



RAHIMATPUR SAHAKARI BANK LTD RAHIMATPUR, TAL - KOREGAON DIST - SATARA"

(Amount in Rs. in Lac) Over 5 Total Years

322.16

437.60

322.16 2,638.70

Closing balance

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	153671.3
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
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a	16.08%	16.60
,	percentage of RWAs)		
xi)	Leverage Ratio	NIL	Ν
	Percentage of the shareholding of		
xii)	a) Government of India	NIL	٢
,,	b) State Government (specify name)		
	c) Sponsor Bank		
xiii)	Amount of paid-up equity capital raised during the year.	-1.83	23.
	Amount of non-equity Tire 1 Capital raised during the year of which -		
XIV)	1. Perpetual non-cumulative preference shares (PNCPS)	NIL	Ν
	2. Perpentual debt instrument(PDI)	NIL	Ν
	Amount of Tier 2 capital raised during the year of which	NA	1
	1. Perpetual cumulative preference shares (PCPS)	NIL	٩
XV)	2. Redemable non-cumulative Preference shares (RNCPS)	NIL	Ν
	3. Redemable cumulative Preference shares (RCPS)	NIL	Ν
	4. Long Term subordinate Bonds (LTSB)	NIL	٩
b)	Amount draw down from the Reserves	NIL	Ν

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

a) Maturity pattern of certain items of assets and liabilities as on 31.03.2024												
											(Amount ir	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		1
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	2,858.58
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%

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

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	ſ
		Days	Days	Days	2 Months	Months &	Months & to	Months &	& upto 3	& upto 5	Ĺ
						to 3 Month	6 Months	upto 1 Year	Years	Year	Ĺ
											Ĺ
Share Capital & Reserves											ſ
Deposits	49.17	41.69	154.82	127.98	178.32	209.65	232.28	228.55	421.98	556.66	ſ
Borrowings											ſ
Other Liability	1.31	2.13	2.05	3.10	1.70	2.10	18.22	3.44	17.13	24.06	ſ
Total Liabilities	50.48	43.82	156.87	131.08	180.02	211.75	250.50	231.99	439.11	580.72	Г

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	93.57
Total Liabilities	50.48	43.82	156.87	131.08	180.02	211.75	250.50	231.99	439.11	580.72	778.09	3,054.43
Cash & Bank Balance	-	-	223.55	-	-	-	-	-	312.44	-	-	535.99
Investment	-	-	-	10.00	93.94	47.00	-	58.12	25.00	-	609.21	843.27
Advances	42.51	45.82	11.62	103.54	82.23	164.36	209.45	168.53	152.26	392.23	180.15	1,552.70
Fixed Assets	-	-	-	-	-	-	-	-	-	-	21.38	21.38
Other Assets	10.17			17.54	11.35	1.46	43.37	6.10	6.59	4.39	0.12	101.09
Total Assets	52.68	45.82	235.17	131.08	187.52	212.82	252.82	232.75	496.29	396.62	810.86	3,054.43
(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	3,054.43
(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 1 2%	7 49%	8 92%	-1 44%	0.00%	

a) Composition of Investment	portiono as	at what cit 51			a alla				(Amount rup			
Particulars	Govt. Securities	Other approved Securities	Shares	nvestment in Debentures and Bonds	ndia Subsidiars and or Joint ventures	Others	Total Investment in India	Govt. Securities (Including local authorities)	Subsidiars Subsidiars and or Joint ventures	Others	a Total Investment outside India	Total Investment
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	571.1
Less-Provision for Non- performing Investment (NPI)	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	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	100.0
Less- Provision for 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	0.0
Net	100.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	100.0
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.00	0.00	0.00	0.00	0.0
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	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	671.1
Less-Provision for Non- performing Investment (NPI)	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
	0.00	0.00	0.00									
performing Investment Net 3. Investments	623.87	0.00	1.01	0.00	0.00	46.26	671.14	0.00			0.00	671.1
performing Investment Net 3. Investments b) Composition of Investment	623.87 portfolio as	0.00 at March 31	1.01 , 2023.	0.00 nvestment in	0.00 ndia			II	(Amount rup	pees in Lac) utside India) a	671.1
Deprovision and work Performing Investment Net 3. Investments b) Composition of Investment Particulars	623.87	0.00	1.01 , 2023.	0.00	0.00	46.26 Others	671.14 Total Investment in India	Govt. Securities (Including local	(Amount rup	pees in Lac)	Total
performing Investment Net 3. Investments b) Composition of Investment Particulars	623.87 portfolio as Govt.	0.00 at March 31 Other approved	1.01 , 2023.	0.00 nvestment in Debentures	0.00 ndia Subsidiars and or Joint		Total Investment	Govt. Securities (Including	(Amount rup nvestment of Subsidiars and or Joint	pees in Lac) utside India	a Total Investment outside	Total
performing Investment Net J. Investments b) Composition of Investment Particulars Held to Maturity	623.87 portfolio as Govt. Securities	0.00 at March 31 Other approved Securities	1.01 , 2023. I Shares	0.00 nvestment in Debentures and Bonds	0.00 ndia Subsidiars and or Joint ventures	Others	Total Investment in India	Govt. Securities (Including local authorities)	(Amount rup nvestment or Subsidiars and or Joint ventures	pees in Lac) utside India	a Total Investment outside India	Total Investment
performing Investment Net	623.87 portfolio as Govt.	0.00 at March 31 Other approved	1.01 , 2023.	0.00 nvestment in Debentures	0.00 ndia Subsidiars and or Joint		Total Investment	Govt. Securities (Including local	(Amount rup nvestment of Subsidiars and or Joint	oees in Lac) utside India Others	a Total Investment outside	Total Investment 743.2
performing Investment Net Investments Definition of Investment Particulars Held to Maturity Gross Less-Provision for Non-performing Investment (NPI)	623.87 portfolio as Govt. Securities 574.27 0.00	0.00 at March 31 Other approved Securities 0.00 0.00	1.01 , 2023. Shares 0.12 0.00	0.00 nvestment in 1 Debentures and Bonds 0.00 0.00	0.00 ndia Subsidiars and or Joint ventures 0.00 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 nvestment or Subsidiars and or Joint ventures 0.00	oees in Lac utside India Others 0.00 0.00	a Total Investment outside India 0.00	Total Investment 743.2 0.0
Performing Investment Net 3. Investments b) Composition of Investment Particulars Held to Maturity Gross Less-Provision for Non- performing Investment (NPI) Net	623.87 portfolio as Govt. Securities 574.27	0.00 at March 31 Other approved Securities 0.00	1.01 , 2023. I Shares 0.12	0.00 nvestment in I Debentures and Bonds 0.00	0.00 ndia Subsidiars and or Joint ventures 0.00	Others 168.86	Total Investment in India 743.25	Govt. Securities (Including local authorities)	(Amount rup nvestment of Subsidiars and or Joint ventures 0.00	oees in Lac) utside India Others 0.00	a Total Investment outside India 0.00	Total Investment 743.2
Performing Investment Net Investments Definition of Investment Particulars Held to Maturity Gross Less-Provision for Non- performing Investment (NPI) Net Available for Sale	623.87 portfolio as Govt. Securities 574.27 0.00 574.27	0.00 at March 31 Other approved Securities 0.00 0.00 0.00	1.01 , 2023. I Shares 0.12 0.00 0.12	0.00 nvestment in 1 Debentures and Bonds 0.00 0.00 0.00	0.00 ndia Subsidiars and or Joint ventures 0.00 0.00 0.00	Others 168.86 0.00 168.86	Total Investment in India 743.25 0.00 743.25	In Govt. Securities (Including local authorities) 0.00 0.00	(Amount rup vestment or Subsidiars and or Joint ventures 0.00 0.00	00000000000000000000000000000000000000	a Total Investment outside India 0.00 0.00 0.00	Total Investment 743.2 0.0 743.2
Performing Investment Net Investments Definition of Investment Particulars Held to Maturity Gross Less-Provision for Non- performing Investment (NPI) Net Available for Sale Gross Less-Provision for	623.87 portfolio as Govt. Securities 574.27 0.00	0.00 at March 31 Other approved Securities 0.00 0.00	1.01 , 2023. Shares 0.12 0.00	0.00 nvestment in 1 Debentures and Bonds 0.00 0.00	0.00 ndia Subsidiars and or Joint ventures 0.00 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 nvestment or Subsidiars and or Joint ventures 0.00	oees in Lac utside India Others 0.00 0.00	a Total Investment outside India 0.00	Total Investment 743.2 0.0 743.2 100.0
performing Investment Net 3. Investments b) Composition of Investment Particulars Held to Maturity Gross	623.87 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	1.01 , 2023. I Shares 0.12 0.00 0.12 0.00 0.12	0.00 nvestment in 1 Debentures and Bonds 0.00 0.00 0.00 0.00	ndia Subsidiars and or Joint ventures 0.00 0.00 0.00	Others 168.86 0.00 168.86 0.00	Total Investment in India 743.25 0.00 743.25 100.00	II Govt. Securities (Including local authorities) 0.00 0.00 0.00	(Amount rup nvestment of Subsidiars and or Joint ventures 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	Total Investment 743.2 0.0
Performing Investment Net Investments Composition of Investment Particulars Held to Maturity Gross Less-Provision for Non- performing Investment (NPI) Net Available for Sale Gross Less- Provision for depreciation and Non- performing Investment Net	623.87 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	1.01 , 2023. I Shares 0.12 0.00 0.12 0.00 0.00	0.00 nvestment in 1 Debentures and Bonds 0.00 0.00 0.00 0.00 0.00 0.00 0.00	ndia 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	II Govt. Securities (Including local authorities) 0.00 0.00 0.00 0.00	(Amount rup nvestment of Subsidiars and or Joint ventures 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	Total Investment 743.2 0.0 743.2 100.0
Performing Investment Net Investments Composition of Investment Particulars Held to Maturity Gross Less-Provision for Non- performing Investment (NPI) Net Available for Sale Gross Less- Provision for depreciation and Non- performing Investment Net Held for Trading	623.87 portfolio as Govt. Securities 574.27 0.00 574.27 100.00 0.00 100.00	0.00 at March 31 Other approved Securities 0.00 0.00 0.00 0.00 0.00	1.01 , 2023. Shares 0.12 0.00 0.12 0.00 0.00 0.00	0.00 nvestment in 1 Debentures and Bonds 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	0.00 ndia Subsidiars and or Joint ventures 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	Total Investment in India 743.25 0.00 743.25 100.00 0.00 100.00	II Govt. Securities (Including local authorities) 0.00 0.00 0.00 0.00 0.00	(Amount rup vestment or Subsidiars and or Joint ventures 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 0.00 0.0	a Total Investment outside India 0.00 0.00 0.00 0.00 0.00	Total Investment 743.2 0.0 743.2 100.0 0.0 100.0
Performing Investment Net Investments Definition of Investments Definition of Investment Particulars Held to Maturity Gross Less-Provision for Non- performing Investment (NPI) Net Available for Sale Gross Less- Provision for depreciation and Non- performing Investment Net Held for Trading Gross	623.87 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	1.01 , 2023. I Shares 0.12 0.00 0.12 0.00 0.00	0.00 nvestment in 1 Debentures and Bonds 0.00 0.00 0.00 0.00 0.00 0.00 0.00	ndia 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	II Govt. Securities (Including local authorities) 0.00 0.00 0.00 0.00	(Amount rup nvestment of Subsidiars and or Joint ventures 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	Total Investment 743.2 0.0 743.2 100.0 0.0 100.0
Performing Investment Net Investments Composition of Investment Particulars Held to Maturity Gross Less-Provision for Non- performing Investment (NPI) Net Available for Sale Gross Less-Provision for depreciation and Non- performing Investment Net Held for Trading Gross Less-Provision for	623.87 portfolio as Govt. Securities 574.27 0.00 574.27 100.00 0.00 100.00	0.00 at March 31 Other approved Securities 0.00 0.00 0.00 0.00 0.00	1.01 , 2023. Shares 0.12 0.00 0.12 0.00 0.00 0.00 0.00	0.00 nvestment in 1 Debentures and Bonds 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	0.00 ndia Subsidiars and or Joint ventures 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	Total Investment in India 743.25 0.00 743.25 100.00 0.00 100.00	II Govt. Securities (Including local authorities) 0.00 0.00 0.00 0.00 0.00	(Amount ruj vestment or Subsidiars and or Joint ventures 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 0.00 0.00 0.0	a Total Investment outside India 0.00 0.00 0.00 0.00 0.00	Total Investment 743.2 0.0 743.2 100.0
Performing Investment Net Investments Composition of Investment Particulars Held to Maturity Gross Less-Provision for Non- performing Investment (NPI) Net Available for Sale Gross Less- Provision for depreciation and Non- performing Investment Net Held for Trading Gross Less-Provision for	623.87 portfolio as Govt. Securities 574.27 0.00 574.27 100.00 0.00 100.00	0.00 at March 31 Other approved Securities 0.00 0.00 0.00 0.00 0.00 0.00	1.01 , 2023. Shares 0.12 0.00 0.00 0.00 0.00 0.00	0.00 nvestment in 1 Debentures and Bonds 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	0.00 ndia Subsidiars and or Joint ventures 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	Total Investment in India 743.25 0.00 743.25 	II Govt. Securities (Including local authorities) 0.00 0.00 0.00 0.00 0.00	(Amount ruj vestment or Subsidiars and or Joint ventures 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	a Total Investment outside India 0.00 0.00 0.00 0.00 0.00 0.00	Total Investment 743.2 0.0 743.2 100.0 0.0 100.0 0.0
Performing Investment Net Investments Demossition of Investment Particulars Held to Maturity Gross Less-Provision for Non- performing Investment (NPI) Net Available for Sale Gross Less- Provision for Deprforming Investment Net Held for Trading Gross Less-Provision for Deprforming Investment	623.87 portfolio as Govt. Securities 574.27 0.00 574.27 100.00 0.00 100.00 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.	1.01 , 2023. 5 hares 0.12 0.00 0.00 0.00 0.00 0.00 0.00 0.00	0.00 nvestment in 1 Debentures and Bonds 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	0.00 ndia Subsidiars and or Joint ventures 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 0.00	Total Investment in India 743.25 0.00 743.25 100.00 0.00 100.00	II Govt. Securities (Including local authorities) 0.00 0.00 0.00 0.00 0.00 0.00 0.00	(Amount ruj vestment or Subsidiars and or Joint ventures 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	a Total Investment outside India 0.00 0.00 0.00 0.00 0.00 0.00	Total Investment 743.2 0.0 743.2 100.0 0.0 100.0 0.0 0.0 0.0
Performing Investment Net Investments Composition of Investment Particulars Held to Maturity Gross Less-Provision for Non- performing Investment (NPI) Net Available for Sale Gross Less- Provision for Deprforming Investment Net Held for Trading Gross Less-Provision for Deprforming Investment	623.87 portfolio as Govt. Securities 574.27 0.00 574.27 100.00 0.00 100.00 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.	1.01 , 2023. 5 hares 0.12 0.00 0.00 0.00 0.00 0.00 0.00 0.00	0.00 nvestment in 1 Debentures and Bonds 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	0.00 ndia Subsidiars and or Joint ventures 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 0.00	Total Investment in India 743.25 0.00 743.25 100.00 0.00 100.00	II Govt. Securities (Including local authorities) 0.00 0.00 0.00 0.00 0.00 0.00 0.00	(Amount ruj vestment or Subsidiars and or Joint ventures 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	a Total Investment outside India 0.00 0.00 0.00 0.00 0.00 0.00	Total Investmen 743.2 0.0 743.2 100.0 0.0 0.0 0.0 0.0
performing Investment Net Investments Composition of Investment Particulars Held to Maturity Gross Less-Provision for Non- performing Investment (NPI) Net Available for Sale Gross Less-Provision for depreciation and Non- performing Investment Net Held for Trading Gross Less-Provision for depreciation and Non- performing Investment Net	623.87 portfolio as Govt. Securities 574.27 0.00 574.27 100.00 0.00 100.00 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.	1.01 ,2023. Shares 0.12 0.00 0.00 0.00 0.00 0.00 0.00 0.00	0.00 nvestment in 1 Debentures and Bonds 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	0.00 ndia Subsidiars and or Joint ventures 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 0.00	Total Investment in India 743.25 0.00 743.25 100.00 0.00 0.00 0.00	ii Govt. Securities (Including local authorities) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	(Amount ruj vestment or Subsidiars and or Joint ventures 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	a Total Investment outside India 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Total Investmen 743.2 0.0 743.2 100.0 0.0 100.0 0.0 0.0 0.0

ii)	Issuer compo	sition of no	on-SLR inve						(Amount in	Lac)	
Sr.	Issuer	Amo	ount	Extent o	f Private	Extent o	f 'Below	Extent of	'Unrated'	Extent of	'Unlisted'
No.	issuer	Alli	June	Place	ment	Investme	nt Grade'	Secu	rities	Secu	rities
(1)	(2)	(3	3)	(4	4)	(5	5)	(6	5)	(7	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										
b)	FIs										
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								

4 Asset quality Classification of advances and provisions held on 31.03.2024 (Amount in Lac) Standard Total Standard Non-Performing Doubtful Loss Sub-Total Non-Total tandard Performing Advances Advances Gross Standard Advances and NPAs Opening Balance as on 01.04.2023 Add: Additions during the year Less: Reductions during the year* 100.58 1552.70 1452.12 18.33 79.93 41.00 79.93 41.00 Closing balance *Reductions in Gross NPAs due to: 1638.95 72.86 66.65 139.51 1778.46 0.00 41.00 0.00 i) Upgradation ii) Recoveries (excluding recoveries from upgraded accounts) 41.00 iii) Technical/prudential write off 0.00 0.00 iv) Write-offs other than those under (iii) above 0.00 0.00 Provisions (excluding Floating Provisions) Opening balance of provisions held Add: Fresh provisions made during the year 59.80 18.20 65.30 18.20 57.97 1 83 Less: Excess provision Write-off loans Closing balance of provisions held 0.00 78.00 0.00 83.50 9.35 68.65 5.50 0.00 Net NPAs Opening Balance Add: Fresh additions during the year Less: Reductions during the year 40.7 24.2 16.50 30.5 9.7 61.51 63.49 61.51 Closing Balance -1.98 0.00 Floating Provisions 0.00 Opening Balance Less: Amount drawn down[i] during the year Less: Amount drawn down[i] during the year Closing balance of floating provisions 0.00 0.00 0.00 Technical write-offs & the recoveries made thereon Opening balance of Technical/ Prudential written-off accounts 0.00 Add: Technical/ Prudential write-offs during the year 0.00 Less: Recoveries made from previously technical/ prudential 0.00 written-off accounts during the year

Classification of advances and provisions held on 31.03.2023			(Amoi	unt in Lac)		
	Standard		Non-Pe	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	1779.68
Add: Additions during the year					6.77	6.77
Less: Reductions during the year*					47.11	47.11
Closing balance	1452.12	18.33	82.25	0.00	100.58	1552.70
*Reductions in Gross NPAs due to:						
i) Upgradation					0.00	0.00
ii) Recoveries (excluding recoveries from upgraded accounts)					47.11	47.11
iii) Technical/prudential write off					0.00	0.00
iv) Write-offs other than those under (iii) above					0.00	0.00
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	5.50	9.35	49.45	0.00	58.80	64.30
Add: Fresh provisions made during the year					1.00	1.00
Less: Excess provision reversed/ Write-off loans					0.00	0.00
Closing balance of provisions held	5.50	1.83	52.17	0.00	59.80	65.30
Net NPAs						
Opening Balance		79.14	2.98	0.00	82.12	

0.00 0.00 0.00

0.00

0.00

0.00

.,	rement of Provisions for , Depreciation and Investment Fluctuation Reserve	(Amount in l	Rupees Lac)
Sr.No.	Particulars	-	
		31.03.2024	31.03.2023
i)	Movement of provisions held towards depreciation on investments		
	a) Opening balance	0.00	0.00
	b) Add: Provisions made during the year	0.00	0.00
	c) Less: Write off / write back of excess provisions during the year	0.00	0.00
	d) Closing balance *	0.00	0.00
ii)	Movement of Investment Fluctuation Reserve		
	a) Opening balance	6.62	6.6
	b) Add: amount transfered during the year	0.00	0.0
	c) Less: Drawdown	0.00	0.0
	d) Closing balance	6.62	6.62
,	Closing balance in IFR as a percentage of closing balance of investments in	6.6394	6.600
iii)	AFS and HFT/Current category	6.62%	6.62%
с	Sale and transfers to/from HTM category -		
	The Bank sold any security from HTM Category.		
d)	Non-SLR investment portfolio		
i)	Non-performing non-SLR investments		
a)	Opening balance	0.00	0.0
b)	Additions during the year since 1 st April	0.00	0.0
c)	Reductions during the above period	0.00	0.00
d)	Closing balance	0.00	0.0
e)	Total provisions held	0.00	0.0

Add: Fresh additions during the year					20.25	
Less: Reductions during the year					61.59	
Closing Balance		16.50	30.08	0.00	40.78	40.78
Floating Provisions						
Opening Balance						0.00
Less: Amount drawn down[i] during the year						0.00
Less: Amount drawn down[i] during the year						0.00
Closing balance of floating provisions						0.00
Technical write-offs & the recoveries made thereon						
Opening balance of Technical/ Prudential written-off accounts						0.00
Add: Technical/ Prudential write-offs during the year						0.00
Less: Recoveries made from previously technical/ prudential						0.00
written-off accounts during the year						
Closing balance	0.00	0.00	0.00	0.00	0.00	0.00
Ratios (in percent)				31.03.2024	31.03.2023
Gross NPA to Gross Advances					7.84%	6.48%
Net NPA to Net Advances					3.62%	2.73%
Provision coverage ratio (BDDR/Gross NPA)					55.71%	59.45%

b)	Sector-wise Advances and Gross	s NPAs			(Amoun	t in Lac)	
Sr.	Sector*		31.03.202	4		31.03.202	23
No.		Outstanding	Gross	Percentage of	Outstanding	Gross	Percentage of
		Total	NPAs	Gross NPAs to	Total	NPAs	Gross NPAs to
		advances		Total	advances		Total
				Advances in			Advances in
				that sector			that sector
i)	Priority Sector						
a)	Agriculture and allied activities	885.59	63.98	7.22%	770.82	56.65	7.35%
b)	Advances to industries sector eligible as	0.00	0.00	0.00%	0.00	0.00	0.00%
	priority sector lending						
c)	Services	124.21	0.00	0.00%	98.69	0.00	0.00%
d)	Personal loans	122.31	9.97	0.00%	102.86	4.46	0.00%
e)	Housing	141.11	17.98	12.74%	73.80	0.89	1.21%
f)	Other Property	0.00	0.00	0.00%	0.00	0.00	0.00%
	Subtotal (i)	1273.22	91.93	7.22%	1046.17	62.00	5.93%
ii)	Non-priority Sector						
a)	Agriculture and allied activities	505.23	47.58	9.42%	506.53	38.58	7.62%
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	0.00	0.00	0.00%	0.00	0.00	0.00%
e)	Other Property	0.00	0.00	0.00%	0.00	0.00	0.00%
	Sub-total (ii)	505.23	47.58	9.42%	506.53	38.58	7.62%
	Total (I + ii)	1778.45	139.51	7.84%	1552.70	100.58	6.48%

d)	Particulars of r	esolution plan and restruc	turing									
i)	Details of acco	unts subjected to restructu	ıring							(Amo	ount in	Lac)
			Agric	ulture	Corpo	orates	Mic	cro,	Re	tail	То	tal
			and a	allied	(excluding		Small &		(excl	uding	ding	
			activities		MSME)		Med	lium	agriculture			
							Enter	prises	and N	1SME)		
							(MS	ME)				
			2024	2023	2024	2023	2024	2023	2024	2023	2024	2023
	Standard	Number of borrowers										
		Gross Amount (₹ Lac)										
		Provision held (₹ Lac)						-				
	Sub-standard	Number of borrowers										
		Gross Amount (₹ Lac)										
		Provision held (₹ Lac)										
	Doubtful	Number of borrowers										
		Gross Amount (₹ Lac)										
		Provision held (₹ Lac)										
	Total	Number of borrowers										
		Gross Amount (₹ Lac)										
		Provision held (₹ Lac)										