

3. Investments

a) Composition of Investment Portfolio

As at 31.03.2022 (current year balance sheet date) (Amount in ₹ crore)

	Investments in India							Investments outside India				
	Government Securities	Oth Aprv Securiti	Shares	Debentures and Bonds	Subsidiy and/or j v	Others	Total invest in India					
Held to Maturity												
Gross	15.0288	0.00	0.0015	0.00	0.00	2.9500	17.9803					
Less- Prov for (NPI)	0.00	0.00	0.0015	0.00	0.00	0.00	0.0015					
Net	15.0288	0.00	0.00	0.00	0.00	2.9500	17.9788					
Available for Sale												
Gross	18.1687			0.00	0.00	0.00	18.1687					
Less:Prov dep ⁿ NPI	0.2016	0.00	0.00	0.00	0.00	0.00	0.2016					
Net	17.9671	0.00	0.00	0.00	0.00	0.00	17.9671					
Held for Trading												
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00			NIL		
Less:Prov dep ⁿ NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00					
Net				0.00	0.00	0.00	0.00					
Total Investments	33.1975	0.00	0.0015	0.00	0.00	2.9500	36.149					
Less:Prov for NPI	0.00	0.00	0.0015	0.00	0.00	0.00	0.0015					
Less: Prov dep ⁿ NPI	0.2016	0.00	0.00	0.00	0.00	0.00	0.2016					
Net	32.9959	0.00	0.00	0.00	0.00	2.9500	35.9459					

a) Composition of Investment Portfolio

As at 31.03.2021 (previous year balance sheet date)

(Amount in ₹ crore)

	Investments in India							Investments outside India				
	Government Securities	Oth Aprv Securiti	Shares	Debentures and Bonds	Subsidiy and/or j v	Others	Total invest in India					
Held to Maturity												
Gross	16.2788	0.00	0.0015	0.00	0.00	11.9500	27.5753					
Less- Prov for (NPI)	0.00	0.00	0.0015	0.00	0.00	0.00	0.0015					
Net	16.2788	0.00	0.00	0.00	0.00	11.9500	27.5738					
Available for Sale												
Gross	16.0378	0.00	0.00	0.00	0.00	0.00	16.0379					
Less:Prov dep ⁿ NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00					
Net	16.0379	0.00	0.00	0.00	0.00	0.00	16.0379					
Held for Trading												
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00			NIL		
Less:Prov dep ⁿ NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00					
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00					
Total Investments	32.3167	0.00	0.0015	0.00	0.00	11.9500	44.2682					
Less:Prov for NPI	0.00	0.00	0.0015	0.00	0.00	0.00	0.00					
Less: Prov dep ⁿ NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00					
Net	32.3167	0.00	0.00	0.00	0.00	11.95	44.2667					

b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

Particulars	2022	2021
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	0.00	0.00
b) Add: Provisions made during the year	2015870.00	0.00
c) Less: Write off / write back of excess provisions	0.00	0.00
during the year		
d) Closing balance	2015870.00	0.00
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	6076872.00	3633976.00
b) Add: Amount transferred during the year	823125.00	2442896.00
c) Less: Drawdown	0.00	0.00
d) Closing balance	68,99,997.00	6076872.00
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	3.798	3.789

c) Sale and transfers to/from HTM category-

1. One time transfer of security at the beginning of the year 2021-22 with the approval of Board of Director undertaken by the bank at the beginning of the accounting year. There was no change in HTM category.
2. The security 7.26% UP maturity date 25.09.2029 face value Rs. 125 Lacs was transferred to AFS category from HTM at a full value of Rs.1,31,33,333/- which was purchased at @ 105.70. The market rate as on 31.03.2022 was Rs.101.2952. Hence full depreciation of Rs. 5,50,600/- was provided. The transfer was due to fall in the deposit/ NDTL and reduction of SLR required.
3. Sales to the Reserve Bank of India under liquidity management operations of RBI like Open Market Operations (OMO) and the Government Securities Acquisition Programme (GSAP) - **NIL**
- 4 Repurchase of G-Sec by Government of India from banks under buyback / switch operations - **NIL**
- 5.Repurchase of SDL by respective state governments under buyback / switch operations - **NIL**
6. Additional shifting of securities explicitly permitted by the Reserve Bank of India- **NIL**

d) Non-SLR investment portfolio -i) Non-performing non-SLR investments (Amount in ₹ crore)

Sr. No.	Particulars	2022	2021
a)	Opening balance	0.0015	0.0015
b)	Additions during the year since 1st April	0.00	0.00
c)	Reductions during the above period	0.00	0.00
d)	Closing balance	0.0015	0.0015
e)	Total provisions held	0.0015	0.0015

ii) Issuer composition of non-SLR investments -2021-2022

(Amount in ₹ crore)

Sr. No	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
		2022	2021	2022	2021	2022	2021	2022	2021	2022	2021
(1)	(2)	(3)		(4)		(5)		(6)		(7)	
a)	PSUs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b)	FIs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c)	Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d)	Private Corporates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e)	Subsidiaries/ Joint Ventures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
f)	Others	5.2275	4.9775	0.00	0.00	0.00	0.00	0.0015	0.0015	0.0015	0.0015
g)	Provision held toward depreciation	0.0015	0.0015	0.00	0.00	0.00	0.00	0.0015	0.0015	0.0015	0.0015

Note: The investment of non SLR investment shown under column others includes the government securities worth Rs. 522.60 lacs and 497.60 lacs respectively marked against the investment of Statutory Reserve fund by the bank. Hence though those are SLR securities in the form of G-sec are treated as non SLR securities. The Inter bank fixed deposits are Rs. 2.95 Cr. & Rs.11.95 Cr for current and previous year respectively.

e) Repo transactions (in face value terms)

The bank has not undertaken any Repo transaction Hence no disclosure required.

4. Asset quality

a) Classification of advances and provisions held- 31.03.2022

(amt in lacs)

	Standard		Non-Performing			Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	5162.77	456.32	228.81	0.00	685.13	5847.90
Add: Additions during the year	1215.85	339.32	*235.14	0.00	574.46	1790.31
Less: Reductions during the year*	991.74	*456.32	55.94	0.00	512.26	1504.00
Closing balance	5386.88	339.32	408.01	0.00	747.33	6134.21
*Reductions in Gross NPAs due to:						
Upgradation		235.14	0.00		235.14	235.14
Recoveries(excluding recoveries from upgraded accounts)		221.18	55.94		277.12	277.12
Write-offs		0.00	0.00		0.00	0.00
Provisions(excluding Floating Provisions)						
Opening balance of provisions held		46.10	370.61	0.00	416.71	416.71
Add: Fresh provisions made during the year		73.60	37.40	0.00	111.00	111.00
Less: Excess provision reversed/ Write-off loans		0.00	0.00	0.00	0.00	0.00
Closing balance of provisions held		119.70	408.01	0.00	527.71	527.71
Net NPAs						
Opening Balance		268.42	0.00	0.00	268.42	268.42
Add: Fresh additions during the year		31.97	179.20	0.00	211.17	211.17
Less: Reductions during the year		117.00	179.20	0.00	296.20	296.20
Closing Balance		183.39	0.00	0.00	183.39	183.39
Floating Provisions						
Opening Balance	20.00	0.00	0.00	0.00	0.00	20.00
Add: Additional provisions made during the year	60.00	0.00	0.00	0.00	0.00	60.00
Less: Amount drawn down ¹⁵ during the year	0.00	0.00	0.00	0.00	0.00	0.00
Closing balance of floating provisions	80.00	0.00	0.00	0.00	0.00	80.00

* There is no upgradation of any category NPA. However the amount of Rs. 235.14 lacs was moving of substandard asset to doubtful asset. Hence both the column reduction during the year in substandard assets and addition during the year in doubtful assets includes such amount of Rs.235.14 lacs

Reduction in Net NPA is adjusted figure of previous figure as the entire excess provision was shown against doubtful category & in the current year there is a partial recovery of Rs.36.23 lacs in one A/c lying in sundries as the confirmation of sale was subjected to approval of DRT.

Ratios ¹⁶ (in per cent)	2022	2021
Gross NPA to Gross Advances	12.18%	11.72%
Net NPA to Net Advances	3.29%	4.94%
Provision coverage ratio	70.61%	60.82%

b) Sector-wise Advances and Gross NPAs (Amounts in ₹ crore)

Sr.No	Sector*	Current Year 2022			Previous Year 2021		
		Outstanding Total Advances	Gross NPAs	% of GNPA's to Total Adv in that sector	Outstanding Total Advances	Gross NPAs	% of GNPA's to Total Adv in that sector
i)	Priority Sector						
a)	Agri and allied actv	5.80	3.86	66.55	4.18	1.34	32.06
b)	Adv to industries sector elg. as PSL	5.81	0.46	7.91	5.96	0.21	3.52
c)	Services	8.99	0.07	0.78	5.82	-	-
d)	Personal loans	16.56	0.70	4.23	10.59	0.27	2.55
total (i)		37.16	5.09	13.70	26.55	1.82	6.85
ii)	Non-priority Sector						
a)	Agri and allied actv	0.007	-	-	0.14	-	-
b)	Industry	-	-	-	-	-	-
c)	Services	1.54	0.04	2.60	0.79	0.04	5.06
d)	Personal loans	22.64	2.35	10.38	30.99	4.99	16.10
	Sub-total (ii)	24.18	2.39	9.88	31.92	5.03	15.76
	Total (I + ii)	61.34	7.48	12.19	58.47	6.85	11.72

Sector wise Advances 10% and above of Total Advances (Amounts in ₹ crore)

SrNo.	Sector*	2022			2021		
		O/s Adv	Total	% of GNPA's to Total Adv in that sector	O/s Adv	Total	% of GNPA's to Total Adv in that sector
1	Real Estate	6.98	1.70	24.36	5.82	1.70	29.21
2	Medical Trading	6.62	0.65	9.82	7.73	2.34	30.27

c) Overseas assets, NPAs and revenue- Not Applicable

d) Particulars of resolution plan and restructuring- i) Particulars of resolution plan----Not Applicable

ii) Details of accounts subjected to restructuring - (Applicable to LABs, RRBs and UCBs)

		Agri and allied activities		Corp (ex MSME)		(MSME)		Retail (ex agri and MSME)		Total	
		2022	2021	2022	2021	2022	2021	2022	2021	2022	2021
Standard	No of borro	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Gross Amt	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Prov- held	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Sub-standard	No of borro	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Gross Amt	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Prov- held	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Doubtful	No of borro	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Gross Amt	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Prov- held	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Total	No of borro	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Gross Amt	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Prov- held	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL

e) Divergence in asset classification and provisioning--- Not Applicable

f) Details of financial assets sold to Asset Reconstruction Companies (ARCs)- Not applicable

ii) Investments in Security Receipts (SRs)----- Not Applicable

g)Details of non-performing financial assets purchased/sold from/to other banks/Financial Institutions/NBFCs (excluding ARCs)

i) Details of non-performing financial assets purchased - NIL

ii) Details of non-performing financial assets sold- NIL

h) Fraud accounts

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

	2022	2021
Number of frauds reported	0.00	0.00
Amount involved in fraud (□ crore)	0.00	0.00
Amount of provision made for such frauds (□ crore)	0.00	0.00
Amount of Unamortised provision debited from 'other reserves' as at the end of the year. (□ crore)	0.00	0.00
	0.00	0.00

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

Format for disclosures to be made half yearly September 30,2021 (Amounts in □ crore)

Type of borrower	Expo to a/c classified as Std consequent to impl of resolution plan- Position the end of the pre H-Y (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of amount (A) written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Expo to a/c classified as Std consequent to impl of resolution plan- Position the end of the this H-Y
Personal L	0.00	0.00	0.00	0.00	0.00
Corporate	0.00	0.00	0.00	0.00	0.00
OfMSMEs	0.00	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00

*Resolution 2.0 Covid-19 the application invited upto 30.09.2021 and the resolution was implemented on or before 31.12.2021. Hence the statement is NIL.

Format for disclosures to be made half yearly March 31,2022 (Amounts in □ crore)

Type of borrower	Expo to a/c classified as Std consequent to impl of resolution plan- Position the end of the pre H-Y (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of amount (A) written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Expo to a/c classified as Std consequent to impl of resolution plan- Position the end of the this H-Y//9
Personal L	5.6762	4.7209	0.00	0.5235	4.9944
Corporate	1.6023	0.8023	0.00	0.0699	0.8828
OfMSMEs	1.6023	0.8023	0.00	0.0699	0.8828
Others	0.00	0.00	0.00	0.00	0.00
Total	7.4284	5.5232	0.00	0.5934	5.8772

* The amount of Rs. 60 lacs has been provided as provision for standard/performing assets as on 31.03.2022.

5. Exposures- a) Exposure to real estate sector

(Amount in □ crore)

Category	2022	2021
<i>i) Direct exposure</i>		
a) Residential Mortgages – Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Priority -	2.98	2.43
Non Priority	0.00	0.00
b) Commercial Real Estate – Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;	6.98	5.82
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –		0.00
i. Residential	0.00	0.00
ii. Commercial Real Estate	0.00	0.00
<i>ii) Indirect Exposure</i>		0.00
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	0.00	
Total Exposure to Real Estate Sector	9.96	8.25

b) Exposure to capital market - NIL

c) Risk category-wise country exposure- NIL

d) Unsecured advances

(Amounts in ₹ crore)

Particulars	2022	2021
Total unsecured advances of the bank	0.23	0.32
Out of the above, amount of advs for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	0.00	0.00
Estimated value of such intangible securities	0.00	0.00

e) Factoring exposures

Factoring exposures shall be separately disclosed.

f) Intra-group exposures - Not Applicable

g) Unhedged foreign currency exposure - Not Applicable

6. deposits, advances, exposures and NPAs

a) Concentration of deposits

(Amount in ₹ crore)

Particulars	2022	2021
Total deposits of the twenty largest depositors	12.95	14.60
Percentage of deposits of twenty largest depositors to total deposits of the bank	14.24	15.04

b) Concentration of advances*

(Amount in ₹ crore)

Particulars	2022	2021
Total advances to the twenty largest borrowers	34.4880	31.6379
Percentage of advances to twenty largest borrowers to total advances of the bank	56.22	54.10%

*Advances are computed based on credit exposure i.e. funded and non-funded limits including derivative exposures where applicable. The sanctioned limits or outstanding, whichever are higher, shall be reckoned. However, in the case of fully drawn term loans, where there is no scope for re-drawal of any portion of the sanctioned limit, reckon the outstanding as the credit exposure

c) Concentration of exposures**

(Amount in ₹ crore)

Particulars	2022	2021
Total exposure to the twenty largest borrowers/customers	34.4880	31.6379
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers	49.07	45.89

**Exposures are computed as per applicable RBI regulation.

d) Concentration of NPAs (Amount in ₹ crore)

	2022	2021
Total Exposure to the top twenty NPA accounts	7.4727	6.8320
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	99.99	99.72

7. Derivatives- - Not Applicable

8. Disclosures relating to securitisation - Not Applicable

9. Off balance sheet SPVs sponsored(which are required to be consolidated as per accounting norms) - NIL

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

(Amount in ₹ crore)

Sr. No.	Particulars	2022	2021
i)	Opening balance of amounts transferred to DEA Fund	0.1546	0.1195
ii)	Add: Amounts transferred to DEA Fund during the year	0.0829	0.356
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.0025	0.0005
iv)	Closing balance of amounts transferred to DEA Fund	0.2350	0.1546

11. Disclosure of complaints

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

Sr. No.	Particulars	2022	2021
	Complaints received by the bank from its customers	0	0
1.	Number of complaints pending at beginning of the year	0	0
2.	Number of complaints received during the year	5	0
3.	Number of complaints disposed during the year	5	0
3.1	Of which, number of complaints rejected by the bank	5	0
4.	Number of complaints pending at the end of the year	0	0
	Maintainable complaints received by the bank from OBOs	0	0
5.	Number of maintainable complaints received by the bank from OBOs	0	0
5.1.	Of 5, number of complaints resolved in favour of the bank by BOs	0	0
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs	0	0
5.3	Of 5, number of complaints resolved after passing of Awards by BOs against the bank	0	0
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0

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

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	%increase/decrease in number complaints received over previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
Current Year 2022					
Ground - 1	0	0	0	0	0
Ground - 2	0	0	0	0	0
Ground - 3	0	0	0	0	0
Ground - 4	0	0	0	0	0
Ground - 5	0	0	0	0	0
Others (8)	0	5	*	0	0
Total		5			
Previous Year 2021					
Ground - 1	0	0	0	0	0
Ground - 2	0	0	0	0	0
Ground - 3	0	0	0	0	0
Ground - 4	0	0	0	0	0
Ground - 5	0	0	0	0	0
Others	0	0	0	0	0
Total					

* The Previous year complaint zero. Hence number of percentage increase can not be calculated.

(8) All complaints are made by one complainant for loan and advances. i.e ground 8.

12. Disclosure of penalties imposed by the Reserve Bank of India - NIL

13. Disclosures on remuneration - Not Applicable to UCB.

14. Other Disclosures

a) Business ratios

Particular	2022	2021
i) Interest Income as a percentage to Working Funds ²⁸	10.32	9.01
ii) Non-interest income as a percentage to Working Funds ²⁸	0.13	0.19
iii) Cost of Deposits	6.28	6.94
iv) Net Interest Margin ²⁹	5.41	3.95
v) Operating Profit as a percentage to Working Funds ²⁸	3.23	1.91
vi) Return on Assets ³⁰	0.90	0.61

²⁸ Working funds are reckoned as average of total assets (excluding accumulated losses, if any) as reported to Reserve Bank of India in Form X for Commercial Banks and Form IX for UCBs., during the 12 months of the financial year.

29 Net Interest Income/ Average Earning Assets. Net Interest Income= Interest Income – Interest Expense

30 Return on Assets would be with reference to average working funds (i.e., total of assets excluding accumulated losses, if any)

Particular	2022	2021
vii) Business (deposits plus advances) per employee (in cr)	4.76	4.57
viii) Profit per employee (in ₹ crore)	0.03	0.02

b) Bancassurance business - NIL

c) Marketing and distribution

Amount Received from ICICI Lombard Rs.1,50,000/- for Year 2022 and Rs.1,20,000/- Year 2021 as office use for Insurance Service & holdings.

d) Disclosures regarding Priority Sector Lending Certificates (PSLCs) - NIL

The amount of PSLCs (category-wise) sold and purchased during the year shall be disclosed.

e) Provisions and contingencies (Amount in ₹ crore)

Provision debited to Profit and Loss Account	2022	2021
i) Provisions for NPI	0.0015	0.0015
ii) Provision towards NPA	1.11	0.70
iii) Provision made towards Income tax	0.67	0.70
iv) Other Provisions and Contingencies (with details)	0.95	0.15
0.25% Provision of Std Assets	60.00	0.00
Depreciation of Investment	20.16	0.00
GOI Premium Amortization	14.36	0.15

f) Implementation of IFRS converged Indian Accounting Standards (Ind AS)

(not Applicable to RRBs, LABs, PBs and UCBs)

g) Payment of DICGC Insurance Premium (Amount in ₹ crore)

Sr.No.	Particulars	2022	2021
i)	Payment of DICGC Insurance Premium	6.78	6.87
ii)	Arrears in payment of DICGC premium	0.00	0.00

h) Disclosure of facilities granted to directors and their relatives - NIL

(Applicable for UCBs)

No any fund/non fund base facility granted to directors and their relatives except WTD for staff loans. And one OD against FDR to directors relative.

Special Mention Account (SMA) RBI Circular 2021-2022/125 Dtd. 12.11.2021 As on 31.03.2022

Loans other than revolving facilities				Loans in the nature of revolving facilities like cash credit/overdraft			
SMA Sub-categories	Basis for classification – Principal or interest payment or any other amount wholly or partly overdue			SMA Sub-categories	Basis for classification – Outstanding balance remains continuously in excess of the sanctioned limit or drawing power, whichever is lower, for a period of:		
	Days	No. of A/c	Amt O/s		Days	No. Of A/c	Amt O/s
SMA-0	1-30	7	136.68				
SMA-1	31-60	3	5.01	SMA-1	31-60	6	280.81
SMA-2	61-90	1	0.09	SMA-2	60-90	0	0.00
	Total	11	141.78		Total	6	280.81

CASH FLOW STATEMENT FOR YEAR ENDED 31 ST MARCH 2022.

Particulars	31.03.2022		31.03.2021	
	Amount	Amount	Amount	Amount
CASH FLOW FROM OPERATING ACTIVITIES				
Net Profit before Taxes		10444800.65		7224834.11
Add –Adjustment for				
Provision for Taxation	6712000.00		7012000.00	
Depreciation on Assets	3008489.76		3264369.72	
Provision on N.P.A., std assets& other funds	17100000.00		7000000.00	
Profit on sale of Non Banking Assets	(66566.78)		(63500.00)	
Profit on sale of Govt security	0.00		1097500.00	
Amorization of Premium on HTM Investment	1436307.00	281902229.98	1515474	19825843.72
		38635030.63		27050677.83
Adjustment for				
Decrease (Increase) in investment	(81191667)		(38027450.00)	
Increase in Advances	(28630744.42)		(61594425.03)	
Increase (Decrease) in Other Assets	435432.82		23362682.55	
Decrease (Increase) in Current Assets	84420.97		(682393.27)	
Increase in Interest receivable	0.00		0.00	
Increase (Decrease) in funds	11768244.55		(1490243.39)	
Increase in Deposits	607403.00		(2590074.00)	
Decrease in Other liabilities & Provisions	(61396839.77)		82929153.02	
Increase in interest Payable	8729868.82		(67883.84)	
Increase in Branch Adjustment	0.00	12789452.97	0.00	1839366.04
Net Cash generated from operating Activities before tax		51424483.60		28890043.87
Income tax Paid		(6712000.00)		(7012000.00)
Net Cash generated from operating Activities after tax (A)		44712483.60		(21878043.87)
CASH FLOW FROM INVESTING ACTIVITIES				
Purchase of Fixed Assets	(36134374.28)		(24124272.14)	
Sale of Fixed Assets	0.00		0.00	
Net Cash generated from investing Activities (B)		(36134374.28)		(24124272.14)
CASH FLOW FROM FINANCING ACTIVITIES				
Increase in Share Capital	750800.00		874750.00	
Increase(Decrease) in Borrowing	0.00		0.00	
Dividend Paid	(3928343)		418394.00	
Net Cash generated from financing Activities (C)		(3177543.00)		1293144.00
Cash or Cash Equivalents at the beginning of the year (a+b+c)		72025606		72978690.58
Net Increase/Decrease in cash or Cash equivalents		5400566.32		(953084.27)
Cash or Cash equivalents at the end of the year		77426172.63		72025606.31
cash and cash Equivalents				
cash		15793272.00		32342151.00
Balances with Banks		61632900.63		39683455.31
		77426172.63		72025606.31

गोदावरी लक्ष्मी को-ऑप बँक लि., जळगांव

सन २०२२ च्या अंदापत्रकापेक्षा जास्त झालेल्या खर्चाचा तपशील

३१.०३.२०२१ रूपये पैसे	खर्च	३१.०३.२०२२ प्रत्यक्ष खर्च		अंदाज रू. लाखात	जास्त	कारण
		रूपये पैसे	रूपये पैसे			
६,४७,९९,१०९.००	१. ठेवी व कर्जावरील व्याज इ.	५,९५,५०,७३७.५०	५,९५,५०,७३७.५०	६१०.००	--	
१,३६,४२,४३६.००	२. पगार, भत्ते व भविष्य निवृत्ति निधी	१,४७,६९,२६२.००	१,४७,६९,२६२.००	१६०.००	--	--
१,१२,५७६.००	३. डायरेक्टर व लोकल कमिटी मॅम्बर्स प्ले व भत्ते	१,२५,६९०.००	१,२५,६९०.००	२.००	--	--
१६,९६,६३३.८६ ७०,१२,०००.००	४. भाडे, विमा व दिवाबत्ती वगैरे आयकर,	१८,३७,६६३.२० ६७,१२,०००.००	१८,३७,६६३.२० ६७,१२,०००.००	२०.०० ९०.००	--	--
१,२२,९७९.९८	५. लॉ चार्जेस	५,५२,२२३.००	५,५२,२२३.००	४.००	१,५२,२२३.००	वसुली कारवाईमुळे कोर्ट केसेस वाढ
६४,७३०.००	६. पोस्ट, तार, टेलिफोन खर्च	१,००,५२४.००	१,००,५२४.००	२.००	--	--
४,२५,७४०.००	७. ऑडिटफने	४,०२,५८०.००	४,०२,५८०.००	५.५०	-	--
३२,६४,३६९.७२ ७,०९,१०३.०२	८. मालमत्तेवरील झीज व दुरुस्ती	३०,०८,४८९.७६ ७,२३,६००.३१	३०,०८,४८९.७६ ७,२३,६००.३१	३८०० ९.००	--	--
२,२९,३११.१०	९. स्टेशनरी, छपाई व जाहिरात खर्च इ.	२,५३,५८६.२३	२,५३,५८६.२३	३.५०	--	--
--	१०. गैर बँकिंग मालमता विक्री व त्यापासून झालेला तोट.	--	--	--	--	--
८५,१५,४७४.००	११. तरतुद	--	२,०६,०८,४२७.००	--	--	--
--	स्टॅड्स असेक्सारी ०.२५% तरतुद	६०,००,०००.००	--	१०.००	५०,००,०००.००	रिझर्व्ह बँकेच्या कोव्हिड - १९ रिझोल्युशन -२.० नुसार
--	एन.पी.ए वरील वसुली न झालेले व्याजाची तरतुद	५६,२५०.००	--	--	५६,२५०.००	एनपीए नियमानुसार
--	गुंतवणुकीवरील घसारा	२०,१५,८७०.००	--	५.००	१५,१५,८७०.००	कर्जरीख्यांच्या किंमती कमी मुळे तरतुद
--	गुंतवणुकचढउतार निधी	--	--	१०.००	--	--
--	गुंतवणुक अर्माटायझेशन	१४,३६,३०७.००	--	१६.००	--	--
--	एन.पी.ए. तरतुद	१,११,००,०००.००	--	९०.००	२१,००,०००.००	एन.पी.ए. तरतुद भक्कम करणासाठी
--	१२. इतर खर्च	--	--	--	--	--
७,५७,५८८.०० ४,९१,५२८.८५	अ) सिक्युरिटी चार्जेस	८,२५,२९८	८,२५,२९८	१०.००	--	--
	ब) किरकोळ खर्च	८,९४,८११.५३	८,९४,८११.५३	८.००	९४,८११.५३	आवश्यक किरकोळ खर्चात वाढीमुळे
	क) कर्जरीख्यावरील तोट	३,२५,०००.००	३,२५,०००.००	--	३,२५,०००.००	किंमती कमी झाल्यामुळे
७२,२४,८३४.११	१३. निव्वळ नफा	१,०४,४४,८००.६५	१,०४,४४,८००.६५	९५.००	--	--
१०,९०,६८,४१३.६४	एकूण बेरीज	१२,११,३४,६९३.१८	१२,११,३४,६९३.१८	.००	--	--

तरी आपण सदरचे जास्त खर्चास मंजूरी द्यावी ही विनंती.

अंदाजपत्रक सन २०२२-२०२३

स्वर्च	प्रत्यक्ष स्वर्च २०२२ रूपये पैसे	३१.०३.२०२३ अंदाजित स्वर्च (रु. लाखात)	उत्पन्न	प्रत्यक्ष उत्पन्न २०२२ रूपये पैसे	३१.०३.२०२३ अंदाजित उत्पन्न (रु. लाखात)
१. ठेवी व कर्जावरील व्याज इ.	५,९५,५०,७३७.५०	६६०.००	१. व्याज व डिस्काउंट	११,९६,५५,८६८.४६	१२५०.००
२. पगार, भत्ते व भावप्य निर्वाह निधी	१,४७,६९,२६२.००	१७५.००	२. कमिशन, हडणावळ व दलाली	२,७०,५९९.४४	२.००
३. झपरेक्टर व लोकल कमिटी मॅम्बर्स पत्रे व भत्ते इ.	१,२५,६९०.००	२.५०	३. सबसिडी व देणगी	---	
४. भाडू, विमा व दिवाबत्ती वगैरे	१८,३७,६६३.२०	२१.००	४. गैर बँकींग मालमत्ता विक्री व त्यापासून झालेला नफा	६६,५६६.७८	---
५. कर	६७,१२,०००.००	८०.००	५. इतर जमा		
६. लॉ चार्जेस	५,५२,२२३.००	४.००	अ) सरकारी कर्जरोख्यांच्या विक्रीवरील नफा		---
७. पोस्ट, तार, टेलिफोन स्वर्च	१,००,५२४.००	२.००	ब) इतर उत्पन्न	११,४१,६५८.५०	२०.००
८. ऑडीट फने	४,०२,५८०.००	५.००	क) वसुली न झालेल्या व्याजापोटी तरतुद (पी.ए.)	---	
९. मालमत्तवरील झीज व दुरुस्ती	३०,०८,४८९.७६	३३.००	ड) सरकारी रोख्यावरील तरतुद	---	
	७,२३,६००.३१	९.००	ई) निर्लेखित कर्जाची वसुली	--	--
१०. स्टेशनरी, छापाई व जाहिरात स्वर्च इ.	२,५३,५८६.२३	२.५०	६. तोटा, असल्यास	नाही	
११. गैर बँकींग मालमत्ता विक्री व त्यापासून झालेला तोटा.		---			
१२. तरतुद					
अ) स्टॅन्डर्ड असेट्ससाठी ०.२५ तरतुद	६०,००,०००.००	५.००			
ब) प्रत्यक्ष वसुली न झालेल्या व्याजापोटी तरतुद (पी.ए.)	५६,२५०.००	---			
क) थकीत व्याज(एन.पी.ए.)					
ड) टेक्नॉलॉजी डेव्ह.फंड	--	--			
ई) गुंतवणुकीवरील घसारा	२०,१५,८७०.००	८०.००			
फ) गुंतवणुकीवरील अर्माटायझेशन	१४,३६,३०७.००	१५.००			
ग) तरतुद (एन.पी.ए.)	१,११,००,०००.००	४६.००			
घ) गुंतवणुकचढउतार निधी		--			
१३. इतर स्वर्च					
अ) सिव्युरीटी पगार	८,२५,२९८.००	११.००			
ब) किरकोळ स्वर्च	८,९४,८११.५३	१०.००			
क) कर्जरोख्यावरील तोटा	३,२५,०००.००	-			
१४. निव्वळ नफा	१,०४,४४,८००.६५	१११.००			
एकूण बेरीज	१२,११,३४,६९३.१८	१२७२.००	एकूण बेरीज	१२,११,३४,६९३.१८	१२७२.००

इतर उद्दिष्टे - ठेवी रु. ९९ कोटी कर्ज रु. ६५ कोटी
थकबाकी ९% एन.पी.ए.(टोबळ)-९% नेट १%
तरी, अंदाजपत्रकास आपली मंजूरी द्यावी ही विनंती



गोदावरी लक्ष्मी को ऑप बँक लि., जळगांव

प्रवणी 'अ'

बँकेचे नांव	: -	गोदावरी लक्ष्मी को-ऑप बँक लि., जळगांव
मुख्य कार्यालयाचा पत्ता	: -	१२१, नवीपेठ, बँक स्ट्रीट, जळगांव
नोंदणीची तारीख आणि नोंदणी क्रं	: -	जे.जी.ए/(जेजीए)/बीएनके/११२(ओ) २५/०१/२००१
रिझर्व्ह बँकेच्या परवान्याची दि.व क्रं	: -	युबीडी.एमयुएम (महा)००२४पी/२००१-०२ दि.१७.७.२००१
कार्यक्षेत्र	: -	जळगांव, नाशिक, बुलढाणा जिल्हा
तपशील	: -	माहिती दिनांक ३१ मार्च २०२२
शाखांची संख्या (मुख्य कार्यालयासह)	: -	१+४
सभासद	'अ' वर्ग	: - ७२००
	नाममात्र	: - १८०
(रूपये लाखात)		
वसूल भाग भांडवल	: -	५६७.७५
एकूण राखीव व इतर निधी	: -	१६५२.१५
ठेवी बचत	: -	२१०३.४०
चालू	: -	१३७.७६
मुदत व इतर ठेवी	: -	६८५४.२०
दिलेली कर्जे :-		
तारणी	: -	६११०.२७
बिनतारणी	: -	२३.२३
अग्रक्रम क्षेत्रासाठी एकूण टक्केवारी	: -	६१.५६%
दुर्बल घटकांसाठी एकूण टक्केवारी	: -	१५.७०%
घेतलेली कर्जे :-		
अ) स्टेट बँक ऑफ इंडिया, जळगांव	: -	नाही
ब) महाराष्ट्र राज्य सहकारी बँक	: -	नाही
गुंतवणूक	: -	रु.३६१४.२० लक्ष
थकबाकी टक्केवारी	: -	एन.पी.ए. - १२.१८% निव्वळ एन.पी.ए.-३.२९%
ऑडिट वर्गीकरण	: -	"अ"
वार्षिक नफा	: -	रु. १०४.४५ लक्ष
एकूण कर्मचारी	: -	३२
चतुर्थ श्रेणी कर्मचारी	: -	७
खेळते भांडवल	: -	रु. ११५२६.२९ लक्ष
व्यवसायप्रती कर्मचारी	: -	रु. ४७५.२५ लक्ष
नफा प्रती कर्मचारी	: -	रु. ३.२६ लक्ष