


THE VISAKHAPATNAM CO-OPERATIVE BANK LTD

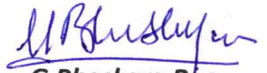
BALANCE SHEET AS AT 31st MARCH 2022

	SCH	As on 31-03-2022	As on 31-03-2021
		₹	₹
<u>CAPITAL AND LIABILITIES</u>			
Capital	1	272 02 51 171.00	251 42 57 008.00
Reserves & Surplus	2	211 55 37 123.62	186 28 16 789.03
Deposits	3	3884 97 33 248.59	3848 42 40 241.04
Borrowings (LTD Deposit)	4	49 51 26 472.00	49 99 11 315.00
Other Liabilities and Provisions	5	246 39 88 521.41	193 33 45 520.76
TOTAL		4664 46 36 536.62	4529 45 70 873.83
<u>ASSETS</u>			
Cash and Balances with Reserve Bank of India	6	37 83 65 057.00	31 18 84 072.00
Balances with Banks and Money at Call and Short Notice	7	139 64 33 508.41	121 44 20 968.74
Investments	8	1491 08 53 896.11	1530 25 94 935.03
Advances	9	2863 54 39 008.62	2719 43 01 190.80
Fixed Assets	10	28 63 42 130.35	29 04 87 676.99
Other Assets	11	103 72 02 936.13	98 08 82 030.27
TOTAL		4664 46 36 536.62	4529 45 70 873.83
Contingent Liabilities	12	11 22 06 357.06	4 60 27 947.00
Significant Accounting Policies	18		
Notes to Accounts	19		


The schedules referred to above form an integral part of the Balance Sheet

For and on behalf of the Board of Directors of
The Visakhapatnam Cooperative Bank Ltd


Ch. Raghavendra Rao
Chairman


G. Bhaskara Rao
Sr. Vice - Chairman



U. Parvathi Devi
Director


P. V. Narasimha Murthy
Chief Executive Officer



Date : 25/05/2022
Place : Visakhapatnam

For M/s. Kanakamahalakshmi Associates
Chartered Accountants


CA. Y. Kanakamahalakshmi, Partner
FRN No. 001720S
Membership No. 027651
UDIN: 22027651AJNZUG7433



THE VISAKHAPATNAM COOPERATIVE BANK LIMITED

Schedules to Balance Sheet and Profit Loss Account

Schedule 1 - Share Capital	31-03-2022	31-03-2021
I) Authorised Capital		
<u>Regular Members</u> 1,00,00,000/- Shares of Rs. 500/- each	500 00 00 000.00	500 00 00 000.00
<u>Associate Members & Nominal Members</u> 1,00,000/- Shares of Rs. 5/- each	5 00 000.00	5 00 000.00
II) Subscribed Capital		
i) Share Capital - Regular Members	272 00 00 500.00	251 40 37 110.00
ii) Share Capital - a) Associate Members	2 50 671.00	2 19 898.00
TOTAL	272 02 51 171.00	251 42 57 008.00
Schedule 2 - Reserves & Surplus	31-03-2022	31-03-2021
I Statutory Reserve		
Opening Balance		
Reserve Fund	80 72 10 035.43	70 88 55 854.23
Reserve for Unforeseen Losses	18 96 32 577.28	15 55 23 085.28
	99 68 42 612.71	86 43 78 939.51
Additions during the year		
Reserve Fund	12 27 13 692.40	9 83 54 181.20
Reserve for Unforeseen Losses	4 51 14 197.96	3 41 09 492.00
	16 78 27 890.36	13 24 63 673.20
Deductions during the Year		
Reserve Fund	0.00	0.00
Reserve for Unforeseen Losses	0.00	0.00
	0.00	0.00
TOTAL (I)	116 46 70 503.07	99 68 42 612.71
II Revenue and Other Reserves		
Opening Balance		
Investment Fluctuation Reserve	10 10 00 000.00	7 10 00 000.00
Reserve for Building Maintenance	6 00 000.00	6 00 000.00
Deficit Cover Fund	4 96 32 434.97	4 96 32 434.97
Co-operative Education Fund	1 92 83 439.71	1 58 72 490.71
Building Fund	3 79 98 376.12	3 79 98 376.12
Fund for Implementation IT/ Cyber Security etc	2 00 00 000.00	0.00
Members Welfare Fund	4 57 85 149.66	5 95 59 140.66
Dividend Equalisation Fund	7 45 421.95	7 45 421.95
Staff Benefit Fund	13 21 480.71	12 31 268.12
Common Good Fund	1 65 153.42	1 65 153.42
	27 65 31 456.54	23 68 04 285.95



Additions during the year		
Investment Fluctuation Reserve	4 90 00 000.00	3 00 00 000.00
Reserve for Building Maintenance	0.00	0.00
Deficit Cover Fund	0.00	0.00
Co-operative Education Fund	45 11 420.70	34 10 949.00
Building Fund	0.00	0.00
Fund for Implementation IT/ Cyber Security etc	2 24 00 000.00	2 00 00 000.00
Members Welfare Fund	3 21 46 660.00	37 70 578.00
Dividend Equalisation Fund	0.00	0.00
Staff Benefit Fund	3 16 241.35	90 212.59
Common Good Fund	0.00	0.00
	10 83 74 322.05	5 72 71 739.59
Deductions during the Year		
Investment Fluctuation Reserve	0.00	0.00
Reserve for Building Maintenance	0.00	0.00
Deficit Cover Fund	0.00	0.00
Co-operative Education Fund	0.00	0.00
Building Fund	0.00	0.00
Fund for Implementation IT/ Cyber Security etc	0.00	0.00
Members Welfare Fund	5 31 34 410.00	1 75 44 569.00
Dividend Equalisation Fund	0.00	0.00
Staff Benefit Fund	0.00	0.00
Common Good Fund	0.00	0.00
	5 31 34 410.00	1 75 44 569.00
TOTAL (II)	33 17 71 368.59	27 65 31 456.54
III Balance in Profit & Loss account		
Current Year 2021-22	66 80 95 251.96	45 11 41 969.59
P&L Appropriation a/c	-4 90 00 000.00	
Previous year Profit 2020-21/2019-20	0.00	13 83 00 750.19
TOTAL (III)	61 90 95 251.96	58 94 42 719.78
GRAND TOTAL: (I+II+III)	211 55 37 123.62	186 28 16 789.03

Schedule 3 - Deposits	31-03-2022	31-03-2021
I Demand Deposits		
i. From banks	0.00	0.00
ii. From Others		
Current Deposits	26 23 99 853.25	28 71 63 401.35
Matured Deposits	40 97 428.85	33 53 839.50
Credit Balance in OD	21 04 950.94	16 61 418.02
Credit Balance in ODD	4 79 231.10	13 28 496.60
Credit Balance in SOD	1 84 097.70	2 58 595.94
Credit Balance in ODG	3 89 986.00	930.40
TOTAL (I)	26 96 55 547.84	29 37 66 681.81



II Savings bank Deposits		
Savings Deposits	762 38 15 063.05	754 65 34 925.08
TOTAL (II)	762 38 15 063.05	754 65 34 925.08
III Term Deposits		
i. From banks	0.00	0.00
ii. From Others		
ii(a). Time Deposits		
Cumulative Deposits	1937 33 25 449.16	1890 58 14 422.61
Fixed Deposits Short Term	132 70 22 995.00	142 49 06 869.00
Fixed Deposits - Monthly Interest Deposits	586 67 44 691.00	517 92 50 904.00
Fixed Deposits - Quarterly Interest Deposits	114 97 52 594.00	101 00 05 497.00
Fixed Deposits - Half Yearly Interest Deposits	2 54 37 984.00	2 21 60 512.00
Fixed Deposits - Yearly Interest Deposits	3 98 53 410.50	3 01 46 378.50
Chiranjeevi Satabdhi Deposits	2 62 41 673.00	2 54 47 979.00
Senior Citizen Spl. Deposits of CTD	30 79 14 030.00	29 74 10 826.00
Senior Citizen Spl. Deposits of MIS	34 73 33 775.00	36 26 11 821.00
Senior Citizen Spl. Deposits of QIS	10 03 03 409.00	10 08 29 374.00
VCB Share Link QIS Deposits	21 80 36 371.00	22 36 08 957.00
VCB Senior Citizen Monthly Interest Scheme	106 51 34 638.00	167 91 11 994.00
VCB Senior Citizen Quarterly Interest Scheme	30 98 69 977.00	48 51 68 962.00
VCB Senior Citizen Half Yearly Interest Scheme	2 83 66 079.00	5 89 67 971.00
TOTAL	3018 53 37 075.66	2980 54 42 467.11
ii(b). Other Time Liabilities		
Recurring Deposits	74 69 46 964.04	81 05 83 948.04
Daily Deposits (100 Days)	2 39 78 598.00	2 79 12 219.00
TOTAL	77 09 25 562.04	83 84 96 167.04
TOTAL (III)	3095 62 62 637.70	3064 39 38 634.15
GRAND TOTAL: (I+II+III)	3884 97 33 248.59	3848 42 40 241.04
Schedule 4 - Borrowings		
	31-03-2022	31-03-2021
	₹	₹
I Reserve Bank of India	0.00	0.00
II Other Banks	0.00	0.00
III Other Institutions & Agencies	0.00	0.00
IV Others		
Long Term Deposits LTD	49 51 26 472.00	49 99 11 315.00
GRAND TOTAL (I+II+III+IV)	49 51 26 472.00	49 99 11 315.00



Schedule 5 - Other Liabilities and Provisions		31-03-2022	31-03-2021
		₹	₹
I Bills Payable			
Payorders		2 80 29 361.89	1 57 64 194.75
	TOTAL (I)	2 80 29 361.89	1 57 64 194.75
II Inter-Office Adjustment (Net)			
Branch A/C at Head office (IBT)		1088 27 96 495.49	1185 15 13 362.35
Head office IBT A/C		1088 27 96 495.49	1185 15 13 362.35
	TOTAL (II)	0.00	0.00
III Interest Accrued			
Interest Payable on Deposits		4 30 85 835.00	4 94 38 945.05
	TOTAL (III)	4 30 85 835.00	4 94 38 945.05
IV Others (Including Provisions)			
i) Other Liabilities			
a) Sundry Liabilities			
Staff Security Deposits		25 28 050.00	21 92 050.00
Advance Payable		2 59 97 620.73	2 65 97 736.02
Stale Cheques		1 40 42 402.64	1 34 73 208.27
Acquirer Transactions from POS Machines		3 95 752.50	2 57 510.79
Dividend on Share Capital		2 40 55 614.00	1 93 86 231.00
Unified Payment Interface (UPI)		0.00	3 33 618.14
Contingent Charges		7 81 505.00	10 27 309.00
Ecom. Transaction		79 747.29	90 650.17
NFS Issuer Transaction		17 31 700.00	14 49 400.00
Sundry liabilities		1 35 71 174.00	0.00
RTGS/NEFT Parking Account		1 21 418.00	90 567.00
b) Statutory Liabilities			
TDS on Term Deposits		63 54 969.00	49 58 622.00
TDS on Cash Deposits		4 79 989.00	3 90 879.00
Goods and Service Tax		20 83 170.52	16 24 276.29
ii) Provisions			
Provision for Non Performing Assets		102 00 98 816.61	63 94 54 455.11
Provision for Standard Assets		12 00 06 791.00	11 25 06 791.00
General Prov. For Feb. Standard Default Assets		0.00	8 80 00 000.00
Provision for Depreciation on Investments			
- On Government Securities		0.00	3 63 22 809.00
- On Deposits with other Cooperative Banks		10 42 42 677.50	12 82 75 141.28
Provision for Staff Gratuity		10 72 37 459.00	9 89 04 054.00
- Bonus to Staff		2 66 78 340.00	2 45 50 165.00
- CBS Rental Charges & Atm NFS Charges		0.00	89 643.00
- Legal Charges		1 88 000.00	1 88 000.00
- Audit Fees		10 80 000.00	7 86 250.00
Provision for Income Tax		20 91 73 393.00	16 00 00 000.00
Other Provisions		19 17 646.59	19 17 646.59
Overdue Interest Reserve on NPA Loans		51 45 84 549.14	41 21 40 291.30
Overdue Interest Reserve		0.00	1 91 70 791.00
Provision for Business Risk		1 03 91 416.00	1 03 91 416.00
Provision for Incentive to Staff		1 00 00 000.00	1 00 00 000.00
Provision for Staff Arrear Salaries		1 00 00 000.00	0.00
Provision for Payment against Protested Claims		0.00	2 51 73 393.00
Provision for Interest Ex-gratia Payable		0.00	53 99 477.00
Provision for Technology Upgradation		2 80 00 000.00	2 30 00 000.00
Provision for Restructured accounts		11 15 00 000.00	0.00
Provision for Staff Leave Enchasmnt		2 55 51 123.00	0.00
	TOTAL (IV)	239 28 73 324.52	186 81 42 380.96
GRAND TOTAL: (I+II+III+IV)		246 39 88 521.41	193 33 45 520.76



Schedule 6 - Cash Balances		31-03-2022	31-03-2021
		₹	₹
I	Cash on Hand	32 70 65 057.00	26 07 84 072.00
	TOTAL (I)	32 70 65 057.00	26 07 84 072.00
II	Balance with Reserve Bank of India		
	a) In Current Account	5 13 00 000.00	5 11 00 000.00
	b) In Other Accounts	0.00	0.00
	TOTAL (II)	5 13 00 000.00	5 11 00 000.00
	GRAND TOTAL: (I+II)	37 83 65 057.00	31 18 84 072.00
Schedule 7 - Current Deposits/ Balances with Banks and Money At Call and Short Notice		31-03-2022	31-03-2021
		₹	₹
I	Balances with Banks		
	a) In Current Account	139 64 33 508.41	121 44 20 968.74
	b) In Other Accounts	0.00	0.00
	TOTAL (I)	139 64 33 508.41	121 44 20 968.74
II	Money at Call and Short Notice		
	a) With Banks	0.00	0.00
	b) With Other Institutions	0.00	0.00
	TOTAL (II)	0.00	0.00
	GRAND TOTAL: (I+II)	139 64 33 508.41	121 44 20 968.74
Schedule 8 - Investments		31-03-2022	31-03-2021
		₹	₹
I	Government Securities		
	Central Government Securities	49 94 98 849.00	60 99 85 265.00
	State Government Securities	1185 40 62 396.61	954 70 21 651.53
	Treasury Bills	0.00	9 93 72 500.00
	TOTAL (I)	1235 35 61 245.61	1025 63 79 416.53
II	Other Approved Securities	0.00	0.00
	TOTAL (II)	0.00	0.00
III	Shares		
	Shares of Cooperative Institutions	2 51 08 363.00	2 51 08 363.00
	TOTAL (III)	2 51 08 363.00	2 51 08 363.00
IV	Debentures & Bonds	0.00	0.00
	TOTAL (IV)	0.00	0.00
V	Subsidiaries &/or Joint Ventures	0.00	0.00
	TOTAL (V)	0.00	0.00
VI	Others		
	Fixed Deposits in Banks	253 21 84 287.50	502 11 07 155.50
	TOTAL (VI)	253 21 84 287.50	502 11 07 155.50
	GRAND TOTAL: (I+II+III+IV+V+VI)	1491 08 53 896.11	1530 25 94 935.03



Schedule 9 - Advances	31-03-2022	31-03-2021
	₹	₹
I		
i. Bills purchased and Discounted	0.00	0.00
ii. Cash credits, Overdrafts and Loans repayable on Demand		
Cash credits, Overdrafts		
Cash Credit Loans	0.00	1 95 353.80
Deposit Loans	56 90 07 658.38	52 63 34 370.38
Overdraft Account	147 89 09 350.60	150 86 57 828.49
Overdraft on Deposits	4 61 12 423.73	5 39 88 748.79
Overdraft on Gold Loans	1 19 34 904.30	96 98 419.90
FITL Overdraft Account	4 74 53 180.00	2 04 49 309.00
Staff Overdraft Accounts	41 81 375.83	47 77 590.87
Shares and Securities	1 06 27 364.00	74 95 109.00
Loans repayable on Demand		
Gold Loans	548 32 54 927.00	503 04 09 239.00
VCB Smart Gold Loans	57 56 08 485.00	22 80 60 276.00
VCB Express Gold Loans	72 56 16 677.00	57 01 70 508.00
Cyclone Relief Gold Loans	4 45 118.00	4 45 118.00
	895 31 51 463.84	796 06 81 871.23
iii. Term Loans		
Consumption Loans	37 72 82 393.06	39 74 32 741.19
Hypothecation Loans	9 72 51 076.70	11 33 12 576.20
Mortgage Loans	1413 71 86 151.68	1363 93 52 575.02
Small Business Finance Loans	16 90 39 473.51	21 08 14 824.61
Staff Housing Loans	1 11 33 450.00	69 90 162.00
Staff Vehicle Loans	15 75 213.00	20 74 993.00
Self Help Group Loans	0.00	0.00
VSP Vidya Assistance Loans	49 89 684.72	57 25 516.00
Weaker Sahakara Samisti Loans	5 24 069.00	10 45 503.00
Cyclone Rescue Small Loans	0.00	4 359.00
VCBL Rent Plus Loans	5 06 87 124.00	4 24 61 030.00
Cyclone Relief Mortgage Loans	21 20 99 082.22	29 18 68 238.22
Cyclone Business Relief Loans	2 29 973.00	2 45 953.00
Mortgage Loans Business Purpose	104 13 73 405.05	103 15 48 215.19
Mortgage Loans House Constuction	293 99 71 803.84	289 48 65 818.14
VCB Professional Loans	5 13 642.00	22 82 283.00
Daily Collection Loans	5 72 13 558.00	10 26 58 892.00
Covid Staff Loans	12 18 293.00	41 92 621.00
Covid Business Loans	1 96 24 179.00	2 77 81 034.00
Covid Auto Loans	25 44 221.00	36 10 160.00
Covid Debit Clearance Loans	2 97 04 300.00	4 82 87 998.00
Covid Topup Loans	3 01 30 091.00	4 04 25 293.00
Covid Member Releif Loans	18 98 10 589.00	27 29 68 389.00
Business Term Loans	2 92 25 307.00	3 61 20 393.00
Loans against Warehouse Receipts	4 23 92 272.00	5 31 31 177.00
Staff Special Loans	10 000.00	44 18 575.00
MSME Credit	17 19 81 778.00	0.00
Gold Term Loan	3 72 53 703.00	0.00
Gold Term Loan Business Purpose	76 97 938.00	0.00
Members Medical Relief Scheme Secured	84 71 029.00	0.00
Members Medical Relief Scheme Unsecured	1 11 53 745.00	0.00
	1968 22 87 544.78	1923 36 19 319.57
TOTAL (I)	2863 54 39 008.62	2719 43 01 190.80
II		
i. Secured by Tangible assets	2795 01 26 175.56	2634 41 22 274.61
ii. Covered by bank/Government Guarantees	0.00	0.00
iii. Unsecured	68 53 12 833.06	85 01 78 916.19
TOTAL (II)	2863 54 39 008.62	2719 43 01 190.80



III	i. Priority Sectors	1438 42 06 397.48	1285 83 01 190.80
	ii. Public Sector	0.00	0.00
	iii. Banks	0.00	0.00
	iv. Others	1425 12 32 611.14	1433 60 00 000.00
	TOTAL (III)	2863 54 39 008.62	2719 43 01 190.80
Schedule 10 - Fixed Assets		31-03-2022	31-03-2021
I	Premises		
a	Land		
	At Cost as on 01-04-2021	6 47 32 499.00	3 03 32 719.00
	Additions During the year	0.00	3 43 99 780.00
	Deductions During the year	0.00	0.00
	Total	6 47 32 499.00	6 47 32 499.00
b	Buildings		
	At Cost as on 01-04-2021	17 37 98 671.77	13 67 10 751.77
	Additions During the year	0.00	3 70 87 920.00
	Deductions During the year	0.00	0.00
		17 37 98 671.77	17 37 98 671.77
	Less: Depreciation	8 56 14 106.23	7 58 15 821.23
	Total	8 81 84 565.54	9 79 82 850.54
	TOTAL (I)	15 29 17 064.54	16 27 15 349.54
II	Other Fixed Assets (including Furniture and Fixtures)		
a	Library, Furniture, Fixtures & Fittings		
	At Cost as on 01-04-2021	17 70 71 092.30	17 55 53 011.04
	Additions During the year	63 71 654.36	15 18 081.26
	Deductions During the year	0.00	0.00
		18 34 42 746.66	17 70 71 092.30
	Less: Depreciation	10 53 76 508.82	9 68 97 634.82
	Total	7 80 66 237.84	8 01 73 457.48
b	Computers & Microsoft Licence		
	At Cost as on 01-04-2021	7 39 21 172.94	7 23 94 044.20
	Additions During the year	64 78 091.93	15 27 128.74
	Deductions During the year	0.00	0.00
		8 03 99 264.87	7 39 21 172.94
	Less: Depreciation	6 29 42 156.70	5 55 44 168.70
	Total	1 74 57 108.17	1 83 77 004.24
c	Cash & Weighing Machines		
	At Cost as on 01-04-2021	1 05 76 501.44	1 02 61 556.44
	Additions During the year	4 31 050.16	3 14 945.00
	Deductions During the year	0.00	0.00
		1 10 07 551.60	1 05 76 501.44
	Less: Depreciation	61 56 614.57	53 31 655.57
	Total	48 50 937.03	52 44 845.87
d	Alarm Systems		
	At Cost as on 01-04-2021	62 64 489.46	56 34 141.03
	Additions During the year	11 10 660.68	6 30 348.43
	Deductions During the year	0.00	0.00
		73 75 150.14	62 64 489.46
	Less: Depreciation	38 35 194.10	32 64 372.10
	Total	35 39 956.04	30 00 117.36



e Lift			
At Cost as on 01-04-2021		7 54 579.00	7 54 579.00
Additions During the year		0.00	0.00
Deductions During the year		0.00	0.00
		7 54 579.00	7 54 579.00
Less: Depreciation		5 74 036.50	5 42 175.50
Total		1 80 542.50	2 12 403.50
f Plant & machinery			
At Cost as on 01-04-2021		2 43 90 473.15	2 19 33 911.85
Additions During the year		20 81 939.22	24 56 561.30
Deductions During the year		0.00	0.00
		2 64 72 412.37	2 43 90 473.15
Less: Depreciation		1 03 42 646.00	76 41 557.00
Total		1 61 29 766.37	1 67 48 916.15
g Car			
At Cost as on 01-04-2021		53 99 307.00	53 99 307.00
Additions During the year		27 94 450.00	0.00
Deductions During the year		14 96 700.00	0.00
		66 97 057.00	53 99 307.00
Less: Depreciation		29 38 624.65	36 85 165.65
Total		37 58 432.35	17 14 141.35
h Two wheelers			
At Cost as on 01-04-2021		32 59 723.20	30 55 767.20
Additions During the year		11 07 258.00	2 73 403.00
Deductions During the year		2 40 770.00	69 447.00
		41 26 211.20	32 59 723.20
Less: Depreciation		17 98 309.02	16 09 150.70
Total		23 27 902.18	16 50 572.50
	TOTAL (II)	12 63 10 882.48	12 71 21 458.45
III Capital Work in Progress		71 14 183.33	6 50 869.00
	TOTAL (III)	71 14 183.33	6 50 869.00
GRAND TOTAL: (I+II+III)		28 63 42 130.35	29 04 87 676.99
Schedule 11 - Other Assets		31-03-2022	31-03-2021
I Inter - Office Adjustments (net)		0.00	0.00
	TOTAL (I)	0.00	0.00
II Interest Accrued			
Treasury Bills		0.00	4 30 286.00
Central Government Securities		85 99 127.00	1 02 41 222.00
State Government Securities		20 82 31 793.00	18 43 79 746.00
Investments		4 67 92 658.00	15 55 43 294.00
Loans and Advances		1 27 38 833.00	1 49 70 890.00
	TOTAL (II)	27 63 62 411.00	36 55 65 438.00
III Tax paid in advance/Tax deducted at source			
Advance Tax		18 40 00 000.00	16 00 00 000.00
TDS		46 64 146.00	39 52 682.83
TCS		644.08	504.00
TDS on GST		73 475.18	0.00
Input Tax Credit Goods and Service Tax		11 07 672.99	8 54 912.43
	TOTAL (III)	18 98 45 938.25	16 48 08 099.26
IV Stationery and Stamps			
Closing of Stock of Forms & Stationery		20 08 490.00	20 27 780.00
	TOTAL (IV)	20 08 490.00	20 27 780.00



V Non-banking assets acquired in Satisfaction of Claims	0.00	0.00
TOTAL (V)	0.00	0.00
VI Others		
Payment against Protested Claims	67 18 870.00	68 27 091.00
Advance Recoverable	2 17 20 073.94	1 51 13 380.21
Interest Receivable on NPA Loans	51 45 84 549.14	41 21 40 291.30
Festival Advance to Staff	30 93 800.00	32 10 500.00
Insurance Commission Receivable	1 13 414.00	90 292.00
Gold Sovereign	13.50	13.50
Pre Paid Insurance Premium	23 60 000.00	22 25 917.00
DEAF Receivable A/c	9 217.00	0.00
ATM Other Bank Transaction	72 90 700.00	81 20 100.00
Mobile Banking (IMPS)	31 15 097.69	7 53 128.00
Unified Payment Interface (UPI)	54 09 751.61	0.00
Income Tax Refund Receivable	45 70 610.00	0.00
TOTAL (VI)	56 89 86 096.88	44 84 80 713.01
GRAND TOTAL (I+II+III+IV+V+VI)	103 72 02 936.13	98 08 82 030.27
Schedule 12 - Contingent Liabilities	31-03-2022	31-03-2021
I Guarantees given on behalf of Constituents	1 03 40 000.00	2 06 31 657.00
II Other Items for Which Bank is Contingently Liable		
Regular Guarantee for DEAF	10 18 66 357.06	2 53 96 290.00
GRAND TOTAL (I+II)	11 22 06 357.06	4 60 27 947.00



1. Regulatory Capital

Composition of Regulatory Capital

(Amount in ₹ crore)

Sr. No.	Particulars	31.03.2022	31.03.2021
i)	Paid up share capital and reserves (net of deductions, if any)	388.49	351.11
ii)	Other Tier 1 capital	32.15	38.38
iii)	*Tier 1 capital (i + ii)	420.64	389.49

Sr. No.	Particulars	31.03.2022	31.03.2021
iv)	*Tier 2 capital	79.42	80.81
v)	Total capital (Tier 1+Tier 2)	500.06	470.30
vi)	Total *Risk Weighted Assets (RWAs)	2560.24	2466.26
vii)	Paid-up share capital and reserves as percentage of RWAs	15.17%	14.24%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	16.43%	15.79%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	3.10%	3.28%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	19.53%	19.07%



For Kanakamahalakshmi Associates
Chartered Accountants

Y. Kanakamahalakshmi
Y. Kanakamahalakshmi Partner
M.No. 027651 Firm Reg.No. 001720S



2. Asset liability management

Maturity pattern of certain items of assets and liabilities as on 31.03.2022

(Amount in ₹ crore)

	Day 1	2 to 7 days	8 to 14 days	15 to 30 days	31 days to 2 months	Over 2 months and to 3 months	Over 3 months and upto 6 months	Over 6 months and upto 1 year	Over 1 year and upto 3 years	Over 3 year and upto 5 years	Over 5 years	Total
Deposits*	88.13	4.82	8.90	75.22	175.97	868.69	497.31	919.28	1058.12	125.32	112.73	3934.49
Advances	49.90	41.42	42.15	104.34	162.68	116.62	314.75	469.64	558.67	439.62	563.75	2863.54
Investments	9.12	13.07	19.13	14.01	12.40	24.96	76.96	139.09	135.38	88.56	958.41	1491.09
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency assets	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency liabilities	-	-	-	-	-	-	-	-	-	-	-	-

* Deposits also includes LTD deposits.



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For Kanakamahalakshmi Associates
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3. Investments

a) Composition of Investment Portfolio

As at ...31.03.2022 (current year balance sheet date)

(Amount in ₹ crore)

	Investments in India						Investments outside India				Total Investments	
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others		Total Investments outside india
Held to Maturity												
Gross	943.22	0	0	0	0	253.22	1196.44	0	0	0	0	1196.44
Less: Provision for non-performing investments (NPI)	0	0	0	0	0	9.91	9.91					9.91
Net	943.22	0	0	0	0	243.31	1186.53	0	0	0	0	1186.53
Available for Sale												
Gross	292.13	0	2.51	0	0	0	294.64	0	0	0	0	294.64
Less: Provision for depreciation and NPI	0.00		0.51	0	0	0	0.51					0.51
Net	292.13	0	2.00	0	0	0	294.13	0	0	0	0	294.13
Held for Trading												
Gross	0	0	0	0	0	0	0	0	0	0	0	0
Less: Provision for depreciation and NPI	0	0	0	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0	0	0	0
Total Investments	1235.35	0	2.51	0	0	253.22	1491.08	0	0	0	0	1491.08
Less: Provision for non-performing investments	0	0	0.51	0	0	9.91	10.42	0	0	0	0	10.42
Less: Provision for depreciation and NPI	0	0	0	0	0	0	0	0	0	0	0	0
Net	1235.35	0	2.00	0	0	243.31	1480.66	0	0	0	0	1480.66



For Kanakamahalakshmi Associates
Chartered Accountants
Y. Kanakamahalakshmi
Y. Kanakamahalakshmi Partner
M.No. 027651 Firm Reg.No. 001720S



As at ...31.03.2021 (Previous year balance sheet date)

(Amount in ₹ crore)

	Investments in India						Investments outside India				Total Investments	
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others		Total Investments outside india
Held to Maturity												
Gross	873.71	9.94	0	0	0	502.11	1385.76	0	0	0	0	1385.76
Less: Provision for non-performing investments (NPI)	0	0	0	0	0	12.32	12.32	0	0	0	0	12.32
Net	873.71	9.94	0	0	0	489.79	1373.44	0	0	0	0	1373.44
Available for Sale												
Gross	141.99	0	2.51	0	0	0	144.50	0	0	0	0	144.50
Less: Provision for depreciation and NPI	3.63	0	0.51	0	0	0	4.14	0	0	0	0	4.14
Net	138.36	0	2.00	0	0	0	140.36	0	0	0	0	140.36
Held for Trading												
Gross	0	0	0	0	0	0	0	0	0	0	0	0
Less: Provision for depreciation and NPI	0	0	0	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0	0	0	0
Total Investments	1015.70	9.94	2.51	0	0	502.11	1530.26	0	0	0	0	1530.26
Less: Provision for non-performing investments	0	0	0.51	0	0	12.32	12.83	0	0	0	0	12.83
Less: Provision for depreciation and NPI	3.63	0	0	0	0	0	3.63	0	0	0	0	3.63
Net	1012.07	9.94	2.00	0	0	489.79	1513.80	0	0	0	0	1513.80



For Kanakamahalakshmi Associates
Chartered Accountants
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M.No. 027651 Firm Reg.No. 001720S



b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount in ₹ crore)

Particulars	Current 31.03.2022	Previous 31.03.2021
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	3.63	3.62
b) Add: Provisions made during the year	0.16	0.01
c) Less: Write off / write back of excess provisions during the year	3.79	0
d) Closing balance	0	3.63
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	10.10	7.10
b) Add: Amount transferred during the year	4.90	3.00
c) Less: Drawdown	0	0
d) Closing balance	15.00	10.10
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	5.09%	6.99%



For Kanakamahalakshmi Associates
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c) Non-SLR investment portfolio

i) Non-performing non-SLR investments

(Amount in ₹ crore)

Sr. No.	Particulars	31.03.2022	31.03.2021
a)	Opening balance	0.51	0.51
b)	Additions during the year since 1 st April	0	0
c)	Reductions during the above period	0	0
d)	Closing balance	0.51	0.51
e)	Total provisions held	0.51	0.51

ii) Issuer composition of non-SLR investments

(Amount in ₹ crore)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
		Current 31.03.2022	Previous 31.03.2021	Current 31.03.2022	Previous 31.03.2021	Current 31.03.2022	Previous 31.03.2021	Current 31.03.2022	Previous 31.03.2021	Current 31.03.2022	Previous 31.03.2021
-1	-2	-3		-4		-5		-6		-7	
a)	PSUs	-	-	-	-	-	-	-	-	-	-
b)	FIs	-	-	-	-	-	-	-	-	-	-
c)	Banks	-	-	-	-	-	-	-	-	-	-
d)	Private Corporates	-	-	-	-	-	-	-	-	-	-
e)	Subsidiaries/ Joint Ventures	-	-	-	-	-	-	-	-	-	-
f)	Others	2.51	2.51	-	-	-	-	-	-	2.51	2.51
g)	Provision held towards depreciation	-	-	-	-	-	-	-	-	-	-
	Total *	2.51	2.51	-	-	-	-	-	-	2.51	2.51

* For UCBs, the total shall match the Total of Non-SLR investments held by the bank.



For Kanakamahalakshmi Associates
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Asset quality
Classification of advances and provisions held

(Amount in ₹ crore)

	Standard	Non-Performing			Total	
	Total Standard Advances	Sub-standard	Doubtful	Loss		Total Non-Performing Advances
Gross Standard Advances and NPAs						
Opening Balance	2601.15	8.00	110.26	0.02	118.28	2719.43
Add: Additions during the year	1197.02				32.31	1229.33
Less: Reductions during the year*	1049.73				35.49	1085.22
Closing balance	2748.44	29.93	85.16	0.01	115.1	2863.54
*Reductions in Gross NPAs due to:						
Upgradation		5.81	29.67	0.01	35.49	
Recoveries (excluding recoveries from upgraded accounts)		0.01	1.08	0.00	1.09	
Write-offs		0.07	0.00	0.00	0.07	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	11.25	21.70	51.03	0.02	72.75	84.00
Add: Fresh provisions made during the year	11.90	32.61	0	0	32.61	44.51
Less: Excess provision reversed/ Write-off loans	0	0.00	3.34	0.01	3.35	3.35
Closing balance of provisions held	23.15	54.31	47.69	0.01	102.01	125.16
Net NPAs						
Opening Balance		-13.70	59.23	0	45.53	
Add: Fresh additions during the year		-10.68	0	0	-10.68	
Less: Reductions during the year		0.00	21.76	0	21.76	
Closing Balance		-24.38	37.47	0	13.09	
Floating Provisions						0
Opening Balance						0
Add: Additional provisions made during the year						0
Less: Amount drawn down ¹⁵ during the year						0
Closing balance of floating provisions						0

For Kanakamah
Chartered

Y. Kanakamahalakshmi Partner
M.No. 027651 Firm Reg.No. 001720S



Ratios (in per cent)	2021-22	2020-21
Gross NPA to Gross Advances	4.02%	4.35%
Net NPA to Net Advances	0.47%	1.65%
Provision coverage ratio	88.63%	61.51%



For Kanakamahalakshmi Associates
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Sector-wise Advances and Gross NPAs

(Amount in ₹ crore)

Sr. No.	Sector*	2021-22			2020-21		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	Priority Sector						
a)	Agriculture and allied activities	11.89	0	0.00%	1.93	0	0.00%
b)	Advances to industries sector eligible as priority sector lending	99.35	4.33	4.36%	133.47	20.04	15.01%
c)	Services	401.51	28.22	7.03%	226.01	11.1	4.91%
d)	Personal loans	925.67	50.96	5.51%	877.5	19.17	2.18%
	Subtotal (i)	1438.42	83.51	5.81%	1238.91	50.31	4.06%
ii)	Non-priority Sector						
a)	Agriculture and allied activities	3.45	0	0.00%	0	0	0.00%
b)	Industry	0	0	0.00%	42.57	0.85	2.00%
c)	Services	0	0	0.00%	0	0	0.00%
d)	Personal loans	1421.67	31.59	2.22%	1437.95	67.12	4.67%
	Sub-total (ii)	1425.12	31.59	2.22%	1480.52	67.97	4.59
	Total (I + ii)	2863.54	115.10	4.02%	2719.43	118.28	4.35%



For Kanakamahalakshmi Associates
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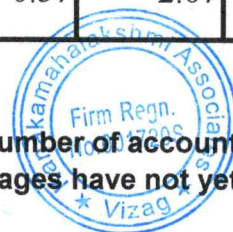
Particulars of resolution plan and restructuring

Details of accounts subjected to restructuring

(Amount in ₹ crore)

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		2021-22	2020-21	2021-22	2020-21	2021-22	2020-21	2021-22	2020-21	2021-22	2020-21
Standard	Number of borrowers	0	0	0	1	12	19	2	13	14	33
	Gross Amount (₹ crore)	0.00	0.00	0.00	33.29	11.36	41.45	0.62	41.99	11.98	116.73
	Provision held (₹ crore)	0.00	0.00	0.00	3.33	0.57	2.07	0.06	4.20	0.63	9.60
Sub- standard	Number of borrowers										
	Gross Amount (₹ crore)										
	Provision held (₹ crore)										
Doubtful	Number of borrowers										
	Gross Amount (₹ crore)										
	Provision held (₹ crore)										
Total	Number of borrowers	0	0	0	1	12	19	2	13	14	33
	Gross Amount (₹ crore)	0.00	0.00	0.00	33.29	11.36	41.45	0.62	41.99	11.98	116.73
	Provision held (₹ crore)	0.00	0.00	0.00	3.33	0.57	2.07	0.06	4.20	0.63	9.60

For Kanakamahalakshmi Associates
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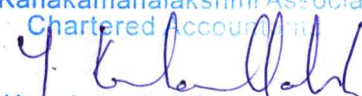


UCBs shall disclose in their published Annual Balance Sheets the amount and number of accounts in respect of which applications for restructuring are under process, but the restructuring packages have not yet been approved.

Fraud accounts

Banks shall make disclose details on the number and amount of frauds as well as the provisioning thereon as per template given below.

	2021-22	2020-21
Number of frauds reported	NIL	
Amount involved in fraud (₹ crore)		
Amount of provision made for such frauds (₹ crore)		
Amount of Unamortised provision debited from 'other reserves' as at the end of the year. (₹ crore)		

For Kanakamahalakshmi Associates
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Disclosure under Resolution Framework for COVID-19 related stress

As on 30/09/2021

(Amount in ₹ crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan– Position as at the end of the previous half-year (A) (31-3-2021)	Of (A), aggregate debt that slipped into NPA during the half- year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Of (A) further debits during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year (30.09.2021)
Personal Loans	71.16	0.07	0.00	4.47	4.84	71.46
Corporate persons*	45.57	0.00	0.00	1.04	2.70	47.23
Of which MSMEs	12.28	0.00	0.00	0.18	0.70	12.80
Others	33.29	0.00	0.00	0.86	2.00	34.43
Total	116.73	0.07	0.00	5.51	7.54	118.69

* As defined in section 3(7) of the Insolvency and Bankruptcy Code, 2016

As on 31/03/2022

(Amount in ₹ crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan– Position as at the end of the previous half-year (A) (30-9-2021)	Of (A), aggregate debt that slipped into NPA during the half- year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Of (A) further debits during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year (31.03.2022)
Personal Loans	71.46	0.64	0.00	7.38	17.40	80.84
Corporate persons*	47.23	0.00	0.00	2.4	2.74	47.57
Of which MSMEs	12.80	0.00	0.00	1.09	0.70	12.41
Others	34.43	0.00	0.00	1.31	2.04	35.16
Total	118.69	0.64	0.00	9.78	20.14	128.41

* As defined in section 3(7) of the Insolvency and Bankruptcy Code, 2016



For Kanakamahalakshmi Associates
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Exposures

Exposure to real estate sector

(Amount in ₹ crore)

Category	2021-22	2020-21
<i>i) Direct exposure</i>		
a) Residential Mortgages – Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	58.81	55.06
b) Commercial Real Estate – Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits:	107.99	108.70
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures – i. Residential ii. Commercial Real Estate		
<i>ii) Indirect Exposure</i> Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.		
Total Exposure to Real Estate Sector	166.8	163.76

For Kanakamahalakshmi Associates
Chartered Accountants

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Unsecured advances

Banks shall disclose the total amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken as also the estimated value of such intangible collateral as per the following format.

(Amount in ₹ crore)

Particulars	2021-22	2020-21
Total unsecured advances of the bank	82.51	98.99
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	0.00	0.00
Estimated value of such intangible securities	0.00	0.00



For Kanakamahalakshmi Associates
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Concentration of deposits, advances, exposures and NPA

a) Concentration of deposits

(Amount in ₹ crore)

Particulars	2021-22	2020-21
Total deposits of the twenty largest depositors	102.13	142.01
Percentage of deposits of twenty largest depositors to total deposits of the bank	2.63%	3.69%

b) Concentration of advances*

(Amount in ₹ crore)

Particulars	2021-22	2020-21
Total advances to the twenty largest borrowers	272.84	270.16
Percentage of advances to twenty largest borrowers to total advances of the bank	9.34%	9.79%

*Advances shall be computed based on credit exposure i.e. funded and non-funded limits including derivative exposures where applicable. The sanctioned limits or outstanding, whichever are higher, shall be reckoned. However, in the case of fully drawn term loans, where there is no scope for re-drawal of any portion of the sanctioned limit, banks may reckon the outstanding as the credit exposure

c) Concentration of exposures**

(Amount in ₹ crore)

Particulars	2021-22	2020-21
Total exposure to the twenty largest borrowers/customers	272.84	270.16
Percentage of exposures to the twenty largest borrowers/customers to the total exposure of the bank on borrowers/customers	9.34%	9.79%

**Exposures shall be computed as per applicable RBI regulation.

d) Concentration of NPAs

(Amount in ₹ crore)

Particulars	2021-22	2020-21
Total Exposure to the top twenty NPA accounts	79.00	96.75
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	68.45%	81.43%

For Kanakamahalakshmi Associates
Chartered Accountants

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Transfers to Depositor Education and Awareness Fund (DEA Fund)

(Amount in ₹ crore)

Sr. No.	Particulars	2021-22	2020-21
i)	Opening balance of amounts transferred to DEA Fund	2.54	1.48
ii)	Add: Amounts transferred to DEA Fund during the year	7.68	1.08
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.03	0.02
iv)	Closing balance of amounts transferred to DEA Fund	10.19	2.54



For Kanakamahalakshmi Associates
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Disclosure of complaints

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

Sr. No	Particulars	2021-22	2020-21
	Complaints received by the bank from its customers		
1	Number of complaints pending at beginning of the year	-	-
2	Number of complaints received during the year	13	59
3	Number of complaints disposed during the year	13	59
3.1	Of which, number of complaints rejected by the bank	-	-
4	Number of complaints pending at the end of the year	-	-
	Maintainable complaints received by the bank from OBOs		
5	Number of maintainable complaints received by the bank from OBOs	1	5
5.1.	Of 5, number of complaints resolved in favour of the bank by BOs	1	5
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs	-	-
5.3	Of 5, number of complaints resolved after passing of Awards by BOs against the bank	-	-
6	Number of Awards unimplemented within the stipulated time (other than those appealed)	-	-
Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in BO Scheme 2006 and covered within the ambit of the Scheme.			



For Kanakamahalakshmi Associates
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b) Top five grounds of complaints received by the bank from customers

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
2021-22-					
1.Loans & Advances	-	3	-81.25%	-	-
2.Difficulty in Operation of Accounts	-	2	-77.78%	-	-
3.Internet/Mobile/Electronic banking	-	1	-66.67%	-	-
4.Account Opening	-	1	100.00%	-	-
5.Others	-	6	-76.92%	-	-
Total	-	13		-	-
2020-21					
1.Loans & Advances	-	16	220.00%	-	-
2.Difficulty in Operation of Accounts	-	9	800.00%	-	-
3.Internet/Mobile/Electronic banking	-	3	-40.00%	-	-
4.Staff Behaviour	-	3	100.00%	-	-
5.Others	-	26	23.81%	-	-
Total	-	57		-	-



For Kanakamahalakshmi Associates
Chartered Accountants
[Signature]
Y. Kanakamahalakshmi Partner
M.No. 027651 Firm Reg. No. 001720S



Other Disclosures

a) Business ratios

Particular	31.03.2022	31.03.2021
i) Interest Income as a percentage to Working Funds	8.73%	8.97%
ii) Non-interest income as a percentage to Working Funds	0.25%	0.23%
iii) Cost of Deposits	6.35%	6.96%
iv) Net Interest Margin	3.54%	3.15%
v) Operating Profit as a percentage to Working Funds	2.49%	2.16%
vi) Return on Assets	1.49%	1.05%
vii) Business (deposits plus advances) per employee (in ₹ crore)	₹ 13.39	₹ 13.94
viii) Profit per employee (in ₹ crore)	₹ 0.13	₹ 0.10



For Kanakamahalakshmi Associates
Chartered Accountants
Y. Kanakamahalakshmi
Y. Kanakamahalakshmi Partner
M.No. 027651 Firm Reg.No. 001720S



b) Bancassurance business

Details of fees/brokerage earned in respect of insurance broking, agency and bancassurance business undertaken

(Amount in ₹ crore)

Sr. No.	Particulars	31.03.2022	31.03.2021
i)	Commission Earned on Insurance business	0.22	0.28



For Kanakamahalakshmi Associates
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c) Provisions and contingencies

(Amount in ₹ crore)

Provision debited to Profit and Loss Account	31.03.2022	31.03.2021
i) Provisions for NPI	0.00	0.00
ii) Provision towards NPA	18.70	19.17
iii) Provision made towards Income tax	18.40	16.00
iv) Other Provisions and Contingencies (with details)		
Gratuity	1.35	3.59
Technology Upgradation	0.50	0.50
Incentives	0.00	1.00
IT/Cyber Security	2.24	2.00
Reduction in Govt Sec	0.00	0.01
Standard assets	0.75	2.12
Interest Ex-gratia payable	0.00	0.54
Audit Fee	0.12	0.09
Bonus	2.67	2.46
Staff arrears salaries	1.00	0.00
Staff leave enchasment	2.56	0.00
Restructured accounts	0.50	0.00
	48.79	47.48



For Kanakamahalakshmi Associates
Chartered Accountants
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Y. Kanakamahalakshmi Partner
M.No. 027651 Firm Reg.No. 001720S



d) Payment of DICGC Insurance Premium

(Amount in ₹ crore)

Sr. No.	Particulars	31.03.2022	31.03.2021
i)	Payment of DICGC Insurance Premium	5.49	5.15
ii)	Arrears in payment of DICGC premium	0	0



For Kanakamahalakshmi Associates
Chartered Accountants

Y. Kanakamahalakshmi
Y. Kanakamahalakshmi Partner
M.No. 027651 Firm Reg. No. 001720S

