BANGIYA GRAMIN VIKASH BANK

PART - B WEIGHTED ASSETS ON BALANCE -SHEET ITEMS As on 31.03.2023 **(Amount - Rupees in Lakh)**

	S.No.	Description of assets	Book value of Assets 31.03.2023	Colaterised by cash Margin 31.03.2023	Net value	Risk	Total Risk Adjusted 31.03.2023
	I	**Cash and Bank Balance**					
		(a) Cash in hand	8,786		8,786	-	-
		(b) Balances with banks in India					-
		c) Balances with RBI	84,779		84,779	-	-
		d) Current account balances with other banks	39,854	-	39,854	20.00	7,971
		e) Claims on Banks	125,815		125,815	20.00	25,163
		Money at Call and Short Notice					-
	II	**Investments**					-
	III	1.Investment in Govt. Securities	937,650	14,536	923,113	2.50	23,078
		2 Investments in other approved securities guaranteed by CentralGovernment / State Government	34,406		34,406	2.50	860
		3 Investments in other securities where payment of interest andrepayment of principal are guaranteed by Central Govt. (this will include investment in Indira / Kisan Vikas Patra (IVP / KVP) and investments in bonds and debentures where payment of interestand repayment of principal is guaranteed by Central Government)					-
		4 Investments in other securities where payment of interest andrepayment of principal are guaranteed by State Governments. **(Uday)**	27,630		27,630	2.50	691
		5 Investment in other approved securities where payment of interestand repayment of principal is not guaranteed by Central /					-
		6 Investments in Government guaranteed securities of governmentundertakings which do not form part of the approved marketborrowing program. **(CD)**	-		-	22.50	-
		7 Claims on Commercial Banks			-	20.00	-
		8 Investments in securities which are guaranteed by banks as topayment of interest and repayment of principal.				102.50	-
		9 Investments in bonds issued by Public Financial Institutions (PFIs)for their Tier-II Capital	-				-
		10 All other investments including investments in securities by PublicFinancial Institutions	36,018	12,888	23,130	102.50	23,708
		11 Direct investment in equity shares, convertible bonds, debenturesand units of equity oriented mutual funds Exposure	25.25	17.00	8.25	127.50	11
IV	IV	Advances (NET)					
		1 Loans and advances guaranteed by Government of India. 0					
		2 Loans guaranteed by State Governments. 0					
		3 State Government guaranteed loan which has become a nonperforming asset.					

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	S.No.	Description of assets	Book value of Assets 31.03.2023	Colaterised by cash Margin 31.03.2023	Net value	Risk	Total Risk Adjusted 31.03.2023
		4 Loans granted to Public Sector Undertakings (PSUs) ofGovernment of India.					
		5 Loans granted to Public Sector Undertakings (PSUs) of State Governments.					
		6 Others including PFIs 100	684,800	93,134	591,667	100.00	591,667
		7 (i) For the purpose of credit exposure, bills purchased / discounted /negotiated under LC (where payment to the beneficiary is not underreserve) is treated as an exposure on the LC issuing bank andassigned risk weight as is normally applicable to inter-					
		8 Micro and Small Enterprises (MSE) Advances Guaranteed byCredit Guarantee Fund Trust for Micro and Small Enterprises(CGTMSE) up to the guaranteed portion					
		9 (a) Housing Loan to individuals					
		Category of Loan LTV Ratio (%)					
		(a) Up to Rs 20 Lakh 90 50	28,475	4,271	24,204	50.00	12,102
		(b) Above Rs 20 lakh and up to Rs 75 lakh 80 50					
		(c) Above Rs 75 lakh 75 75					
		(b) Housing loans guaranteed by Credit Risk Guarantee Fund Trust for					
		10 Consumer credit including personal loan	50,993	7,649	43,344	125.00	54,180
		11 Loans up to Rs. 1 lakh against gold and silver ornaments	5,783		5,783		
		12 Education loans.	576		576	100.00	576
		13 Loans extended against primary / collateral security of shares /Deb					
		14 GECL	3,632	3,632	-		-
		15 Advances for term deposits, life policies, NSCs, IVPs and KVPs	8,537	8,537	-	-	-
		16 Loans and Advances granted by RRBs to their staff 20	18,195	-	18,195	20.00	3,639
		Takeout Finance					
V	IV	1 Premises, furniture and fixtures	12,550	11,748	802	100.00	802
		2 Interest due on Government securities 0	-	-	-	-	-
		4 Income tax deducted at source(net of provision) 0	8,410	6,657	1,753	-	-
		5 Advance tax paid (net of provision) 0			-		-
		6 All other assets 100	55,838.77	43,119	12,720	100.00	12,720
VI	VI	Fixed assets (net of depreciation provided					
VII	VII	Accumulated Loss	-	-	-	-	-
		TOTAL OF PART-B	**2,172,752**	**206,188**	**1,966,564**		**757,166**

General Manager

General Manager

Auditor

KGRS & CO. ★ KOLKATA ★ Chartered Accountants

BANGIYA GRAMIN VIKASH BANK

STATEMENT OF CAPITAL FUNDS, RISK ASSETS/ EXPOSURES AND RISK ASSETS RATIO

CAPITAL-TO-RISK WEIGHTED ASSETS RATIO (CRAR) FOR THE PERIOD ENDED 31.03.2023

(Amount - Rupees in Lakh)

S.No.	Items	Audited 31.03.2023
I	**CAPITAL FUNDS**	
	A. Tier I capital elements	
	Paid up Share Capital	99,912
	Share Capital Deposits	73,478
	Total Capital + SCD	**1,73,390**
	b) Less : Intangible assets and losses	97,746
	Less_Short Provision	
	c) Reserves and Surplus	
	1. Statutory Reserves	
	2. Capital Reserve	3,598
	3. Other reserves	-
	4. Surplus in Profit and Loss Account	1,362
	Total Reserves	**4,959**
	TOTAL Owned Fund	**80,604**
	TOTAL A=(a+b-c)	**80,604**
	B. Tier II capital elements	
	(i) Undisclosed Reserve	
	(ii) Revaluation Reserves	
	(iii) General provisions and loss provisions	2,473
	(iv) Investment Fluctuation Reserves / Funds	4,938
	TOTAL of B (Subject to 100% of A)	7,411
	C. = A + B	**88,015**
II	**RISK ASSETS**	
	(a) Adjusted value of funded risk assets on B/S items (to tally with Part-B)	7,57,166
	(b) Adjusted value of non-funded and off balance sheet items (to tally with Part-C)	-
	(c) Total Risk Weighted Assets (a+b)	**7,57,166**
III	**PERCENTAGE OF CAPITAL FUNDS TO RISK WEIGHTED ASSET**	
	Tier-I CRAR	10.65%
	Tier-II CRAR	0.98%
	CRAR AS ON 31.03.2023	**11.63%**

General Manager **General Manager** **Auditor**

GRS & CO. KOLKATA Chartered Accountants

UDIN: 23053790BGQWAYZ1240

20 APR 2023