

ബഹുമാനപ്പെട്ടവർക്ക്

3. Related Party Transactions Disclosure of facilities granted to directors and their relatives

Table showing transactions with directors and their relatives, including sitting fee, remuneration, deposits, and interest received.

4. Employee Benefits a) Defined Contribution Plan-

Employees of the Bank are covered by Provident Fund to which bank makes a defined contribution measured as a fixed percentage of Basic Salary and Dearness Allowance.

5. Regulatory Capital a) Composition of Regulatory Capital

Table showing the composition of regulatory capital with columns for S.No., Particulars, Current Year, and Previous Year.

As per the requirement of Accounting Standard 15 (AS 15), the long term employees' benefits have to be provided using actuarial valuation.

6. Asset liability management Maturity pattern of certain items of assets and liabilities

Table showing the maturity pattern of assets and liabilities across various time intervals from Day 1 to 5 years.

7. Composition of Investment Portfolio As at 31-03-2022

Table showing the composition of investment portfolio, categorized by investments in India and outside India.

Table showing the composition of investment portfolio, categorized by investments in India and outside India (continued).

b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

Table showing the movement of provisions for depreciation and investment fluctuation reserve.

c) Sale and transfers to/from HTM category - Nil

In respect of Investments in 'Held to Maturity' category, the amount of amortization of excess of acquisition cost over face value for the year is Rs.0.84 lakhs.

d) Non-SLR investment portfolio

Table showing the non-SLR investment portfolio with columns for Sr. No., Particulars, Current Year, and Previous Year.

ii) Issuer composition of non-SLR investments

Table showing the issuer composition of non-SLR investments with columns for Sr. No., Issuer, Amount, Extent of Private Placement, Extent of 'Below Investment Grade' Securities, Extent of 'Unrated' Securities, and Extent of 'Unlisted' Securities.

e) Repo transactions (in face value terms) - Nil

8. Asset quality

a) Classification of advances and provisions held (Rs. in lakhs)

Table showing the classification of advances and provisions held, categorized by standard, sub-standard, non-performing, and total.

Ratios (in per cent) Current Year Previous Year

Table showing key ratios: Gross NPA to Gross Advances, Net NPA to Net Advances, and Provision coverage ratio.

The recognition of income and classification of assets is done in accordance with the norms prescribed by the Reserve Bank of India and the process of IRAC norms compliance is generally automated.

c) Sector-wise Advances and Gross NPAs (Rs. in Lakhs)

Table showing sector-wise advances and gross NPAs, categorized by priority and non-priority sectors.

C) Details of accounts subjected to restructuring (Amounts in ₹ lakhs)

Table showing details of accounts subjected to restructuring, categorized by asset category and industry.

f) Details of financial assets sold to Asset Reconstruction Companies (ARCs) - Nil

e) Details of non-performing financial assets purchased/sold from/to other banks/Financial Institutions/ NBFCs (excluding ARCs) - Nil

g) Fraud accounts

Table showing details of fraud accounts with columns for Current year and Previous year.

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

Table showing disclosure under resolution framework for COVID-19-related stress, categorized by type of borrower.

10. Exposures

a) Exposure to real estate sector (Rs. in Lakhs)

Table showing exposure to real estate sector, categorized by residential, commercial, and mortgage-backed securities.

b) Exposure to capital market - Nil

c) Unsecured advances (Rs. in Lakhs)

Table showing unsecured advances with columns for Particulars, Current year, and Previous year.

11. Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits (Amount in ₹ lakhs)

Table showing concentration of deposits with columns for Particulars, Current Year, and Previous Year.

b) Concentration of advances (Amount in ₹ lakhs)

Table showing concentration of advances with columns for Particulars, Current Year, and Previous Year.

c) Concentration of exposures (Amount in ₹ lakhs)

Table showing concentration of exposures with columns for Particulars, Current Year, and Previous Year.

d) Concentration of NPAs (Amount in ₹ lakhs)

Table showing concentration of NPAs with columns for Particulars, Current Year, and Previous Year.

12. Transfers to Depositor Education and Awareness Fund (DEA Fund) (Amount in ₹ lakhs)

Table showing transfers to DEA Fund with columns for Particulars, 2021-22, and 2020-21.

13. Disclosure of Complaints

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

Table showing summary information on complaints received by the bank from customers and from the office of Banking Ombudsman.

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

Table showing top five grounds of complaints received by the bank from customers.

14. Other Disclosures

a) Business ratios

Table showing business ratios with columns for Particular, Current Year, and Previous Year.

b) Business ratios - Nil

14. Earnings per share (AS - 20)

The numerators and denominators used to calculate the earnings per share as per Accounting Standard - 20 issued by the Institute of Chartered Accountants of India are as under:

Table showing earnings per share with columns for Particulars, Year ended 31.03.2022, and Year ended 31.03.2021.

15. AS 22 - Accounting for Taxes on Income

a) The components of Deferred Tax Assets and Deferred Tax Liability arising out of timing difference are as follows:

Table showing components of Deferred Tax Assets and Deferred Tax Liability.

b) Deferred Tax Liability (Net) of Rs. 67.57 lakhs is debited to Profit & Loss Account.

16. Non-Banking Assets:

Non-Banking assets acquired in settlement of debts / dues are accounted at the lower of their cost of acquisition or net realisable value.

17. Proposed Dividend:

(i) The Board of Directors has proposed a dividend of 10% per Equity Share [(Previous Year 10%) for the year ended 31st March 2022, subject to the approval of the shareholders at the ensuing Annual General Meeting.

(ii) The Bank has created additional provision of Rs. 35.19 lakhs (PY Rs. 64.00 lakhs) after considering the existing provision of Rs. 98.40 lakhs (PY Rs. 34.40 lakhs) created against likely impact of Covid-19 during earlier financial years.

18. Disclosure on Divergence in Asset Classification and Provisioning for Non-Performing Assets as per RBI Circular

UDB, PCB Cir No 40/16.45.00/2004-05DT 01-03-2005

19. Reconciliation

Initial reconciliation of the inter-branch/office accounts has been completed as on 31.03.2022.

21. Foreign Currency Assets and Liabilities NIL NIL

22. Payment of D.L.C.G.C Insurance Premium (Rs. in Lakhs)

Table showing payment of D.L.C.G.C Insurance Premium with columns for a. Insurance Premium Paid (up to date) and b. Of the above arrears.

23. Penalty Imposed by RBI (NIL) (NIL)

*The Reserve Bank of India (RBI) has imposed, by an order dated March 04, 2022, a monetary penalty of ₹5.00 lakh (Rupees five lakh only) on the bank for non-adherence / violation of directions issued under Income Recognition, Asset Classification, Provisioning and Other related Matters-UCBs.

24. Fixed Assets Valuation /Revaluation of Asset

The value of land was revalued in the year 2012-13. Original cost of 50 cents of land is Rs. 9,576.95. The revalued amount is Rs.2,15,20,182.50.

25. Previous year's figures have been re-grouped /recast, wherever necessary, to conform to the current year's presentation

Table showing previous year's figures with columns for (Sd/-) Chairman, (Sd/-) Director, (Sd/-) Director, and (Sd/-) Chief Executive Officer.

For Krishnamoorthy & Krishnamoorthy Chartered Accountants Firms Reg.No.0014885

Place Ernakulam Date: 27-06-2022 UDIN: 222014841W0RD1333

Place Tirupitthura Date: 27-06-2022

(KT) Mahan Partner (M.No.201484)