

### ANNEX - III

#### DISCLOSURE IN FINANCIAL STATEMENTS – 'NOTES TO ACCOUNTS'

##### A. General

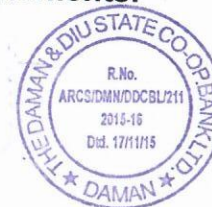
The Daman & Diu State Cooperative Bank Ltd., Nani Daman has furnished all the relevant data in the appropriate disclosure formats as on 31<sup>st</sup> March 2024. Wherever disclosure requirements as specified in the Annex-III A they will be furnished by the Bank from the year ending 31<sup>st</sup> March 2025.

##### B. Presentation

As instructed vide RBI Direction No. RBI/DOR/2021-22/83 (DOR.ACC.REC.No.45/21.04.018/2021-22 dated 30<sup>th</sup> August 2021 (updated as on February 20, 2023), the bank has furnished a summary of 'Significant Accounting Policies' and 'Notes to Accounts' as separate schedules to the Disclosure.

##### C. Disclosure requirements

Wherever considered necessary, the Bank has furnished relevant explanations to the data furnished in the 'Notes to Accounts' for facilitating easy understanding of the current period's financial statements.

# 1. Regulatory Capital

## a) Composition of Regulatory Capital

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year	Previous Year
i)	Common Equity Tier 1 capital (CET 1)* / Paid up share capital and reserves@ (net of deductions, if any)	39.86	57.96
ii)	Additional Tier 1 capital*/ Other Tier 1 capital@	0.00	0.00
iii)	Tier 1 capital (i + ii)	39.86	57.96
iv)	Tier 2 capital	19.15	18.65
v)	Total capital (Tier 1+Tier 2)	59.01	76.61
vi)	Total Risk Weighted Assets (RWAs)	280.15	302.94
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share capital and reserves as percentage of RWAs@	14.23	19.13
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	14.23	19.13
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	6.84	6.16
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	21.06	25.29
xi)	Leverage Ratio*	N.A	N. A
xii)	Percentage of the shareholding of a) Government of India b) State Government (Dadra & Nagar Haveli & Daman & Diu)\$ c) Sponsor Bank\$	34.89	35.41

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xiii)	Amount of paid-up equity capital raised during the year	0.00	0.00
xiv)	Amount of non-equity Tier 1 capital raised during the year, of which: Give list <sup>7</sup> as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	0.00	0.00
xv)	Amount of Tier 2 capital raised during the year, of which Give list <sup>8</sup> as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	0.00	0.00

b) Draw down from Reserve : NIL

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## 2. Asset liability management

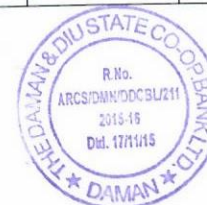
### a) Maturity pattern of certain items of assets and liabilities

(Amount in ₹ crore)

	Day 1	2 to 7 days	8 to 14 days	15 to 30 Days	31 days to 2 months	Over 2 months and to 3 months	Over 3 months and up to 6 Months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits <sup>9</sup>												
Saving	08.39	09.39	10.40	00.00	00.00	00.00	00.00	00.00	253.66	00.00	00.00	281.84
Current	00.90	01.05	01.20	00.00	00.00	00.00	00.00	00.00	17.86	00.00	00.00	21.01
Term Deposit	06.11	12.21	18.30	11.29	17.99	29.99	69.24	122.59	73.05	7.19	2.09	370.05
Advances	00.00	00.12	00.25	00.15	2.11	3.28	5.08	11.49	11.83	58.05	79.48	171.84
Investments	9.25	16.25	23.25	0.00	4.03	06.10	20.26	5.06	39.78	14.86	133.55	272.39
FDR with Bank	0.00	0.00	0.00	10.00	11.10	23.93	48.65	108.81	5.01	0.00	0.00	207.50
Borrowings	00.00	00.00	00.00	00.00	00.00	00.00	00.00	00.00	00.00	00.00	00.00	00.00
Foreign Currency assets	00.00	00.00	00.00	00.00	00.00	00.00	00.00	00.00	00.00	00.00	00.00	00.00
Foreign Currency liabilities	00.00	00.00	00.00	00.00	00.00	00.00	00.00	00.00	00.00	00.00	00.00	00.00

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**b) Liquidity coverage Ratio: (LCR)**

**(Not Applicable to Co-operative Banks)**

(Amount in ₹ crore)

		Quarter ended (Similarly, there will be column of each of the four quarters)	
		Total Un- weighted <sup>1</sup> Value (average)	Total Weighted <sup>2</sup> Value (average)
<b>High Quality Liquid Assets</b>			
1	Total High-Quality Liquid Assets (HQLA)		
<b>Cash Outflows</b>			
2	Retail deposits and deposits from small business customers, of which:		
i)	Stable deposits		
ii)	Less stable deposits		
3	Unsecured wholesale funding, of which:		
i)	Operational deposits (all counterparties)		
ii)	Non-operational deposits (all counterparties)		
iii)	Unsecured debt		

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4	Secured wholesale funding		
5	Additional requirements, of which		
i)	Outflows related to derivative exposures and other collateral requirements		
ii)	Outflows related to loss of funding on debt products		
iii)	Credit and liquidity facilities		
6	Other contractual funding obligations		
7	Other contingent funding obligations		
8	<b>Total Cash Outflows</b>		
<b>Cash Inflows</b>			
9	Secured lending (e.g. reverse repos)		
10	Inflows from fully performing exposures		
11	Other cash inflows		
12	<b>Total Cash Inflows</b>		
			Total Adjusted <sup>3</sup> Value
13	<b>Total HQLA</b>		
14	<b>Total Net Cash Outflows</b>		
15	<b>Liquidity Coverage Ratio (%)</b>		

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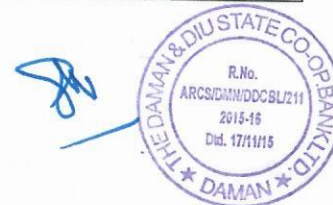


c) Net Stable Funding ratio (NSFR)<sup>11</sup>

(Not Applicable to Co-operative Banks)

NSFR Disclosure Template						
(₹ in Crore)		Unweighted value by residual maturity				Weighted value
		No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item						
1	Capital: (2+3)	N/A	N/A	N/A	N/A	N/A
2	Regulatory capital	N/A	N/A	N/A	N/A	N/A
3	Other capital instruments	N/A	N/A	N/A	N/A	N/A
4	Retail deposits and deposits from small business customers: (5+6)	N/A	N/A	N/A	N/A	N/A
5	Stable deposits	N/A	N/A	N/A	N/A	N/A
6	Less stable deposits	N/A	N/A	N/A	N/A	N/A
7	Wholesale funding: (8+9)	N/A	N/A	N/A	N/A	N/A
8	Operational deposits	N/A	N/A	N/A	N/A	N/A
9	Other wholesale funding	N/A	N/A	N/A	N/A	N/A
10	Other liabilities: (11+12)	N/A	N/A	N/A	N/A	N/A
11	NSFR derivative liabilities	N/A	N/A	N/A	N/A	N/A
12	All other liabilities and equity not included in the above categories	N/A	N/A	N/A	N/A	N/A
13	Total ASF (1+4+7+10)					
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)					

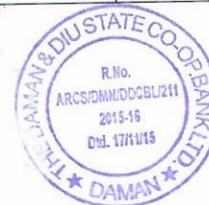
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15	Deposits held at other financial institutions for operational purposes	N/A	N/A	N/A	N/A	N/A
16	Performing loans and securities: (17+18+19+21+23)	N/A	N/A	N/A	N/A	N/A
17	Performing loans to financial institutions secured by Level 1 HQLA	N/A	N/A	N/A	N/A	N/A
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	N/A	N/A	N/A	N/A	N/A
19	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks, and PSEs, of which:	N/A	N/A	N/A	N/A	N/A
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	N/A	N/A	N/A	N/A	N/A
21	Performing residential mortgages, of which:	N/A	N/A	N/A	N/A	N/A
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	N/A	N/A	N/A	N/A	N/A
23	Securities that are not in default and do not qualify as HQLA, including exchange- traded equities	N/A	N/A	N/A	N/A	N/A

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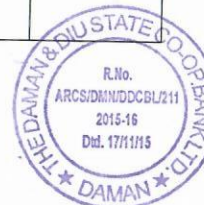




24	Other assets: (sum of rows 25 to 29)	N/A	N/A	N/A	N/A	N/A
25	Physical traded commodities, including gold	N/A	N/A	N/A	N/A	N/A
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	N/A	N/A	N/A	N/A	N/A
27	NSFR derivative assets	N/A	N/A	N/A	N/A	N/A
28	NSFR derivative liabilities before deduction of variation margin posted	N/A	N/A	N/A	N/A	N/A
29	All other assets not included in the above categories	N/A	N/A	N/A	N/A	N/A
30	Off-balance sheet items	N/A	N/A	N/A	N/A	N/A
31	Total RSF (14+15+16+24+30)					
32	Net Stable Funding Ratio (%)	N/A	N/A	N/A	N/A	N/A

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### 3. Investments : a. Composition of Investment Portfolio

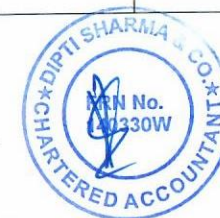
(i) Applicable for Commercial Banks and UCBs

As at ..... (current year balance sheet date)

	Investments in India							(Amount in ₹ crore)				Total Investments
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India	
<b>Held to Maturity</b>												
Gross												
Less: Provision for non-performing investments (NPI)												
Net												
<b>Available for Sale</b>												
Gross												
Less: Provision for depreciation and NPI						N.A						
Net												
<b>Held for Trading</b>												
Gross												
Less: Provision for depreciation and NPI												
Net												
<b>Total Investments</b>												
Less: Provision for non-performing investments												
Less: Provision for depreciation and NPI												
Net												

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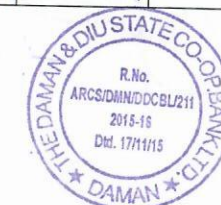
As at ....(previous year balance sheet date)

(Amount in ₹ crore)

	Investments in India							(Amount in ₹ crore)				Total Investments	
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Investments outside India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others		Total Investments outside India
<b>Held to Maturity</b>													
Gross													
Less: Provision for non-performing investments (NPI)													
Net													
<b>Available for Sale</b>													
Gross													
Less: Provision for depreciation and NPI							N/A						
Net													
<b>Held for Trading</b>													
Gross													
Less: Provision for depreciation and NPI													
Net													
<b>Total Investments</b>													
Less: Provision for non-performing investments													
Less: Provision for depreciation and NPI													
Net													

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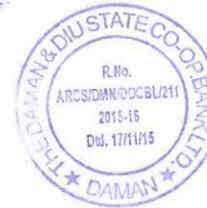
(ii) Applicable for RCBs

(Amount in ₹ crore)

	Investments in Current Year						Investments in Previous Year					
	Government Securities	Other Approved Securities	Shares	Bonds of PSUs	Others	Total investments	Government securities	Other Approved Securities	Shares	Bonds of PSUs	Others	Total investments
<b>Permanent</b>												
Gross	272.39	0	0	0	0	272.39	249.75	0	0	0	0	249.75
Less: Provision for non-performing investments (NPI)	0	0	0	0	0	0	0	0	0	0	0	0
Net	272.39	0	0	0	0	272.39	249.75	0	0	0	0	249.75
<b>Current</b>												
Gross	153.84	0	0	0	0	153.84	0	0	0	0	0	0
Less: Provision for depreciation and NPI	0	0	0	0	0	0	0	0	0	0	0	0
Net	153.84	0	0	0	0	153.84	0	0	0	0	0	0
<b>Total Investments</b>	272.39	0	0	0	0	272.39	249.75	0	0	0	0	249.75
Less: Provision for non-performing investments	0	0	0	0	0	0	0	0	0	0	0	0
Less: Provision for depreciation and NPI	0	0	0	0	0	0	0	0	0	0	0	0
Net	272.39	0	0	0	0	272.39	249.75	0	0	0	0	249.75

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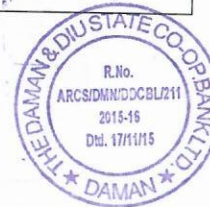
**b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve**

Particulars	(Amount in ₹ crore)	
	Current Year	Previous Year
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	12.75	0.00
b) Add: Amount transferred during the year	1.00	12.75
c) Less: Drawdown	0	0.00
d) Closing balance	13.75	12.75
iii) Closing balance in IFR as a percentage of closing balance of investments <sup>13</sup> in AFS and HFT/Current category	8.93	12.75

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c) Sale and transfers to / from HTM category / Permanent category: - NIL

**d. Non-SLR investment portfolio**

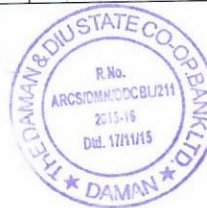
i) Non-performing non-SLR investments

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year	Previous Year
a)	Opening balance	Nil	Nil
b)	Additions during the year since 1 <sup>st</sup> April	Nil	Nil
c)	Reductions during the above period	Nil	Nil
d)	Closing balance	Nil	Nil
e)	Total provisions held	Nil	Nil

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ii) Issuer composition of non-SLR investments

(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	
		Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year
(1)	(2)	(3)		(4)		(5)		(6)		(7)	
a)	PSUs	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
b)	FIs	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
c)	Banks	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
d)	Private Corporates	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
e)	Subsidiaries/ Joint Ventures	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
f)	Others	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
g)	Provision held towards depreciation	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
	Total *	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil

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b) Repo transactions (in face value terms)<sup>15</sup>

(Amount in ₹ crore)

	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding as on March 31
i) Securities sold under repo	Nil	Nil	Nil	Nil
a) Government securities				
b) Corporate debt securities				
c) Any other securities				
ii) Securities purchased under reverse repo	Nil	Nil	Nil	Nil
a) Government securities				
b) Corporate debt securities				
c) Any other securities				

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#### 4. Asset quality

##### a) Classification of advances and provisions held<sup>16</sup>

	Standard	Non-Performing				Total
	Total Standard Advances	Sub- standard	Doubtful	Loss	Total non-performing Advances	
<b>2</b>						
Opening Balance	238,99,35,523.82	3,35,21,833.37	7,65,67,610.14	0	11,00,89,443.51	250,00,24,967.33
Add: Additions during the year					40,04,57,503.59	30,15,96,522.88
Less: Reductions during the year*					9,09,50,565.74	66,36,18,750.06
Closing balance	171,84,06,358.79	41,94,91,235.36	1,05,146.00	0	41,95,96,381.36	213,80,02,740.15
*Reductions in Gross NPAs due to:						
i) Upgradation						
ii) Recoveries (excluding recoveries from upgraded accounts)						
iii) Technical/ Prudential <sup>17</sup> Write-offs						
iv) Write-offs other than those under (iii) above					7,22,85,650.88	
<b>Provisions (excluding Floating Provisions)</b>						
Opening balance of provisions held	94,90,156.33	3,37,16,574.37	7,63,72,869.14	0	11,00,89,443.51	11,00,89,443.51
Add: Fresh provisions made during the year					21,86,38,222.34	21,86,38,222.34
Less: Excess provision reversed/ Write-off loans					8,23,17,911.17	8,23,17,911.17
Closing balance of provisions held	68,61,538.75	24,63,04,608.68	1,05,146.00		24,64,09,754.68	24,64,09,754.68
<b>Net NPAs<sup>18</sup></b>	0.00					
Opening Balance					0.00	
Add: Fresh additions during the year					26,41,37,192.42	
Less: Reductions during the year					9,09,50,565.74	
Closing Balance					17,31,86,626.68	

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	Standard Total Standard Advances	Non-Performing Sub- standard	Doubtful	Loss	Total Non- Performing Advances	Total
<b>Floating Provisions</b>						
Opening Balance						
Add: Additional provisions made during the year						
Less: Amount drawn down <sup>19</sup> during the year						
Closing balance of floating provisions						
<b>Technical write-offs and the recoveries made thereon</b>						
Opening balance of Technical/ Prudential written-off accounts						0.00
Add: Technical/ Prudential write-offs during the year						7,22,85,650.88
Less: Recoveries made from previously technical/ prudential written-off accounts during the year						0.00
Closing balance						7,22,85,650.88

Ratios <sup>20</sup> (in per cent)	Current Year	Previous Year
Gross NPA to Gross Advances	19.63	4.40
Net NPA to Net Advances	11.53	0.00
Provision coverage ratio	58.72	100%

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b) Sector-wise Advances and Gross NPAs

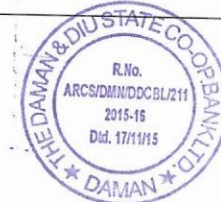
(Amount in ₹ crore)

Sr. No.	Sector	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	<b>Priority Sector<sup>21</sup></b>						
a)	Agriculture and allied activities	5.55	2.37	42.07	10.48	2.38	22.71
b)	Advances to industries sector eligible as priority sector lending	9.25	3.13	33.83	11.88	0.20	1.68
c)	Services	63.52	7.27	11.45	76.09	2.29	3.00
d)	Personal loans	13.85	1.46	10.54	15.68	0.01	0.06
	Subtotal (i)	92.16	14.22	15.43	114.13	4.88	4.28
ii)	<b>Non-priority Sector</b>						
a)	Agriculture and allied activities	0.00	0.00	0.00	0.00	0.00	0.00
b)	Industry	0.00	0.00	0.00	0.00	0.00	0.00
c)	Services	48.54	13.61	28.03	62.58	2.64	4.22
d)	Personal loans	73.10	14.13	19.33	73.29	3.49	4.76
	Sub-total (ii)	121.64	27.74	22.80	135.87	6.13	4.51
	<b>Total (I + ii)</b>	213.80	41.96	19.63	250.00	11.01	4.40

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

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c) Overseas assets, NPAs and revenue<sup>22</sup>

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total Assets	Nil	Nil
Total NPAs	Nil	Nil
Total Revenue	Nil	Nil









d) resolution plan and restructuring:

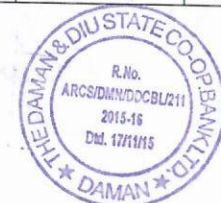
i) Particular of resolution plan  
(Not applicable to Co-operative Banks)

ii) Details of accounts subjected to restructuring<sup>23</sup>  
(Applicable to LABs, RRBs and Co-operative Banks)

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Standard	Number of borrowers	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Gross Amount (₹ crore)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Provision held (₹ crore)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Sub-standard	Number of borrowers	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Gross Amount (₹ crore)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Provision held (₹ crore)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Doubtful	Number of borrowers	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Gross Amount (₹ crore)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Provision held (₹ crore)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Total	Number of borrowers	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Gross Amount (₹ crore)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Provision held (₹ crore)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL

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**e) Divergence in asset classification and provisioning**

(Not applicable to RRBs and RCBs)

NABARD INSPECTION REPORT NOT RECEIVED FOR THE F.Y 2023-24  
(Amount in ₹ crore)

Sr.	Particulars	Amount
1.	Gross NPAs as on March 31, 20XX* as reported by the bank	----
2.	Gross NPAs as on March 31, 20XX as assessed by Reserve Bank of India	----
3.	Divergence in Gross NPAs (2-1)	----
4.	Net NPAs as on March 31, 20XX as reported by the bank	----
5.	Net NPAs as on March 31, 20XX as assessed by Reserve Bank of India	----
6.	Divergence in Net NPAs (5-4)	----
7.	Provisions for NPAs as on March 31, 20XX as reported by the bank	----
8.	Provisions for NPAs as on March 31, 20XX 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, 20XX	----
11.	Reported Net Profit after Tax (PAT) for the year ended March 31, 20XX	----
12.	Adjusted (notional) Net Profit after Tax (PAT) for the year ended March 31, 20XX after considering the divergence in provisioning	----








f). Disclosure of transfer of loan exposures<sup>29</sup>

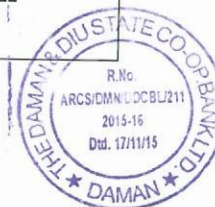
Details of stressed loans transferred during the year (to be made separately for loans classified as NPA and SMA)			
(all amounts in ₹ crore)	To ARCs	To permitted transferees	To other transferees (please specify)
No: of accounts	---	---	---
Aggregate principal outstanding of loans transferred	---	---	---
Weighted average residual tenor of the loans transferred	---	---	---
Net book value of loans transferred (at the time of transfer)	---	---	---
Aggregate consideration	---	---	---

Details of stressed loans transferred during the year (to be made separately for loans classified as NPA and SMA)			
(all amounts in ₹ crore)	To ARCs	To permitted transferees	To other transferees (please specify)
Additional consideration realized in respect of accounts transferred in earlier years	---	---	---
Details of loans acquired during the year			
(all amounts in ₹ crore)	From SCBs, RRBs, Co-operative Banks, AIFs, SFBs and NBFCs including Housing Finance Companies (HFCs)		From ARCs
Aggregate principal outstanding of loans acquired	---		---
Aggregate consideration paid	---		---
Weighted average residual tenor of loans acquired	---		---

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**g) Fraud accounts**

(Amounts in ₹ crore)			Remarks
	Current year	Previous year	
Number of frauds reported	3	1	Two cases are added subsequent to last reporting including one old case transferred from Goa StCB related to the Nani Daman Branch as per NABARD's email dated 05.06.2024
Amount involved in fraud (₹ crore)	3.96	1.43	This includes an old gold loan fraud case involving Rs. 1.43 crore and two new fraud cases of the current year – one involving Rs. 0.35 crore, transferred from the Goa State Cooperative Bank and another amounting to Rs. 2.18 crore detected in Diu branch of the DDStCB on 17 <sup>th</sup> January 2025.
Amount of provision made for such frauds (₹ crore)	1.43	1.43	Provision of Rs. 1.43 crore was made for the old gold loan fraud case. The two fraud cases of Rs. 0.35 crore and Rs. 2.18 crore reported this year have been fully recovered. As against the new fraud case of Rs. 2.18 crore on 17.01.2025, the bank has recovered Rs. 2.42 crore.
Amount of Unamortised provision debited from 'otherreserves' as at the end of the year (₹ crore)	0.00	0.00	

**h) Disclosure under Resolution Framework for COVID-19-related Stress**  
**Format for disclosures to be made half yearly starting September 30, 2021**

(Amounts in ₹ crore)					
Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan– Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half- year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half- year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year
Personal Loans					
Corporate persons*					
Of which MSMEs					
Others	70.41	27.01	0	13.44	29.96
Total					

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

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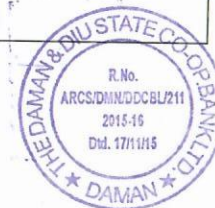
## 5. Exposures

### a) Exposure to real estate sector

Category	(Amount in ₹ crore)	
	Current year	Previous Year
i) Direct exposure		
a) Residential Mortgages Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	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;	0.00	0.00
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures – i. Residential ii. Commercial Real Estate		
ii) Indirect Exposure  Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.		
Total Exposure to Real Estate Sector		

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**b) Exposure to capital market**

**(Amount in ₹ crore)**

<b>Particulars<sup>31</sup></b>	<b>Current Year</b>	<b>Previous Year</b>
i) Direct investment in equity shares, convertible bonds, convertible debentures and units of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debt;	0.00	0.00
ii) Advances against shares / bonds / debentures or other securities or on clean basis to individuals for investment in shares (including IPOs / ESOPs), convertible bonds, convertible debentures, and units of equity oriented mutual funds;	0.00	0.00
iii) Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security;	0.00	0.00
iv) Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares / convertible bonds / convertible debentures / units of equity oriented mutual funds does not fully cover the advances;	0.00	0.00

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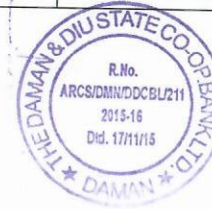


v) Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers;	0.00	0.00
vi) Loans sanctioned to corporates against the security of shares / bonds / debentures or other securities or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources;	0.00	0.00
vii) Bridge loans to companies against expected equity flows / issues;	0.00	0.00
viii) Underwriting commitments taken up by the banks in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds;	0.00	0.00
ix) Financing to stockbrokers for margin trading;	0.00	0.00
x) All exposures to Venture Capital Funds (both registered and unregistered)	0.00	0.00
Total exposure to capital market	0.00	0.00

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c) Risk category-wise country exposure<sup>32</sup>

(Amount in ₹ crore)

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

d) Unsecured advances

(Amounts in ₹ crore)

Particulars	Current year	Previous Year
Total unsecured advances of the bank	16.32	16.61
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken		0.70
Estimated value of such intangible securities		0.70

e) Factoring exposures

Factoring exposures shall be separately disclosed. NIL

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f) Intra-group exposures (not applicable to Co-operative Banks)

g) Unhedged foreign currency exposure (not applicable to RCBs)

h) Exposure of RCBs

RCBs shall disclose details of their exposure as per the template specified below:

(i) State Co-operative Banks

Sl. No	Exposure to	Current year			Previous year		
		Gross Exposure (₹ crore)	Advances (₹ crore)	Out of which gross non- performing advances (₹ crore)	Gross Exposure (₹ crore)	Advances (₹ crore)	Out of which gross non- performing advances (₹ crore)
1.	Central Co-operative banks	0.00	0.00	0.00	0.00	0.00	0.00
2.	Apex Societies	0.00	0.00	0.00	0.00	0.00	0.00
3.	Primary Agricultural Credit Societies (PACS) – on lending	0.00	0.00	0.00	0.00	0.00	0.00
4.	PACS- other exposure	0.00	0.00	0.00	0.00	0.00	0.00
5.	Other credit societies	0.00	0.00	0.00	0.00	0.00	0.00
6.	Other non-credit co-operative societies	0.00	0.00	0.00	0.00	0.00	0.00
7.	Companies	0.00	0.00	0.00	0.00	0.00	0.00
8.	Public Sector Undertakings	0.00	0.00	0.00	0.00	0.00	0.00

(ii) Central Co-operative Banks






Sl. No	Exposure to	Current year			Previous Year		
		Gross Exposure (₹ crore)	Advances (₹ crore)	Out of which gross non-performing advances (₹ crore)	Gross Exposure (₹ crore)	Advances (₹ crore)	Out of which gross non-performing advances (₹ crore)
1.	Primary Agricultural Credit Societies (PACs) – on lending	N.A	N.A	N.A	N.A	N.A	N.A
2.	PACs- other exposure	N.A	N.A	N.A	N.A	N.A	N.A
3.	Other credit societies	N.A	N.A	N.A	N.A	N.A	N.A
4.	Other non-credit co-operative societies	N.A	N.A	N.A	N.A	N.A	N.A
5.	Companies	N.A	N.A	N.A	N.A	N.A	N.A
6.	Public Sector Undertakings	N.A	N.A	N.A	N.A	N.A	N.A

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**6. Concentration of deposits, advances, exposures and NPAs**

**a) Concentration of deposits**

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	15.40	13.77
Percentage of deposits of twenty largest depositors to total deposits of the bank	02.29	02.12

**b) Concentration of advances\***

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	59.06	67.40
Percentage of advances to twenty largest borrowers to total advances of the bank	27.62	26.96

\*Advances shall be 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, banks may reckon the outstanding as the credit exposure

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c) Concentration of exposures\*\*

Particulars	(Amount in ₹ crore)	
	Current Year	Previous Year
Total exposure to the twenty largest borrowers/customers	59.06	67.40
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers	27.62	26.96%

\*\*Exposures shall be computed as per applicable RBI regulation.

d) Concentration of NPAs

	(Amount in ₹ crore)	
	Current Year	Previous Year
Total Exposure to the top twenty NPA accounts	23.49	04.17
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	55.98	37.91

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## 7. Derivatives<sup>33</sup>

### a) Forward rate agreement/Interest rate swap

Particulars	(Amount in ₹ crore)	
	Current Year	Previous Year
i) The notional principal of swap agreements	Nil	Nil
ii) Losses which would be incurred if counterparties failed to fulfil their obligations under the agreements		
iii) Collateral required by the bank upon entering into swaps		
iv) Concentration of credit risk arising from the swaps <sup>34</sup>		
v) The fair value of the swap book <sup>35</sup>		

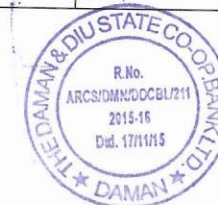
Note: Nature and terms of the swaps including information on credit and market risk and the accounting policies adopted for recording the swaps shall also be disclosed.

### b) Exchange traded interest rate derivatives

Sr. No.	Particulars	(Amount in ₹ crore)	
		Current Year	Previous Year
i)	Notional principal amount of exchange traded interest rate derivatives undertaken during the year (instrument wise)	Nil	Nil
ii)	Notional principal amount of exchange traded interest rate derivatives outstanding as on 31 <sup>st</sup> March .....(instrument wise)	Nil	Nil
iii)	Notional principal amount of exchange traded interest rate derivatives outstanding and not 'highly effective' (instrument wise)	Nil	Nil
iv)	Mark to market value of exchange traded interest rate derivatives outstanding and not 'highly effective' (instrument wise)	Nil	Nil

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**c) Disclosures on risk exposure in derivatives**

**i) Qualitative disclosures**

Banks shall disclose their risk management policies pertaining to derivatives with particular reference to the extent to which derivatives are used, the associated risks and business purposes served. The disclosure shall also include:

- a) the structure and organization for management of risk in derivatives trading,
- b) the scope and nature of risk measurement, risk reporting and risk monitoring systems,
- c) policies for hedging and / or mitigating risk and strategies and processes for monitoring the continuing effectiveness of hedges / mitigants, and
- d) accounting policy for recording hedge and non-hedge transactions; recognition of income, premiums and discounts; valuation of outstanding contracts; provisioning, collateral and credit risk mitigation.





ii) Quantitative disclosures

(Amount in ₹ crore)

S	Particular	Current Year		Previous Year	
		Currency Derivatives	Interest rate derivatives	Currency Derivatives	Interest rate derivatives
a)	Derivatives (Notional Principal Amount)	Nil	Nil	Nil	Nil
	i) For hedging	Nil	Nil	Nil	Nil
	ii) For trading	Nil	Nil	Nil	Nil
b)	Marked to Market Positions [1]	Nil	Nil	Nil	Nil
	i) Asset (+)	Nil	Nil	Nil	Nil
	ii) Liability (-)	Nil	Nil	Nil	Nil
c)	Credit Exposure [2]	Nil	Nil	Nil	Nil
d)	Likely impact of one percentage change in interest rate (100*PV01)	Nil	Nil	Nil	Nil
	i) on hedging derivatives	Nil	Nil	Nil	Nil
	ii) on trading derivatives	Nil	Nil	Nil	Nil
e)	Maximum and Minimum of 100*PV01 observed during the year	Nil	Nil	Nil	Nil
	i) on hedging	Nil	Nil	Nil	Nil
	ii) on trading	Nil	Nil	Nil	Nil

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d) Credit default swaps :- Nil

8. Disclosures relating to securitisation<sup>37</sup>

(Number/ Amounts in ₹ crore)

Sl. No.	Particulars	Mar 31 (Current Year)	Mar 31 (Previous Year)
1.	No of SPEs holding assets for securitisation transactions originated by the originator (only the SPVs relating to outstanding securitization exposures to be reported here)	Nil	Nil
2.	Total amount of securitised assets as per books of the SPEs	Nil	Nil
3.	Total amount of exposures retained by the originator to comply with MRR as on the date of balance sheet	Nil	Nil
	Off-balance sheet exposures	Nil	Nil
	First loss		
	Others		
	On-balance sheet exposures	Nil	Nil
	First loss		
	Others		
4.	Amount of exposures to securitisation transactions other than MRR	Nil	Nil
	Off-balance sheet exposures	Nil	Nil
	Exposure to own securitisations		
	First loss		
	Others		
	Exposure to third party securitisations		
	First loss		
	Others		

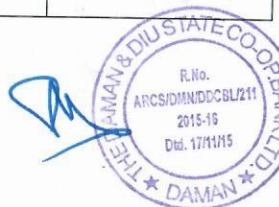
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	On-balance sheet exposures Exposure to own securitisations First loss Others Exposure to third party securitisations First loss Others	Nil	Nil
5.	Sale consideration received for the securitised assets and gain/loss on sale on account of securitisation	Nil	Nil
6.	Form and quantum (outstanding value) of services provided by way of, liquidity support, post-securitisation asset servicing, etc.	Nil	Nil
7.	Performance of facility provided. Please provide separately for each facility viz. Credit enhancement, liquidity support, servicing agent etc. Mention percent in bracket as of total value of facility provided. Amount paid Repayment received Outstanding amount	Nil	Nil
8.	Average default rate of portfolios observed in the past. Please provide breakup separately for each asset class i.e. RMBS, Vehicle Loans etc	Nil	Nil
9.	Amount and number of additional/top up loan given on same underlying asset. Please provide breakup separately for each asset class i.e. RMBS, Vehicle Loans, etc.	Nil	Nil
10.	Investor complaints Directly/Indirectly received and; Complaints outstanding	Nil	Nil

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

(Not Applicable to RRBs, LABs, PBs, and Co-operative Banks)

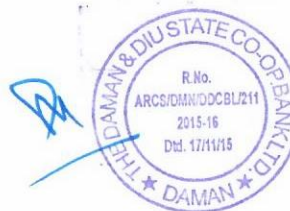
Name of the SPV sponsored	
Domestic	Overseas
NA	NA

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

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year	Previous Year
i)	Opening balance of amounts transferred to DEA Fund	1.74	1.77
ii)	Add: Amounts transferred to DEA Fund during the year	0	0
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.26	0.03
iv)	Closing balance of amounts transferred to DEA Fund	1.48	1.74

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# 11. Disclosure of complaints

## a) Summary information on complaints received by the bank from customers and from the Offices of Ombudsman<sup>39</sup>

Sr. No	Particulars	Previous year	Current year
	Complaints received by the bank from its customers		
1.	Number of complaints pending at beginning of the year	NIL	NIL
2.	Number of complaints received during the year	NIL	NIL
3.	Number of complaints disposed during the year	NIL	NIL
3.1	Of which, number of complaints rejected by the bank	NIL	NIL
4.	Number of complaints pending at the end of the year	NIL	NIL
	Maintainable complaints received by the bank from Office of Ombudsman		
5.	Number of maintainable complaints received by the bank from Office of Ombudsman	NIL	NIL
5.1.	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	NIL	NIL
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	NIL	NIL
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	NIL	NIL
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)	NIL	NIL
Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2021 (Previously Banking Ombudsman Scheme, 2006) and covered within the ambit of the Scheme.			

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b) Top five grounds<sup>40</sup> of complaints received by the bank from customers

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year					
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	0	0	0	0	0
Previous Year					
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	0	0	0	0	0

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**12. Disclosure of penalties imposed by the Reserve Bank of India :- (Nil)**

**13. Disclosures on remuneration**

			Current Year	Previous Year
<b>Quantitative disclosures</b> (The quantitative disclosures should only cover Whole Time Directors/ Chief Executive Officer/ Material Risk Takers)	(g)	Number of meetings held by the Nomination and Remuneration Committee during the financial year and remuneration paid to its members.	Nil	Nil
	(h)	Number of employees having received a variable remuneration award during the financial year. Number and total amount of sign-on/joining bonus made during the financial year. Details of severance pay, in addition to accrued benefits, if any.	Nil	Nil
	(i)	Total amount of outstanding deferred remuneration, split into cash, shares and share linked instruments and other forms. Total amount of deferred remuneration paid out in the financial year.	Nil	Nil
	(j)	Breakdown of amount of remuneration awards for the financial year to show fixed and variable, deferred and non-deferred.	Nil	Nil
	(k)	Total amount of outstanding deferred remuneration and retained remuneration exposed to ex post explicit and / or implicit adjustments.	Nil	Nil

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		(ii) Total amount of reductions during the financial year due to ex post explicit adjustments. (iii) Total amount of reductions during the financial year due to ex post implicit adjustments.	Nil	Nil
	(l)	Number of MRTs identified.	Nil	Nil
	(m)	(i) Number of cases where malus has been exercised. (ii) Number of cases where clawback has been exercised. (iii) Number of cases where both malus and clawback have been exercised.	Nil	Nil
General Quantitative Disclosure	(n)	The mean pay for the bank as a whole (excluding sub-staff) and the deviation of the pay of each of its WTDs from the mean pay.	Nil	Nil

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#### 14. Other Disclosures

##### a) Business ratios

Particular	Current Year	Previous Year
i) Interest Income as a percentage to Working Funds <sup>41</sup>	6.88	6.85
ii) Non-interest income as a percentage to Working Funds <sup>35</sup>	0.37	0.20
iii) Cost of Deposits	4.77	3.88
iv) Net Interest Margin <sup>42</sup>	2.86	4.05
v) Operating Profit as a percentage to Working Funds <sup>35</sup>	1.40	2.08
vi) Return on Assets <sup>43</sup>	0.90	1.38
vii) Business (deposits plus advances) per employee <sup>44</sup> (in ₹ crore)	15.03	14.44
viii) Profit per employee (in ₹ crore)	0.11	0.15

b) Bancassurance business: - (Nil)

c) Marketing and distribution: - (Nil)

d) Disclosures regarding Priority Sector Lending Certificates (PSLCs): - (Not applicable)






e) Provisions and contingencies

(Amount in ₹ crore)

Provision debited to Profit and Loss Account	Current Year	Previous Year
i) Provisions for NPI	0.00	0.00
ii) Provision towards NPA	1.42	0.00
iii) Provision made towards Income tax	2.74	2.80
iv) Other Provisions and Contingencies (with details)	1.12	0.02








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

(not Applicable to RRBs, LABs, Co-operative Banks)

**g) Payment of DICGC Insurance Premium**

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year	Previous Year
i)	Payment of DICGC Insurance Premium	0.86	0.89
ii)	Arrears in payment of DICGC premium	0.00	0.00

The bank had not defaulted in the payment of DICGC insurance premium to cover its deposits during the year under review.

**h) Disclosure of facilities granted to directors and their relatives: - (Nil)**

**i) Disclosure on amortization of expenditure on account of enhancement in family pension of employees of banks: - (Nil)**



OFFICER  
ACCOUNTS



GENERAL MANAGER  
ACCOUNTS



MANAGING DIRECTOR



ADMINISTRATOR



Annex V

