

# CHIKMAGALUR PATTANA SAHAKARA BANK NIYAMITHA

27ನೇ ವಾರ್ಷಿಕ ವರದಿ 2022-23 : 27th Annual Report 2022-23

ADDITIONAL DISCLOSURE AS PER RBI CIRCULAR NO. UBD.CO.BP.PCB.20/16.45.00/2002-03, BDT. 30.10.02 Ref No. B.P.38/16.45.00/2002-03 dtd. 06.03.2003.

Sl. No.	Particulars					As on 31.03.2023 (Rs. In lakhs)
i)	Capital to Risk Asset Ratio					24.34%
ii)	Movement of CRAR					
a)	Total Capital Funds					1142.88
b)	Total Risk weighted Assets					4695.57
iii)	Investment					
a)	Face Value					
a 1)	Book Value					2771.34
b)	Market Value					2771.34
c)	Details of the Issuer composition of non-SLR and non performing non-SLR investments					2771.34
	<b>i) Issuer composition of Non SLR investments (Rs. in crore)</b>					0.00
	#	Issuer	Amount	Extent of 'below investment grade Securities'	Extent of 'unrated Securities'	Extent of unlisted Securities'
	1	PSUs	NIL			
	2	Fis				
	3	Public Sector Banks				
	4	Mutual Funds				
	5	Others				
	6	Provision held towards depreciation				
	<b>ii) Non performing Non-SLR investments (Rs. Crore)</b>					
	#	Particulars	Amount			
	1	Opening balance	NIL			
	2	Additions during the year since 1st April				
	3	Reductions during the above period				
	4	Closing balance				
	5	Total provisions held				
	<b>Other Trustee Securities</b>					
	Fixed Deposits in Co-op. Banks, District Central and State Co-op Banks					325.68
	Other Banks shares in Co-operative institution / approved Government Securities					231.01
	Investments in FDs of Other Banks Financial institutions.					0.01
	Total Face Value					2214.64
	Total Book Value					0.00
	Total Market Value					2771.34
iv)	<b>Advances against:</b>					
	Real Estate					
	Construction Business					0.00
	Housing					0.00
v)	<b>Advances against shares &amp; debentures</b>					840.69
vi)	<b>Advances to Directors, their relatives, companies/firms in which they are interested</b>					-
a)	Fund based					
b)	Non-Fund bases (Guarantees, L/C, etc.,					-
vii)	<b>Average Cost of Deposits</b>					5.85%

Sl. No.	Particulars				As on 31.03.2023	
viii)	NPA's: - Rs in Lakhs					
a)	Gross NPA's				422.45	
b)	Net NPA's				35.37	
ix)	Movement in NPA: - Rs in Lakhs					
	#	Particulars	Opening Balance	Additions during the year	Closed/Recovered/Written off during the year	Closing Balance
	1	Gross NPA	383.46	174.07	135.08	422.45
	2	Net NPA				35.37
	a)	Towards NPA's				
		Opening Balance				383.46
		Add: Additions during the year				174.07
		Less: Closed/Recovered/Written off during the year				135.08
		Closing Balance				422.45
	x)	Profitability:				
	a)	Interest income as a percentage of working funds				9.11 %
	b)	Non-interest income as a percentage of working funds				0.23%
	c)	Operating profit as a percentage of working funds				3.03%
	d)	Return of Assets				1.42%
	e)	Business (Deposits+Advances) per employee				1,468.95
	f)	Profit per employee				16.69
	xi)	Provisions made towards NPA's				
		NPA				-
		Depreciation on Investments				-
		Standard Assets				
	xii)	Movements in provisions				
	#	Particulars	Opening Balance	Additions during the year	Closed/Recovered/Written off during the year	Closing Balance
	1	Towards NPA	348.21	38.87		387.08
	2	Towards Depreciation in investments				
	3	Towards Standard Assets	19.36			19.36
	b)	Towards Depreciation on investments				
		Opening Balance				12.5
		Add: Additions during the year				-
		Less: Closed/Recovered/Written off during the year				-
		Closing Balance				12.5
	c)	Towards Standard Assets:				
		Opening Balance				19.36
		Add: Net Additions during the year				0
		Less: Closed/Recovered/Written off during the year				
		Closing Balance				19.36
	xiii)	Foreign Currency Assets & Liabilities;				NIL
	xiv)	Payment of DICGC Insurance Premium				7.72
	xv)	Penalty Imposed by RBI				NIL
	Xvii)	Deposit Education and Awareness Fund			No of A/c	1,350
					Amount	20.95