

DISCLOSURE IN FINANCIAL STATEMENTS – ‘NOTES TO ACCOUNTS’

Vikramaditya Nagrik Sahakari Bank Maryadit, Ujjain (M.P.)
Financial Year 2021-22

1) Regulatory Capital**a) Composition of Regulatory Capital**

(Amount in ₹ Lakhs)

| Sr. | Particulars | Current | Previous |
|-------|---|-----------|-----------|
| No. | | Year 2022 | Year 2021 |
| i) | Common Equity Tier 1 capital (CET 1)* / Paid up share capital and reserves [@] (net of deductions, if any) | 298.12 | 309.23 |
| ii) | Additional Tier 1 capital*/ Other Tier 1 capital [@] | 9.62 | -11.11 |
| iii) | Tier 1 capital (i + ii) | 307.74 | 298.12 |
| iv) | Tier 2 capital | 4.15 | 4.15 |
| v) | Total capital (Tier 1+Tier 2) | 311.89 | 302.27 |
| vi) | Total Risk Weighted Assets (RWAs) | 3898.88 | 3577.46 |
| vii) | CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share capital and reserves as percentage of RWAs [@] | - | - |
| viii) | Tier 1 Ratio (Tier 1 capital as a percentage of RWAs) | 7.89% | 8.33% |
| ix) | Tier 2 Ratio (Tier 2 capital as a percentage of RWAs) | - | - |
| x) | Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs) | 21.81% | 23.51% |
| xi) | Leverage Ratio | - | - |
| | Percentage of the shareholding of | - | - |
| xii) | a) - | - | - |
| | b) - | - | - |
| | c) - | - | - |
| xiii) | Amount of paid-up equity capital raised during the year | - | - |
| | Amount of non-equity Tier 1 capital raised during the year, of which:- | - | - |
| xiv) | Give list 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. | - | - |
| | Amount of Tier 2 capital raised during the year, of which - | - | - |
| xv) | Give list ⁸ as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). | - | - |
| | Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant. | - | - |

3) Investments

a) Composition of Investment Portfolio

As at 31/03/2022

| Investments in India | | | | | | | | | | Outside Investments in India | | | (Amount in ₹ lakhs) | |
|----------------------|--|--|--|--|--|--|--|--|--|------------------------------|--|--|---------------------|--|
|----------------------|--|--|--|--|--|--|--|--|--|------------------------------|--|--|---------------------|--|

| | Government Securities | Other Approved Securities | Shares | Debentures and Bonds | Subsidiaries and/or joint ventures | Others | Total Investments in India | Government securities (including local authorities) | Subsidiaries and/or joint ventures | Others | Total Investments Outside India | Total Invest ments |
|--|-----------------------|---------------------------|--------|----------------------|------------------------------------|--------|----------------------------|---|------------------------------------|--------|---------------------------------|--------------------|
| Held to Maturity | | | | | | | | | | | | |
| Gross | 1994.50 | - | - | - | - | - | 1994.50 | - | - | - | - | 1994.50 |
| Less: Provision for non-performing investments (NPI) | - | - | - | - | - | - | - | - | - | - | - | - |
| Net | 1994.50 | - | - | - | - | - | 1994.50 | - | - | - | - | 1994.50 |
| Available for Sale | | | | | | | | | | | | |
| Gross | 1545.65 | - | - | - | - | - | 1545.65 | - | - | - | - | 1545.65 |
| Less: Provision for depreciation and NPI | - | - | - | - | - | - | - | - | - | - | - | - |
| Net | 1545.65 | - | - | - | - | - | 1545.65 | - | - | - | - | 1545.65 |
| Held for Trading | | | | | | | | | | | | |
| Gross | - | - | - | - | - | - | - | - | - | - | - | - |
| Less: Provision for depreciation and NPI | - | - | - | - | - | - | - | - | - | - | - | - |
| Net | - | - | - | - | - | - | - | - | - | - | - | - |
| Total Investments | 3540.15 | - | - | - | - | - | - | - | - | - | - | - |
| Less: Provision for depreciation and NPI | - | - | - | - | - | - | 3540.15 | - | - | - | - | 3540.15 |
| Net | 3540.15 | - | - | - | - | - | 3540.15 | - | - | - | - | 3540.15 |

As at 31.03.2021

| (Amount in ₹ lakhs) | | | | | | | | | | | | |
|--|-----------------------|---------------------------|--------|----------------------|------------------------------------|--------|------------------------------|---|------------------------------------|--------|---------------------------------|-------------------|
| Investments in India | | | | | | | Outside Investments in India | | | | | |
| | Government Securities | Other Approved Securities | Shares | Debentures and Bonds | Subsidiaries and/or joint ventures | Others | Total investments in India | Government securities (including local authorities) | Subsidiaries and/or joint ventures | Others | Total Investments Outside India | Total Investments |
| Held to Maturity | | | | | | | | | | | | |
| Gross | 1994.50 | - | - | - | - | - | 1994.50 | - | - | - | - | 1994.50 |
| Less: Provision for non-performing investments (NPI) | - | - | - | - | - | - | --- | - | - | - | - | - |
| Net | 1994.50 | - | - | - | - | - | 1994.50 | - | - | - | - | 1994.50 |
| Available for Sale | | | | | | | | | | | | |
| Gross | 1719.52 | - | - | - | - | - | 1719.52 | - | - | - | - | 1719.52 |
| Less: Provision for depreciation and NPI | - | - | - | - | - | - | - | - | - | - | - | - |
| Net | 1719.52 | - | - | - | - | - | 1719.52 | - | - | - | - | 1719.52 |
| Held for Trading | | | | | | | | | | | | |
| Gross | - | - | - | - | - | - | - | - | - | - | - | - |
| Less: Provision for depreciation and NPI | - | - | - | - | - | - | - | - | - | - | - | - |
| Net | - | - | - | - | - | - | - | - | - | - | - | - |
| Total Investments | 3714.02 | - | - | - | - | - | 3714.02 | - | - | - | - | 3714.02 |
| Less: Provision for non-performing investments | - | - | - | - | - | - | - | - | - | - | - | - |
| Less: Provision for depreciation and NPI | - | - | - | - | - | - | - | - | - | - | - | - |
| Net | 3714.02 | - | - | - | - | - | 3714.02 | - | - | - | - | 3714.02 |

(Amount in ₹ Lakhs)

i) Movement of provisions held towards depreciation on Investments

i) Non-performing non-SLR investments

| Sr. No. | Particulars | Current Year | Previous Year |
|---------|---|--------------|---------------|
| a) | Opening balance | NIL | NIL |
| b) | Additions during the year since 1 st April | NIL | NIL |
| c) | Reductions during the above period | NIL | NIL |
| d) | Closing balance | NIL | NIL |
| e) | Total provisions held | NIL | NIL |

(Amount in ₹ Lakhs)

[illegible]

e) Repo transactions (in face value terms)¹⁴

(Amount in ₹ Lakhs)

| | | 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 | | | | |
| a) | Government securities | NIL | NIL | NIL | NIL |
| b) | Corporate debt securities | NIL | NIL | NIL | NIL |
| c) | Any other securities | NIL | NIL | NIL | NIL |
| | ii) Securities purchased under reverse repo | | | | |
| a) | Government securities | NIL | NIL | NIL | NIL |
| b) | Corporate debt securities | NIL | NIL | NIL | NIL |
| c) | Any other securities | NIL | NIL | NIL | NIL |

4) Asset quality

a) Classification of advances and provisions held¹⁵

| 31-03-2022 | (Amount in ₹ Lakhs) | | | | |
|--|-------------------------|----------------|----------|------|-------------------------------|
| | Standard | Non-Performing | | | |
| | Total Standard Advances | Sub-standard | Doubtful | Loss | Total Non-Performing Advances |
| Gross Standard Advances and NPAs | | | | | |
| Opening Balance | 4196.09 | 55.23 | 85.59 | - | 85.59 |
| Add: Additions during the year | 4.30 | 4.44 | - | - | - |
| Less: Reductions during the year* | 0.00 | 50.95 | 30.68 | - | 30.68 |
| Closing balance | 4200.39 | 8.72 | 54.91 | - | 54.91 |
| *Reductions in Gross NPAs due to: | - | - | - | - | - |
| i) Upgradation | - | - | - | - | - |
| ii) Recoveries (excluding recoveries from upgraded accounts) | - | - | - | - | - |
| iii) Technical/ Prudential 16 Write-offs | - | - | - | - | - |
| iv) Write-offs other than those under (iii) above | - | - | - | - | - |
| Provisions (excluding Floating Provisions) | | | | | |
| Opening balance of provisions held | 100.68 | - | - | - | - |
| Add: Fresh provisions made during the year | 1.25 | - | - | - | - |
| Less: Excess provision reversed/ Write-off loans | - | - | - | - | - |
| Closing balance of provisions held | 101.93 | - | - | - | - |
| Net NPAs¹⁷ | | | | | |
| Opening Balance | - | - | - | - | - |
| Add: Fresh additions during the year | - | - | - | - | - |
| Less: Reductions during the year | - | - | - | - | - |
| Closing Balance | - | - | - | - | - |
| Floating Provisions | | | | | |
| Opening Balance | - | - | - | - | - |
| Add: Additional provisions made during the year | - | - | - | - | - |
| Less: Amount drawn down 18 during the year | - | - | - | - | - |
| Closing balance of floating provisions | - | - | - | - | - |
| Technical write-offs and the recoveries made thereon | | | | | |
| Opening balance of Technical/ Prudential written-off accounts | - | - | - | - | - |
| Add: Technical/ Prudential write-offs during the year | - | - | - | - | - |
| Less: Recoveries made from previously technical/ prudential written-off accounts during the year | - | - | - | - | - |
| Closing balance | - | - | - | - | - |

| Ratios (in per cent) | | Current Year 2022 | Previous Year 2021 |
|-----------------------------|--|----------------------|-----------------------|
| Gross NPA to Gross Advances | | 1.49% | 1.60% |
| Net NPA to Net Advances | | -0.90% | 0.79% |
| Provision coverage ratio | | 159.69 | 71.50 |

b) Sector-wise Advances and Gross NPAs

| Sr. No. | Sector* | Current Year 2022 | | | Previous Year 2021 | | |
|---------|--|----------------------------------|---------------|--|----------------------------------|---------------|--|
| | | Outstanding Total Advances | Gross NPAs | Percentage of Gross NPAs to Total Advances in that sector | Outstanding Total Advances | Gross NPAs | Percentage of Gross NPAs to Total Advances in that sector |
| i) | Priority Sector | | | | | | |
| a) | Agriculture and allied activities | 688.87 | - | - | 773.89 | - | - |
| b) | Advances to industries sector eligible as priority sector lending | 1590.66 | 56.09 | 3.53% | 1656.74 | 76.98 | 4.65% |
| b) | Housing Loans | 228.11 | 5.35 | 2.35% | 323.81 | 63.84 | 19.72% |
| b) | Personal loans | - | - | - | - | - | - |
| | Subtotal (i) | 2507.64 | 61.44 | 5.88% | 2754.44 | 140.82 | 24.37% |
| ii) | Non-priority Sector | | | | | | |
| a) | Agriculture and allied activities | - | - | - | - | - | - |
| b) | Industry | - | - | - | - | - | - |
| c) | Services | - | - | - | - | - | - |
| d) | Personal loans | - | - | - | - | - | - |
| e) | All Others Loans | 1756.38 | 2.19 | 0.12% | 1351.68 | - | - |
| | Sub-total (ii) | 1756.38 | 2.19 | 0.12% | - | - | - |
| | Total (I + ii) | 4264.02 | 63.63 | 6% | 4106.12 | 140.82 | 24.37% |

(Amount in ₹ Lakhs)

c) *Overseas assets, NPAs and revenue*

(Amount in ₹ Lakhs)

| Particulars | (Amount in ₹ Lakhs) | |
|---------------|---------------------|---------------|
| | Current Year | Previous Year |
| Total Assets | 10029.02 | 10518.99 |
| Total NPAs | -38.30 | 40.14 |
| Total Revenue | 670.75 | 768.73 |

| | |
|--|--------|
| | 570.75 |
| ii) Details of accounts subjected to restructuring | |

[illegible]

f) **Disclosure of transfer of loan exposures**

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

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

Details of loans acquired during the year

| (all amounts) | From SCBs, RRBs, UCBs, Stab's, DCCBs, AIFIs, SFBs and NBFCs including Housing Finance Companies (HFCs) | From ARCs |
|---|--|-----------|
| Aggregate principal outstanding of loans acquired | NIL | NIL |
| Aggregate consideration paid | NIL | NIL |
| Weighted average residual tenor of loans acquired | NIL | NIL |

g) **Fraud accounts**

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

| | Current year 2022 | Previous year 2021 |
|---|-------------------|--------------------|
| Number of frauds reported | NIL | NIL |
| Amount involved in fraud (₹ crore) | NIL | NIL |
| Amount of provision made for such frauds (₹ crore) | NIL | NIL |
| Amount of Unamortized provision debited from 'other reserves' as at the end of the year (₹ crore) | NIL | NIL |
| Number of frauds reported | NIL | NIL |

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

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

(Amounts in ₹ Lakhs)

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

5) Exposures

a) Exposure to real estate sector

(Amounts in ₹ Lakhs)

| Category | Current year 2022 | Previous Year 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. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits. 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; c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures – i. Residential ii. Commercial Real Estate <i>ii) Indirect Exposure</i> Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies. | 636.66 | 436.54 |
| Total Exposure to Real Estate Sector | 636.66 | 436.54 |

b) Exposure to capital market

| Particulars ²⁴ | Current Year 2022 | Previous Year 2021 |
|--|----------------------|-----------------------|
| 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; | Nil | Nil |
| ii) Advances against shares / bonds / debentures or other securities or on clean basis to individuals for investment in shares (including IPOs / ESOPs), convertible bonds, convertible debentures, and units of equity oriented mutual funds; | Nil | Nil |
| iii) Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security; | Nil | Nil |
| iv) Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares / convertible bonds / convertible debentures / units of equity oriented mutual funds does not fully cover the advances; | Nil | Nil |
| v) Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers; | Nil | Nil |
| 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; | Nil | Nil |
| vii) Bridge loans to companies against expected equity flows / issues; | Nil | Nil |
| viii) Underwriting commitments taken up by the banks in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds; | Nil | Nil |
| ix) Financing to stockbrokers for margin trading; | Nil | Nil |
| x) All exposures to Venture Capital Funds (both registered and unregistered) | Nil | Nil |
| Total exposure to capital market | Nil | Nil |

c) Risk category-wise country exposure

(Amount in ₹ lakhs)

| Risk Category* | Exposure (net) as at M (Current Year) | Provision held as at M (Current Year) | Exposure (net) as at M (Previous Year) | Provision held as at M (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 ₹ Lakhs)

| Particulars | Current year 2022 | Previous Year 2021 |
|--|-------------------|--------------------|
| Total unsecured advances of the bank | 30.84 | 30.05 |
| Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken | - | - |
| Estimated value of such intangible securities | - | - |

6) Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits

(Amount in ₹ Lakh)

| Particulars | Current | Previous |
|---|-----------|-----------|
| | Year 2022 | Year 2021 |
| Total deposits of the twenty largest depositors | 770.71 | 877.09 |
| Percentage of deposits of twenty largest depositors to total deposits of the bank | 8.70% | 9.32% |

b) Concentration of advances*

(Amount in ₹ Lakh)

| Particulars | Current | Previous |
|--|-----------|-----------|
| | Year 2022 | Year 2021 |
| Total advances to the twenty largest borrowers | 667.75 | 645.01 |
| Percentage of advances to twenty largest borrowers to total advances of the bank | 15.66% | 15.71% |

c) **Concentration of exposures****

| Particulars | Current | Previous |
|--|-----------|-----------|
| | Year 2022 | Year 2021 |
| Total exposure to the twenty largest borrowers/customers | 1231.41 | 1438.21 |
| Percentage of exposures to the twenty largest borrowers/customers to the total exposure of the bank on borrowers/Customers | 28.88 % | 35.03% |
| **Exposures shall be computed as per applicable RBI regulation. | | |

d) **Concentration of NPAs**

| Particulars | (Amount in ₹ Lakhs) | |
|---|---------------------|-----------|
| | Current | Previous |
| | Year 2022 | Year 2021 |
| Total Exposure to the top twenty NPA accounts | 63.63 | 140.82 |
| Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs. | 1.49% | 1.60% |

Derivatives

Comment- Bank is not having any Exposure in Derivatives, Hence Not Applicable to Bank.

7) **Disclosures relating to securitization**

(Applicable to all SCBs, SFBs but excluding RRBs)

Comment- Not Applicable to our Bank.

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

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

Comment- Not Applicable to UCBs

9) **Transfers to Depositor Education and Awareness Fund (DEA Fund)**

| Sr. No. | Particulars | (Amount in ₹ Lakhs) | |
|---------|--|---------------------|--------------------|
| | | Current Year 2022 | Previous Year 2021 |
| i) | Opening balance of amounts transferred to DEA Fund | 28.36 | 17.39 |
| ii) | Add: Amounts transferred to DEA Fund during the year | 8.03 | 10.97 |
| iii) | Less: Amounts reimbursed by DEA Fund towards claims | 2.00 | - |
| iv) | Closing balance of amounts transferred to DEA Fund | 34.39 | 28.36 |

10) **Disclosure of complaints**

a) **Summary information on complaints received by the bank from customers and from the Offices of Ombudsman³¹**

| Sr. No | Particulars | Previous year 2021 | Current year 2022 |
|--------|--|--------------------|-------------------|
| | Complaints received by the bank from its customers | | |
| 1. | Number of complaints pending at beginning of the yea | 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 favor 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 |

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

| Grounds of complaints, (i.e. complaints relating to) | complaints pending at the beginning of the year | complaints received during the year | % increase/ number of complaints received over the previous year | 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 2022 | | | | | |
| Ground - 1 | Nil | Nil | Nil | Nil | Nil |
| Ground - 2 | Nil | Nil | Nil | Nil | Nil |
| Ground - 3 | Nil | Nil | Nil | Nil | Nil |
| Ground - 4 | Nil | Nil | Nil | Nil | Nil |
| Ground - 5 | Nil | Nil | Nil | Nil | Nil |
| Others | Nil | Nil | Nil | Nil | Nil |
| Total | Nil | Nil | Nil | Nil | Nil |
| Previous Year 2021 | | | | | |
| Ground - 1 | Nil | Nil | Nil | Nil | Nil |
| Ground - 2 | Nil | Nil | Nil | Nil | Nil |
| Ground - 3 | Nil | Nil | Nil | Nil | Nil |
| Ground - 4 | Nil | Nil | Nil | Nil | Nil |
| Ground - 5 | Nil | Nil | Nil | Nil | Nil |
| Others | Nil | Nil | Nil | Nil | Nil |
| Total | Nil | Nil | Nil | Nil | Nil |

11) **Disclosure of penalties imposed by the Reserve Bank of India**

| | | | |
|-----------------------------|--|--|---|
| 1.ATM/Debit Cards | 2. Credit Cards | 3.Internet/Mobile/Electronic Banking | 4. Account opening/ difficulty in operation of accounts |
| 5. Mis-selling/Para-banking | 6. Recovery Agents/ Direct Sales Agents | 7. Pension and facilities for senior citizens/ differently abled | 8. Loans and advances |
| 9. Levy of charges without | 10. Cheque/ drafts/ | 11. Non-observance of Fair | 12. Exchange of coins, |

| | | | |
|------------------------------|--------------------|-----------------------------------|-------------------------------|
| prior notice/ excessive | bills | Practices Code | issuance/ acceptance of small |
| charges/ foreclosure charges | | | denomination notes and coins |
| 13. Bank Guarantees/ Letter | 14. Staff behavior | 15. Facilities for customers | 16. Others |
| of Credit and documentary | | visiting the branch/ adherence to | |
| Credits | | prescribed working hours by the | |
| | | branch, etc | |

Comment- No Penalty has been imposed to the bank by Reserve Bank of India.

12) Disclosures on remuneration

| Type of disclosure | | Information | |
|--------------------|-----|--|-----|
| Qualitative | (a) | Information relating to the composition and mandate of the Nomination and Remuneration Committee. | Nil |
| | (b) | Information relating to the design and structure of remuneration processes and the key features and objectives of remuneration policy. | Nil |
| | (c) | Description of the ways in which current and future risks are taken into account in the remuneration processes. It should include the nature and type of the key measures used to take account of these risks. | Nil |
| | (d) | Description of the ways in which the bank seeks to link performance during a performance measurement period with levels of remuneration. | Nil |
| | (e) | A discussion of the bank's policy on deferral and vesting of variable remuneration and a discussion of the bank's policy and criteria for adjusting deferred remuneration before vesting and after vesting. | Nil |
| | (f) | Description of the different forms of variable remuneration (i.e., cash and types of share-linked instruments) that the bank utilizes and the rationale for using these different forms. | Nil |

| | | | Current Year 2022 | Previous Year 2021 |
|---|-----|--|-------------------|--------------------|
| Quantitative disclosures <i>(The quantitative disclosures should only cover Whole Time Directors/ Chief Executive</i> | (g) | Number of meetings held by the Nomination and Remuneration Committee during the financial year and remuneration paid to its members. | Nil | Nil |
| | (h) | (i) Number of employees having received a variable remuneration award during the financial year. | Nil | Nil |

| | | | | |
|---------------------------------------|-----|---|-----|-----|
| Officer/ Material Risk Takers) | | (ii) Number and total amount of sign-on/joining bonus made during the financial year. (iii) Details of severance pay, in addition to accrued benefits, if any. | | |
| | (i) | (i) Total amount of outstanding deferred remuneration, split into cash, shares and share linked instruments and other forms. (ii) 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) | (i) Total amount of outstanding deferred remuneration and retained remuneration exposed to ex post explicit and / or implicit adjustments. (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 mauls has been exercised. (ii) Number of cases where claw back has been exercised. (iii) Number of cases where both mauls and claw back 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 |

13) Other Disclosures

a) Business ratios

| | Particular | Current Year 2022 | Previous Year 2021 |
|-----|--|----------------------|-----------------------|
| i) | Interest Income as a percentage to Working Funds ³³ | 2.54% | 2.56% |
| ii) | Non-interest income as a percentage to Working Funds ³⁵ | 0.72% | 0.33% |

| | | | |
|-------|---|--------|--------|
| iii) | Cost of Deposits | 4.42% | 4.52% |
| iv) | Net Interest Margin | 2.61% | 2.58% |
| v) | Operating Profit as a percentage to Working Funds | 1.03% | 0.53% |
| vi) | Return on Assets | 0.53% | 1.05% |
| vii) | Business (deposits plus advances) per employee (in Lakhs) | 455.89 | 614.53 |
| viii) | Profit per employee (in ₹ Lakhs) | 1.75 | 4.95 |

- b) *Bancassurance business*
c) *Marketing and distribution*
d) *Disclosures regarding Priority Sector Lending Certificates (PSLCs)*
e) *Provisions and contingencies*

(Amount in ₹ Lakhs)

| Provision debited to Profit and Loss Account | Current Year 2022 | Previous Year 2021 |
|---|-------------------|--------------------|
| i) Provisions for NPI | 4.04 | ----- |
| ii) Provision towards NPA | ----- | 4.67 |
| iii) Provision made towards Income tax | 2.05 | 3.80 |
| iv) Other Provisions and Contingencies (with details) | 6.96 | 5.14 |

Other Provisions and Contingencies (with details)

(Amount in ₹ Lakhs)

| Sr. No. | Particulars | Current Year 2022 | Previous Year 2021 |
|---------|---------------------------------|-------------------|--------------------|
| i) | Investment Depreciation Reserve | 11.89 | 15.01 |
| ii) | Provision for Audit Fees | 1.86 | 3.69 |
| iii) | Provision for Staff Gratuity | 0.00 | 0.81 |
| iv) | Provision for Standard Assets | 0.00 | 0.00 |

- f) *Implementation of IFRS converged Indian Accounting Standards (Ind AS) (not Applicable to RRBs, LABs, UCBs)*
g) *Payment of DICGC Insurance Premium*

(Amount in ₹ Lakhs)

| Sr. No. | Particulars | Current Year 2022 | Previous Year 2021 | Current Year 2021 |
|---------|-------------------------------------|--|---|-------------------|
| i) | Payment of DICGC Insurance Premium | Rs.5.65 Dated 09/04/2021 Rs.5.22 Dated 05/10/2021 | Rs.5.81 Dated 18/04/2020 Rs.5.24, Dated 05/10/2020 | |
| ii) | Arrears in payment of DICGC premium | - | ----- | |

iii) Disclosure of facilities granted to directors and their relatives

(Applicable for UCBs)

UCBs shall disclose any fund or non-fund (guarantees, letters of credit, etc.) facilities extended to directors, their relatives, companies or firms in which they are interested.

Comment-. NIL

iv) Disclosure on amortization of expenditure on account of enhancement in family pension of employees of banks

Comment-. NIL

(Applicable for banks covered under the 11th Bipartite Settlement and Joint Note dated November 11, 2020)

Banks may take the following course of action to provide for additional liability on account of revision in family pension consequent to the 11th Bipartite Settlement and Joint Note dated November 11, 2020.

- i) The liability for enhancement of family pension shall be fully amortized as per applicable accounting standards.
- ii) The expenditure, if not fully charged to the Profit and Loss Account during the financial year 2021-22, be amortized over a period not exceeding five years beginning with the financial year ending March 31, 2022, subject to a minimum of 1/5th of the total amount involved being expensed every year.
- iii) Appropriate disclosure of the accounting policy followed in this regard shall be made in the 'Notes to Accounts' to the also disclose the amount of amortized expenditure and the consequential net profit if the amortized expenditure had been fully recognized in the Profit & Loss Account.

Thanking you,



Date : 30th June, 2022

Place : Ujjain (M.P.)



Yours Truly
For O. P. Totla & Co.
Chartered Accountants,
FRN : 000734C

Naveen Kumar Somani
CA. Naveen Kumar Somani
Partner
M. No.: 429100

UDIN : 22429100ALYEBI3405