Total Investment India 0.00 0.00	Total Investment 743.21 0.01 743.21
Net Investments O composition of investment Particulars Held to Maturity Icss-Provision for Non- performing Investment (NPI) Net Available for Sale	portfolio as           Govt.           Securities           574.27           0.00           574.27	at March 31 Other approved Securities 0.00 0.00 0.00	, 2023. Shares 0.12 0.00 0.12	Investment in Debentures and Bonds 0.00 0.00	India Subsidiars and or Joint ventures 0.00 0.00	Others 168.86 0.00 168.86	Total Investment in India 743.25 0.00 743.25	li Govt. Securities (Including local authorities) 0.00 0.00	(Amount ruy swestment or Subsidiars and or Joint ventures 0.00 0.00	oees in Lac rtside Indi Others 0.00 0.00	a Total Investment India 0.00 0.00	Total Investment 743.21 0.01 743.21
Net Investments () Composition of Investment Particulars Held to Maturity Gross Less-Provision for Non- performing Investment (NPI) Net Gross	portfolio as           Govt.           Securities           574.27           0.00           574.27	at March 31 Other approved Securities 0.00 0.00 0.00 0.00 0.00 0.00	, 2023. Shares 0.12 0.00 0.12	Investment in Debentures and Bonds 0.00 0.00	India Subsidiars and or Joint ventures 0.00 0.00	Others 168.86 0.00 168.86	Total Investment in India 743.25 0.00 743.25	li Govt. Securities (Including local authorities) 0.00 0.00	(Amount rup rvestment or Subsidiars and or Joint ventures 0.00 0.00 0.00	oees in Lac rtside Indi Others 0.00 0.00	a Total Investment India 0.00 0.00	Total Investment 743.21 0.00 743.21 100.00
Net Investments Investments Particulars Held to Maturity Held to Maturity Gross Less-Provision for Non- performing Investment (NPI) Net Available for Sale Gross Gross	portfolio as Govt. Securities 574.27 0.00 574.27 100.00 0.00	at March 31 Other approved Securities 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	, 2023. Shares 0.12 0.00 0.12 0.00 0.00	Investment in Debentures and Bonds 0.00 0.00 0.00 0.00 0.00	India Subsidiars and or Joint ventures 0.00 0.00 0.00 0.00	Others 168.86 0.00 168.86 0.00 0.00 0.00	Total Investment in India 743.25 0.00 743.25 100.00 0.00	In Govt. Securities (Including local authorities) 0.00 0.00 0.00 0.00 0.00	(Amount rug vestment or Subsidiars and or Joint ventures 0.00 0.00 0.00 0.00 0.00	ees in Lac Itside Indi Others 0.00 0.00 0.00	a Total Investment India 0.00 0.00 0.00 0.00 0.00 0.00	Total Investment 743.21 0.01 743.21 100.01 0.01
Net Investments ) Composition of Investment Particulars Held to Maturity Gross Gross Held to Maturity Gross Held to Maturity Gross G	574.27 0.00 574.27 0.00	at March 31 Other approved Securities 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	, 2023. Shares 0.12 0.00 0.12 0.00 0.00	Investment in Debentures and Bonds 0.00 0.00 0.00	India Subsidiars and or Joint ventures 0.00 0.00 0.00 0.00	Others 168.86 0.00 168.86	Total Investment in India 743.25 0.00 743.25 100.00	In Govt. Securities (Including local authorities) 0.00 0.00 0.00 0.00 0.00	(Amount rup rvestment or Subsidiars and or Joint ventures 0.00 0.00 0.00	vees in Lac tside Indi Others 0.00 0.00	a Total Investment outside India 0.00 0.00 0.00 0.00	Total Investment 743.21 0.01 743.21 100.01 0.01
Net Investments Investments Icomposition of Investment Particulars Held to Maturity Gross Less-Provision for Non- performing Investment (NP) Net Held Particulars Held Particula	portfolio as Govt. Securities 574.27 0.00 574.27 100.00 0.00	at March 31 Other approved Securities 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	, 2023. Shares 0.12 0.00 0.12 0.00 0.00	Investment in Debentures and Bonds 0.00 0.00 0.00 0.00 0.00	India Subsidiars and or Joint ventures 0.00 0.00 0.00 0.00	Others 168.86 0.00 168.86 0.00 0.00 0.00	Total Investment in India 743.25 0.00 743.25 100.00 0.00	In Govt. Securities (Including local authorities) 0.00 0.00 0.00 0.00 0.00	(Amount rug vestment or Subsidiars and or Joint ventures 0.00 0.00 0.00 0.00 0.00	ees in Lac Itside Indi Others 0.00 0.00 0.00	a Total Investment India 0.00 0.00 0.00 0.00 0.00 0.00	Total Investment 743.21 0.01 743.21 100.01 0.01
Net Investments Investments Composition of Investment Particulars Held to Muturity Gross Less-Provision for Non- performing Investment (NPI) Net Available for Sale Gross Less-Provision for Ano- performing Investment Net Held for Trading	portfolio as Govt. Securities 574.27 0.00 574.27 100.00 0.00	at March 31 Other approved Securities 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	, 2023. Shares 0.12 0.00 0.12 0.00 0.00 0.00	Investment in Debentures and Bonds 0.00 0.00 0.00 0.00 0.00	india Subsidiars and or Joint wentures 0.00 0.00 0.00 0.00 0.00	Others 168.86 0.00 168.85 0.00 0.00 0.00	Total Investment in India 743.25 0.00 743.25 100.00 0.00 100.00	In Govt. Securities (Including local authorities) 0.00 0.00 0.00 0.00	(Amount rug vestment ou Subsidiars Joint 0.00 0.00 0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00 0.00 0.00	a Total Investment outside India 0.00 0.00 0.00 0.00 0.00	Total Investment 743.22 0.00 743.23 100.00 0.00
Net  Investments  Composition of Investment  Particulars  Held to Maturity  Gross Held to Maturity  Ket  Res-Provision for Non- gerforming Investment Net  Held to Trading  Gross	portfolio as Govt. Securities 574.27 0.00 574.27 100.00 0.00	at March 31 Other approved Securities 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	, 2023. Shares 0.12 0.00 0.12 0.00 0.00	Investment in Debentures and Bonds 0.00 0.00 0.00 0.00 0.00	India Subsidiars and or Joint ventures 0.00 0.00 0.00 0.00	Others 168.86 0.00 168.86 0.00 0.00 0.00	Total Investment in India 743.25 0.00 743.25 100.00 0.00	In Govt. Securities (Including local authorities) 0.00 0.00 0.00 0.00	(Amount rug vestment or Subsidiars and or Joint ventures 0.00 0.00 0.00 0.00 0.00	ees in Lac Itside Indi Others 0.00 0.00 0.00	a Total Investment India 0.00 0.00 0.00 0.00 0.00 0.00	Total Investment 743.22 0.00 743.23 100.00 0.00
Net  Investments Investments Composition of Investment Particulars Held to Maturity Gross Less-Provision for Non- performing Investment (NPI) Net Available for Sale Gross Less-Provision for Net Held for Trading Gross	portfolio as Govt. Securities 574.27 0.00 574.27 100.00 0.00 100.00	at March 31 Other approved Securities 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	, 2023. Shares 0.12 0.00 0.12 0.00 0.00 0.00 0.00	investment in Debentures and Bonds and Bonds 0.0000 0.000 0.000 0.000 0.	india Subsidiars and or Joint ventures 0.00 0.00 0.00 0.00 0.00 0.00	Others 168.86 0.00 168.86 0.00 0.00 0.00 0.00	Total Investment in India 743.25 0.00 743.25 100.00 0.00 100.00	h Securities (Including local authorities) 0.00 0.00 0.00 0.00 0.00 0.00 0.00	(Amount rup vestment or Subsidiars and or 0.00 0.00 0.00 0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00 0.00 0.00	a Total Investment outside India 0.000 0.000 0.000 0.000	Total Investment 743.22 0.00 743.23 100.00 0.00
Net  I. Investments I. Investments I. Investments I. Composition of Investment Particulars  Feld to Maturity Gross  Keld Keld Keld Keld Keld Keld Keld Kel	portfolio as Govt. Securities 574.27 0.00 574.27 100.00 0.00	at March 31 Other approved Securities 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	, 2023. Shares 0.12 0.00 0.12 0.00 0.00 0.00 0.00	Investment in Debentures and Bonds 0.00 0.00 0.00 0.00 0.00	india Subsidiars and or Joint wentures 0.00 0.00 0.00 0.00 0.00	Others 168.86 0.00 168.85 0.00 0.00 0.00	Total Investment in India 743.25 0.00 743.25 100.00 0.00 100.00	h Securities (Including local authorities) 0.00 0.00 0.00 0.00 0.00 0.00 0.00	(Amount rup vestment or Subsidiars and or 0.00 0.00 0.00 0.00 0.00 0.00 0.00	0.000 0.000	a Total Investment outside India 0.00 0.00 0.00 0.00 0.00	Total Investment 743.22 0.00 743.23 100.00 0.00
Net  Investments Investments Composition of Investment Particulars Held to Maturity Gross Less-Provision for Non- performing Investment (NPI) Net Available for Sale Gross Less-Provision for Net Held for Trading Gross	portfolio as Govt. Securities 574.27 0.00 574.27 100.00 0.00 100.00	at March 31 Other approved Securities 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	, 2023. Shares 0.12 0.00 0.12 0.00 0.00 0.00 0.00	investment in Debentures and Bonds and Bonds 0.0000 0.000 0.000 0.000 0.	india Subsidiars and or Joint ventures 0.00 0.00 0.00 0.00 0.00 0.00	Others 168.86 0.00 168.86 0.00 0.00 0.00 0.00	Total Investment in India 743.25 0.00 743.25 100.00 0.00 100.00	h Gort. Securities authorities) 0.000 0.000 0.000 0.000 0.000 0.000	(Amount rug westment or Joint ventures 0.000 0.000 0.000 0.000 0.000 0.000	0.000 0.000	a Total Investment outside India 0.000 0.000 0.000 0.000	Total Investment 743.23 0.00 0.00 0.00 0.00 0.00 0.00
Net  I. Investments  I. Composition of Investment  Particulars  Held to Maturity  Gross  Held to Maturity  Gross Less-Provision for Non- performing Investment Net Held to Table Conso Less-Provision for Mon- performing Investment Held to Table Conso Less-Provision for Adorection	portfolio as Govt. Securities 574.27 0.00 574.27 100.00 0.00 0.00 0.00	at March 31 Other approved Securities 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	, 2023. Shares 0.12 0.00 0.12 0.00 0.00 0.00 0.00	Investment in 1 Debentures and Bonds 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	India Subsidiars uentures 0.000 0.000 0.000 0.000 0.000 0.000	Others 168.86 0.00 168.86 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Total Investment in India 743.25 0.00 743.25 100.00 0.00 0.00 0.00	h Gort. Securities authorities) 0.000 0.000 0.000 0.000 0.000 0.000	(Amount rug westment or Joint ventures 0.000 0.000 0.000 0.000 0.000 0.000	ees in Lac tside Indi Others 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	a Total Investment outside India 0.000 0.000 0.000 0.000 0.000 0.000	Total Investment 743.23 0.00 0.00 0.00 0.00 0.00 0.00
Net  I. Investments  I. Composition of Investment  Particulars  Held to Maturity  Gross  Held to Maturity  Gross Less-Provision for Non- performing Investment Net Held to Table Conso Less-Provision for Mon- performing Investment Held to Table Conso Less-Provision for Adorection	portfolio as Govt. Securities 574.27 0.00 574.27 100.00 0.00 0.00 0.00	at March 31 Other approved Securities 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	2023. Shares 0.12 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Investment in 1 Debentures and Bonds 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	India Subsidiars uentures 0.000 0.000 0.000 0.000 0.000 0.000	Others 168.86 0.00 168.86 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Total Investment in India 743.25 0.00 743.25 100.00 0.00 0.00 0.00	h h Govt. Securities local authorities) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	(Amount rug vestment or Joint 0.000 0.000 0.000 0.000 0.000 0.000 0.000	ees in Lac tside Indi Others 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	a Total Investment outside India 0.000 0.000 0.000 0.000 0.000 0.000	Total Investment 743.22 0.00 743.23 100.00 100.00 0.00 0.00 0.00
Net  I. Investments  I. Investments  Composition of Investment  Particulars  Aeld to Maturity  Gross  Aeld to Maturity  Gross  Aeld to Maturity  Gross  Aeld to Maturity  Aeld to Maturity  Aerolication for Non- performing Investment  Net  Aerolication for  Aerolication for  Aerolication  Aerolica	portfolio as Govt. Securities 574.27 0.00 574.27 100.00 0.00 0.00 0.000 0.000 0.000 0.000	at March 31 Other approved Securities 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	2023. Shares 0.12 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Investment in Decentures and Bonds 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	India Subsidiars and or Joint 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Others 168.86 0.00 168.86 0.00 0.00 0.00 0.00 0.00 0.00 168.86	Total Investment in India 743.25 0.00 743.25 100.00 0.00 0.000 0.000 0.000 0.000 0.000 0.000	h Gort. Securities (Incluiding 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000	Amount rug vestment of or Joint 0.000 0.000 0.000 0.000 0.000 0.000 0.000	eees in Lac rtside Indi Others 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	a Total Investment outside india 0.000 0.000 0.000 0.000 0.000 0.000 0.000	Total Investment 743.22 0.00 743.23 100.00 0.00 0.00 0.00 0.00 0.00 0.00 0
Net  I. Investments  I. Composition of Investment  Particulars  Held to Maturity  Gross  Less-Provision for Non- performing Investment Net  Available for Sale  Gross Less-Provision for  Appreciation and Non- performing Investment Net  Total Gross Investments Less-Provision for  Total Gross Investments Less-Provision for Mon- performing Investment Net	portfolio as Govt. Securities 574.27 0.00 574.27 100.00 0.00 0.00 0.00 0.00 0.00	at March 31 Other approved Securities 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	2023. Shares 0.12 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Investment in 1 Debentures and Bonds 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	India Subsidiars and or Joint 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Others 168.86 0.00 168.85 0.00	Total Investment in India 743.25 0.00 743.25 100.00 0.00 0.00 0.00 0.00 0.00	h h Govt. Securities local authorities) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Amount rug vestment of or Joint 0.000 0.000 0.000 0.000 0.000 0.000 0.000	ees in Lac tside Indi Others 0.00	a Total Investment outside India 0.000 0.000 0.000 0.000 0.000 0.000	Total Investment 743.22 0.00 743.23 100.00 0.00 0.00 0.00 0.00 0.00 0.00 0
Net  I. Investments I. Investments I. Composition of Investment Particulars  Particulars Particulars  Particulars  Particulars  Particulars  Particulars  Particulars  Particulars  Particulars  Particulars  Particulars  Particulars  Particulars  Particulars  Particulars  Particulars  Particulars  Particulars Particulars Particulars  Particulars Particulars  Particulars Particulars Particulars Particulars  Particulars P	portfolio as Govt. Securities 574.27 0.00 574.27 100.00 0.00 0.00 0.000 0.000 0.000 0.000	at March 31 Other approved Securities 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	2023. Shares 0.12 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Investment in Decentures and Bonds 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	India Subsidiars and or Joint 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Others 168.86 0.00 168.86 0.00 0.00 0.00 0.00 0.00 0.00 168.86	Total Investment in India 743.25 0.00 743.25 100.00 0.00 0.000 0.000 0.000 0.000 0.000 0.000	h Gort. Securities (Incluiding 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000	Amount rug vestment of or Joint 0.000 0.000 0.000 0.000 0.000 0.000 0.000	eees in Lac rtside Indi Others 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	a Total Investment outside india 0.000 0.000 0.000 0.000 0.000 0.000 0.000	Total Investment 743.22 0.00 743.23 100.00 0.00 0.00 0.00 0.00 0.00 0.00 0
Net  I. Investments  I. Investments  I. Composition of Investment  Particulars  Perticulars  Held to Maturity  Gross  Less-Provision for Non- performing Investment Net  Held for Tading Gross Less-Provision for Alon- performing Investment Net  Held for Tading Gross Less-Provision for Alon- performing Investment Net  Held for Tading Gross Less-Provision for Mon- performing Investment Net  Held for Tading Gross Less-Provision for Mon- performing Investment Net  Held For Sale  Less-Provision for Mon- performing Investment Net  Held For Sale  Less-Provision for Mon- performing Investment Net  Held For Sale  Less-Provision for Mon- performing Investment Net  Held For Sale  Less-Provision for Mon- performing Investment Net  Held For Sale  Less-Provision for Mon- performing Investment Less-Provision for Mon- performing Investment Net  Held For Sale  Less-Provision for Mon- performing Investment Net  Held For Sale  Less-Provision for Mon- performing Investment Net  Held For Sale  Less-Provision for Mon- performing Investment Net  Held For Sale  Held	portfolio as Govt. Securities 574.27 0.00 574.27 100.00 0.00 0.00 0.00 0.00 0.00 0.00 0	at March 31 Other approved Securities 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	, 2023. Shares 0.12 0.00 0	Investment in Debentures and Bonds 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	India Subsidiars and or Joint ventures 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000	Others 168.86 0.00 168.86 0.00	Total Investment in India 743.25 0.00 743.25 100.00 0.00 0.00 0.00 0.00 0.00 0.00 0	h Govt. Securities local authorities) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Amount rug Mount for Subsidiars subsidiars and or Joint 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000	ees in Lac tside Indi Others 0.00	a Total Investment India 0.0000 0.00000 0.0000 0.0000 0.00000 0.00000 0.0000 0.0000 0.0000 0.0	Total Investment 743.22 0.00 743.23 100.00 0.00 0.00 0.00 0.00 0.00 0.00 0
Net  I. Investments I. Investments I. Composition of Investment Particulars  Particulars Particulars  Particulars  Particulars  Particulars  Particulars  Particulars  Particulars  Particulars  Particulars  Particulars  Particulars  Particulars  Particulars  Particulars  Particulars  Particulars  Particulars Particulars Particulars  Particulars Particulars  Particulars Particulars Particulars Particulars  Particulars P	portfolio as Govt. Securities 574.27 0.00 574.27 100.00 0.00 0.00 0.000 0.000 0.000 0.000	at March 31 Other approved Securities 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	2023. Shares 0.12 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Investment in Decentures and Bonds 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	India Subsidiars and or Joint 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Others 168.86 0.00 168.86 0.00 0.00 0.00 0.00 0.00 0.00 168.86	Total Investment in India 743.25 0.00 743.25 100.00 0.00 0.000 0.000 0.000 0.000 0.000 0.000	h Gort. Securities (Incluiding 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000	Amount rug Amount rug Amount rug Subsidiars subsidiars and or Joint 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000	eees in Lac rtside Indi Others 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	a Total Investment outside india 0.000 0.000 0.000 0.000 0.000 0.000 0.000	Total Investment 743.22 0.00 743.23 100.00 0.00 0.00 0.00 0.00 0.00 0.00 0

ii)	Issuer compo	sition of no	in-SLR inve	stments					(Amount in	Lac)	
Sr.	lssuer	٨٣	ount	Extent o	f Private	Extent o	f 'Below	Extent of	'Unrated'	Extent of	'Unlisted'
No.	Issuer	Alli	Juni	Place	ment	Investme	nt Grade'	Secu	rities	Secu	rities
(1)	(2)	(3	3)	(4		(5		(		(	7)
		31.03.2024	31.03.2023	31.03.2024	31.03.2023	31.03.2024	31.03.2023	31.03.2024	31.03.2023	31.03.2024	31.03.2023
a)	PSUs										
	Fls										
c)	Banks	46.27	168.87								
d)	Private Corporates										
e)	Subsidiaries / Joint Ventures										
f)	Others -										
	1.Shares of Satara DCC Bank Ltd	1	0.11								
	2.Shares of M.S.C. Bank Ltd.	0.01	0.01								
	3.UNITY Bank PNCP Shares										
	4.UNITY Bank Equity Warrants Share										
	Total	1.01	0.12								
g)	Provision held towards depreciation										
	Total	1.01	0.12								

Asset quality -						
Classification of advances and provisions held on 31.03.2024			( Amo	ount in Lac)		
	Standard			erforming		
	Total	Sub-	Doubtful	Loss	Total Non-	
	Standard	standard			Performing	Total
	Advances				Advances	
Gross Standard Advances and NPAs						
Opening Balance as on 01.04.2023	1452.12	18.33	82.25	0.00	100.58	1552.7
Add: Additions during the year					79.93	79.9
Less: Reductions during the year*					41.00	41.0
Closing balance	1638.95	72.86	66.65	0.00	139.51	1778.4
*Reductions in Gross NPAs due to:						
i) Upgradation					0.00	0.0
ii) Recoveries (excluding recoveries from upgraded accounts)					41.00	41.00
iii) Technical/prudential write off					0.00	0.00
iv) Write-offs other than those under (iii) above					0.00	0.0
Provisions (excluding Floating Provisions)	+					
Opening balance of provisions held	5.50	1.83	57.97	0.00	59.80	65.3
Add: Fresh provisions made during the year					18.20	18.2
Less: Excess provision Write-off loans					0.00	0.0
Closing balance of provisions held	5.50	9.35	68.65	0.00	78.00	83.50
Net NPAs						
Opening Balance		16.50	24.28	0.00	40.78	
Add: Fresh additions during the year					30.52	
Less: Reductions during the year					9.79	
Closing Balance		63.49	-1.98	0.00	61.51	61.5
Floating Provisions						
Opening Balance						0.0
Less: Amount drawn down[i] during the year						0.0
Less: Amount drawn down[i] during the year						0.0
Closing balance of floating provisions						0.0
Technical write-offs & the recoveries made thereon						
Opening balance of Technical/ Prudential written-off accounts						0.0
Add: Technical/ Prudential write-offs during the year						0.0
Less: Recoveries made from previously technical/ prudential						0.0
written-off accounts during the year						
Closing balance	0.00	0.00	0.00	0.00	0.00	0.0
Classification of advances and provisions held on 31.03.2023			( Amo	unt in Lac)		
	Standard			erforming		Total
	Total	Sub-	Doubtful	Loss	Total Non-	
	Standard	standard			Performing	
	Advances				Advances	
Gross Standard Advances and NPAs						
Opening Balance as on 01.04.2022	1638.76	88.49	52.43	0.00	140.92	1779.6
Add: Additions during the year				2.00	6.77	6.7

				Advances				Advan	ces	
2	ross Standard Adv pening Balance as (			1638.	76 88.49	52.4	3 0.0	10 14	40.92	1779.6
	dd: Additions durin								6.77	6.7
	ess: Reductions dur losing balance	ing the year*		1452.	12 18.33	82.2	5 0.0		47.11 00.58	47.1
	Reductions in Gross	NPAs due to:		1452.	12 18.55	82.2	5 0.0	0 10	10.58	1552.
	i) Upgradation								0.00	0.0
	ii) Recoveries (excl	uding recoveries from upgrade	ed accounts)					4	47.11	47.
┢	iii) Technical/prud	antial write off						-	0.00	0.
F		ential write on er than those under (iii) above							0.00	0.0
E						-				
	pening balance of p	g Floating Provisions) provisions held		5.	50 9.35	49.4	5 0.0	0 5	58.80	64.3
		s made during the year			5.55	1311.			1.00	1.0
		n reversed/ Write-off loans							0.00	0.0
C	losing balance of pr	ovisions held		5.	50 1.83	52.1	7 0.0	10 5	59.80	65.3
N	et NPAs								_	
	pening Balance	d. A., do			79.14	2.9	8 0.0	-	82.12	
	dd: Fresh additions ess: Reductions dur								20.25	
	losing Balance	0			16.50	30.0	8 0.0		40.78	40.3
=	loating Provisions									
	pening Balance									0.0
		down[i] during the year								0.0
		down[i] during the year								0.0
0	losing balance of flo	bating provisions								0.0
Te	echnical write-offs	& the recoveries made thereo	on							
0	pening balance of 1	Fechnical/ Prudential written-o	off accounts							0.0
4	dd: Technical / Prod	lential write-offs during the yea	ar						-	0.0
		le from previously technical/ p								0.
	ritten-off accounts	during the year								
ICI	losing balance			0.	0.00	0.0	0 0.0	U	0.00	0.0
-	rore NDA to C		atios (in percent	)				31.03.2		1.03.202
	ross NPA to Gross / et NPA to Net Adva							7.84		6.48% 2.73%
_		atio (BDDR/Gross NPA)						55.71		59.45%
	I									
b)	Sector-wise	Advances and Gross	NPAs				( Amoun	,		
Sr. No.		Sector*	Outstandin	31.03.202 g Gross	4 Percentag	a of 0.0	tstanding	31.03.202 Gross		ntage of
140.			Outstandin Total	NPAs	Gross NPA		Total			NPAs to
			advances	1117.5	Total		dvances	11.74		otal
					Advances					nces in
					that sect	or			that	sector
i)	Priority Secto	r								
a)	Agriculture and	d allied activities	885.5	9 63.98	7.	22%	770.82	56.65		7.35%
b)	Advances to in	dustries sector eligible as	0.0	ol 0.00	0.	00%	0.00	0.00		0.000
51				"						0.007
	priority sector									
c)	priority sector Services		124.2	1 0.00		00%	98.69	0.00		0.00%
c) d)	priority sector Services Personal loans		124.2 122.3	1 0.00 1 9.97	0.	00%	102.86	4.46		0.00%
c) d) e)	priority sector Services Personal loans Housing	lending	124.2 122.3 141.1	1 0.00 1 9.97 1 17.98	0. 12.	00% 74%	102.86 73.80	4.46 0.89		0.009
c) d)	priority sector Services Personal loans Housing Other Property	lending	124.2 122.3 141.1 0.0	1 0.00 1 9.97 1 17.98 0 0.00	0. 12. 0.	00% 74% 00%	102.86 73.80 0.00	4.46 0.89 0.00		0.009 0.009 1.219 0.009
c) d) e)	priority sector Services Personal loans Housing	lending	124.2 122.3 141.1	1 0.00 1 9.97 1 17.98 0 0.00	0. 12. 0.	00% 74%	102.86 73.80	4.46 0.89		0.009 0.009 1.219 0.009
c) d) e)	priority sector Services Personal loans Housing Other Property Subtotal (i)	lending	124.2 122.3 141.1 0.0	1 0.00 1 9.97 1 17.98 0 0.00	0. 12. 0.	00% 74% 00%	102.86 73.80 0.00	4.46 0.89 0.00		0.009 0.009 1.219 0.009
c) d) e) f)	priority sector Services Personal loans Housing Other Property Subtotal (i) Non-priority S	lending	124.2 122.3 141.1 0.0	1 0.00 1 9.97 1 17.98 0 0.00 2 91.93	0. 12. 0. 7.	00% 74% 00%	102.86 73.80 0.00	4.46 0.89 0.00 62.00		0.009 0.009 1.219 0.009 5.939
c) d) e) f) ii)	priority sector Services Personal loans Housing Other Property Subtotal (i) Non-priority S	lending	124.2 122.3 141.1 0.0 1273.2	1 0.00 1 9.97 1 17.98 0 0.00 2 91.93 3 47.58	0. 12. 0. 7. 9.	00% 74% 00% 22%	102.86 73.80 0.00 <b>1046.17</b>	4.46 0.89 0.00 62.00		0.009 0.009 1.219 0.009 5.939 7.629
c) d) e) f) ii) a)	priority sector Services Personal loans Housing Other Property Subtotal (i) Non-priority S Agriculture and	lending	124.2 122.3 141.1 0.0 <b>1273.2</b> 505.2	1 0.00 1 9.97 1 17.98 0 0.00 2 91.93 3 47.58 0 0.00	0. 12. 0. 7. 9. 9.	00% 74% 00% 22% 42%	102.86 73.80 0.00 1046.17 506.53	4.46 0.89 0.00 62.00 38.58 0.00		0.009 0.009 1.219 0.009 5.939 7.629 0.009
c) d) e) f) ii) a) b) c) d)	priority sector Services Personal loans Housing Other Property Subtotal (i) Non-priority S Agriculture and Industry Services Personal loans	iending r Sector I allied activities	124.2 122.3 141.1 0.0 <b>1273.2</b> 505.2 0.0 0.0 0.0 0.0	1 0.00 1 9.97 1 17.98 0 0.00 2 91.93 3 47.58 0 0.00 0 0.00 0 0.00	0. 12. 0. 7. 9. 9. 0. 0. 0.	00% 74% 00% 22% 42% 00% 00%	102.86 73.80 0.00 1046.17 506.53 0.00 0.00 0.00	4.46 0.89 0.00 62.00 38.58 0.00 0.00 0.00		0.009 0.009 1.219 0.009 5.939 7.629 0.009 0.009 0.009
c) d) e) f) ii) a) b) c)	priority sector Services Personal loans Housing Other Property Subtotal (i) Non-priority S Agriculture and Industry Services Personal loans Other Property	iending	124.2 122.3 141.1 0.0 1273.2 505.2 505.2 0.0 0.0 0.0 0.0 0.0 0.0	1 0.00 1 9.97 1 17.98 0 0.00 2 91.93 3 47.58 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00	0. 12. 0. 7. 9. 9. 0. 0. 0. 0. 0.	00% 74% 00% 22% 42% 00% 00% 00% 00% 00%	102.86 73.80 0.00 1046.17 506.53 0.00 0.00 0.00 0.00	4.46 0.89 0.00 62.00 38.58 0.00 0.00 0.00 0.00		0.009 0.009 1.219 0.009 5.939 7.629 0.009 0.009 0.009
c) d) e) f) ii) a) b) c) d)	priority sector Services Personal loans Housing Other Property Subtotal (i) Non-priority S Agriculture and Industry Services Personal loans Other Property Sub-total (ii)	iending	124.2 122.3 141.1 0.0 1273.2 505.2 505.2 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0	1 0.00 1 9.97 1 17.98 0 0.00 2 91.93 3 47.58 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 3 47.58	0. 12. 0. 7. 9. 0. 0. 0. 0. 0. 0. 9. 9.	00% 74% 00% 22% 42% 00% 00% 00% 00% 00%	102.86 73.80 0.00 1046.17 506.53 0.00 0.00 0.00 0.00 0.00 506.53	4.46 0.89 0.00 62.00 38.58 0.00 0.00 0.00 0.00 38.58		0.009 0.009 1.219 0.009 5.939 7.629 0.009 0.009 0.009 0.009 7.629
c) d) e) f) ii) a) b) c) d)	priority sector Services Personal loans Housing Other Property Subtotal (i) Non-priority S Agriculture and Industry Services Personal loans Other Property	iending	124.2 122.3 141.1 0.0 1273.2 505.2 505.2 0.0 0.0 0.0 0.0 0.0 0.0	1 0.00 1 9.97 1 17.98 0 0.00 2 91.93 3 47.58 0 0.000 0 0.000 0 0.000 0 0.000 3 47.58	0. 12. 0. 7. 9. 0. 0. 0. 0. 0. 0. 9. 9.	00% 74% 00% 22% 42% 00% 00% 00% 00% 00%	102.86 73.80 0.00 1046.17 506.53 0.00 0.00 0.00 0.00 0.00 506.53	4.46 0.89 0.00 62.00 38.58 0.00 0.00 0.00 0.00		0.009 0.009 1.219 0.009 5.939 7.629 0.009 0.009 0.009 0.009
c) d) e) f) f) a) b) c) d) e)	priority sector Services Personal loans Housing Other Property Subtotal (i) Non-priority <u>5</u> Agriculture and Industry Services Personal loans Other Property Sub-tal (i) <b>Total (I + ii)</b>	iending	124.2 122.3 141.1 0.0 1273.2 505.2 505.2 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0	1 0.00 1 9.97 1 17.98 0 0.00 2 91.93 3 47.58 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 3 47.58	0. 12. 0. 7. 9. 0. 0. 0. 0. 0. 0. 9. 9.	00% 74% 00% 22% 42% 00% 00% 00% 00% 00%	102.86 73.80 0.00 1046.17 506.53 0.00 0.00 0.00 0.00 0.00 506.53	4.46 0.89 0.00 62.00 38.58 0.00 0.00 0.00 0.00 38.58		0.009 0.009 1.219 0.009 5.939 7.629 0.009 0.009 0.009 0.009 7.629
c) d) e) f) ii) a) b) c) d) e) d) F	priority sector Services Personal loans Housing Other Property Subtotal (i) Non-priority S Agriculture and Industry Services Personal loans Other Property Sub-total (ii) Total (I+ ii) Particulars of r	iending	124.2 122.3 141.1 0.0 1273.2 505.2 505.2 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 1778.4 1778.4	1 0.00 1 9.97 1 17.98 0 0.00 2 91.93 3 47.58 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 3 47.58	0. 12. 0. 7. 9. 0. 0. 0. 0. 0. 0. 9. 9.	00% 74% 00% 22% 42% 00% 00% 00% 00% 00%	102.86 73.80 0.00 1046.17 506.53 0.00 0.00 0.00 0.00 0.00 506.53	4.46 0.89 0.00 62.00 38.58 0.00 0.00 0.00 0.00 0.00 38.58 100.58		0.009 0.009 1.219 0.009 5.939 7.629 0.009 0.009 0.009 0.009 6.489
c) d) f) ii) a) b) c) d) e) d) F	priority sector Services Personal loans Housing Other Property Subtotal (i) Non-priority S Agriculture and Industry Services Personal loans Other Property Sub-total (ii) Total (I+ ii) Particulars of r	iending	124.2 122.3 141.1 0.0 1273.2 505.2 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0	1 0.00 1 9.97 1 17.98 0 0.000 2 91.93 3 47.58 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 3 47.58 5 139.51	0. 12. 0. 7. 9. 0. 0. 0. 0. 0. 0. 7.	000% 74% 000% 22% 42% 000% 00% 00% 00% 42% 42%	102.86 73.80 0.00 1046.17 506.53 0.00 0.00 0.00 0.00 0.00 0.00 506.53	4.46 0.89 0.00 62.00 38.58 0.00 0.00 0.00 0.00 38.58 100.58	-	0.009 0.009 1.219 0.009 5.939 7.629 0.009 0.009 0.009 0.009 <b>6.489</b>
c) d) e) f) ii) a) b) c) d) e) d) F	priority sector Services Personal loans Housing Other Property Subtotal (i) Non-priority S Agriculture and Industry Services Personal loans Other Property Sub-total (ii) Total (I+ ii) Particulars of r	iending	124.2 122.3 141.1 0.0 1273.2 505.2 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0	1 0.00 1 9.97 1 17.98 0 0.00 2 91.93 3 47.58 0 0.00 0 0.00 2 91.93 3 47.58 5 139.51 Ulture Cc	0. 12. 0. 7. 9. 0. 0. 0. 0. 0. 0. 0. 0. 7.	00% 74% 00% 22% 42% 00% 00% 00% 00% 42% 84% Micr	102.86 73.80 0.00 1046.17 506.53 0.00 0.00 0.00 506.53 1552.70	4.46 0.89 0.00 62.00 38.58 0.00 0.00 0.00 0.00 0.00 0.00 38.58 100.58 (An Retail	1	0.009 0.009 1.219 0.009 5.939 7.629 0.009 0.009 0.009 0.009 6.489 6.489
c) d) e) f) ii) a) b) c) d) e) d) F	priority sector Services Personal loans Housing Other Property Subtotal (i) Non-priority S Agriculture and Industry Services Personal loans Other Property Sub-total (ii) Total (I+ ii) Particulars of r	iending	124.2 122.3 141.1 0.0.0 1273.2 505.2 0.0 0.0 0.0 0.0 505.2 1778.4 tructuring ucturing Agricu and a	1 0.00 1 9.97 1 17.98 0 0.00 2 91.93 3 47.58 0 0.000 0 0.00	0. 12. 0. 7. 9. 0. 0. 0. 0. 0. 0. 0. 0. 7. 7. 7. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0	00% 74% 74% 00% 22% 42% 00% 00% 00% 00% 00% 42% 42% Micr Smal	102.86 73.80 0.00 1046.17 506.53 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0	4.46 0.89 0.00 62.00 38.58 0.00 0.00 0.00 0.00 0.00 0.00 38.58 100.58 (An Retail xcluding	3	0.009 0.009 1.219 0.009 5.939 7.629 0.009 0.009 0.009 0.009 6.489 6.489
c) d) e) f) ii) a) b) c) d) e) d) F	priority sector Services Personal loans Housing Other Property Subtotal (i) Non-priority S Agriculture and Industry Services Personal loans Other Property Sub-total (ii) Total (I+ ii) Particulars of r	iending	124.2 122.3 141.1 0.0 1273.2 505.2 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0	1 0.00 1 9.97 1 17.98 0 0.00 2 91.93 3 47.58 0 0.000 0 0.00	0. 12. 0. 7. 9. 0. 0. 0. 0. 0. 0. 0. 0. 7.	00% 74% 22% 22% 42% 00% 00% 00% 00% 00% 00% 00% 50% 84% Smal Medi	102.86 73.80 0.00 1046.17 506.53 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0	4.46 0.89 0.00 62.00 38.58 0.00 0.00 0.00 0.00 0.00 0.00 0.00	5	0.009 0.009 1.219 0.009 5.939 7.629 0.009 0.009 0.009 0.009 6.489 6.489
c) d) f) ii) a) b) c) d) e) d) F	priority sector Services Personal loans Housing Other Property Subtotal (i) Non-priority S Agriculture and Industry Services Personal loans Other Property Sub-total (ii) Total (I+ ii) Particulars of r	iending	124.2 122.3 141.1 0.0.0 1273.2 505.2 0.0 0.0 0.0 0.0 505.2 1778.4 tructuring ucturing Agricu and a	1 0.00 1 9.97 1 17.98 0 0.00 2 91.93 3 47.58 0 0.000 0 0.00	0. 12. 0. 7. 9. 0. 0. 0. 0. 0. 0. 0. 0. 0. 7. 7. 7. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0	00% 74% 00% 22% 42% 00% 00% 00% 00% 00% 42% 84% Smal Medi Enterp	102.86 73.80 0.00 1046.17 506.53 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0	4.46 0.89 0.00 62.00 38.58 0.00 0.00 0.00 0.00 0.00 0.00 38.58 100.58 (An Retail xcluding	5	0.009 0.009 1.219 0.009 5.939 7.629 0.009 0.009 0.009 0.009 6.489 6.489
c) d) e) f) ii) a) b) c) d) e) d) F	priority sector Services Personal loans Housing Other Property Subtotal (i) Non-priority S Agriculture and Industry Services Personal loans Other Property Sub-total (ii) Total (I+ ii) Particulars of r	iending	124.2 122.3 141.1 0.0.0 1273.2 505.2 0.0 0.0 0.0 0.0 505.2 1778.4 tructuring ucturing Agricu and a	1 0.00 1 9.97 1 17.98 0 0.00 2 91.93 3 47.58 0 0.000 0 0.00	0. 12. 0. 7. 9. 0. 0. 0. 0. 0. 0. 0. 0. 0. 7. 7. 7. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0	00% 74% 00% 22% 42% 00% 00% 00% 00% 00% 42% 84% Micr Smal Medi Enterp (MSN	102.86 73.80 0.00 1046.17 506.53 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0	4.46 0.89 0.00 62.00 38.58 0.00 0.00 0.00 0.00 0.00 0.00 0.00	5	0.009 0.009 1.219 0.009 5.939 7.629 0.009 0.009 0.009 0.009 6.489 6.489
c) d) e) f) ii) a) b) c) d) e) d) F	priority sector Services Personal loans Housing Other Property Subtotal (i) Non-priority S Agriculture and Industry Services Personal loans Other Property Sub-total (ii) Total (I+ ii) Particulars of r	iending	124.2 122.3 141.1 0.0.1 1273.2 505.2 0.0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	1 0.00 1 9.97 1 17.98 0 0.00 2 91.93 3 47.58 0 0.000 0 0.00	0.0.12. 0.77. 9.9. 0.0.0. 0.0. 0.0. 0.0. 0.0.	00% 74% 00% 22% 42% 00% 00% 00% 00% 00% 42% 84% Smal Medi Enterp	102.86 73.80 0.00 1046.17 506.53 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0	4.46 0.89 0.00 62.00 38.58 0.00 0.00 0.00 0.00 0.00 38.58 100.58 (Arr Retail xcluding riculture	e 5)	0.009 0.009 1.219 0.009 7.629 0.009 0.009 0.009 6.489 in Lacj Total
c) d) e) f) ii) a) b) c) d) F ii) L d)	priority sector Services Personal loans Housing Other Property Subtotal (i) Non-priority S Agriculture and Industry Services Personal loans Other Property Sub-total (ii) Total (I+ ii) Particulars of r	iending	124.2 122.3 141.1 0.0.1 1273.2 505.2 0.0.00 0.0.00 0.0.00 0.0.00 0.0.00 0.000000	1 0.000 1 9.77 1 7988 2 9193 3 47588 0 0.000 0 0.0000 0 0.0000 0 0.0000 0 0	0.0.12. 0.77. 9.9. 0.0.0. 0.0. 0.0. 0.0. 0.0.	00% 74% 00% 22% 42% 00% 00% 00% 00% 00% 42% 84% Micr Smal Medi Enterp (MSN	102.86 73.80 0.00 1046.17 506.53 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0	4.46 0.89 0.00 62.00 38.58 0.00 0.00 0.00 0.00 38.58 100.58 100.58 (Arr Retail xcluding riculture d MSME	e 5)	0.009 0.009 1.219 0.009 5.939 0.009 0.009 0.009 0.009 0.009 <b>7.629</b> <b>6.489</b> <b>in Lacj</b> Total
c) d) e) f) ii) a) b) c) d) F ii) L d)	priority sector Services Personal loans Housing Other Property Subtotal (i) Agriculture and Industry Services Personal loans Other Property Sub-total (ii) Total (I+ ii) Particulars of r Details of acco	lending	124.2 122.3 141.1 0.0.1 1273.2 505.2 0.0.00 0.0.00 0.0.00 0.0.00 0.0.00 0.000000	1 0.000 1 9.77 1 7988 2 9193 3 47588 0 0.000 0 0.0000 0 0.0000 0 0.0000 0 0	0.0.122. 0.77. 9.9. 0.0.0. 0.0. 0.0. 0.0. 0.0.	00% 74% 22% 22% 42% 00% 00% 00% 00% 42% 84% 84% Enterp (MSN 2024 2224	102.86 73.80 0.000 1046.17 506.53 30.00 0.000 0.000 0.000 506.53 1552.70 1552.70 1552.70 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	4.46 0.89 0.00 62.00 38.58 0.00 0.00 0.00 0.00 0.00 0.00 0.00	g e i) 3 202	0.009 0.009 1.219 0.009 5.939 0.009 0.009 0.009 0.009 0.009 0.009 <b>7.629</b> <b>6.489</b> <b>in Lac</b> j Total
c) d) e) f) ii) a) b) c) d) F ii) L d)	priority sector Services Personal loans Housing Other Property Subtotal (i) Agriculture and Industry Services Personal loans Other Property Sub-total (ii) Total (I+ ii) Particulars of r Details of acco	lending	124.2 122.3 141.1 0.0.1 1273.2 505.2 0.0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	1 0.000 1 9.37 1 7.978 2 9193 3 47588 0 0.000 0 0.0000 0 0.0000 0 0.0000 0	0.0.122. 0.77. 9.9. 0.0.0. 0.0. 0.0. 0.0. 0.0.	00% 74% 22% 22% 42% 00% 42% 00% 42% 84% 84% 84% 84% 2024 2024 2024 2024 2024	102.86 73.80 0.00 1046.17 506.53 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0	4.46 0.89 0.00 62.00 38.58 0.00 0.00 0.00 0.00 0.00 0.00 0.00	g e :) 3 202 	0.009 0.009 1.219 0.009 5.939 0.009 0.009 0.009 0.009 0.009 7.629 6.489 Total
c)           d)           e)           f)           ii)           a)           b)           c)           d)           e)	priority sector Services Personal loans Housing Other Property Subtotal (i) Agriculture and Industry Services Personal loans Other Property Subtotal (ii) Total (I+ ii) Particulars of n Details of acco	lending Sector I allied activities esolution plan and res unts subjected to restr Number of borrowers Gross Amount (₹ Lac) Provision held (₹ Lac)	124.2 122.3 141.1 0.0 1273.2 505.2 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0	1 0.000 1 9.77 1 7.98 2 91,93 3 47.58 3 47.58 5 139.51 Ulture Cc 0 0.000 0 0.0000 0 0.000 0 0.000 0 0.000 0 0.000 0 0.000 0	0.0. 12. 0. 7. 9. 0. 0. 0. 0. 0. 0. 0. 7. 7. 7. 7. 7. 7. 7. 7. 7. 7	00% 74% 22% 42% 00% 00% 00% 00% 00% 00% 84% 84% 84% Enterp (MSN 2024 2 224 2 	102.86 73.80 0.00 1046.17 506.53 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0	4.46 0.89 0.00 62.00 62.00 0.00	3 202  	0.009 0.009 1.219 0.009 5.939 7.629 0.009 0.009 0.009 0.009 7.629 6.489 Total 10 10 10 10 10 10 10 10 10 10
c)           d)           e)           f)           ii)           a)           b)           c)           d)           e)	priority sector Services Personal loans Housing Other Property Subtotal (i) Agriculture and Industry Services Personal loans Other Property Sub-total (ii) Total (I+ ii) Particulars of r Details of acco	ending Sector I allied activities esolution plan and res unts subjected to restr Number of borrowers Gross Amount (₹ Lac) Provision held (₹ Lac) Number of borrowers	124.2 122.3 141.1 0.0 1273.2 505.2 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0	1 0.000 1 9.77 17.98 2 91,93 3 47.58 3 47.58 5 139.51 Ulture Cc 0 0.000 0 0	0.0. 12. 0. 7. 9. 0. 0. 0. 0. 0. 0. 0. 0. 0. 7. 7. 7. 7. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2	00% 74% 74% 22% 42% 00% 00% 00% 00% 00% 00% 00% 00% 00% 0	102.86 73.80 0.00 1046.17 506.53 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0	4.46 0.89 0.00 62.00 38.58 0.00 0.00 0.00 0.00 0.00 0.00 0.00	g e :) 3 202  	0.009 0.009 1.219 0.009 5.939 7.629 0.009 0.009 0.009 0.009 7.629 6.489 Total 10 10 10 10 10 10 10 10 10 10
c)           d)           e)           f)           ii)           a)           b)           c)           d)           e)	priority sector Services Personal loans Housing Other Property Subtotal (i) Agriculture and Industry Services Personal loans Other Property Subtotal (ii) Total (I+ ii) Particulars of n Details of acco	ending Sector i allied activities esolution plan and res unts subjected to restr Number of borrowers Gross Amount (₹ Lac) Number of borrowers Gross Amount (₹ Lac)	124.2 122.3 141.1 0.0. 1273.2 505.2 0.0. 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	1 0.000 1 9.97 1 7.98 2 0.9193 3 47.58 0 0.000 0 0.	0.0. 12. 0. 7. 9. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0	00% 74% 20% 22% 42% 00% 00% 00% 00% 00% 200% 84% Enterp (MSN 2024 2 2  	102.86 73.80 0.00 1046.17 506.53 0.00 0.000 0.000 0.000 0.000 506.53 1552.70 8 4 & (e um ag an Active an Active an A	4.46 0.89 0.00 62.00 38.58 0.00 0.00 0.00 0.00 0.00 0.00 0.00	3 202   	0.009 0.009 1.219 0.009 5.939 7.629 0.009 0.009 0.009 7.629 6.489 <i>in Lac</i> <sub>j</sub> Total
c)         d)           d)         g           f)         f)           b)         b)           b)         c)           c)         d)           g         g           d)         f)           f)         f)           g         g           g         g           g         g           g         g           g         g           g         g	priority sector Services Personal loans Housing Other Property Subtotal (i) Non-priority S Agriculture and Industry Services Personal loans Other Property Sub-total (ii) Total (I + ii) Particulars of n Details of acco	ending Sector i allied activities esolution plan and res unts subjected to restr Number of borrowers Gross Amount (₹ Lac) Provision held (₹ Lac) Provision held (₹ Lac)	124.2 122.3 141.1 0.0 1273.2 505.2 505.2 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0	1 0.000 1 9.77 1 7.98 2 0.10.3 3 47.58 0 0.000 0 0.	0.0. 12. 0. 7. 9. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0	00% 74% 22% 22% 22% 42% 00% 00% 00% 00% 00% 200% 84% 84% 84% 84% 2024 2024 2024 2024 2024 2024 2024 20	102.86 73.80 0.00 1046.17 506.53 0.00 0.00 0.00 0.00 0.00 0.00 506.53 1552.70	4.46 0.89 0.00 62.00 38.58 0.00 0.00 0.00 0.00 0.00 0.00 0.00	3 202    	0.009 0.009 1.219 0.009 5.939 7.629 0.009 0.009 0.009 7.629 6.489 Total 4 202    
c)           d)           e)           f)           ii)           a)           b)           c)           d)           F           d)           e)           d)           e)	priority sector Services Personal loans Housing Other Property Subtotal (i) Agriculture and Industry Services Personal loans Other Property Subtotal (ii) Total (I+ ii) Particulars of n Details of acco	Iending iector iallied activities esolution plan and res unts subjected to restr Gross Amount (₹ Lac) Provision held (₹ Lac) Number of borrowers Gross Amount (₹ Lac) Provision held (₹ Lac) Number of borrowers	124.2 122.3 141.1 0.0 1273.3 505.2 505.2 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0	1 0.000 1 9.97 1 7.98 0 0.000 0 0.0	0.0. 12. 0. 7. 9. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0	00% 74% 22% 22% 42% 00% 42% 00% 42% 84% 84% 84% 70% 84% 70% 84% 70% 70% 70% 70% 70% 70% 70% 70% 70% 70	102.86 73.80 0.00 1046.17 506.53 0.00 0.00 0.00 0.00 0.00 506.53 1552.70 70, 18& (e um ag arises an AE) 2023 20 2023 2023	4.46 0.89 0.00 62.00 38.58 0.00 0.00 0.00 0.00 0.00 0.00 0.00	g e = 3 202     	0.009 0.009 1.219 0.009 5.939 7.629 0.009 0.009 0.009 0.009 0.009 0.009 Total 10 14 202 1      
c)           d)           e)           f)           ii)           a)           b)           c)           d)           F           d)           e)           d)           e)	priority sector Services Personal loans Housing Other Property Subtotal (i) Non-priority S Agriculture and Industry Services Personal loans Other Property Sub-total (ii) Total (I + ii) Particulars of n Details of acco	Iending iector iallied activities esolution plan and res unts subjected to restr Gross Amount (₹Lac) Provision held (₹Lac) Number of borrowers Gross Amount (₹Lac) Provision held (₹Lac) Number of borrowers Gross Amount (₹Lac)	124.2 122.3 141.1 0.0 1273.2 505.2 505.2 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0	1 0.000 1 9.97 1 7.98 0 0.000 0 0.0	0.0. 12. 0. 7. 9. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0	00% 74% 22% 22% 42% 00% 42% 00% 42% 84% 84% 84% 84% 2024 2024 2024 2024 2024 2024 2024 20	102.86 73.80 0.00 1046.17 506.53 0.00 0.00 0.00 0.00 506.53 1552.70 70, 18 & (e um ag an AE) 2023 20 2023 20 2023 20 2023 20 2023 20 2023 20 2023 20 20 2023 20 20 2023 20 20 20 20 20 20 20 20 20 20 20 20 20 2	4.46 0.89 0.00 62.00 38.58 0.00 0.00 0.00 0.00 38.58 100.58 100.58 24 24 24 2023 7     	g e i) 3 202          	0.009 0.009 1.219 0.009 5.939 7.629 0.009 0.009 0.009 7.629 6.489 Total 10 10 10 10 10 10 10 10 10 10
c)         d)           d)         e)           e)         f)           f)         f)           b)         b)           b)         c)           c)         c)           d)         f)           f)         f)           d)         <	priority sector Services Personal loans Housing Other Property Subtotal (i) Agriculture and Industry Services Personal loans Other Property Sub-total (ii) Total (1+ ii) Particulars of <i>n</i> Details of acco	Iending iector iallied activities esolution plan and res unts subjected to restr Gross Amount (₹ Lac) Provision held (₹ Lac) Provision held (₹ Lac) Number of borrowers Gross Amount (₹ Lac) Provision held (₹ Lac) Number of borrowers Gross Amount (₹ Lac)	124.2 122.3 141.1 0.0.1 1273.2 505.2 0.0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	1 0.000 1 9.97 1 1798 0 0.000 0 0.0	0.0. 12. 0. 7. 9. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0	00% 74% 22% 22% 22% 42% 00% 42% 00% 42% 42% 84% 84% 84% 2024 2024 2024 2024 2024 2024 2024 20	102.86 73.80 0.00 1046.17 506.53 0.00 0.00 0.00 0.00 506.53 1552.70 70, 18 & (e um ag rises an AE) 2023 20 2023 20 2023 20	4.46 0.89 0.00 62.00 38.58 0.00 0.00 0.00 0.00 38.58 100.58 100.58 24 24 24 2022 7 	3 202       	0.009 0.009 1.219 0.009 5.939 7.629 0.009 0.009 0.009 0.009 7.629 6.489 Total in Lacj 
c)         d)           d)         e)           e)         f)           f)         f)           b)         b)           c)         c)           d)         f)           f)         f)           d)         <	priority sector Services Personal loans Housing Other Property Subtotal (i) Non-priority S Agriculture and Industry Services Personal loans Other Property Sub-total (ii) Total (I + ii) Particulars of n Details of acco	Inding ierding iector a allied activities r r esolution plan and res unts subjected to restr Sumber of borrowers Gross Amount (₹Lac) Number of borrowers Gross Amount (₹Lac)	124.2 122.3 141.1 0.0.1 1273.2 505.2 0.0.0 0.0 0.0 0.0 0.0 0.0 0.0 1778.4 1778.4 1778.4 2024	1 0.000 1 9.77 1 7.988 0 0.00 2 91.93 4 4758 0 0.000 0 0.00	0.0. 12. 0. 7. 9. 9. 0. 0. 0. 0. 0. 0. 0. 0. 1. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2	00% 74% 22% 22% 42% 00% 42% 00% 42% 5 84% Medi Enterp (MSN 2024 2 2 (MSN 2024 2         	102.86 73.80 0.00 1046.17 506.53 0.00 0.00 0.00 0.00 506.53 1552.70 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	4.46 0.89 0.00 62.00 62.00 0.00 0.00 0.00 0.00 0.00 38.58 100.58 100.58 24 224 2023                               	3         202	0.009 0.009 1.219 7.629 0.009 0.009 0.009 0.009 0.009 7.629 6.489 Total 10 10 10 10 10 10 10 10 10 10
c)         d)           d)         e)           e)         f)           f)         f)           b)         b)           c)         c)           d)         f)           f)         f)           d)         <	priority sector Services Personal loans Housing Other Property Subtotal (i) Agriculture and Industry Services Personal loans Other Property Sub-total (ii) Total (1+ ii) Particulars of <i>n</i> Details of acco	Iending iector iallied activities esolution plan and res unts subjected to restr Gross Amount (₹ Lac) Provision held (₹ Lac) Provision held (₹ Lac) Number of borrowers Gross Amount (₹ Lac) Provision held (₹ Lac) Number of borrowers Gross Amount (₹ Lac)	124.2 122.3 141.1 0.0.1 1273.2 505.2 0.0.0 0.0 0.0 0.0 0.0 0.0 0.0 1778.4 1778.4 1778.4 2024	1 0.000 1 9.97 1 1798 0 0.000 0 0.0	0.0. 12. 0. 7. 9. 9. 0. 0. 0. 0. 0. 0. 0. 0. 1. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2	00% 74% 22% 22% 22% 42% 00% 42% 00% 42% 42% 84% 84% 84% 2024 2024 2024 2024 2024 2024 2024 20	102.86 73.80 0.00 1046.17 506.53 0.00 0.00 0.00 0.00 506.53 1552.70 70, 18 & (e um ag rises an AE) 2023 20 2023 20 2023 20	4.46 0.89 0.00 62.00 62.00 0.00 0.00 0.00 0.00 0.00 38.58 100.58 100.58 24 224 2023                               	3 202       	4 202       

	e. Diversion in Asset classification and provisioning (A	mount in lac)
Sr.No.	Particulars	Amount
1	Gross NPAs as on March 31, 2022 as reported by the bank.	
2	Gross NPAs as on March 31, 2022 as assessed by Reserve Bank of India.	
3	Divergence in Gross NPAs (2-1)	
4	Net NPAs as on March 31, 2022 as reported by the bank	
5	Net NPAs as on March 31, 2022 as assessed by Reserve Bank of India.	
6	Divergence in Net NPAs (5-4)	
7	Provisions for NPAs as on March 31, 2022 as reported by the bank.	
8	Provisions for NPAs as on March 31, 2022 as assessed by Reserve Bank of India.	
9	Divergence in provisioning (8-7)	
10	Reported Profit before Provisions and Contingencies for the year ended March 31, 2022	
11	Reported Net Profit after Tax (PAT) for the year ended March 31, 2022	
12	Adjusted (notional) Net Profit after Tax (PAT) for the year ended March 31, 2022 after considering the divergence in provisioning	

	ils of stressed loans transferred during th ans classified as NPA and SMA)	e year (to be i	nade separately	(Amount in Lac)
,		To ARCs	To permitted	To other transferees
			transferees	(please specify)
No of	accounts			
Aggre transl	gate principal outstanding of loans ierred			
Weig transi	nted average residual tenor of the loans ierred			
Net b transl	ook value of loans transferred (at the time of ier)			
Aggre	gate consideration			
Addit	ional consideration realized in respect of			
accou	nts transferred in earlier years			
Deta	ils of loans acquired during the year			
		From SCBs, F	RBS, UCBS, StCBS,	From ARCs
		DCCBs, AIFI	s, SFBs and NBFCs	
		including I	Housing Finance	
		Comp	anies (HFCs)	
Aggre	gate principal outstanding of loans acquired			
Aggre	gate consideration paid			
Weig	nted average residual tenor of loans acquired			
g)	Fraud accounts -			(Amount in Lac
Sr. No.	Particulars		31.03.2024	31.03.2023
i	Number of frauds reported		0	0
Ï	Amount involved in fraud (₹Lac)		0.00	0.00

d)	Unsecured advances-	( Amount in				
Sr. No.	Particulars	31.03.2024	31.03.2023			
i)	Total unsecured advances of the bank	122.31	102.87			
	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			
iii)	Estimated value of such intangible securities	0.00	0.00			

LO	Transfers to Depositor Education and Awareness Fund (DEA F	und)	(Amount in Lac)
Sr. No.	Particulars	31.03.2024	31.03.2023
i)	Opening balance of amounts transferred to DEA Fund	1.58	1.58
ii)	Add: Amounts transferred to DEA Fund during the year	1.46	0
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.00	0.00
iv)	Closing balance of amounts transferred to DEA Fund	3.04	1.58

11	Disc	losure of complaints										
a)	Sum	mary information on	complaints re	ceived by the	bank from customers	and from th	e Offices of					
	1	king Ombudsman (OB										
Sr.No.			Particul	ars		31.03.2024	31.03.2023					
		Complaints rec	eived by the b	ank from its o	customers							
1		Number of complaint	ts pending at b	eginning of tl	ne year							
2		Number of complaint	ts received du	ring the year								
3		Number of complaint	ts disposed du	ring the year								
	3.1	Of which, number of	complaints rej	iected by the	bank							
4		Number of complaint										
	Maii	ntainable complaints r										
5		Number of maintainal										
	5.1	Of 5, number of comp										
	5.2	Of 5, number of com	plaints resolve	d through co	nciliation/							
		mediation/ advisorie	s issued by BO	S								
	5.3	Of 5, number of com	plaints resolve	d after passir	g of Awards by BOs							
		against the bank										
6		Number of Awards u		I within the st	ipulated time (other							
	Note	than those appealed) Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in RO										
		Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in BO Scheme 2006 and covered within the ambit of the Scheme.										
b)	<u> </u>	five grounds of compl										
		ounds of complaints	Number of	Number of	% increase/	Number of	,					
	(i.e	. complaints relating	complaints	complaints	decrease in the	complaints						
		to)	pending at the	received	number of	pending at						
				during the	complaints received		pending					
			beginning of	year	over the previous	the year	beyond 30					
			the year		year	-	days.					
		1	2	3	4	5	6					
		Ground-1		31.03.2024								
		Ground-2										
		Ground-3										
		Ground-4										
		Ground-5										
		Other										
		Total										
				31.03.2023								
		Ground-1										
		Ground-2										
		Ground-3										
		Ground-4										
		Ground-5										
		Other										
	1	Total										

	rement of Provisions for , Depreciation and Investment Fluctuation Reserve				c) d)	Service
	ement of Provisions for, Depreciation and investment fuctuation reserve	(Amount in I	Runees Lac)	- H	· /	Other F
Sr.No.	Particulars	31.03.2024	31.03.2023		<u> </u>	Sub-to
i)	Movement of provisions held towards depreciation on investments					Total (
.,	a) Opening balance	0.00	0.00			
	b) Add: Provisions made during the year	0.00	0.00	a i)	<u> </u>	articula Details (
	c) Less: Write off / write back of excess provisions during the year	0.00	0.00	<u> </u>		etalis
	d) Closing balance *	0.00	0.00			
ii)	Movement of Investment Fluctuation Reserve					
	a) Opening balance	6.62	6.62			
	b) Add: amount transfered during the year	0.00	0.00			
	c) Less: Drawdown	0.00	0.00		+	
	d) Closing balance	6.62	6.62	_	C+	tandar
	Closing balance in IFR as a percentage of closing balance of investments in	C C20/	C (20)	_	31	.diludi
iii)	AFS and HFT/Current category	6.62%	6.62%	-	+	
C	Sale and transfers to/from HTM category -			_	Su	ub-star
	The Bank sold any security from HTM Category.				1	
d)	Non-SLR investment portfolio				T	
i)	Non-performing non-SLR investments				D	oubtfu
a)	Opening balance	0.00	0.00		T	
b)	Additions during the year since 1 <sup>st</sup> April	0.00	0.00			
c)	Reductions during the above period	0.00	0.00		To	otal
d)	Closing balance	0.00	0.00			
e)	Total provisions held	0.00	0.00			

	Amount of provision made for such fradus (K Lac)	0.00	0.00
iv	Amount of Unamortized provision debited from 'other		
	reserves' as at the end of the year. (₹ Lac)		

h) Disclosure under Resolution Framework for COVID-19-related Stress to be made (Amount in Iac)

Of (A),

classified as Standard | aggregate | amount | amount paid |

implementation of slipped into during the borrowers

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h) Disclosure under Resolution Framework for COVID-19-related Stress to be made (Amount in lac)

Of (A),

aggregate

implementation of slipped into during the borrowers

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Of (A)

debt that written off by the

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Of (A)

debt that written off by the

NPA during | half-year | during the

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...

Of (A)

NPA during half-year during the implementation of

half-year

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...

Of (A)

half-year

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amount amount paid

half yearly starting September 30, 2023

Exposure to accounts

consequent to

resolution

end of the previous half-

year (A)

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Exposure to accounts

classified as Standard

consequent to

resolution

end of the previous half-

year (A)

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plan-Position as at the the half year

plan-Position as at the the half year

Type of borrower

Personal Loans

Corporate persons\*

Of which MSMEs

Total

Type of borrower

Personal Loans

Corporate persons\*

Of which MSMEs

Total

Others

half yearly starting March, 31, 2024

Others

A A4

Exposure to a/c's

classified as

standard

consequent to

resolution plan -

Position as at the

end of this half-year

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Exposure to a/c's

classified as

standard

consequent to implementation of

resolution plan -

Position as at the

end of this half-year

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- L frank (7 | 20)

#### 9 Other Disclosures a) Business Ratios -31.03.2024 31.03.2023 Sr.No. Particular i) Interest Income as a percentage to Average Working Funds 9.02% 7.97% ii) Non-interest income as a percentage to Average Working Funds 0.30% 0.62% lii) Cost of Deposits 4.48% 5.24% 2.61% iv) Net Interest Margin ((Interest Income-Interest Exp.)/ Average Earning Assets) 4.56% v) Operating Profit as a percentage to Working Funds (Operating Profit / Average 1.59% 0.56% Assets) vi) Return on Assets (PBT / Avg. Total Assets) 0.65% 0.48% vii) Business (deposits plus advances) per employee (in ₹ Lac) 597.39 598.77 viii) Profit per employee (in ₹ Lac) 2.46 1.66

b)	Banc assurance business		t in Rupees Lac)
Sr.No.	Particulars	31.03.2024	31.03.2023
i)	Insurance Broking, Agency and Banc-assurance Business	Nil	Nil

C)	Marketing and distribution	(Amoun	( Amount in Rupees Lac	
Sr.No.	Particulars	31.03.2024	31.03.2023	
i)	Marketing and Distribution function remuneration (excluding bancassurance	Nil	Nil Nil	
d)	Disclosures regarding Priority Sector Lending Certificates (PSLCs)	( Amoun	(Amount in Rupees Lac)	
Sr.No.	Particulars	31.03.2024	31.03.2023	
i)	Priority Sector Lending Certificates (PSLCs) Sold	Nil	Nil	
ii)	Priority Sector Lending Certificates (PSLCs) Purchased	Nil	Nil	

e)	Provisions and contingencies				(Amount in Rupees Lac)	
Sr.No.	Prov	vision debited to Pro	ofit and Loss Accou	nt	31.03.2024	31.03.2023
i)	Provisions for Non-Perfo	rming Investment (	NPI)		0.00	0.00
ii)	Provision for NPA				17.20	0.00
iii)	Provision made towards	Income tax			0.00	0.00
iv)	Other Provisions and Co	ntingencies (with de	tails)		0.00	0.00
	1. Provision for IDR				0.00	0.00
g)	Payment of DICGC Insur	ance Premium			(Amount in Rupees La	
Sr.No.		Particulars		31.03.2024	31.03.2023	
i)	Payment of DICGC Insurance Premium			2.94	2.86	
ii)	Arrears in payment of DICGC premium				0.00	0.00
h)	Disclosure of facilities gr	anted to directors ar	nd their relatives as	on March 31,2023(	(Amount in Rupees Lac	
Sr.No.	Particulars	Opening Balance	Current Year Distributed Amount	Current Year Recovered Amount	Outstanding Amount	Overdue Amount
i)	Fund based		0.00	0.00	0.00	
ii)	Non-Fund based					
10	Information of Penalt	v or initiated anv a	actions against th	e bank imposed by	( Amount	in Rupees Lac
Sr.No.		Particu			31.03.2024	31.03.2023
	RBI imposed any penalty or initiated any actions against the bank					