

hpscb (Scheduled Bank) The Himachal Pradesh State Co-operative Bank Ltd.

Head Office - The Mall Shimla

Balance	Sheet as on	31st	March, 2024 (Audited)
Capitals and Liabilities Schedule Year Ended 31.03.2024 As on 31.03.2023 (Rs.) (Audited) (II. Investments outside India (I). In Government Securities (i/c local authorities) - (ii). Subsidiaries and /or joint ventures -	2.	Asset liability management a)Maturity pattern of certain items of assets and liabilities Day1 2 to 7 8 to 14 days days 31 days to 2 Over 2 months over 3 months over 3 months over 1 year and and up to 6 and up to 6 and up to 1 upto 3 years and upto 3 years over 5 y
Borrowings 4 2919,08,26041.44 2391,45,33040.44 Other Liabilities & Provisions Total Assets Cash & Balances with Reserve Bank of India 6 733,82,64830.43 685,12,83616.46	(iii). Others (to be specified) - Total - Grand Total (I and II) 45,525,212,383.00 schedule-9		Deposits 101.40 608.42 709.83 312.83 635.92 646.21 1980.45 4750.39 5323.29 127.33 78.31 15274.38 Advances 307.56 1845.33 1946.70 17.06 60.58 60.58 254.35 693.19 1300.86 1343.68 2533.76 10363.64 Investments 26.75 0.00 0.00 0.00 0.00 25.00 57.59 2286.94 1889.71 1118.24 211.81 3050.34 8666.38 Borrowings 0.00 0.00 0.00 0.00 0.00 48.60 279.91 2030.93 368.74 170.25 0.00 2898.43 Foreign Currency assets 101.40 608.42 709.83 312.83 635.92 646.21 1980.45 4750.39 5323.29 127.33 78.31 15274.38 15274.38 10363.64 10363.64 10363.64 10363.64 10363.64 10363.64 10763.74 10763
Balances with Banks and Money At Call & Short Notice 7 4207,83,30861.31 4247,34,81223.78 Investments 8 4552,52,12383.00 4662,66,31813.00 Advances 9 10363,63,86692.78 8652,07,00755.73 Fixed Assets 10 31,70,32101.34 28,09,72712.58 Other Assets 11 405,91,72327.98 186,02,70344.95	Advances A. (i) Bills purchased & discounted (ii) Cash credits, overdrafts & loans repayable on demand (iii) Term Loans Total Advances - 23,565,867,387.81 80,070,519,304.97 103,636,386,692,78	20 953 044 478 15	Foreign Currency liabilities 0.00
Total 20295,43,99196.84 18461,33,40466.50	B.(i) Secured by tangible assets (ii) Covered by bank/government guarantees (iii) Unsecured (iii) Unsecured 101,224,220,047.85 2,405,270,998.21 6,895,646.72 103,636,386,692.78	84,108,534,110.80 2,405,270,998.21 6,895,646.72 86,520,700,755.73	Govt. Securities secur
Sd/- Sd/- Sd/- Sd/- Sd/- Sd/- Sd/- Sd/-	C. I. Advances in India 103,636,386,692.78 (i) Priority Sectors 32,930,498,106.74 (ii) Public Sector 48,229,276,005.89 (iii) Banks 7,949,884,600.00 (iv) Others 14,526,727,980.15	86,520,700,755.73 30,352,985,358.49 32,389,017,975.06 9,070,777,000.00 14,707,920,422.18	non-performing non-
For Anish Ashish & Co. (FRN 002535N) Chartered Accountants Sd/- Place: Shimla Date: 29.05.2024 Chartered Accountants Place: Ashish Gupta Partner	II. Advances outside India		Less: Provision for depreciation and NPI 0.08 0.00 0.00 6.21 0.00 6.29 0.76 0.00 0.00 7.34 0.00 8.10 Net 60.50 0.00 0.00 919.79 0.00 980.29 117.52 0.00 0.00 919.66 0.00 1037.19 Total Investments 3599.77 0.00 0.05 926.00 26.70 4552.52 3706.94 0.00 0.05 927.00 28.64 4662.63
UDIN- 24503829BKCBJZ2566 M. No. 503829 THE HIMACHAL PRADESH STATE CO OP BANK LTD. Profit and Loss Account for the Year ended 31st March, 2024 (Audited) Form 'B'	Total Grand Total (CI and C II) 103,636,386,692.78 Schedule-10 Fixed Assets	86,520,700,755.73	Less: Provision for non-performing investments 0.00 0.00 0.00 26.70 26.70 0.00 0.00 0.00 28.64 28.64 Less: Provision for depreciation and 0.00
Lincome Schedule Year Ended 31.03.2024 Year Ended 31.03.2023 (Rs.) (Audited) (Interest earned 13 1385,67,89803.52 1174,55,24136.70 Cither income 14 23.81,64306.44 20.33,25934.45 Total 194,88,50071.15	I. Premises At cost as on 31st March of the preceding year Total T	72,965,310.50	NPI 0.08 0.00 0.00 6.21 0.00 6.29 0.76 0.00 0.00 7.34 0.00 8.10 Net 3599.69 0.00 0.05 919.79 0.00 4519.53 3706.18 0.00 0.05 919.66 0.00 4625.90 b) Movement of Provisions for depreciation and investment fluctuation reserve (Amount in Crore) Particulars Current Year Previous Year
II. Expenditure	Total (I & II) 317,032,101.34	280,972,712.58	i) Movement of provisions held towards depreciation on investments a) Opening balance 36.73 52.71 b) Add: Provisions made during the year 0.08 7.33 c) Less: Write off / write back of excess provisions during the year 3.06 23.31
Add: Excess Provision written back 14,81,98526.95 38,57,26374.79 Gross Profit 263,47,08187.38 276,87,32013.64 Less: Provisions & Contingencies 96,70,07731.97 62,94,78138.00 III.Profit Before Tax 166,77,00455.41 213,92,53875.64 Less: Provisions for Income Tax 48,00,91750.00 54,80,50000.00 Net Profit/Loss (-) for the year 118,76,08705.41 159,12,03875.64	II. Interest accrued	1,150,137,131.98 580,353,162.36 25,477,547.54 104,302,503.07 1,860,270,344.95	d) Closing balance 33.75 36.73
Profit/Loss (-) brought forward 159,12,03875.64 121,62,14101.58 Total 277,88,12581.05 280,74,17977.22 IV. Appropriations Transfer to statutory reserves 75,93,91579.11 55,21,44927.92 Transfer to other reserves 81,17,17666.53 65,04,72063.66 Transfer to Government/ Proposed	* In case there is any unadjusted balance of loss, the same may be shown under this item with appropriate footnote. Schedule-12	1,000,2/0,344.95	d) Closing balance iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category c) Sale and transfer to/from HTM category/Permanent Category Current Year Previous Year
2,00,94630.00 1,35,97110.00	Contingent Liabilities I. Claims against the bank not acknowledged as debts II. Liability for partly paid investments III. Liability on account of outstanding forward exchange contracts IV. Guarantees given on behalf of constituents -	: =	d) Non-SLR investment portfolio i) Non-performing non-SLR investments (Amount in Rs crore) Sr. No. Particulars Current Year Previous Year
Sd/- Sd/- Sd/- Sd/- Sd/- Sd/- Sd/- Sd/-	(a) In India (b) Outside India V. Acceptances, endorsements and other obligations VI. Other items for which the bank is contingently liable 41,178,681.24 VII. Bank Guarantees issued 45,505,758.50	28,958,458.36 347,383,638.30 52,316,233.87	2023-24 2022-23 a) Opening balance 28.64 28.64 b) Additions during the year since 1st April c) Reductions during the above period 1.94 -
For Anish Ashish & Co . (FRN 002535N) Chartered Accountants Sd/- Place : Shimla Date: 29.05.2024 CA. Ashish Gupta Partner	VIII DEAF (RBI) 156,560,724.79 Total (I, II, III, IV, V, VI, VII and VIII) 363,144,564.53 Schedule-13 Interest Earned I. Interest/discount on advances 7,827,312,655.69	428,658,330.53	d) Closing balance 26.70 28.64 e) Total provisions held 26.70 28.64 ii) Issuer composition of non-SLR investments Sr. No Issuer Amount Extent of Private Placement Extent of 'Below Investment Grade' Securities Extent of 'Unrated' Securities Extent
UDIN- 24503829BKCBJZ2566 M. No. 503829 Amount in Rs. Amount in Rs.	II. Income on investments III. Interest on balances with Reserve Bank of India and other inter-bank funds. IV. Others Total 6,029,477,147.83 - 13,856,789,803.52	5,628,871,686.91	1 2 3 4 5 6 Current Year Previous Year Current Year Previous Year Current Year Previous Year Current Year Previous Year Current Year Previous Year Current Year Previous Year Previous Year
Capital 1. For Nationalised Banks Capital (Fully owned by Central Government) II. For Banks Incorporated Outside India III. For Other Banks Authorised Capital	Schedule-14 Other Income I. Commission, Exchange and Brokerage II. Profits on sale of Investments Less: Loss on sale of investments - 172,565,039.76	179,100,839.91 9,650,125.00	c) Banks
(a) 600000 shares of Rs. 500/- each for 2023-24 (old 1000000 shares of Rs.100 /- each) 300,000,000.00 300,000,000.00 Issued Capital (b)500000 shares of Rs.500 /- each (old 950000 shares of Rs.100 /- each) 250,000,000.00 250,000,000.00	Less: Loss on sale of investments - III. Profit on revaluation of investment - Less: Loss on revaluation of investment IV. Profit on sale of land, buildings and other assets Less: Loss on sale of land, buildings and other assets - V. Profit on exchange transactions -		Total * 926.00 927.00 e) Repo transactions(in face value terms) (Amount in Rs crore) Minimum outstanding outstanding outstanding outstanding during the during th
Subscribed Capital (245642 shares of Rs. 500 Each and 156123 shares of Rs. 100 each) 138,433,300.00 133,964,200.00 Called up capital (156123 shares of Rs.100 Each) 15,612,300.00 17,541,200.00 (245642 shares of Rs. 500 Each) 122,821,000.00 116,423,000.00	V. Profit on exchange transactions Less :Loss on exchange transactions VI. Income earned by way of dividends, etc. from subsidiaries/companies and or joint ventures abroad/in India VII. Miscellaneous Income 44,044,527.60 Total 238,164,306.44	15,000.00 14,559,969.54 203,325,934.45	during the year during the yea
Less: Calls Unpaid Add: Forfeited shares Total	Schedule15 Interest Expended I. Interest on Deposits 7,944,521,648.27 II. Interest on Reserve bank of India/inter- Bank Borrowings -	6,268,564,068.19	c)Any other securities
(a) Opening Balance	III. Others (Borrowing) 959,049,414.97 Total	687,729,140.38 6,956,293,208.57	f) Government Security Lending (GSL) transactions (in market value terms) Current Year Minimum o/s during the during th
(a) Opening Balance (b) additions during the year (c) Deductions during the year (d) Closing Balance (e) Deductions during the year (d) Closing Balance (e) Reference in Profit and Loss Account (ii) Reference in Profit and Loss Account for the year (iii) 1187-608-705-41 (iii) 1292-938-75-64	Annual Maintenance Charges I. Payments to and provisions for employees II. Rent, taxes, lighting III. Printing and stationery IV. Advertisement and publicity	34,869,211.93 1,723,630,262.08 85,517,585.61 14,469,289.77 2,925,980.51	Securities lent through GSL transactions Securities borrowed through GSL transactions Securities borrowed through GSL transactions Securities borrowed through GSL transactions The year of transactions o
VI. Profit and Loss Account for the year Total in Profit & Loss Account {Total (I, II, III, IV and V)} Schedule-3 Deposits 1,187,608,705.41 1,187,608,705.41 1,187,608,705.41 1,187,608,705.41 1,187,608,705.41 1,187,608,705.41 1,187,608,705.41 1,187,608,705.41 1,187,608,705.41 1,187,608,705.41 1,591,203,875.64 13,670,281,667.48	V. Depreciation on bank property VI.Directors' fees, allowances and expenses VII. Auditors' fees and expenses (including branch auditors) VIII. Law Charges IX. Postages, Telegrams, Telephones, etc. 50,666,477.07 4,433,150.55 9,116,138.97 802,833.04 15,476,827.23	36,288,454.51 1,976,536.00 9,216,799.40 1,284,670.00 20,052,542.09	Securities placed as collateral under GSL transactions
Deposits 3,796,869,704.65 3,538,720,014.64 (I)From Individuals 1,841,126,836.09 1,736,062,912.17 (ii) From others 1,955,742,868.56 1,802,657,102.47 II. Savings Bank Deposits 50,713,769,057.92 50,824,592,418.89 (I)From Individuals 49,894,177,808.14 49,875,733,210.47	X. Repairs and maintenance 42,738,177.92 XI. Insurance 151,942,752.89 XII. Other Expenditure 523,089,027.04 Total 2,704,873,386.29	11,208,464.08 130,409,889.96 493,457,523.79 2,609,551,223.73	a) Classification of advances and provisions held Current Year Previous Year Standard Non-Performing Total Standard Non-Performing Total Total Sub- Standard Sub- Standard Standard Standard Standard Sub- Standard Standard Sub- Standard Standard Sub- St
(ii) From others 819,591,249,78 948,859,208.42 948,859,208.42 (ii) From Individuals 98,233,130,805.36 (ii) From others 98,233,130,805.36 (iii) From others 152,743,769,567.93 141,327,217,536.65	Details of Excess Provisions written back Provision for NPA EXCESS PROVISION FOR BRANCH ADJUSTMENT Excess Provision for Bonus for the year REV. EXP. PROVISION FOR FCCI PUNJAB Excess Pro. For Income Tax A.Y. 2023-24		Standard Advances Assets Advances Advances Advances Advances Advances Assets Advances Assets Advances Assets Advances Assets Advances Assets Advances Advances Assets Advances Assets Advances A
Schedule-4 Borrowings I. Borrowings in India (I)From the Reserve Bank of India	Excess provision of ATM Charges and AMC REV. EXP. PROVISION FOR FCCI PUNJAB W/B Others Pro. W/b Excess Pro. For Income Tax A.Y. 2023-24 Total GL Code 10172 148,198,526.95	385,726,374.79	Less: Reductions during the year* Closing balance 9958.71 148.25 255.74 0.94 404.94 10363.65 8048.56 145.53 451.00 6.97 603.51 8652.07 *Reductions in Gross NPAs due to:
(ii) Other Banks (iii) Other institutions and agencies 29,190,826,041.44 (303,159,874.44 21,9190,826,041.44 23,914,533,040.44	Details of Provisions & Contingencies made during the year PROVISION FOR STANDARD ASSETS (EXP) PROVISION FOR FRAUDS AND EMBEZZLEMENT EXP 5,378,673.00	120,792,250.00	i) Upgradation 46.82 46.82 Ii) Recoveries (excluding recoveries from upgraded accounts) 17.07 17.07 Iii) Technical/ Prudential
above Schedule-5 Others Liabilities and Provisions I. Bills Payable	LOSS ON FRAUDS AND EMBEZZLEMENT Provision for Investments Expenditure Provision for Burnt Account Expenditure Provision for Special Reserve u/s 36 (1) (viii) 27,089,113.75 Provision for Bonus 118,760,870.54 Provision for NPA 743,908,458,49	26,965,500.00 —— 159,120,388.00 322,600,000.00	Write-offs 216.02 216.02 iv) Write-offs other than those under (iii) above Provisions (excluding Floating Provisions)
II. Inter-office adjustments 12,971,277.26 7,169,013.26 11. Interest accrued 47,182,956.00 47,525,634.85 1V. Others (including provisions) 5,973,637,567.35 5,512,649,373.82 5,567,344,021.93 5,567,344,021.93	Provision for Doubtful recovery of Income Tax Exp Provision for shortage of cash at ATM Provision for Inter Branch Adjustment Total 967,007,731.97	629,478,138.00	Opening balance of provisions held 424.02 379.93 Add: Fresh provisions made during the year Less: Excess provision
Schedule-6 Cash and Balances with Reserve Bank of India I. Cash in Hand (i/c foreign currency notes) II. Balances with Reserve Bank of India (I)In Current Account 6,600,746,551.78 6,146,406,558.57	The H.P State Co-Operative Bank Ltd. H.O. Shimla H.P. Notes on Accounts to the Balance Sheet and P&L account as on 31.03. 1.Regulatory Capital a) Composition of Regulatory Capital	2024 (Audited)	reversed/ Write-off loans
(i)In Current Account (ii) In other Accounts Total (I and ii) Schedule-7 Balances with Banks & Money at Call & Short Notice 6,600,746,551.78 6,146,406,558.57 7,338,264,830.43 6,851,283,616.46	Common Equity Tier 1 capital (CET 1)* / Paid up share capital and reserves@ (net of deductions, if any) Additional Tier 1 capital*/ Other Tier 1 capital@	rrent Vear Previous Vear	during the year Less: Reductions during the year 72.86 80.27 Closing Balance 106.62 10065.34 179.48 8228.05 Standard Non-Performing Total Standard Non-Performing Total
I. In India (i) In Balance with other Banks (a) Current Accounts 939,782,979.02 370,525,149.49 (b) In other deposit Accounts(Fixed Deposit) 41,138,547,882.29 32,852,956,074.29	iv) Tier 2 capital V) Total capital (Tier 1+Tier 2)	158.08 144.98 1356.14 1254.15 8,039.48 7231.66	Total Standard Advances
(a) With banks (b)With other institutions Total (i and ii) II. Outside India (I)Current Accounts (a) With banks (b)With other institutions - 42,078,330,861.31 42,473,481,223.78	viii) Tier 1 Ratio (Tier 1 capital as a percentage of RWAs) Tier 2 Ratio (Tier 2 capital as a percentage of RWAs) Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs) xiii) Amount of paid-up equity capital raised during the year	14.90% 15.34% 2.00% 16.87% 17.34% 0.56 4.35	made during the year Less: Amount drawn down during the year Closing balance of floating provisions
(ii) In other deposit Accounts (iii). Money at Call and Short Notice Total (i, ii and iii) Grand Total (I and II) Schedule-8	xv) Give list as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.		Technical write-offs and the recoveries made thereon
Investments			from previously technical/ prudential written-off accounts during the year Closing balance 216.02 Ratios (in per cent) Current Year Previous Year
(iv) In debentures and bonds (v) in Subsideries & JVs (vi) others to be specified Total b) Sector-wise Advances and Gross NPAs			Gross NPA to Gross Advances 3.91% 6.98%
Sr. Sector	Current Year		Camount in lakhs
 Agriculture and allied activities Advances to industries sector eligible as priority sector lending Services 5227 	7.81 136.10 54.92 332.72 179.83 54.05 1.06 35.23 0.67 3681.61 44.42 1.21 1.18 1.05 20.27 5.61 1.38 24.60		10. Disclosure of complaints a) Summary information on complaints received by the bank from customers and from the offices of ombudsman Sr.No. Particulars Current year Previous year Complaints received by the bank from its customers 1. Number of Complaints pending at the beginning of the year
II) Non-priority Sector 280	3.38 128.94 6.27 1967.43 279.51 14.21 6.69 6.20 0.77 734.17 8.85 1.21 7.77 135.28 4.31 3015.66 288.54 9.57		2. Number of complaints received during the year 1965 894 3. Number of complaints disposed during the year 1964 886 3.1. Of which, number of complaints rejected by the bank 15 11 4. Number of complaints pending at the end of the year 1 8 Maintainable complaints received by the bank from office of Ombudsman
c) Particulars of resolution plan and restructuring Details of accounts subjected to restructuring Agriculture and allied Current Year Number of borrowers -	case was there during the Financial Year activities Corporates (excluding MSME) Micro Small and Medium Enterprises MSME Retail(excluding agriculture and MSME) ss Year Current Year Previous Year Current Ye	Total Current Year Previous Year	5.1 Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman
Provision held (Rs crore) -			Grounds of complaints, (i.e. complaints relating to) Number of complaints pending at the beginning of the year Number of complaints received during at the beginning of the year 1 2 3 4 5 6 Current Year
Doubtful Gross Amount (Rs crore) - -	· · · · · · · · · · · · · · · · · · ·		Ground-1(ATM/Debit Card)UPI 0 624 Increase (11%) 1 12
d) Disclosures of transfer of loan exposures Total amount of loans not in default/stressed transferred and acquired to/f Details of stressed loans transferred during the year (to be made separately for loans (all amounts in Rs crore)			Others 0 1041 1 12 Previous year Ground-1 0 562 Increase (208%) 1 2 Ground-2 0 69 Increase (54%) 0 0
No of accounts Aggregate principal outstanding of loan transferred Weighted average residual tenor of the loans transferred Net book value of loans transferred (at the time of transfer) Aggregate cosideration	transferees (please specify)		Ground-3 0 22 Increase (50%) 7 0 Ground-4 0 1 0% 0 0 Ground-5 0 1 Decrease(100%) 0 0 Others 0 0 0 0 0 Total 0 655 8 2 11. Disclosure of penalties imposed by the Reserve Bank of India 2023-24 2022-23
Aggregate cosideration Additional consideration realized in respect of accounts transferred in earlier Details of loans acquired during the year (all amounts in Rs crore)	From SCbs,RRBs Co-operative Banks,AlFls,SFBs and NBFCs including Housing Finance		As per letter no.ENFD.UCB.No.S 11/27.05.008/2024-25 dt.04.04.2024, RBI has imposed a monetry penalty amounting to Rs.5 lakh for the contravention of Section 26A & 35A read with Section 56 of the Banking Regulation Act, 1949. 12. Disclosures on remuneration There is No Whole time Director in the Bank. CEO/MD is appointed as per the Rule No. 35 of The Himachal Pradesh Co- Operative Societies Act, 1968, by Govt. of H.P.
Aggregate principal outstanding of loans acquired Aggregate consideration paid Weighted average residual tenor of the loans acquired e) Fraud Accounts	Current year Previous year		His salary and allowances are determined by the State Government and paid from the funds of the Bank. The details of salary and other allowances paid to the Managing Director of the Bank are as under:- Particulars Current Year (Amount in actuals) Total salary paid to Managing Director 1,826,870.00 1,673,219.00 13. Other Disclosures
Number of frauds reported Amount involved in fraud (Rs crore) Amount of provision made for such frauds(Rs crore) Amount of unamortised provision debited from 'other reserves' as at the end of the 5.Exposures 3. Exposure to real estate sector.	1 1 1 0.54 0.17 0.54 0.00 (as the whole amount recov	vered)	a) Business ratios
Category i) Direct exposure a) Residential Mortgages- Lending fully secured by mortgages on residential proper that is rented. Individual housing loans eligible for inclusion in priority sector adv	(Amount in Rs crore) Current year Previous yearly that is or will be occupied by the borrower or ances shall be shown seperately. Exposure	ear	(v) Operating profit as a percentage to working funds 1.31 1.39 (vi) Return on assets 0.63 0.93 (vii) Business (deposits plus advances) per employee (in Rs Crore) 13.85 13.11 (viii) Profit per employee (in Rs Crore)- Gross 0.16 0.17 b) Bancassurance business
would also include non-fund based (NFB) limits b) Commercial Real Estate- Lending secured by mortgages on commercial real est commercial premises, multifamily residential buildings,multi tenanted commercial totels, land acquisition, development and construction, etc.). Exposure would all c) Investments in Mortgage- Backed Securities(MBS) and other securitized exposurity (Nesidential ii) Commercial Real Estate	tate (office buildings, retail space, multipurpose all premises, industrial or warehouse space, so include non-fund based(NFB) limits;		2023-24 2022-23 2022-23
ii) Indirect Exposure Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies			4. HDFC/Exide Life Insurance Co. LTd 53.24 14.26 61.56 15.53 5. Care Health Insurance Ltd. 167.26 25.09 185.35 33.13 6. HDFC ERGO GIC Ltd. 3.67 0.47 30.22 3.87 7. ICICI Prudential Life Insurance Co. Ltd. 44.52 17.23 49.00 12.27
Particulars Current Year Previous Year d] Total unsecured advances of the bank Out of the above, amount of advances for which intangible securities such as charge over the rights, lincences, authority, etc. have been taken Estimated value of such intangible securities - Estimated value of such intangible securities - ii)F iii)F			c) Marketing and distribution d) Provisions and contingencies Provisions debited to Profit and Loss Account i)Provisions for NPI 26.70 28.64 ii)Provision towards NPA 149.24 290.87
State Co-operative Banks SI. No. Exposure to Gross Exposure (Rs crored) 1 Central Co-operative banks 794.98	(Rs Crore)	ore) non-performing advances (Rs Crore) 07.80 0.00	iii)Provision made towards Income tax
2 Apex Societies 7.95 7.95 0.00 0.0035 0.00 d) OUTSTANDING EXPENSES STANDARD 0.01 0.00 0.00 0.00 0.00 0.00 0.00 0.0			
6. Concentration of deposits, advances, exposures and NPAs j) PROVISION FOR SALARY OR ALLOWANCES 0.03 24.00 a) Concentration of deposits k) PROVISION FOR BILLS PAID FROM SUNDRY ADV 0.11 0.12 (Amount in Rs crore) I) PROVISION FOR INVESTMENT DEPRECIATION 33.76 36.74 Particulars Current year Previous year m) PROVISION FOR ATM CHARGES 0.35 0.28 Total Deposits of the twenty largest depositors 1457.44 1060.31 n) PROVISION FOR FRAUDS AND EMBEZZLEMENT 6.96 6.43			
Percentage of deposits of twenty largest depositors to total deposits of the bank 9.54% 7.50% 0 PROVISION F b) Concentration of advances (Amount in Rs crore) q) PROV FOR DO Particulars Total advances of the twenty largest borrowers Total advances of exposures to the twenty largest borrowers/customers to the total exposure of the bank on borrowers/customers 56.93% 53.15% Percentage of deposits of twenty largest depositors to total deposits of the bank on borrowers/customers 56.93% 53.15% o) PROVISION F PROVISION F PROVISION F PROVISION F 1) PROVISION F Previous year r) PROVISION F Percentage of exposures to the twenty largest borrowers/customers to the total exposure of the bank on borrowers/customers 56.93% 53.15%			o) PROVISION FOR BRANCH ADJUSTMENT 0.36 0.36 p) PROV FOR DOUBTFUL RECOVERY OF INCOME TAX 3.38 3.50 q) PROV FOR UNRECONCILED ENTRIES IN NEFT/RTGS/NACH/RBI 0.39 0.28 r) PROVISION FOR TECHNICAL WRITE OFF 216.02 0.00 e) Payment of DICGC insurance premium 0.00 0.00
c) Concentration of exposures (Amount in Rs crore) Particulars Current year Previous year Total exposure of the twenty largest borrowers/customers Percentage of exposures to the twenty largest borrowers/customers to the total exposure of the bank on borrowers/customers Percentage of exposures to the twenty largest borrowers/customers to the total exposure of the bank on borrowers/customers (Amount in Rs crore) Arrears in payr (Amount in Rs crore) Arrears in payr (Amount in Rs crore) Arrears in payr (Amount in Rs crore) (Amount in Rs crore) Arrears in payr (Amount in Rs crore) (Arrears in payr (Amount in Rs crore) (Arrears in payr (Amount in Rs crore) (Amount in Rs crore) (Arrears in payr (Amount in Rs crore) (Arrears in payr (Amount in Rs crore) (Arrears in payr (Amount in Rs crore) (Amount in Rs crore) (Arrears in payr (Amount in Rs crore) (Amount in Rs crore) (Arrears in payr (Arrears in payr (Amount in Rs crore) (Arrears in payr (Arrears in payr (Amount in Rs crore) (Arrears in payr (Amount in Rs crore) (Arrears in payr (Amount in Rs crore) (Arrears in payr (Arrears in payr (Amount in Rs crore) (Arrears in payr (Arrears in p			Particulars Current Year Previous Year Payment of DICGC Insurance Premium 16.91 15.26 Arrears in payment of DICGC premium 0.00 0.00 f) Advances to Directors, their relatives, companies/ firms in which they are interested 2023-24 2022-23 (i) Fund based 1.85 0.30
Particulars Current year Previous year Total exposure to the top twenty NPA accounts Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs. 7. Derivatives (Raj S 7. Mar			(ii) Non-fund based (Guarantees, L/C, etc.) Sd/- (Raj Sharma) (Ranjeet Singh Thakur) (Jeet Ram Bhardwaj) (Bisheshar Lal Sharma) Sr. Manager (STL) AGM (STL) Dy. General Manager General Manag
a) Forward rate agreement/Interest rate swap - (Dr.Jagdish Chander Sharma) (Pitamber Dass Negi) (Sharwan Manta, HAS) (Davender Singh Shyam) b) Exchange traded interest rate derivatives - Disclosures on risk exposure in derivatives - Disclosures on risk exposure in derivatives - Director Standard Assets Directions, 2021 circulated vide RBI circular no. RBI/DOR/2021-22/85 DOR.STR.REC.53/21.01.177/2021-22 dated 24/09/2021 Date: 29.05.2024			
(updated as on December 05,2022) annexed herewith the aforementioned disclosure relating to Securitizations is not applicable to the The H.P. State Cooperative Bank Ltd. UDIN:-24503829BKCBJZ2566 M. No. 503829			