

DISCLOSURE OF INFORMATION (NOTES ON ACCOUNTS) AS ON 31-03-2017

| Sr No. | Particulars | | (Rs. In Lacs) |
|--------|---|-------------------|-------------------|
| 1) | Capital to Risk weighted Assets Ration (CRAR) | | 16.53% |
| 2) | <u>Movement of CRAR</u> | | |
| | As on 31.03.2016 | | 15.80% |
| | As on 31.03.2017 | | 16.53% |
| 3) | <u>Investments</u> | | |
| a) | Book Value | | 19164.38 |
| b) | Face Value | | 18902.68 |
| 4) | Advances against Real Estate Construction Business, Housing | | 1049.75 |
| 5) | Advances against Shares and Debentures | | NIL |
| 6) | Advances to Directors and their relatives | | NIL |
| | Companies / Firms in which they are interested | | |
| a) | Fund Based | | NIL |
| b) | Non Fund Based | | NIL |
| 7) | Cost of Deposits | | 7.94% |
| 8) | <u>NPAs (%)</u> | | |
| | Gross NPAs | | 2.62% |
| | Net NPAs | | 0% |
| 9) | <u>Movement of NPAs</u> | <u>31.03.2016</u> | <u>31.03.2017</u> |
| | Gross NPAs | 2.92% | 2.62% |
| | Net NPAs | 0% | 0% |
| 10) | <u>Profitability</u> | | |
| a) | Interest Income as Percentages of Working Funds | | 8.87% |
| b) | Non Interest Income as Percentages of Working Funds | | 1.22% |
| c) | Return on Assets | | 0.74% |
| d) | Business per Employee | | 458.22 |
| e) | Profit Per Employee | | #REF! |
| 11) | <u>Provisions Made towards NPAs</u> | | 350.00 |
| | Depreciation in Investments | | 185.94 |
| | Standard Assets | | 0.00 |
| 12) | Penalty Imposed by RBI | | NIL |
| 13) | Restructured Accounts | | NIL |
| 14) | <u>Movement in Provisions</u> | <u>31.03.2016</u> | <u>31.03.2017</u> |
| a) | Towards NPAs | 296.00 | 350.00 |
| b) | Towards Depreciation on Investments | 14.63 | 185.94 |
| c) | Towards Standard Assets | 0.00 | 0.00 |
| 15) | Foreign Currency Assets and Liabilities | | NIL |
| 16) | DICGC Premium | 52.72 | 75.76 |

0.73%

0.696798
3.85%