AND PROVISIONING STATEMENT AS ON 31.03.24

A. Classification of Loans and Advances ST SAO ST OSAO CC & OD Bills Term loans A. Classification of Loans and Advances ST SAO ST OSAO CC & OD Bills Term loans A. Classification of Loans and Advances ST SAO ST OSAO CC & OD Bills Term loans A. Classification ST SAO ST OSAO CC & OD Bills Term loans A. Classification ST SAO ST OSAO CC & OD Bills Term loans A. Classification ST OSAO CC & OD Bills Term loans ST SAO ST OSAO CC & OD ST OSAO ST OSAO CC & OD ST OSAO	ASSET CLASSIFICAT	TON AND PROV	ISIONING STAT	TEMENT AS	ON 31.0	3.24	(Rs. lakl
A. Classification of Loans and Advances ST SAO ST OSAO CC & OD Bills Tellinois 12,697.26 32,2 A. Amt. outstanding 28,326.12 349,73 966.01 - 2,697.26 32,2 A. Amt. outstanding 650.86 28 I. Assets classification 650.86 28 I. Assets classification 650.86 28 I. Assets classification 650.86 28 I. Standard assets: (a) Agri. & SME 28,279.00 346.28 851.67 - 719.13 1 I. Standard (UP TO 3 YEARS) 8.97 509.39 J. Sub-Standard (UP TO 3 YEARS) J. Secured loans (a) D1 (b) D2 38.15 73.01 - 263.00 J. Dusecured loans J. Loss Assets 3.45 2.19 J. Total NPA (2+3+4) 47.12 3.45 114.34 - 1,327.27 1 J. Standard assets: (a) Agri. & SME 70.70 1.63 J. Standard assets: (a) Agri. & SME 70.70 2.98 - 50.94 J. Doubfful J. Secured loans 4.09 J. Doubfful J. Secured loans J. J. Standard assets: (a) Agri. & SME 70.70 4.09 J. Dubfful J. Secured loans 4.09 J. Dubfful J. Secured loans 4.09 J. Dubfful J. Secured loans 4.09 J. Dubfful J. Secured loans 4.09 J. Dubfful J. Secured loans 4.09 J. Dubfful J. Secured loans 4.09 J. Dubfful J. Secured loans 4.09 J. Dubfful J. Secured loans 4.09 J. Dubfful J. Secured loans 4.09 J. Dubfful J. Secured loans 4.09 J. Dubfful J. Secured loans 4.09 J. Dubfful J. Secured loans	A. Loans and Advances		Total				
A. Classification of Loans and Advances ST SAO S1 OSAO	- N			CC & OD	Bills	Term loans	Amount
Amt. outstanding	A. Classification of Loans and Advances				-		32,339.12
Standard assets: (a) Agri. & SME	I. Amt. outstanding	28,326.12	349.73	900.01			
Standard assets: (a) Agri. & SME	II. Assets classification					650.86	28,929.8
(b) Others	1. Standard assets: (a) Agri. & SME	28,279.00		051.67			1,917.0
2. Sub- Standard (UP TO 3 YEARS) 8.97 - - -	(b) Others	-	346.28				548.1
3. Doubtful i) Secured loans (a) D1 (b) D2 (c) D3 (c) D3 (d) D5 (e) D3 (e) D4 (e) D5 (e) D5 (e) D5 (e) D6 (e) D7 (e) D7 (e) D8 (e) D9 (2. Sub- Standard (UP TO 3 YEARS)	8.97	-	29.79	-	309.39	540.1
1) Secured loans	3. Doubtful	-		-			
(a) D1	i) Secured loans	-		-		20.44	20.4
(a) D2	(a) D1	-			-		
(c) D3 ii) Unsecured loans 25.60 ii) Unsecured loans 25.60 4. Loss Assets 3.45 2.19 5. Total NPA (2+3+4) 111. Provisioning required 1. Standard assets: (a) Agri. & SME 70.70 1.39 3.41 - 2.88 2. Sub- Standard (b) Others - 1.39 3.41 - 2.88 2. Sub- Standard 3. Doubtful i) Secured loans (a) D1 4.09 (b) D2 11.45 - 3.46 152.00 (c) D3 10 Unsecured loans 11.45 - 3.46 152.00 (c) D3 10 Unsecured loans 11.45 - 3.46 152.00 (c) D3 10 Unsecured loans 11.45 - 3.45 2.19 11.45 - 3.46 152.00 (c) D3 10 Unsecured loans 11.45 - 3.45 2.19 11.45 - 3.45 4.09 11.45 - 3.45 2.19 11.45 - 3.45 2.	(b) D2	38.15			-		556.3
A Loss Assets - 3.45 - - 2.19	(c) D3	-		73.01	-		336.0
4. Loss Assets	ii) Unsecured loans	-	-	-	-		25.6
5. Total NPA (2+3+4)	4. Loss Assets	_	3.45	-	-		5.6
III. Provisioning required	5. Total NPA (2+3+4)	47.12		114.34	-	1,327.27	1,492.1
1. Standard assets: (a) Agri. & SME	III. Provisioning required	1	,			H.	
(b) Others	1. Standard assets: (a) Agri & SMF	70.70	-	-		1.63	72.3
2. Sub- Standard 0.90 - 2.98 - 50.94 3. Doubtful i) Secured loans (a) D1 4.09 (b) D2 (c) D3 - 73.01 - 263.00 (c) D3 25.60 (d) D1		70.70	1 39	3.41	-	2.88	7.6
3. Doubtful i) Secured loans (a) D1		0.90			-	- 50.94	54.8
(a) D1		0.50		2.50		20121	
(a) D1	i) Secured loans					,	
(b) D2						4.00	4.0
(c) D3	(b) D2	11.45		2 16			166.9
ii) Unsecured loans 4. Loss Assets 25.60 4. Loss Assets - 3.45 2.19 IV. Provisioning required to be made (2+3+4) (a) Bank's assessment (a) Auditor's assessment 12.34 3.45 79.45 - 497.81 V. Provision actually made (excluding Standard Asset Provision) VI. Difference (IV-V) B. Income Recognition ii) Of item (i) above, interest accrued but not due iii) Of item (i) above, overdue interest accrued but not realised iv) Other income taken to P & L Account but not realised. v) Provision required to be made for overdue interest and other income taken to P. Income taken taken to P. Income taken taken taken taken to P. Income taken ta	(c) D3	11.43					336.0
4. Loss Assets IV. Provisioning required to be made (2+3+4) (a) Bank's assessment (a) Auditor's assessment IV. Provision actually made (excluding Standard Asset Provision VI. Difference (IV-V) B. Income Recognition i) Total Interest/dividend on loans and advances and investments taken to P&L Account ii) Of item (i) above, interest accrued but not due iii) Of item (i) above, overdue interest accrued but not realised iv) Other income taken to P & L Account but not realised. V) Provision required to be made for overdue interest and other income taken to P&L + (5-4)		-					
IV. Provisioning required to be made (2+3+4) (a) Bank's assessment (a) Auditor's assessment V. Provision actually made (excluding Standard Asset Provision) VI. Difference (IV-V) B. Income Recognition (i) Total Interest/dividend on loans and advances and investments taken to P&L Account (ii) Of item (i) above, interest accrued but not due (iii) Of tem (i) above, overdue interest accrued but not realised (iv) Other income taken to P & L Account but not realised. V) Provision required to be made for overdue interest and other income taken to P. Inter		-					25.6
(a) Bank's assessment (a) Auditor's assessment (a) Auditor's assessment (b) Provision actually made (excluding Standard Asset Provision) VI. Difference (IV-V) B. Income Recognition (i) Total Interest/dividend on loans and advances and investments taken to P&L Account (ii) Of item (i) above, interest accrued but not due (iii) Of item (i) above, overdue interest accrued but not realised (iv) Other income taken to P & L Account but not realised. (v) Provision required to be made for overdue interest and other income taken to P & L Account but not realised.	IV. Provisioning required to be made (2+2+4)		3.45	-		2.19	5.6
(a) Auditor's assessment V. Provision actually made (excluding Standard Asset Provision) VI. Difference (IV-V) B. Income Recognition (i) Total Interest/dividend on loans and advances and investments taken to P&L Account (ii) Of item (i) above, interest accrued but not due (iii) Of item (i) above, overdue interest accrued but not realised (iv) Other income taken to P & L Account but not realised. v) Provision required to be made for overdue interest and other income taken to P & L Account but not realised.	(a) Bank's assessment	12.24	2.15				
V. Provision actually made (excluding Standard Asset Provision) VI. Difference (IV-V) B. Income Recognition (i) Total Interest/dividend on loans and advances and investments taken to P&L Account (ii) Of item (i) above, interest accrued but not due (iii) Of item (i) above, overdue interest accrued but not realised iv) Other income taken to P & L Account but not realised. v) Provision required to be made for overdue interest and other income taken to P&L Account	(a) Auditor's assessment						593.0
Asset Provision) VI. Difference (IV-V) B. Income Recognition i) Total Interest/dividend on loans and advances and investments taken to P&L Account ii) Of item (i) above, interest accrued but not due iii) Of item (i) above, overdue interest accrued but not realised iv) Other income taken to P & L Account but not realised. v) Provision required to be made for overdue interest and other income taken to P&L Account but not realised.	V. Provision actually made (excluding Standard	12.34	3.45	79.45		497.81	593.0
B. Income Recognition	Asset Provision)						608.1
B. Income Recognition (i) Total Interest/dividend on loans and advances and investments taken to P&L Account (ii) Of item (i) above, interest accrued but not due (iii) Of item (i) above, overdue interest accrued but not realised (iv) Other income taken to P & L Account but not realised. v) Provision required to be made for overdue interest and other income taken to P & L Account but not realised.							
Total Interest/dividend on loans and advances and investments taken to P&L Account Of item (i) above, interest accrued but not due Of item (i) above, overdue interest accrued but not realised iv) Other income taken to P & L Account but not realised. v) Provision required to be made for overdue interest and other income taken to P & L Account but not realised.							15.1
iii) Of item (i) above, interest accrued but not due Of item (i) above, overdue interest accrued but not realised iv) Other income taken to P & L Account but not realised. v) Provision required to be made for overdue interest and other income taken to P & L Account but not realised.	(i) Total Interest/dividend on loans and advance						
iii) Of item (i) above, overdue interest accrued but not realised iv) Other income taken to P & L Account but not realised. v) Provision required to be made for overdue interest and other income taken to P & L Account but not realised.	(ii) Of item (i) above, interest accrued but not due						
V) Other income taken to P & L Account but not realised. V) Provision required to be made for overdue interest and other income taken to P & L Account but not realised.	- 1 mm (1) doore, interest accrucu pui noi mie						
v) Provision required to be made for overdue interest and other income taken to Do to 1/2	(iv) Other income taken to P & I. Account but not realised						
Described to the financial of the financ	v) Provision required to be made for overdue interest and all						
VI) Provision for overdue interest and other income and II	117.9° 229.11						
The profession for overduc interest and other income actually made.							
	C. Other assets/ Liabilities						350.22 121.10

i) Depreciation on investments (a) Govt. securities/ bonds, etc. (b) Share in other co-op. institutions (c) Other investments - shares, etc. (d) Repo sold ii) Frauds, embezzlements, etc. iii) Leave encashment etc. (a) PF (b) Gratuity (c) Leave Encashment iv) Other liabilities like rent, rates, taxes, etc. v) Contingent/ off-balance sheet exposures vi) Interest on deposits and borrowings outstanding as liability vii) Depreciation on other assets like land, building, furniture, fixtures, etc. Grand total D. (i) Total provision required to be made in Balance Sheet (Items III(4) Deficit (-) Perceitation on investments O.00 O.00 O.00 O.00 O.00 O.00 O.00 O.0	C. Other assets/ Liabilities			
i) Depreciation on investments (a) Govt. securities/ bonds, etc. (b) Share in other co-op. institutions (c) Other investments - shares, etc. (d) Repo sold Total of (i) ii) Frauds, embezzlements, etc. (a) PF (b) Gratuity (c) Leave encashment iv) Other liabilities like rent, rates, taxes, etc. v) Contingent/ off-balance sheet exposures vi) Interest on deposits and borrowings outstanding as liability vii) Depreciation on other assets like land, building, furniture, fixtures, etc. Grand total D. (i) Total provision required to be made in Balance Sheet (Items III(4)) (ii) Actually made (iii) Peficit (-) 1140.83	Particulars	(Rs. lakhs)		
(a) Govt. securities/ bonds, etc. (b) Share in other co-op. institutions (c) Other investments - shares, etc. (d) Repo sold Total of (i) ii) Frauds, embezzlements, etc. (a) PF (b) Gratuity (c) Leave encashment iv) Other liabilities like rent, rates, taxes, etc. v) Contingent/ off-balance sheet exposures vi) Interest on deposits and borrowings outstanding as liability vii) Depreciation on other assets like land, building, furniture, fixtures, etc. Grand total Col.8) + B(v) + Total of Col.2 of Part C) (b) Share in other co-op. institutions (0.00 0				
(a) Govt. securities/ bonds, etc. (b) Share in other co-op. institutions (c) Other investments - shares, etc. (d) Repo sold Total of (i) ii) Frauds, embezzlements, etc. iii) Leave encashment etc. (a) PF (b) Gratuity (c) Leave Encashment iv) Other liabilities like rent, rates, taxes, etc. v) Contingent/ off-balance sheet exposures vi) Interest on deposits and borrowings outstanding as liability vii) Depreciation on other assets like land, building, furniture, fixtures, etc. Grand total D. (i) Total provision required to be made in Balance Sheet (Items III(4)) (ii) Actually made (iii) Deficit (-) 1140.83	i) Depreciation on investments		Made	
(b) Share in other co-op. institutions (c) Other investments - shares, etc. (d) Repo sold Total of (i) ii) Frauds, embezzlements, etc. iii) Leave encashment etc. (a) PF (b) Gratuity (c) Leave Encashment iv) Other liabilities like rent, rates, taxes, etc. v) Contingent/ off-balance sheet exposures vi) Interest on deposits and borrowings outstanding as liability vii) Depreciation on other assets like land, building, furniture, fixtures, etc. Grand total D. (i) Total provision required to be made in Grand Sheet (Items III(4)) (ii) Actually made (iii) Deficit (-) 1140.83	(a) Govt. securities/ bonds, etc.		0.01	
(c) Other investments - shares, etc. (d) Repo sold Total of (i) ii) Frauds, embezzlements, etc. iii) Leave encashment etc. (a) PF (b) Gratuity (c) Leave Encashment iv) Other liabilities like rent, rates, taxes, etc. v) Contingent/ off-balance sheet exposures vi) Interest on deposits and borrowings outstanding as liability vii) Depreciation on other assets like land, building, furniture, fixtures, etc. Crand total D. (i) Total provision required to be made in Col.2 of Part C) (ii) Actually made (iii) Peficit (-) 1140.83	(b) Share in other co-op. institutions	0.00	0.00	
(d) Repo sold 0.00 0.00 ii) Frauds, embezzlements, etc. 0.00 0.0 iii) Leave encashment etc. 0.00 0.0 (a) PF 0.00 0.0 (b) Gratuity 0.00 0.0 (c) Leave Encashment 89.23 89.23 iv) Other liabilities like rent, rates, taxes, etc. 0.00 0.0 v) Contingent/ off-balance sheet exposures 0.00 0.0 vi) Interest on deposits and borrowings outstanding as liability 0.00 0.0 vii) Depreciation on other assets like land, building, furniture, fixtures, etc. 0.00 0.0 Grand total 182.44 182.4 (Col.8) + B(v) + Total of Col.2 of Part C) 1004.62	(c) Other investments - shares, etc.	0.00	0.00	
1000 0.00	(d) Repo sold	0.00	0.00	
ii) Frauds, embezzlements, etc. (a) PF (b) Gratuity (c) Leave Encashment iv) Other liabilities like rent, rates, taxes, etc. v) Contingent/ off-balance sheet exposures vi) Interest on deposits and borrowings outstanding as liability vii) Depreciation on other assets like land, building, furniture, fixtures, etc. Grand total D. (i) Total provision required to be made in Col.2 of Part C) (ii) Actually made (iii) Deficit (-) 1140.83		0.00	0.00	
iii) Leave encashment etc. (a) PF (b) Gratuity (c) Leave Encashment iv) Other liabilities like rent, rates, taxes, etc. v) Contingent/ off-balance sheet exposures vi) Interest on deposits and borrowings outstanding as liability vii) Depreciation on other assets like land, building, furniture, fixtures, etc. Crand total D. (i) Total provision required to be made in Balance Sheet (Items III(4) 1004.62 (ii) Actually made (iii) Deficit (-) 1140.83	y and the control of	0.00	0.01	
(a) PF (b) Gratuity (c) Leave Encashment iv) Other liabilities like rent, rates, taxes, etc. v) Contingent/ off-balance sheet exposures vi) Interest on deposits and borrowings outstanding as liability vii) Depreciation on other assets like land, building, furniture, fixtures, etc. Grand total D. (i) Total provision required to be made in (Col.8) + B(v) + Total of Col.2 of Part C) (ii) Actually made (iii) Deficit (-) 1000 0.0 1140.83	iii) Leave encashment etc.	0.00	0.00	
(c) Leave Encashment iv) Other liabilities like rent, rates, taxes, etc. v) Contingent/ off-balance sheet exposures vi) Interest on deposits and borrowings outstanding as liability vii) Depreciation on other assets like land, building, furniture, fixtures, etc. Crand total D. (i) Total provision required to be made in Col.2 of Part C) (ii) Actually made (iii) Deficit (-) 100.00 100.00 1140.83	(a) PF		0.00	
(c) Leave Encashment iv) Other liabilities like rent, rates, taxes, etc. v) Contingent/ off-balance sheet exposures vi) Interest on deposits and borrowings outstanding as liability vii) Depreciation on other assets like land, building, furniture, fixtures, etc. Crand total D. (i) Total provision required to be made in (Col.8) + B(v) + Total of Col.2 of Part C) Balance Sheet (Items III(4) 1004.62	(b) Gratuity	0.00	0.00	
iv) Other liabilities like rent, rates, taxes, etc. v) Contingent/ off-balance sheet exposures vi) Interest on deposits and borrowings outstanding as liability vii) Depreciation on other assets like land, building, furniture, fixtures, etc. Grand total D. (i)Total provision required to be made in (Col.8) + B(v) + Total of Col.2 of Part C) (ii) Actually made (iii) Deficit (-) 89.23 89.2 0.00 0.00 0.00 182.44 182.44 182.4	(c) Leave Encashment	93.21		
vi) Contingent/ off-balance sheet exposures vi) Interest on deposits and borrowings outstanding as liability vii) Depreciation on other assets like land, building, furniture, fixtures, etc. Crand total D. (i) Total provision required to be made in (Col.8) + B(v) + Total of Col.2 of Part C) Balance Sheet (Items III(4) 1004.62	iv) Other liabilities like rent, rates, taxes, etc.			
vi) Interest on deposits and borrowings outstanding as liability vii) Depreciation on other assets like land, building, furniture, fixtures, etc. Grand total D. (i)Total provision required to be made in Col.8) + B(v) + Total of Col.2 of Part C) (ii) Actually made (iii) Deficit (-) 1140.83	V) Contingent/ off-balance shoot owns	0.00		
Col.8) + B(v) + Total of Col.2 of Part C) Col.8) + B(v) + Total of Col.2 of Part C) Col.8) + B(v) + Total of Col.2 of Part C) Col.8) + B(v) + Total of Col.2 of Part C)	VI) Interest on deposits and horrowing			
D. (i)Total provision required to be made in (Col.8) + B(v) + Total of Col.2 of Part C) Balance Sheet (Items III(4) 182.4 182.4 182.4 1004.62	vii) Depreciation on other assets like land, building as flability			
D. (1) Total provision required to be made in Col.8) + B(v) + Total of Col.2 of Part C) (ii) Actually made (iii) Deficit (-) 182.44 182.44 182.45 1140.83	Grand total			
(ii) Actually made (iii) Deficit (-) 1140.83	D. (1) I otal provision required to be made:			
(iii) Deficit (-) 1140.83	(Col.s) + B(V) + Total of Col.2 of Part C)			
1140.83	(ii) Actually made	100	74.02	
	(iii) Deficit (-)	1140.92		
	0/10/0	136.22		