

THE YAMUNA NAGAR CENTRAL COOP BANK LIMITED

YAMUNA NAGAR

(Figure in Rupees)

AUDITED BALANCE SHEET AS ON 31ST MARCH 2022			
31.03.2021	Capital & Liabilities	31.03.2022	
	1. CAPITAL		
	i. Authorised capital		
	20,00,000 Shares of Rs 500 each		
	ii. Subscribed capital		
	6401511 of Rs 100 each (pre revised)		
	iii. Paid up capital		
289440500.00	a. Coop Soc	311151100.00	
144610125.00	b. State Govt.	147537775.00	
50000000.00	c. IPDI'S BONDS	50000000.00	
144389875.00	d.Capital Convertible Deposit Account	131462225.00	640151100.00
	2. RESERVES		
65891120.18	i. Statutory Reserve Fund	65892430.18	
27103811.20	ii. Bad & Doubtful Debts Reserves	0.00	
195625000.00	iii.Provision for Substandard and Doubtful Assets	244728811.20	
50642462.00	iv. Agri. credit stabilisation fund	52161736.00	
4302527.00	v. Dividend equalisation fund	4302527.00	
31700000.00	vi. Building fund	31700000.00	
1810095.93	vii . Share transfer fund	1810095.93	
663969.56	viii. Common good fund	663969.56	
151391105.71	ix.Revaluation Reserves	151391105.71	
15500000.00	x.Provision for Loss, Theft & Other Assets	15500000.00	
7000000.00	xi.Technology Adoption Fund A/c	7000000.00	575150675.58
	3 DEPOSITS		
	i. FIXED DEPOSITS		
2503412520.61	a. Individuals	2882317141.87	
159059704.00	b. Coop Societies	160013487.00	3042330628.87
	ii. SAVING DEPOSITS		
1815211108.31	a. Individuals	1579778484.35	
81954264.26	b. Coop Societies	80921676.81	1660700161.16
	iii. CURRENT DEPOSITS		
11257927.44	a. Individuals	26147989.26	
13059843.33	b. Coop Societies	25910646.84	52058636.10
	iv. OTHER DEPOSITS		
4079837.00	a. Money at call on Short notice	4777118.00	
1739495.00	b. Matured Fixed Deposits	22319270.50	27096388.50
	TOTAL CARRIED OVER		5997487590.21

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AUDITED BALANCE SHEET AS ON 31ST MARCH 2022			
31.03.2021	Capital & Liabilities	31.03.2022	
	LIABILITIES CONTD.		
	TOTAL BROUGHT FORWARDED		5997487590.21
	4. BORROWING FROM NABARD /APEX BANK		
1960000000.00	a. Agri ST Loan	2140000000.00	
10000000.00	b. O.P.P	15000000.00	
1900000000.00	c.Special Liquidiy Relief	160000000.00	
3900000000.00	d.Additional STL Agri from Nabard	320000000.00	
5753900.00	e. MT Farm Sector	3768500.00	
0.00	f.D.R.A. NABARD	50000000.00	
0.00	g.RCC LOAN FROM HARCO BANK	10000000.00	2698768500.00
0.00	5. BILLS LODGED	0.00	
	6. OVERDUE INTEREST RESERVE		
7000000.00	a. ABC Societies	6800000.00	
1104839.45	b. D.U.L. Societies	1104839.45	
5246.56	c. Muslim Societies	5246.56	
9002379.00	d. Intt on Loan to staff	8573503.00	
266586890.30	e. Intt on loan to individual	263400867.30	279884456.31
	7. INTEREST PAYABLE		
41127.50	a. On Deposits	0.00	
0.00	8. BRANCHES ADJUSTMENT	0.00	
	9. OTHER LIABILITIES		
2584365.40	a. Estt. Payable Staff	2697096.40	
174387.00	b. Cash Order Payable	46468.00	
103500.70	c. Security Staff Payable	103500.70	
830500.00	d. Associate Members	884500.00	
6246.00	e.TDS Recoverable A/c	0.00	
5562213.00	f. Subsidy Reserve Fund	644613.00	
16222253.00	g. Contigent. Provision for std. assets	19222253.00	
784830.00	h. ATM Transaction Settlement A/c	673500.00	
137961.29	i. POS Transaction Settlement A/c	144058.50	
36.00	j GST.	0.00	
8021.37	k. Acquirer Atm Income/GST Parking	36001.38	
174423.00	l. Gratuity with LIC	186895.00	
25179122.00	m. Leave encashment with SBI	23547352.00	
36797268.00	n. Gratuity with SBI	36218713.00	
4255007.00	o. OTS amount from Govt.of Haryana (Contra)	4255007.00	
2000000.00	p. CBS Payable	2000000.00	
820230.00	q.Societies Payable Account	568400.00	
2625000.00	r.IPDI Bond Intt Payable	0.00	
200000.00	s.Bank Audit Fee Payable	200000.00	
2380716.00	t.Staff LTC PAYABLE A/C	0.00	
10179958.81	u.Contigent Liabailities(Unclaimed Amount with RBI)	12536420.81	
9000.00	v.Excess Cash in Hand	9000.00	
253340.00	w.RTGS INWARD POOL A/c	0.00	
253340.00	x.NEFT INWARD POOL A/c	0.00	
0.00	y.CIBIL Payable A/c	16000.00	103989778.79
73265581.98	10.Undistributed Profit	120223046.79	120223046.79
	GRAND TOTAL		9200353372.10

THE YAMUNA NAGAR CENTRAL COOP BANK LIMITED
YAMUNA NAGAR

AUDITED BALANCE SHEET AS ON 31ST MARCH 2022			
31.03.2021	ASSETS	31.03.2022	
244341998.82	1. CASH & BANK BALANCES	293811893.63	293811893.63
	2. BALANCE WITH OTHER COOPERATIVE BANKs		
	i. Current		
657300000.00	ii. Fixed Deposits with SCB	567300000.00	
50650000.00	iii. Fixed Deposits with SCB(ACSF)	52170000.00	619470000.00
0.00	3. MONEY AT CALL	0.00	
	4. INVESTMENTS		
69000100.00	i. Share of SCB	79000100.00	
100.00	ii. Share of coop Institutions (Harco Fed)	100.00	
	iii. TMB with NABARD	20000000.00	
854843800.00	iv. Govt. Securities	955716180.00	1054716380.00
	a) Book Value 9557.16Lakh		
	b) Face Value 9600.00 Lakh		
	c) Market Value 9987.29 Lakh		
	5. INVESTMENT OUT OF THE PRINCIPAL		
	6. ADVANCES		
6058903157.00	i. Short Term Loans, Cash Credit Overdrafts of which secured against	6340121091.44	6340121091.44
	a. Govt & other approved Securities --nil		
	b. Other Tengible Securities -- nil		
	c. of which the advances over due Rs.26458.10 lakh		
	d. Out of which Considered substandard Rs.128.85 Lakh		
	e. Out of which consider Bad & doubtful Rs.1185.32 Lakh		
143631712.50	ii. Medium Term Loans of which secured against	145618912.00	145618912.00
	a. Govt & other approved securities nil		
	b. Other Tengible Securities -- nil		
	c. of which the advances over due Rs.845.15 Lakh		
	d. Out of which Considered substandard Rs.15.08 lakh		
	e. Out of which consider Bad & doubtful Rs.841.39 Lakh		
30278469.00	iii. Long Term Loans of which secured against	32822775.00	32822775.00
	a. Govt & other approved securities -nil		
	b. Other Tengible Securities --nil		
	c. of which the advances over due Rs 171.85 Lakh		
	d. Out of which considered substandard Rs. Nil		
	e. Out of which considered Bad&Doubtful Rs.186.27 Lakh		
	TOTAL CARRIED OVER		8486561052.07

THE YAMUNA NAGAR CENTRAL COOP BANK LIMITED

YAMUNA NAGAR

AUDITED BALANCE SHEET AS ON 31ST MARCH 2022			
31.03.2021	ASSETS CONTD.	31.03.2022	
	TOTAL BROUGHT FORWARDED		8486561052.07
283699355.31	7. INTEREST RECOVERABLE	279884456.31	279884456.31
0.00	8. BILLS FOR COLLECTIONS	0.00	
0.00	9. BRANCHES ADJUSTMENT	0.00	
	10.PERMISES (less Depriciation)		
162245071.70	Land & Building	161420363.70	161420363.70
18636750.00	11. FURNITURE & FIXTURE (less Depr)	16191823.00	16191823.00
0.00	12. BANK VEHICLE (less Depr.)	0.00	
	13. OTHER ASSETS		
120561.10	a. Securities (of which Bad Rs.1.20 Lakhs)	120561.10	
800041.52	b. Stock Stationery in hand (of which bad stock Rs ---nil---	1018517.22	
9104408.00	c. Sundry Debtor (of which Bad Rs 91.04 Lakh)	9142579.90	
67111.00	d. Motor and Vehicle account	912528.00	
2253577.44	e. Loan Remission amt from Govt. (of which Bad 22.54 lakh)	2253577.44	
22255000.00	f. Accrued Interest on Govt.Security A/c	22842000.00	
1940.10	g.Petty Articals(of which Bad Rs 0.02lakh)	1940.10	
109194353.00	h. Subvention Interest Receiveable from GOI	143027235.00	
174423.00	i. Grauity with LIC	186895.00	
25179122.00	j. Leave Encashment with SBI	23547352.00	
36797268.00	k Gratuity with SBI.	36218713.00	
10179958.81	l.Contigent Assets(Unclaimed amount with RBI)	12536420.81	
31454.59	m.ATM/IGST Parking A/c	42467.45	
317.00	n.TDS on Commission A.Y.2022-23	0.00	
4255007.00	o.OTS amount receivebale from Govt of Haryana Contra)	4255007.00	
121400.00	p.ATM Acquire Settlement Account	178000.00	
	q.TDS Recoverable A/c	11883.00	
80518.00	r.Compound intt receiveable from Gov. of GOI	0.00	256295677.02
	14.Losses for the year		
0.00	i. Loss for the previous year	0.00	
	GRAND TOTAL		9200353372.10

The Balance Sheet has been prepared as per N.P.A. norms fixed by Reserve Bank of India.

.....Sd.....
Satish Kumar
Sr.Accountant

.....Sd.....
Abhishek Vats
General Manager

.....Sd.....
Abhishek Vats
Director

.....Sd.....
Pardeep Chauhan
ARCS Y/NAGAR
Director

.....Sd.....
Rohit Gupta
Chairman
---Cum---
DRCS KARNAL

Date: 27.06.2022
Place: Yamuna Nagar
UDIN: 22087765ALVKHQ4261

Auditors' Report
As per our separte report of even date
For Agarwal Ashwani & Co
Chartered Accountants

.....Sd.....
(CA Ashwani Agarwal)
Partner
M.no. 087765

CHARTERED ACCOUNTANT CERTIFICATE :-

I /We the undersigned Chartered Accountant, of The Yamunanagar Central Coop Bank Ltd, Yamunanagar, have examined the Balance Sheet of The Yamunanagar Central Coop Bank Ltd, Yamunanagar as at the end of the 31st March, 2022 and the profit & loss account of the bank ended on the date with accounts relating thereof to the bank (H.O.) and with the returns submitted and certified by the Branch Managers which returns have been incorporated in the foregoing balance and accounts.

We report that :-

1. In our opinion the Balance- Sheet is a full and fair one containing all necessary particulars and is properly drawn up so as to exhibit a true and correct view of the affairs of the bank, according to the best of our information and explanations given to us and shown by the books of the bank.
2. All the transactions of the bank which have come to our notice have been within the competency of the bank.
3. The Profit & Loss account shows a true balance for the year covered by such accounts of the bank.
4. In our opinion the Balance Sheet and profit & loss account are drawn up in conformity with the law and departmental instructions subject to my separate audit report.
5. In our opinion books of accounts have been kept by the bank as required by law.
6. Where we have called for any explanation of information such explanations have been given to us and have been found satisfactory.
7. The returns received from the branches of the bank have been found adequate for the purpose of our audit.

Date: 27.06.2022
Place: Yamuna Nagar
UDIN: 22087765ALVKHQ4261

Auditors' Report

As per our separate report of even date
For Agarwal Ashwani & Co
Chartered Accountants

.....Sd.....
(CA Ashwani Agarwal)
Partner
M.no. 087765

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31.03.2022					(Figure in Rupees)
31.03.2021	EXPENDITURES	31.03.2022	31.03.2021	INCOME	31.03.2022
	1. Intt Paid on			1. Interest recieved on	
253642146.60	a. Deposits	225266008.50	497148718.07	a. Loans	467617724.68
115173425.00	b. Borrowing	106646471.00	105440853.93	b. Investments	95566652.96
78657643.00	2. Salaries, Allowances & Provident Fund etc.	90977603.00	890076.14	2. Service , Exchange, Brokerage	937866.69
71824.00	3. Director's & Local Committee T.A.	174702.00	3085099.60	3. Other Receipts	4663480.13
9199984.51	4. Rent, Taxes, Insurance Charges	10071212.00	4083401.00	4. Dividend	0.00
255726.00	5. Law Charges	137650.00			
344235.00	6. Postage, Telegram & Phones	267961.00			
206780.00	7. Audit Fees	105000.00			
4056290.37	8. Depreciation & Rebate charges	4867556.00			
1193537.93	9. Stationery, Printing & Advertisement charges	1086725.82			
77924484.45	10. Other Expenses	82227370.33			
69922071.88	11. Profit For the year	46957464.81			
610648148.74		568785724.46	610648148.74		568785724.46

.....Sd.....
Satish Kumar
Sr. Accountant

.....Sd.....
Abhishek Vats
General Manager

.....Sd.....
Abhishek Vats
Director

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ARCS Y/NAGAR
Director

.....Sd.....
Rohit Gupta
Chairman
---Cum---
DRCS KARNAL

Date: 27.06.2022
Place: Yamuna Nagar
UDIN: 22087765ALVKHQ4261

Auditors' Report
As per our separate report of even date
For Agarwal Ashwani & Co
Chartered Accountants

.....Sd.....
(CA Ashwani Agarwal)
Partner
M.no. 087765

The Yamuna Nagar Central Coop Bank Ltd. Yamuna Nagar		(Fig. In Lakh)
Notes to Accounts		
ANNEXURE		
Sr No.	Particulars	31.03.2022
1 (a)	Investment-(only SLR)- with break-up under permanent and current category- Under current category with the following break-up	
	Book value and face value of investments	
	(a) Book value of investment	9557.16
	(b) Face Value of investment	9600.00
	(c) Market value of investment	9987.29
	[Further, as regards non-SLR investment, instruction for disclosure already issued vide RBI circular RPCD. CO. RF. BC. No. 65/07.02.03/2003-04 dated February 23, 2004 and vide RBI Notification DCBR.BPD.BC.No.01/19.51.026/2016-17 dated July 14, 2016 should be strictly adhered to]	
1 (b)	(i) Issuer Composition of Non SLR Investment (Rs. In lakh)	990.00
	No. Issuer Amount Extent of Below Investment Grade' Extent of 'Unrated' Extent of 'Unlisted' Securities Securities Securities	
	(1) (2) (3) (4) (5) (6)	
	1 PSUs	
	2 Fis	
	3 Public Sector Bank	
	4 Mutual Funds	
	5 Others i) State Coop. Bank Share Rs. 790.00 Nil Nil Nil	
	ii) TMB NABARD Rs. 200.00 Nil Nil Nil	
	6 Provision held toward depreciation	Nil
	(ii) Non Performing Non-SLR Investments (Rs.in lakh)	
	Particulars Amount	
	Opening Balance Nil	
	Additions during the year Nil	
	Reductions during the year Nil	
	Closing Balance Nil	
	Total Provisions held Nil	
2	Advances to directors, their relatives, companies/firms in which they are interested	
	(a) Fund-based	76.97
	(b) Non-fund based (Guarantees, L/C, etc.)	
3	Cost of Deposits-Average cost of Deposits.	4.84%
4	NPAs.	
	(a) Gross NPAs	2356.91
	(b) Net NPAs	0.00
	(c) Percentage of gross NPA to total advances and	3.62%
	(d) Percentage of net NPAs to net advances	0.00%
5	Movement in NPAs	
	Gross NPA: At the beginning of the year	2727.17
	Add: Addition during the year	137.95
	Less: Reduction during the year	508.21
	At the end of the year	2356.91
6	Profitability.	
	(a) Interest income as a percentage of working funds.	6.78%
	(b) Non-interest income as a percentage of working funds	0.07%
	(c) Operating profit as a percentage of working funds.	0.56%
	(d) Return on Average Total Assets	5631.84
	(e) Business (Deposits + Advances) per employee	515.23
	(f) Profit per employee	2.24
7	Provisions	
	(a) Provisions on NPAs required to be made	2126.87
	(b) Provisions on NPAs actually made	2447.29
	(c) Provisions required to be made in respect of overdue interest taken into income account	
	gruity	351.80
	fund, provident fund, arrears in reconciliation of inter-branch account etc.	
	(d) Provisions actually made in respect of overdue interest taken into income account	
	gruity	364.06
	fund, provident fund, arrears in reconciliation of inter-branch account etc.	
	(e) Provisions required to be made on depreciation in investments.	0.00
	(f) Provisions actually made on depreciation in Investments.	0.00
8	Movement in Provisions: a) Towards NPAs	
	Opening Balance	2227.29

	Add: Addition during the year	220.00
	Less: Reduction during the year	0.00
	Closing Balance	2447.29
	(b) Towards depreciation on investments.	
	Opening Balance	0.00
	Add: Addition during the year	0.00
	Less: Reduction during the year	0.00
	Closing Balance	0.00
	(c) Towards Standart Assets	
	Opening Balance	162.22
	Add: Addition during the year	30.00
	Less: Reduction during the year	0.00
	Closing Balance	192.22
	(d) Towards all other items under 7 above	
	Opening Balance	155.00
	Add: Addition during the year	0.00
	Less: Reduction during the year	0.00
	Closing Balance	155.00
9	Payment of insurance premium to the DICGC, including arrears, if any.	65.33
10	Penalty imposed by RBI for any violation.	Nil
11	Information on extent of arrears in reconciliation of inter-bank and inter-branch accounts.	Nil
12	Capital to Risk Weighted Assets Ratio (CRAR)	15.13%
	Capital Tier 1	9247.89
	Capital Tier 2	873.48
	Toatal of Tier 1 and Tier 2	10121.37
	Total Risk Weighted Assets	66905.77
13	Deposit Education Awareness Fund Account	Year
	Opening Balance of amounts transferred to Financial Year	86.28
	Add: Amounts transferred to DEAF during the Financial year	15.85
	Less: Amounts reimbursed by DEAF towards claims	0.33
	Closing balance of amounts transferred to DEAF	101.80

For & on behalf of
The Yamuna Nagar Central Coop Bank Ltd. Yamunanagar

Authorised Officer

.....Sd.....
Satish Kumar
Sr.Accountant

Authorised Officer

.....Sd.....
Abhishek Vats
General Manager

Chartered Accountants

.....Sd.....
Agarwal Ashwani & Co.
Chartered Accountants

The Yamuna Nagar Central Coop Bank Ltd.				
PRUDENTIAL NORMS				
Statement of Capital Funds,Risk Assets/Exposures and Risk Asset Ratio				
Part A- Capital Funds and Risk Assets Ratio				
	31.03.2022			
	(Amount - Rs. in Lakh)			
1. Capital Funds				
A Tier I Capital Elements				
(a) Paid up Capital	5901.51			
Less : Intangible Assets and Losses				
Shortfall in provision (Gratuity + Leave encashment)				
Present Loss/Profit	1202.23			
Total	7103.74			
(b) Innovative Perpetual Debt Instruments (IPDI)	500.00			
(c) Reserves & Surplus				
1. Statutory Reserves	658.92			
2. Capital Reserves				
3. Other Reserves	985.23			
Total	1644.15			
Grand Total of 1	9247.89			
B. Tier II Capital Elements				
(i) Undisclosed Reserves				
(ii) Revaluation Reserves	681.26			
(iii) General Provisions and Loss Reserves				
(iv) Investment fluctuation reserves / funds				
(v) Standard Assets Provision	192.22			
Total	873.48			
Total Tier I & Tier II	10121.37			
II Risk Assets				
(a) Adjusted value of funded risk assets i.e. on Balance Sheet Items	66906.28			
(b) Adjusted Value of Non-funded and off Balance Sheet items (to tally with Part C)	66906.28			
(c) Total risk-weighted assets (A+B)				
III Percentage of capital funds to risk-weighted assets [I:II(III)]	15.13			
# Includes General Provision on standard assets				

Part B- Weighted Assets i.e. on Balance Sheet Items				
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(Amount - Rupees in Lakh) 31.03.2022

Sr. No	Book Value	Risk Weight	Adjusted Value	
I Cash & Bank Balance				
(a) Cash in hand (including foreign currency notes)	290.26	0.00	0.00	
(b) Balances with banks in India -				
(i) Balances with RBI				
(ii) Balances with other banks				
1. Current account (in india and outside india)				
2. Other accounts (in india and outside india)	2647.86	20.00	529.57	
II money at call and short notice				
III Investments				
Govt. Securities	9557.16	2.50	238.93	
(a) Government and other approved securities	0.00	102.50	0.00	
(b) Other (net of despreciation provided)	790.00	102.50	809.75	
(c) Claims on banks (F.D. Certificate of deposits etc.	6194.70	22.50	1393.81	
(d) FD with Other Banks	0.00	22.50	0.00	
(e) Short term Investment with NABARD	200.00	102.50	205.00	
(F) Mutual Funds	0.00	102.50	0.00	
IV Advances				
Loans and advances , bills purchased and discounted and other credit facilities			0.00	
(a) Claims guaranteed by Govt. of India			0.00	
(b) Claims guaranteed by State Governments			0.00	
(c) Claims on public sector undertakings of Government of India			0.00	
(d) Claims on public sector undertakings of State Governments iii) other loan	61445.22	100.00	61445.22	
(e) Others i) against staff	462.24	20.00	92.45	
ii) against Deposit	476.30	0.00	0.00	
iii) Housing Others	199.27	100.00	199.27	
iv) Consumer Credit including personal loan CDL	155.31	125.00	194.14	
V Premises (Net of Depreciation Provided)				
VI Furniture and fixtures (net of depreciation provided)	1776.12	100.00	1776.12	
vii Interest Subvention Receiveable	1430.27	0.00	0.00	
viii Accrued intt on Govt Securities	228.42	0.00	0.00	
ix Interest Receiveable from Banks	0.00	20.00	0.00	
X Other Assets (including branch adjustments, non-banking assets , etc.)	22.02	100.00	22.02	
TOTAL			66906.28	
PART C				
(Amount - Rupees in Lakh)				
Nature of Item	Book Value	Conversion Factor	Equivalent Value	Risk Weight

For & on behalf of

The Yamuna Nagar Central Co-op Bank Ltd. Yamunanagar

.....Sd.....

.....Sd.....

Authorised Officer

Authorised Officer

THE YAMUNA NAGAR CENTRAL COOPERATIVE BANK LTD. YAMUNA NAGAR

**Classification of Assets and provisioning made against Non-Performing Assets
as on 31st March- 2022**

Classification of assets	No.of A/Cs	Amt. Outst-Anding	% of Col.3 to Total Loans Outstan-ding		Provision required to be made		Existing Provisio n at the b1g-inning of the year	Provisio-ning made during the year under report	Total Provisions as at the end of the year	Remarks
			%	Amt.	%	Amt.				
1	2	3	4	5	6	7	8	9	10	
Total Loans and advances of which		65185.63								
A. Standard Assets	Total	62828.72	96.38		163.09	162.22	30.00	192.22		
	Agri.	58816.69		0.25	147.04					
	Other	4012.03		0.40	16.05					
B.Non-Performing Assets										
1. Sub-Std.										
a.More 90 days less 180 days										
b. Sub Std. 0-3		143.93	0.22	10	14.39					
2. Doubtful										
i)Overdues above 3 years and upto 4										
a)Unsecured										
b)Secured		82.42	0.13	20	16.48					
ii)Overdues over 4 years but not exceeding 6 years										
a)Unsecured										
b)Secured		49.37	0.08	30	14.81					
iii) Overdues exceeding 6 years										
a)Unsecured		2081.19	3.19	100	2081.19					
b)Secured										
Total Doubtful assets (i+ii+iii) (a+b)		2212.98	3.40		2112.48					
3.Loss assets		114.80	0.18	100	114.80	155.00		155.00		
Gross NPAs (B1+B2+B3)		2471.71	3.79		2241.67	2227.29	220.00	2447.29		
					2404.76	2544.51	250.00	2794.51		

Provision made in column No 8 Rs 250.00 Lakh out of profit

Total Provision in surplus Rs.(+) Rs. 389.75 Lakh

Note: Detail of loss assets

Sr.No.	(in Lakh)
1.Sundry recoverable	91.04
2.ARDR (Loan remission)	22.54
3.Post office Security	0.01
4. Petty Articles	0.02
5.Electricity security	0.80
6.Telephone security	0.39
TOTAL	114.80

R Position of Net Advances/Net NPAs

S.No.	Particulars	31.3.2022	31.3.2021	31.3.2020
1		3	4	5
1	Gross Advances	65185.63	62328.13	58166.09
2	Gross NPAs	2356.91	2727.17	2415.07
3	Gross NPAs as a percentage to gross advances	3.62	4.38	4.15
4	Deductions:			
	- Balance in Interest Suspense A/C OIR			
	- DICGC/ECGC Claims received & kept in suspense A/c			
	- Part payment on NPA A/c recd. & kept in suspense A/c			
	Total Deduction			
5	Total NPA Provision held (BDDR Special BDDR after appropriation)	2447.29	2227.29	2037.29
6	Net Advances (1(-)4(-)5)	62738.34	60100.84	56128.80
7	NET NPAs [2[-]4[-]5	0	499.88	377.78
8	NET NPAS AS % OF NET ADVANCES	0.00	0.83	0.67

Certified that the Non-Performing Assets have been worked out as per RBI guidelines and provisions made accordingly

Abhishek Vats
General Manager

Chartered Accountant
STATUTORY AUDITOR