

### III Disclosure as per RBI Guidelines as on 31.03.2024

(As per RBI Circular RBI/DOR/2021-22/83 DOR.ACC.REC. No 45/21.04.018/2021-22 updated on 15-11-2021)

#### 1.Regulatory Capital

##### a ) Composition of Regulatory Capital

(Rs in Lakh)

Sr. No.	Particulars	2023-24	2022-23
i)	Paid up share capital and reserves <sup>@</sup> (net of deductions, if any)	990.52	879.63
ii)	Other Tier 1 Capital <sup>@</sup>	81.08	48.95
iii)	Tier 1 capital (i + ii)	1071.60	928.58
iv)	Tier 2 capital	127.08	141.50
v)	Total capital (Tier 1 + Tier 2)	1198.68	1070.08
vi)	Total Risk Weighted Assets (RWAs)	7224.45	6939.15
vii)	Paid-up share capital and reserves as percentage of RWAs <sup>@</sup>	13.71%	12.68%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	14.83%	13.38%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.76%	2.04%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	16.59%	15.42%
xi)	Amount of paid-up equity capital raised during the year	0	0
xii)	Amount of non equity Tier 1 capital raised during the year, of which : a) Perpetual Cumulative Preference Shares b) Redeemable Non-Cumulative Preferences Shares	-	-
xiii)	Amount of Tier 2 capital raised during the year, of which : a) Perpetual Cumulative Preference Shares b) Redeemable Non-Cumulative Preferences Shares	-	-



## 2. Asset Liability Management

a) Maturity pattern of certain items of assets and liabilities

**Current Year 31.03.2024**

	1 D	2-7 D	8-14 D	15-28 D	29-90 D	3-6 M	6-12 M	1-3 Y	3-5 Y	Over - 5Y	Total
Deposits	831.15	243.59	45.25	3.03	58.81	698.94	10.78	10199.53	962.85	182.97	13236.90
Advances	39.04	97.11	---	2.52	24.08	158.49	350.21	1410.83	798.24	4929.43	7809.95
Investments	199.52	298.02	296.52	296.08	200.00	100.00	200.00	1428.00	100.02	2381.57	5499.73
Borrowings	-	-	--	-	-	-	-	-	-	-	-
Foreign Currency Assets	-	-	--	-	-	-	-	-	-	-	-
Foreign Currency Liabilities	-	-	--	-	-	-	-	-	-	-	-

**Previous Year 31.03.2023**

	1 D	2-7 D	8-14 D	15-28 D	29-90 D	3-6 M	6-12 M	1-3 Y	3-5 Y	Over - 5Y	Total
Deposits	413.16	171.07	-	0.30	8.77	445.01	1572.70	9668.89	41.38	208.21	12529.45
Advances	9.62	82.75	-	0.04	29.74	16.59	283.62	1600.54	677.16	4893.22	7593.28
Investments	296.52	296.08	202.72	-	400.00	451.00	593.00	12.00	385.00	2481.47	5117.79
Borrowings	-	-	--	-	-	-	-	-	-	-	-
Foreign Currency Assets	-	-	--	-	-	-	-	-	-	-	-
Foreign Currency Liabilities	-	-	--	-	-	-	-	-	-	-	-

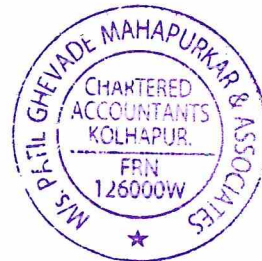


### 3. Investments

#### a) Composition of Investment Portfolio as at 31.03.2024

(Rs in Lakh)

	Investments in India						Total Investments in India
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or Joint Ventures	Others	
<b>Held to Maturity</b>							
Gross	3065.99	0.00	0.11	0.00	0.00	0.00	3066.10
Less : Provision for non-performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	3065.99	0.00	0.11	0.00	0.00	0.00	3066.10
<b>Available for Sale</b>							
Gross	1090.63	0.00	0.00	0.00	0.00	0.00	1090.63
Less : Provision for depreciation and NPI	20.72	0.00	0.00	0.00	0.00	0.00	20.72
Net	1069.91	0.00	0.00	0.00	0.00	0.00	1069.91
<b>Held for Trading</b>							
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less : Provision for depreciation and 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
<b>Total Investments</b>	4156.62	0.00	0.11	0.00	0.00	0.00	4156.73
Less : Provision for non-performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less : Provision for depreciation and NPI	20.72	0.00	0.00	0.00	0.00	0.00	20.72
Net	4135.90	0.00	0.11	0.00	0.00	0.00	4136.01



**Composition of Investment Portfolio as at 31.03.2023**

(Rs in Lakh)

	Investments in India						Total Investments in India
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or Joint Ventures	Others	
<b>Held to Maturity</b>							
Gross	2916.47	0.00	0.11	0.00	0.00	0.00	2916.58
Less : Provision for non-performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	2916.47	0.00	0.11	0.00	0.00	0.00	2916.58
<b>Available for Sale</b>							
Gross	995.32	0.00	0.00	0.00	0.00	0.00	995.32
Less : Provision for depreciation and NPI	30.72	0.00	0.00	0.00	0.00	0.00	30.72
Net	964.60	0.00	0.00	0.00	0.00	0.00	964.60
<b>Held for Trading</b>							
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less : Provision for depreciation and 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
<b>Total Investments</b>	3911.79	0.00	0.11	0.00	0.00	0.00	3911.90
Less : Provision for non-performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less : Provision for depreciation and NPI	30.72	0.00	0.00	0.00	0.00	0.00	30.72
Net	3881.07	0.00	0.11	0.00	0.00	0.00	3881.18



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

(Rs in Lakh)

Particulars	Current Year	Previous Year
	31.03.2024	31.03.2023
i) Movement of Provisions held towards depreciation on investments		
a) Opening Balance	30.72	13.00
b) Add : Provisions made during the year	--	17.72
c) Less : Write off/ write back of excess provision during the year	10.00	0.00
d) Closing Balance	20.72	30.72
ii) Movement of Investment Fluctuation Reserve		
a) Opening Balance	55.00	50.00
b) Add : Amount transferred during the year	---	05.00
c) Less : Drawdown	---	0.00
d) Closing Balance	55.00	55.00
iii) Closing balance in IFR as percentage of closing balance of investments in AFS and HFT/Current category	5.04%	5.53%

c) Sale and transfers to/from HTM category

During the Financial Year the Bank has not sold or Transfer any Investment.



## 4. Non-SLR Investment Portfolio

### i) Non-performing non-SLR investments

(Rs in Lakh)

Sr. No.	Particulars	2023-24	2022-23
a)	Opening Balance	0.11	0.11
b)	Additions during the year since 1 <sup>st</sup> April	0.00	0.00
c)	Reductions during the above period	0.00	0.00
d)	Closing Balance	0.11	0.11
e)	Total provisions held	0.00	0.00

### ii) Issuer composition of non-SLR Investments

(Rs in Lakh)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
		3		4		5		6		7	
		CY	PY	CY	PY	CY	PY	CY	PY	CY	PY
1	2	31/03/24	31/03/23	31/03/24	31/03/23	31/03/24	31/03/23	31/03/24	31/03/23	31/03/24	31/03/23
a)	PSUs	-	-	-	-	-	-	-	-	-	-
b)	FIs	-	-	-	-	-	-	-	-	-	-
c)	Banks	-	-	-	-	-	-	-	-	-	-
d)	Private Corporates	-	-	-	-	-	-	-	-	-	-
e)	Subsidiaries / Joint Ventures	-	-	-	-	-	-	-	-	-	-
f)	Others	0.11	0.11	-	-	-	-	-	-	-	-
g)	Provision held towards depreciation	0.00	0.00	-	-	-	-	-	-	-	-
	Total	0.11	0.11	-	-	-	-	-	-	-	-

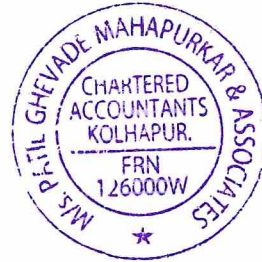
\*Balances in Term deposits with banks are not considered in above table



## 5. Repo Transactions (in face value terms) / TREPS

(Rs in Lakh)

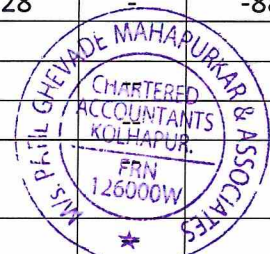
	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	outstanding as on March 31
i) Securities sold under repo	-	-	-	-
a) Government securities	-	-	-	-
b) Corporate debt securities	-	-	-	-
c) Any other securities	-	-	-	-
ii) Securities purchased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



## 6. Asset Quality

### a) Classification of advances and provisions held- 31.03.2024

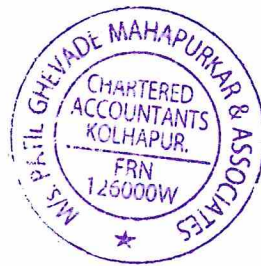
	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	6885.79	201.19	506.30	-	707.49	7593.28
Add : Additions during the year	668.65	35.32	17.24	-	52.56	721.21
Less : Reduction during the year*	-	201.19	303.35	-	504.54	504.54
Closing Balance	7554.44	35.32	220.19	-	255.51	7809.95
*Reduction in Gross NPAs due to :	-	201.19	303.35	-	504.54	504.54
i) Up gradation	-	9.05	268.10	-	277.15	277.15
ii) Recoveries (excluding recoveries from upgraded accounts)	-	192.14	35.25	-	227.39	227.39
iii) Technical / Prudential 16 Write-offs	-	-	-	-	-	-
iv) Write-offs other than those under (iii) above	-	-	-	-	--	-
<b>Provisions (excluding Floating Provisions)</b>	-	-	-	-	-	-
Opening balance of provisions held	28.50	20.12	323.88	-	344.00	372.50
Add : Fresh provisions made during the year	3.50	--	16.59	-	16.59	20.09
Less : Excess provision reversed/ Write-offs loans	-	16.59	---	-	16.59	16.59
Closing balance of provisions held	32.00	3.53	340.47	-	344.00	376.00
<b>Net NPAs</b>						
Opening Balance	-	181.07	72.09	-	253.16	253.16
Add : Fresh additions during the year	-	35.32	17.24	-	52.56	52.56
Less : Reductions during the year	-	184.60	209.61	-	394.21	394.21
Closing Balance	-	31.79	-120.28	-	-88.49	-88.49
Floating Provisions	-	-	-	-	-	-
Opening Balance	-	-	-	-	-	-
Add : Additional provisions made during the year	-	-	-	-	-	-
Less : Amount drawn down	-	-	-	-	-	-





during the year (Give reasons)						
Closing balance of floating provisions	-	-	-	--	-	-
*The floating provision held by bank could not be apportioned over various categories in NPA	-	-	-	--	-	-
	-	-	-	--	-	-
Technical write-offs and the recoveries made there on	-	-	-	--	-	-
Opening balance of Technical / Prudential written-off accounts	-	-	-	--	-	-
Add : Technical / Prudential written-off during the year	-	-	-	--	-	-
Less : Recoveries made from previously technical / prudential written-off accounts during the year	-	-	-	--	-	-
Closing Balance	-	-	-	--	-	-

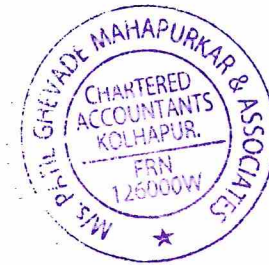
Ratios (%)	Current Year	Previous Year
	31/03/2024	31/03/2023
Gross NPA to Gross Advances	3.27%	9.32
Net NPA to Net Advances	0.00%	3.55
Provision coverage ratio	134.63%	48.62



**b) Sector-wise Advances and Gross NPAs**

(Rs in Lakh)

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
<b>i)</b>	<b>Priority Sector</b>						
a)	Agriculture and allied activities	728.74	4.71	0.06%	574.17	13.72	0.18%
b)	Advances to industries sector eligible as priority	3131.65	156.98	2.01%	4724.98	680.65	8.96%
	i) Textile						
c)	Services	759.42	47.42	0.61%	23.58	1.13	0.02%
d)	Personal Loans	618.34	10.06	0.13%	0.00	0.00	0.00
	Subtotal (i) Other Priority Sector	5238.15	219.17	2.81%	5322.73	695.50	9.16%
<b>ii)</b>	<b>Non-Priority Sector</b>						
a)	Agriculture and allied activities						
b)	Industry	2451.77	21.14	0.27%	2198.39	11.99	0.16
	i) Textile						
c)	Services	0.00	0.00	0.00	0.00	0.00	0.00
d)	Personal Loans	120.03	15.20	0.19%	72.16	0.00	0.00
	Subtotal (ii) Non –Priority Sector	2571.80	36.34	0.46%	2270.55	11.99	0.16%
	<b>Total (i + ii)</b>	<b>7809.95</b>	<b>255.51</b>	<b>3.27%</b>	<b>7593.28</b>	<b>707.49</b>	<b>9.32%</b>



c) Particulars of resolution plan and restructuring

i) Details of accounts subjected to restructuring<sup>21</sup>

**Note-Bank has not restructured any Loan Accounts in current year and previous year. Hence disclosure is not required.**

d) Disclosure of transfer of loan exposures

During this financial year and previous year, Bank has not sold financial assets to Asset Reconstruction Companies hence disclosure is not required.

e) Details of non performing financial assets purchased/sold from/to other Banks/financial institution/NBFCs

During this financial year and previous year, Bank has not purchased/sold non performing financial assets to Banks/financial institutions/NBFCs hence disclosure is not required.

f) Fraud accounts

	2023-24	2022-23
Number of frauds reported	01	0
Amount involved in fraud (Rs Lakh)	0.49	0.00
Amount of provision made for such frauds (Rs Lakh)	0.49	0.00
Amount of Unamortized provision debited from 'other reserves' as at the end of the year (Rs Lakh)	0.00	0.00



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

i) For the half year ended 31<sup>st</sup> March 2024

(Rs in Lakh)

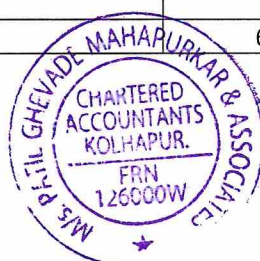
Type of borrower	Exposure to accounts classified as Standard consequence to implementation of resolution plan-Position as at the end of the previous half-year-30-09-2023(A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A), amount written off during the half-year	Of (A), amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequence to implementation of resolution plan-Position as at the end of this half-year-31-03-2024
Personal Loans	-	-	-	-	-
Corporate persons*	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	-	-	-	-	-

## 7. Exposures

a) Exposure to real estate sector

(Rs in Lakh)

Category	Current Year	Previous Year
	31/03/2024	31/03/2023
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.	549.37	424.94
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;	107.64	136.63
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposure -	-	-
i) Residential	-	-
ii) Commercial Real Estate	-	-
ii) Indirect Exposure	-	-
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	-	-
<b>Total Exposure to Real Estate Sector</b>	<b>657.01</b>	<b>561.57</b>



b) Exposure to capital market

Bank does not have exposure to capital market in current year and previous year. Hence disclosure is not required

c) Risk category-wise country exposure

Bank does not have exposure to country risk in current year and previous year. Hence disclosure is not required.

d) Unsecured advances

Particulars	Current Year	Previous Year
	31.03.2024	31.03.2023
Total Unsecured Advances of the Bank	120.03	72.16
Out of the above, amount of advances for which intangible securities such as charge over the rights, licensed, authority, etc. have been taken	0.00	0.00
Estimated value of such intangible securities	0.00	0.00

e) Factoring exposures

Bank does not have factoring exposures and hence disclosure is not required.

f) Unhedged foreign currency exposure

Bank does not have unhedged foreign currency exposures and hence disclosure is not required.

## 8. Concentration of deposits, advances, exposures and NPAs

### Deposits

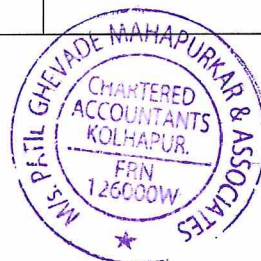
(Rs in Lakh)

Particulars	2023-24	2022-23
Total deposits of the twenty largest depositors	3075.25	2970.97
Percentage of deposits of twenty largest depositors to total deposits of the bank	23.23%	23.71%

### Advances

(Rs in Lakh)

Particulars	2023-24	2022-23
Total advances of the twenty largest borrowers	1649.38	1609.01
Percentage of advances of twenty largest borrowers to total advances of the bank	21.12%	21.19%



## Exposures

(Rs in Lakh)

Particulars	2023-24	2022-23
Total exposures to the twenty largest borrowers/customers	1834.67	1739.42
Percentage of exposures to twenty largest borrowers/customers to total exposures of the bank on borrowers/customers	23.49%	22.91%

## NPA

(Rs in Lakh)

Particulars	2023-24	2022-23
Total exposures to the top twenty NPA accounts	231.57	549.27
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs	90.63%	77.64%

## 9. Derivatives

Bank have not entered into any transactions in derivatives in current and previous year and hence disclosure is not required.

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

(Rs in Lakh)

Sr. No.	Particulars	2023-24	2022-23
i	Opening balance of amounts transferred to DEA Fund	4.78	4.14
ii	Add : Amounts transferred to DEA Fund during the year	0.92	0.64
iii	Less : Amounts reimbursed by DEA Fund towards claims	0.00	0.00
iv	Closing balance of amounts transferred to DEA Fund	5.70	4.78

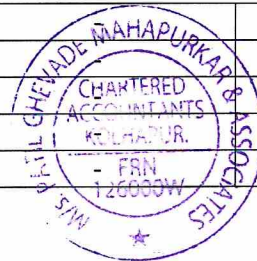


## 11. Disclosure of complaints

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

Sr. No.	Particulars	2023-24	2022-23
	Complaints received by the bank from its customers		
1	Number of complaints pending at beginning of the year	-	-
2	Number of complaints received during the year	-	-
3	Number of complaints disposed during the year	-	-
3.1	Of which, number of complaints rejected by the bank	-	-
4	Number of complaints pending at the end of the year	-	-
	Maintainable complaints received by the bank from office of Ombudsman		
5	Number of maintainable complaints received by the bank from office of Ombudsman	-	-
5.1	Of 5, Number of complaints resolved in favor of the bank by office of Ombudsman	-	-
5.2	Of 5, Number of complaints resolved resolved through conciliation/mediation/advisories issued by office of Ombudsman	-	-
5.3	Of 5, Number of complaints resolved resolved after passing of Awards by office of Ombudsman against the bank	-	-
6	Number of Awards unimplemented within the stipulated time (other than those appealed)	-	-
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.			

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					
-	NIL	NIL	NIL	NIL	NIL
Total	NIL	NIL	NIL	NIL	NIL
Previous Year					
	NIL	NIL		NIL	NIL
-	-	-		-	-
-	-	-		-	-
-	-	-		-	-
Total	NIL	NIL		NIL	NIL



## 12. Disclosure of penalties imposed by the Reserve Bank of India

No penalty imposed by the Reserve Bank of India and other Banking regulatory bodies during current/previous year.

## 13. Other Disclosures

### a) Business Ratios

Sr. No.	Particulars	2023-24	2022-23
i	Interest income as a percentage to Working Funds	7.82%	7.83%
ii	Non Interest income as a percentage to Working Funds	0.32%	0.34%
iii	Cost of Deposits	6.39%	6.28%
iv	Net Interest Margin	2.86%	2.61%
v	Operating Profit as a percentage to Working Funds	1.02%	1.04%
vi	Return on Assets	0.82%	0.59%
vii	Business (deposits plus advances) per employee <sup>36</sup> (in Rs. Lakh)	389.73	365.87
viii	Profit per employee(in Rs. Lakh)	2.24	1.50

### b) Bank assurance business

Particulars	2023-24 Rs in Cr	2022-23 Rs in Cr
Commission from selling life and non life insurance policies	0.00	0.00

### c) Marketing and Distribution

Particulars	2023-24	2022-23
Commission from MF; ASBA; Demat	-	-

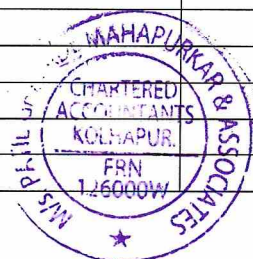
### d) Disclosure regarding Priority sector lending certificates

Particulars	2023-24	2022-23
Priority Sector Lending Certificates (PSLCs)	NIL	NIL

### e) Provisions and contingencies

(Rs in Lakh)

Sr. No.	Provision debited to Profit and Loss Account	2023-24	2022-23
i	Provision for NPI	--	--
ii	Provision towards NPA	--	--
iii	Provision made towards Income Tax	33.40	35.00
iv	Other Provisions and Contingencies	-	-
v	Provision for Restructured Assets	-	-
vi	Special Reserve under Income Tax Act	-	-
vii	Provision for Ex-Gratia under Covid-19	-	-
viii	Investment Depreciation Reserve	--	17.72
X	Provision for ATM Fraud	0.49	----
XI	Provision for Standard Assets	3.50	1.50





**f) Payment of DICGC Insurance Premium**

(Rs in Lakh)

Sr. No.	Particulars	2023-24	2022-23
i	Payment of DICGC Insurance Premium	15.26	14.95
	April 2023-Sep 2023/April 2022-Sept 2022	7.74	7.64
	Oct 2023 to Mar 2024/ Oct 2022 to Mar 2023	7.52	7.31
ii	Arrears in payment of DICGC Premium	0.00	0.00

**g) Disclosure of facilities granted to directors and their relatives**

(Rs in Lakh)

Sr. No.	Particulars	2023-24	2022-23
a	Fund-based	-	-
i	Outstanding at the beginning of the year	-	-
ii	Additions during the year	-	-
iii	Recovery during the year	-	-
iv	Outstanding at the end of the year (Including Interest)	-	-
b	Non-fund based (Guarantees, L/Cs etc.)	-	-
i	Outstanding at the beginning of the year	-	-
ii	Additions during the year	-	-
iii	Recovery during the year	-	-
iv	Outstanding at the end of the year (Including Interest)	-	-

14. Interest Rate Future (as per RBI Circular UBD (PCB) BPD Cir No.17/13.01.000/2009-10 October 28, 2009). The bank has not undertaken any transaction during the Financial Year 2023-24.



For Patil Ghewade Mahapurkar &amp; Asso.

Chartered Accountants  
Firm Regn. No. 126000W

Date : 03/05/2024

Place : Ichalkaranji.

UDIN – 24118103BRBHGW4942

**The Ichalkaranji Merchants  
Co-op Bank Ltd; Ichalkaranji**  
Manager  
General Manager  
Partner. CA Kashinath Patil  
Membership No. 118103