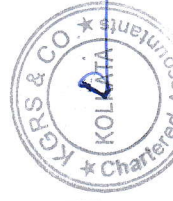


BANGIYA GRAMIN VIKASH BANK

PART - B WEIGHTED ASSETS ON BALANCE - SHEET ITEMS As on 31.03.2023						
S.No.	Description of assets	Book value of Assets 31.03.2023	Collateralised by cash Margin 31.03.2023	Net value	(Amount - Rupees in Lakh)	
					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	84,779		84,779	-	-
	c) Balances with RBI	39,854	-	39,854	20.00	7,971
	d) Current account balances with other banks	125,815		125,815	20.00	25,163
	e) Claims on Banks					-
	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 Central Government / State Government	34,406		34,406	2.50	860
	3. Investments in other securities where payment of interest and repayment of principal are guaranteed by Central Govt. (this will include investment in Indira / Kisan Vikas Patra (IIP / KVP) and investments in bonds and debentures where payment of interest and repayment of principal is guaranteed by Central Government)					-
	4. Investments in other securities where payment of interest and repayment of principal are guaranteed by State Governments. (Uday)	27,630		27,630	2.50	691
	5. Investment in other approved securities where payment of interest and repayment of principal is not guaranteed by Central /					-
	6. Investments in Government guaranteed securities of government undertakings which do not form part of the approved market borrowing program. (CD)	-		-	22.50	-
	7. Claims on Commercial Banks					-
	8. Investments in securities which are guaranteed by banks as topayment of interest and repayment of principal.				20.00	-
	9. Investments in bonds issued by Public Financial Institutions (PFIs) for their Tier-II Capital				102.50	-
	10. All other investments including investments in securities by Public Financial Institutions	36,018	12,888	23,130	102.50	23,708
	11. Direct investment in equity shares, convertible bonds, debentures and units of equity oriented mutual funds Exposure Advances (NET)	25.25	17.00	8.25	127.50	11
IV	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.					

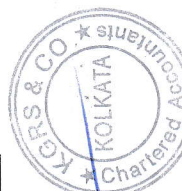


S.No.	Description of assets	Book value of Assets 31.03.2023	Colateralised by cash Margin 31.03.2023	Net value	Risk	Total Risk Adjusted 31.03.2023
	4 Loans granted to Public Sector Undertakings (PSUs) of Government of India.					
	5 Loans granted to Public Sector Undertakings (PSUs) of State Governments.	684,800	93,134	591,667	100.00	591,667
	6 Others including PFIs 100					
	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 and assigned risk weight as is normally applicable to inter-					
	8 Micro and Small Enterprises (MSE) Advances Guaranteed by Credit 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
V	Takeout Finance					
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	Fixed assets (net of depreciation provided					
VII	Accumulated Loss	-	-	-	-	-
	TOTAL OF PART-B	2,172,752	206,188	1,966,564		757,166

[Signature]
General Manager

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General Manager
Page 2

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Auditor



BANGIYA GRAMIN VIKASH BANK

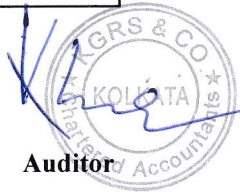
STATEMENT OF CAPITAL FUNDS, RISK ASSETS/ EXPOSURES AND RISK ASSETS RATIO CAPITAL-TO-RISK WEIGHTED ASSETS RATIO (CRAR) FOR THE PERIOD ENDED 31.03.2023

(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

UDIN: 23053790BGWAYZ1240

20 APR 2023