

**Point no 1.:-**

Decrease in other income during 2022-23 over 2021-22 has been due to nil income under the head "income received from Mutual fund" because in view of vitality of this segment of the market, no investment was made in this segment during 2022-23. Breakup of the other income during 2022-23 and 2021-22 is as under:-

<b>OTHER INCOME</b>	<b>2022-23</b>	<b>2021-22</b>
a. Commission & Exchange	13946.26	10631.00
<b>b. Misc Income :-</b>		
Charges	554469.23	288589.00
ATM transaction charges	192647.75	170625.00
Income from Mutual Fund	0.00	1307430.63
Total (b.)	747116.98	1766644.63
<b>Total ( a+b)</b>	<b>761063.24</b>	<b>1777275.00</b>

**Point No. 2 :-**

Interest expenses decrease by 6.63 % despite increase in deposit by 5.12 % due to lower rates of interest on deposit during 2022-23.

**Points No. 3 :-**

Financial Statements: - Presentation and Disclosures:- *Enclosed.*



THE TAPINDU URBAN CO-OPERATIVE BANK LTD.

SCHEDULE FORMING PART OF BALANCE SHEET

D. Financial Statements :- Presentation and Disclosures :-

1 Any Short provisions:-

Nil.

2 Composition of Capital:-

Particulars	Financial Year 2022-23	Financial Year 2021-22
Paid up share Capital & Reseve	967.67	915.67
Tier I Capital	967.67	915.67
Tier II Capital	2.46	2.16
Total Capital ( Tier I and Tier II )	970.13	917.83
Total Risk Weighted Assets ( RWAs)	2034.09	1927.05
CRAR	47.57%	47.53%

3 Draw down from Reserve during the years:-

There is no draw down from the reserve during the current financial year

4 Maturity pattern of items of assets and liabilities:-

Enclosed

- Annex - (i)

5 Classification of Advances and provisions held:-

	Amounts	Provisions
Gross Advances	99198607.87	965608
Standard Asset	98537594.57	246344
Sub Standard Assets	0.0000	0
Daubtful Assets	0	0
Loss Assets	661013	719264

6 Sector-wise Advances and Gross NPAs:-

	Amount	NPAs
Priority Sectors Advances	74717505.79	661013.3
Non Priority Sector Advances	24481102.08	0

7 Transfer of Loan Exposures:-

Nil

8 Fraud Accounts. :-

Nil

9 Disclosure under Resolution Framework for COVID -19 related Stress Accounts. :-

Nil

10 Exposure to Real Estate Sectors ( Current year and Previous Year)

In Rs.

Particulars	Financial Year 2022-23	Financial Year 2021-22
<b>Residential Mortgage:-</b>		
Lending fully secured by mortgages or residebtial property that is or will be occupied by the borrowerd or that is rented.	21595342.64	26978293.17
<b>Commercial Real Estate</b>	0	0

11 Risk Category -Wise Country Exposure:-

Nil



**THE TAPINDU URBAN CO-OPERATIVE BANK LTD.**  
**SCHEDULE FORMING PART OF BALANCE SHEET**

**12 Exposure to Unsecured Advances ( Current years and previous Years)**

Particulars	Financial Year 2022-23	Financial Year 2021-22
Total Unsecured Advances of the Bank	1906554.13	1839040.56

**13 Factoring Exposures:-**

Nil

**14 Intra Group Exposure:-**

Nil

**15 Concentration of Deposits: (TOP 20 DEPOSITORS)**

Particulars	Financial Year 2022-23	Financial Year 2021-22
Total Deposits of the Twenty Largest Depositors	79380760.56	62557068.00
% of Deposits of Twty largest depositors of the total deposit of the Bank	31.02%	25.70%

**16 Concentration of Advances:- (TOP 20 BORROWERS)**

Particulars	Financial Year 2022-23	Financial Year 2021-22
Total Advances of the Twenty Largest Advances :-	61696566.00	50449998
% of Advances of Twenty largest Advances of the total Advances of the Bank	62.20%	55.76%

**17 Concentration of Exposures:-**

Particulars	Financial Year 2022-23	Financial Year 2021-22
Total Exposures of the Twenty Largest Borrowers /Cu	61696566.00	50449998
% of Exposures of Twenty largest Borrowers / Customers of the total Exposures of the Bank	62.20%	55.75%

**18 Concentration of NPA**

Particulars	Financial Year 2022-23	Financial Year 2021-22
Total Exposures of the top Twenty NPA A/c .	505053.00	3944736.00
% of Exposures of Twenty largest NPA exposures of the total Gross NPAs	76.00%	97.46%

**19 Payment of DICGC Insurance Premium :-**

Particulars	Financial Year 2022-23	Financial Year 2021-22
DICGC Insurance Premium including GST	343219.00	324813.00

**20 Segment Reporting AS-17 :-**

Enclosed

- ( Annex - II )

**21 Geographic Segments:-**

The Bank operates only in Patna , District, and Hence the reporting consists only of domestics segments.



# The Tapindu Urban Co-operative Bank Ltd. Patna

## Statement of ALM (Residual Maturity) as on 24.03.2023

Particular	1 to 14 Days	15 to 28 Days	29 Days & upto 3 Months	Over 3 months & up to 6 mths. & up to 1 Yrs	Over 6 mths & up to 1 Yrs & up to 3	Over 1 yrs & up to 3	Over 3 yrs & up to 5	Over 5 Yrs	Total
<b>OUT FLOWS</b>									
Capital								15751.98	15751.98
Reserve & Surplus								80178.29	80178.29
Deposits	28130.44	7887.4	15797.51	30157.66	37148.9	102602.24	18577.38	1366.82	241668.35
Current Deposits	12611.86	0.00	0	0.00	0	29427.68	0.00	0	42039.54
Savings Bank Deposits	6248.15	0.00	0.00	0.00	0.00	56233.31	0.00	0.00	62481.46
Term Deposits	9270.43	7887.4	15797.51	30157.66	37148.90	16941.25	18577.38	1366.82	137147.35
Borrowings									
Call and short Notice									
Inter Bank (Term)									
Others									
Other Liabilities & Provisions	3941.83	0.00	0	0.00	0.00	0	0	8086.54	12028.37
Bill Payable	1064.75	0.00		0		0			1064.75



Annex-I



Particular	1 to 14 Days	15 to 28 Days	29 Days & upto 3 Months	Over 3 months & up to 6 mths.	Over 6 mths & up to 1 Yrs	Over 1 yrs & up to 3	Over 3 yrs & up to 5	Over 5 Yrs	Total
<b>INFLOWS</b>									
Cash	5403.2								5403.2
Balance with RBI									
Balance with other Banks									
Current account	10033.07	0.00	0.00	0.00	0.00	0.00	23410.50		33443.57
Investments	47472.47	7534.23	21674.3	34520	43696.66	0.00		49855.00	204752.66
Advances									
Cash credit & overdraft	1235					25137.61			26372.61
Term Loan	4622.42	556.77	3549.54	4072.81	8473.03	12646.12	28353.82	7300.46	69574.97
Bill Purchase	0.00	0.00							0.00
Fixed Assets								458.91	458.91
Others Assets								3345.97	3345.97
Interest receivable					0	6275.1			6275.1
<b>B. TOTAL INFLOWS</b>	<b>68766.16</b>	<b>8091.00</b>	<b>25223.84</b>	<b>38592.81</b>	<b>52169.69</b>	<b>44058.83</b>	<b>51764.32</b>	<b>60960.34</b>	<b>349626.99</b>
Mismatch ( B-A )	36693.89	203.6	9426.33	8435.15	15020.79	-58543.41	33186.94	-44423.29	0
Cumulative Mismatch as % to A	114	3	60	28	40	-57	179	-42	



## I. Notes to Accounts:

## Segment Reporting (AS-17): Part A: Business Segment

For the purpose of segment reporting, the reportable segments are identified as Treasury, Corporate/Wholesale Banking, Retail Banking and Other Banking Business, in accordance with the RBI guidelines. Brief description of activities of each segment and revenue attributable thereto is as under:

1. Treasury portfolio comprises of entire investment portfolio.
2. Retail Banking include exposures which fulfill the four criteria of orientation, product, granularity, and low value of individual exposures for retail exposures laid down in accordance with RBI guidelines Individual housing loans also form part of Retail Banking segment for the purpose of reporting under AS-17.
3. Corporate / Wholesale Banking includes all advances to trusts, partnership firms, companies, and statutory bodies, which are not included under 'Retail Banking'. Other Banking Business includes all other banking operations not covered under 'Treasury', 'Wholesale Banking' and 'Retail Banking' segments. It shall also include all other residual operations such as para banking transactions/activities

Business Segment	Treasury		Corporate/Wholesale Banking		Retail Banking		Other Banking Business		Total	
	31.03.2023	31.03.2022	31.03.2023	31.03.2022	31.03.2023	31.03.2022	31.03.2023	31.03.2022	31.03.2023	31.03.2022
Revenue	140.54	131.79	0	0	102.1	100.5	9.17	4.7	251.81	236.99
Result	78.75	74.45	0	0	66.23	56.72	2.94	0.79	147.92	131.96
Unallocated expenses									87.5	77.62
Operating Profit									60.42	54.34
Provisions									0.3	-0.11
Income taxes									15.11	15.06
Extraordinary profit/loss										
Net profit									45.01	39.39
<b>Other information</b>										
Segment assets	2147.53	1700.05	0	0	1375.08	1649.71	0	0	352261	3349.76
Unallocated assets	0	0	0	0	0	0	119.17	113.88	119.17	115.88
<b>Total assets</b>	<b>2147.53</b>	<b>1700.05</b>	<b>0</b>	<b>0</b>	<b>1375.08</b>	<b>1649.71</b>	<b>119.17</b>	<b>113.88</b>	<b>3641.78</b>	<b>3465.64</b>
Segment liabilities	0	0	0	0	2557.47	2433.76	21.3	36.82	2578.77	2470.6
Unallocated liabilities	0	0	0	0	0	0	0	0	1063.01	993.19
<b>Total liabilities</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2557.47</b>	<b>2433.76</b>	<b>21.3</b>	<b>36.82</b>	<b>3641.78</b>	<b>3463.79</b>

## Part B: Geographic Segments

The Bank operates only in Patna, District and hence the reporting consists only of domestic segment

