



“1914 से विश्वास का प्रतीक”

THE BIHAR STATE CO-OPERATIVE BANK LTD.

ASHOK RAJPATH, PATNA-800004

बिहार राज्य सहकारी बैंक लि०, पटना

अशोक राजपथ, पटना-800004

**किसानों, मजदूरों एवं महिलाओं में
आई समृद्धि-बदला जन-जीवन**

वार्षिक प्रतिवेदन

Annual Report

2022-2023





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THE BIHAR STATE CO-OPERATIVE BANK LTD.

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वार्षिक प्रतिवेदन

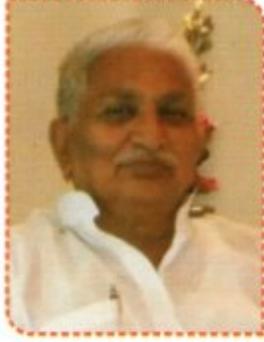
Annual Report

2022-2023

E-mail : scbbihar@gmail.com

Web. : www.biharscb.co.in

बैंक के निदेशक मंडल के वर्तमान सदस्यगण



श्री रमेश चन्द्र चौबे
अध्यक्ष



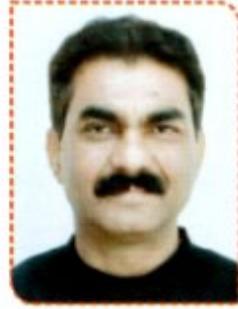
श्री सत्येन्द्र नारायण सिंह
निदेशक



श्री अमरनाथ पाण्डे
निदेशक



श्री विनय कुमार
स०वि०स०
निदेशक



श्री सुधी रंजन प्रसाद
निदेशक



श्रीमती मिन्दु देवी
निदेशक



श्रीमती मधुप्रिया
निदेशक



मो० अलि रेजा
निदेशक

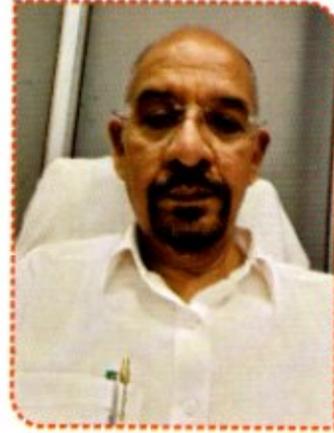


श्री मनोज कुमार सिंह
प्रबन्ध निदेशक

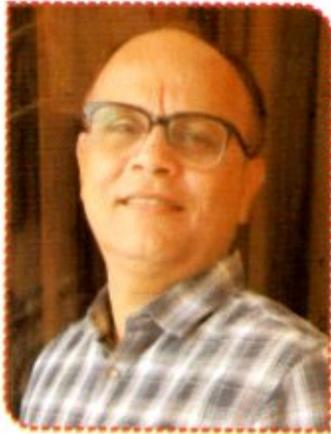
बैंक के वरीय पदाधिकारीगण



श्री बब्बन मिश्रा
मुख्य निगरानी पदाधिकारी



श्री प्रभात कुमार
उपमहाप्रबंधक



श्री समरेश कुमार
उपमहाप्रबंधक

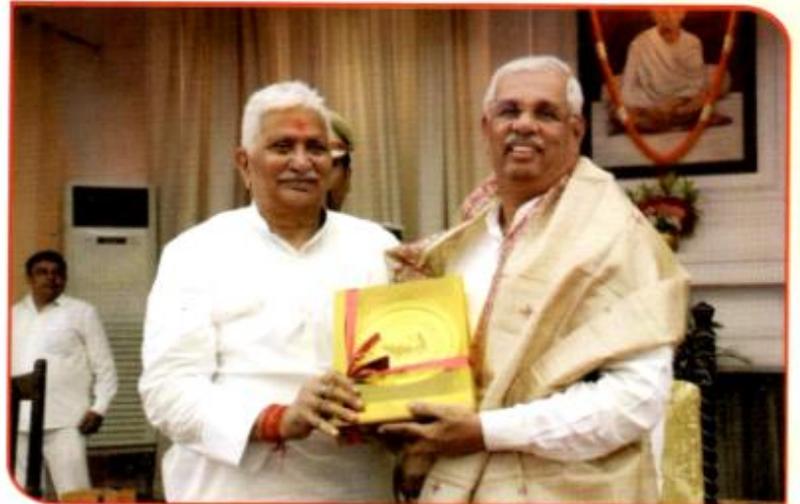


श्री विरेन्द्र शर्मा
उपमहाप्रबंधक



डा० सुनील कुमार सिंह, स०वि०प०, उप मुख्य सचेतक, सत्ता पक्ष, -सह-माननीय अध्यक्ष, बिस्कोमान के नेतृत्व में बिहार के महामहिम राज्यपाल श्री राजेंद्र विश्वनाथ आर्लेकर जी से शिष्टाचार मुलाकात करते सहकारी बैंक एवं सहकारी समितियों के अध्यक्षगण।

बिहार राज्य सहकारी बैंक के माननीय अध्यक्ष श्री रमेशचन्द्र चौबे द्वारा बिहार के महामहिम राज्यपाल श्री राजेंद्र विश्वनाथ आर्लेकर जी से शिष्टाचार मुलाकात कर बैंक का प्रतिकचिन्ह एवं अंगवस्त्र प्रदान किया गया।



बिहार राज्य सहकारी बैंक एवं राज्य के अन्य जिला केन्द्रीय सहकारी बैंकों में IBPS के माध्यम से सहायक (बहुउद्देशीय) पद पर चयनित अभ्यर्थियों को नियुक्ति पत्र वितरण। कार्यक्रम में बिहार के माननीय उप मुख्यमंत्री सहकारिता मंत्री, निबंधक, स०स० सचिव सहकारिता एवं राज्य के सहकारी बैंक के अध्यक्षगण।



बैंक के गत आम सभा (73वीं) का दीप प्रज्ज्वलित कर उद्घाटन करते माननीय मंत्री सहकारिता साथ में अध्यक्ष महोदय एवं माननीय सदस्य बिहार विधान सभा डा० जितेन्द्र कुमार।

श्री दीपक कुमार सिंह भा०प्र०से० अपर मुख्य सचिव सहकारिता से शिष्टाचार मुलाकात करते बैंक के माननीय अध्यक्ष श्री रमेश चंद्र चौबे।



श्री राजेश मीणा, भा०प्र०से०, निबंधक, स०स०, बिहार से शिष्टाचार मुलाकात करते बैंक के अध्यक्ष महोदय।



पैक्सों में व्यासायिक विविधीकरण हेतु एक दिवसीय कार्यशाला तथा बैंक का QR Code Launch एवं नवनियुक्त सहायक प्रबंधकों को नियुक्ति पत्र वितरण हेतु आयोजित कार्यक्रम का उदघाटन करते माननीय सहकारिता मंत्री, अपर मुख्य सचिव, निबंधक, स०स० एवं अन्य।

भारतीय रिजर्व बैंक के क्षेत्रीय निदेशक से शिष्टाचार मुलाकात करते बैंक के प्रबंध निदेशक श्री मनोज कुमार सिंह।



मुख्य महाप्रबंधक नाबार्ड से शिष्टाचार मुलाकात करते बैंक के प्रबंध निदेशक श्री मनोज कुमार सिंह।

The Bihar State Co-operative Bank Ltd.

Ashok Rajpath, Patna-800004

BALANCE SHEET AS ON 31st March 2023

Particulars	Schedule	As on 31.3.2023	As on 31.3.2022
		(current year)	(previous year)
Capital and Liabilities			
Capital	1	47,77,62,150.00	42,26,74,150.00
Reserves and Surplus	2	7,94,94,86,717.83	7,21,32,62,030.39
Deposits	3	14,47,44,34,708.08	13,07,84,44,367.28
Borrowings	4	63,13,35,66,569.33	43,62,39,59,364.33
Other Liabilities and Provisions	5	2,87,26,64,487.56	2,75,34,50,797.81
Total		88,90,79,14,632.80	67,09,17,90,709.81
Assets			
Cash and Balances with Reserve Bank of India	6	98,64,92,432.76	62,41,98,557.62
Balances with banks and money at call and short notice	7	22,02,84,50,629.85	16,59,02,92,899.20
Investments	8	5,04,42,81,845.00	5,14,43,27,300.00
Advances	9	59,29,77,10,769.10	43,63,25,02,083.67
Fixed Assets	10	4,36,24,948.86	3,00,01,405.45
Other Assets	11	1,50,73,54,007.23	1,07,04,68,463.87
Total		88,90,79,14,632.80	67,09,17,90,709.81
Contingent liabilities	12	29,36,533.00	29,36,533.00

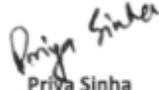
ALL SCHEDULES FORM PART OF THE ACCOUNTS IN TERMS OF OUR REPORT ON EVEN DATE


MD. Nesar Ahmad
Dy. General Manager
(Administration)


Prabhat Kumar
Dy. General Manager
(Accounts)


Akhilesh Kumar
Managing Director


Nand Kishore
Administrator


Priya Sinha
Asst. Manager(Incharge)
(Accounts)

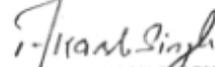

Sadhana Kumari
Assistant Manager
(Accounts)


Sushil Kumar Singh
Assistant Manager
(Accounts)

Date: 19.06.2023
Place: Patna



For Nirupam & Associates
Chartered Accountants


(C.A. KUMAR AKASH SINGH)

Partner

M.No 421411

FRN 323575E

UDIN NO. 23421411BGWELB3296

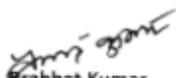
The Bihar State Co-operative Bank Ltd.
Ashok Rajpath, Patna-800004

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31st March 2023

Particulars	Schedule	As on 31.3.2023 (current year)	As on 31.3.2022 (previous year)
I. Income			
Interest earned	13	3,64,29,53,765.15	3,32,84,46,625.87
Other income	14	17,93,07,423.89	24,07,04,722.91
Total		3,82,22,61,189.04	3,56,91,51,348.78
II. Expenditure			
Interest expended	15	2,41,55,19,310.18	2,15,67,92,780.91
Operating expenses	16	29,52,37,108.37	20,44,00,353.13
Provisions and contingencies		9,32,06,034.05	16,60,21,684.27
Total		2,80,39,62,452.60	2,52,72,14,818.31
Profit/Loss		1,01,82,98,736.44	1,04,19,36,530.47
Net Profit/loss() for the year		77,97,01,944.47	76,77,39,289.09
Total		1,79,80,00,680.91	1,80,96,75,819.56
Appropriations			
Provision for tax current year		25,67,13,600.00	26,22,34,586.00
Transfer to Statutory reserves		38,20,53,952.79	38,38,69,644.54
Transfer to Agriculture Credit Stabilisation Fund		17,15,34,427.78	19,19,34,822.27
Transfer to Building Fund		7,79,70,194.45	7,67,73,928.91
Transfer to Bad & Doubtful Debts Reserve		58,27,628.78	1,66,58,111.10
Transfer to Co-operative Development Fund		7,79,70,194.45	7,67,73,928.91
Transfer to Investment Fluctuation Fund		3,89,85,097.22	0.00
Dividend Payable		2,53,60,449.00	2,17,28,853.36
Balance carried over to Balance Sheet		76,15,85,136.44	77,97,01,944.47
Total :		1,54,12,87,080.91	1,54,74,41,233.56

ALL SCHEDULES FORM PART OF THE ACCOUNTS IN TERMS OF OUR REPORT ON EVEN DATE


MD. Nesar Ahmad
Dy. General Manager
(Administration)

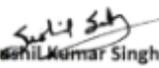

Prabhat Kumar
Dy. General Manager
(Accounts)


Akhilesh Kumar
Managing Director


Nand Kishore
Adminstrator

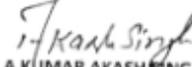

Priya Sinha
Asst. Manager(Incharge)
(Accounts)


Sadhana Kumari
Assistant Manager
(Accounts)


Sushil Kumar Singh
Assistant Manager
(Accounts)

Date: 19.06.2023
Place: Patna



For Nirupam & Associates
Chartered Accountants

(C.A. KUMAR AKASH SINGH)
Partner
M.No 421411
FRN 3235756
UDIN NO. 23421411BGWELB3296

The Bihar State Co-operative Bank Ltd.

Ashok Rajpath, Patna-800004

SCHEDULE 1

Capital

	As on 31-03-2023 (Current Year)	As on 31-03-2022 (Previous Year)
	Amount	Amount
Share Capital		
Authorised Capital (20,00,000 shares of Rs 500 each)		
Issued capital (Shares of Rs.500 each)	1,00,00,00,000.00	1,00,00,00,000.00
Subscribed Capital		
Called up Capital (Shares of Rs 500 each)		
(a) Central Co-operative Banks	42,28,29,000.00	36,77,45,500.00
(b) Co-operative Societies	71,33,150.00	71,28,650.00
(c) State Government	4,78,00,000.00	4,78,00,000.00
Total	47,77,62,150.00	42,26,74,150.00

SCHEDULE 2

Reserve & Surplus

	As on 31-03-2023 (Current Year)	As on 31-03-2022 (Previous Year)
	Amount	Amount
1 Statutory Reserve	2,91,88,03,058.75	2,53,67,49,105.96
Opening Balance:	2,53,67,49,105.96	2,15,28,79,461.42
Addition during the year:	38,20,53,952.79	38,38,69,644.54
2 Agriculture Credit Stabilisation Fund	1,78,05,48,768.76	1,60,90,14,340.98
Opening Balance:	1,60,90,14,340.98	1,41,70,79,518.71
Addition during the year:	17,15,34,427.78	19,19,34,822.27
3 Building Fund	51,55,73,906.07	43,76,03,711.62
Opening Balance:	43,76,03,711.62	36,08,29,782.71
Addition during the year:	7,79,70,194.45	7,67,73,928.91
4 Bad & Doubtful Debt Reserve	74,54,54,458.25	73,96,26,829.47
Opening Balance:	73,96,26,829.47	72,29,68,718.37
Addition during the year:	58,27,628.78	1,66,58,111.10
5 Investment Depreciation Fund	19,85,03,993.16	19,85,03,993.16
6 Capital Redemption Fund	39,900.00	39,900.00
7 Staff Benefit Fund	3,00,59,001.43	3,00,59,001.43
8 Administrative Fund Reserve	3,78,060.85	3,78,060.85
9 Risk Fund	9,00,000.00	9,00,000.00
10 Building Depreciation Fund	1,82,86,367.68	1,82,86,367.68
11 Fund for Contingency Interest	33,20,935.17	33,20,935.17
12 Reserve for Contingency Expenditure	8,97,15,859.16	8,97,15,859.16
13 Development Fund	2,40,42,126.33	2,40,42,126.33
14 Capital Reserve Fund	5,94,41,901.67	5,94,41,901.67
15 Co-operative Development & Education Fund	61,56,39,419.29	53,76,69,224.84
Opening Balance:	53,76,69,224.84	46,08,95,295.93
Addition during the year:	7,79,70,194.45	7,67,73,928.91
16 Equity Redemption Fund	14,82,08,727.60	14,82,08,727.60
17 Investment fluctuation und	3,89,85,097.22	0.00
18 Profit & Loss Account	76,15,85,136.44	77,97,01,944.47
Total	7,94,94,86,717.83	7,21,32,62,030.39



Signature

Signature



The Bihar State Co-operative Bank Ltd.

Ashok Rajpath, Patna-800004

SCHEDULE 3

Deposits

Particulars	As on 31-03-2023	As on 31-03-2022
	(Current Year)	(Previous Year)
	Amount	Amount
A. I. Demand Deposits	2,76,76,93,532.30	1,92,31,15,416.25
(i) From banks	27,43,82,705.32	17,94,20,588.28
(ii) From others	2,49,33,10,826.98	1,74,36,94,827.97
II. Savings Bank Deposits	1,93,40,17,641.13	1,59,47,57,648.24
III. Term Deposits	9,77,27,23,534.65	9,56,05,71,302.79
(i) From banks	5,53,47,31,476.60	6,80,96,96,493.60
(ii) From others	4,23,79,92,058.05	2,75,08,74,809.19
Total (I, II and III)	14,47,44,34,708.08	13,07,84,44,367.28
B. (i) Deposits of branches in India¹	14,47,44,34,708.08	13,07,84,44,367.28
(ii) Deposits of branches outside India²		
Total (i and ii)	14,47,44,34,708.08	13,07,84,44,367.28



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The Bihar State Co-operative Bank Ltd.

Ashok Rajpath, Patna-800004

SCHEDULE 4
Borrowing

	Particulars	As on 31-03-2023	As on 31-03-2022
		(Current Year)	(Previous Year)
		Amount	Amount
I.	I. Borrowings in India		
	(i) Reserve Bank of India		
	(ii) Other banks	28,06,15,92,205.00	18,55,19,85,000.00
	(a) NABARD	27,40,00,00,000.00	18,55,19,85,000.00
	u/s 21(1)(i) r/w 21(2)(i) Pledge loan	23,00,00,00,000.00	15,00,00,00,000.00
	u/s 21(1)(i) r/w 21(4)	40,00,00,000.00	70,19,85,000.00
	NABARD ST OTHERS MARKETING OF CROPS LOAN	4,00,00,00,000.00	2,85,00,00,000.00
	(b) HDFC BANK	66,15,92,205.00	
	(iii) Other institutions and agencies	35,07,19,74,364.33	25,07,19,74,364.33
	NCDC	35,00,00,00,000.00	25,00,00,00,000.00
	STATE GOVT.	7,19,74,364.33	7,19,74,364.33
	Total (I)	63,13,35,66,569.33	43,62,39,59,364.33
II.	II. Borrowings outside India		
	Total (I and II)	63,13,35,66,569.33	43,62,39,59,364.33



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The Bihar State Co-operative Bank Ltd.

Ashok Rajpath, Patna-800004

**SCHEDULE 5
Other Liabilities & provision**

	Particulars	As on 31-03-2023	As on 31-03-2022
		(Current Year)	(Previous Year)
		Amount	Amount
1	Interest Payable	1,11,82,36,649.90	98,88,49,836.48
2	Overdue Interest Reserve	38,11,31,868.84	38,11,74,258.84
3	Branch Adjustment	2,99,23,066.04	0.00
4	OTHER LIABILITIES		
	Dividend Payable	5,34,74,183.04	2,81,13,734.04
	Sundry Creditor	9,74,48,002.40	8,87,86,273.41
	Provision for Income Tax	39,38,209.40	39,38,209.40
	Provision for Income Tax for current year	25,67,13,600.00	26,22,34,586.00
	Audit Fee Payable	18,40,544.00	17,50,284.00
	Ineligible Share holder Account	46,40,650.00	46,40,650.00
	Provision for Tax on Interest Income	3,42,312.43	3,42,312.43
	State Cadre Fund	1,63,84,340.00	1,63,84,340.00
	Fertilizer Subsidy Payable to LAMPS & PACS	636.00	636.00
	Fund for Subsidy to Small Farmers	20,93,341.00	20,93,341.00
	Provision Against Standard Assets	22,52,41,261.77	19,29,25,604.82
	Provision for Sundry/Other Assets	3,38,26,820.27	3,38,26,820.27
	Provision for Fraud, Dacoities & Embezzlement	9,49,73,953.46	1,53,62,175.00
	Provision against Bad & doubtful debt	43,89,90,655.38	48,08,43,116.79
	Provision for IT cell/ATM	0.00	7,42,15,929.07
	Retained Liabilities of Trading Deptt. Account	3,48,389.77	3,48,389.77
	Levy payable to State Coop. Federation	3,37,12,216.00	3,37,12,216.00
	Subsidy to CCB for purchase of vehicle	75,00,000.00	75,00,000.00
	Ex-gratia payable to staff	2,60,84,318.50	1,90,94,047.50
	Arrear salary payable	1,39,47,320.08	1,70,07,641.79
	Leave salary	33,94,627.00	0.00
	Provision for branch adjustment	48,78,235.33	48,78,235.33
	Provision for P.F. payable	1,24,61,610.07	1,24,61,610.07
	COVID 19 Incentive for Staff	0.00	37,18,989.81
	Provision for Printing & Stationery	3,93,962.00	22,01,750.00
	Provision for Building Renovation	0.00	4,80,03,231.00
	Consultancy fee Payable	4,57,840.00	4,57,840.00
	Financial Inclusion, Training & Seminar	1,00,34,000.00	1,00,00,000.00
	Insurance Payable PMJJY & PMSBY	41,910.00	42,138.00
	TDS on Deposit (For remittance to Government)	2,09,964.88	1,85,42,600.99
	Total	2,87,26,64,487.56	2,75,34,50,797.81



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The Bihar State Co-operative Bank Ltd., Ashok Rajpath, Patna

SCHEDULE 6
Cash & balance with Reserve Bank of India

	Particulars	As on 31-03-2023	As on 31-03-2022
		(Current Year)	(Previous Year)
		Amount	Amount
I	Cash in hand (including foreign currency notes)	14,32,34,823.79	3,09,30,948.65
II	Balances with Reserve Bank of India		
	(i) In Current Account	84,32,57,608.97	59,32,67,608.97
	(ii) In Other Accounts	0.00	0.00
Total		14,32,34,823.79	3,09,30,948.65



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July 2023



The Bihar State Co-operative Bank Ltd.

Ashok Rajpath, Patna-800004

SCHEDULE 7

Balance with banks and money at call and short notice

	Particulars	As on 31-03-2023	As on 31-03-2022
		(Current Year)	(Previous Year)
		Amount	Amount
I.	In India		
	(i) Balance with banks		
(a)	In current accounts		
	with SBI	8,59,95,173.52	3,67,56,352.16
	with ICICI Bank	34,53,18,498.50	4,78,59,898.66
	with IDBI Bank	1,33,24,264.01	60,38,375.38
	Kotak Mahindra Bank	31,115.17	31,115.17
	Apex Co-operative Banks	17,58,022.80	17,71,762.51
	Yes Bank RTGS/NEFT & DBTL	59,81,12,236.39	1,03,12,26,122.57
	Yes Bank Fasal Sahayata Yojna	2,65,57,049.00	1,70,12,676.00
	Yes Bank ATM Acquirer AC	45,06,561.28	0.00
	Yes Bank ATM Debit/Credit	17,63,175.57	68,25,579.49
	Yes Bank IMPS A/C	4,33,49,085.33	9,10,64,654.08
	Yes Bank MICRO ATM	0.00	3.00
	VEG FED	9,733.00	2,24,248.00
	HDFC	2,50,59,726.88	1,33,972.88
	Axis Bank	3,48,13,485.40	1,14,52,122.30
	Utkarsh bank	22,74,00,000.00	1,60,00,000.00
	Total	1,40,79,98,136.85	1,26,63,96,882.20
(b)	In Other deposit accounts		
	AU small finance	5,00,00,000.00	0.00
	with HDFC Bank	9,95,80,35,710.00	5,54,96,38,036.00
	with ICICI Bank	1,00,00,00,000.00	3,50,00,00,000.00
	Yes Bank, exhibition Road	1,20,00,00,000.00	10,00,00,000.00
	NABARD	28,02,95,497.00	52,21,39,412.00
	Utkarsh Bank	1,23,18,46,139.00	36,75,00,000.00
	IndusInd bank	1,05,16,12,508.00	46,09,43,321.00
	Jana lakshmi SF Bank	34,81,07,779.00	20,65,00,000.00
	SBI	0.00	2,09,00,000.00
	Axis Bank	3,64,57,89,726.00	1,83,39,84,538.00
	Kotak mahindra bank	15,00,00,000.00	0.00
	RBL bank	28,00,00,000.00	15,00,00,000.00
	DBGB	0.00	1,00,00,00,000.00
	Bandhan Bank	8,45,19,463.00	8,22,90,710.00
	ESAF Small finance bank	3,00,00,000.00	0.00
	IDFC First bank	20,00,00,000.00	0.00
	Ujjivan Small Finance bank	11,02,45,671.00	3,00,00,000.00
	Total	19,62,04,52,493.00	13,82,38,96,017.00
	Total i (a+b)	21,02,84,50,629.85	15,09,02,92,899.20
	(ii) Money at call & short notice		
(a)	With Banks		
	ICICI Security	1,00,00,00,000.00	0.00
	IDBI Call Money	0.00	1,50,00,00,000.00
	Total	1,00,00,00,000.00	1,50,00,00,000.00
(b)	With other institutions		
	Total ii (a+b)	1,00,00,00,000.00	1,50,00,00,000.00
II.	Outside India		
i	in current account		
ii	in other deposit accounts		
iii	Money at call & short notice		
	Total		
	Grand Total(I+II)	22,02,84,50,629.85	16,59,02,92,899.20



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The Bihar State Co-operative Bank Ltd.

Ashok Rajpath, Patna-800004

SCHEDULE 8 Investments

	Particulars	As on 31-03-2023	As on 31-03-2022
		(Current Year)	(Previous Year)
		Amount	Amount
(I)	Investment in India in		
i	Government securities	4,01,42,51,245.00	4,01,42,96,700.00
ii	Other approved securities (Bonds)		
iii	Shares	30,600.00	30,600.00
iv	Others		
	DSP BLACK ROCK MF	5,00,00,000.00	5,00,00,000.00
	RELIANCE LIQUID FUND MF	8,00,00,000.00	5,00,00,000.00
	SBI MF	90,00,00,000.00	1,03,00,00,000.00
	Total	5,04,42,81,845.00	5,14,43,27,300.00
(II)	Investment outside India		
i	Government securities		
ii	Others		
	Total		
	Grand Total	5,04,42,81,845.00	5,14,43,27,300.00



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The Bihar State Co-operative Bank Ltd.

Ashok Rajpath, Patna-800004

SCHEDULE 9
Advances

	Particulars	As on 31-03-2023	As on 31-03-2022
		(Current Year)	(Previous Year)
		Amount	Amount
(1)	Bills purchase and discounted		
(2)	Cash Credit, Overdrafts and loan repayable on Demand		
	Cash Credit Individual	4,65,83,218.09	4,86,53,028.36
	Cash Credit Society	3,98,17,02,687.66	2,09,54,53,170.13
	Cash credit to Food Consortium SBI	9,55,09,00,000.00	5,00,00,00,000.00
	Cash Credit by HO for paddy procurement	37,51,36,10,171.62	31,07,13,50,928.16
	OD Individual	1,74,94,072.68	1,80,55,449.16
	OD Staff	1,95,90,360.63	1,54,67,725.75
	OD Society	0.00	21,65,88,699.00
	S. T. Cash	1,83,89,84,917.54	2,86,62,43,866.54
	SPL LIQUIDITY FACILITY	7,06,57,000.00	22,85,13,000.00
	NABARD DCCB ST (SAO)NL	39,99,79,748.00	0.00
	NABARD DCCB ST (SAO)ADDL	18,28,94,291.00	45,57,70,000.00
	SCB TO DCCB LOAN	1,71,43,93,347.00	0.00
	S. T OTHERS(Marketing of Crops)	1,00,00,00,000.00	75,00,00,000.00
(3)	Term Loan		
(i)	Short term loan		
a.	Non agriculture loan		
	S. T. Weavers Coop. societies	54,47,089.06	54,47,089.06
	S. T. others (Patna Urban coop Bank)	3,45,000.00	3,45,000.00
	Other Industrial Finance	24,938.50	24,938.50
	Working Capital to W.C.S.	306.00	306.00
	Share capital loan to CCBs for Weaver Co-op Soc.	1,13,675.90	1,13,675.90
	PM Svanidi street Vendor	2,92,985.53	4,28,228.00
	JLG LOAN FINANCING	77,44,600.00	0.00
	Loan against Deposit	1,71,84,43,408.34	48,06,36,037.34
	Loan against NSC/KVP Individual	1,26,50,174.02	1,50,68,862.02
	Loan against NSC/KVP Staff	20,92,67,624.67	16,41,20,390.06
(ii)	Medium term loan		
a.	Non Agriculture		
	Salary earner society	76,691.88	76,691.88
	Consumer loan Individual	90,99,839.96	82,67,577.96
	Consumer loan Staff	5,99,267.35	5,82,982.00
	Personal loan Individual	15,76,69,741.41	15,62,01,318.30
	Personal loan Staff	1,18,36,985.31	85,55,738.37
	Car loan Individual	40,84,208.65	52,26,737.65
	Car loan Staff	24,31,249.35	12,57,444.00
	Dhobi loan	1,59,954.00	1,59,954.00
	M. T Loan Non-Agri	79,25,60,126.00	0.00
(iii)	Long term loan		
a.	Non Agriculture		
	Housing loan Individual	1,24,39,287.00	1,35,90,757.00
	Housing loan to Staff	1,50,75,030.95	57,43,717.53
	Term loan under SIDBI scheme	3,73,125.00	3,73,125.00
	Working capital loan under SIDBI scheme	50,000.00	50,000.00
	NFS/ARF	1,35,646.00	1,35,646.00
	Total	59,29,77,10,769.10	43,63,25,02,083.67



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The Bihar State Co-operative Bank Ltd.

Ashok Rajpath, Patna-800004

SCHEDULE 10
Fixed Assets

	Particulars	As on 31-03-2023	As on 31-03-2022
		(Current Year)	(Previous Year)
		Amount	Amount
I.	Premises		
	At cost as on 31st March 2022	1,44,66,640.91	1,53,52,158.47
	Additions during the year	97,50,722.00	7,21,887.00
	Deductions during the year		
	Depreciation to date	24,21,736.29	16,07,404.56
	TOTAL	2,17,95,626.62	1,44,66,640.91
IA.	Premises under construction		
II.	Other Fixed Assets		
	FURNITURE & FIXTURE	93,76,322.64	70,79,404.27
	Additions during the year	23,47,517.00	33,38,732.00
	Depreciation to date	11,72,383.96	10,41,813.63
	TOTAL	1,05,51,455.68	93,76,322.64
	COMPUTER & FITTING	42,494.10	70,823.50
	Additions during the year	83,19,810.00	
	Depreciation to date	33,44,921.64	28,329.40
	TOTAL	50,17,382.46	42,494.10
	STAFF CAR	44,89,904.40	30,48,100.47
	Additions during the year	11,53,678.00	22,34,140.00
	Depreciation to date	8,46,537.36	7,92,336.07
	TOTAL	47,97,045.04	44,89,904.40
IIA.	Leased Assets(Maurya lok)		
	At cost as on 31st March 2022	16,26,043.40	18,06,714.89
	Additions during the year including adjustments		
	Deductions during the year including provisions		
	Depreciation to date	1,62,604.34	1,80,671.49
	TOTAL	14,63,439.06	16,26,043.40
	Total (I, IA, II and IIA)		
III.	Capital-Work-in progress (including Leased Assets) net		
	of Provisions		
	Total (I, IA, II, IIA and III)	4,36,24,948.86	3,00,01,405.45



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The Bihar State Co-operative Bank Ltd.

Ashok Rajpath, Patna-800004

SCHEDULE 11 Other Assets

Particulars	As on 31-03-2023	As on 31-03-2022
	(Current Year)	(Previous Year)
	Amount	Amount
Interest receivable	96,19,22,707.08	52,48,84,029.63
Dividend receivable on shares	1,21,157.61	1,21,157.61
Unclaimed expenditure receivable	54,179.55	54,179.55
Receivable from Govt. on account of rehabilitation of CCB	3,68,032.09	3,68,032.09
Receivable from Govt. on account of subsidy for W.C.S.	6,50,278.10	6,50,278.10
Sundry Debtor	6,28,64,131.45	6,24,46,901.84
Mathura Bhawan/Vacant land Udaigiri	43,87,124.48	43,87,124.48
Income Tax receivable 2016-17	1,66,86,852.63	1,66,86,852.63
Income Tax receivable 2015-16	6,38,58,412.84	6,38,58,412.84
Income Tax receivable	9,72,13,712.00	9,72,13,712.00
Income Tax Paid (ADV) 2019-20	38,783.00	38,783.00
Income Tax Paid (Fin. Yr. 2018-19)	25,08,594.86	25,08,594.86
Income Tax Paid For 2016-17	1,81,88,770.08	1,72,96,969.08
Adv paid income tax 2020-21	40,85,759.72	40,85,759.72
Adv paid income tax 2021-22	16,93,670.00	26,25,32,760.00
Adv paid income tax 2022-23	26,00,47,143.00	0.00
Branch Adjustment	0.00	1,33,05,857.75
Rent receivable	29,058.69	29,058.69
E-stamp receivable	1,26,35,640.05	0.00
Total	1,50,73,54,007.23	1,07,04,68,463.87



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The Bihar State Co-operative Bank Ltd.

Ashok Rajpath, Patna-800004

SCHEDULE 12
Contingent Liabilities

	Particulars	As on 31.03.2023	As on 31.03.2022
		(Current Year)	(Previous Year)
		Amount	Amount
I	Claims against the Bank not acknowledged as debts	-	-
II	Liabilities for partly paid investment	-	-
III	Liabilities on account of outstanding forward exchange contracts	-	-
IV	Guarantees given on behalf of constituents		
	(a) In India	-	-
	(b) Outside India	-	-
V	Acceptances, endorsement and other obligations		
VI	Other items of which the bank is contingently liable (DEAF)	29,36,533.00	29,36,533.00
	TOTAL	29,36,533.00	29,36,533.00



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The Bihar State Co-operative Bank Ltd.

Ashok Rajpath, Patna-800004

SCHEDULE 13
Interest Earned

	Particulars	As on 31-03-2023	As on 31-03-2022
		(Current Year)	(Previous Year)
		Amount	Amount
1	Interest on Advance	2,43,82,03,759.92	2,66,42,98,743.65
2	Income on Investment		
	Interest on Govt. and Trustee Securities	27,83,81,060.11	25,17,66,816.19
	Interest on TD/Call deposit with Other Banks	92,63,68,945.12	41,23,81,066.03
	Total	3,64,29,53,765.15	3,32,84,46,625.87

SCHEDULE 14
Other Income

	Particulars	As on 31-03-2023	As on 31-03-2022
		(Current Year)	(Previous Year)
		Amount	Amount
1	Commission received	14,66,120.63	1,11,97,171.43
2	E-stamp commission	1,16,87,738.23	0.00
3	Rent received	4,07,670.00	4,90,528.72
4	Locker rent	8,18,563.00	7,58,444.00
5	Profit by sale of G. Sec.	0.00	1,18,90,000.00
6	Processing Charge	1,94,788.00	16,140.00
7	Account Closure Charges	2,22,017.67	2,90,863.37
8	General Charges	2,23,063.60	3,19,425.00
9	Minimum Balance Charges	3,17,045.04	2,67,066.14
10	Statement Charges	24,706.00	7,233.00
11	Stop Payment Charges	370.00	2,300.00
12	Dividend on shares	63,047.00	42,150.00
13	Tender fees	3,05,120.00	1,95,700.00
14	Debit card Charges	3,52,559.28	1,48,200.00
15	ATM Income	9,22,238.92	5,20,155.16
16	IMPS Income	16,640.78	0.00
17	Income on IBPS	1,31,74,135.00	0.00
18	OTHERS-Provision written Back		
	Covid 19 Incentives for staff	37,18,989.81	
	IT Cell Expenditure	5,25,00,000.00	
	FCC	0.00	13,34,99,238.00
	Building renovation	4,80,03,231.00	
	NPA	4,40,74,989.93	7,49,53,968.71
	Overdue interest reserve	42,390.00	
	Standard assets	7,72,000.00	61,06,139.38
	Total	17,93,07,423.89	24,07,04,722.91



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The Bihar State Co-operative Bank Ltd.

Ashok Rajpath, Patna-800004

SCHEDULE 15
Interest Expended

	Particulars	As on 31-03-2023	As on 31-03-2022
		(Current Year)	(Previous Year)
		Amount	Amount
1	Interest on deposit	59,32,12,468.44	63,89,44,271.31
2	Interest on borrowing from RBI / Other Banks	9,63,07,048.74	82,07,51,192.02
3	Interest on borrowing from State Govt.	0	48,44,913.16
4	Interest on borrowing from NABARD.	1,13,91,89,953.00	44,99,58,621.42
5	Interest on borrowing from NCDC.	58,68,09,840.00	24,22,93,783.00
	Total	2,41,55,19,310.18	2,15,67,92,780.91

SCHEDULE 16
Operating Expenses

	Particulars	As on 31-03-2023	As on 31-03-2022
		(Current Year)	(Previous Year)
		Amount	Amount
1	Salary & allowance	9,56,21,348.00	8,55,82,756.53
2	Directors's fees and allowance	29,45,132.00	26,45,456.00
3	Rent, Taxes, Insurance, Lighting etc	1,93,13,473.21	1,51,19,572.08
4	Postage & Telegram	84,479.90	78,002.00
5	Audit fee	11,05,721.00	21,54,920.00
6	Depreciation on Assets	79,48,183.59	36,50,555.15
7	Exgratia payable to staff	1,12,22,414.00	50,28,764.00
8	Repaires & Renewals	23,94,828.00	5,93,920.00
9	Stationary and printing	2,16,156.35	2,43,980.60
10	Advertisement	21,69,823.00	10,70,178.00
11	T.A. to staff	7,62,841.00	4,60,782.00
12	Commission paid	5,02,12,505.51	3,28,36,728.18
13	Conveyance	24,83,113.46	9,77,576.04
14	Cost of running staff car	28,35,456.00	26,48,398.00
15	Publicity & reception	11,31,100.00	12,35,454.00
16	Annual subscription & donation	2,08,48,500.00	2,07,57,000.00
17	Training & seminar	6,80,884.00	61,630.00
18	Expenditure on A.G. meeting	17,63,457.00	14,84,195.00
19	Expenditure on IBPS EXAM	1,28,67,002.82	0.00
20	Expenditure on New Branch opening	0.00	28,88,286.00
21	Expenditure over Computer	88,03,081.59	84,039.00
22	Exposure Visit	64,945.00	6,14,932.00
23	General Charges	48,66,591.90	1,02,61,498.86
24	IMPS Expenses	1,349.31	0.00
25	Law charge	15,96,707.00	8,33,871.00
26	Leave Salary	33,94,627.00	0.00
27	L.F.C. to staff	1,76,752.00	2,28,418.00
28	Library Expenses	1,200.00	0.00
29	Liveries	78,020.00	44,400.00
30	MEETING & CONFERENCE	7,96,248.00	94,406.00
31	Contractor/Outsourced wages	1,38,15,357.92	43,14,889.69
32	Bank charges	3,25,640.46	65,762.38
33	OTS RELIEF	1,50,99,997.21	24,67,049.60
34	Consultancy Fees	6,50,000.00	4,77,568.00
35	ATM Expenses	7,09,369.52	6,54,839.00
36	BOPIC	6,83,580.00	3,75,000.00
37	Repaires & Renewals of Building	0.00	1,37,678.00
38	Penalty charged by enforcement deptt by RBI	0.00	5,00,000.00
39	Pl. Encashment	8,51,578.00	7,02,848.00
40	Remodelling of Delhi Guest House & udairn	0.00	30,25,000.00
41	E-Stamp/E-Court expenditure	69,05,644.62	0.00
	Total	29,52,37,108.37	20,44,00,353.13
42	Provision & Contingencies		
	For IT cell	0.00	5,25,00,000.00
	For Financial inclusion, training & seminar	0.00	1,00,00,000.00
	For Building Renovation	0.00	3,29,57,000.00
	Bad & Doubtful Debt	5,56,38,000.03	52,54,028.00
	Standard Assets	3,75,68,034.02	6,53,10,666.27
	Total	9,32,06,034.05	16,60,21,684.27
	Grand Total	38,84,43,142.42	37,04,22,037.40



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SCHEDULE 17 - SIGNIFICANT ACCOUNTING POLICIES

1. Basis of Preparation:

The Bank's financial statements are prepared under the historical cost convention, on the accrual basis of accounting on going concern basis, unless otherwise stated and conform in all material aspects to Generally Accepted Accounting Principles (GAAP) in India, which comprise applicable statutory provisions, regulatory norms/ guidelines prescribed by the Reserve Bank of India (RBI), NABARD, Banking Regulation Act 1949, Accounting Standards issued by the Institute of Chartered Accountants of India (ICAI), and the practices prevalent in the banking industry in India.

2. Use of Estimates:

The preparation of financial statements requires the management to make estimates and assumptions considered in the reported amount of assets and liabilities (including contingent liabilities) as on the date of the financial statements and the reported income and expenses during the reporting period. Management believes that the estimates used in preparation of the financial statements are prudent and reasonable. Future results could differ materially from these estimates.

3. Revenue recognition:

- (a) Income and expenditure are accounted on accrual basis, except otherwise stated.
- (b) Interest income is recognized in the Profit and Loss Account as it accrues except: (i) income from Non-Performing Assets (NPAs), comprising of advances and investments which is recognized upon realization, as per the prudential norms prescribed by the RBI/NABARD or other regulatory authorities.

4. Investments:

The transactions in Government Securities are recorded on 'Settlement Date'. Investments other than Government Securities are recorded on 'Trade Date'.

- (i) Investments are classified into three categories, viz. Held to Maturity (HTM), Available for Sale (AFS) and Held for Trading (HFT) as per RBI Guidelines.
 - (a) Investments that the Bank intends to hold till maturity are classified as Held to Maturity (HTM).
 - (b) Investments that are held principally for resale within 90 days from the date of purchase are classified as Held for Trading (HFT)
 - (c) Investments, which are not classified in the above categories, are classified as Available for Sale (AFS)
 - (d) An Investment is classified as HTM / HFT / AFS at the time of its purchase and subsequent shifting amongst categories is done in conformity with regulatory guidelines.
However, for disclosure in Balance Sheet these are classified as under – Government Securities, Other Approved Securities and Others.
- (ii) The securities in each classification are valued in accordance with RBI guidelines as detailed here under :
 - In determining the acquisition cost of an investment.
 - Broken period interest paid / received on debt instruments is treated as interest expense / income and is excluded from cost or sale consideration.
- (iii) Transfer of securities from HFT / AFS category to HTM category is carried out at the lower of acquisition cost / book value / market value on the date of transfer. The depreciation, if any, on such transfer is fully provided for. However, transfer of securities from HTM category to AFS category is carried out on acquisition price / book value. After transfer, these securities are immediately re-valued and resultant depreciation, if any, is provided.



- (iv) Investments under Held to Maturity category are carried at acquisition cost unless it is more than the face value, in which case the premium is amortized over the period of remaining maturity on constant yield basis. Such amortization of premium is adjusted against income under the head 'Interest on Investment.
- (v) Investment under AFS and HFT category are individually revalued at market price or fair value determined as per regulatory guidelines, and only the net depreciation of each group for each category (viz., (i) Government Securities, (ii) Other Approved Securities) is provided for and net appreciation is ignored. On provision for depreciation, the book value of individual security remains unchanged after marking to market.
- (vi) Investments are classified as performing and Non-Performing based on the guidelines issued by the RBI. Investments of domestic office become non-performing where interest or instalment (including maturity proceeds) is due and remains unpaid for more than 90 days.

5. Loans/ Advances and Provisions thereon:

Loans and Advances are classified as performing and non-performing, based on the guidelines/ directives issued by the RBI. Loan Assets become Non-Performing Assets (NPAs) where:

- (i) In respect of term loans, interest and/or instalment of principal remains overdue for a period of more than 90 days;
- (ii) In respect of Overdraft or Cash Credit Advances, the account remains "out of order", i.e. if the outstanding balance exceeds the sanctioned limit/drawing power continuously for a period of 90 days, or if there are no credits continuously for 90 days as on the date of balance-sheet, or if the credits are not adequate to cover the interest due during the same period;
- (iii) In respect of agricultural advances: (a) for short duration crops, where the instalment of principal or interest remains overdue for two crop seasons; and (b) for long duration crops, where the principal or interest remains overdue for one crop season.
- (iv) NPAs are classified into Sub-Standard, Doubtful and Loss Assets, based on the following criteria stipulated by NABARD/RBI:
- (a) Sub-standard: A loan asset that has remained non-performing for a period less than or equal to 12 months.
- (b) Doubtful: A loan asset that has remained in the sub-standard category for a period of 12 months.
- (c) Loss: A loan asset where loss has been identified but the amount has not been fully written off.
- (v) Provisions are made on all outstanding net of interest not realized on non-performing assets as per prudential norms prescribed by RBI as under:

Classification of Assets		Secured	Unsecured
1	Standard		
I	General Accounts	0.40%	0.40%
II	Direct Agri & SME	0.25%	0.25%
2	Sub-Standard	10% of outstanding Balance	10% of outstanding Balance
3	Doubtful-I	20.00%	100.00%
4	Doubtful-II	30.00%	100.00%
5	Doubtful-III	100.00%	100.00%
6	Loss	-	100.00%



- (vi) In addition to the specific provision on NPAs, general provisions are also made for standard assets as per extant RBI Guidelines. These provisions are reflected in Schedule 5 of the Balance Sheet under the head "Other Liabilities & Provisions" and are not considered for arriving at the Net NPAs.

6. Fixed Assets and Depreciation:

- (a) Fixed Assets are carried at cost less accumulated depreciation.
- (b) Cost includes cost of purchase and all expenditure directly attributable to or incur in connection with acquiring the fixed assets before it is put to use.
- (c) Depreciation is provided on straight line method.
- (d) As assets register is updated, Depreciation charged on the balance available in the system.

7. Employee Benefits:

(i) Short Term Employee Benefits:

The undiscounted amounts of short-term employee benefits, such as medical benefits which are expected to be paid in exchange for the services rendered by employees, are recognised during the period when the employee renders the service.

(ii) Long Term Employee Benefits:

The Bank provides for gratuity to all eligible employees. The benefit is in the form of lump sum payments to vested employees on retirement, or on death while in employment, or on termination of employment, for an amount equivalent to 15 days basic salary payable for each completed year of service, subject to the cap prescribed by the Statutory Authorities. Vesting occurs upon completion of Ten years of continuous service. The Bank makes gratuity premium payment and additional contributions to Life Insurance Corporation based on the valuation carried out annually by LIC. Bank has made provisions for leave salary for the period of 2023-24.

(iii) Other Long Term Employee benefits:

All eligible employees of the Bank are eligible for leave fare concession, home travel concession. The costs of such long term employee benefits are debited to Profit & Loss account of the Bank, in the year of expense incurred

8. Provisions, Contingent Liabilities and Contingent Assets:

In conformity with AS 29, "Provisions, Contingent Liabilities and Contingent Assets", issued by the Institute of Chartered Accountants of India, the Bank recognizes provisions only when it has a present obligation as a result of a past event, and would result in a probable outflow of resources. embodying economic benefits will be required to settle the obligation, and when a reliable estimate of the amount of the obligation can be made.

9. No provision is recognized for :

- (i) any possible obligation that arises from past events and the existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Bank; or
- (ii) any present obligation that arises from past events but is not recognized because:
- (a) it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or
- (b) a reliable estimate of the amount of obligation cannot be made.



Such obligations are recorded as Contingent Liabilities. These are assessed at regular intervals and only that part of the obligation for which an outflow of resources embodying economic benefits is probable, is provided for, except in the extremely rare circumstances where no reliable estimate can be made.

Contingent Assets are not recognized in the financial statements.

10. Taxes on Income:

Income tax expense is the only amount of current tax, Bank did not make any provision deferred tax incurred by the Bank as per Accounting Standard 22 – “Accounting for Taxes on Income” respectively

Earnings Per Share:

The Bank reports basic and diluted earnings per share in accordance with AS 20 – “Earnings per Share” issued by the ICAI. Basic Earnings per Share are computed by dividing the Net Profit after Tax for the year attributable to equity shareholders (other than minority) by the weighted average number of equity shares outstanding for the year.

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SCHEDULE-18 : NOTES ON ACCOUNTS

1. Schedules 1 to 16 form an integral part of the Balance Sheet and Statement of Profit and Loss Account.
2. Sub-section (1) of section 17 of the Banking Regulation Act, 1949 requires creation of a reserve fund equivalent to not less than 20% of the balance of profit of each year, though Bank appropriated all the statutory requirement but not reflected in the accounts as it has been held for approval of Annual General Meeting so CRAR may be differ to that amount.
3. During the year ended, 31st March, 2023, a total provision of **Rs.9,32,06,034.05/-** has been made for: as Per Schedule -16.
4. During the year, the provision of Rs.2567.14 lakh has been made for income tax liability and Advance tax amounting to Rs. 2600.47 lakh was paid during the year.
5. Income has been recognized in terms of RBI guidelines vide paragraph. 3 of the significant accounting policies.
6. Provision has been made for advances in terms of RBI guidelines vide paragraphs 5 (v) of the significant accounting policies.
7. Contingent liabilities of 29.36 lakh for Depositors' Education Awareness Funds (DEAF) with RBI. Bank did not transfer any amount to DEAF during the year under audit.
8. In terms of RBI guidelines vide letter No. RBI/2013-14-DBOD.No.DEAF Cell.BC.114/30.01.002/2013-14 dated 27th May 2014, the Banks are liable to remit amount lying in inoperative accounts of more than 10 years old w.e.f 23rd May 2014. (Rupees in lakh)

Particulars	Current Year	Previous Year
Opening Balance of amount transfer to DEAF Account	29.36	29.36
Add : Amount transferred to DEAF Account during the year	0	0
Less: Amount reimburse by DEAF towards claim	--	--
Closing Balance transferred to DEAF Account	29.36	29.36

9. Deferred Tax Assets/Liabilities

Bank did not make any liability.

10. Employee Benefits

- (a) The Bank has classified the various benefits provided to the employees' as under:

(i) Define Benefit Plan & Long Term Employment Benefit

The Bank provides for gratuity to all eligible employees. The benefit is in the form of lump sum payments to vested employees on retirement, or on death while in employment, or on termination of employment, for an amount equivalent to 15 days basic salary payable for each completed year of service, subject to the cap prescribed by the Statutory Authorities. Vesting occurs upon completion of Ten years of service. The Bank makes gratuity premium payment and additional contributions to Life Insurance Corporation based on the valuation carried out annually by LIC. Bank has made provisions for leave salary for the period of 2023-24.



11. Disclosures:

I. Concentration of Deposits, Advances, Exposures and NPAs

[Rs. In lakh]

Concentration of Deposits		
Particulars	Current Year 31-Mar-2023	Previous Year 31-Mar-2022
Total Deposits of twenty largest depositors	233.50	4729.96
Percentage of Deposits of twenty largest depositors to Total Deposits of the Bank	0.16%	3.61%
Concentration of Advance		
Particulars	Current Year 31-Mar-2023	Previous Year 31-Mar-2022
Total Advances of twenty largest borrowers	2121.38	1166.76
Percentage of Advances of twenty largest borrowers to Total Advances of the Bank	0.36%	0.27%

II. Capital

Particulars		Current Year 31-Mar-2023	Previous Year 31-Mar-2022
I	CRAR (%)	48.87	53.24
ii	CRAR - Tier I Capital (%)	47.18	49.94
iii	CRAR - Tier II Capital	1.69	3.29
Iv	Percentage of shares holding of the		
	A Government of India		
	B State Government	10%	11.31%
	C Sponsored Bank (SBI)	-	-

The Bank made appropriation of profit but did not reflected in accounts as per Bylaws of the Bank, CRAR may be changed to that effect.

III. Investments

[Rs. In lakh]

Particulars		Current Year 31-Mar-2023	Previous Year 31-Mar-2022
1	Value of Investments	50442.81	40142.96
	I Gross value of Investments		
	ii Provisions for Depreciation	-	-
	iii Net value of Investments	50442.81	40142.96
2	Movement of provisions held towards depreciation on investments	-	-
	I Opening Balance		
	ii Add : Provisions made during the year	-	-
	iii Less : Write off / write back of excess provisions during the year	-	-
	Iv Closing Balance	-	-

IV. Repo Transaction

[Rs. In lakh]

Particulars	Minimum Outstanding during the year	Maximum Outstanding during the year	Daily Average Outstanding during the year
Securities sold under Repo	--	--	--
Securities purchase under Repo	--	--	--



V. Non-SLR Investments

i. Issuer Non-performing Non-SLR Investments

[Rs. In lakh]

Particulars	Amount	Extent of Private Placement	Extent of below Investments Grade Securities	Extent of unrated Securities	Extent of unlisted Securities
a PSUs	--	--	--	--	--
b FIs	--	--	--	--	--
c Banks	--	--	--	--	--
d Private Corporates	--	--	--	--	--
e Others	--	--	--	--	--
f Provision held towards depreciation	--	--	--	--	--
Total	--	--	--	--	--

ii. Non-performing Non-SLR Investments

[Rs. In lakh]

Particulars	Amount
Opening Balance	1000/-
Addition during the year since 1st April 2022	--
Reductions during the above period	--
Closing Balance	1000/-

VI. Assets Quality

(A) Non-Performing Assets

[Rs. In lakh]

Particulars	Current Year 31-Mar-2023	Previous Year 31-Mar-2022
i Net NPAs to Net Advances (s)	1.42%	1.20%
ii Movement of NPAs (Gross)		
a Opening Balance	10150.75	6599.54
b Addition during the year	2666.68	3551.21
c Reduction during the year	0	0
d Closing Balance	12817.43	10150.75
iii Movement of Net NPAs		
A Opening Balance	5244.34	1314.82
B Addition during the year	3196.09	3929.51
C Reduction during the year	0	0
D Closing Balance	8440.43	5244.33
iv Movement of provisions for NPA (excluding provision on standard assets)		
A Opening Balance	1929.26	1337.91
B Addition during the year	323.15	653.11
C Reduction during the year	0	61.76
D Closing Balance	2252.41	1929.26



(B) Movement of NPA

[Rs. In lakh]

Particulars		Current Year 31-Mar-2023	Previous Year 31-Mar-2022
Movement of NPAs (Gross)			
a	Opening Balance	4808.43	5505.43
b	Addition during the year	818.33	52.54
c	Reduction during the year	(1236.85)	(749.54)
d	Closing Balance	4389.91	4808.43

(C) Details of Loan Assets subject to Restructuring

[Rs. In lakh]

Particulars		Current Year 31-Mar-2023	Previous Year 31-Mar-2022
i	Total amount of loan assets subject restructuring, rescheduling and renegotiation	--	--
ii	The amount of standard assets subject to restructuring, rescheduling and renegotiation	--	--

[Rs. In lakh]

Particulars		Current Year 31-Mar-2023	Previous Year 31-Mar-2022
iii	The amount of sub-standard assets subject to restructuring, rescheduling and renegotiation	--	--
iv	The amount of doubtful assets subject to restructuring, rescheduling and renegotiation	--	--
Total		--	--

(G) Provision on Standard Assets

[Rs. In lakh]

Particulars		Current Year 31-Mar-2023	Previous Year 31-Mar-2022
Provision on Standard Assets		2252.41	1929.26
Total		2252.41	1929.26

VII. Business Ratios

Particulars		Current Year 31-Mar-2023
i	Interest income as a percentage to Working Fund	6.71%
ii	Non-Interest income as percentage to Working Funds	0.33%
iii	Operating profit as a percentage to Working Fund	1.87%
iv	Returns on Assets	1.15%
v	Business (Deposits plus Advances) per employee	6768.09 lakh
vi	Profit per employee	93.42 lakh

XI. Details of Single Borrower (SLG) and Group Borrower Limit (GBL)

During the year, The Bank had not exceeded the single borrower limit and group borrower limit fixed by the Board.



XIII. Miscellaneous - Amount of provision made for Income Tax during the year

[Rs. In lakh]

Particulars	Current Year 31-Mar-2023	Previous Year 31-Mar-2022
Provision for Income Tax	2567.14	2622.34

XIIV. Disclosure of penalties imposed by RBI

NIL.

XV. Draw Down from Reserve

No draw down of reserve has so far been made by the Bank.

XVI. Disclosure of complaints

A. Customer Complaints

Particulars		Current Year 31-Mar-2023
i	No. of complaints pending at the beginning of the year	--
ii	No. of complaints received during the year	--
iii	No. of complaints redressed during the year	--
iv	No. of complaints pending at the end of the year	--

(As compiled & certified by the Management)

B. Award passed by the Banking Ombudsman

Particulars		Current Year 31-Mar-2023
a	No. of complaints pending at the beginning of the year	--
b	No. of complaints received during the year	--
c	Total Complaints	--
d	No. of complaints redressed during the year	--
e	No. of complaints pending at the end of the year	--
f	No. of awards passed by Banking Ombudsman	--
g	No. of awards implemented	--
h	No. of awards pending for implementation	--

(As compiled & certified by the Management)

XVII. Floating Provisions

Bank does not have any policy of creating floating provision and consequently no such provisions have been made during the year.

XVIII. Additional Disclosures as per Accounting Standards applicable to Bank

1. Net Profit or Loss for the period, prior period items, and changes in accounting policies (AS-5):

There is no material "prior period item" included in Profit and Loss account required to be disclosed as per AS - 5 issued by ICAI read with RBI guidelines.



2. Revenue Recognition (AS-9):

Revenue is recognized as per Accounting Standard (AS-9) and accounting policy No. 3 of Schedule -17

3. Government Grants

During the period under audit, bank has not received any grants from any Central or State Governments or authorities owned/controlled by them.

f. Particular of Managerial Remuneration and Perquisites

		[Rs. In lakhs]
Particulars		2022-23
Mr. Ramesh Chandra Choubey- Chairman (Meeting Allowance)		1.20
Mr. Akhilesh Kumar- Managing Director		24.84

4. Earnings Per Share

Particulars		Current Year 31-Mar-2023 Lakh	Previous Year 31-Mar-2022 Lakh
I	Net Profit after Tax Available for Equity Shareholders	7615.85	7797.02
Ii	No. of Equity Shares	955524	845348
Iii	Weighted Number of Equity Shares	955524	845348
Iv	Nominal value per share	0.005	0.005
V	Basic & Diluted Earnings per Share	0.008	0.0092

5. Accounting for Taxes on Income (AS-22)

Bank did not make any provision regarding DTA or DTL

6. Impairment of Assets

In view of the absence of the indication of material impairment within the meaning of Accounting Standard-28 "Impairment of Assets", no impairment of fixed assets is required in respect of current financial year.

XX. Description of Contingent Liabilities (AS-29)

Bank had provided Contingent Liabilities for DEAF

Previous Year Figures

Previous year figures have been regrouped / reclassified, wherever necessary, to confirm to current year classification. In cases where disclosures have been made for the first time in terms of RBI guidelines / Accounting Standards, previous year's figures have not be mentioned.

