

| <b>THE BARMER CENTRAL CO-OPERATIVE BANK LTD., BARMER</b>                   |  |                              |
|--|--|------------------------------|
| Balance Sheet of Co-Operative Banks - Disclosure of Additional Information |  |                              |
| ANNEXURE   |  |                              |
| 31.03.2023   |  |                              |
| Sr.No.   | Particulars  | Amount (In Rs.)<br>(In Lacs) |
| <b>1</b>   | <b>Investments SLR</b>   |                              |
| a  | Permanent Category   | 30068.75                     |
| b  | Current Category   | NIL                          |
| c  | Book value & face value of Invest  | 30068.75                     |
| d  | Market value of Invest   | 30068.75                     |
|  | <b>Investment Non SLR</b>  |                              |
|  | <b>Permanent Category</b>  | <b>2433.00</b>               |
| a.   | Share in Co-Op. Institue   | 2433.00                      |
|  | <b>Current Category</b>  | <b>45428.41</b>              |
| a.   | NABARD   | 2006.58                      |
| b.   | Commercial Bank  | 0.00                         |
| c  | Apex Bank ( Call) and FDR  | 43421.83                     |
| <b>2</b>   | <b>Advance to directors, their relatives, companies/firm in which they are Interested</b>  |                              |
| a  | Fund - based.  | NIL                          |
| b  | Non-fund base (Guarantee, L/C etc.)  | NIL                          |
| <b>3</b>   | <b>Cost of deposits - Average cost of deposits</b>   | <b>5.40</b>                  |
| <b>4</b>   | <b>NPAs -</b>  |                              |
| a  | Gross NPA.   | 4355.92                      |
| b  | Net NPAs   | 1444.42                      |
| c  | Percentage of gross NPAs to total advances and   | 7.21%                        |
| d  | Percentage of net NPAs to net advances   | 2.39%                        |
| <b>5</b>   | <b>Movement of NPAs</b>  | <b>Increase</b>              |
| <b>6</b>   | <b>Probability -</b>   |                              |
| a  | Interest Income as a percentage of working funds   | 6.57%                        |
| b  | Non interest income as a percentage of working funds   | 0.18%                        |
| c  | Operating profit as a percentage of working funds  | 1.44%                        |
| d  | Return on assets   | 6.57                         |
| e  | Business (Deposit+Advances) per employee   | 2620.23                      |
| f  | Profit per employee  | 9.39                         |
| <b>7</b>   | <b>Provisions -</b>  |                              |
| a  | Provision on NPAs required to be made  | 1916.42                      |
| b  | Provision on NPAs actually made  | 3478.50                      |
| c  | Provisions required to be made in respect of overdue interest taken into income account, gratuity fund, provident fund, arrears in reconciliation of inter-branch account etc. | 793.87                       |
| d  | Provisions actually made in respect of overdue interest taken into income account, gratuity fund, provident fund, arrears in reconciliation of inter-branch account etc.       | 975.00                       |
| e  | Provision required to be made on deprecation in investments  | -                            |
| f  | Provision actually made on deprecation in investments  | 4.86                         |
| <b>8</b>   | <b>Movements in provisions</b>   |                              |
| a  | Towards NPAs   | Increase                     |
| b  | Towards deprecation in investmets  | -                            |
| c  | Towards standard assets  | Increase                     |
| d  | Towards all other item under 7 above   | -                            |
| <b>9</b>   | <b>Payment of Insurance premium to the DICGC including arrears (if any)</b>  | <b>151.14</b>                |
| <b>10</b>  | <b>Penalty imposed by RBI for any violation.</b>   | <b>-</b>                     |
| <b>11</b>  | <b>Information of extent of arrear in reconciliation of inter bank and inter branch accounts.</b>  | <b>-</b>                     |
| <p>Managing Director _____ Administrator _____</p>                         |  |                              |

