



**KBS Bank**  
Krishna Bhima Samruddhi Local Area Bank

***Reaching the Unreached***





Reward & Recognition Programme at Mahabubnagar



MD & Top Executives visiting HNI Customer  
Mr. Sharanabasappa Nisty @ his residence Kalaburagi



Kodangal Branch stood 1st in Reward & Recognition Programme



Deodurga Branch stood 2nd in Reward & Recognition Programme



Jadcherla Branch stood 3rd in Reward & Recognition Programme



Opening of new ATM at Kamalapur Branch by  
Tahsildar, MD & CGM looks on





Our Agri Specialist Officer Mrs. Usha along with Mr. Gurunath, AM of Chowdapur with a Dragon Fruit farmer near Gobbur (Gulbarga Dist)



Gadwal BM Mrs. Vasantha's Presanction visit for a Crop Loan



Vikarabad BM Rudra Goud with NPA customer



Agri Loan Customer of the Bank with Mr. Sainath, AM of Gadwal Branch at the Cotton Crop field



Door step recovery by Kothur staff financed by the Bank



BM Chowdapur on Presanction visit @ Afzalpur





Financial Literacy Programme by BM Narayanpet



BM Mahabubnagar Mr. Anand addressing on Nationwide Intensive Awareness Programme in ZP School for Girls at Yadira



BM Deodurga addressing the student on Nationwide Intensive Awareness Programme



Deodurga staff addressing the students on Nationwide Intensive Awareness Programme



Vanasthalipuram Branch Staff on FI awareness drive



Deposit Mobilisation by Yeragera Branch staff



# INDEX

## Introduction

## Page No.

1.	Corporate Information	2
2.	About Us	3
3.	Our Presence	4
4.	Board of Directors	6
5.	Directors' Profile	7
6.	Management Profile	10
7.	Performance at a glance	13
8.	Delivery Channels and Services	14
9.	Overview of Deposit and Loan Products	16
10.	Control Mechanism	18
11.	Community Engagement	19

## Statutory Reports

12.	Directors' Report and Corporate Social Responsibility Report	
	- In Telugu	21
	- In Kannada	41
	- In English	65
13.	Independent Auditor's Report	84

## Financial Statements

14.	Balance Sheet	92
15.	Profit & Loss Account	93
16.	Schedules to Balance Sheet	94
17.	Cash Flow Statement	119
18.	Financial Highlights for the previous five years	122



## Corporate Information

### Board of Directors :

Mr. S.M. Farooque Shahab	Non-Executive - Independent - Part Time Chairman
Mr. V. Narsi Reddy	Independent Director
Mr. V. Jagan Mohan	Additional Director (Professional) (w.e.f. 20/10/2022)
Ms. B. Vijayalakshmi	Independent Director
Mr. D. Indu Sekhar	Additional Director (Independent) (w.e.f. 20/10/2022)
Ms. Geetha Mikkilineni	Independent Director
Mr. T. Eswara Chandra Rao	Director (Till June 14, 2022)
Mr. Durga Prasad Donepudi	Managing Director & CEO

### Key Managerial Personnel

Mr. Durga Prasad Donepudi	Managing Director & Chief Executive Officer
Mr. J. Murali Krishna	General Manager & Chief Financial Officer
Mr. P.A. Pattnaik	Company Secretary

### Senior Management Personnel

Mr. T.R.V. Satyanarayana	Chief General Manager
Mr. P.H. Maheswarulu	General Manager & Chief Credit Officer

### Statutory Auditors:

M/s. ASK & Co  
Chartered Accountants  
Hyderabad  
Firm Regn No. 013735S

### Registrar and Transfer Agent:

M/s. Bigshare Services Pvt. Ltd  
306, Right Wing,  
3rd Floor Amrutha Ville,  
Opp. Yashoda Hospital,  
Somajiguda, Rajbhavan Rd  
Hyderabad - 500082  
Tel: 040-2337 4967/040-2337 0295  
Email: bsshyd@bigshareonline.com

### Corp & Regd. Off:

1-98/8 to 11/FC/501  
and 1-98/8 to 11/FC/502, 5th Floor,  
Fortune Chambers,  
Image Garden Function Hall Lane,  
Silicon Valley, Madhapur, Hyderabad -500 081  
Tel: 040-4192 3047 | [www.kbsbankindia.com](http://www.kbsbankindia.com)



## About Us

### Krishna Bhima Samruddhi Local Area Bank

KBS Bank (Krishna Bhima Samruddhi Local Area Bank) started operation in 2001. KBS Bank is one of the two Local Area Banks presently operating in the country. Today, the Bank operates in thirteen districts in three States viz. Jogulamba Gadwal, Mahabubnagar, Medchal-Malkajgiri, Nagarkurnool, Narayanpet, Ranga Reddy, Vikarabad and Wanaparthy in Telangana; Prakasham and Bapatla in Andhra Pradesh and Kalaburagi, Raichur and Yadgir in Karnataka covering 1781 villages. As on date, the Bank has 29 branches and 14 Business Correspondent outlets spread across the above districts.

The Bank has its Registered office and Corporate office at Madhapur, Hyderabad in Rangareddy District, Telangana State.

What sets apart KBS is its business model, perhaps it is the only Bank in the country, whose business model has been built on 'Financial Inclusion' as its core objective and 'Micro Finance' as its delivery model. Right from the beginning, Bank had adopted the mission **"to be a sustainable local community based institution, providing financial services to the under-served....."**. Over the years, the Bank had taken numerous initiatives in this direction and the Mission and Vision of the Bank has been revised to read as follows...

#### Mission

To be a partner in progress of our customers by

- Delivering simple, dependable and innovative Banking services
- Being cost effective using technology effectively
- Being proactive in understanding customers' needs and preferences and
- Connecting the last mile in Banking to the doorstep of our customers.

#### Vision

- Make a difference by creating value for the under-served and un-served customers

In keeping with its mission, the Bank had been offering various savings and credit products to its customers, customized to suit their requirements. It also provides services at the doorstep of the customer, for both deposits as well as credit, keeping in mind the specific needs of the segment it serves. The very fact that the average size of a deposit account is Rs.16,066/- and that of an outstanding loan account is around Rs.59,138/- would suffice to indicate that the Bank has been catering to the needs of the customers who normally find it difficult to access the mainstream Banking system for their needs.

As regards credit, the Bank offers wide range of loans catering to different segments, especially the poor and the under-served to meet their various needs across a wide spectrum of economic activities. While non-farm micro enterprises form a major part of the loans of the Bank, loans to small and marginal farmers for agriculture and dairy farming also account for a sizable portion of the total credit. Bank offers Sukshma Loan with minimum loan amount of Rs.10,000/- to a maximum Rs. 25,000/- to women customers through the Customer Service points in remote areas.

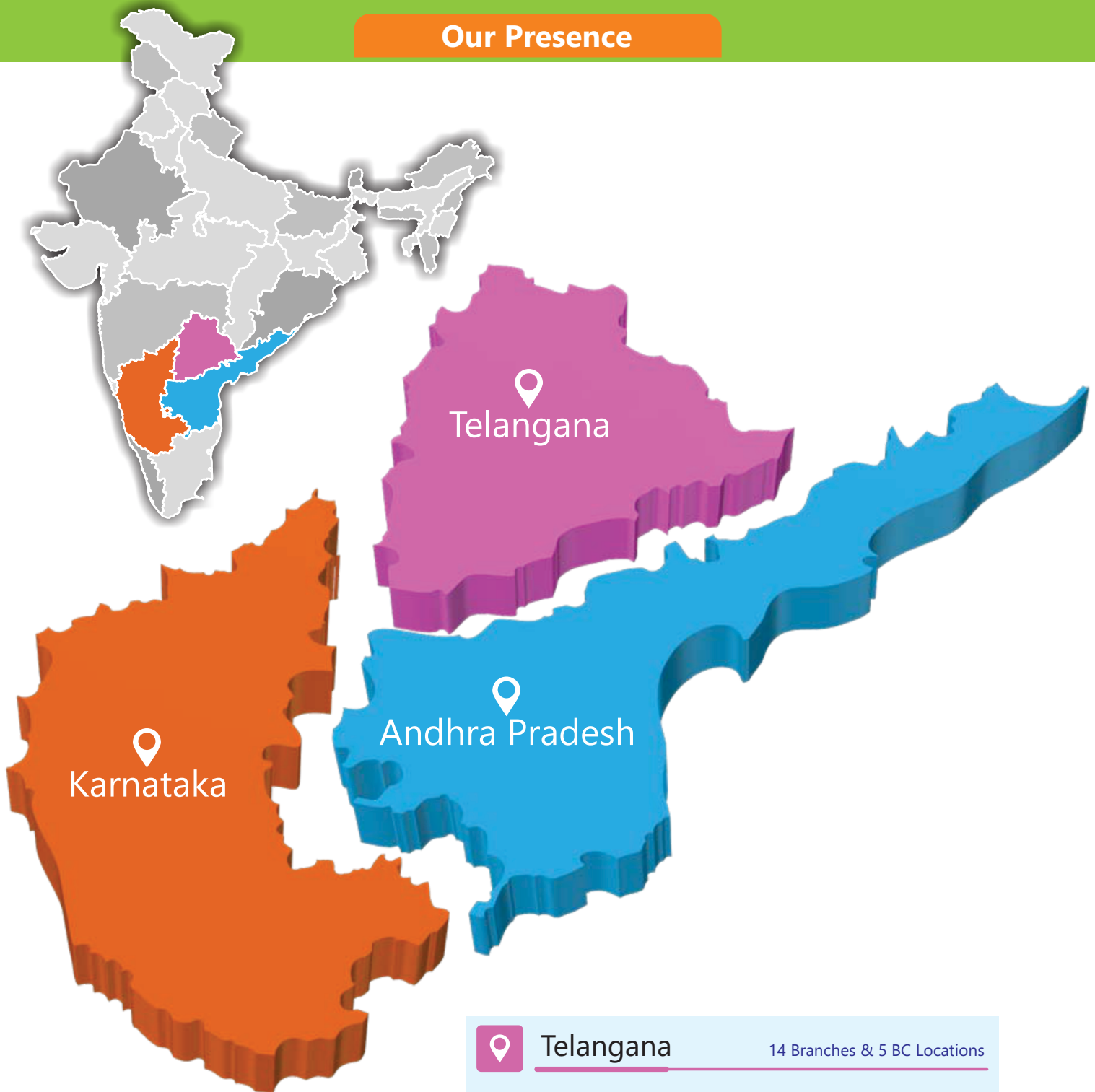
#### Technology

The Bank has always been operating in a fully computerized environment. Since the year 2010, the Bank has migrated to a Core Banking Solution. Bank operates in B@ncs24, a CBS software provided by C-Edge Technologies Ltd. under ASP model. The Bank also offers alternate delivery channel products such as ATM, Mobile Banking, IMPS, NEFT, RTGS, UPI and POS terminals. Bank has 28 ATMs in operation. Bank has established a network of Customer Service Points to provide Banking services to customers in remote areas which functions through Handheld Devices, also offers AePS, account opening etc., and these services are being handled through Business Correspondents. Bank has received approval from UIDAI for onboarding e-KYC functionality and for AePS payments. More details on the website of the Bank [www.kbsbankindia.com](http://www.kbsbankindia.com).





## Our Presence



*\*\* Maps are for representation purpose only*

## Board Meeting



Board Meeting held on 27th April 2023 at Golkonda Resorts, Gandipet, Hyderabad



## Board of Directors



**Mr. S.M. Farooque Shahab**

**Non-Executive - Independent - Part Time Chairman**



**Mr. Durga Prasad Donepudi**

**Managing Director & CEO**



**Mr. V. Narsi Reddy**

**Independent Director**



**Mr. V. Jagan Mohan**

**Additional Director  
(Professional)**



**Mr. D. Indu Sekhar**

**Additional Director  
(Independent)**



**Mrs. B. Vijayalakshmi**

**Independent Director**



**Mrs. Geetha Mikkilineni**

**Independent Director**

## Director's Profile

### Mr. Syed Mohammad Farooque Shahab

Non-Executive-Independent-Part Time Chairman of the Board



**Mr. SM Farooque Shahab** is a professional Banker with more than 37 years of experience in Banking. He retired as Chief General Manager (Internal Audit) in State Bank of India on 31st March 2021. During his service in State Bank of India, he served in various positions and assignments in India and foreign countries such as Chief General Manager, (Internal Audit), Chief General Manager, SBI, Bangalore Circle, Regional Head & CEO, SBI Middle-East & North Africa, General Manager, SME Business Unit, General Manager, North East Circle, General Manager, Hyderabad Circle, CEO, SBI Retail Banking, Bahrain and Asst. General Manager (Credit-CEE & MENA), SBI, International Banking Group etc.

### Mr. Durga Prasad Donepudi

Managing Director & CEO



A veteran Banker with rich experience of over 40 years in various fields such as Priority Sector Lending, Financial Inclusion, Government Business, Corporate Banking and Retail Banking etc.

During his carrier with Andhra Bank, he served in various positions with last position held as General Manager.

Post superannuation, he was also an Advisor to the then Andhra Bank. He was the Convenor of State Level Bankers Committee of combined Andhra Pradesh.



## Director's Profile



**Mr. V. Narsi Reddy**  
Independent Director

**Mr. V Narsi Reddy** is M.Sc. (Agriculture), is a professional Banker with more than 30 years of experience in Banking. He Retired as General Manager in State Bank of India in June 2019. In his career in State Bank Of India, he had worked in different areas of Agriculture Finance, General Banking, MSME, Mid-Corporate, Corporate Finance, Information Technology, Digital Banking, Risk Management, Audit, Human Resource Management etc.,

He was also the Chairman of Andhra Pradesh Grameena Vikas Bank (APGVB) for above 54 months on deputation from SBI as General Manager.



**Mr. V. Jagan Mohan**  
Additional Director (Professional)

**Mr. V. Jagan Mohan** holds a Master's Degree in Business Administration from Osmania University. He is a professional banker with more than 28 years of experience with State Bank of India in various capacities and locations. He has served as the Managing Director of AP State Cooperative Bank Ltd, Hyderabad, and of Coastal Local Area Bank Ltd, Vijayawada. He was also the Chairman and CEO of Kakatiya Grameen Bank, Warangal. He joined the Bank's Board in October 2022.



**Mrs. Boyapati Vijayalakshmi**  
Director

**Mrs. Boyapati Vijayalakshmi** is a professional Banker with more than 38 years of experience in Banking. She retired as General Manager in the then Andhra Bank in June 2019 after 38 years of service. During her career in Andhra Bank, she had worked in various cadres like Clerk, Asst. Manager, Branch Manager, Senior Manager, Chief Manager, Assistant General Manager, Deputy General Manager, Zonal Manager and General Manager.



## Director's Profile

### Mr. D. Indu Sekhar

Additional Director (Independent)



Mr. Dantu Indu Sekhar is a Professional Banker with 39 years of experience in Banking. Retired as General manager from State Bank of India in June-2019. He had rich experience in all verticals of Banking viz; SME, Corporate Finance, Retail, Agri/Micro Finance, Audit and Treasury. During his tenure in State Bank of India, he served as General Manager (Management Audit), General Manager, Chennai Circle, General Manager, Corporate Centre, Mumbai, Deputy General Manager, Goa, Vice President (Treasury and Investments), SBI Capital Markets Ltd, Mumbai. He was Convener of the State Level Bankers Committee, State of Goa. He is also a Qualified Resolution Professional. He joined the Bank's Board in October 2022.

### Mrs. Geetha Mikkilineni

Independent Director



**Mrs. Geetha Mikkilineni** is a Chartered Accountant by Profession. Her qualifications are ICAI, ICWAI, IIMU - MDP. Currently, she holds a senior position and Heads the Finance Department of Axiom Research Labs Pvt Ltd, the only Indian company to be shortlisted for GLXP competition. The Company is into Space exploration and works for NASA. She started her career in PWC in the field of Statutory Audits. During this period, she conducted and lead the teams in Statutory Audits in various industries, and moved to EY, Hyderabad to pursue Management Assurance Services. She also worked as a partner in M/s. Basha & Narasimhan, a firm of Chartered Accountants, for almost 12 years. The above firm of Chartered Accountants is in practice for more than 27 years having offices at Hyderabad, Visakhapatnam and Chennai.

## Management Profile



**Mr. T.R.V. Satyanarayana**

**Chief General Manager**

He has more than 45 years of experience in various fields of Banking viz., Corporate Credit/Rural/Retail/Micro finance.

Wide exposure in Business development, Budgeting, Data analysis, Data mining. Has rich experience in Cash Management Services/MIS–its analysis and in Receivable Monitoring & Administration. He was a member of Standing Committee on Currency Management (SCCM) and Nodal Officer for FATCA & CRS of earlier employer viz. State Bank of India.

A seasoned banker in the Administration of large offices and a Subject Matter Expert in Operations/Credit Management.

A tech savvy Banker with domain expertise. He was also having faculty experience of 8 years in APEX colleges/Institutions of SBI.



**Mr. J. Murali Krishna**

**General Manager & Chief Financial Officer**

He is a member of the Institute of Chartered Accountants of India(ICAI). He has more than three decades' experience in Credit, Retail Banking, Audit & Inspection apart from rich experience in overall administration.

During his carrier with Andhra Bank, he served in various capacities with last position held as Deputy General Manager, Corporate Credit Department at the Head Office.



**Mr. P.H. Maheswarulu**

**General Manager & Chief Credit Officer**

A post graduate in Commerce from Sri Venkateswara University, Tirupathi.

Has more than three decades of Banking experience in various fields of Banking viz., Recovery of Stressed assets, Promotion of Personal Banking Business, Regional Head of Super Circle region and as Branch Head in SBI.

Having good experience in administration & monitoring.



## Management Profile



**Mr. P. Adinarayana Raju**

**Dy. General Manager & Chief Information Technology Officer**

A Mathematics (Hons) Graduate with PG Course in Computer Applications. CISA Qualified and member of ISACA, USA and is a certified Oracle 9i DBA and CCNA

Worked as a IT Specialist Officer for 28 years in a State Bank of India. Carries rich experience in all stages of application software project handling.

Successfully implemented pan-India Training Management Software and Online Assessment / Quiz Software in his previous employment.



**Dr. J.V.S.R.K. Prasad**

**AGM - FI Vertical**

MBA Graduate from Osmania University and PhD holder in Management from Himalayan University. Also holds LLB degree from Osmania University.

Has more than three decades of Banking experience in various fields of Banking viz., Branch Head, Recovery of Stressed assets, PSG, LDM, CBS, Administration.

Having good experience in administration & Monitoring.



**Mr. Chandrakant Kulkarni**

**Chief Manager - Head Audit & ATC**

An MBA from Bharatee Vidyapeeth Deemed University Pune.

Has over 23 years' experience in financial and other services including over 21 years in Banking with KBS. He Joined the Bank as Field Executive and worked in various capacities like Branch Manager, District Manager and in controlling offices before being moved to Corporate Office. He has gained exceptional knowledge of field operations and administrative work. Besides Branch operations, he has handled various areas in Corporate Office viz. Internal Audit. Risk Management, Finance & Treasury and Liability Products.

## Management Profile



**Mrs. R. Anuradha**

**Chief Manager - HR & Admin**

A Post Graduate in Commerce as well as in Business Administration (M.Com & MBA) from Nagarjuna University. Has over 21 years of experience in Banking and financial services.

She has handled various assignments among others that includes:

Accounts, Finance, Treasury Management, Branch Banking, Operations, Human Resource Management and Administration Functions of the Bank.

Presently handling HR & Administration functions of the Bank.



**Mr. P.A. Pattnaik**

**Company Secretary**

A Fellow Member of the Institute of Company Secretaries of India and a Graduate in Law from Utkal University, Odisha, with work experience over 13 Years. Gained rich experience in Corporate governance matters. He is serving the Bank since 2010.



**Mr. K.V. Parameswara Rao**

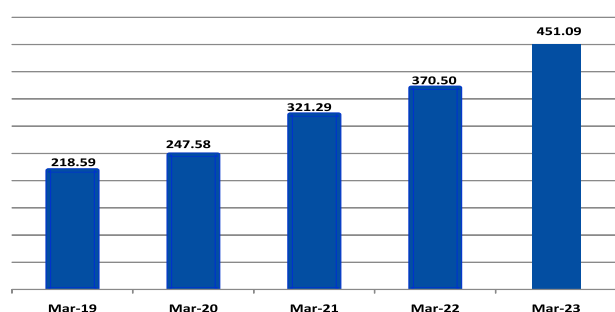
**Chief Manager-Compliance**

A Commerce graduate from Andhra University, has been in the financial services sector for more than 33 years that includes Vasavi Urban Co-Operative Bank, Hyderabad for 18 years, and KBS Bank, where he has been serving for over 15 years, handling Corporate Affairs and Compliance functions.

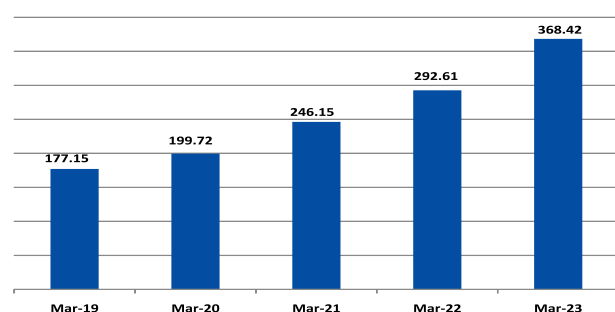


## Performance at a glance

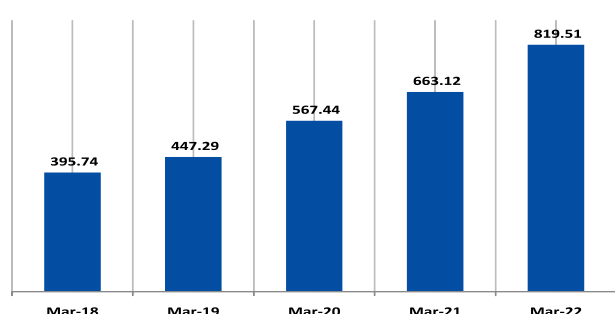
**Deposits** (Rs. in Cr.)



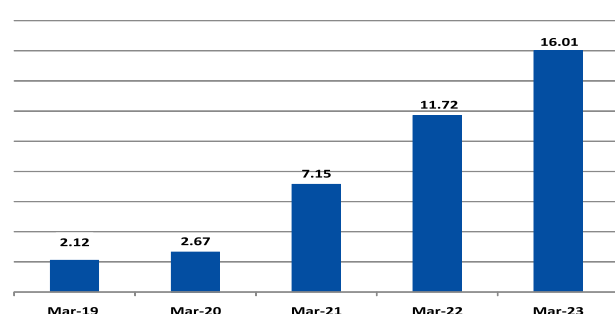
**Advances** (Rs. in Cr.)



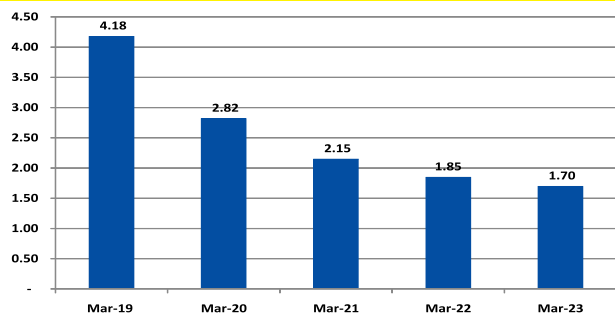
**Total Business** (Rs. in Cr.)



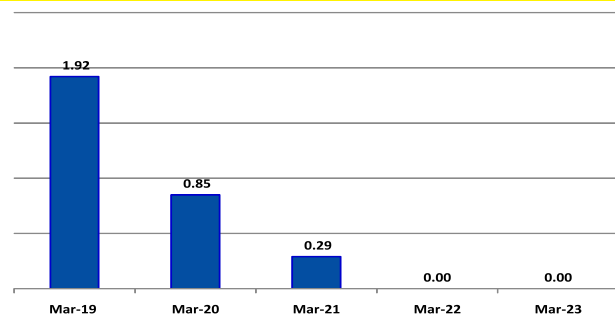
**Net Profit** (Rs. in Cr.)



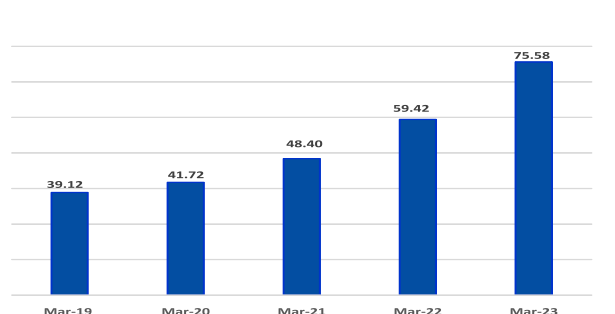
**Gross NPA** (%)



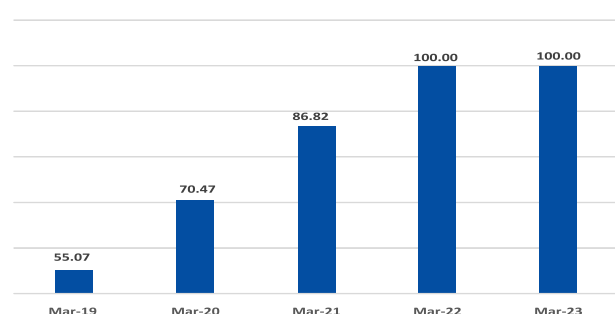
**Net NPA** (%)



**Networth** (Rs. in Cr.)



**Provision Coverage Ratio** (%)



## Delivery Channels and Services

### IT and IT enabled Services (IT & ITeS)

Information Technology is like blood in the body - while it does not manifest in the normal course, its absence is immediately felt. Understanding this well, the Bank had continued its stride in strengthening the IT infrastructure, adopting innovative technology initiatives and combining this with human touch, provided a dependable support system, thus contributing in the progress of the Bank.

You may be happy to note that the Bank obtained approval to act as Authentication User Agency and e-KYC User Agency (AUA/KUA) by UIDAI and verify its clients and beneficial owners through OTP, fingerprint and IRIS authentication modalities. The Bank has taken steps to initiate 'Aadhar Enabled Payment System' (AePS) transactions through Hand Held Devices (HHDs) in the hands of its field staff who are the front face of the Bank. Initially, however, it is proposed to start with 'OnUsRuPay' transactions and slowly scale-up to 'AePS'. You may be happy to note that the Bank has got approval for online PAN validation facility too. This facility will enable online validation of PAN numbers of the customers and avoid data errors and inconsistencies.

The Bank had initiated steps to introduce multi-factor authentication for its staff to strengthen the security mechanism when users are logging into the Core Banking software. This additional layer of authentication is an accepted security best-practice, which is now being adopted by the Bank. The importance of email channel in the present day communication system cannot be understated. This vital channel of communication needs to be protected fully to avoid any security breaches. In this direction, you may be happy to know that the Bank had implemented Advanced Threat Protection (ATP) to provide additional security to filter out spam and threat prone emails. Further, eMail archival service is implemented to retain the e-mails for a longer period while freeing the individual's email boxes.

IS & Cyber security attained high priority in present day technology domain considering that the threats are becoming more sophisticated. In order to keep the awareness levels high and to inculcate cyber hygiene among staff, the Bank is running a daily campaign. Through this, cyber security tips and best practices are shared with the members of staff daily, ensuring a continuous learning process.

Accurate and timely MIS is crucial to run any business and to ensure that various reports are available and accessible to the management, the Bank had initiated development of an online MIS portal. Recognizing the scalability, flexibility and cost-saving potential of Cloud computing, the Bank plans to adopt Cloud service to host the MIS portal.

### Business Correspondents (BC) operation

Bank, through its outreach program is extending banking services through BC outlets. The Bank is in a growth phase by expanding its presence through fixed locations (Brick and Mortar) and also reaching the unreached through the "ultra-small" outlets called 'Customer Service points' (CSP). The Identification of CSPs, placement of manpower, providing all digital related equipment etc., is being taken care of by the Gram Tarang Inclusive Development Services (GTIDS) who is the Bank's Business Correspondent (BC).



Bank has since inception followed a Hub & Spoke model where BC, a fixed banking outlet is attached to the Base branch. there are 14 BCs and is equipped with CBS and is connected through a network with the base branch and CBS (B@ncs 24) is made operational. This model is now being termed as Model -1. In these 14 BC locations, which were attached to the base branches, day to day transactions are being handled by employees of GTIDS Ltd, National BC engaged for financial inclusion (FI) business activities.

The BC locations offer services like Account opening, Remittances, day-to-day transactions for Bank customers. However, Loan sourcing /processing is being taken care of by the Bank staff only in the nearby villages that were in proximity to the BC locations. This way, the Bank is helping the customers/borrowers not to travel to the base Branch that is at a distant place, thus a day is not lost apart from cost savings. These BCs are now networked with Airtel RF as primary connectivity and 4G MPLS as a secondary line of connectivity. However, in the case of the Model -02, the connectivity to the devices etc., will be through GPRS and GTIDS is being taking care off. In addition to regular transactions under the Model-02, BC Agent of CSP is also required to source loans between Rs.10,000/- to Rs.25000/-. Bank Mitras will be moving place to place in and around villages and towns for mobilization of deposits i.e. Savings A/cs, Daily/weekly deposits, recurring deposits and term deposits.

Under the Model -02, the objective of financial inclusion will be achieved through Digital mode of services which is the order of the day viz., @ AePS, Direct Money Transfer, Bill Payments, Account opening, Micro Loans origination, EMI collection etc.

### Other Development

Samruddhi Sukshma Loan (SSL) APP: The small ticket loan up to Rs.25,000/- is a tailor-made and is being offered through the agents of CSPs, Bank Mitras and also through field staff. The SSL loan process is through a "digital platform" right from origination to the end of pre-sanction stage by means of an 'Android' app. As on 31st March,2023, as many as 2136 loans were sanctioned.



Customer Service Point at Devarkadra, Mahabubnagar



Customer Service Point at Garlapahad, Mahabubnagar

## Overview of Deposit and Loan products

### Suvarna Samruddhi Deposit Scheme :

Our Bank has launched new Deposit scheme named " Suvarna Samrudhi Deposit" with 555 days maturity and 8.25% interest for general public and 1 % over the card rate to senior citizens, withdrawing the deposit schemes viz., Akshaya deposit scheme of 270 days and Suvarna Deposit Scheme of 400 days which were offering 7% and 7.05% interest rates respectively. The Deposit Scheme with higher rate of Interest and with higher period of maturity was necessitated to match with the market rates and to garner longer period deposits from the Customers.

### Non-Callable Deposit Scheme:

In order to meet the expectations of our esteemed customers for a better interest rate, the Bank has rolled out 'non-callable domestic deposit' scheme with no premature withdrawal facility at a rate higher than the card rate for callable deposits.

Bhima (Non-Callable) deposit scheme was launched on 19.04.2023 with higher rates of interest for two different maturity periods i.e 2 years to 3 years @7.75%, 3 years to 10 years @8.90% for general public and 1% additional interest to senior citizens. Demand loan facility shall also be made available on these deposits. The minimum deposit in this scheme is fixed at Rs.5.00 lakhs with multiples of Rs.1,000/- thereafter and maximum of Rs.50.00 lakhs.

### New Loan Products:

#### Sampoorna Saral Credit for Small Business and Micro Enterprises:

Small business units, small industries in the tiny sector, retail traders, professionals and self-employed persons, requiring working capital needs are very often unable to provide the elaborate financial data sought by Banks from time to time for assessing their credit needs. In order to obviate this difficulty faced by the small units in Small Scale Industries (SSI) & Small Business Finance (SBF) sectors, the Bank has designed this product based on a simple scoring model for assessment of loan application. Working capital facility or Term loan up to Rs.10 lacs to meet any kind of credit requirements including purchase of shop/shutter etc is granted under Sampoorna Saral Credit with 3 years' tenure.

#### Samruddhi Sukshma Loan (SSL):

SSL is a product specifically designed for self-employed women and it has helped the women empowerment.

Women engaged in an activity/occupation, retailers and service providers either in farm or non-farm Sectors, having business experience of at least one year are granted SSL facility for productive/consumption purposes/ to meet requirement of working funds for their business/activity. The loan amount ranges from minimum Rs.10,000/- to Rs.25,000/- maximum, repayable in maximum of 12 months.

The loan is sourced at the door step of the customer by the field staff or at the Customer Service points using Hand Held Device with minimum documentation through Loan Origination Application. The whole process is Digital with a very less paper work.

#### Samruddhi Auto Loan (SAL):

The transport system of a country plays an integral role in its growth for a multitude of reasons. Due to quick and easy movement of raw materials, machinery, finished goods, etc. a transport vehicle is provided, it benefits the industry by providing ultimate benefit to our rural folk. This also helps in providing employment to the local villagers and helps in improving their socio-economic status.



In order to have a better access to transportation, either be it in carrying the goods or passengers in the rural, semi-urban or urban areas of the Bank's operational area to ease out passenger traffic and also to improve transportation facility of our rural folk, Bank has introduced Samruddhi Auto Loan (SAL) for purchasing three and four-wheeler vehicles under "Goods and Passenger" carriers category.

#### **Samruddhi Housing Loan:**

Keeping in view of the Credit needs of the people in rural and semi-urban areas, who have minimum or difficult access to main stream Housing Loan market, Bank has designed it's Housing Loan product with flexible terms and conditions both in tenure and quantum of loan. Generally the people in rural area are unable to get small ticket loans from main stream Banks. For small loans for housing purpose they either have to depend on Government schemes or on loans from un-organised sectors. Towards this, a flexible Loan product for Housing will go a long way in customers' life, particularly in rural areas having small housing loan requirement as low as Rs.2 lakhs and up to Rs.50 lakhs with loan tenure ranging from 10 years and up to 15 years. The support is extended for renovation/repair of the existing houses/ extension/expansion of the existing house/ purchase of new house / old house.



Auto Loan sanctioned by Kamalapur Branch Staff handing over the Keys of EV Auto

## Control Mechanism

### **Risk Management:**

The risk management objective of the Bank is to balance the trade-off between risk and return and ensure that the Bank operates within the Board approved risk appetite statement. Over the last few years, Bank has tried to enhance capabilities to strengthen operational risk management and re-invent itself as a Bank driven by technology. With this objective Bank has made significant investments in technology and processes and further strengthened our risk management architecture.

The Bank has established adequate Risk Management framework, policies and procedures for managing the risk factors. The Risk Management Committee (RMC) of the Board oversees the implementation of Credit risk and Operational Risk policy prescriptions.

The Risk Management in the Bank inter alia includes taking steps to mitigate all the risks and rewards of various banking products and services, manage and report to ensure that the Bank's operations remain within the parameters in all aspects, formulate processes to ensure compliance with various policies for different components of the Bank's operations, ensure the implementation of AML and KYC and report compliance, ensure compliance and secure approval and issuance of internal Circulars which are in conformity with both the Regulatory and Internal guidelines etc.

The Bank has a structured and standardized credit approval process, including a well-established procedure of comprehensive credit appraisal and documentation. Every extension of credit facility or material change of a credit facility to any counter party requires credit approval at the appropriate authority level. Internal risk rating remains the foundation of the credit assessment process, which provides standardization and objectivity to the process. Bank also has a well-defined 'Risk Assessment Framework'.

### **Internal Financial Controls, Audit and Compliance:**

The Bank has an Internal Audit Department and a Compliance Department, which independently carry out evaluation of the adequacy of all internal controls. These departments ensure that operating and business units adhere to the laid down internal processes and procedures as well as to the regulatory/statutory and legal requirements. The Compliance Function is one of the key elements in your Bank's corporate governance structure. The compliance starts from the top, and the Board and Senior Management play an important role in driving the compliance culture. Your Bank remains committed to adhere to the highest standards of compliance vis-à-vis regulatory prescriptions and internal guidelines. The Compliance Department assists the Board and Senior Management in managing the compliance risk of the Bank. The Compliance Department ensures that overall business of your Bank is conducted in strict adherence to the guidelines issued by RBI and other regulators, various statutory provisions, standards.

The Internal Audit Department independently carries out Audit of various functions in the Bank, primarily to assess the effectiveness of internal control processes and compliance with regulatory guidelines. The Bank has put in place extensive preventive controls including segregation of duty, dual controls, monitoring processes, checking of Audit trails, supervisory reviews, etc., to mitigate various risks emanating from banking business. Internal Audit Department further ensures independent checks and balances, and adherence to laid down policies and procedures of your Bank and also recommends improvements in operational processes and systems proactively.



## Community Engagement (CSR Activity)



Donation of Ambulance at Community Health Centre, Atmakur under CSR Programme on Bank's Formation Day



Donation of Musical instruments to Students of Blind School at Gulbarga



Donation of Water cooler at Tahsil Office @ Kamalapur  
Staff of Corp Office and Branch with Tahsildar looks on

## Community Engagement (CSR Activity)

The Vision of the Bank that “Make a difference by creating value for the under-served and un-served customers” has been the guiding principle of the Bank’s CSR activities from the beginning. Bank has been taking up various activities in helping people and has earned respect and affection of the people in the operating area.

KBS Bank has taken the Corporate Social Responsibility as an opportunity to offer need based service to the society rather than as a statutory obligation.

During the year 2022-23, the Bank has complied with the provisions of Section 135 of the Companies Act regarding Corporate Social Responsibility. The Bank has spent Rs.21,53,931/- (Rupees Twenty one lakh fifty three thousand nine hundred thirty one only) for various social causes viz. “promoting health care including preventive health care”, “making safe drinking water available”, “promoting education, including special education and employment enhancing vocation skills especially among children, women, elderly and the differently abled and by transferring to Prime Minister National Relief Fund.

During FY 2022-23, Bank had taken up the following initiatives in discharge of the CSR obligation:

- Donated Medical Ambulance to the Community Health Centre, Atmakur(A), Wanaparthy District, , Telangana State;
- Donated Musical Instruments to Government Blind School (under the Department of Empowerment of Persons with Disabilities and Senior Citizens), Kalaburagi, Karnataka;
- Provided Water Purifier –cum- Cooler along with required appliances at Tehsil Office of Kamalapur Taluk, Kalaburagi District, Karnataka State;
- Provided water purifier along with overhead Water Tank, Sump for water Storage, Pipes and Fittings at Anganwadi Kendra, Ayyappa Colony, Jawahar Nagar, Dammaiguda, Medchal District, Telangana State;
- Transferred Rs.40,000/- to PMNRF on 31st March 2023;



## డైరెక్టర్లనివేదిక:వార్షిక సంవత్సరము 2022 - 23

మీ బ్యాంకుడైరెక్టర్లు మార్చి 31, 2023 ఆర్థిక సంవత్సరానికి సంబంధించి బ్యాంక్ యొక్క ఖాతాల ఆడిట్ చేసిన స్టేట్మెంట్ మరియు వ్యాపర కార్యకలాపాలతో కలసి బ్యాంక్ యొక్క 24వ వార్షిక నివేదికను సమర్పించారు.

### ఆర్థిక సారాంశం మరియు విశానిర్దేశము:

FY 2022 ప్రారంభం నాటికి COVID పూర్తిగా నియంత్రణలో ఉంది. భారత ప్రభుత్వం చేపట్టిన టీకా డ్రైవ్ మరియు ఇతర అవసరమైన కార్యక్రమాలకు ధన్యవాదాలు. మార్చి 2022 తర్వాత COVID వ్యాప్తి అదుపులో ఉంది. అప్పటి నుండి వ్యాపారాలు మరియు వాణిజ్యం వృద్ధిలో ఉన్నాయి. మహమ్మారి సమయంలో ప్రకటించిన కోవిడ్ ఆర్థిక వ్యూహాలు. COVID ముగిసిన తర్వాత, ఆర్థిక వ్యవస్థ తిరిగి వృద్ధిలోకి వచ్చింది. 2022-23 సంవత్సరములో భారతదేశం 7.2% జి.డి.పి. GDP వృద్ధిని సాధించింది, ఇది ప్రపంచంలోనే అత్యంత వేగంగా అభివృద్ధి చెందుతున్న ఆర్థిక వ్యవస్థగా నిలిచింది.

ఉత్తేనియన్ యద్ధం కారణంగా అనేక దేశాలలో ఆహారం మరియు ఇందన ధరలపై ద్రవ్యోల్బణ ఒత్తిళ్లు, ప్రపంచవ్యాప్తంగా, వివిధ కారణాల వల్ల మరియు యూరోపియన్ దేశాలలో, జి.డి.పి. వృద్ధి తగ్గింది. మన పోరుగు దేశాలు కూడా వారి స్వంత దేశీయ కారణాలు వారి ఆర్థిక వ్యవస్థపై ప్రభావం చూపుతున్నాయి. ఈ నేపథ్యంలో, 2023-24 ఆర్థిక సంవత్సరానికి సంబంధించి భాతత ఆర్థిక వ్యవస్థ యొక్క దృష్టం సానుకూలంగా ఉంది. అంతర్జాతీయంగా ఎదురుగాలి వీస్తున్నప్పటికీ, స్థిరస్థాపకతను చూపుతోంది. వృద్ధికి చోదకాలు దేశీయ డిమాండ్ను పెంచుతాయి. మౌలిక సదుపాయాల అభివృద్ధికి ప్రభుత్వ పైట్టుబడి ద్వారా ఇది పైవేట్ పెట్టుబడుల పెరుగుదలను ప్రోత్సహిస్తుంది. అభివృద్ధి చెందిన దేశాల చైనా ప్లస్ పాలసీ నేపథ్యంలో ప్రభుత్వం PLI పథకాలను విస్తృతంగా రూపొందించడం వల్ల పైవేట్ పెట్టుబడి కార్యకలాపాలలో పనరుద్ధరణ కూడా గమనించవచ్చు. ఆర్థిక వృద్ధికి అనుగుణంగా, 2023-24 ఆర్థిక సంవత్సరంలో క్రేటిట్ వృద్ధి ఊపందుకోవడం బలంగా కోససాగవచ్చు.

2022-23 సంవత్సరంలో బ్యాంకింగ్ రంగం అద్భుతమైన పనితీరును నమోదు చేసింది. 31 మార్చి 2023 నాటికి RBI గణాంకల ప్రకారం, ASCB డిపాజిట్ల వృద్ధి 10.20% మరియు అడ్వాన్స్ లో వృద్ధి 15.70% వద్ద ఉంది. లాభదాయకత పరంగా, ప్రభుత్వ రంగ బ్యాంకులు 2021-22 ఆర్థిక సంవత్సరం కంటే 2023-23 లో మొత్తం లాభంలో 57% వృద్ధిని సాధించాయి.

ఆర్థిక పరిస్థితిని దృష్టిలో ఉంచుకుని, 2023-24 లో మరో మంచి సంవత్సరాన్ని మేము అశిస్తున్నాము. మార్చి 2024 నాటికి రూ. 1,000 కోట్ల మొత్తం వ్యాపారాన్ని సాధించాలని బ్యాంక్ యోచిస్తోంది. బ్యాంక్ లోన్ ఒరిజినేషన్ సాఫ్ట్వేర్ LOS ను ప్రవేశపెట్టేందుకు కృషి చేస్తోంది. LOS అప్లికేషన్ ఎండ్-టు-ఎండ్ ఆన్లైన్ ప్రాసెసింగ్ డేటా ఎంట్రీ లోపాలను మరియు డేటా రెడెండెన్సీని తొలగిస్తుంది. ఇది డేటా ఎంట్రీకి అవసరమైన పనిగంటలను కూడా తగ్గిస్తుంది. ఒకే డేటా బహుళ పాయింట్లగా నమోదు చేయబడదు. LOS లో డేటా ఎంట్రీ పూర్తయిన తర్వాత, అవి పూరించాల్సిన అన్ని ఫీల్డ్లలో ఆటోమేటిక్ గా ప్రతిరూపం పొందుతాయి. ఈ సంవత్సరం బ్యాంక్ ఇతర రుణ ఉత్పత్తులతో పాటు వ్యాపారం కోసం గృహరుణాలు, తనఖా రుణాలు మరియు మైనర్ ఇరిగేషన్ మొదలైన వాటిపై దృష్టి పెడుతుంది. విస్తరణ మారుమూల ప్రాంతాలలోని ఎక్కువ మంది కస్టమర్లను చేరుకోవడానికి బ్యాంక్ తన కస్టమర్ సర్వీస్ పాయింట్ల నెట్వర్క్ను విస్తరించాలని పణాళిక చేసింది. మా ఖాతారారులందరికీ చిరునవ్వుతో సేవలను అందించాలనే దృఢ నిబద్ధతతో పాటు స్థిరమైన వ్యాపార వృద్ధికి అన్ని అవకాశాలను ఉపయోగించడానికి మీ బ్యాంక్ సన్నద్ధమైంది., ఇది వాటాదారుల విలువను పెంచడంలో చాలా ఉపకరిస్తుంది.

మీ బ్యాంక్ బలమైన సమాచార సాంకేతిక వ్యవస్థ నిర్మించడానికి నిరంతరం కృషి చేస్తోంది. సాంకేతికత వనరులను ఆదా చేస్తుంది, లోపాలను తగ్గిస్తుంది, వ్యాపార ప్రక్రియలను సులభతరం చేస్తుంది మరియు మరింత ఎక్కువ వ్యాపారాన్ని చేపట్టేందుకు బ్యాంక్ పరిధిని పెంచుతుంది, ఇవన్నీ స్వల్ప మరియు మధ్యకాలానికి, సాంకేతిక సంబంధిత ఖర్చుల కంటే చాలా ఎక్కువ రాబడిని ఇస్తాయి, స్క్వార్డ్ ఫైనాన్స్ బ్యాంక్ ఎదగడానికి బ్యాంక్ వివిధ పూహలను కూడా పరిశీలిస్తోంది. బ్యాంక్ తన ప్రణాళికలో విజయం సాధిస్తే అది కోత్త శకానికి నాంది. అవుతుంది.

## FY 2022-23 సంవత్సరంలో బ్యాంక్ పనితీరు:

FY 2022-23 మొత్తం పనితీరు పరంగా ఒక అసాధారణ సంవత్సరం, బ్యాంక్ వ్యాపారంలో వృద్ధిని సాధించింది మరియు దాని కస్టమర్లందరికీ నాణ్యమైన సేవలను అందించినది చెప్పుకోదగిన స్థాయిలో వ్యాపారంలో వృద్ధి మరియు NPA లో తగ్గింపు లో తిరుగులేని పనితీరును అందించింది, ఇది మీతో పంచుకుంటున్నప్పుడు మాకు చాలా అనందాన్ని ఇస్తుంది.

### మొత్తం వ్యాపారం:

బ్యాంక్ మొత్తం వ్యాపారం రూ. 156.39 కోట్లకు అనగా 23.58% పెరిగింది, అది రూ. 2022-23 ఆర్థిక సంవత్సరంలో రూ. 663.21 కోట్ల నుండి 819.51 కు పెరిగింది. 2022-23 ఆర్థిక సంవత్సరంలో 23.58% వృద్ధి 2022-22 ఆర్థిక సంవత్సరంలో 16.86% వృద్ధితో ఉంది. డిపాజిట్లు రూ. 80.58 కోట్ల (21.75%) వృద్ధిని నమోదు చేయగా స్థూల అప్పులు సంవత్సరంలో రూ. 75.81 కోట్లు (25.91%) పెరిగాయి.

మార్చి 31, 2022 నాటికి 257.340 మందితో పోలిస్తే మొత్తం కస్టమర్ల సంఖ్య (జెటీచ్) మార్చి 31 నాటికి 283.470 కు చేరుకుంది.

### డిపాజిట్లు:

బ్యాంక్ డిపాజిట్లు మార్చి 31, 2022 నాటికి రూ. 370.50 కోట్ల నుండి 80.58 కోట్లు పెరిగి, మార్చి 31, 2023 నాటికి రూ. 451.09 కోట్లకు చేరాయి. 21.75% వృద్ధి ASCB వృద్ధి 10.20% కంటే చాలా ఎక్కువగా ఉంది. మార్చి 31, 2023 నాటికి 280770 ఖాతాలలో డిపాజిట్ యొక్క సగటు పరిమాణం రూ. 16,066/- గా ఉన్నది. ఇది మార్చి 31, 2022 నాటి వృద్ధితో పోలిస్తే 101.46% వద్ద ఉంది. మీ బ్యాంకు డిపాజిట్ వృద్ధి లక్ష్యం రూ. 444.60 కోట్లుగా ఉంది. 6.48 కోట్లతో అధిగమించినది.

### అడ్వాన్సులు:

మార్చి 31, 2022 నాటికి రూ. 292.61 కోట్ల అప్పులు మార్చి 31, 2023 నాటికి రూ. 368.42 కోట్లకు చేరి రూ. 75.81 కోట్లకు పెరిగాయి. ఈ 25.91% వృద్ధి ASCB వృద్ధి రేటు 15.70% కంటే చాలా ఎక్కువగా ఉంది. మైక్రో-పైనాన్స్ సెగ్మెంట్లో పంపిణీ చేయబడిన పోర్ట్ఫోలియో యొక్క సగటు టెకెట్ పరిమాణం మార్చి 31, 2023 నాటికి రూ. 59.138/- వద్ద, మార్చి 31, 2022 నాటికి రూ. 59.893/- వద్ద ఉన్నది.

2022-23 ఆర్థిక సంవత్సరానికి బ్యాంకు యొక్క సంచిత రుణ పంపిణీ 36.125 రుణ ఖాతాలతో రూ. 308.03 కోట్లుగా ఉంది. గత సంవత్సరం 2021-22 లో 30.576 రుణ ఖాతాలతో రూ. 238.64 కోట్లుగా ఉంది. బ్యాంక్ రూ. 351.14 కోట్ల రుణలక్ష్యన్ని 4.92% అధిగమించింది మరియు రుణ కస్టమర్లలో 18% వృద్ధిని నమోదు చేసింది.

(Rs in Lakh)

వివరాలు	మార్చి 23	మార్చి 22
డిపాజిట్లు	45109	37050
ఋణాలు	36842	29262
మొత్తం	81951	66312

### మూలధనం:

బ్యాంక్ యొక్క అభివృద్ధి మూలధనం రూ. 25 కోట్లుగా ఉంది, ఇందులో ఒక్కొక్కటి రూ. 10.00 చొప్పున 2.50 కోట్ల ఈక్విటీ షేర్లు ఉన్నాయి. మార్చి 31, 2023 నాటికి బ్యాంక్ యొక్క చెల్లింపు మూలధనం రూ. 13,42,22,620/- గా ఉంది, ఇందులో 1,34,22,262 ఈక్విటీ షేర్లు రూ. 10.00. ఈ సంవత్సరంలో మూలధనంలో ఎటువంటి మార్పులేదు



నిల్వలు	2022-23	2021-22	ఈ సంవత్సరం నిల్వలకు బదిలీ
చట్టపరమైన నిల్వలు	1283	963	320
మూలధన నిల్వలు	28	28	-
షేర్ ప్రీమియం	304	304	-
ఇన్వెస్ట్మెంటు ఫ్లక్యువేషన్ నిల్వ	95	95	-
రెవెన్యూ నిల్వలు	5	5	-
బ్యాలెన్స్ షీటుకు	4500	3205	1,295

ఈ సంవత్సరంలో, రూ. 320 లక్షలు చట్టబద్ధమైన నిల్వలకు బదిలీ చేయబడింది. మార్చి 31, 2023 నాటికి బ్యాంక్ వద్ద రూ. 304 లక్షలు షేర్ ప్రీమియం మరియు రూ. 28 లక్షలు క్యాపిటల్ రిజర్వ్, రూ. 95 లక్షలు ఇన్వెస్ట్మెంట్ హెచ్చుతగ్గుల రిజర్వ్ రెవెన్యూ నిల్వ రూ. 5 లక్షలుగా ఉంది. మార్చి 31, 2023తో ముగుసిన సంవత్సరానికి రూ. 12.95 కోట్ల మొత్తం బ్యాలెన్స్ షీట్ బదిలీ చేయబడింది. బ్యాంక్ నికర విలువ మార్చి 31, 2022 నాటికి రూ. 59.42 కోట్ల నుండి మార్చి 31, 2023 న రూ. 78.58 కోట్లకు పెరిగింది.

క్యాపిటల్ అడిక్వసీ రేషియో, అంటే క్యాపిటల్ టు రిస్క్ వెయిటెడ్ అసెట్స్ రేషియో మార్చి 31, 2022 నాటికి 21.27% తో పోలిస్తే మార్చి 31, 2023 నాటికి 21.27% గా ఉంది.

#### లాభదాయకత:

వివరములు	31-మార్చి - 2023,	31-మార్చి - 2022
ఆర్జించిన వడ్డీ	6,626	5,336
ఇతర ఆదాయం	1,280	1,154
మొత్తం ఆదాయం	7,906	6,490
వడ్డీ చెల్లింపులు	2,612	2,314
నిర్వహణ వ్యయం	2,907	2,384
నిబంధనలు అండ్ ఆకస్మిక ఖర్చులు	199	215
మొత్తం వ్యయం	5,718	4,913
నిర్వహణ లాభం	2,386	1,792
పన్నులకు ముందు లాభం	2,188	1,577
ఆదాయపు పన్ను నిమిత్తం	587	405
నికర లాభం	1,601	1,172

2022-23 సంవత్సరానికి బాంక్ యొక్క పన్ను తర్వాత లాభం (PAT), 2021-22 సంవత్సరానికి రూ. 11.72 కోట్లతో పోలిస్తే రూ. 16.01 కోట్లు, మొత్తం ఆదాయం 21.81% పెరిగింది అదే సమయంలో వడ్డీ ఖర్చులు మరియు నిర్వహణ ఖర్చుల మొత్తం 17.47% పెరిగింది. ఈక్విటీపై రాబడి (ROE) మార్చి 31, 2022 నాటికి 21.73% నుండి మార్చి 31, 2023 నాటికి 23.72% కి మెరుగుపడింది మరియు ఆస్తులపై రాబడి (ROA) సంవత్సరం క్రితం స్థాయి 2.74% నుండి 3.16% కి మెరుగుపడింది.

రూ. 50 కోట్ల విలువగల PSL సర్టిఫికేట్ జారి చేసిన తర్వాత మార్చి 31, 2023 నాటికి ఋణ మొత్తం రూ. 368.42 కోట్లలో ప్రాధాన్యతారంగం అడ్వాన్సులు రూ. 250.52 కోట్లు అంటే 68% వద్ద, RBI సూచించిన బెంచ్మార్క్ 40% కంటే 27% అధికంగా ఉన్నది. ప్రాతంభం నుండి బ్యాంక్ యొక్క PSL పోర్ట్ఫోలియో ఎల్లప్పుడూ లోన్ బుక్ లో 40% బెంచ్మార్క్ స్థాయి కంటే ఎక్కువగా ఉంటూ వస్తుంది దీని క్రెడిట్ బ్యాంక్ యొక్క మైక్రో-పైనాన్స్ లెండింగ్ మోడల్కు వెళుతుంది. 2022-23 సంవత్సరంలో, బ్యాంక్ PSL సర్టిఫికేట్ జారీ చేయడం ద్వారా 31.25 లక్షలు ఆర్జించినది.

#### నిరర్థక ఆస్తులు:

బ్యాంక్ స్థూల నిరర్థక ఆస్తులలో నికర పెరుగుదల రూ. 0.86 కోట్లు, అయితే, మార్చి 2022 నాటికి 1.85% తో పోలిస్తే మార్చి 2023 నాటికి రుణ పుస్తకంతో ఈ పెరుగుదల 1.70% చద్ద తక్కువగా ఉంది. నికర NPA, కోనసాగుంపులో రెండవ సంవత్సరం కూడా సున్నా వద్ద కోనసాగింది. ప్రావిజన్ కవరేజ్ రేషియో PCR 100% గా ఉంది.

#### ప్రావిజన్ కవరేజ్ నిష్పత్తి:

బ్యాంక్ ఏడాది పాడవునా మంచి పిసిఆర్ PCR నిర్వహించింది. మీ బ్యాంక్ మార్చి 31, 2022 నాటికి మరియు మార్చి 31, 2023 నాటికి కూడా 100% PCR నిర్వహించింది. అధిక ప్రావిజన్ కవరేజ్ నిష్పత్తి భవిష్యత్తులో ఊహించని నష్టాలను తట్టుకునే సామర్థ్యాన్ని సూచిస్తుంది.

#### పెట్టుబడి పోర్ట్ఫోలియో:

బ్యాంక్ ఇన్వెస్ట్మెంట్ పోర్ట్ఫోలియో మార్చి 2023 నాటికి రూ. 99.53 కోట్లుగా ఉంది, మార్చి 2022 నాటికి రూ. 85.27 కోట్లుగా ఉంది. ఇది రూ. 14.26 కోట్లు పెరిగింది. బ్యాంకు పెట్టుబడి పోర్ట్ఫోలియో లో ప్రభుత్వ సెక్యూరిటీలలో మాత్రమే ఉన్నది. మిగులు నిధులలో కొంత భాగాన్ని బ్యాంక్ 18% SLR సెక్యూరిటీల యందు అంటే రూ. 81.88 కోట్లను w.e.f. 10.03.2023 గాను బ్యాంక్ మార్చి 31, 2023 నాటికి 21.88 SLR ని కొనసాగించింది. బ్యాంక్ ఇన్వెస్ట్మెంట్ పోర్ట్ఫోలియో HTM కేటగిరీలో రూ. 88.87 కోట్లను కలిగి ఉంది మరియు అమ్మకానికి అందుబాటులో ఉండే కేటగిరీలో రూ. 10.67 కోట్లు (ప్రభుత్వ బిల్లులు) ఉన్న. బ్యాంక్ ట్రేడింగ్ కేటగిరీకి సంబంధించిన సెక్యూరిటీలు/పెట్టుబడులు లేవు. సంవత్సరంలో, బ్యాంక్ మెచ్చూరిటీకి సంబంధించిన క్యాటగిరీ కింద రూ. 5.00 కోట్ల విలువైన సెక్యూరిటీలను (ముఖ్య విలువ) కోనుగోలు చేసింది మరియు అమ్మకానికి అందుబాటులో ఉన్న కేటగిరీ కింద చూపిన రూ. 11 కోట్ల విలువైన సెక్యూరిటీలను (ఫేస్ వాల్యూ) ట్రెజరీ నిల్వలను కోనుగోలు చేసింది.

బ్యాంక్ ఇన్వెస్ట్మెంట్ పోర్ట్ఫోలియోపై రూ. 6.08 కోట్ల వడ్డీ ఆర్జించింది. బ్యాంక్ మిగులు నిధులను ఇతర బ్యాంకులలో ఫీక్స్డ్ డిపాజిట్లో మరియు మ్యూచువల్ ఫండ్లలో (లిక్విడ్ ఫండ్స్) పెట్టుబడి పెడుతుంది. ఇతర బ్యాంకుల్లో పెట్టుబడిన ఫీక్స్డ్ డిపాజిట్ నుండి వడ్డీ ఆదాయం ద్వారా బ్యాంక్ రూ. 2.70 కోట్లు ఆర్జించింది మరియు మ్యూచువల్ ఫండ్స్పై లావాదేవీలు చేయడం ద్వారా రూ. 14.73 లక్షల లాభాన్ని ఆర్జించింది.

2022-23 సంవత్సరానికి బ్యాంక్ మొత్తం ట్రెజరీ ఆదాయం (సెక్యూరిటీలు, ఫీక్స్డ్ డిపాజిట్ మరియు మ్యూచువల్ ఫండ్) రూ. 8.93 కోట్లుగా ఉంది, ఇది అంతకుముందు సంవత్సరం 2021-22 లో రూ. 8.00 కోట్లతో పోలిస్తే 12% వృద్ధిని నమోదు చేసింది.

ప్రస్తుత అర్థ సంవత్సరం మార్కెట్ పరిస్థితులు అనుకూలంగా లేవు, అందువల్ల బ్యాంక్ అన్ని AFS సెక్యూరిటీలను HTM కి మార్చింది మరియు AFS పెట్టుబడుల విక్రయం ద్వారా ఎలాంటి లాభాన్ని బుక్ చేసుకోలేకపోయింది.



**డివిడెంట్:**

2022-23 ఆర్థిక సంవత్సరానికి బ్యాంకులు ఎట్టి డివిడెండ్నూ ప్రతిపాదించలేదు.

పనితీరు మూల్యాంశాలు మరియు ముఖ్య సూచికలు :

(Rs in Lakh)

క్రమ సంఖ్య	పారామీటర్లు	31 మార్చి-2023	31 మార్చి-2022
1.	డిపాజిట్లు	45,109	37,050
2.	ఋణాలు	36,842	29,261
3.	మొత్తం వ్యాపారం (డిపాజిట్లు+ఋణాలు)	81,951	66,312
4.	SLR కాని పెట్టుబడులు	లేదు	లేదు
5.	పెట్టుబడులు	9,953.86	8,527.49
6.	మూలధనం ఆండ్ నిల్వలు	7,558	5,942
7.	CRAR %	21.58	21.27
8.	CASA%	15.14	16.50
9.	ప్రొధాన్యతా రంగా ఋణములు	68.00	65.18
10.	స్థూల నిరర్థక ఆస్తులు	1.70	1.85
11.	నికర నిరర్థక ఆస్తులు	0	0
12.	మొత్తం ఆదాయంలో ఇతర ఆదాయం	16.19	17.79
13.	మొత్తం ఆదాయంలో నిర్వహణ వ్యయం	36.77	36.74
14.	మొత్తం ఆదాయంలో ఉద్యోగుల ఖర్చు	23.49	22.85
15.	డిపాజిట్లపై చడ్డీ వ్యయం	6.61	6.85
16.	ఋణాలపై వడ్డీ ఆదాయం	18.09	17.96
17.	వడ్డీ స్ట్రైడ్	9.03	8.45
18.	CD నిష్పత్తి	81.67	78.98
19.	నిధులపై ఖర్చు %	6.61	6.85
20.	ఆస్తులపై రాబడి %	3.16	2.74
21.	మూలధనంపై రాబడి %	23.72	21.73
22.	ఒక్కొక్క వాటాపై రాబడి	11.93	8.73
23.	నికరవిలువ	7,558	5,942
24.	ఒక్కొక్క వాటాకు బుక్ విలువ	55.91	44.08
25.	వ్యయం / ఆదాయము నిష్పత్తి	54.92	57.10
26.	పెట్టుబడులపై రాబడి శాతం %	6.95	6.88
27.	ఉద్యోగుల సంఖ్య	335	336
28.	ఉద్యోగుల సగటు వయస్సు	40	39
29.	సగటున ఉద్యోగి వ్యాపారం (రూ   - లక్షలలో)	244.63	197.36
30.	సగటున ఉద్యోగి లాభం (రూ   - లక్షలలో)	4.78	3.49
31.	నికర వడ్డీ మార్జిన్ %	7.92	7.07

### ఆపరేషన్ మరియు బ్రాంచ్ నెట్వర్క్ పరియోలో విస్తరణ:

2022-23 సంవత్సరంలో, బ్యాంక్ 29 శాఖల ద్వారా పనిచేసింది. రిజర్వ్ బ్యాంక్ ఆఫ్ ఇండియా RBI ఆమోదానికి లోబడి, ఇప్పటికే ఉన్న 14 బిసి. స్థానాలను పూర్తి సమయం బ్యాంకింగ్ అవుట్‌లెట్‌లు/బ్రాంచ్‌లుగా మార్చాలని బ్యాంక్ ప్రతిపాదిస్తోంది, సంవత్సరంలో బ్యాంక్ 28 ATM లను నిర్వహించింది, వాటిలో 3 ఆఫ్‌షైట్ ATM లు మరియు 25 ఆన్‌షైట్ ATM లు.

### మానవ వనరులు (HR)

బ్యాంకు తన ఇరవైమూడు సంవత్సరాలు ఉనికిని పూర్తి చేసింది. వ్యాపారం యొక్క స్థిరమైన వృద్ధిని బ్యాంక్ విశ్వసిస్తుంది. బ్యాంక్ తన ఉద్యోగులతో సహా అందరు వాడారూల అభివృద్ధి మరియు సుసంపన్నతతో ఇటువంటి వృద్ధిని కాంక్షిస్తుంది. సేవా పరిశ్రమలో ఉండటం వలన, బ్యాంక్ యొక్క ఉనికి మరియు అభివృద్ధికి మనవ వనరులు ప్రాధాన మూలం, భవిష్యత్తును దృష్టిలో ఉంచుకుని, ఉద్యోగుల సామర్థ్యాన్ని పెంపొందించడంపై బ్యాంకు దృష్టి సారిస్తుంది. బ్యాంకింగ్ డొమైన్ పరిజ్ఞానంతో ఉద్యోగులు భవిష్యత్తులో సవాళ్లను ఎదుర్కొనేందుకు వీలుగా ఉద్యోగుల సామర్థ్యాలు అభివృద్ధి చేందేలా బ్యాంక్ తీవ్ర ప్రయత్నాలు చేసింది. శిక్షణ, మార్గదర్శకత్వం పాత్రను మొరుగుపరచడం మరియు వివిధ స్థానాలకు సవాలుగా ఉండే పాత్రలు మరియు బాధ్యతలను అందించడం ద్వారా ఉద్యోగుల సామర్థ్యాలను సృష్టించడం మరియు మొరుగుపరచడంపై బ్యాంక్ దృష్టి సారించింది.

స్కాప్ ఆఫ్ రెఫరెన్స్‌లో మనవ వనరులను వివిధ విధానాలను పరిశీలించడానికి బ్యాంక్ మేనేజ్‌మెంట్ స్థాయి కమిటీని కలుగు ఉంది. బోర్డ్ స్థాయి మానవ వనరుల అభివృద్ధి కమిటీ మానవ వనరుల పాలసీని సమీక్షిస్తుంది మరియు సమయ అవసరాలకు అనుగుణంగా తగిన మార్గదర్శకత్వం మరియు అవసరమైన సవరణల కోసం హెచ్ఆర్ డిభులను పర్చవేక్షిస్తుంది. బోర్డ్ యొక్క HRD కమిటీ అర్థ వార్షిక ప్రతిపదికన మరియు అవసరమైనప్పుడు కూడా సమావేశమవుతుంది. మార్చి 31, 2023 నాటికి బ్యాంక్ 335 మంది ఉద్యోగులను కలిగి ఉంది. దాదాపు 40.80% మంది శ్రామిక శక్తి 31 సంవత్సరాల నుండి 40 సంవత్సరాల వయస్సు గల వర్గానికి చెందినవారు.

ఈ ఆర్థిక సంవత్సరంలో బ్యాంక్ 13 అంతర్గత శిక్షణా కర్తృక్రమాలను నిర్వహించింది మరియు 10 బాహ్య కార్యక్రమాలకు సిబ్బందిని స్టాన్సర్ చేసింది.

మంచి పరిహార విధానంతో పాటు, ఉద్యోగుల నైతికత మరియు విధేయతను పెంపొందించడానికి, బ్యాంక్ ఉద్యోగులకు ఆర్థిక మరియు ఆర్థికేతర ప్రయోజనాలతో వివిధ సౌకర్యాలను అందుస్తున్నది. వడ్డీ రహిత పండుగ ఆడ్వాన్స్, హౌసింగ్ లోన్లపై రాయితీతో కూడన వడ్డీ, వాహన రుణాలు మరియు ఉధారమయిన షరతులతో కూడిన ఇత్తాదులను బ్యాంక్ ఉద్యోగులకు అందిస్తున్నది.

### ఇన్ఫర్మేషన్ టెక్నాలజీ మరియు ఐటి ఎనేబిల్డ్ సేవలు

ఇన్ఫర్మేషన్ టెక్నాలజీ శరీరంలో రక్తంలాంటిది - ఇది సాధారణంగా వ్యాక్టికేరించనప్పటికీ, అది లేకపోవడం వెంటనే తెలుస్తుంది. దీన్ని బాగా అర్థం చేసుకుని, ఐటి వ్యవస్థాపనను బలోపేతం చేయడంలో, విస్తృత సాంకేతిక కాత్యక్రమాలను అవలంబించడంలో మరియు మానవ స్వర్గతో దీనిని మిళితం చేయడంలో బ్యాంక్ తన పురోగతిని కోనసాగించింది. ఆధారపడదగిన మద్దతు వ్యవస్థను అందించింది, తద్వారా బ్యాంక్ పరోగతిలో దోహదపడింది.

UIDAI ద్వారా ప్రామాణీకరణ, వినియోగదారు ఏజెన్సీ మరియు e-KYC వినియోగదారు ఏజెన్సీ (AUA/KUA) గా వ్యవహరించడానికి బ్యాంక్ ఆమోదం పొందిందని మరియు OTP, ఫింగర్‌ప్రింట్ మరియు IRIS ప్రమాణీకరణ పద్ధతుల ద్వారా క్లయింట్లు మరియు ప్రయోజనకరమైన యజమానులను ధృవీకరించడం కొరకు తర్వత సాధించడం మీకు అనందానిన్న కలుగజేస్తుందని భావిస్తున్నాము.

తన ఫీల్డ్ స్టాఫ్ చేతుల్లోని హ్యాండ్ హెల్డ్ డివైజ్‌ల (HHD లు) ద్వారా 'ఆధార్' ఎనేబుల్డ్ పేమెంట్ సిస్టమ్ AEPS లావాదేవీలను ప్రారంభించేందుకు బ్యాంక్ చర్యలు తీసుకుంది. అయితే ప్రారంభంలో OnUsRuPay లావాదేవీలతో ప్రారంభించి నెమ్మదిగా 'AePS' కి స్కేల్-ఆఫ్ చేయాలని ప్రతిపాదించబడింది. ఆన్‌లైన్ పాస్ ధ్రువీకరణ సదుపాయానికి కూడా బ్యాంక్ ఆమోదం పొందిందని మీరు గమనించడం సంతోషంగా ఉండవచ్చు. ఈ సదుపాయం కస్తమర్ల పాస్ నెంబర్ల ఆన్‌లైన్ ధ్రువీకరణను మరియు డేటాతో పాటు మరియు అసమానతలను నివారిస్తుంది.

వినియోగదారులు కోర్ బ్యాంకింగ్ సాఫ్ట్‌వేర్‌లోకి లాగిన్ అయినప్పుడు సెక్యూరిటీ మెకానిజమ్‌ను బలోపేతం చేయడానికి బ్యాంక్ తన సిబ్బందికి బహుళ కారకాల ప్రమాణీకరణను ప్రవేశపెట్టడానికి చర్యలు ప్రారంభించింది. ఈ అదనపు ధృవీకరణ లేయర్ ఆమోదించబడిన భద్రతా ఉత్తమ-ఆచరణ, ఇది ఇప్పుడు బ్యాంక్ ద్వారా ఆవలంబించబడుతోంది.

ప్రస్తుత కమ్యూనికేషన్ వ్యవస్థలో ఇమెయిల్ చానెల్ యొక్క ప్రాముఖ్యతను తక్కువగా అంచనా వేయలేము, ఎలాంటి భద్రతా ఉల్లంఘనల నుండి ఈ కీలకమైన కమ్యూనికేషన్ చానెల్ పూర్తిగా రక్షించబడాలి. ఈ దిశలో, స్టామ్ మరియు ముప్పు సంభావ్య ఇమెయిల్‌లను ఫిల్టర్ చేయడానికి అదనపు భద్రతను అందించడానికి బ్యాంక్ అడ్వాన్స్డ్ థ్రెట్ ప్రటిక్షన్ (ATP) ని అమలు చేసిందని తెలుసుకుని మీరు సంతోషించవచ్చు. ఇంకా వ్యక్తి యొక్క ఇమెయిల్ బాక్స్‌లను విడిపించేటప్పుడు ఇ-మెయిల్‌లను ఎక్కువ కాలం ఉంచడానికి ఇమెయిల్ ఆర్చైవల్ సేవ అమలు చేయబడుతుంది.

బెదిరుంపు మరియు అధునాతనంగా మరుతున్నది ప్రస్తుత సాంకేతికత డొమైన్‌లో IS ఆండ్ సైబర్ భద్రతకు అధిక ప్రాధాన్యత ఉంది. అవగాహన స్థాయిలనయ ఎక్కువగా ఉంచడానికి మరియు సిబ్బందిలో సైబర్ పరిభ్రతను పెంపొందించడానికి, బ్యాంక్ రోజువారీ ప్రవారాన్ని నిర్వహిస్తోంది. దీని ద్వారా, సైబర్ సెక్యూరిటీ చిట్కాలు మరియు ఉత్తమ అభ్యసానాలు రోజువారీ సిబ్బందితో పంచుకోబడతాయి. ఇది నిరంతర అభ్యసన ప్రక్రియను నిర్ధారిస్తుంది. ఏదైనా వ్యాపారాన్ని నడపడానికి ఖచ్చితమైన మరియు సమయానుకూలమైన MIS కీలకం మరియు చిచిధ నివేదికలు అందుబాటులో ఉన్నాయని మరియు నిర్వహణకు అందుబాటులో ఉండేలా చూసుకోవడానికి, బ్యాంక్ ఆన్‌లైన్ MIS ఫోర్వర్డ్ అభివృద్ధిని ప్రారంభించింది. క్లౌడ్ కంప్యూటింగ్ యొక్క స్కేలబిలిటీ, ప్లేక్సిబిలిటీ మరియు ఖర్చు పొదుపు సామర్థ్యాన్ని గుర్తించి, MIS ఫోర్వర్డ్‌ను హోస్ట్ చేయడానికి క్లౌడ్ సేవను స్వీకరించాలని బ్యాంకు యోచిస్తోంది.

#### అంతర్గత నియంత్రణ యంత్రాంగం:

బ్యాంకింగ్ అనేది సమ్మెలను నిర్వహించే వ్యాపారం, తగినంత మరియు సమర్థవంతమైన నియంత్రణ యంత్రాంగాన్ని ఉంచడం ద్వారా ప్రమాదాలు నిర్వహించబడతాయి. మీ బ్యాంక్ పటిష్టమైన అంతర్గత నియంత్రణల వ్యవస్థను కలుగి ఉంది. వివిధ రకాల రిస్క్‌లను గుర్తించడం మరియు నిరోధించడం వ్యాపారం మరియు కార్యకలాపా నుండి ఉద్భవించే రిస్క్‌లను నిరోధించడానికి నియమాలు మరియు నింధనలకు అనుగుణంగా ఉండేలా చూసుకోవడం, బ్యాంక్ రిస్క్ అనుగుణంగా ఉంచడం, వ్యాపార సమయంలో సమ్మతిలో అంతరాలను పూర్తిగా తొసిపుచ్చలేము, కాబట్టి, నియంత్రణ యంత్రాంగంగా, అంతరాలను గుర్తించడానికి నియంత్రించడానికి అంతర్గత ఆడిట్ విధులను నిర్వహించే విభాగం కూడా ఉంది.

#### ప్రమాద నిర్వహణ:

డైరెక్ట్ మరియు అభివృద్ధి చెందుతున్న దృష్టాంతంతో సమకాలీకరించబడిన రిస్క్ కలిగి చక్కదిద్దటానికి మీ బ్యాంక్ సమగ్రమైన మరియు బాగా అభివృద్ధి చెందిన ఫ్రేమ్‌వర్క్‌లను కలిగి ఉంది. రెగ్యులేటర్ ద్వారా నిర్దేశించబడిన వాటి కంటే ఎక్కువ వివిధ సందర్భాలలో ప్రమాద స్థాయిని నిర్వహించడానికి మరియు విశ్లేషించడానికి మీ బ్యాంక్ వివేకవంతమైన విధానాలు, ప్రక్రియలు, పరిమితులు, నియంత్రణలు మరియు వ్యవస్థలను ఏర్పాటు చేసింది. బ్యాంకు యొక్క రిస్క్ ప్రొఫైల్‌లో ఏదైనా మార్పుల గురించి ఆప్‌డేట్ చేయడానికి బోర్డు యొక్క రిస్క్ మేనేజ్‌మెంట్ కమిటీ క్రమం తప్పకుండా సమావేశమవుతుంది మరియు బ్యాంక్ రిస్క్ అపెట్టెట్ ఫ్రేమ్‌వర్క్, RAF లో ఉంచడానికి ఉద్ధవింస్తున్న మార్పులకు అనుగుణంగా మార్గదర్శకాలను ఏర్పరుస్తుంది. రిస్క్ మోనేజ్‌మెంట్ కమిటీ మరియు బోర్డు ఆమోదంతో అవసరానికి అనుగుణంగా చక్కగా ట్యూన్ చేయబడినందున RAF కూడా డైరెక్ట్‌గా ఉంటుంది. నిర్వహణ యొక్క అసెట్ లయబిలిటీ మేనేజ్‌మెంట్ ఆండ్ ఇన్వెస్ట్‌మెంట్ కమిటీ (ALMICO) లిక్విడిటీ రిస్క్‌ల నిర్వహణను పరిశీలిస్తుంది మరియు వివేకవంతమైన పరిమితులకు కట్టుబడి ఉండేలా చూస్తుంది. లిక్విడిటీ రిస్క్ మరియు ఇన్వెస్ట్‌మెంట్ రిస్క్‌ను బోర్డు పర్యవేక్షిస్తున్న అపెట్ లయబిలిటీ మేనేజ్‌మెంట్ అండ్ ఇన్వెస్ట్‌మెంట్ కమిటీ. బ్యాంకు యొక్క పెట్టుబడులు మరియు అక్విడియారెస్టులను ప్రభుత్వ సెక్యూరిటీలలో మాత్రమే చేయబడినందున, బ్యాంకు యొక్క పెట్టుబడులలో ప్రమాదం చాల తక్కువ పెట్టుబడులు SLR యేతర పెట్టుబడులు లిక్విడ్ మ్యూచువల్ ఫండ్‌ల రూపంలో ఉంటాయి. ఇతర సారూప్య ఎంపికలతో పోలిస్తే రిస్క్



తక్కువగా ఉంటుంది. బోర్డు యొక్క ALMI కమిటీ పెట్టుబడి పోర్ట్‌ఫోలియోను సమీక్షిస్తుంది. బ్యాంక్ యొక్క పెట్టుబడి కార్యకలాపాలు అంతర్గత ఆడిట్ మరియు చట్టబద్ధమైన ఆడిట్‌కు లోబడి ఉంటాయి. గ్లాస్ విప్లవ పద్ధతుల ద్వారా అక్విడిటిప్రాపైల్‌ను స్థిర మరియు అస్థిర స్థాయిలో విశ్లేషణ చేయడం ముఖ్యమైన అక్విడిటి నిష్పత్తులను అక్విడిటి వత్తిడిని ఏకంబ విదులు క్రమానుగుణంగా విశ్లేషించడం జరుగుతుంది. లిక్విడిటీ నిష్పత్తులు మరియు కండక్ట్ లిక్విడిటీ ఒత్తిడిని క్రమానుగతంగా పర్వవేక్షించడం ద్వారా గపానాలిన్ పద్ధతులను ఉపయోగించడం ద్వారా బాగా సోనాడైనమిక్ బేసిన్.

#### వర్తింపు విధులు:

ఆర్థిక ఉత్పత్తులలో పెరుగుతున్న సంక్లిష్టతలు మరియు దేశ ఆర్థిక వ్యవస్థలో బ్యాంకింగ్ యొక్క అధిక పాత్రతో, రంగం స్థిరంగా మరియు బలంగా ఉంచడానికి సమ్మతి విధులు చాలా కీలకమైనవి. ప్రపంచవ్యాప్తంగా ఉన్న రెగ్యులేటర్లు, ఆర్థిక రంగాన్ని మరింత ప్రత్యేకంగా బ్యాంకింగ్ రంగాన్ని అనవసరమైన లిస్ట్ నుండి నిరోధించేందుకు చెక్‌లు మరియు బ్యాలెన్స్‌లను బలోపేతం చేయడానికి ఆలోచనా విధానాలు మరియు మార్గాలతయారు చేసుకున్నారు, బ్యాంకింగ్ పనితీరు చాలా డైనమిక్‌గా మారింది. ఆర్.బి.ఐ. క్రమం తప్పకుండా మరిన్ని మార్గదర్శకాలను అందిస్తోంది, బ్యాంకుల ఉల్లంఘనలను గమనించినప్పుడు జరిమానా విధిస్తోంది, సమ్మతి ఫంక్షన్ల ప్రాముఖ్యత విషయంలో మీ బ్యాంక్ ఎల్లప్పుడూ పూర్తి సృహతో ఉందని మీతో పంచుకోవడానికి మేము సంతోషిస్తున్నాము. మీ బ్యాంక్‌లో కంప్లయన్స్ విభాగం దాని పరిమాణం, ఉత్పత్తులు, కార్యకలాపాలలో సంక్లిష్టత స్థాయికి తగిన సిబ్బందిని కలిగి ఉంది మరియు వివాదాలను నివారించడానికి వ్యాపారం మరియు కర్మకలాపాల నుండి ఇన్సులేట్ చేయబడిన రిపోజింగ్ లైన్‌ను కలిగి ఉంది, SLR, CRR, CRAR లిక్విడిటీ కవరేజ్ రేషియో మొదలైన చట్టబద్ధమైన నిష్పత్తులు నిశితంగా పరిశీలించబడతాయి మరియు నిష్పత్తులు నిర్దేశించిన పరిమితుల కంటే ఎక్కువగా ఉన్నాయి. మీ బ్యాంక్ ప్రాధాన్యతా రంగ రుణాలు, IRAC నిబంధనలు, ప్రావిజనింగ్ సంబంధించి, ఎటువంటి చలనాలు లేకుండా ఆర్.బి.ఐ. నిబంధనలకు కూడా కట్టుబడి ఉంది.

#### అంతర్గత తనిఖీ:

బ్యాంక్ అంతర్గత నియంత్రణలు, లిస్ట్ మేనేజ్‌మెంట్, పాలనా వ్యవస్థ మరియు ప్రక్రియల నాణ్యత మరియు ప్రభావంపై బ్యాంక్ అంతర్గత ఆడిట్ విభాగం స్వతంత్రంగా విధులు నిర్వహిస్తుంది మరియు బోర్డు యొక్క ఆడిట్ కమిటీకి నివేదిస్తుంది, తద్వారా బ్యాంక్ అంతర్గత మరియు నియంత్రణ రెండింటికి కట్టుబడి ఉందని నిర్ధారిస్తుంది.

#### మార్గదర్శకాలు:

డిపార్ట్‌మెంట్ కాన్కరెంట్ ఆడిట్ ఫంక్షన్‌ను కూడా నిర్వహిస్తుంది, ఇతర వాణిజ్య బ్యాంకుల మాదిరిగానే లిస్ట్ బేస్డ్ ఇంటర్నల్ ఆడిట్ (RBIA) మరియు కంకరెంట్ ఆడిట్ సిస్టమ్ ద్వారా లిస్ట్ బేస్డ్ సూపర్‌విజన్ (RBS) పై RBI మార్గదర్శకాల ఆధారంగా అంతర్గత ఆడిట్ విధానం రూపొందించబడినది. బోర్డు యొక్క ఆడిట్ కమిటీలో ముగ్గురు నాన్-ఎగ్జిక్యూటివ్ స్వతంత్ర డైరెక్టర్లు ఉంటాయి మరియు ఇన్‌స్టిట్యూట్ ఆఫ్ చార్టర్డ్ అకౌంటెంట్స్ ఆఫ్ ఇండియాలో అర్హత కలిగిన సభ్యుడైన డైరెక్టర్ అధ్యక్షత వహిస్తారు. బోర్డ్ యొక్క ఆడిట్ కమిటీ ఆడిట్ విధానం మరియు ప్రక్రియలలో అవసరమైన మార్పు కోసం బోర్డు సమీక్షించి బోర్డుకు అవసరమైన సిఫార్సు చేస్తుంది. అంతర్గత ఆడిట్ ఫంక్షన్ సమర్థతను, బ్యాంక్ నిర్దేశించిన నియంత్రణల ప్రభావాన్ని బోర్డు సమీక్షిస్తుంది అంతర్గత ఆడిట్ బృందం బాగా సిబ్బందిని కలిగి ఉంది మరియు సమర్థవంతమైన ఆడిట్ పనితీరు కోసం సంబంధిత నైపుణ్యం మరియు సాధనాలను కలిగి ఉంది. అంతర్గత ఆడిట్ మరియు నియంత్రణ విధులు ఎల్లప్పుడూ బ్యాంక్ యొక్క ఆస్తులు కాపాడేందుకు మరియు పరిష్కార చర్యలను ప్రారంభించేందుకు ప్రమాదాలను సకాలంలో గుర్తించడానికి పూర్తిగా సన్నద్ధమవుతాయి.

#### కార్పొరేట్ సామజిక బాధ్యత (CSR)

CSR అనేది వ్యాపార కార్యకలాపాలు మరియు విలువల ఏకీకరణ, దీని ద్వారా పెట్టుబడిదారులు, కస్టమర్‌లు, ఉద్యోగులు సంఘం మరియు పర్యావరణంతో సహా అన్ని వాటాదారుల ఆసక్తులు కంపెనీ విధానాలు మరియు చర్యలలో ప్రతిబింబిస్తాయి. FY2022-23 సమయంలో కార్పొరేట్ సామజిక బాధ్యతకు సంబంధించి సెక్షన్ 135, నిబంధనలను బ్యాంక్ పాటించింది. కంపెనీల (కార్పొరేట్ సోషల్

రెస్ట్రాన్టుబిజిటీ పాలసీ) రూల్స్, 2014 రూల్ 9 ప్రకారం CSR కార్యకలాపాలపై అవసరమైన నివేదిక బోర్డు యొక్క నివేదికలో భాగంగా అనుబంధంగా నిర్దేశించబడింది మరియు విధానం కంపెనీ వెబ్‌సైట్ [www.kbsbankindia.com](http://www.kbsbankindia.com) లో ఆప్‌లోడ్ చేయబడింది. కంపెనీల చట్టం, 2013 నిబంధనల ప్రకారం, CSR సంబంధిత విషయాలను బోర్డు చూసుకుంటుంది కాబట్టి బ్యాంక్ ఏ CSR కమిటీని ఏర్పాటు చేయవలసిన అవసరం లేదు.

కంపెనీల చట్టం 2013 లోని సెక్షన్ 135 లోని నిబంధనలకు అనుగుణంగా 2023-24 సంవత్సరంలో కూడా బ్యాంక్ CSR కార్యకలాపాలను చేపట్టాలి.

#### **రిజర్వ్ బ్యాంక్ ఆఫ్ ఇండియా ద్వారా పబ్లిక తనిఖీ:**

రిజర్వ్ బ్యాంక్ ఆఫ్ ఇండియా మార్చి 3, 2022 నాటికి బ్యాంక్ యొక్క వార్షిక ఆర్థిక తనిఖీని డిసెంబర్ 23, 2022 నుండి జనవరి 06, 2023 వరకు నిర్వహించింది.

#### **విజిలెన్స్ మెకానిజం:**

కంపెనీల చట్టం, 2013లోని సెక్షన్ 177లోని నిబంధనలతో పాటు కంపెనీల (బోర్డు సమావేశం మరియు అధికారులు 2014) నిబంధనల ప్రకారం విజిలెన్స్ మెకానిజం కలిగింది. బోర్డ్ యొక్క ఆడిట్ కమిటీ ప్రత్యక్ష పర్యవేక్షణలో బ్యాంకు యొక్క విజిలెన్స్ మెకానిజం పనిచేస్తుంది. విజిలెన్స్/మోసగింపు కేసులు బ్యాంకు యొక్క విజిలెన్స్ పాలసీ మరియు రిజర్వ్ బ్యాంక్ ఆఫ్ ఇండియా మార్గదర్శకాలకు అనుగుణంగా ఉంటాయి. పాలసీని క్రమానుగతంగా బోర్డు సమీక్షిస్తుంది మరియు బోర్డు ఆమోదం తర్వాత అవసరమైనప్పుడు పాలసీ సవరించబడుతుంది. అన్ని విజిలెన్స్ కేసులు దర్యాప్తు చేయబడతాయి మరియు ఎక్కడైనా లోపాలు గుర్తించబడితే, విధానానికి అనుగుణంగా తగిన చర్యలు తీసుకోబడతాయి. ప్రతి విజిలెన్స్/మోసం కేసు వారి సమీక్ష కోసం బోర్డులోని ఆడిట్ కమిటీకి మరియు బోర్డుకు నివేదించబడుతుంది. అవి RBIకి కూడా నివేదించబడ్డాయి. విజిలెన్స్ పాలసీలో భాగంగా మీ బ్యాంక్ విజిలెన్స్ యరల్ రక్షణ కోసం విజిలెన్స్ యర్ పాలసీని కూడా కలిగి ఉంది. బ్యాంక్ క్రమశిక్షణా ప్రక్రియపై కూడా ఒక విధానాన్ని కలిగి ఉంది, ఇది విచారణ నుండి అంతర్గత క్రమశిక్షణా చర్యలను ముగించే వరకు సహజ న్యాయం యొక్క సూత్రాల ఆధారంగా ప్రక్రియను నిర్దేశిస్తుంది.

#### **వినియోగదారుల సేవ**

వినియోగదారుల సేవ అనేది బ్యాంక్ ఎల్లప్పుడూ దృష్టి సారించే కీలకమైన ప్రాంతం. కస్టమర్లు తమ బ్యాంకింగ్ లావాదేవీలను ఆన్‌లైన్‌లో లేదా బ్రాంచ్ ప్రాంగణంలో నిర్వహించేటప్పుడు వారి సంతృప్తిని నిర్ధారించడానికి బ్యాంక్ కట్టుబడి ఉంది. కస్టమర్లకు సౌలభ్యం కోసం అవసరమైన చోట బ్రాంచ్‌లను మార్చే ప్రక్రియ, మెరుగైన వాతావరణం మరియు అదనపు సౌకర్యాలతో నిరంతర ప్రక్రియతో బ్రాంచ్ ప్రాంగణాన్ని మరింత విశాలంగా మార్చడం మరియు అత్యంత ప్రాధాన్యత ఇవ్వబడుతుంది. పరివాహక ప్రాంతాల నుండి వచ్చే కస్టమర్లకు సౌలభ్యం, తగినంత స్థలం మరియు ప్రాంగణంలోని సరైన అంతర్గత లేఅవుట్ ఫుట్ ఫాల్‌కు అనుగుణంగా, త్రాగునీటి లభ్యత, వినియోగదారులకు టాయిలెట్లు మరియు ఎయిర్ కండిషనింగ్ వంటి ప్రమాణాలు నిశితంగా పరిశీలించబడతాయి.

కస్టమర్ సేవ మరియు ఫిర్యాదుల పరిష్కారానికి బ్యాంక్ టోల్ ఫ్రీ నంబర్‌లను కలిగి ఉంది. బ్యాంకు ప్రతి నెల 15వ తేదీని కస్టమర్స్ డేగా ప్రకటించింది. బ్రాంచ్‌లో లావాదేవీలు చేయడంలో కస్టమర్లకు సహాయం చేయడానికి మరియు అవగాహన కల్పించడానికి ప్రతి బ్రాంచ్‌లో "మే ఐ హెల్ప్ యు" కౌంటర్ ఉంటుంది.

బ్యాంక్ బ్రాంచ్ స్థాయిలో కస్టమర్ సర్వీస్ కమిటీలను మరియు కార్పొరేట్ ఆఫీస్ స్థాయిలో కస్టమర్ సర్వీస్ స్టాండింగ్ కమిటీని ఏర్పాటు చేసింది. ఈ కమిటీలు బ్రాంచ్‌లు మరియు BC స్థానాల్లో కస్టమర్ సర్వీస్ అవసరాల అమలును పర్యవేక్షించడానికి మరియు కొనసాగుతున్న ప్రాతిపదికన లోపాలను పరిష్కరించడానికి కాలానుగుణంగా సమావేశమవుతాయి. బోర్డ్ యొక్క కస్టమర్ సర్వీస్ కమిటీ నలుగురు సభ్యులను కలిగి ఉంటుంది, అందులో ఇద్దరు నాన్-ఎగ్జిక్యూటివ్ ఇండిపెండెంట్ డైరెక్టర్లు. బోర్డ్ యొక్క కస్టమర్ సర్వీస్ కమిటీ కస్టమర్



సర్వీస్‌పై బ్యాంక్ స్టాండింగ్ కమిటీ పనితీరును పర్యవేక్షిస్తుంది. కస్టమర్ సర్వీస్ విషయంలో RBI సూచించిన నియమాలను బ్యాంక్ పాటించింది. ఖాతాదారుల నుండి స్వీకరించబడిన సూచనలు పరిశీలించబడతాయి మరియు సరైనవి మరియు సముచితమైనవిగా గుర్తించబడితే, బ్యాంక్‌లో అమలు చేయబడుతాయి.

బ్యాంక్ డోర్ స్టెప్ సర్వీస్ మోడల్‌ను కలిగి ఉంది, ఇది పరిశ్రమలో బ్యాంకింగ్ ప్రత్యేకమైనది. బ్యాంక్ యొక్క కస్టమర్ సర్వీస్ రిప్రజెంటేటివ్‌లు, బిజినెస్ డెవలప్‌మెంట్ ఎగ్జిక్యూటివ్‌లు మరియు మైక్రో సేవింగ్ ఏజెంట్లు బ్యాంకింగ్ సేవలను అందిస్తారు. వినియోగదారుల గుమ్మం వద్ద డిపాజిట్ సేకరణ, రసీదుపై రుణ వాయిదాల రికవరీ, ఈ రసీదు ఇది కస్టమర్(ల) గుమ్మం వద్ద ఉన్న POS మెషీన్ల 'థార్డ్ ప్లేస్' లాంటిది. ఇది కాకుండా, బ్యాంక్ బ్రాంచ్‌లకు దూరంగా ఉన్న ఆపరేటింగ్ ఏరియాలోని మారుమూల గ్రామాలలో బ్యాంకింగ్ సేవలను అందించే 14 బిజినెస్ కరస్పాండెంట్ స్టానాలను కలిగి ఉంది. కస్టమర్లు ప్రధాన లావాదేవీల కోసం బ్రాంచ్(లు)కి వెళ్లాల్సిన అవసరం లేదు. నగదు ఉపసంహరణ, నగదు డిపాజిట్, ఎలక్ట్రానిక్ ఫండ్ బదిలీ మొదలైనవి మరియు అన్ని లావాదేవీలు BCLocation(లు)లో జరుగుతాయి. ATM ఫిర్యాదులతో సహా కస్టమర్ ఫిర్యాదులు నిర్ణీత కాల వ్యవధిలో పరిష్కరించబడతాయి. RTGS/NEFT/ATM/IMPS/UPI మరియు POS లావాదేవీల సయోధ్య కోసం బ్యాంక్ ప్రత్యేక బృందాన్ని కలిగి ఉంది మరియు CTS క్లియరింగ్ రోజువారీగా జరుగుతుంది.

బ్యాంక్ యొక్క ATM నెట్‌వర్క్ చక్కగా నిర్వహించబడుతోంది మరియు బ్యాంక్, దాని కార్యకలాపాల ప్రాంతంలో, "KBS ATMలు అన్ని సమయాలలో నగదును కలిగి ఉంటాయి" అని ఖ్యాతిని పొందింది. అన్ని ATMలలో 100% సమయాన్ని కొనసాగించడానికి ఏడాది పొడవునా తగిన నగదును అందించినందుకు భారతీయ రిజర్వ్ బ్యాంక్ ప్రాంతీయ కార్యాలయానికి బ్యాంక్ కృతజ్ఞతలు తెలియజేస్తోంది.

బ్యాంక్ మొబైల్ బ్యాంకింగ్ సేవలను అందిస్తోంది. మొబైల్ బ్యాంకింగ్ ప్లాట్‌ఫారమ్ ద్వారా తక్షణ చెల్లింపు సేవ (IMPS) వినియోగదారులచే విస్తృతంగా ఆమోదించబడింది. బ్యాంక్ 2020 నుండి UPI సదుపాయాన్ని ప్రవేశపెట్టింది. కరోనా మహమ్మారి పరిస్థితి కారణంగా కష్టాలు ఉన్నప్పటికీ కస్టమర్లకు నిరంతరాయంగా సేవలను అందించడానికి బ్యాంక్ ప్రయత్నించింది. మహమ్మారి ముందు మరియు అనంతర సమయంలో భౌతిక ఉనికి లేకుండా బ్యాంకింగ్ లావాదేవీలను నిర్వహించడంలో, డిజిటల్ వినియోగ విధానం బ్యాంక్ కస్టమర్‌లకు చాలా సహాయపడింది.

#### కస్టమర్ ఫిర్యాదుల పరిష్కారం:

సంస్థ యొక్క గ్రీవెన్స్ రిడ్రెసల్ మెకానిజం అన్నది దాని కార్యచరణ సామర్థ్యం మరియు కస్టమర్ సేవను కొలవడానికి ఒక సాధనం మరియు అదే సమయంలో కార్యచరణ, కీర్తి మరియు కం కంప్లయెన్స్ సమ్మతి రిస్క్ వంటి వాటివలన కలిగే నష్టాలను నిరోధించడానికి సమర్థవంతమైన సాధనంగా పనిచేస్తుంది.

బ్యాంక్ గ్రీవెన్స్ రిడ్రెసల్ యొక్క మూడు-అంచెల యంత్రాంగాన్ని కలిగి ఉంది. ఫిర్యాదుల పరిష్కార ప్రక్రియను పర్యవేక్షించేందుకు బ్రాంచ్‌లు, కార్పొరేట్ కార్యాలయం మరియు బోర్డు స్థాయిలో కస్టమర్ సర్వీస్ కమిటీలు పనిచేస్తాయి. బ్రాంచ్ కస్టమర్ సర్వీస్ కమిటీ నెలవారీ వ్యవధిలో సమావేశమవుతుంది, ఇక్కడ కస్టమర్లు ఆహ్వానించబడతారు మరియు వారు బ్రాంచ్ సిబ్బందితో సంభాషిస్తారు. మేనేజ్‌మెంట్ లేవల్ కమిటీ అంటే త్రైమాసికంలో కస్టమర్ సర్వీస్‌పై స్టాండింగ్ కమిటీ సమావేశమవుతుంది మరియు అటువంటి కమిటీల మినిట్స్, బ్రాంచ్ లేవల్ కస్టమర్ సర్వీస్ కమిటీ ద్వారా బ్రాంచ్‌ల నుండి స్వీకరించబడిన సూచనలతో కస్టమర్ సర్వీస్‌ను మెరుగుపరచడానికి బోర్డు యొక్క కస్టమర్ సర్వీస్ కమిటీ ముందు ఉంచబడుతుంది. ఈ కమిటీ అర్థ సంవత్సరానికి ఒక్కసారి కలుస్తుంది.

బ్యాంక్ సీనియర్ అధికారిని కస్టమర్ గ్రీవెన్స్ రిడ్రెసల్ ఆఫీసర్‌గా నియమించింది మరియు ఫిర్యాదుల పరిష్కార అధికారి సంప్రదింపు వివరాలు వ్యాపార స్థలాలు మరియు బ్యాంక్ వెబ్‌సైట్‌లో ప్రదర్శించబడతాయి. అన్ని విధాలుగా అంటే ఫోన్, ఇమెయిల్ లేదా వ్రాతపూర్వక కమ్యూనికేషన్ ద్వారా స్వీకరించబడిన కస్టమర్ ఫిర్యాదు/అభ్యంతరాలపై బ్యాంక్ చర్య తీసుకుంటుంది. నిర్దేశించిన మార్గదర్శకాల పరిధిలో కస్టమర్ ఫిర్యాదులు అత్యంత ప్రాధాన్యతతో పరిష్కరించబడతాయి. శాఖల వద్ద ఫిర్యాదు/సూచన పెట్టెలు ఉంచబడ్డాయి. ATM సంబంధిత ఫిర్యాదుల కోసం ATMల వద్ద టేస్ బ్రాంచ్ యొక్క హెల్ప్ లైన్ నంబర్ మరియు సంప్రదింపు వివరాలు ప్రదర్శించబడతాయి.

### ప్రభుత్వ పథకాలు మరియు కార్యక్రమాలు:

అర్హతగల ప్రభుత్వ పథకాలలో బ్యాంక్ పాల్గొంటుంది. బ్యాంక్ ఇప్పుడు దాదాపు 283,470 మంది కస్టమర్లను కలిగి ఉంది, కార్యకలాపాలు నిర్వహిస్తున్న జిల్లాల్లోని 1781 గ్రామాలలో విస్తరించి ఉంది. DBTL పథకం క్రింద LPG మరియు ఇతర సబ్సిడీ మొత్తాలను వారి ఖాతాలో స్వీకరించడానికి బ్యాంక్ కస్టమర్లను అనుమతిస్తుంది. ప్రధాన్ మంత్రి సురక్ష బీమా యోజన (PMSBY)లో పాల్గొనడం కోసం న్యూ ఇండియా అస్యూరెన్స్ కంపెనీ (NIAC)తో మరియు ప్రధాన మంత్రి జీవన్ జ్యోతి బీమా యోజన (PMJJBY)ని అందించడానికి లైఫ్ ఇన్సూరెన్స్ కార్పొరేషన్ (LIC)తో బ్యాంక్ అవగాహన ఒప్పందాన్ని కుదుర్చుకుంది. 2022-23 ఆర్థిక సంవత్సరంలో బ్యాంక్ ప్రధాన మంత్రి సురక్ష బీమా యోజన కింద 57,710 బీమా పాలసీలను మరియు ప్రధాన మంత్రి జీవన్ జ్యోతి బీమా యోజన కింద 45,455 పాలసీలను జారీ చేసింది/పునరుద్ధరించింది. ఈ పథకం కింద మరణించిన ఖాతాదారుల నామినీలకు PMSBY కింద 16 మరియు PMJJBY కింద 118 బీమా క్లెయిమ్లను బ్యాంక్ సెటిల్ చేసింది.

### బీమా సేవలు:

లైఫ్ మరియు జనరల్ ఇన్సూరెన్స్ సేవలను పొందేందుకు బ్యాంక్ కస్టమర్లకు సౌకర్యాలు కల్పిస్తోంది. ఈ సేవలను అందించడానికి, బ్యాంక్ AVIVA లైఫ్ ఇన్సూరెన్స్ కంపెనీతో మరియు సాధారణ బీమా కోసం బజాజ్ అలయన్స్ జనరల్ ఇన్సూరెన్స్ కంపెనీతో ఏర్పాటు చేసింది. మొత్తం బీమా ప్రక్రియ మరియు విధానాలు IRDAచే మార్గనిర్దేశం చేయబడతాయి మరియు బ్యాంక్ సంబంధిత బీమా సేవా భాగస్వాములచే మార్గనిర్దేశం చేయబడుతుంది.

అదనంగా, ప్రధాన మంత్రి సురక్ష బీమా యోజన (PMSBY) లో పాల్గొనుటకు న్యూ ఇండియా అస్యూరెన్స్ కంపెనీతో మరియు జీవిత బీమా కార్పొరేషన్ (LIC)లో ప్రధాన మంత్రి జీవన్ బీమా యోజన (PMJJBY) అందించడానికి బ్యాంక్ ఒక అవగాహన ఒప్పందాన్ని కూడా కుదుర్చుకుంది.

జీవిత బీమా: బ్యాంక్ అవివా గ్రూప్ మైక్రో ఇన్సూరెన్స్ ప్లాన్ (AGMIP) ఉత్పత్తిని అందిస్తోంది, ఇది రూ.2.00 లక్షల వరకు రుణగ్రహీతలకు కవరేజీని అందిస్తుంది మరియు AVIVA గ్రూప్ క్రెడిట్ లైఫ్ (AGCL) రూ.2.00 లక్షల పైబడిన ఋణగ్రహీతలకు బీమా సౌకర్యాన్ని అందిస్తోంది. పాలు ఇచ్చే జంతువులకు, ప్రధానంగా గేదెలు, ఆవులు మరియు గొర్రెలు మరియు ఈ జంతువులకు KBS బ్యాంక్ ఆర్థిక సహాయం చేస్తుంది. ప్రస్తుతం బ్యాంక్ బజాజ్ అలయన్స్ ద్వారా ఈ పశువుల బీమాను అందిస్తోంది.

మైక్రో ఎంటర్ప్రైజ్ షీల్డ్ (MES): MES బీమా అనేది బ్యాంక్ ద్వారా ఫైనాన్స్ చేయబడిన యూనిట్ యొక్క స్టాక్/బిల్లింగ్కు బీమా చేయడమే. ఈ బీమా గరిష్టంగా రూ.1.00 కోట్ల బీమా మొత్తంతో అందించబడుతోంది.

### ఆడిటర్లు మరియు ఆడిటర్ల నివేదిక:

M/s. ASK & Co, ఛార్టర్డ్ అకౌంటెంట్స్, హైదరాబాద్. వారు, 2022-23 ఆర్థిక సంవత్సరానికి బ్యాంక్ స్టాట్యూటరీ ఆడిటర్లు, ఈ సంవత్సరానికి సంబంధించిన బ్యాంక్ ఖాతాలను ఆడిట్ చేసారు మరియు చట్టబద్ధమైన ఆడిట్ నివేదికను సమర్పించారు.

ఏప్రిల్ 27, 2021 నాటి RBI సర్క్యులర్ No RBI/2021-22/25 Ref.No.DoS.CO.ARG/SEC.01/08.91.001/2021-22 ప్రకారం, చట్టబద్ధమైన సెంట్రల్ ఆడిటర్ల (SCAలు) నియామకం/వాణిజ్య బ్యాంకుల (RRBలు మినహాయించి), UCBలు మరియు NBFCలు (HFCలతో సహా) చట్టబద్ధమైన ఆడిటర్లు (SAలు) చట్టబద్ధమైన ఆడిటర్ల పదవీకాలం మూడు సంవత్సరాల పాటు కొనసాగుతుంది, ఈ పదవీకాలం ప్రతి సంవత్సరం అర్హత నిబంధనలకు లోబడి ఉంటుంది. M/s . ASK & Co, ఛార్టర్డ్ అకౌంటెంట్లు బ్యాంక్ యొక్క చట్టబద్ధమైన ఆడిటర్గా వారి రెండవ సంవత్సరం పదవీకాలాన్ని పూర్తి చేసారు.

2023-24 ఆర్థిక సంవత్సరానికి బ్యాంక్ యొక్క స్టాట్యూటరీ ఆడిటర్లుగా హైదరాబాద్‌లోని M/s ASK & Co. యొక్క పునఃనియామకానికి బ్యాంక్ RBI నుండి ఆమోదం పొందింది, ఇది వాటాదారుల ఆమోదానికి లోబడి మూడవ సంవత్సరం. A 2023-24 ఆర్థిక సంవత్సరానికి బ్యాంక్ స్టాట్యూటరీ ఆడిటర్లుగా హైదరాబాద్‌లోని M/s ASK & Co. యొక్క పునఃనియామకం కోసం వాటాదారుల ఆమోదం కోరుతూ వార్షిక సాధారణ సమావేశంలో తీర్మానం ఆమోదించాలని ప్రతిపాదించబడింది.

#### కార్పొరేట్ పాలన:

మంచి కార్పొరేట్ పాలన యొక్క సంస్కృతిని నిర్ధారించే పద్ధతులను, విధానాలు బ్యాంకు ఎల్లప్పుడూ స్వీకరిస్తుంది. ఇది మూడు అంచేల నిర్వహణలను కలిగి ఉంటుంది బ్రాంచ్ నిర్వహణ, కార్పొరేట్ కార్యాలయం పర్యవేక్షణ మరియు మూడవదిగా బోర్డు స్థాయి పర్యవేక్షణ.

బ్యాంకింగ్ రెగ్యులేషన్ యాక్ట్, 1949కి అనుగుణంగా బోర్డు ఏర్పాటు చేయబడింది. 2022-23 ఆర్థిక సంవత్సరంలో బోర్డులో బ్యాంకింగ్, ఫైనాన్స్, SME, అగ్రి-బిజినెస్ మరియు గ్రామీణాభివృద్ధి, అకౌంటేషన్, ఫైనాన్స్, అకౌంట్యురంగాల లోనిపుణులు డైరెక్టర్లుగా ఉన్నారు.

#### బోర్డు ఆఫ్ డైరెక్టర్ల మార్పులు:

మార్చి 31, 2023 నాటికి, బోర్డు షార్ట్ టైమ్ చైర్మన్, ఒక నాన్-ఎగ్జిక్యూటివ్ ప్రొఫెషనల్ డైరెక్టర్ మరియు మేనేజింగ్ డైరెక్టర్తో సహా ఐదుగురు స్వతంత్ర నాన్-ఎగ్జిక్యూటివ్ డైరెక్టర్లను కలిగి ఉంది. ఈశ్వర చంద్రరావు జూన్ 14, 2022న బ్యాంక్ డైరెక్టర్‌షిప్ నుండి పదవీ విరమణ చేసారు, ఇది RBI సర్క్యులర్ నం. DBOD.No.BC.24/08.139.001/2002 తేదీ సెప్టెంబర్ 2022 ప్రకారం నిర్దేశించబడిన గరిష్ట వయో పరిమితి అయిన 70 సంవత్సరాల వయస్సును చేరుకున్నప్పుడు. పదవీ విరమణ చేసారు శ్రీ వేదాంతం జగన్ మోహన్ నాన్-ఎగ్జిక్యూటివ్ ప్రొఫెషనల్ డైరెక్టర్‌గా మరియు శ్రీ దంటు ఇందు శేఖర్ నాన్-ఎగ్జిక్యూటివ్ ఇండిపెండెంట్ డైరెక్టర్‌గా 22-10-2022 నుండి నియమితులయ్యారు. వార్షిక సర్వసభ్య సమావేశంలో వీరిని నియమించడానికి తీర్మానాలు ప్రతిపాదించబడ్డాయి. నాన్ ఎగ్జిక్యూటివ్ డైరెక్టర్‌గా వేదాంతం జగన్ మోహన్ మరియు ఇండిపెండెంట్ డైరెక్టర్‌గా దంటు ఇందు శేఖర్. D దుర్గా ప్రసాద్ బ్యాంక్ యొక్క మేనేజింగ్ డైరెక్టర్ & CEO గా జూలై 1, 2023 నుండి మూడు సంవత్సరాల పాటు వరుసగా మూడవ పదవీకాలం. పునః నియామకానికి రిజర్వ్ బ్యాంక్ ఆమోదం తేలిపింది.

#### బోర్డు సమావేశాలు మరియు హాజరు:

2022-23 ఆర్థిక సంవత్సరంలో మే 17, 2022, జూలై 29, 2022, ఆగస్టు 08, 2022, సెప్టెంబర్ 22, 2022, అక్టోబర్ 20, 2022, జనవరి 25, 2023, ఫిబ్రవరి 2023 మరియు మార్చి 18, 2023. తేదీల్లో బోర్డు ఎనిమిది (8) సార్లు సమావేశమైంది.



**బోర్డు సమావేశాలలో డైరెక్టర్ల హాజరు:**

SI No.	డైరెక్టర్ల పేరు	FY 2022-2023 హాజరు కావడానికి అర్హత ఉన్న సమావేశాల సంఖ్య	FY 2022-2023కి హాజరైన సమావేశాల సంఖ్య
1	శ్రీ. SM ఫరూక్ షహబ్	ఎనిమిది	ఎనిమిది
2	శ్రీ వి నర్సి రెడ్డి	ఎనిమిది	ఎనిమిది
3	మిస్టర్ టి ఈశ్వర చంద్రరావు	వన్	వన్
4	మిస్టర్ వేదాంతం జగన్నాథన్	నాలుగు	నాలుగు
5	మిస్టర్ దంటు ఇందు శేఖర్	నాలుగు	నాలుగు
6	శ్రీమతి బి విజయలక్ష్మి	ఎనిమిది	ఎనిమిది
7	శ్రీమతి గీతా మిక్కిలినేని	ఎనిమిది	ఎనిమిది
8	శ్రీ దుర్గా ప్రసాద్ దోనెపూడి	ఎనిమిది	ఎనిమిది

ఎప్పటికప్పుడు జారీ చేయబడిన సమీక్షల క్యాలెండర్పై రిజర్వ్ బ్యాంక్ ఆఫ్ ఇండియా యొక్క సర్క్యులర్ క్రింద ఉన్న విషయాలను బోర్డు సమీక్షిస్తుంది.

రిజర్వ్ బ్యాంక్ ఆఫ్ ఇండియా జారీ చేసిన ఫిటాండ్ సరియైన నిబంధనలకు అనుగుణంగా ఉన్నారని డైరెక్టర్ల ప్రొపైల్లు ధృవీకరించబడ్డాయి. కంపెనీల చట్టం, 2013లోని సెక్షన్ 184, 149 ప్రకారం డైరెక్టర్లు వార్షిక ప్రకటనలు/బహిరంగతం ఫారమ్లను సమర్పించారు.

**బోర్డు కమిటీలు:**

బోర్డు స్థాయిలోని డైరెక్టర్ల స్టాండింగ్ కమిటీల వివరాలు. మార్చి 31, 2023న బోర్డుల కమిటీల కూర్పు వివరాలు మరియు 2022-23 ఆర్థిక సంవత్సరంలో ఈ కమిటీల సమావేశాల సంఖ్య ఇక్కడ అందించబడింది:

S. No	కమిటీ పేరు	మార్చి 31, 2023 నాటికి కమిటీ లో సభ్యులు	హోదా	FY 2022-23లో జరిగిన సమావేశం తేదీ
1	ALMI కమిటీ	శ్రీ SM ఫరూక్ షహబ్ శ్రీ వి నర్సి రెడ్డి శ్రీమతి గీతా మిక్కిలినేని మేనేజింగ్ డైరెక్టర్	అధ్యక్షులు సభ్యుడు సభ్యురాలు సభ్యుడు	మే 17, 2022 జూలై 29, 2022 అక్టోబర్ 20, 2022 జనవరి 25, 2023
2	ఎగ్జిక్యూటివ్ కమిటీ	శ్రీ డి. ఇందు శేఖర్ శ్రీ V. నర్సి రెడ్డి శ్రీమతి బి. విజయలక్ష్మి మేనేజింగ్ డైరెక్టర్	అధ్యక్షులు సభ్యుడు సభ్యురాలు సభ్యుడు	మే 17, 2022 జూలై 29, 2022 అక్టోబర్ 20, 2022 జనవరి 25, 2023 మార్చి 18, 2023
3	ఆడిట్ కమిటీ	శ్రీమతి. గీతా మిక్కిలినేని శ్రీ V. నర్సి రెడ్డి శ్రీ D. ఇందు శేఖర్	అధ్యక్షురాలు సభ్యుడు సభ్యుడు	మే 17, 2022 జూలై 29, 2022 సెప్టెంబర్ 22, 2022 అక్టోబర్ 20, 2022 జనవరి 25, 2023 మార్చి 18, 2023

S. No	కమిటీ పేరు	మార్చి 31, 2023 నాటికి కమిటీ లో సభ్యులు	హోదా	FY 2022-23లో జరిగిన సమావేశం తేదీ
4	మానవ వనరుల కమిటీ	1. శ్రీ SM ఫరూక్ షహాబ్	అధ్యక్షులు	ఆగస్టు 29, 2022 జనవరి 25, 2023
		2. శ్రీ వి. జగన్నాథన్	సభ్యుడు	
		3. శ్రీ D. ఇందు శేఖర్	సభ్యుడు	
		4. మేనేజింగ్ డైరెక్టర్	సభ్యుడు	
5	కస్టమర్ సర్వీస్ కమిటీ	1. శ్రీమతి బి. విజయలక్ష్మి	అధ్యక్షురాలు	మే 17, 2022 అక్టోబర్ 20, 2022
		2. శ్రీ వి. జగన్నాథన్	సభ్యుడు	
		3. శ్రీ D. ఇందు శేఖర్	సభ్యుడు	
		4. మేనేజింగ్ డైరెక్టర్	సభ్యుడు	
6	రిస్క్ మేనేజ్మెంట్ కమిటీ	1. శ్రీ V. నర్సి రెడ్డి	అధ్యక్షులు	అక్టోబర్ 20, 2022 మార్చి 18, 2023
		2. శ్రీ SM ఫరూక్ షహాబ్	సభ్యుడు	
		3. శ్రీమతి బి. విజయలక్ష్మి	సభ్యురాలు	
		4. మేనేజింగ్ డైరెక్టర్	సభ్యుడు	
7	ఇన్ఫర్మేషన్ అండ్ కమ్యూనికేషన్ టెక్నాలజీ కమిటీ	1. శ్రీ V. జగన్ మోహన్	అధ్యక్షులు	మే 17, 2022 జూలై 29, 2022 అక్టోబర్ 20, 2022 జనవరి 25, 2023
		2. శ్రీ V. నర్సి రెడ్డి	సభ్యుడు	
		3. శ్రీమతి గీతా మిక్కిలినేని	సభ్యురాలు	
		4. DGM & CITO	శాశ్వత ఆహ్వానితుడు	
		5. COO	శాశ్వత ఆహ్వానితుడు	
8	పేర్ కేటాయింపు & బదిలీ కమిటీ	1. శ్రీ వి జగన్నాథన్	అధ్యక్షులు	జనవరి 25, 2023 మార్చి 18, 2023
		2. శ్రీ SM ఫరూక్ షహాబ్	సభ్యుడు	
		3. శ్రీమతి గీతా మిక్కిలినేని	సభ్యురాలు	
9	నామినేషన్ మరియు రెమ్యునరేషన్ కమిటీ	1. శ్రీ వి. నర్సి రెడ్డి	అధ్యక్షులు	మే 17, 2022 జూలై 29, 2022 అక్టోబర్ 12, 2022 ఫిబ్రవరి 07, 2023
		2. శ్రీ D. ఇందు శేఖర్	సభ్యుడు	
		3. శ్రీ వి. జగన్ మోహన్	సభ్యుడు	
		4. మేనేజింగ్ డైరెక్టర్	సభ్యుడు	
10	క్రెడిట్ కమిటీ	1. శ్రీ డి. ఇందు శేఖర్	అధ్యక్షుడు	మే 17, 2022 జూలై 29, 2022 అక్టోబర్ 20, 2022 జనవరి 25, 2023
		2. శ్రీ SM ఫరూక్ షహాబ్	సభ్యుడు	
		3. శ్రీమతి బి. విజయలక్ష్మి	సభ్యురాలు	
		4. మేనేజింగ్ డైరెక్టర్	సభ్యుడు	

## కంపెనీల చట్టం 2013 లోని సెక్షన్ 134 (5) ప్రకారం డైరెక్టర్లు భాద్యత ప్రకటన.

మీ డైరెక్టర్లు ఈ క్రింది విధంగా దృఢీకరిస్తున్నారు:

- వార్షిక ఖాతాల తయారీలో, మెటీరియల్ సంబంధించిన మరియు సరైన వివరణతో పాటు వర్తించే అకౌంటింగ్ ప్రమాణాలు అనుసరించబడ్డాయి.
- అకౌంటింగ్ విధానాలు ఎంపిక చేసిన స్థిరంగా వర్తింపజేయబడ్డాయి మరియు మార్చి 31, 2023 నాటికి బ్యాంక్ వ్యవహారాల స్థితి మరియు బ్యాంక్ లాభం గురించి నిజమైన మరియు న్యాయమైన వీక్షణను అందించడానికి రూపొందించిన నిర్ధారణలు మరియు అంచనాలు సహేతుకమైనవి మరియు వివేకవంతమైనవి.
- బ్యాంకు ఆస్తులను కాపాడటానికి, మోసపూరిత లావాదేవీలు మరియు ఇతర అక్రమాలను పసిగాట్టడానికి మరియు నిరోధించడానికి కంపెనీ యాక్టు 2013, బ్యాంకింగ్ నిబంధనల యాక్టు 1949 మరియు ఇతర సంబంధిత యాక్టులలో నిర్దేశించబడిన మార్గదర్శకాలకు అనుగుణంగా గణాంకాల రికార్డులు తయారు చేయడానికి తగిన జాగ్రత్తలు తీసుకోబడ్డాయి.
- వార్షిక గణాంకాలు కొనసాగింపు ప్రాతిపదికగా తయారు చేయబడ్డాయి.
- సంబంధిత చట్టాలను అనుసరించడానికి తగిన వ్యవస్థలను రూపొందించడం జరిగినది మరియు, ఈ వ్యవస్థలు సక్రమంగానే పనిచేస్తున్నాయి.

### డైరెక్టర్ల నియామకం మరియు వేతనముల పాలసీ:

కంపెనీల యాక్టు 2013, సెక్షన్ 178 లో పొందుపరచిన కంపెనీల (బోర్డు సమావేశాలు మరియు అధికారాలు) రూల్స్ 2014 అనుసరించి నామినేషన్ మరియు పారితోషకముల కమిటీని బ్యాంకు కలిగి ఉంది.

### డైరెక్టర్ల నియామక విధానము:

బ్యాంకింగ్ నిబంధనల యాక్టు 1949, సెక్షన్ 10-ఎ లో నిర్దేశించబడిన అనుభవం కలిగిన అభ్యర్థి బ్యాంకు డైరెక్టర్ గా నియమించబడతాడు. ఎప్పటికప్పుడు రిజర్వ్ బ్యాంకు అఫ్ ఇండియా నిర్ణయించే ఫిట్ మరియు ప్రోఫర్ ప్రమాణాలను సదరు అభ్యర్థి కలిగి ఉండాలి.

బ్యాంకింగ్ రెగ్యులేషన్ యాక్టు 1949 మరియు రిజర్వ్ బ్యాంకు నిర్దేశించిన విద్య అర్హత, అనుభవము, ఫీల్డ్ అనుభవము, గత చరిత్ర, సమగ్రత ఇత్యాది ఫిట్ మరియు ప్రోఫర్ నిబంధనలను అనుసరించి బోర్డు యొక్క నామినేషన్ మరియు వేతనముల కమిటీ, డైరెక్టర్ల మరియు కాబోయే డైరెక్టర్ల యొక్క ఫిట్ మరియు ప్రోఫర్ స్థాయిని నిర్ణయిస్తుంది. మేనేజింగ్ డైరెక్టర్ యొక్క నియామకం కూడా ఈ ఫిట్ మరియు ప్రోఫర్ నిబంధనలకు అనుగుణంగా రిజర్వ్ బ్యాంకు ఆమోదం తో జరుగుతుంది.

మేనేజింగ్ డైరెక్టర్ కు ఇచ్చే వేతనము, బోర్డు సమావేశాలకు మరియు ఇతరములయిన అట్టి బోర్డు సమావేశాలకు హాజరు అయినప్పటి సెట్టింగ్ ఫీజు స్వీకరించడం మినహా, డైరెక్టర్లు బ్యాంకు తో ఎట్టి ఆర్థికపరమయిన సంబంధాలను కలిగి ఉండరు.

### డైరెక్టర్లకు వేతనముపై పాలసీ

మేనేజింగ్ డైరెక్టర్లు చెల్లించే వేతనం, అతడి నియామకం తో పాటుగా రిజర్వ్ బ్యాంకు ఆమోదిస్తుంది. ఇతర డైరెక్టర్లకు, కంపెనీల యాక్టు 2013, కంపెనీల (నియామకం మరియు నిర్వాహక సిబ్బంది వేతనములు) నిబంధనలు అనుసరించి, బోర్డు మరియు ఇతర కమిటీ సమావేశాలకు హాజరు అయినందున సెట్టింగ్ ఫీజు చెల్లించ బడుతుంది. ఈ సెట్టింగ్ ఫీజు మినహా ఇతర డైరెక్టర్లకు ఏపారితోషికములు చెల్లించబడలేదు. రిజర్వ్ బ్యాంకు అఫ్ ఇండియా తమ లేఖ DOR.GOV.No.52716/ 29.55.001/2021-22, తారీకు డిసెంబరు 7, 2021 ద్వారా శ్రీయస్ యమ్ ఫారుఖ్ సాహెబ్ గారిని, సంవత్సరమునకు రూ.9.00 లక్షల గౌరవ వేతనం పై పార్ట్ టుయం అధ్యక్షులు గా డిసెంబరు 7, 2021 నుండి నియమించడం జరిగింది.



### స్వతంత్రడైరెక్టర్లప్రకటన:

ఆర్థిక సంవత్సరం 2022-23 కు గాను, రిజర్వ్ బ్యాంకు ఆఫ్ ఇండియా నిర్దేశించిన ఫిట్ మరియు ప్రోపర్ ఫారమ్స్, ప్రకటనలు మరియు కంపనీల యాక్టు 2013, సెక్షన్ 184 నిర్దేశించిన వార్షిక వెల్లడింపులు సమర్పించడం జరిగింది. స్వతంత్ర డైరెక్టర్లు, కంపనీల యాక్టు 2013, సెక్షన్ 149(6) లో నిర్దేశించిన విధంగా ప్రకటనలు సమర్పించడం జరిగింది. కంపనీల యాక్టు 2013, షెడ్యూలు IV లో తెలిపిన పద్ధతి లో స్వతంత్ర డైరెక్టర్లకోడ్ ను స్వతంత్ర డైరెక్టర్లు అందరూ పాటించడం జరిగింది.

### విదేశీ మారక ఆదాయాలు మరియు అవుట్ గో

బ్యాంకు లో విదేశీ మారక వ్యాపారం చేయడం లేదు

### వార్షిక నివేదిక:

కంపనీల యాక్టు సెక్షన్ 134 (3) (ఎ) ప్రకారం, వార్షిక నివేదిక బ్యాంకు యొక్క వెబ్ సైట్ నందు డౌన్లోడ్ విభాగం లో ఉంచబడింది.

### చట్టపరంగా బహిర్గతం చేయవలసినవి:

బ్యాంకు యొక్క వ్యాపార సరళిని అనుసరించి, కంపనీల యాక్టు 2013 సెక్షన్ 134 (3) (యం), కంపనీ (అక్కౌంట్) నిబంధనలులో పేర్కొన్న వివరాలు, సాంకేతిక శోషణ ఇత్యాదులు బ్యాంకు కు వర్తించవు. కానీ, బ్యాంకు తన పరిమాణము మరియు అవసరాల మేరకు చట్టపరమయిన కార్య కలాపాలకు సాంకేతికతను వినియోగించుకుంటోంది. ప్రారంభం నుండి బ్యాంకు సాంకేతిక వాతావరణం లోనే పని చేస్తోంది. బ్యాంకు శాఖలు, వ్యాపారకరస్పాండెంట్ ప్రదేశాలు కోర్ బ్యాంకింగ్ సోలుషన్స్ తో పని చేస్తున్నాయి. బ్యాంకు యొక్క ఫీల్డ్ ఉద్యోగులు లావాదేవీలు హాండ్ హెల్డ్ పరికరాలతో చేస్తారు. బ్యాంకు 29 ATMలు కలిగి ఉంది. వీటిలో 3 ఆఫ్ సైట్ ఏటీఎం లు. IMPS/UPI/RTGS/NEFT లావాదేవీల కొరకు బ్యాంకు మొబైల్ బ్యాంకింగ్ సౌకర్యాన్ని తీసుకువచ్చింది. విద్యుచ్ఛక్తి మరియు వనరుల పొదుపు కై ఉద్యోగులలో అవగాహన కల్పించడానికి బ్యాంకు నిరంతరంగా ప్రయత్నిస్తూ ఉంటుంది.

### వ్యాపార స్వచ్ఛతలో ఏదేని మార్పు:

వార్షిక సంవత్సరం 2022-23 లో బ్యాంకు యొక్క వ్యాపార స్వచ్ఛత లో ఎట్టి మార్పు లేదు

వార్షిక సంవత్సరం ముగింపు నుండి ఈ నివేదిక సమర్పించు వరకు, కంపనీ ఆర్థిక స్థితి ని ప్రభావితం చేసే ఏదైనా మార్పులు మరియు నిబద్ధత వార్షిక సంవత్సరం ముగింపు నుండి ఈ నివేదిక సమర్పించు వరకు, కంపనీ ఆర్థిక స్థితి ని ప్రభావితం చేసే ఎటువంటి మార్పులు మరియు నిబద్ధతలు జరుగలేదు

### అనుబంధ/ జాయింట్ వెంచర్లు / అసోసియేట్ కంపనీల వివరాలు: ఏమీ లేవు (Nil)

రెగ్యులేటర్లు, న్యాయస్థానాలు మరియు ట్రిబ్యునళ్ళు జారీ చేసిన, కంపనీ యొక్క కొనసాగుతున్న స్థితిని ప్రభావితం చేసే ముఖ్యమయిన మరియు మేటిరియల్ ఆర్డర్ల వివరాలు

కంపనీ యొక్క కొనసాగుతున్న స్థితిని మరియు భవిష్యత్తు కార్యకలాపాలను ను ప్రభావితం చేసే ముఖ్యమయిన మరియు మేటిరియల్ ఆర్డర్లు ఏమీ రెగ్యులేటర్లు, న్యాయస్థానాలు మరియు ట్రిబ్యునళ్ళు చే ఇవ్వబడలేదు

ఆర్థిక సంవత్సరం 2022-23 చివరినాటికి కంపనీల (గణాంకాలు) సవరణ నియమాలు 2021 ప్రకారం ఇంసాలెన్స్ మరియు దివాలా కోడ్ 2016 క్రింద చేసిన ఏదేని దరఖాస్తు వివరాలు లేదా పెండింగు లో ఉన్న ప్రొసీడింగ్ వివరాలు: ఏమీ లేవు (Nil)

డిపాజిట్లు (రూల్ 8 (5) (V) కంపనీల (ఖాతాలు) నిబంధనలు 2014): బ్యాంకింగ్ కంపనీ అయినందున ఈ నిబంధనలు వర్తించవు

### సంబంధిత ఛాట్ లావాదేవీలు:

మార్చి 31, 2023 తో ముగిసిన ఆర్థిక సంవత్సరంలో, కంపనీల యాక్టు 2013 లోని సెక్షన్ 188 ప్రకారం, సంబంధిత పక్షాలతో కంపనీ నమోదు చేసిన / అమలు చేసిన ఒప్పందాలు లేదా లావాదేవీల తాలూకా వివరాలు వార్షిక నివేదికలో భాగం అయిన గణాంకాలకు సంబంధించిన నోట్స్ లో పేర్కొనబడ్డాయి. అంతేకాకుండా, సమీక్షించ బడుతున్న ఆర్థిక సంవత్సరంలో, ప్రమోటర్లు, డైరెక్టర్లు, ముఖ్య కార్య నిర్వాహక సిబ్బంది మరియు వారి బంధువులతో ప్రయోజన పూరిత సంఘర్షణ కలిగే లావాదేవీలు ఏమీ జరుపబడలేదు. సంబంధిత పక్షాల లావాదేవీలు ఆడిట్ కమిటీ మరియు బోర్డు ముందు ఉంచి ఆమోదించబడ్డాయి.

### కృతజ్ఞతలు:

రిజర్వ్ బ్యాంకు అఫ్ ఇండియా, ఇతర రెగ్యులేటరీ అధికారులు, ఇతర బ్యాంకులు మరియు వివిధ కార్యక్రమాలలో బ్యాంకు కు సహకరిస్తున్న వివిధ వాటాదారులు మరియు సంస్థల నుండి బ్యాంకు అందుకున్న మద్దతు మరియు మార్గాదర్శకత్వానికి మీ డైరెక్టర్లు తమ హృదయ పూర్వక అభినందనలు తెలియజేస్తున్నారు. తమ విలువైన ఖాతాదారులు అందించిన మద్దతు మరియు నమ్మకాన్ని మీ డైరెక్టర్లు మెచ్చుకుంటూ భవిష్యత్తులో కూడా ఇట్టి నిరంతర మద్దతు మరియు సహకారాన్ని అభ్యర్థించారు. బ్యాంకు యొక్క Statutory Auditors, M/s ASK & Co, Chartered Accountants, M/s C-Edge Technologies Ltd, M/s Olive Crypto Technologies వారి నిరంతర మద్దతు మరియు మార్గాదర్శకానికి గాను వారికి మీ డైరెక్టర్లు హృదయ పూర్వక ధన్యవాదాలు తెలియజేస్తున్నారు. కస్టమర్ సేవలలో నిబద్ధత, మద్దతు మరియు నిజాయితీతో కూడిన ప్రయత్నాలకు గాను మరియు బ్యాంకు యొక్క అభివృద్ధికి గాను మీ డైరెక్టర్లు తమ సిబ్బందికి అత్యంత హృదయపూర్వక ప్రశంసలను రికార్డ్ చేయాలని అనుకుంటున్నారు. అల్లాగే రాబోయే సంవత్సరాలలో కార్పొరేట్ లక్ష్యాలను సాధించడంలో సిబ్బంది యొక్క నిరంతర సహకారం ఆశిస్తున్నారు.

స్థలం: హైదరాబాదు  
తేది: జులై 20, 2023

బోర్డు అఫ్ డైరెక్టర్ల తరపున  
Sd/-  
SM ఫారుఖ్ సాహెబ్  
పార్ట్ టైం చైర్మన్  
DIN 09214092

Sd/-  
దోనెపూడి దుర్గా ప్రసాద్  
మేనేజింగ్ డైరెక్టర్  
DIN 07031463

{కంపనీల(కార్పొరేట్ సామాజిక బాధ్యత పాలసీ) నిబంధనలు 2014}

1. కంపనీ యొక్క సి.యస్.ఆర్. పాలసీకి సంబంధించిన సంక్షిప్త రూపురేఖలు  
కంపనీల చట్టం 2013 లోని సెక్షన్ 135 (కార్పొరేట్ సోషల్ రెస్పాన్సిబిలిటీ పాలసీ) రూల్స్ 2014 లోని నిబంధనలకు అనుగుణంగా బ్యాంకు యొక్క కార్పొరేట్ సోషల్ రెస్పాన్సిబిలిటీ పాలసీ కేరూపొందించబడినది. కంపనీల చట్టం, 2013, షెడ్యూల్ VII లో పేర్కొన్న కార్యకలాపాలలో ఒకటి కానీ అంతకు మించి గాని, బ్యాంకు తన స్థానిక ప్రాంతం లో ఈ పాలసీ క్రింద చేపడుతుంది. ఇందుకు అదనంగా తగిన నిధులను కూడా బ్యాంకు సమకూరుస్తుంది.
2. సి యస్ ఆర్ కమిటీ కూర్పు:  
కంపనీల చట్టం 2013, సబ్ సెక్షన్ (9), సెక్షన్ 135 ప్రకారం, బ్యాంకు ప్రత్యేకించి సి యస్ ఆర్ కమిటీని ఏర్పాటు చేయాల్సిన అవసరం లేదు. సి యస్ ఆర్ కమిటీ విధులను బోర్డ్ అఫ్ డైరెక్టర్లు నిర్వర్తిస్తున్నారు.
3. బోర్డు ఆమోదించిన సి.యస్.ఆర్. పాలసీ మరియు సి యస్ ఆర్ ప్రాజెక్ట్ లకు వెబ్ లింక్: <https://kbsbankindia.in/csr-policy.php>
4. కంపనీల చట్టం(కార్పొరేట్ సోషల్ రెస్పాన్సిబిలిటీ పాలసీ) రూల్స్ 2014 లోని రూల్ 8 లోని సబ్ రూల్ (3) ని అనుసరించే సి యస్ ఆర్ ప్రాజెక్ట్ ల ఇంఫాక్ట్ అసైన్మెంట్ కు సంబంధించిన నిబంధనలు వర్తించవు.
5. కంపనీల చట్టం(కార్పొరేట్ సోషల్ రెస్పాన్సిబిలిటీ పాలసీ) రూల్స్ 2014 లోని రూల్ 7 లోని సబ్ రూల్ (3) ప్రకారం సెట్-ఆఫ్ కోసం అందుబాటులో ఉన్న మొత్తం వివరాలు మరియు ఆర్థిక సంవత్సరానికి సెట్-ఆఫ్ కోసం అవసరం అయిన మొత్తం ఏదయినా ఉంటే: నిల్
6. సెక్షన్ 135 (5) ప్రకారం, కంపనీ సగటు నికర లాభం రూ: 10,75,81,035/-
7. (ఎ) : సెక్షన్ 135 (5) ప్రకారం, కంపనీ సగటు నికర లాభంలో రెండు శాతం: రూ: 21,51,621/-  
(బి) : మునుపటి ఆర్థిక సంవత్సరం సి యస్ ఆర్ ప్రాజెక్ట్ మరియు ఇతర కార్యకలాపాల మిగులు: నిల్  
(సి) : ఆర్థిక సంవత్సరానికి సెట్-ఆఫ్ చేయాల్సిన మొత్తం ఏదయినా ఉంటే - రూ(-) 825/-  
(2021-22 సంవత్సరం లో ఖర్చు చేసినది)  
(డి) : ఆర్థిక సంవత్సరానికి గాను మొత్తం సి యస్ ఆర్ బాధ్యత: (7ఎ+7బి+7సి+7డి): రూ: 21,50,796/-
8. (ఎ) ఆర్థిక సంవత్సరం లో ఖర్చు చేయని సి యస్ ఆర్ మొత్తం: నిల్

ఆర్థిక సంవత్సరం లో ఖర్చు చేసిన మొత్తం (రూ)	ఖర్చు చేయని మొత్తం (రూ.)				
	సెక్షన్ 135(6) క్రింద ఖర్చు చేయక బదలీ చేయబడిన మొత్తం		సెక్షన్ 135(5), రెండవ ప్రోవిషన్, సెక్షన్ VII క్రింద ఏదేని నిధి కీ బదలీ చేసిన మొత్తం		
	రూ :	బదలీ చేసిన తేదీ	నిధి పేరు	మొత్తం	బదలీ చేసిన తేదీ
21,53,931	నిల్	NA	NA	NA	NA



(బి) ఆర్థికసంవత్సరం లో కొనసాగుతున్న ప్రాజెక్ట్ లకు ఖర్చు చేసిన సీ యస్ ఆర్ మొత్తం వివరాలు:  
ప్రస్తుత ఆర్థికసంవత్సరం లో కొనసాగుతున్న సీ యస్ ఆర్ ప్రాజెక్ట్ లు ఏమీ లేవు

(సి) ఆర్థిక సంవత్సరంలో కొనసాగుతున్న ప్రాజెక్ట్ లకు కాకుండా ఇతర వాటిపై ఖర్చు చేసిన వివరాలు :

(1) క్రమ సంఖ్య	(2) ప్రాజెక్ట్ పేరు	(3) షెడ్యూల్ VII లో పేర్కొన్న కార్య క్రమం	(4) లోకల్ ఏరియ అవును/ కాదు	(5) ప్రాజెక్ట్ స్థలం		(6) ప్రాజెక్ట్ పై ఖర్చు చేసిన మొత్తం రూ:	(7) ఖర్చు చేసిన విధానం- నేరుగా (అవును / కాదు)	(8) ఖర్చు చేసిన విధానం- ఇంఫ్లిమెంట్ ఏజెన్సీ ద్వారా	
				రాష్ట్రం	జిల్లా			పేరు	సీ యస్ ఆర్ రిజిస్ట్రేషన్ నం.
1.	ఆత్మకూర్(ఎ) వనపర్తి జిల్లా, తెలంగాణ రాష్ట్రం లో గల కమ్యూనిటీ ఆరోగ్య కేంద్రం కు అంబులెన్స్ వితరణ	ఆరోగ్య సంరక్షణార్థం	అవును	తెలంగాణ రాష్ట్రం	వనపర్తి జిల్లా	18,23,611	అవును	NA	NA
2.	కాలబురాగి ప్రభుత్వ అందుల పాటశాలకు (వికలాంగులు మరియు సీనియర్ సిటిజెన్ ల సాధికారత విభాగం క్రింద) సంగీత వాయిద్యాల నిమిత్తం	పిల్లలు, మహిళలు, వృద్ధులు మరియు వికలాంగుల విద్య, ఉపాధి నైపుణ్యాల ను పెంపొందించుటకు	అవును	కర్నాటక రాష్ట్రం	కాలబు- రాగి జిల్లా	94,410	అవును	NA	NA
3.	కమలాపూర్ తహసీల్ కార్యాలయంలో రక్షిత మంచినీటి ఎర్పాట్లు, నీళ్ళ టాంకు, సంబంధిత పైపులైన్లు ఇతరాలు	రక్షిత మంచినీటి ఎర్పాట్లు కొరకు	అవును	కర్నాటక రాష్ట్రం	కాలబురాగి జిల్లా	1,56,200	అవును	NA	NA
4.	దమ్మాయిగూడ లోని అంగన్వాడీ కేంద్రంలో మంచినీటి ఎర్పాట్లు కొరకు	రక్షిత మంచినీటి ఎర్పాట్లు కొరకు	అవును	తెలంగాణ రాష్ట్రం	మేడ్చల్ మల్కాజ్ -గిరి జిల్లా	39,710/-	అవును	NA	NA
5.	నిర్దిష్ట మయిన నిధికి నగదు బదిలీ	ప్రధాన మంత్రి జాతీయ సహాయ నిధికి నగదు బదిలీ				40,000/-	అవును	NA	NA

(డి) అడ్మినిస్ట్రేటివ్ ఓవర్సైడ్స్: నిల్

(ఇ) ఇంఫాక్ట్ అసైన్మెంటు పై చేసిన ఖర్చు మొత్తం: నిల్

(ఎఫ్) ఆర్థిక సంవత్సరంలో ఖర్చు చేసిన మొత్తం: (8బి+8సి+8డి+8ఇ)

(జి) సెట్-ఆఫ్ కోసం అదనపు మొత్తం, ఏదయినా ఉంటే :

క్రమ సంఖ్య	వివరాలు	మొత్తం రూ.
(i)	సెక్షన్ 135(5) ప్రకారం సగటు నికర లాభంలో రెండు శాతం	21,51,621
(ii)	ఆర్థిక సంవత్సరంలో ఖర్చు చేసిన మొత్తం	21,53,931
(iii)	ఆర్థిక సంవత్సరంలో అదనంగా ఖర్చు చేసిన మొత్తం{(ii)-(i)}	2,310
(iv)	సి యస్ ఆర్ ప్రాజెక్ట్ లలో మరియు క్రితం సంవత్సరం ఖర్చు చేసిన మొత్తంలో మిగులు, ఏదయినా ఉంటే	NIL
(v)	తదుపరి ఆర్థిక సంవత్సరాలలో సెట్-ఆఫ్ కోసం అందుబాటులో ఉన్న మొత్తం {(iii) - (vi)}	2,310

9. (ఎ) గత మూడు ఆర్థిక సంవత్సరాలలో ఖర్చు చేయని సి యస్ ఆర్ మొత్తం వివరాలు: నిల్

(బి) గత ఆర్థిక సంవత్సరంలో కొనసాగుతున్న ప్రాజెక్ట్ లకోసం ఆర్థిక సంవత్సరంలో ఖర్చు చేసిన సి యస్ ఆర్ మొత్తం వివరాలు: కొనసాగుతున్న ప్రాజెక్ట్ లు లేవు

10. మూలధన ఆస్తి ని సృష్టించడం లేదా స్వాధీనం చేసుకున్న సందర్భంలో, ఈ ఆర్థిక సంవత్సరంలో ఖర్చు చేసిన, సి యస్ ఆర్ ద్వారా సృష్టించబడిన లేదా సంపాదించిన ఆస్తి కీ సంబంధించిన వివరాలు:

క్రమ సంఖ్య	మూలధన ఆస్తిని సృష్టించిన లేదా పొందిన తేదీ	మూలధన ఆస్తిని సృష్టించుటకు, లేదా పొందుటకు ఖర్చు చేసిన సి యస్ ఆర్ మొత్తం	మూలధన ఆస్తిని పొందిన లబ్ధి దారుని పేరు, చిరునామా	సృష్టించబడిన మూలధన ఆస్తి వివరాలు, చిరునామా
1	22.02.2023	Rs.18,23,611/-	కమ్యూనిటీ ఆరోగ్య కేంద్రం ఆత్మకూర్(ఎ)వనపర్తి జిల్లా, తెలంగాణ రాష్ట్రం	అంబులెన్స్ కమ్యూనిటీ ఆరోగ్య కేంద్రం ఆత్మకూర్(ఎ)వనపర్తి జిల్లా, తెలంగాణ రాష్ట్రం
2	27.02.2023 & 10.03.2023	Rs.94,410/-	ప్రభుత్వ అందుల పాటశాల (వికలాంగులు మరియు సీనియర్ సిటిజెన్ ల సాధికారత విభాగం క్రింద), కాలబురాగి జిల్లా, కర్నాటక రాష్ట్రం	వాయిద్య పరికరాలు ప్రభుత్వ అందుల పాటశాల (వికలాంగులు మరియు సీనియర్ సిటిజెన్ ల సాధికారత విభాగం క్రింద), కాలబురాగి, కర్నాటక రాష్ట్రం
3	24.03.2023	Rs.1,56,200/-	కమలాపూర్ తహసీల్ కార్యాలయం, కాలబురాగి జిల్లా, కర్నాటక రాష్ట్రం	కమలాపూర్ తహసీల్ కార్యాలయం, కాలబురాగి జిల్లా, కర్నాటక రాష్ట్రం నందు రక్షిత మంచినీటి ఏర్పాట్లు కొరకు
4	29.03.2023	Rs.39,710/-	అంగన్వాడీ కేంద్రం, అయ్యప్ప కాలనీ, జవహర్ నగర్, దమ్మాయిగూడ, మేడ్చల్ మల్కాజ్ గిరి జిల్లా, తెలంగాణ రాష్ట్రం	దమ్మాయిగూడ లోని అంగన్వాడీ కేంద్రంలో రక్షిత మంచినీటి ఏర్పాట్లు కొరకు

11. సెక్షన్ 135 (5) ప్రకారం, సగటు నికర లాభం లో రెండూ శాతం, కంపనీ ఖర్చు చేయలేని యెడల, అందుకు సంబంధించిన కారణాలు: NA

Sd/-

దోనెపూడి దుర్గాప్రసాద్

మేనేజింగ్ డైరెక్టర్ & సి ఇ ఓ.



## ಆರ್ಥಿಕ ವರ್ಷ 2022-23ರ ನಿರ್ದೇಶಕರ ವರದಿ

ಪರಿಶೋಧಿತ ಲೆಕ್ಕಪತ್ರ ಹಾಗೂ ವ್ಯವಹಾರ ಮತ್ತು ಬ್ಯಾಂಕಿನ ಕಾರ್ಯಪ್ರಗತಿಯ ಬರದಿಯ ಜೊತೆಗೆ ಮಾರ್ಚ್ 31, 2023 ರಂದು ಕೊನೆಗೊಂಡ ಆರ್ಥಿಕ ವರ್ಷದ ವರದಿಯನ್ನು ಪ್ರಸ್ತುತ ಪಡಿಸಲು ನಿಮ್ಮ ಬ್ಯಾಂಕಿನ ನಿರ್ದೇಶಕರಿಗೆ ಸಂತೋಷವೆನಿಸುತ್ತದೆ.

### ಸಾರಾಂಶ ಮತ್ತು ಸಾಗಿಬಂದ ಮಾರ್ಗ:

ಆರ್ಥಿಕ ವರ್ಷ 2022-23ರ ಆರಂಭದ ಹೊತ್ತಿಗೆ ಕೋವಿಡ್-19 ಸೋಂಕು ಸಂಪೂರ್ಣ ನಿಯಂತ್ರಣಕ್ಕೆ ಬಂದಿತ್ತು. ಲಸೀಕರಣ ಅಭಿಯಾನ ಹಾಗೂ ಸರಕಾರವು ಕೈಗೊಂಡ ಇನ್ನಿತರ ಅಗತ್ಯ ಉಪಾಯಗಳಿಂದಾಗಿ ಇದು ಸಾಧ್ಯವಾಯಿತು. ಮಾರ್ಚ್ 2022ರ ನಂತರ ಕೋವಿಡ್‌ಗೆ ಮತ್ತೆ ತಲೆ ಎತ್ತಲು ಸಾಧ್ಯವಾಗಲಿಲ್ಲ ವ್ಯವಹಾರ ಮತ್ತು ವ್ಯಾಪಾರಗಳು ಆಗ ಹಳಿಗೆ ಮರಳಿದವು. ಮಹಾಪಿಡುಗಿನ ಸಮಯದಲ್ಲಿ ಘೋಶಿಸಲಾದ ಆರ್ಥಿಕ ಕೊಡುಗೆಗಳು ಚೇತರಿಕೆಯನ್ನು ಕುಗ್ಗದಂತೆ ಮಾಡಿದವು. ಕೋವಿಡ್ ಅಂತ್ಯವಾದದೊಡನೆ ಆರ್ಥಿಕತೆಯು ಹಿಂದಿನ ಸ್ಥಿತಿಗೆ ಮರಳಿತು. 2022-23ನೇ ವರ್ಷದಲ್ಲಿ ಭಾರತವು ಒಟ್ಟು ದೇಶದ ಉತ್ಪಾದನೆಯಲ್ಲಿ 7.2% ಪ್ರಗತಿಯನ್ನು ಸಾಧಿಸಿತು. ಇದು ಭಾರತವನ್ನು ವೇಗವಾಗಿ ಆರ್ಥಿಕ ಪ್ರಗತಿ ಹೊಂದುತ್ತಿರುವ ದೇಶಗಳ ಸಾಲಿನಲ್ಲಿ ನಿಲ್ಲಿಸಿತು.

ವಿಶ್ವದ ಆರ್ಥಿಕತೆಯು ಅಸಹನೀಯವಾಗಿ ಮಂದಗತಿಯಲ್ಲಿದೆ. ಹಲವಾರು ದೇಶಗಳಲ್ಲಿ, ವಿವಿಧ ಕಾರಣಗಳಿಂದಾಗಿ ಆಹಾರ ಪದಾರ್ಥ ಮತ್ತು ಇಂಧನದ ಬೆಲೆ ಏರಿಕೆಯ ಒತ್ತಡದಿಂದ ಹಾಗೂ ಯುರೋಪ ದೇಶಗಳಲ್ಲಿ ಯುಕ್ರೇನ್ ಯುದ್ಧದಿಂದಾಗಿ ದೇಶೀಯ ಉತ್ಪಾದನೆ ಕುಂಠಿತಗೊಂಡಿದೆ. ನಮ್ಮ ನೆರೆಯ ದೇಶಗಳಲ್ಲಿ ಸ್ಥಳೀಯ ಕಾರಣಗಳಿಂದ ಆರ್ಥಿಕತೆಯ ಮೇಲೆ ವಿಪರೀತ ಪರಿಣಾಮಗಳಾಗಿವೆ. ಈ ಪರಿಸ್ಥಿತಿಯ ಹಿನ್ನೆಲೆಯಲ್ಲಿ 2023-24ರ ವರ್ಷಕ್ಕೆ, ವಿಶ್ವದಲ್ಲಿನ ವಿಪ್ಲವ ಸನ್ನಿವೇಶದಲ್ಲೂ ಭಾರತದ ಆರ್ಥಿಕತೆಯು ಚೇತರಿಕೆಯ ಧನಾತ್ಮಕತೆಯನ್ನು ಬಿಂಬಿಸುತ್ತದೆ. ಬೆಳವಣಿಗೆಯ ಸೂಚಕಗಳೆಂದರೆ, ಮೂಲಭೂತ ಸೌಕರ್ಯಗಳ ಅಭಿವೃದ್ಧಿಯಲ್ಲಿ ಹೂಡಿಕೆಯಿಂದಾಗಿ ದೇಶೀಯ ಬೇಡಿಕೆಯಲ್ಲಿ ಹೆಚ್ಚಳ ಹಾಗೂ ಅದರಿಂದಾಗಿ ಖಾಸಗೀ ಹೂಡಿಕೆಗೂ ಉತ್ತೇಜನ. ಅಭಿವೃದ್ಧಿ ಹೊಂದಿದ ರಾಷ್ಟ್ರಗಳ, ಜೈನಾವನ್ನು ಒಳಗೊಳ್ಳುವ ನೀತಿಯ ಹಿನ್ನೆಲೆಯಲ್ಲಿ, ಸರಕಾರದ ಪ್ರಮುಖ ಲೇವಾದೇವಿ ಸಂಸ್ಥೆಗಳ (PLI) ಯೋಜನೆಯ ವಿಶಾಲ ತಳಹದಿಯುಳ್ಳ ಪ್ರಗತಿಪರ ಧೋರಣೆಯಿಂದ ಉದ್ಭವಿಸಿದ ಖಾಸಗಿ ಹೂಡಿಕೆಗಳ ಪುನಃಶ್ಚೇತನವೂ ಗಮನಕ್ಕೆ ಬಂದಿದೆ. ಆರ್ಥಿಕ ಬೆಳವಣಿಗೆಯಿಂದಾಗಿ ಸಾಲಗಳ ಹೆಚ್ಚಳವು 2023-24ರಲ್ಲೂ ಮುಂದುವರೆಯಲಿದೆ.

2022-23ನೇ ವರ್ಷದಲ್ಲಿ ಬ್ಯಾಂಕಿಂಗ್ ಕ್ಷೇತ್ರವು ಪ್ರಶಂಸನೀಯ ಸಾಧನೆಗೈದಿದೆ. 31ನೇ ಮಾರ್ಚ್ ರಂದು ಆರ್.ಬಿ.ಆರ್. (RBI) ನ ದತ್ತಾಂಶಗಳ ಪ್ರಕಾರ ನಿಗದಿತ ವಾಣಿಜ್ಯ ಬ್ಯಾಂಕುಗಳ ಠೇವಣಿಯಲ್ಲಿ 10.20% ವೃದ್ಧಿಯಾಗಿದ್ದು ಮುಂಗಡಗಳ ವೃದ್ಧಿಯು 15.70% ರಷ್ಟಿದೆ. ಲಾಭಾಂಶ ದೃಷ್ಟಿಯಿಂದ ಸಾರ್ವಜನಿಕ ವಲಯದ ಬ್ಯಾಂಕುಗಳು 2023ರಲ್ಲಿ, 2021-22ರ ಆರ್ಥಿಕ ವರ್ಷಕ್ಕೆ ಹೋಲಿಸಿದರೆ 57% ಹೆಚ್ಚಳವನ್ನು ದಾಖಲಿಸಿವೆ.

2022-23ರಲ್ಲಿ ನಿಮ್ಮ ಬ್ಯಾಂಕು ಸಹ ಒಟ್ಟು 23.58% ವ್ಯವಹಾರದ ಹೆಚ್ಚಳದ ಹಿನ್ನೆಲೆಯಲ್ಲಿ 33% ಲಾಭವನ್ನು ಹಾಗೂ 37% ತೆರಿಗೆ ನಂತರದ ಲಾಭವನ್ನು ಗಳಿಸಿದೆ ಎಂದು ತಿಳಿಸಲು ಬ್ಯಾಂಕಿನ ನಿರ್ದೇಶಕರಿಗೆ ಸಂತೋಷವಾಗುತ್ತಿದೆ. ಪ್ರಸಕ್ತ ಹಣಕಾಸು ವರ್ಷದಲ್ಲೂ ಸಹ ಬ್ಯಾಂಕು 100% ಕವರೇಜ ಅನುಪಾತವನ್ನು ಕಾಯ್ದುಕೊಂಡಿದೆ. ಆರ್ಥಿಕ ಸನ್ನಿವೇಷವನ್ನು ಗಮನದಲ್ಲಿರಿಸಿದರೆ 2023-24ರಲ್ಲಿ ನಾವು ಮತ್ತೆ ಉತ್ತಮ ವರ್ಷವೊಂದನ್ನು ನಿರೀಕ್ಷಿಸುತ್ತಿದ್ದೇವೆ. 2024ರ ಮಾರ್ಚ್ ವೇಳೆಗೆ ರೂಪಾಯಿ 1000 ಕೋಟಿಗಳ ವ್ಯವಹಾರವನ್ನು ಸಾಧಿಸಲು ಬ್ಯಾಂಕು ಯೋಜಿಸುತ್ತಿದೆ. ಸಾಲ ಮೂಲದ ತಂತ್ರಜ್ಞಾನವನ್ನು ಪರಿಚಯಿಸುವತ್ತ ಬ್ಯಾಂಕು ಕಾರ್ಯನಿರತವಾಗಿದೆ. ಈ ತಂತ್ರಜ್ಞಾನದ ಬಳಕೆಯಿಂದ ದತ್ತಾಂಶ ದಾಖಲಾತಿಯಲ್ಲಿನ ಲೋಪದೋಷಗಳನ್ನು ನಿವಾರಿಸಬಹುದಲ್ಲದೆ ದತ್ತಾಂಶದ ಪುನರೋಕ್ತಿಯನ್ನು ಕೊನೆಗಾಣಿಸುತ್ತದೆ, ದತ್ತಾಂಶವನ್ನು ದಾಖಲಿಸುವಲ್ಲಿ ವ್ಯಯವಾಗುವ ಮಾನವ ಘಂಟೆಗಳನ್ನು (ಮ್ಯಾನ್ ಅವರ್ಸ್) ಕಡಿಮೆಗೊಳಿಸುತ್ತದೆ.



ಯಾಕೆಂದರೆ ದತ್ತಾಂಶದ ಒಂದು ಪೂರ್ತಿ ವಿವರವು ಹಲವು ಬಿಂದುಗಳಲ್ಲಿ ದಾಖಲಾಗುವುದಿಲ್ಲ ಸಾಲದ ಮೂಲದಲ್ಲಿ ದತ್ತಾಂಶವು ಪೂರ್ತಿಯಾಗಿ ನಮುದುಗೊಂಡನಂತರ ಅವುಗಳನ್ನು ಭರ್ತಿಮಾಡಬೇಕಾದ ಎಲ್ಲ ಕ್ಷೇತ್ರಗಳಲ್ಲಿ ಸ್ವಯಂ ಚಾಲಿತವಾಗಿ ಪುರನರಾವರ್ತನೆಗೊಳ್ಳುತ್ತದೆ. ಈ ವರ್ಷ ವ್ಯವಹಾರ ವಿಸ್ತರಣೆಯ ನಿಟ್ಟಿನಲ್ಲಿ, ಇತರ ಸಾಲಗಳ ಜೊತೆಗೆ ಗೃಹಸಾಲ, ಅಡಮಾನ ಸಾಲ ಹಾಗೂ ಸಣ್ಣ ನೀರಾವರಿ ಸಾಲ ಇತ್ಯಾದಿಗಳತ್ತ ಗಮನ ಹರಿಸುತ್ತಿದೆ. ಇನ್ನೂ ಹೆಚ್ಚಿನ ಸಂಖ್ಯೆಯ ಗ್ರಾಹಕರನ್ನು ತಲಪುವಂತೆ ಗ್ರಾಹಕ ಸೇವಾ ಜಾಲವನ್ನು ದೂರದ ಪ್ರದೇಶಗಳಿಗೆ ವಿಸ್ತರಿಸುವ ಯೋಜನೆಯನ್ನು ಬ್ಯಾಂಕು ಕೈಗೊಂಡಿದೆ. ಸು-ಸ್ಥಿರ ವ್ಯಾಪಾರ ಅಭಿವೃದ್ಧಿಯ ಎಲ್ಲ ಸಾಧ್ಯತೆಗಳನ್ನು ಅವಕಾಶಗಳನ್ನಾಗಿ ಪರಿವರ್ತಿಸಲು ಬ್ಯಾಂಕು ಸನ್ನದ್ಧಗೊಂಡಿದ್ದು ನಗೆ ಮೊಗದಿಂದ ಎಲ್ಲ ಗ್ರಾಹಕರಿಗೆ ಸೇವೆಗಳನ್ನು ಒದಗಿಸುವ ಬದ್ಧತೆಯೊಂದಿಗೆ ಪಾಲುದಾರರ ಮೌಲ್ಯವನ್ನು ಹೆಚ್ಚಿಸುತ್ತ ಬಹುದೂರ ಸಾಗಲಿದೆ. ಮಾಹಿತಿ ತಂತ್ರಜ್ಞಾನದ ಬಲವಾದ ತಳಹದಿಯನ್ನು ನಿರ್ಮಿಸುವತ್ತ ನಿಮ್ಮ ಬ್ಯಾಂಕು ನಿರಂತರ ಪ್ರಯತ್ನಶೀಲವಾಗಿದೆ. ತಂತ್ರಜ್ಞಾನವು ಸಂಪನ್ಮೂಲಗಳನ್ನು ಕಾಪಾಡುತ್ತದೆ, ತಪ್ಪುಗಳನ್ನು ಕಡಿಮೆಗೊಳಿಸುತ್ತದೆ, ವ್ಯವಹಾರ ಪ್ರಕ್ರಿಯೆಯನ್ನು ಸರಳಗೊಳಿಸುತ್ತದ್ದಲ್ಲದೆ ಬ್ಯಾಂಕಿನ ತರಂಗಾಂತರವನ್ನು ಹೆಚ್ಚಿಸಿ ವ್ಯವಹಾರವನ್ನು ಇನ್ನಷ್ಟು ವೃದ್ಧಿಸುತ್ತದೆ. ಇದೆಲ್ಲ ತಂತ್ರಜ್ಞಾನದ ವೆಚ್ಚವನ್ನು ಮೀರಿದ ಆದಾಯವನ್ನು ಅಲ್ಪ ಹಾಗೂ ಮಧ್ಯಮ ಅವಧಿಗೆ ನೀಡುತ್ತದೆ. ಸಣ್ಣ ಹಣಕಾಸು ಬ್ಯಾಂಕ್‌ಗೆ ಪರಿವರ್ತನೆಗೊಳ್ಳುವ ವಿವಿಧ ತಂತ್ರಗಳನ್ನು ಬ್ಯಾಂಕು ಪರಿಶೀಲಿಸುತ್ತಿದೆ. ಈ ಯೋಜನೆಯು ಯಶಸ್ವಿಯಾದರೆ ಹೊಸ ಯುಗಕ್ಕೆ ನಾಂದಿಯಾಗಬಹುದು.

### 2022-23ರ ಆರ್ಥಿಕ ವರ್ಷದಲ್ಲಿ ಬ್ಯಾಂಕಿನ ಕಾರ್ಯಸಾಧನೆ:

ಸಿಂಹಾವಲೋಕಿಸಿದರೆ, 2022-23ರ ಆರ್ಥಿಕ ವರ್ಷವು ಒಟ್ಟು ಕಾರ್ಯಕ್ಷಮತೆಯ ದೃಷ್ಟಿಯಿಂದ ವಿಶೇಷ ವರ್ಷವಾಗಿದೆ. ಬ್ಯಾಂಕಿನ ವ್ಯವಹಾರದಲ್ಲಿ ಹೆಚ್ಚಳವಾಗಿದೆಯಲ್ಲದೆ ಅನುತ್ತಾದಕ ಆಸ್ತಿಗಳನ್ನು ಗಣನೀಯ ಪ್ರಮಾಣದಲ್ಲಿ ತಗ್ಗಿಸಿದೆ, ತನ್ನ ಎಲ್ಲ ಗ್ರಾಹಕರಿಗೆ ಗುಣಮಟ್ಟದ ಸೇವೆಯನ್ನು ಖಚಿತಗೊಳಿಸಿದೆ. ವ್ಯವಹಾರದಲ್ಲಿ ಹೆಚ್ಚಳ ಮತ್ತು ಅನುತ್ತಾದಕ ಆಸ್ತಿಗಳನ್ನು ಕಡಿಮೆಗೊಳಿಸುವಲ್ಲಿನ ಅಚಲ ಗಮನವು ನೀಡಿದ ಕಾರ್ಯಕ್ಷಮತೆಯನ್ನು ನಿಮ್ಮೊಂದಿಗೆ ಹಂಚಿಕೊಳ್ಳುವಾಗ ಅತೀವ ಸಂತೋಷ ನೀಡುತ್ತದೆ.

### ವಿಸ್ತೃತ ವ್ಯವಹಾರ :

ಬ್ಯಾಂಕಿನ ವ್ಯವಹಾರವು ಒಟ್ಟು ರೂ.156.39 ಕೋಟಿಗಳಷ್ಟು ಅಂದರೆ 23.58% ಏರಿಕೆ; 2021-22ರ ಆರ್ಥಿಕ ವರ್ಷದಲ್ಲಿದ್ದ 663.12 ಕೋಟಿಗಳಿಂದ 2022-23 ಆರ್ಥಿಕ ವರ್ಷದಲ್ಲಿ 819.51 ಕೋಟಿ ರೂಗಳಿಗೆ ಬೆಳವಣಿಗೆಯಾಗಿದೆ. ಪ್ರಸಕ್ತ ವರ್ಷದಲ್ಲಿ ಠೇವಣಿಗಳು ರೂ. 80.58 ಕೋಟಿ(21.75%)ಗಳಷ್ಟು ಹೆಚ್ಚಾಗಿದ್ದರೆ ಮುಂಗಡಗಳು 75.81 ಕೋಟಿ(25.91%) ವೃದ್ಧಿಯಾಗಿವೆ. ಗ್ರಾಹಕರು ಒಟ್ಟು (outreach) 31 ಮಾರ್ಚ್, 2022ರಂದು 257340ಕ್ಕೆ ಹೋಲಿಸಿದರೆ ಮಾರ್ಚ್ 31, 2023ರಲ್ಲಿ 283470 ಆಗಿದೆ.

### ಠೇವಣಿಗಳು :

ಬ್ಯಾಂಕಿನ ಠೇವಣಿಗಳು 80.58 ಕೋಟಿರೂಪಾಯಿಗಳಷ್ಟು ಹೆಚ್ಚಿದ್ದು ಮಾರ್ಚ್ 31, 2022 ರಂದು ಇದ್ದ 370.50 ಕೋಟಿಗಳಿಂದ ಮಾರ್ಚ್ 31, 2023 ರಂದು 451.09 ಕೋಟಿರೂಪಾಯಿಗಳಾಗಿವೆ. 21.75% ರಷ್ಟು ವೃದ್ಧಿಯು ASCB ಯು 10.20% ಕ್ಕಿಂತ ಹೆಚ್ಚಾಗಿದೆ. ಮಾರ್ಚ್ 31, 2022 ರಂದು 257340 ಠೇವಣಿ ಖಾತೆಗಳೊಂದಿಗೆ ಠೇವಣಿಗಳ ಸರಾಸರಿ ಗಾತ್ರವು ರೂ. 14397 ರಷ್ಟಿದ್ದರೆ ಮಾರ್ಚ್ 31, 2023 ರಂದು 280770 ಸಂಖ್ಯೆಯ ಖಾತೆಗಳೊಂದಿಗೆ ರೂ. 16066 ರಷ್ಟಾಗಿದೆ.

### ಮುಂಗಡಗಳು :

31 ಮಾರ್ಚ್, 2022 ರಲ್ಲಿದ್ದ ಬ್ಯಾಂಕಿನ ಒಟ್ಟು ಮುಂಗಡಗಳು ರೂ.292.61 ಕೋಟಿಗಳಿಂದ 31 ಮಾರ್ಚ್, 2023ರಲ್ಲಿ 368.42 ಕೋಟಿರೂಪಾಯಿಗಳು ಅಂದರೆ 25.91% ಹೆಚ್ಚಳವು 15.70% ವೃದ್ಧಿಗಿಂತ ತೀರಾ ಮೇಲ್ಪಟ್ಟದ್ದಾಗಿದೆ. ಅತಿ ಸೂಕ್ಷ್ಮ ಹಣಕಾಸು ವಿಭಾಗದಲ್ಲಿ ವಿತರಿಸಲಾದ ಸರಾಸರಿ ಪೂರ್ಟ್‌ಪೋಲಿಯೋದ ಚೀಟಿ ಗಾತ್ರವು

ಮಾರ್ಚ್ 31, 2023 ರಂದು ರೂ. 59138 ಇದ್ದು ಹಿಂದಿನ ಮಾರ್ಚ್ 31, 2022 ರಲ್ಲಿದ್ದ ರೂ. 59893 ಗೆ ಹೆಚ್ಚು ಕಡಿಮೆ ಸ್ಥಿರವಾಗಿತ್ತು.

2022-23ನೇ ಆರ್ಥಿಕ ವರ್ಷದಲ್ಲಿ ಬ್ಯಾಂಕಿನ ಒಟ್ಟು ಸಾಲ ವಿತರಣೆಯು ರೂ. 308.03 ಕೋಟಿಗಳಷ್ಟಾಗಿದ್ದು 36125 ಸಾಲದ ಖಾತೆಗಳಿದ್ದವು, ಹಿಂದಿನ ವರ್ಷ 2021-22ರಲ್ಲಿ ರೂ. 238.64 ಕೋಟಿ ಸಾಲದ ಜತೆ 30576 ಸಾಲದ ಖಾತೆಗಳಿದ್ದವು. 351.14 ಕೋಟಿ ಸಾಲ ನೀಡಿಕೆಯ ಗುರಿಯನ್ನು ಬ್ಯಾಂಕು 4.92% ರಷ್ಟು ಮೀರಿದೆಯಲ್ಲದೆ ಸಾಲದ ಗ್ರಾಹಕರ ಸಂಖ್ಯೆಯಲ್ಲಿ 18% ಬೆಳವಣಿಗೆಯನ್ನು ದಾಖಲಿಸಿದೆ.

(Rs in Lakh)

ವಿವರಗಳು	ಮಾರ್ಚ್-2023	ಮಾರ್ಚ್-2022
ಠೇವಣಿಗಳು	45109	37050
ಮುಂಗಡಗಳು	36842	29262
ಒಟ್ಟು ವ್ಯವಹಾರ	81951	66312

#### ಬಂಡವಾಳ ನಿರ್ಮಿತಿ :

ಬ್ಯಾಂಕಿನ ಅಧಿಕೃತ ಬಂಡವಾಳವು ರೂ. 10 ಮುಖಬೆಲೆಯ 2.50 ಇಕ್ವಿಟಿ ಷೇರುಗಳ ರೂಪದಲ್ಲಿ ರೂ. 25 ಕೋಟಿಯಾಗಿದೆ. ಪಾವತಿಸಿದ ಬಂಡವಾಳವು ರೂ. 10 ಮುಖಬೆಲೆಯ 1,34,22,262 ಇಕ್ವಿಟಿ ಷೇರುಗಳ ರೂಪದಲ್ಲಿ ಮಾರ್ಚ್ 31, 2023 ರಂದು ರೂ. 13,42,26,20 ಕೋಟಿ ರಷ್ಟಿದೆ. ಬಂಡವಾಳ ನಿರ್ಮಿತಿಯಲ್ಲಿ ಈ ವರ್ಷ ಬದಲಾವಣೆಯಾಗಿಲ್ಲ.

#### ಮೀಸಲು ನಿಧಿ :

(Rs in Lakh)

ಮೀಸಲು (ಕಾಯ್ದಿರಿಸಿದ ನಿಧಿ)	2022-23	2021-22	ಶಾಸನಬದ್ಧ ಮೀಸಲು
ಶಾಸನ ಬದ್ಧ ಮೀಸಲು	1283	963	320
ಬಂಡವಾಳ ಮೀಸಲು	28	28	
ಶೇರ್ ಪ್ರೀಮಿಯಂ	304	304	
ಹೂಡಿಕೆ ಏರಿಳಿತ ಮೀಸಲು	95	95	
ವರಮಾನ ಮೀಸಲು	5	5	
ಅಥಾವೆ ಪಟ್ಟಿ (Balance sheet)ಗೆ ವರ್ಗಾಯಿಸಲಾದ ಉಳಿಕೆ	4500	3205	1295

ಪ್ರಸಕ್ತ ವರ್ಷದಲ್ಲಿ 320 ಲಕ್ಷರೂಪಾಯಿಗಳನ್ನು ಶಾಸನಬದ್ಧ ಮೀಸಲು ನಿಧಿಗೆ ವರ್ಗಾವಣೆ ಮಾಡಲಾಗಿದೆ. ಮಾರ್ಚ್ 31, 2023ರ ಕೊನೆಯಲ್ಲಿ ಬ್ಯಾಂಕಿನಲ್ಲಿ 304 ಲಕ್ಷ ರೂಪಾಯಿಗಳು ಷೇರು ಪ್ರೀಮಿಯಂ ಮೀಸಲು ಮತ್ತು 28 ಲಕ್ಷ ರೂಪಾಯಿ ಬಂಡವಾಳ ಮೀಸಲು, 95 ಲಕ್ಷ ರೂ.ಗಳು ಹೂಡಿಕೆ ಏರಿಳಿತ ಮೀಸಲು ಹಾಗೂ 5 ಲಕ್ಷ ರೂ.ಗಳು ವರಮಾನ ಮೀಸಲು ಇದೆ. ಬ್ಯಾಂಕಿನ ನಿವ್ವಳ ಮೌಲ್ಯವು 31, ಮಾರ್ಚ್ 2022ರ ಕೊನೆಯಲ್ಲಿದ್ದ 59.42 ಕೋಟಿಯಿಂದ 31 ಮಾರ್ಚ್ 2023ಕ್ಕೆ ಕೊನೆಗೊಂಡ ವರ್ಷದಲ್ಲಿ 75.58 ಕೋಟಿಗಳಷ್ಟಾಗಿದೆ.

31, ಮಾರ್ಚ್ 2022 ರಂದು ಇದ್ದ ಬಂಡವಾಳ ಸಮರ್ಪಕತೆ (Capital Adequacy Ratio) 21.27% ಕ್ಕೆ ಹೋಲಿಸಿದರೆ ಮಾರ್ಚ್ 31, 2023 ರಂದು 21.58% ರಷ್ಟಾಗಿದೆ.

ವಿವರಗಳು	31 ಮಾರ್ಚ್ 2023	31 ಮಾರ್ಚ್ 2022
ಬಡ್ಡಿಯ ಮೂಲಕ ಆದಾಯ	6626	5336
ಇತರೆ ಆದಾಯ	1280	1154
ಒಟ್ಟು ಆದಾಯ	7906	6490
ಬಳಸಿದ ಬಡ್ಡಿ	2612	2314
ನಿರ್ವಹಣೆ ವೆಚ್ಚ	2907	2384
ಹಂಚಿಕೆ ಮತ್ತು ಮುನ್ನೆಚ್ಚರಿಕೆಯ ನಿಧಿ	199	215
ಒಟ್ಟು ವೆಚ್ಚ	5718	4913
ನಿರ್ವಹಣಾ ಲಾಭ	2386	1792
ತೆರಿಗೆಗೆ ಮುನ್ನ ಲಾಭ	2188	1577
ತೆರಿಗೆಯ ಹಂಚಿಕೆ	587	405
ನಿವ್ವಳ ಲಾಭ	1601	1172

2022-23ರಲ್ಲಿ ಬ್ಯಾಂಕಿನ ತೆರಿಗೆಯ ನಂತರದ ಲಾಭವು 16.01 ಕೋಟಿಗಳಾಗಿದ್ದು 2021-22 ರಲ್ಲಿ ಇದು ರೂ. 11.72 ಕೋಟಿಗಳಾಗಿತ್ತು. ಒಟ್ಟು ಆದಾಯವು 21.81% ಅಧಿಕಗೊಂಡಿದ್ದು, ಸಮಯಕ್ಕನುಸಾರವಾಗಿ ಬಡ್ಡಿ ವೆಚ್ಚಗಳು ಮತ್ತು ನಿರ್ವಹಣಾ ವೆಚ್ಚಗಳ ಒಟ್ಟು ಮೊತ್ತವು 17.47% ಅಧಿಕವಾಗಿದೆ. 31 ಮಾರ್ಚ್ 2022 ರಲ್ಲಿದ್ದ ಇಕ್ವಿಟಿ ಮೇಲಿನ 21.73% ಆದಾಯವು ಮಾರ್ಚ್ 31, 2023ರಲ್ಲಿ 23.72% ಏರಿಕೆಯಾಗಿದ್ದು, ಸ್ವತ್ತುಗಳ ಮೇಲಿನ ಆದಾಯವು ಹಿಂದಿನ ವರ್ಷದ 2.74% ಮಟ್ಟದಿಂದ 3.16% ರಷ್ಟು ಸುಧಾರಣೆಯಾಗಿದೆ.

#### ಆದ್ಯತಾ ವಲಯದ ಸಾಲಗಳು :

50 ಕೋಟಿ ರೂಪಾಯಿ ಸಾಲದ ಪ್ರಮಾಣ ಪತ್ರ (PSL) ನೀಡಿಕೆಯ ನಂತರ ಮಾರ್ಚ್ 31, 2023ರ ಕೊನೆಗೆ ಆದ್ಯತಾವಲಯದ ಸಾಲವು ಒಟ್ಟು 368.42 ಕೋಟಿ ರೂಪಾಯಿಯ 250.52 ಕೋಟಿಗಳಷ್ಟಿದೆ, ಆದರೆ 68% ರಷ್ಟಿದ್ದು ಆರ್.ಬಿ.ಐ. ನ ಮಾನದಂಡ 40% ಕ್ಕಿಂತ 28% ಹೆಚ್ಚಿದೆ. ಆರಂಭದಿಂದಲೂ ಬ್ಯಾಂಕಿನ ಪಿ.ಎಸ್.ಎಲ್. ಕಡತವು ಆರ್.ಬಿ.ಐ.ನ ಮಾನದಂಡಕ್ಕಿಂತ 40% ಹೆಚ್ಚಾಗಿದೆ. ಬ್ಯಾಂಕಿನ ಸೂಕ್ಷ್ಮ ಸಾಲ ಹಂಚಿಕೆಯ ಮಾದರಿಗೆ ಇದರ ಶ್ರೇಯಸ್ಸು ಸಲ್ಲುತ್ತದೆ. 2022-23ನೇ ವರ್ಷದಲ್ಲಿ ಪಿ.ಎಸ್.ಎಲ್. ಪ್ರಮಾಣ ಪತ್ರಗಳ ವಿತರಣೆಯಿಂದ ಬ್ಯಾಂಕು 31.25 ಲಕ್ಷರೂಪಾಯಿಗಳ ಆದಾಯವನ್ನು ಗಳಿಸಿದೆ.

#### ಅನುತ್ಪಾದಕ ಸ್ವತ್ತುಗಳು :

ಬ್ಯಾಂಕಿನ ಒಟ್ಟು ಎನ್.ಪಿ.ಐ. ಪುಸ್ತಕದಲ್ಲಿ 0.86 ಕೋಟಿ ನಿವ್ವಳ ಏರಿಕೆ ಕಂಡುಬಂದಿದ್ದರೂ, ಮಾರ್ಚ್ 2022ರ 1.85%ಗೆ ಹೋಲಿಸಿದರೆ ಮಾರ್ಚ್ 2023ನೆಯ ಸಾಲದ ಪುಸ್ತಕದಲ್ಲಿ 1.70% ಕಡಿಮೆಯಾಗಿದೆ. ಎರಡನೇ ವರ್ಷಕ್ಕೆ ಮುಂದುವರಿದಂತೆ ನಿವ್ವಳ ಎನ್.ಪಿ.ಐ. ಗಳು 100% ಪ್ರೊವಿಜನ್ ಕವರೇಜ್ (PCR) ಅನುಪಾತದಲ್ಲಿ ಶೂನ್ಯಮಟ್ಟದಲ್ಲಿ ಸ್ಥಿರವಾಗಿವೆ.

#### Provision Coverage Ratio (ಪ್ರಾವಿಜನ್ ಕವರೇಜ್ ಅನುಪಾತ) :

ವರ್ಷಪೂರ್ತಿ ಬ್ಯಾಂಕು ಸದೃಢ ಪಿ.ಸಿ.ಆರ್. ನ್ನು ಕಾಯ್ದುಕೊಂಡಿದೆ. ಮಾರ್ಚ್ 31, 2022ರಂತೆಯೇ ಮಾರ್ಚ್ 31, 2023ರಲ್ಲಿಯೂ ನಿಮ್ಮ ಬ್ಯಾಂಕು 100% ಪಿ.ಸಿ.ಆರ್.ನ್ನು ಕಾಯ್ದುಕೊಂಡಿದೆ. ಅಧಿಕ ಪಿ.ಸಿ.ಆರ್. ಹೊಂದಿರುವುದು ಊಹಿಸಲಾಗದ ಭವಿಷ್ಯದ ನಷ್ಟವನ್ನು ಸೂಚಿಸುತ್ತದೆ.



## ಹೂಡಿಕೆಯ ಕಡತ :

ಮಾರ್ಚ್ 2023ರಂದು ಬ್ಯಾಂಕಿನ ಹೂಡಿಕೆಯ ಕಡತವು 99.54 ಕೋಟಿಗಳಷ್ಟಾಗಿದ್ದು ಮಾರ್ಚ್ 2022ರಂದು ಇದ್ದ 85.27 ಕೋಟಿ ರೂಪಾಯಿಗಿಂತ 14.27ರಷ್ಟು ಅಧಿಕಗೊಂಡಿದೆ. ಹೂಡಿಕೆಗಳು ಸರಕಾರಿ ಭದ್ರತೆಗಳನ್ನು ಮಾತ್ರ ಒಳಗೊಂಡಿದೆ. ಎಸ್.ಎಲ್.ಆರ್. ಭದ್ರತೆಗಳಲ್ಲಿ ಹೆಚ್ಚುವರಿ ಹಣದ ಭಾಗವೊಂದನ್ನು ಬ್ಯಾಂಕು ನಿರ್ವಹಿಸುತ್ತಿದೆ. ದಿ. 10-03-2023 ರಿಂದ ಜಾರಿಗೆ ಬಂದಂತೆ 18% ಕ್ಕೆ ಬದಲು ಮಾರ್ಚ್ 31, 2023ರಂದು 81.88 ಕೋಟಿ ರೂಪಾಯಿಗಳ, ಅಂದರೆ 21.88% ರಷ್ಟು ಎಸ್.ಎಲ್.ಆರ್.ಗಳನ್ನು ನಿರ್ವಹಣೆ ಮಾಡಿದೆ. ಮಾರ್ಚ್ 31, 2023ರಂದು ಬ್ಯಾಂಕಿನ ಹೂಡಿಕೆ ಬಂಡವಾಳವು ರೂ. 88.87 ಕೋಟಿಗಳು ಮೆಚ್ಯೂರಿಟಿ ವಿಭಾಗವನ್ನು ಹಾಗೂ ರೂ. 10.67 ಕೋಟಿ ಮಾರಾಟವಾಗಬಹುದಾದ ವಿಭಾಗವನ್ನು (ಖಜಾನೆ ಬಿಲ್ಲುಗಳು) ಒಳಗೊಂಡಿದೆ. ಮಾರ್ಚ್ 31, 2023ಕ್ಕೆ ಕೊನೆಗೊಂಡ ವರ್ಷದಲ್ಲಿ ವ್ಯಾಪಾರ ವಿಭಾಗದಲ್ಲಿ (ಖಜಾನೆ ಬಿಲ್ಲುಗಳು) ಯಾವುದೇ ಭದ್ರತೆ/ಹೂಡಿಕೆಗಳನ್ನು ಬ್ಯಾಂಕು ಹೊಂದಿಲ್ಲ. ಪ್ರಸಕ್ತ ವರ್ಷದಲ್ಲಿ ಬ್ಯಾಂಕು ರೂ. 5 ಕೋಟಿಗಳಭದ್ರತಾ ಪತ್ರಗಳನ್ನು ಮೆಚ್ಯೂರಿಟಿ ವಿಭಾಗದಲ್ಲಿ ಮತ್ತು ರೂ. 11 ಕೋಟಿ (ಮುಖಬೆಲೆ) ಖಜಾನೆ ಬಿಲ್ಲುಗಳನ್ನು ಮಾರಾಟವಾಗಬಲ್ಲ ವಿಭಾಗದಲ್ಲಿ ತೋರಿಸಿದ್ದಂತೆ, ಖರೀದಿಸಿದೆ.

ಬ್ಯಾಂಕು ರೂ. 6.08 ಕೋಟಿಗಳನ್ನು ಹೂಡಿಕೆ ವಿಭಾಗದ ಬಡ್ಡಿಯ ರೂಪದಲ್ಲಿ ಗಳಿಸಿದೆ. ಬ್ಯಾಂಕು ಹೆಚ್ಚುವರಿ ಹಣವನ್ನು ಇತರ ಬ್ಯಾಂಕುಗಳಲ್ಲಿ ನಿರ್ದಿಷ್ಟ ಠೇವಣಿ ಹಾಗೂ ಮ್ಯೂಚುವಲ್ ನಿಧಿ (ಲಿಕ್ವಿಡ್ ಫಂಡ್)ಯಲ್ಲಿ ಹೂಡಿಕೆ ಮಾಡುತ್ತದೆ. ಬ್ಯಾಂಕು ಇತರ ಬ್ಯಾಂಕುಗಳಲ್ಲಿನ ನಿರ್ದಿಷ್ಟ ಠೇವಣಿಯಿಂದ ರೂ. 2.70 ಕೋಟಿಯನ್ನು ಬಡ್ಡಿಯ ರೂಪದಲ್ಲಿ ಹಾಗೂ ರೂ. 14.73 ಲಕ್ಷ ಹಣವನ್ನು ಮ್ಯೂಚುವಲ್ ಫಂಡ್‌ನ ವ್ಯವಹಾರದಲ್ಲಿ ಲಾಭದ ರೂಪದಲ್ಲಿ ಗಳಿಸಿದೆ. ಒಟ್ಟು ಖಜಾನೆ ಗಳಿಕೆಯು (ಭದ್ರತಾ ಪತ್ರಗಳು ನಿರ್ದಿಷ್ಟ ಠೇವಣಿ ಹಾಗೂ ಮ್ಯೂಚುವಲ್ ಫಂಡ್‌ಗಳ) 2022-23 ರಲ್ಲಿ ರೂ. 8.93 ಕೋಟಿಗಳಾಗಿದ್ದು 2021-22ರ ರೂ. 8 ಕೋಟಿಗಳಿಗೆ ಹೋಲಿಸಿದಲ್ಲಿ 12% ಏರಿಕೆ ಕಂಡಿದೆ.

ಪ್ರಸಕ್ತ ಅರ್ಧವರ್ಷ ಮಾರುಕಟ್ಟೆಯ ಸ್ಥಿತಿಯು ಅನುಕೂಲಕರವಾಗಿಲ್ಲ. ಆದ್ದರಿಂದ ಬ್ಯಾಂಕು ಎಲ್ಲ ಎ.ಎಫ್.ಎಸ್. ಭದ್ರತಾ ಪತ್ರಗಳನ್ನು ಎಚ್.ಟಿ.ಎಂ.ಗೆ ವರ್ಗಾಯಿಸಿದ್ದರೆ ಮತ್ತು ಎ.ಎಫ್.ಎಸ್. ಹೂಡಿಕೆಗಳ ಮಾರಾಟದಿಂದ ಯಾವುದೇ ಲಾಭವನ್ನು ಹೊಂದಿಲ್ಲ.

## ಲಾಭಾಂಶ :

2022-23ನೇ ಹಣಕಾಸು ವರ್ಷಕ್ಕೆ ಯಾವುದೇ ಲಾಭಾಂಶವನ್ನು ಪ್ರಸ್ತಾಪಿಸಿಲ್ಲ/ಘೋಷಿಸಿಲ್ಲ.

## ಕಾರ್ಯನಿರ್ವಹಣೆಯ ಮುಖ್ಯಾಂಶಗಳು ಹಾಗೂ ಪ್ರಮುಖ ಸೂಚಕಗಳು :

(Rs in Lakh)

ಕ್ರ.ಸಂ.	ನಿಯತಾಂಕಗಳು	31, ಮಾರ್ಚ್-2023	31, ಮಾರ್ಚ್-2022
1	ಠೇವಣಿಗಳು	45109	37050
2	ಮುಂಗಡಗಳು	36842	29261
3	ಒಟ್ಟು ವ್ಯವಹಾರ (ಠೇವಣಿ+ಸಾಲ)	81951	66312
4	ಎಸ್.ಎಲ್.ಆರ್.ಅಲ್ಲದ ಹೂಡಿಕೆಗಳು	ಇಲ್ಲ	ಇಲ್ಲ
5	ಎಸ್.ಎಲ್.ಆರ್. ಹೂಡಿಕೆಗಳು	9953.86	8527.50
6	ಬಂಡವಾಳ ಹಾಗೂ ಮೀಸಲು	7558	5942
7	ಸಿ.ಆರ್.ಎ.ಆರ್.%	21.58	21.27

ಕ್ರ.ಸಂ.	ನಿಯತಾಂಕಗಳು	31, ಮಾರ್ಚ್-2023	31, ಮಾರ್ಚ್-2022
8	ಸಿ.ಎ.ಎಸ್.ಎ.%	15.14	16.50
9	ಆದ್ಯತಾ ವಲಯದ ಸಾಲಗಳು%	68	65.18
10	ಒಟ್ಟು ಅನುತ್ಪಾದಕ ಸ್ವತ್ತುಗಳು%	1.70	1.85
11	ನಿವ್ವಳ ಅನುತ್ಪಾದಕ ಸ್ವತ್ತುಗಳು%	00	00
12	ಒಟ್ಟು ಆದಾಯಕ್ಕೆ ಇತರ ಆದಾಯ%	16.19	17.79
13	ಒಟ್ಟು ಆದಾಯದ ನಿರ್ವಹಣೆ ವೆಚ್ಚ%	36.77	36.74
14	ಒಟ್ಟು ಆದಾಯದ ಸಿಬ್ಬಂದಿ ವೆಚ್ಚ%	23.49	22.85
15	ಠೇವಣಿಗಳ ಮೇಲಿನ ವೆಚ್ಚ%	6.61	6.85
16	ಸಾಲಗಳ ಮೇಲಿನ ಇಳುವರಿ%	18.09	17.96
17	ಬಡ್ಡಿಯ ಹರಿವು%	9.03	8.45
18	ಠೇವಣಿ ಸಾಲಗಳ ಅನುಪಾತ%	81.67	78.98
19	ನಿಧಿಗಳ ವೆಚ್ಚ%	6.61	6.85
20	ಸ್ವತ್ತುಗಳ ಮೇಲಿನ ಇಳುವರಿ%	3.16	2.74
21	ಇಕ್ವಿಟಿಗಳ ಮೇಲಿನ ಇಳುವರಿ%	23.72	21.73
22	ಪ್ರತಿ ಶೇರಿನ ಮೇಲೆ ಆದಾಯ	11.93	8.73
23	ನಿವ್ವಳ ಮೌಲ್ಯ	7557.50	5941.90
24	ಶೇರುಗಳ ವಾಸ್ತವ ಮೌಲ್ಯ	55.91	44.08
25	ವೆಚ್ಚ/ಆದಾಯದ ಅನುಪಾತ	54.92	57.10
26	ಹೂಡಿಕೆಗಳ ಮೇಲಿನ ಇಳುವರಿ	6.95	6.88
27	ಸಿಬ್ಬಂದಿಯ ಸಂಖ್ಯೆ	335	336
28	ಸಿಬ್ಬಂದಿಯ ಸರಾಸರಿ ವಯಸ್ಸು	40	39
29	ಸಿಬ್ಬಂದಿಯ ತಲಾ ವಹಿವಾಟು ರೂ.ಲಕ್ಷಗಳಲ್ಲಿ	244.63	197.36
30	ಸಿಬ್ಬಂದಿಯ ತಲಾ ಲಾಭ ರೂ.ಲಕ್ಷಗಳಲ್ಲಿ	4.78	3.49
31	ಕನಿಷ್ಠ ನಿವ್ವಳ ಬಡ್ಡಿ%	7.92	7.07

### ವಹಿವಾಟು ಕ್ಷೇತ್ರದ ವಿಸ್ತಾರ ಹಾಗೂ ಶಾಖಾ ಜಾಲ :

2022-23ನೇ ಸಾಲಿನ ಬ್ಯಾಂಕು 29 ಶಾಖೆಗಳ ಮೂಲಕ ಕಾರ್ಯನಿರ್ವಹಿಸಿತ್ತು. ಹಾಲಿ ಇರುವ 14 ವ್ಯವಹಾರ ಕೇಂದ್ರ (ಃಅ) ಗಳನ್ನು ಪೂರ್ತಿಯಾಗಿ ಬ್ಯಾಂಕ್ ಡಿಜಿಟಲೈಸ್/ಶಾಖೆಗಳನ್ನಾಗಿ ಆರ್.ಬಿ.ಐ.ನ ಅನುಮೋದನೆಗೆ ಒಳಪಟ್ಟಂತೆ ಪರಿವರ್ತಿಸುವ ಪ್ರಸ್ತಾವನೆ ಇದೆ. ಪ್ರಸಕ್ತ ವರ್ಷದಲ್ಲಿ ಬ್ಯಾಂಕು 28 ಎ.ಟಿ.ಎಂ.ಗಳ ಮೂಲಕ ಕಾರ್ಯನಿರ್ವಹಿಸಿದ್ದು ಅವುಗಳಲ್ಲಿ 3 ಆಫ್‌ಸೈಟ್ ಮತ್ತು 25 ಆನ್‌ಸೈಟ್ ಎ.ಟಿ.ಎಂ.ಗಳಿವೆ.

## ಮಾನವ ಸಂಪನ್ಮೂಲ (HR) :

ಬ್ಯಾಂಕು ಅಸ್ತಿತ್ವಕ್ಕೆ ಬಂದು ಇಪ್ಪತ್ತಮೂರು ವರ್ಷಗಳನ್ನು ಪೂರೈಸಿದೆ. ಸುಸ್ಥಿರ ವ್ಯವಹಾರದ ಬೆಳವಣಿಗೆಯಲ್ಲಿ ಬ್ಯಾಂಕು ನಂಬಿಗೆ ಹೊಂದಿದೆ. ಇದನ್ನು ಸಿಬ್ಬಂದಿ ವರ್ಗವೂ ಸೇರಿದಂತೆ ಎಲ್ಲ ಪಾಲುದಾರರ ಅಭಿವೃದ್ಧಿ ಮತ್ತು ಸಮೃದ್ಧಿಯೊಂದಿಗೆ ಸಾಧಿಸಬಹುದಾಗಿದೆ. ಸೇವಾ ವಲಯದ ಉದ್ಯಮವಾದುದರಿಂದ ಮಾನವ ಸಂಪನ್ಮೂಲವು ಬ್ಯಾಂಕಿನ ಅಸ್ತಿತ್ವ ಮತ್ತು ಬೆಳವಣಿಗೆಯ ಪ್ರಮುಖ ಮೂಲವಾಗಿದೆ. ಭವಿಷ್ಯವನ್ನು ಗಮನದಲ್ಲಿರಿಸಿ ಸಿಬ್ಬಂದಿಯ ಸಾಮರ್ಥ್ಯವರ್ಧನೆಯತ್ತ ಬ್ಯಾಂಕು ಪ್ರಯತ್ನಶೀಲವಾಗಿದೆ. ಭವಿಷ್ಯದ ಸವಾಲುಗಳನ್ನು ನಿಭಾಯಿಸಲು ಸಾಧ್ಯವಾಗುವಂತೆ, ಅದೇ ಸಮಯದಲ್ಲಿ ಬ್ಯಾಂಕಿಂಗ್ ಜ್ಞಾನವನ್ನು ವರ್ಧಿಸುವುದನ್ನು ಸುನಿಶ್ಚಿತಗೊಳಿಸಲು ಸಿಬ್ಬಂದಿಯ ಸಾಮರ್ಥ್ಯವರ್ಧನೆಯತ್ತ ಬ್ಯಾಂಕು ತೀವ್ರತರ ಪ್ರಯತ್ನಗಳನ್ನು ಮಾಡುತ್ತಿದೆ. ತರಬೇತಿ, ಮಾರ್ಗದರ್ಶನ, ಕರ್ತವ್ಯ ಪುಷ್ಟೀಕರಣ ಮತ್ತು ವಿವಿಧ ಹುದ್ದೆಗಳಿಗೆ ಸವಾಲುಗಳ ಪಾತ್ರ ಮತ್ತು ಜವಾಬ್ದಾರಿಗಳನ್ನು ಒಪ್ಪಿಸುವ ಮೂಲಕತನ್ನ ಸಿಬ್ಬಂದಿಯ ಸಾಮರ್ಥ್ಯಗಳನ್ನು ಸೃಷ್ಟಿಸಲು ಹಾಗೂ ವರ್ಧಿಸುವತ್ತ ಬ್ಯಾಂಕು ಗಮನವನ್ನು ಕೇಂದ್ರೀಕರಿಸಿದೆ. ಸಿಬ್ಬಂದಿಯ ವೃತ್ತಿಜೀವನದ ಪ್ರಗತಿ ಮತ್ತು ಕಾರ್ಯಕ್ಷಮತೆಯನ್ನು ಸುಧಾರಿಸಲು, ಅವರ ಅಗತ್ಯಗಳಿಗೆ ಸೂಕ್ತವಾದ ಹಲವು ಉಪಕ್ರಮಗಳನ್ನು ಬ್ಯಾಂಕು ಕೈಗೊಳ್ಳುತ್ತದೆ. ತನ್ನ ನಿಯಮಗಳ ವ್ಯಾಪ್ತಿಯಲ್ಲಿ ಮಾನವ ಸಂಪನ್ಮೂಲದ ಕಾರ್ಯಕ್ರಮಗಳನ್ನು ಅವಲೋಕಿಸಲು ನಿರ್ವಹಣಾಸಮಿತಿಯನ್ನು ಬ್ಯಾಂಕುಹೊಂದಿದೆ. ಮಂಡಳಿಯ ಮಾನವ ಸಂಪನ್ಮೂಲ ನೀತಿ ಮತ್ತು ಅದರ ಕಾರ್ಯಕ್ರಮಗಳ ಮೇಲ್ವಿಚಾರಣೆ ಹಾಗೂ ಸಮರ್ಪಕಮಾರ್ಗದರ್ಶನ ಮತ್ತು ಸಮಯಕ್ಕೆನುಸಾರವಾಗಿ ಮಾರ್ಪಾಡುಗಳನ್ನು ಮಾಡುತ್ತದೆ. ಮಾನವ ಸಂಪನ್ಮೂಲ ಅಭಿವೃದ್ಧಿ ಸಮಿತಿಯ ಆರು ತಿಂಗಳಿಗೊಮ್ಮೆ ಮತ್ತು ಅಗತ್ಯಕ್ಕನುಗುಣವಾಗಿ ಸಭೆ ಸೇರುತ್ತದೆ. ಮಾರ್ಚ್ 31, 2023ರ ಸಮಯಕ್ಕೆ 335 ಸಿಬ್ಬಂದಿ ವರ್ಗವಿದೆ. 40.80% ಕಾರ್ಯಪಡೆಯು 31 ರಿಂದ 40 ವರ್ಷದ ವಯೋಮಾನದ್ದಾಗಿದೆ.

ಪ್ರಸಕ್ತ ವರ್ಷದಲ್ಲಿ 13 ಒಳಾಂಗಣ ತರಬೇತಿ ಮತ್ತು 10 ಹೊರಗಿನ ತರಬೇತಿಗಳಿಗೆ ಉದ್ಯೋಗಿಗಳನ್ನು ಪ್ರಾಯೋಜಿಸಿದೆ. ಉತ್ತಮ ಪರಿಹಾರ ನೀತಿಯೊಂದಿಗೆ, ಉದ್ಯೋಗಿಗಳ ಮನೋಬಲ ಮತ್ತು ನಿಷ್ಠೆಯನ್ನು ಹೆಚ್ಚಿಸುವದಕ್ಕಾಗಿ, ಉದ್ಯೋಗಿಗಳಿಗೆ ಆರ್ಥಿಕ ಮತ್ತು ಆರ್ಥಿಕೇತರ ಉತ್ತೇಜನಗಳ ವಿವಿಧ ಸೌಲಭ್ಯಗಳನ್ನು ಒದಗಿಸುತ್ತದೆಯಲ್ಲದೆ, ಉದಾರೀಕೃತ ನಿಯಮಗಳು ಮತ್ತು ಷರತ್ತುಗಳನ್ನೊಳಗೊಂಡ, ಬಡ್ಡಿರಹಿತ ಹಬ್ಬದ ಮುಂಗಡ, ಗೃಹಸಾಲದಲ್ಲಿ ರಿಯಾಯಿತಿ ಬಡ್ಡಿದರ, ವಾಹನಸಾಲ ಮತ್ತು ಓವರ್ ಡ್ರಾಫ್ಟ್ ಸೌಲಭ್ಯಗಳ ಕೊಡುಗೆ ನೀಡುತ್ತದೆ.

## ಮಾಹಿತಿ ತಂತ್ರಜ್ಞಾನ ಮತ್ತು ಮಾಹಿತಿ ತಂತ್ರಜ್ಞಾನ ಒಳಗೊಂಡ ಸೇವೆಗಳು :

ಮಾಹಿತಿ ತಂತ್ರಜ್ಞಾನವು ಶರೀರದಲ್ಲಿನ ರಕ್ತದಂತೆ-ಸಾಮಾನ್ಯವಾಗಿ ಪ್ರಕಟಗೊಳ್ಳದಿದ್ದರೂ ಅದರ ಅನುಪಸ್ಥಿತಿಯು ತಕ್ಷಣವೇ ಅರಿವಿಗೆ ಬರುತ್ತದೆ. ಇದನ್ನು ಚೆನ್ನಾಗಿ ಅರ್ಥಮಾಡಿಕೊಂಡಿರುವದರಿಂದ ಮಾಹಿತಿ ತಂತ್ರಜ್ಞಾನದ ಮೂಲಬೂತ ಸೌಕರ್ಯವನ್ನು ಬಲಪಡಿಸುವತ್ತ ಬ್ಯಾಂಕುದಾಪುಗಾಲಿರಿಸಿದ್ದು, ನವೀನ ತಂತ್ರಜ್ಞಾನದ ಉಪಕ್ರಮಗಳನ್ನು ಅಳವಡಿಸಿಕೊಂಡಿದೆ ಹಾಗೂ ಅದಕ್ಕೆ ಮಾನವೀಯ ಸ್ಪರ್ಶ ನೀಡುವುದರೊಂದಿಗೆ ವಿಶ್ವಾಸಾರ್ಹ ಬೆಂಬಲ ವ್ಯವಸ್ಥೆಯನ್ನು ಒದಗಿಸಿದ್ದು ಬ್ಯಾಂಕಿನ ಪ್ರಗತಿಗೆ ಕೊಡುಗೆ ನೀಡುತ್ತದೆ.

ಅಧಿಕೃತ ಬಳಕೆದಾರ ಸಂಸ್ಥೆಯಾಗಿ ಮತ್ತು ಇ-ಕೆವೈಸಿ ಬಳಕೆದಾರ ಸಂಸ್ಥೆಯಾಗಿ, ಓ.ಟಿ.ಪಿ, ಬೆರಳಚ್ಚು ಹಾಗೂ ಐ.ಆರ್.ಐ.ಎಸ್. ಮೂಲಕ ತನ್ನ ಗ್ರಾಹಕರ ಮತ್ತು ಲಾಭಾರ್ಥಿಗಳನ್ನು ಪರಿಶೀಲಿಸಲು ಯು.ಐ.ಡಿ.ಐ.ನಿಂದ ಬ್ಯಾಂಕು ಅನುಮೋದನೆ ಪಡೆದಿದೆಯೆಂದು ತಿಳಿಸಲು ಸಂತೋಷವೆನಿಸುತ್ತದೆ. ತನ್ನ ಕ್ಷೇತ್ರ ಸಿಬ್ಬಂದಿಗೆ ಎಚ್.ಎಚ್.ಡಿ. ಯಂತ್ರಗಳನ್ನು ನೀಡಿ ಆಧಾರ್ ಆಧಾರಿತ ವ್ಯವಹಾರಗಳನ್ನು ಪೂರೈಸುವ ಉಪಕ್ರಮವನ್ನು ಬ್ಯಾಂಕು ಹೊಂದಿದೆ. ಆದಾಗ್ಯೂ, ಟಿ ಐ ಖಣಿಚಿಧಿ (ಆನ್.ಯು.ಎಸ್.ರುಪೇ)ಯಿಂದ ವ್ಯವಹಾರ ಆರಂಭಿಸಿ ನಿಧಾನವಾಗಿ ಎಇಪಿಎಸ್ (AEPS) ಗೆ ತಲುಪುವ ಪ್ರಸ್ತಾವನೆ ಇದೆ. ಆನ್ಲೈನ್ ಪ್ಯಾನ್ ಉರ್ಜಿತಗೊಳಿಸಲು ಸಹ



ಬ್ಯಾಂಕ್ ಅನುಮೋದನೆಯನ್ನು ಪಡೆದಿದೆ ಎಂದು ತಿಳಿಸಲು ಸಂತೋಷವಾಗುತ್ತಿದೆ. ಈ ಸೌಲಭ್ಯವು ಗ್ರಾಹಕರ ಪ್ಯಾನ್ ಸಂಖ್ಯೆಗಳ ಮೌಲ್ವೀಕರಣವನ್ನು ಸಕ್ರಿಯಗೊಳಿಸುತ್ತದ್ದಲ್ಲದೆ ಡೇಟಾದಲ್ಲಿನ ದೋಷಗಳನ್ನು ಹಾಗೂ ಅಸಂಗತ್ಯತೆಯನ್ನು ನಿವಾರಿಸುತ್ತದೆ.

ಬಳಕೆದಾರರು ಕೋರ್‌ಬ್ಯಾಂಕಿಂಗ್ ಸಾಫ್ಟ್‌ವೇರ್‌ಗೆ ಲಾಗ್‌ಇನ್ ಆಗುತ್ತಿರುವಾಗ ಭದ್ರತೆಯನ್ನು ಬಲಪಡಿಸಲು, ಬ್ಯಾಂಕು ತನ್ನ ಸಿಬ್ಬಂದಿಗೆ ಬಹು ಅಂಶದ ಧೃಡೀಕರಣವನ್ನು ಪರಿಚಯಿಸಲು ಕ್ರಮ ಕೈಗೊಂಡಿದೆ. ಈ ಭದ್ರತಾ ವಿಧಾನವು ಅಂಗೀಕರಿಸಲ್ಪಟ್ಟ ಅತ್ಯುತ್ತಮ ವಿಧಾನವಾಗಿದ್ದು ಬ್ಯಾಂಕು ಅಳವಡಿಸಿಕೊಳ್ಳುತ್ತಲಿದೆ.

ಇಂದಿನ ಸಂವಹನ ವ್ಯವಸ್ಥೆಯಲ್ಲಿ ಇ-ಮೇಲ್ ಚಾನೆಲ್‌ನ ಮಹತ್ವವನ್ನು ಕಡೆಗಣಿಸುವಂತಿಲ್ಲ. ಎಲ್ಲ ರೀತಿಯ ಭದ್ರತಾ ಲೋಪದೋಷಗಳಿಂದ ಈ ಮಹತ್ವದ ಸಂವಹನಾ ಚಾನೆಲ್‌ಗಳನ್ನು ರಕ್ಷಿಸಬೇಕಿದೆ. ಈ ನಿಟ್ಟಿನಲ್ಲಿ ಹಾಗೂ ಅಪಾಯದ ಸಂಕೇತವಿರುವ ಇ-ಮೇಲ್‌ಗಳನ್ನು ಸೋಸಿ ತೆಗೆಯಲು ಹೆಚ್ಚುವರಿ ಭದ್ರತೆ ನೀಡುವ ಆಧುನಿಕ ಅಪಾಯದ ರಕ್ಷಣೆಯನ್ನು (ATP) ಅಳವಡಿಸಿದೆಯೆಂದು ತಿಳಿಸಲು ಸಂತೋಷವೆನಿಸುತ್ತದೆ. ಅಲ್ಲದೆ ವೈಯಕ್ತಿಕ ಇ-ಮೇಲ್ ಬಾಕ್ಸ್‌ಗಳನ್ನು ಮುಕ್ತಗೊಳಿಸಿ ಇ-ಮೇಲ್‌ಗಳನ್ನು ದೀರ್ಘಾವಧಿಯವರೆಗೆ ಕಾಪಾಡಿಕೊಳ್ಳುವ ಆರ್ಕೈವಲ್ ಸೇವೆಗಳನ್ನು ಅಳವಡಿಸಿಕೊಂಡಿದೆ.

ಬೆದರಿಕೆಗಳು ಆಧುನಿಕವಾಗತೊಡಗಿದಂತೆ ಐ.ಎಸ್. ಮತ್ತು ಸೈಬರ್ ಅಪರಾಧಗಳು ಇಂದಿನ ತಂತ್ರಜ್ಞಾನದ ಕ್ಷೇತ್ರದಲ್ಲಿ ಹೆಚ್ಚಿನ ಆಧ್ಯತೆಯನ್ನು ಪಡೆದುಕೊಂಡಿವೆ. ಜಾಗೃತಿ ಮಟ್ಟವನ್ನು ಹೆಚ್ಚಿಸಲು ಮತ್ತು ಸಿಬ್ಬಂದಿಗಳಲ್ಲಿ ಸೈಬರ್ ಆರೋಗ್ಯವನ್ನು ಕಾಪಾಡಲು ಬ್ಯಾಂಕು ದೈನಂದಿನ ಪ್ರಚಾರ ಅಭಿಯಾನವನ್ನು ಕೈಗೊಂಡಿದೆ. ಈ ಮೂಲಕ ಭದ್ರತಾ ಸೂಚನೆಗಳನ್ನು ಹಾಗೂ ಉತ್ತಮ ಅಭ್ಯಾಸಗಳನ್ನು ಪ್ರತಿದಿನ ಸಿಬ್ಬಂದಿಯ ಜೊತೆ ಹಂಚಿಕೊಳ್ಳಲಾಗುತ್ತದೆ ಇದರಿಂದ ನಿರಂತರ ಕಲಿಕೆಯ ಪ್ರಕ್ರಿಯೆಯು ಸಾಧ್ಯವಾಗಿದೆ.

೦೮ನೇ ವ್ಯವಹಾರದಲ್ಲಿ ನಿಖರವಾದ ಮತ್ತು ಸಂಯೋಜಿತ ಎಂ.ಐ.ಎಸ್.ವು ನಿರ್ಣಾಯಕವೆನಿಸುತ್ತದೆಯಾದ್ದರಿಂದ, ವಿವಿಧ ವರದಿಗಳನ್ನು ಲಭ್ಯವಾಗಿಸುವ ಮತ್ತು ಸುಗಮವಾಗಿ ದೊರಕಿಸುವ ಸುಲಭವಾಗಿ ಬ್ಯಾಂಕು ಆನ್‌ಲೈನ್ ಒಳಖ ಪೋರ್ಟಲ್‌ನ್ನು ಅಭಿವೃದ್ಧಿಗೊಳಿಸುತ್ತಿದೆ. ಅಳತೆಗೋಲಾಗಬಲ್ಲ, ನಮ್ಯತೆಯಾಗಿರುವುದು ಮತ್ತು ವೆಚ್ಚವನ್ನು ಕಡಿಮೆಯಾಗಿಸುವ ಸಾಮರ್ಥ್ಯವನ್ನು ಗುರುತಿಸಿ ಕ್ಲೌಡ್ ಕಂಪ್ಯೂಟಿಂಗ್ ಸೇವೆಯನ್ನು ಎಂ.ಐ.ಎಸ್. ಪೋರ್ಟಲ್‌ನ್ನು ಅಳವಡಿಸುವಲ್ಲಿ ಪ್ರಯೋಜನ ಪಡೆಯುವ ಯೋಜನೆಯನ್ನು ಬ್ಯಾಂಕು ಹೊಂದಿದೆ.

### ಆಂತರಿಕ ನಿಯಂತ್ರಣ ವ್ಯವಸ್ಥೆ :

ಬ್ಯಾಂಕಿಂಗ್ ಉದ್ಯಮವು ಅಪಾಯಗಳನ್ನು ನಿರ್ವಹಿಸುವ ಉದ್ಯಮವಾಗಿದೆ. ಅಗತ್ಯವಿದ್ದಷ್ಟು ಮತ್ತು ಪರಿಣಾಮಕಾರಿ ನಿಯಂತ್ರಣ ವ್ಯವಸ್ಥೆಯನ್ನು ಬಳಸುವುದರಿಂದ ಅಪಾಯ ನಿರ್ವಹಣೆ ಸಾಧ್ಯವಾಗುತ್ತದೆ. ವ್ಯವಹಾರ ಹಾಗೂ ಕಾರ್ಯ ನಿರ್ವಹಣೆಯಿಂದ ಎದುರಾಗುವ ಅಪಾಯಗಳನ್ನು ಜೀರ್ಣಿಸುವ ಬ್ಯಾಂಕಿನ ನೀತಿಗೆ ಅನುಗುಣವಾಗಿರುವ, ವಿವಿಧ ಸವಾಲುಗಳನ್ನು ಗುರುತಿಸುವ ಆಂತರಿಕ ಧೃಢವಾದ ನಿಯಂತ್ರಣ ವ್ಯವಸ್ಥೆಯನ್ನು ಬ್ಯಾಂಕು ಹೊಂದಿದೆ. ವ್ಯವಹಾರಗಳ ಸಂದರ್ಭದಲ್ಲಿ ನಿಯಮಾನುಸರಣೆಗೆ ಚ್ಯುತಿ-ಉಂಟಾಗುವುದನ್ನು ನಿರಾಕರಿಸುವಂತಿಲ್ಲ. ಆದ್ದರಿಂದ ನಿಯಂತ್ರಣ ವ್ಯವಸ್ಥೆಯ ಭಾಗವಾಗಿ ದೋಷಗಳನ್ನು ಗುರುತಿಸಲು, ಆಂತರಿಕ ಲೆಕ್ಕಪರಿಶೋಧನೆಯ ವಿಭಾಗವೂ ಇದ್ದು, ದೋಷಗಳನ್ನು ನಿರ್ದಿಷ್ಟ ಸಮಯದಲ್ಲಿಯೇ ಪರಿಹರಿಸುತ್ತದೆ.

### ಅಪಾಯ/ಸವಾಲು ನಿರ್ವಹಣೆ :

ಸವಾಲುಗಳನ್ನು ಎದುರಿಸುವ ಶಕ್ತಿಯನ್ನು ಬಲಪಡಿಸುವಂತೆ ಬ್ಯಾಂಕು ಸಮಗ್ರ ಮತ್ತು ವಿಶೇಷ ಅಭಿವೃದ್ಧಿಪಡಿಸುವ ನಿಯಮಗಳನ್ನು ಹೊಂದಿದ್ದು ಅದು ಕ್ರಿಯಾತ್ಮಕ ಹಾಗೂ ವಿಕಾಸಗೊಳ್ಳುವ ಸನ್ನಿವೇಶಕ್ಕೆ ತಕ್ಕದಾಗಿದೆ. ನಿಯಂತ್ರಕರಿಂದ ಅನಿವಾರ್ಯಗೊಳಿಸಲಾದ ನಿಯಮಗಳಲ್ಲದೆ, ವಿವಿಧ ಸನ್ನಿವೇಶಗಳಲ್ಲಿ ಎದುರಾಗುವ ಸವಾಲುಗಳ ಪ್ರಮಾಣವನ್ನು ನಿರ್ಧರಿಸಲು ಮತ್ತು ವಿಶ್ಲೇಷಿಸಲು, ಬ್ಯಾಂಕು ವಿವೇಚನಾಯುಕ್ತ ನೀತಿಗಳು, ಪ್ರಕ್ರಿಯೆಗಳು, ಮಿತಿಗಳು ನಿಯಂತ್ರಣ ಮತ್ತು ವ್ಯವಸ್ಥೆಗಳನ್ನು ಹೊಂದಿದೆ.

ಮಂಡಳಿಯ ಸವಾಲು ನಿರ್ವಹಣಾ ಸಮಿತಿಯ (RMC) ಬ್ಯಾಂಕಿನ ಸವಾಲುಗಳಲ್ಲಿನ ಬದಲಾವಣೆಯನ್ನು ಅರಿತುಕೊಳ್ಳಲು ನಿಯಮಿತವಾಗಿ ಸಭೆ ಸೇರುತ್ತದ್ದಲ್ಲದೆ ಮತ್ತು ಎದುರಾಗುವ ಅಪಾಯವನ್ನು ನಿರ್ವಹಣಾ ಚೌಕಟ್ಟಿನಲ್ಲಿ ಸೇರಿಸಲು ಮಾರ್ಗಸೂಚಿಗಳನ್ನು ನೀಡುತ್ತದೆ. ಮಂಡಳಿಯ ಅಪಾಯ ನಿರ್ವಹಣಾ ಸಮಿತಿಯ ಅನುಮೋದನೆಯೊಂದಿಗೆ ಮತ್ತು ಅಗತ್ಯವಿದ್ದಾಗ ಅಪಾಯ ನಿರ್ವಹಣಾ ಚೌಕಟ್ಟನ್ನು ಕ್ರಿಯಾಶೀಲವಾಗಿರುವಂತೆ ಸೂಕ್ಷ್ಮವಾಗಿ ಟ್ಯೂನ್ ಮಾಡಲಾಗಿದೆ. ಸ್ವತ್ತು ಹೊಣೆಗಾರಿಕೆ ನಿರ್ವಹಣೆ ಮತ್ತು ಹೂಡಿಕೆ ನಿರ್ವಹಣಾ ಸಮಿತಿಯು ಅಪಾಯಗಳ ಲಿಕ್ವಿಡಿಟಿ ರಿಸ್ಕ್‌ಗಳ ನಿರ್ವಹಣೆಯನ್ನು ಪರಿಶೀಲಿಸಿ, ವಿವೇಚನಾಶೀಲ ಮಿತಿಗಳಿಗೆ ಬದ್ಧವಾಗಿರುವದನ್ನು ಖಚಿತಪಡಿಸುತ್ತದೆ. ಸ್ವತ್ತು ಹೊಣೆಗಾರಿಕೆ ನಿರ್ವಹಣೆ ಮತ್ತು ಹೂಡಿಕೆ ನಿರ್ವಹಣಾ ಸಮಿತಿ (ALMICO) ಯು ಲಿಕ್ವಿಡಿಟಿ ರಿಸ್ಕ್ ಮತ್ತು ಹೂಡಿಕೆ ರಿಸ್ಕ್‌ಗಳ ಮೇಲ್ವಿಚಾರಣೆ ಮಾಡುತ್ತದೆ. ಬ್ಯಾಂಕಿನ ಹೂಡಿಕೆಗಳು ಸರಕಾರಿ ಭದ್ರತೆಗಳಲ್ಲಿರುವದರಿಂದ ಹೂಡಿಕೆಯ ಅಪಾಯವು ನಗ್ನವಾಗಿರುತ್ತದೆ. ಎಸ್.ಎಲ್.ಆರ್. ಹೊರತಾದ ಹೂಡಿಕೆಗಳು ಮ್ಯೂಚುವಲ್ ಫಂಡ್‌ನಲ್ಲಿದ್ದ ಕಾರಣ ಇತರ ಆಯ್ಕೆಗಳಿಗಿಂತ, ಅಪಾಯವು ತೀರಾ ಕಡಿಮೆ ಮಟ್ಟದಲ್ಲಿದ್ದು. ಎ.ಎಲ್.ಎಂ. ಸಮಿತಿಯು ಹೂಡಿಕೆಯ ಫೋರ್ಟ್‌ಫೋಲಿಯೋಗಳನ್ನು ಒಳಪಟ್ಟಿದೆ. ಬ್ಯಾಂಕಿನ ಸ್ವತ್ತು ಹೊಣೆಗಾರಿಕೆ ನೀತಿಯು ದ್ರವ್ಯತೆ ಅಪಾಯ ನಿರ್ವಹಣೆಗೆ ವಿಶಾಲ ಚೌಕಟ್ಟನ್ನು ನಿಗದಿಪಡಿಸಿದ್ದು, ದೈನಂದಿನ ದ್ರವ್ಯತಾ ಅವಶ್ಯಕತೆಗಳನ್ನು ನಿಭಾಯಿಸುವಂತೆ ಮತ್ತು ದ್ರವ್ಯತೆಯ ಒತ್ತಡವನ್ನು ಅವಧಿಯನ್ನು ತಡೆದುಕೊಳ್ಳುವ ಹಾಗೂ ಅದೇ ಸಮಯಕ್ಕೆ CRR ಮತ್ತು SLR ಮಟ್ಟವನ್ನು ಕಾಯ್ದುಕೊಳ್ಳುವದನ್ನು ಖಚಿತಪಡಿಸುತ್ತದೆ. ಬ್ಯಾಂಕಿನ ದ್ರವ್ಯತೆ ಪ್ರೊಫೈಲನ್ನು ಸ್ಥಿರ ಹಾಗೂ ಕ್ರಿಯಾತ್ಮಕವಾಗಿ, ಪ್ರಮುಖ ದ್ರವ್ಯತಾ ಅನುಪಾತಗಳು ಮತ್ತು ಒತ್ತಡ ನಡವಳಿಕೆಗಳನ್ನು ಅವಲೋಕಿಸಿ, ಆಗಾಗ ವಿಶ್ಲೇಷಿಸಲಾಗುತ್ತದೆ.

#### ಅನುಸರಣಾ ಕಾರ್ಯೋಜನೆ :

ಹಣಕಾಸಿನ ಉತ್ಪನ್ನಗಳಲ್ಲಿ ಹೆಚ್ಚುತ್ತಿರುವ ಸಂಕೀರ್ಣತೆ ಮತ್ತು ದೇಶದ ಆರ್ಥಿಕತೆಯಲ್ಲಿ ಬ್ಯಾಂಕುಗಳ ಪ್ರಮುಖ ಪಾತ್ರವಹಿಸುವಿಕೆಯಿಂದ ವಿಶ್ವದಾದ್ಯಂತ ಹಣಕಾಸು ವಲಯವನ್ನು ವಿಶೇಷವಾಗಿ ಬ್ಯಾಂಕಿಂಗ್ ವಲಯವನ್ನು ಅನುಪೇಕ್ಷಿತ ಅಪಾಯದಿಂದ ರಕ್ಷಿಸಲು, ಅನೇಕ ನಿಯಂತ್ರಣಗಳನ್ನು ಬಲಗೊಳಿಸಲು ಉಪಾಯ ಹಾಗೂ ನಿಯಂತ್ರಣಗಳನ್ನು ರೂಪಿಸಲಾಗುತ್ತಿದೆ. ಅನುಸರಣಾ ಕಾರ್ಯವು ಬ್ಯಾಂಕಿಂಗ್ ವಲಯದಲ್ಲಿ ಕ್ರಿಯಾಶೀಲಗೊಂಡಿದೆ. ಆರ್.ಬಿ.ಆರ್. ಸಹ ನಿಯಮಿತವಾಗಿ ಸಾಕಷ್ಟು ಮಾರ್ಗಸೂಚಿಗಳನ್ನು ನೀಡುತ್ತಿದೆ. ನಿಮ್ಮ ಬ್ಯಾಂಕು ನಿಯಮಗಳನ್ನು ಯಾವಾಗಲೂ ಅನುಸರಣೆ ಮಾಡುವದರ ಮಹತ್ವವನ್ನು ಅರಿತುಕೊಂಡಿದೆಯೆಂದು ತಿಳಿಸಲು ಆನಂದ ವೆನಿಸುತ್ತಿದೆ. ನಿಮ್ಮ ಬ್ಯಾಂಕಿನ ಅನುಸರಣಾ ವಿಭಾಗವು ಅದರ ಗಾತ್ರಕ್ಕನುಗುಣವಾಗಿ, ಉತ್ಪನ್ನಗಳು, ಕಾರ್ಯನಿರ್ವಹಣೆಯಲ್ಲಿನ ಸಂಕೀರ್ಣತೆಗಳ ಮಟ್ಟಕ್ಕೆ ಸಮುಚಿತವಾದ ಸಿಬ್ಬಂದಿಯನ್ನು ಹೊಂದಿದ್ದು, ಹಿತಾಸಕ್ತಿಗಳ ಸಂಘರ್ಷಗಳನ್ನು ತಪ್ಪಿಸಲು ವ್ಯವಹಾರ ಮತ್ತು ಕಾರ್ಯಚರಣೆಗಳಿಂದ ಪ್ರತ್ಯೇಕಿಸುವ ವರದಿಯನ್ನು ನೀಡುತ್ತದೆ. ಎಸ್.ಎಲ್.ಆರ್., ಸಿ.ಆರ್.ಆರ್., ಡಬ್ಲ್ಯೂ.ಎ.ಸಿ.ಎ.ಆರ್. ಲಿಕ್ವಿಡಿಟಿ ಕವರೇಜ್ ಅನುಪಾತಗಳನ್ನು ಎಚ್ಚರಿಕೆಯಿಂದ ನಿರ್ವಹಿಸಲಾಗುತ್ತಿದ್ದು ಯಾವದೆ ಸಮಯದಲ್ಲಿ ನಿಗದಿತ ಮಿತಿಗಳಿಗಿಂತ ಮೇಲ್ಮಟ್ಟದಲ್ಲಿದೆ.

#### ಆಂತರಿಕ ಲೆಕ್ಕ ಪರಿಶೋಧನೆ :

ಬ್ಯಾಂಕಿನ ಆಂತರಿಕ ಲೆಕ್ಕ ಪರಿಶೋಧನೆ ವಿಭಾಗವು ಸ್ವತಂತ್ರ ರೀತಿಯಲ್ಲಿ ಆಂತರಿಕ ನಿಯಂತ್ರಣಗಳ ಅಪಾಯ ನಿರ್ವಹಣೆ, ಆಡಳಿತ ವ್ಯವಸ್ಥೆ ಮತ್ತು ಕಾರ್ಯಚರಣೆಗಳ ಬಗ್ಗೆ ವರದಿಯನ್ನು ಸಲ್ಲಿಸುತ್ತದ್ದಲ್ಲದೆ ನಿರಂತರವಾಗಿ ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತ ಆಂತರಿಕ ನಿಯಮಗಳು ಮತ್ತು ಮಾರ್ಗದರ್ಶಿ ಸೂಚನೆಗಳ ಪಾಲನೆಯನ್ನು ಖಚಿತಪಡಿಸುತ್ತದೆ. ವಿಭಾಗವು ಏಕಕಾಲಿಕ ಆಡಿಟ್ ಕಾರ್ಯವನ್ನು ನಿರ್ವಹಿಸುತ್ತದೆ. ಆಂತರಿಕ ಲೆಕ್ಕ ಪರಿಶೋಧನಾ ನೀತಿಯನ್ನು ರಿಸ್ಕ್‌ಬೇಸ್ಡ್ ಸೂಪರ್‌ವಿಜನ್ (RBS) ಪ್ರಕಾರ ಆರ್.ಬಿ.ಐ.ನ ಮಾರ್ಗದರ್ಶಿ ಸೂಚನೆಗಳನ್ನು ಆಧರಿಸಿ ರಿಸ್ಕ್‌ಬೇಸ್ಡ್ ಇಂಟರ್ನಲ್ ಆಡಿಟ್ (RBIA) ಮತ್ತು ಇತರ ವಾಣಿಜ್ಯ ಬ್ಯಾಂಕುಗಳಲ್ಲಿರುವಂತೆ

ಏಕಕಾಲೀನ ಆಡಿಟ್ ಪದ್ಧತಿಯಂತೆ ರಚಿಸಲಾಗಿದೆ. ಬೋರ್ಡಿನ ಲೆಕ್ಕ ಪರಿಶೋಧನಾ ಸಮಿತಿಯು ಮೂವರು ಕಾರ್ಯನಿರ್ವಾಹಕರಲ್ಲದ ನಿರ್ದೇಶಕರು ಮತ್ತು ಇನ್ಸ್ಟಿಟ್ಯೂಟ್ ಆಫ್ ಚಾರ್ಟೆಡ್ ಅಕೌಂಟೆಂಟ್ಸ್ ಆಫ್ ಇಂಡಿಯಾದ ಅರ್ಹ ಸದಸ್ಯರಾದ ಅಧ್ಯಕ್ಷರನ್ನು ಒಳಗೊಂಡಿದೆ. ಅವಶ್ಯಕತೆಗಳಿಗನುಸಾರ ಆಡಿಟ್ ನೀತಿ ಮತ್ತು ಪ್ರಕ್ರಿಯೆಗಳಲ್ಲಿ ಬದಲಾವಣೆ ಮಾಡಲು ಲೆಕ್ಕ ಪರಿಶೋಧನಾ ಸಮಿತಿ ಶಿಫಾರಸು ಮಾಡುತ್ತದೆ. ಆಂತರಿಕ ಲೆಕ್ಕ ಪರಿಶೋಧನೆ ಹಾಗೂ ಸಮಕಾಲೀನ ಆಡಿಟ್ ಸಮಿತಿಯ ಎದುರು ಪರಿಶೀಲನೆಗಾಗಿ ಇಡಲಾಗುತ್ತದೆ. ನಿರ್ದೇಶಕ ಮಂಡಳಿಯು ಆಂತರಿಕ ಲೆಕ್ಕ ಪರಿಶೋಧನೆಯ ಪರಿಣಾಮಕಾರಿತ್ವವನ್ನು ಮತ್ತು ಬ್ಯಾಂಕಿನಿಂದ ನಿರ್ದಿಷ್ಟ ಪಡಿಸಿದ ನಿಬಂಧನೆಗಳ ಪರಿಣಾಮಕಾರಿತ್ವವನ್ನು ಪರಿಶೀಲಿಸುತ್ತದೆ. ಆಂತರಿಕ ಲೆಕ್ಕ ಪರಿಶೋಧನಾ ತಂಡವು ಉತ್ತಮ ಸಿಬ್ಬಂದಿಯನ್ನು ಒಳಗೊಂಡಿದ್ದು, ಸಮರ್ಥ ಆಡಿಟ್‌ನ್ನು ಕೈಗೊಳ್ಳಲು ಪರಿಣಿತರಿಂದ ಮತ್ತು ಸಾಧನಗಳಿಂದ ಸುಸಜ್ಜಿತವಾಗಿದೆ. ಆಂತರಿಕ ಲೆಕ್ಕ ಪರಿಶೋಧನೆ ಮತ್ತು ನಿಯಂತ್ರಣ ಪ್ರಕ್ರಿಯೆಗಳು ಬ್ಯಾಂಕಿನ ಸ್ವತ್ತು ಮತ್ತು ಹಿತಾಸಕ್ತಿಗಳನ್ನು ಕಾಪಾಡಲು ಮತ್ತು ಪರಿಹಾರ ಕ್ರಮಗಳನ್ನು ಕೈಗೊಳ್ಳಲು ಹಾಗೂ ಅಪಾಯಗಳನ್ನು ಸಮಯೋಚಿತವಾಗಿ ಗುರುತಿಸಲು ಅನುಕೂಲವಾಗಿವೆ.

### ಕಂಪನಿಯ ಸಾಮಾಜಿಕ ಜವಾಬ್ದಾರಿ (CSR) :

ಕಾರ್ಪೊರೇಟ್ ಸಾಮಾಜಿಕ ಜವಾಬ್ದಾರಿಯು ವ್ಯವಹಾರ ಮತ್ತು ಮೌಲ್ಯಗಳನ್ನೊಳಗೊಂಡಿದ್ದು ಅದರಿಂದ ಹೊಡೆದಾರರು, ಉದ್ಯೋಗಿಗಳು, ಗ್ರಾಹಕರು, ಸಮುದಾಯ ಹಾಗೂ ಪರಿಸರವೂ ಸೇರಿದಂತೆ ಎಲ್ಲ ಪಾಲಾಗಾರರ ಹಿತಾಸಕ್ತಿಗಳು ಕಂಪನಿಯ ನೀತಿ ಮತ್ತು ಕಾರ್ಯಗಳನ್ನು ಪ್ರತಿಬಿಂಬಿಸುತ್ತದೆ. 2022-23ರಲ್ಲಿ ಕಾರ್ಪೊರೇಟ್ ಸಾಮಾಜಿಕ ಜವಾಬ್ದಾರಿಗೆ ಸಂಬಂಧಿಸಿದಂತೆ ಬ್ಯಾಂಕು 135ನೇ ಕಲಂ ಪ್ರಕಾರ ನಿಬಂಧನೆಗಳನ್ನು ಅನುಸರಿಸಿದೆ. ಕಂಪನಿ ಕಾಯಿದೆಯ ನಿಯಮ 9ರ (ಕಾರ್ಪೊರೇಟ್ ಸಾಮಾಜಿಕ ಹೊಣೆಗಾರಿಕೆ ನೀತಿ) 2014ರ ಪ್ರಕಾರ ಸಿ.ಎಸ್.ಆರ್. ಚಟುವಟಿಕೆಗಳ ವರದಿಯನ್ನು ವಾರ್ಷಿಕ ವರದಿಯ ಜೊತೆ ಅನುಬಂಧವಾಗಿಸಿದೆಯಲ್ಲದೆ ಮಂಡಳಿಯ ವರದಿ ಹಾಗೂ ನೀತಿಗಳನ್ನು ಕಂಪನಿಯ ವೆಬ್‌ಸೈಟ್ [www.kbsbank.india](http://www.kbsbank.india) ನಲ್ಲಿ ಅಪ್‌ಲೋಡ್ ಮಾಡಲಾಗಿದೆ. ಕಂಪನಿಗಳ ಕಾಯಿದೆ 2013ರ ನೀತಿಯಂತೆ ಬ್ಯಾಂಕು ಸಿ.ಎಸ್.ಆರ್. ಕಮಿಟಿಯನ್ನು ಹೊಂದುವ ಅಗತ್ಯವಿಲ್ಲ ಯಾಕೆಂದರೆ ನಿರ್ದೇಶಕರ ಮಂಡಳಿಯು ಅದರ ಭಾಗವನ್ನು ಹೊತ್ತುಕೊಂಡಿದೆ.

2023-24ನೇ ವರ್ಷದಲ್ಲಿಯೂ ಬ್ಯಾಂಕು ಕಂಪನಿಯಕಾಯಿದೆ 2013ರ ನಿಯಮ 135ರ ಪ್ರಕಾರ ಸಿ.ಎಸ್.ಆರ್. ಚಟುವಟಿಕೆಗಳನ್ನು ಕೈಗೊಳ್ಳಲಿದೆ.

### ಭಾರತೀಯ ರಿಸರ್ವ್‌ಬ್ಯಾಂಕಿನಿಂದ ವಾರ್ಷಿಕ ತಪಾಸಣೆ :

31, ಮಾರ್ಚ್ 2022ರ ಬ್ಯಾಂಕಿನ ಸ್ಥಿತಿಯು ಕುರಿತು ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕು ಡಿಸೆಂಬರ್ 23, 2022 ರಿಂದ ಜನವರಿ 06, 2023ರ ವರೆಗೆ ವಾರ್ಷಿಕ ತಪಾಸಣೆಯನ್ನು ಕೈಗೊಂಡಿದೆ.

### ಮುಂಜಾಗ್ರತ ಕ್ರಮಗಳ ಕಾರ್ಯವಿಧಾನ :

ಕಂಪನಿಗಳ ಕಾಯಿದೆ 2013ರ ಸೆಕ್ಷನ್‌177ರ ಅನುಸಾರ ಮತ್ತು ಕಂಪನಿಯ ನಿಯಮಗಳು (ಮಂಡಳಿ ಸಭೆಗಳು ಹಾಗೂ ಅದರ ಅಧಿಕಾರ ಸಭೆಗಳು) 2014ರಂತೆ ಬ್ಯಾಂಕು ಮುಂಜಾಗ್ರತಾ ಕಾರ್ಯವನ್ನು ಸ್ಥಾಪಿಸಿದೆ. ಬ್ಯಾಂಕಿನ ವಿಜಿಲೆನ್ಸ್ ಕಾರ್ಯವನ್ನು ಮಂಡಳಿಯ ಆಡಿಟ್ ಸಮಿತಿಯ ನೇರ ಮೇಲ್ವಿಚಾರಣೆಗೆ ವಹಿಸಲಾಗಿದೆ. ವಿಜಿಲೆನ್ಸ್ ನೀತಿ ಮತ್ತು ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾದ ಮಾರ್ಗಸೂಚಿಗಳ ಪ್ರಕಾರ ನಿರ್ವಹಿಸಲಾಗುತ್ತದೆ. ಮಂಡಳಿಯು ಅವಶ್ಯಕತೆಗೆ ಅನುಸಾರವಾಗಿ ಕಾಲಕಾಲಕ್ಕೆ ನೀತಿಯನ್ನು ಪರಿಶೀಲಿಸುತ್ತದೆ ಹಾಗೂ ಮಂಡಳಿಯ ಅನುಮೋದನೆಯನ್ನು ಪಡೆದು ಅಗತ್ಯವಿರುವಲ್ಲಿ ತಿದ್ದುಪಡಿ ಮಾಡುತ್ತದೆ. ಈ ನೀತಿಯಂತೆಯೇ ಎಲ್ಲ ಜಾಗೃತಾ/ಅಕ್ರಮಗಳ ಪ್ರಕರಣಗಳನ್ನು ಗುರುತಿಸಿ, ಲೋಪಗಳು ಕಂಡುಬಂದಲ್ಲಿ ಅಗತ್ಯವಾದ ಕ್ರಮಗಳನ್ನು ಕೈಗೊಳ್ಳಲಾಗುತ್ತದೆ. ಪ್ರತಿಯೊಂದು ಜಾಗೃತೆ/ವಂಚನೆ ಪ್ರಕರಣಗಳನ್ನು ಲೆಕ್ಕಪರಿಶೋಧನಾ ಸಮಿತಿಗೆ ಪರಿಶೀಲನೆಗಾಗಿ ಒಪ್ಪಿಸುತ್ತದೆ. ಅವುಗಳನ್ನು ಆರ್.ಬಿ.ಐ.ಗೂ



ವರದಿ ಮಾಡಲಾಗುತ್ತದೆ. ಬ್ಯಾಂಕು ಫ್ಲಿಸಲ್ ಬ್ಲೋವರ್ ರಕ್ಷಣಾ ನೀತಿಯನ್ನು ಹೊಂದಿದ್ದು ಅದು ವಿಜಿಲೆನ್ಸ್ ನೀತಿಯ ಭಾಗವಾಗಿರುತ್ತದೆ. ಬ್ಯಾಂಕು ಶಿಸ್ತು ಕ್ರಮಗಳ ಪ್ರಕ್ರಿಯೆಯನ್ನು ಹೊಂದಿದ್ದು ನೈಸರ್ಗಿಕ ನ್ಯಾಯದ ಆಧಾರದಲ್ಲಿ ಆಂತರಿಕ ಶಿಸ್ತಿನ ಪ್ರಕ್ರಿಯೆಗಳು ಪೂರ್ಣಗೊಳ್ಳುವವರೆಗೆ ತನಿಖೆಗಳು ಮುಂದುವರೆಯುತ್ತಿದೆ.

### ಗ್ರಾಹಕ ಸೇವೆ :

ಬ್ಯಾಂಕು ಕೇಂದ್ರೀಕರಿಸುವ ಪ್ರಮುಖ ಕ್ಷೇತ್ರವೆಂದರೆ ಗ್ರಾಹಕ ಸೇವೆ. ಗ್ರಾಹಕರು ಶಾಖೆಗಳಲ್ಲಿ ಅಥವಾ ಆನ್‌ಲೈನ್‌ನಲ್ಲಿ ತಮ್ಮ ಬ್ಯಾಂಕಿಂಗ್ ವ್ಯವಹಾರಗಳನ್ನು ತೃಪ್ತಿಕರವಾಗಿ ನಡೆಸುವಂತೆ ಬ್ಯಾಂಕು ಖಚಿತಪಡಿಸಿಕೊಳ್ಳುವ ಬದ್ಧತೆಯನ್ನು ಹೊಂದಿದೆ. ಗ್ರಾಹಕರಿಗೆ ಸರಳವಾಗಿ ಲಭ್ಯವಾಗಿಸಲು, ಶಾಖೆಗಳನ್ನು ಸ್ಥಳಾಂತರಿಸುವ ಪ್ರಕ್ರಿಯೆ, ಸುಧಾರಿತ ವಾತಾವರಣ ಮತ್ತು ಹೆಚ್ಚಿನ ಸೌಕರ್ಯಗಳನ್ನು ಹೊಂದಿರುವಂತೆ ಮಾಡುವುದು ನಿರಂತರ ಪ್ರಕ್ರಿಯೆಯಾಗಿದ್ದು ಅದಕ್ಕೆ ಹೆಚ್ಚಿನ ಆದ್ಯತೆ ನೀಡಲಾಗಿದೆ. ಶಾಖಾ ಆವರಣದಲ್ಲಿ ವಾತಾವರಣದ ಮಾನದಂಡಗಳು, ಜಲಾನಯನ ಪ್ರದೇಶಗಳ ಗ್ರಾಹಕರಿಗೆ ಸುಲಭವಾಗಿ ತಲುಪುವಿಕೆ, ಸಾಕಷ್ಟು ಸ್ಥಳಾವಕಾಶ, ಸೂಕ್ತ ಆಂತರಿಕ ವಿನ್ಯಾಸ, ಕುಡಿಯುವ ನೀರಿನ ಲಭ್ಯತೆ, ಶೌಚಾಲಯ ಮತ್ತು ಹವೆ ನಿಯಂತ್ರಣದಂತಹ ಯಂತ್ರಗಳನ್ನು ನಿಕಟವಾಗಿ ಗಮನಿಸಲಾಗುತ್ತದೆ.

ಗ್ರಾಹಕರ ಸೇವೆ ಮತ್ತು ದೂರು ನಿವಾರಣೆಗೆ ಬ್ಯಾಂಕು ಟೋಲ್‌ಫ್ರೀ ಫೋನ್ ನಂಬರ್‌ಗಳನ್ನು ಅಳವಡಿಸಿದೆ. ಪ್ರತಿ ತಿಂಗಳಿನ 15ನೇ ದಿನವನ್ನು ಗ್ರಾಹಕರ ದಿನವೆಂದು ಆಚರಿಸಲಾಗುತ್ತಿದೆ. ಪ್ರತಿಯೊಂದು ಶಾಖೆಯು “ನಾನು ನಿಮಗೆ ಸಹಾಯ ಮಾಡಲೇ” ಕೌಂಟರ್‌ನ್ನು ಹೊಂದಿದ್ದು, ಗ್ರಾಹಕರು ತಮ್ಮ ವ್ಯವಹಾರಗಳನ್ನು ಶಾಖೆಯಲ್ಲಿ ಪೂರೈಸಲು ಮತ್ತು ಶಿಕ್ಷಣ ನೀಡಲು ಅದು ಸಹಾಯ ನೀಡುತ್ತದೆ. ಶಾಖೆಗಳ ಮಟ್ಟದಲ್ಲಿ ಗ್ರಾಹಕ ಸೇವಾ ಸಮಿತಿ ಮತ್ತು ಕಾರ್ಪೊರೇಟ್ ಆಫೀಸ್ ಮಟ್ಟದಲ್ಲಿ ಬ್ಯಾಂಕು ಗ್ರಾಹಕ ಸೇವೆಗಳ ಸ್ಥಾಯೀ ಸಮಿತಿಗಳನ್ನು ನಿರ್ಮಿಸಿದೆ. ಈ ಸಮಿತಿಗಳು ಕಾಲಕಾಲಕ್ಕೆ ಸಭೆಸೇರಿ ಅಗತ್ಯಕ್ಕೆ ತಕ್ಕಂತೆ ಶಾಖೆಗಳು ಮತ್ತು ಬಿ.ಸಿ. ಕ್ಷೇತ್ರಗಳಲ್ಲಿ ಗ್ರಾಹಕ ಸೇವೆಗಳ ಅನುಷ್ಠಾನವನ್ನು ಮೇಲ್ವಿಚಾರಣೆ ಮಾಡುತ್ತ ಕೊರತೆಗಳನ್ನು ನಿರಂತರವಾಗಿ ಪರಿಹರಿಸುತ್ತವೆ. ಮಂಡಳಿಯ ಗ್ರಾಹಕ ಸೇವಾಸಮಿತಿಯು ಇಬ್ಬರು ಕಾರ್ಯನಿರ್ವಾಹಕರಲ್ಲದ ಸ್ವತಂತ್ರ ನಿರ್ದೇಶಕರನ್ನೊಳಗೊಂಡು ನಾಲ್ಕು ಜನ ಸದಸ್ಯರನ್ನು ಹೊಂದಿದೆ. ಮಂಡಳಿಯ ಕಾರ್ಯನಿರ್ವಾಹಣೆಯ ಮೇಲ್ವಿಚಾರಣೆ ಮಾಡುತ್ತದೆ. ಗ್ರಾಹಕರಿಂದ ಬಂದ ಸಲಹೆಗಳನ್ನು ಪರಿಶೀಲಿಸಲಾಗುತ್ತದೆ. ಗ್ರಾಹಕರಿಂದ ಬಂದ ಸಲಹೆಗಳನ್ನು ಪರಿಶೀಲಿಸಲಾಗುತ್ತದೆ ಹಾಗೂ ಸೂಕ್ತವೆನಿಸಿದರೆ ಅಳವಡಿಸಲಾಗುತ್ತದೆ.

ಬ್ಯಾಂಕು ಉದ್ಯಮದಲ್ಲಿ ವಿಶಿಷ್ಟವಾದ ಮನೆ ಬಾಗಿಲಿಗೆ ಸೇವೆ ಮಾಡರಿಯನ್ನು ಹೊಂದಿದೆ. ಗ್ರಾಹಕ ಸೇವಾ ಪ್ರತಿನಿಧಿಗಳು, ವ್ಯವಹಾರ ಅಭಿವೃದ್ಧಿ ಕಾರ್ಯನಿರ್ವಾಹಕರು ಮತ್ತು ಮೈಕ್ರೋ ಉಳಿತಾಯ ಏಜೆಂಟ್‌ಗಳು ಬ್ಯಾಂಕಿನ ಸೇವೆಗಳನ್ನು ಅಂದರೆಲೇವಣಿ ಸ್ವೀಕೃತಿ, ಸಾಲ ಮರುಪಾವತಿಯ ಕಂತುಗಳನ್ನು ಪಿ.ಓ.ಎಸ್.ನ (POS) ಯಂತ್ರಗಳ ಮೂಲಕ ಸ್ಲಿಪ್ ನಿಂತಿರುವ ರಸೀದಿಯೊಂದಿಗೆ ಪಡೆಯುವುದು ಮುಂತಾದವುಗಳನ್ನು ಗ್ರಾಹಕರ ಮನೆ ಬಾಗಿಲಿಗೆ ತಲುಪಿಸುತ್ತಾರೆ. ಇವುಗಳ ಹೊರತಾಗಿ ಶಾಖೆಗಳಿಂದ ದೂರವಿರುವ ಕಾರ್ಯಕ್ಷೇತ್ರದ ಹಳ್ಳಿಗಳಿಗೆ ಸೇವೆಗಳನ್ನು ತಲುಪಿಸುವ ಬಿ.ಸಿ.ಗಳನ್ನು ಹೊಂದಿದೆ. ನಗದು ಹಿಂಪಡೆಯುವಿಕೆ, ನಗದು ಠೇವಣಿ, ಇಲಾಖಾನ್ರಿ ನಿಧಿ ವರ್ಗಾವಣೆಯಂತಹ ಪ್ರಮುಖ ವ್ಯವಹಾರಗಳನ್ನು ಬಿ.ಸಿ. ಸ್ಥಳದಲ್ಲೇ ಮಾಡಬಹುದಾದ್ದರಿಂದ ಗ್ರಾಹಕರು ಶಾಖೆಗಳಿಗೆ ಪ್ರಯಾಣಿಸುವ ಅಗತ್ಯವಿಲ್ಲ. ಎ.ಟಿ.ಎಂ. ಸೇರಿದಂತೆ ಗ್ರಾಹಕರ ದೂರುಗಳನ್ನು ನಿಯಮಿತ ಕಾಲಾವಧಿಯಲ್ಲಿ ಪರಿಹರಿಸಲಾಗುತ್ತದೆ. (RTGS) ಆರ್.ಜಿ.ಟಿ.ಎಸ್. /ಎನ್.ಇ.ಎಫ್.ಟಿ/ ಎ.ಟಿ.ಎಂ./ ಐ.ಎಂ.ಪಿ.ಎಸ್ /ಯು.ಪಿ.ಐ. ಮತ್ತು ಪಿ.ಓ.ಎಸ್. ವಹಿವಾಟುಗಳ ಸಮನ್ವಯಕ್ಕಾಗಿ ಬ್ಯಾಂಕು ಪ್ರತ್ಯೇಕ ತಂಡವನ್ನು ಹೊಂದಿದ್ದು, ಸಿ.ಟಿ.ಎಸ್. ಕ್ಲಿಯರಿಂಗ್‌ನ್ನು ಪ್ರತಿನಿತ್ಯ ಮಾಡಲಾಗುತ್ತದೆ.

ಬ್ಯಾಂಕಿನ ಎ.ಟಿ.ಎಂ. ನೆಟ್‌ವರ್ಕ್‌ನ್ನು ಉತ್ತಮವಾಗಿ ನಿರ್ವಹಿಸಲಾಗುತ್ತಿದ್ದು, ತನ್ನ ಕಾರ್ಯಚರಣೆಯ ಪ್ರದೇಶಗಳಲ್ಲಿ ಕೆ.ಬಿ.ಎಸ್ ಬ್ಯಾಂಕಿನ ಎ.ಟಿ.ಎಂ.ನಲ್ಲಿ ಸರ್ವಕಾಲಿಕ ನಗದು ಲಭ್ಯವಿದೆ’ ಎಂಬ ತನ್ನದೇ ಆದ ಖ್ಯಾತಿಯನ್ನು ಗಳಿಸಿದೆ. ಎಲ್ಲಾ ಎ.ಟಿ.ಎಂ. ಗಳಲ್ಲಿ

ವರ್ಷಪೂರ್ತಿ, ಎಲ್ಲ ಸಮಯದಲ್ಲೂ 100% ನಗದು ಇರುವಂತೆ ಸಾಕಷ್ಟು ನಗದು ಹಣಬನ್ನು ಪೂರೈಸುವದಕ್ಕೆ ರಿಸರ್ವಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾದ ಪ್ರದೇಶಿಕ ಕಚೇರಿಗೆ ಬ್ಯಾಂಕು ಕೃತಜ್ಞತೆಗಳನ್ನು ಸಲ್ಲಿಸುತ್ತದೆ.

ಬ್ಯಾಂಕು ಮೊಬೈಲ್ ಬ್ಯಾಂಕಿಂಗ್ ಸೇವೆಗಳನ್ನು ಪೂರೈಸುತ್ತಿದೆ. ಮೊಬೈಲ್ ಬ್ಯಾಂಕಿಂಗ್ ವೇದಿಕೆಯ ಮೂಲಕ ತಕ್ಷಣ ಪಾವತಿ ಸೇವೆ (ಐ.ಎಂ.ಪಿ.ಎಸ್.)ಯನ್ನು ಗ್ರಾಹಕರು ವ್ಯಾಪಕವಾಗಿ ಒಪ್ಪಿಕೊಂಡಿದ್ದಾರೆ. 2020ನೇ ವರ್ಷದಿಂದ ಬ್ಯಾಂಕು ಯು.ಪಿ.ಐ. ಸೌಲಭ್ಯವನ್ನು ಕೊಡಮಾಡಿದೆ. ಕೋವಿಡ್-19ರ ಸಾಂಕ್ರಾಮಿಕ ಪರಿಸ್ಥಿತಿಯಿಂದ ನಿರ್ಮಾಣಗೊಂಡ ಸಂಕಷ್ಟ ಪರಿಸ್ಥಿತಿಯಲ್ಲೂ ಗ್ರಾಹಕರಿಗೆ ತೊಂದರೆ ರಹಿತ ಸೇವೆಗಳನ್ನು ಒದಗಿಸಲು ಬ್ಯಾಂಕು ಪ್ರಯತ್ನಿಸಿದೆ. ವೈಯಕ್ತಿಕ ಹಾಜರಾತಿ ಇಲ್ಲದೇ ಬ್ಯಾಂಕಿನ ವಹಿವಾಟುಗಳನ್ನು ನೆರವೇರಿಸಲು ಡಿಜಿಟಲ್ ಪದ್ಧತಿಯ ಉಪಯೋಗವು ಗ್ರಾಹಕರಿಗೆ, ಸಾಂಕ್ರಾಮಿಕ ಪರಿಸ್ಥಿತಿಯಲ್ಲಿ ಮತ್ತು ತದನಂತರ ಸಾಕಷ್ಟು ಆಗಿದೆ.

### ಗ್ರಾಹಕ ದೂರುಗಳ ನಿವಾರಣೆ :

ಗ್ರಾಹಕರ ಕುಂದುಕೊರತೆ ನಿವಾರಣೆಯ ಕಾರ್ಯವು ಸಂಸ್ಥೆಯ ವ್ಯವಹಾರ ದಕ್ಷತೆ ಹಾಗೂ ಗ್ರಾಹಕ ಸೇವೆಯನ್ನು ನಿರ್ಧರಿಸುವ ಮಾಪಕವೆನಿಸುತ್ತದೆ. ಅದಲ್ಲದೆ ವ್ಯವಹಾರ, ಪ್ರತಿಷ್ಠೆ ಹಾಗೂ ಅನುಸರಣೆಯ ಅಪಾಯಗಳನ್ನು ನಿರ್ವಹಿಸುವ ಪರಿಣಾಮಕಾರಿ ಸಾಧನವಾಗಿ ಕಾರ್ಯ ನಿರ್ವಹಿಸುತ್ತದೆ.

ಗ್ರಾಹಕರ ಕುಂದುಕೊರತೆ ನಿವಾರಣೆಗಾಗಿ ಬ್ಯಾಂಕು ಮೂರು ಹಂತಗಳ ಕಾರ್ಯವಿಧಾನವನ್ನು ಹೊಂದಿದೆ. ಕುಂದುಕೊರತೆಗಳ ಪರಿಹಾರ ಮೇಲ್ವಿಚಾರಣೆಗಾಗಿ ಶಾಖೆಯ ಸೇವಾಸಮಿತಿ, ಕಾರ್ಪೊರೇಟ್ ಕಛೇರಿ ಹಾಗೂ ಮಂಡಳಿಯ ಮಟ್ಟದಲ್ಲಿ ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತವೆ, ಶಾಖೆಯ ಗ್ರಾಹಕ-ಸೇವಾಸಮಿತಿಯು ತಿಂಗಳಿಗೊಮ್ಮೆ ಸಭೆ ಸೇರುತ್ತದೆ. ಸಭೆಗೆ ಗ್ರಾಹಕರನ್ನು ಆಹ್ವಾನಿಸಲಾಗುತ್ತದೆ. ಮತ್ತು ಶಾಖೆಯ ಸಬ್ಬಂದಿಯೊಂದಿಗೆ ಸಂವಹನ ಕೈಗೊಳ್ಳುತ್ತಾರೆ. ವ್ಯವಸ್ಥಾಪನಾ ಹಂತದ ಸಮಿತಿ ಅಂದರೆ ಗ್ರಾಹಕಸೇವೆಯ ಸ್ಥಾಯಿ ಸಮಿತಿಯ ತ್ರೈಮಾಸಿಕ ಸಭೆ ಸೇರುತ್ತದೆ. ಹಾಗೂ ಸಮಿತಿಗಳ ಮಿನಿಟ್ಸ್‌ಗಳು, ಶಾಖಾ ಮಟ್ಟದ ಸಮಿತಿಯ ಮೂಲಕ ಸ್ವೀಕರಿಸಲಾದ ಸೇವಾ ಸುಧಾರಣೆಯ ಸಲಹೆಗಳೊಂದಿಗೆ ಮಂಡಳಿಯ ಗ್ರಾಹಕ ಸೇವಾ ಸಮಿತಿಯ ಎದುರು ಇಡಲಾಗುತ್ತದೆ, ಇದು ಅರ್ಥವಾರ್ಷಿಕ ಸಭೆಯನ್ನು ಸೇರುತ್ತದೆ.

ಒಬ್ಬ ಹಿರಿಯ ಅಧಿಕಾರಿಯನ್ನು ಬ್ಯಾಂಕು, ಗ್ರಾಹಕರ ಕುಂದುಕೊರತೆಗಳ ನಿವಾರಣಾ ಅಧಿಕಾರಿಯನ್ನಾಗಿ ನೇಮಿಸಿದೆ, ಹಾಗೂ ಅವರ ಸಂಪರ್ಕ ವಿವರಗಳನ್ನು ವ್ಯವಹಾರದ ಸ್ಥಳಗಳಲ್ಲಿ ಹಾಗೂ ಬ್ಯಾಂಕಿನ ವೆಬ್‌ಸೈಟ್‌ನಲ್ಲಿ ಪ್ರದರ್ಶಿಸಲಾಗಿದೆ. ಯಾವದೇ ವಿಧಾನದಿಂದ ಅಂದರೆ, ದೂರವಾಣಿ, ಇ-ಮೇಲ್ ಅಥವಾ ಲಿಖಿತ ಸಂವಹನದ ಮುಖಾಂತರ ಸ್ವೀಕರಿಸಿದ ದೂರು/ಕುಂದುಕೊರತೆಗಳ ಕುರಿತು ಬ್ಯಾಂಕು ಕ್ರಮಕೈಗೊಳ್ಳುತ್ತದೆ. ಗ್ರಾಹಕರ ಕುಂದುಕೊರತೆಗಳನ್ನು ತಿವ್ರ ಆದ್ಯತೆಯ ಮೇರೆಗೆ, ನಿರ್ದಿಷ್ಟ ಮಾರ್ಗಸೂಚಿಯ ಪ್ರಕಾರ ನಿರ್ವಹಿಸಲಾಗುತ್ತದೆ. ದೂರು/ಸಲಹಾ ಪೆಟ್ಟಿಗೆಗಳನ್ನು ಶಾಖೆಗಳಲ್ಲಿ ಇಡಲಾಗಿದೆ. ಎ.ಟಿ.ಎಂ.ಗೆ ಸಂಬಂಧಿಸಿದ ದೂರುಗಳಿಗೆ ಸಹಾಯವಾಣಿ ಕ್ರಮಾಂಕ ಸಂಖ್ಯೆ ಮತ್ತು ಬೇಸ್‌ಬ್ಯಾಂಕಿನ ಸಂಪರ್ಕ ವಿವರಗಳನ್ನು ಎ.ಟಿ.ಎಂ. ಕೇಂದ್ರಗಳಲ್ಲಿ ಪ್ರದರ್ಶಿಸಲಾಗಿದೆ.

### ಸರಕಾರದ ಯೋಜನೆಗಳು ಮತ್ತು ಕಾರ್ಯಕ್ರಮಗಳು :

ಅರ್ಹ ಸರಕಾರಿ ಯೋಜನೆಗಳಲ್ಲಿ ಬ್ಯಾಂಕು ಭಾಗಿಯಾಗುತ್ತದೆ. ಬ್ಯಾಂಕು ಪ್ರಸ್ತುತ ಸುಮಾರು 2,83,470 ಗ್ರಾಹಕರನ್ನು ಹೊಂದಿದ್ದು, ಕಾರ್ಯಾನ್ವಿತ ಜಿಲ್ಲೆಗಳ 1781 ಗ್ರಾಮಗಳಲ್ಲಿ ವ್ಯಾಪಿಸಿದೆ. ಗ್ರಾಹಕರು ತಮ್ಮ ಎಲ್.ಪಿ.ಜಿ. ಮತ್ತು ಇತರ ಅನುದಾನ (ಸಬ್ಸಿಡಿ) ಮೊತ್ತವನ್ನು ತಮ್ಮ ಖಾತೆಗಳಲ್ಲಿ ಡಿ.ಬಿ.ಟಿ.ಎಲ್. ಯೋಜನೆಯಂತೆ ಸ್ವೀಕರಿಸಲು ಬ್ಯಾಂಕು ಅನುವು ಮಾಡಿಕೊಟ್ಟಿದೆ. ಪ್ರಧಾನಮಂತ್ರಿ ಸುರಕ್ಷಾ ಬೀಮಾ ಯೋಜನೆಯಲ್ಲಿ ಪಾಲ್ಗೊಳ್ಳಲು (PMBSY) ನ್ಯೂ ಇಂಡಿಯಾ ಅಶೂರನ್ಸ್ ಕಂಪನಿಯೊಂದಿಗೆ, ಪ್ರಧಾನಮಂತ್ರಿ ಜೀವನ್‌ಜ್ಯೋತಿ ಬೀಮಾ ಯೋಜನೆ (PMJJBY) ಯಲ್ಲಿ ಪಾಲ್ಗೊಳ್ಳಲು ಎಲ್.ಐ.ಸಿ.ಯೊಂದಿಗೆ ತಿಳುವಳಿಕೆ ಒಪ್ಪಂದವನ್ನು

ಮಾಡಿಕೊಂಡಿದೆ. 2022-23ರ ಹಣಕಾಸು ವರ್ಷದಲ್ಲಿ ಬ್ಯಾಂಕು 57,710 ಪ್ರಧಾನಮಂತ್ರಿ ಬೀಮಾ ಸುರಕ್ಷಾ ಯೋಜನೆ (PMBSY) ಪಾಲಿಸಿಗಳನ್ನು ಮತ್ತು 45,455 ಪ್ರಧಾನಮಂತ್ರಿ ಜೀವನ್‌ಜ್ಯೋತಿ ಬೀಮಾ ಪಾಲಿಸಿಗಳನ್ನು (PMJJBY) ವಿತರಣೆ/ನವೀಕರಣ ಮಾಡಿದೆ. ಪ್ರಧಾನಮಂತ್ರಿ ಸುರಕ್ಷಾ ಬೀಮಾ ಯೋಜನೆಯ 16 ಕ್ಲೇಮ್‌ಗಳನ್ನು ಹಾಗೂ ಪ್ರಧಾನಮಂತ್ರಿ ಜೀವನ್‌ಜ್ಯೋತಿ ಬೀಮಾಗಳ 118 ಕ್ಲೇಮ್‌ಗಳನ್ನು ಇತ್ಯರ್ಥಪಡಿಸಿ ಮೃತಗ್ರಾಹಕರ ನಾಮನಿರ್ದೇಶಿತರಿಗೆ ನೀಡಿದೆ.

#### ವಿಮಾ ಸೇವೆಗಳು :

ಜೀವವಿಮೆ ಮತ್ತು ಸಾಮಾನ್ಯ ವಿಮೆಗಳನ್ನು ಪಡೆಯಲು ಗ್ರಾಹಕರಿಗೆ ಬ್ಯಾಂಕು ಅನುಕೂಲ ಮಾಡಿಕೊಡುತ್ತದೆ. ಈ ಸೇವೆಗಳನ್ನು ಒದಗಿಸಲು ಜೀವವಿಮೆಗಾಗಿ ಎ.ವಿ.ಐ.ವಿ.ಎ. (AVIVA) ಮತ್ತು ಸಾಮಾನ್ಯ ವಿಮೆಗಳಿಗಾಗಿ ಬಜಾಜ್ ಅಲಿಯಾನ್ಸ್ ಜನರಲ್ ಇನ್ಶೂರನ್ಸ್ ಕಂಪನಿಗಳಿಗೆ ಒಡಂಬಡಿಕೆ ಮಾಡಿಕೊಂಡಿದೆ. ಎಲ್ಲ ವದಧ ವಿಮೆ ಪ್ರಕ್ರಿಯೆ ಹಾಗೂ ಕಾರ್ಯವಿಧಾನಗಳನ್ನು ಐ.ಆರ್.ಡಿ.ಎ. (IRDA) ಸೂಚಿಸುತ್ತದೆ ಮತ್ತು ಬ್ಯಾಂಕಿನ ವಿಮಾ ಸೇವಾ ಪಾಲುದಾರರನ್ನು ಬ್ಯಾಂಕು ಅನುಸರಿಸುತ್ತದೆ.

ಇವುಗಳ ಜೊತೆಗೆ ಪ್ರಧಾನಮಂತ್ರಿ ಜೀವನ್‌ಬೀಮಾ ಯೋಜನೆಯನ್ನು ಒದಗಿಸಲು ಪ್ರಧಾನಮಂತ್ರಿ ಸುರಕ್ಷಾ ಬೀಮಾ ಯೋಜನೆ (PMSBY) ಹಾಗೂ ಜೀವನ್‌ಬೀಮಾ ಯೋಜನೆಯಲ್ಲಿ ಪಾಲ್ಗೊಳ್ಳಲು ನ್ಯೂ ಇಂಡಿಯಾ ಅಶ್ಯೂರನ್ಸ್ ಕಂಪನಿಯೊಂದಿಗೆ ತಿಳುವಳಿಕೆ ಒಪ್ಪಂದವನ್ನು ಮಾಡಿಕೊಂಡಿದೆ.

#### ಜೀವ ವಿಮೆ :

ಬ್ಯಾಂಕು ಅವಿವಾ ಗ್ರೂಪ್ ಟರ್ಮ್ ಲೈಫ್ (AGTL) ಉತ್ಪನ್ನವನ್ನು ಒದಗಿಸುತ್ತದೆ. ಇದು ವಿತರಿಸಲ್ಪಟ್ಟ ಸಾಲದ 1.5 ಪಟ್ಟು ಅಥವಾ ರೂ. 50,000 (ಯಾವುದು ಕಡಿಮೆಯೋ ಅದು), ಗರಿಷ್ಠ ರೂ. 5 ಲಕ್ಷದ ಕವರೇಜನ್ನು ನಿಶ್ಚಿತಪಡಿಸುತ್ತದೆ.

#### ಜಾನುವಾರುಗಳು :

ಬ್ಯಾಂಕಿನಿಂದ ಧನ ಸಹಾಯ ಪಡೆದು ಖರೀದಿಸಿದ ಜಾನುವಾರುಗಳನ್ನು ಒಳಗೊಳ್ಳುವ ಜಾನುವಾರು ವಿಮೆ. ಹಾಲು ನೀಡುವ ಪ್ರಾಣಿಗಳಿಗೆ ಮೂಕೈವಾಗಿ ಎಮ್ಮೆ, ಹಸು, ಕುರಿಗಳ ಖರೀದಿಗೆ ಬ್ಯಾಂಕು ಹಣಕಾಸು ನೀಡುತ್ತದೆ. ಈ ಜಾನುವಾರುಗಳಿಗೆ ಜೀವಮಾನವಿಡೀ ವಿಮೆ ಇಳಿಸಲಾಗುತ್ತದೆ. ಸದ್ಯಕ್ಕೆ ಬಜಾಜ್ ಅಲಿಯಾನ್ಸ್ ಮೂಲಕ ಜಾನುವಾರು ವಿಮೆ ಇಳಿಸಲಾಗಿದೆ.

#### ಮೈಕ್ರೋ ಎಂಟರ್‌ಪ್ರೈಸಸ್ ಶೀಲ್ಡ್ (MES) :

ಬ್ಯಾಂಕಿನಿಂದ ಒದಗಿಸಿದ ಹಣಕಾಸು ಸಹಾಯದಿಂದ ವಹಿವಾಟು ನಡೆಸುವ ದಾಸ್ತಾನು ಕಟ್ಟಡಕ್ಕೆ ಮೈಕ್ರೋ ಎಂಟರ್‌ಪ್ರೈಸಸ್ ಶೀಲ್ಡ್ ವಿಮೆಯನ್ನು ಇಳಿಸಲಾಗುತ್ತದೆ. ಈ ವಿಮೆಯು ಗರಿಷ್ಠ ರೂ. 1.00 ಕೋಟಿಗಳ ವಿಮೆಯನ್ನು ಒಳಗೊಂಡಿರುತ್ತದೆ. ಲೆಕ್ಕಪರಿಶೋಧಕರು ಹಾಗೂ ಲೆಕ್ಕಪರಿಶೋಧಕರ ವರದಿ :

ಮೆ. ಎ.ಎಸ್.ಕೆ. ಮತ್ತು ಕಂಪನಿ, ಚಾರ್ಟರ್ಡ್ ಅಕೌಂಟೆಂಟ್ಸ್ ಹೈದ್ರಾಬಾದ್ ಇವರು 2022-23ರ ಹಣಕಾಸು ವರ್ಷಕ್ಕೆ ಬ್ಯಾಂಕಿನ ಶಾಸನಬದ್ಧ ಪರಿಶೋಧಕರಾಗಿದ್ದು ಬ್ಯಾಂಕಿನ ಲೆಕ್ಕ-ಪತ್ರಗಳನ್ನು ಪರಿಶೋಧಿಸಿ ಶಾಸಕೀಯ ನಿಯಮದಂತೆ ವರದಿಯನ್ನು ಸಲ್ಲಿಸಿದ್ದಾರೆ.

ಆರ್.ಬಿ.ಐ.ನ ಸುತ್ತೋಲೆ ಸಂಖ್ಯೆ : ಆರ್.ಬಿ.ಐ/2021-22/25, ಉಲ್ಲೇಖ ಸಂಖ್ಯೆ ಡಿ.ಎ.ಎಸ್.ಸಿ.ಓ./ಎ.ಆರ್.ಜಿ./ಎಸ್.ಇ.ಸಿ.-01/08-91.001/2021-22 ದಿನಾಂಕ: ಏಪ್ರಿಲ್ 27, 2021ರ ಪ್ರಕಾರ ವಾಣಿಜ್ಯ ಬ್ಯಾಂಕುಗಳ ಶಾಸನಬದ್ಧ ಕೇಂದ್ರ ಲೆಕ್ಕಪರಿಶೋಧಕರ ನೇಮಕಾತಿ (SCA) (RRB ಗಳನ್ನು ಹೊರತುಪಡಿಸಿ) ಯು.ಸಿ.ಬಿ.ಗಳು ಮತ್ತು ಎನ್.ಬಿ.ಎಫ್.ಸಿ. (ಎಚ್.ಎಫ್.ಸಿ.ಗಳು ಸೇರಿದಂತೆ) ಯ ಮಾರ್ಗಸೂಚಿಗಳ ಪ್ರಕಾರ ಶಾಸನಬದ್ಧ ಲೆಕ್ಕಪರಿಶೋಧಕರ ಅಧಿಕಾರವಧಿಯು ಅರ್ಹತೆಯ ತೃಪ್ತಿದಾಯಕ ನಿಯಮಕ್ಕನುಸಾರವಾಗಿ 3 ವರ್ಷಗಳಿದ್ದಾಗಿರುತ್ತದೆ. ಮೆ. ಎ.ಎಸ್.ಕೆ. ಅಂಡ್ ಕಂಪನಿ, ಚಾರ್ಟರ್ಡ್ ಅಕೌಂಟೆಂಟ್ಸ್ ಇವರು ಬ್ಯಾಂಕಿನ ಶಾಸನಬದ್ಧಪರಿಶೋಧಕರಾಗಿ 2 ವರ್ಷಗಳನ್ನು ಪೂರೈಸಿದ್ದಾರೆ.



ಷೇರುಪಾಲುಗಾರರ ಸಮ್ಮತಿಗೆ ಒಳಪಟ್ಟಂತೆ ಬ್ಯಾಂಕು ಆರ್.ಬಿ.ಐ.ನಿಂದ ಮೆ. ಎ.ಎಸ್.ಕೆ. ಅಂಡ್ ಕಂಪನಿ, ಹೈದರಾಬಾದ್ ಇವರನ್ನು 2023-24ರ ಮೂರನೇ ಹಣಕಾಸು ವರ್ಷಕ್ಕೆ ಶಾಸನಬದ್ಧ ಲೆಕ್ಕಪರಿಶೋಧಕರಾಗಿ ನೇಮಕ ಮಾಡಲು ಅನುಮತಿಯನ್ನು ಪಡೆದುಕೊಂಡಿದೆ. ವಾರ್ಷಿಕ ಸಾಮಾನ್ಯ ಸಭೆಯಲ್ಲಿ ಷೇರುದಾರರ ಅನುಮೋದನೆಯನ್ನು ಪಡೆಯಲು ನಿರ್ಣಯವನ್ನು ಅಂಗೀಕರಿಸಲಾಗಿದೆ.

#### ಕಾರ್ಪೊರೇಟ್ ಆಡಳಿತ :

ಉತ್ತಮ ಕಾರ್ಪೊರೇಟ್ ಆಡಳಿತದ ಸಂಸ್ಕೃತಿಯನ್ನು ಸುನಿಶ್ಚಿತಗೊಳಿಸಲು ಬ್ಯಾಂಕು ಕಾರ್ಯವಿಧಾನಗಳು ಮತ್ತು ನೀತಿಗಳನ್ನು ನಿರಂತರವಾಗಿ ಅಳವಡಿಸಿಕೊಂಡಿದೆ ಇದನ್ನು 3 ಹಂತದ ನಿರ್ವಹಣಾ ರಚನೆಯ ಮುಖಾಂತರ ಮಾಡಲಾಗುತ್ತದೆ.- ಶಾಖೆಯ ನಿರ್ವಹಣೆ, ಕಾರ್ಪೊರೇಟ್ ಕಛೇರಿಯ ಮೇಲ್ವಿಚಾರಣೆ ಮತ್ತು ಮೂರನೆಯದಾಗಿ ನಿರ್ದೇಶಕ ಮಂಡಳಿ (ಬೋರ್ಡ್) ಹಂತದ ಮೇಲ್ವಿಚಾರಣೆ.

ಬ್ಯಾಂಕಿಂಗ್ ನಿಯಂತ್ರಣ ಕಾನೂನು 1949ರ ಪ್ರಕಾರ ಮಂಡಳಿಯನ್ನು ರಚಿಸಲಾಗಿದೆ. 2022-23ರ ಹಣಕಾಸು ವರ್ಷದಲ್ಲಿ ಮಂಡಳಿಯು ಬ್ಯಾಂಕಿಂಗ್, ಹಣಕಾಸು, ಎಸ್.ಎಂ.ಇ., ಕೃಷಿ ವ್ಯವಹಾರ ಮತ್ತು ಗ್ರಾಮೀಣ ಅಭಿವೃದ್ಧಿ, ತಂತ್ರಜ್ಞಾನ ಶಿಕ್ಷಣ, ಲೆಕ್ಕಪತ್ರಪರಿಶೋಧನೆ ಮತ್ತು ಸಂಶೋಧನೆ ಕ್ಷೇತ್ರಗಳಲ್ಲಿ ಸಾಕಷ್ಟು ಅನುಭವವಿರುವ ಏಳು ವ್ಯಕ್ತಿಗಳನ್ನು ಮಂಡಳಿಯು ಹೊಂದಿದೆ.

#### ನಿರ್ದೇಶಕ ಮಂಡಳಿಯಲ್ಲಿನ ಬದಲಾವಣೆಗಳು :

ಮಾರ್ಚ್ 31, 2023ರ ರಂತೆ ಮಂಡಳಿಯು ಒಬ್ಬ ಅರೆಕಾಲಿಕ ಅಧ್ಯಕ್ಷರು, ಒಬ್ಬ ಕಾರ್ಯನಿರ್ವಾಹಕೇತರ ವೃತ್ತಿಪರ ನಿರ್ದೇಶಕ ಮತ್ತು ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕ ಸೇರಿದಂತೆ 5 ಸ್ವತಂತ್ರ ಕಾರ್ಯನಿರ್ವಾಹಕ ನಿರ್ದೇಶಕರನ್ನು ಒಳಗೊಂಡಿತ್ತು. ಶ್ರೀ ಈಶ್ವರಚಂದ್ರ ರಾವ್ ಅವರು ಜೂನ್ 14, 2022ರಂದು 70 ವರ್ಷಗಳನ್ನು ತಲುಪಿದಾಗ ನಿವೃತ್ತರಾಗಿರುತ್ತಾರೆ. ಇದು ಆರ್.ಬಿ.ಯ.ನ ಸುತ್ತೋಲೆ ದಿನಾಂಕ 9, ಸೆಪ್ಟೆಂಬರ್ 2022ದ ಡಿ.ಬಿ.ಡಿ.ಓ. ನಂ 24/08.139.001/2002-03 ಪ್ರಕಾರ ವಯಸ್ಸಿನ ಗರಿಷ್ಠ ಮಿತಿಯಾಗಿದೆ. 20 ಅಕ್ಟೋಬರ್ 2022ರ ಜಾರಿಗೆ ಬರುವಂತೆ ಶ್ರೀ ವೇದಾಂತಂ ಜಗನ್‌ಮೋಹನ್ ಅವರನ್ನು ಕಾರ್ಯನಿರ್ವಾಹಕ, ವೃತ್ತಿ ಪರರಲ್ಲದ ನಿರ್ದೇಶಕರನ್ನಾಗಿ ನೇಮಿಸಲಾಗಿದೆ. 2023ರ ವಾರ್ಷಿಕ ಸಾಮಾನ್ಯ ಸಭೆಯಲ್ಲಿ ಶ್ರೀ ವೇದಾಂತಂ ಜಗನ್‌ಮೋಹನ್ ಅವರನ್ನು ಕಾರ್ಯನಿರ್ವಾಹಕೇತರ ನಿರ್ದೇಶಕರನ್ನಾಗಿ ಮತ್ತು ಶ್ರೀ ದತ್ತು ಇಂದುಶೇಖರ ಅವರನ್ನು ಸ್ವತಂತ್ರ ನಿರ್ದೇಶಕರನ್ನಾಗಿ ನೇಮಿಸುವ ನಿರ್ಣಯಗಳನ್ನು ಅಂಗೀಕರಿಸುವಂತೆ ಪ್ರಸ್ತಾಪಿಸಲಾಗಿದೆ. ಶ್ರೀ ಡಿ. ದುರ್ಗಾ ಪ್ರಸಾದರನ್ನು ಬ್ಯಾಂಕಿನ ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕ ಮತ್ತು ಸಿ.ಇ.ಓ. ಆಗಿ 3 ವರ್ಷಗಳ ಸತತ ಅಧಿಕಾರಾವಧಿಗೆ 1, ಜುಲೈ 2023ರಿಂದ ಮರುನೇಮಕ ಮಾಡಲು ಮಂಡಳಿಯು ಅನುಮೋದನೆ ನೀಡಿದೆ.

#### ಮಂಡಳಿಯ ಸಭೆಗಳು ಹಾಗೂ ಹಾಜರಾತಿ :

ಹಣಕಾಸು ವರ್ಷ 2022-23ರಲ್ಲಿ ಮಂಡಳಿಯು, ಮೇ 17, 2022, ಜುಲೈ 29, 2022, ಅಗಸ್ಟ್ 8, 2022, ಸೆಪ್ಟೆಂಬರ್ 22, 2022, ಅಕ್ಟೋಬರ್ 20, 2022, ಜನವರಿ 25, 2023, ಫೆಬ್ರವರಿ 7, 2023, ಮತ್ತು ಮಾರ್ಚ್ 18, 2023 ರಂದು ಹೀಗೆ ಎಂಟು (Eight) ಬಾರಿ ಸಭೆ ಸೇರಿದೆ.

**ಮಂಡಳಿಯ ಸಭೆಯಲ್ಲಿ ನಿರ್ದೇಶಕರ ಹಾಜರಾತಿ :**

ಕ್ರ.ಸಂ.	ನಿರ್ದೇಶಕರ ಹೆಸರು	ಹಣಕಾಸು ವರ್ಷ 2022-23ರಲ್ಲಿ ಹಾಜರಾಗಬೇಕಿದ್ದ ಸಭೆಗಳು	ಹಣಕಾಸು ವರ್ಷ 2022-23 ರಲ್ಲಿ ಹಾಜರಾದ ಸಭೆಗಳು
1	ಶ್ರೀ ಎಸ್.ಎಂ. ಫಾರೂಕ್ ಸಾಬ್	ಎಂಟು	ಎಂಟು
2	ಶ್ರೀ ವಿ. ನಾರಸೀ ರೆಡ್ಡಿ	ಎಂಟು	ಎಂಟು
3	ಶ್ರೀ ಟಿ. ಈಶ್ವರಚಂದ್ರ ರಾವ್	ಒಂದು	ಒಂದು
4	ಶ್ರೀ ವೇದಾಂತಂ ಜಗನ್‌ಮೋಹನ್	ನಾಲ್ಕು	ನಾಲ್ಕು
5	ಶ್ರೀ ದತ್ತು ಇಂದು ಶೇಖರ	ನಾಲ್ಕು	ನಾಲ್ಕು
6	ಶ್ರೀಮತಿ ಬಿ. ವಿಜಯಲಕ್ಷ್ಮೀ	ಎಂಟು	ಎಂಟು
7	ಶ್ರೀಮತಿ ಗೀತಾ ಮಿಕ್ಕಿಲನೇನಿ	ಎಂಟು	ಎಂಟು
8	ಶ್ರೀ ದುರ್ಗಾಪ್ರಸಾದ ದೊಣೆಪುಡಿ	ಎಂಟು	ಎಂಟು

ಕಾಲಕಾಲಕ್ಕೆ ರಿಸರ್ವ್‌ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾ ಹೊರಡಿಸುವ ಸುತ್ತೋಲೆಗಳ ಪುನರಾವಲೋಕನ ಕ್ಯಾಲೆಂಡರ್ ಅಡಿಯಲ್ಲಿ ಬರುವ ವಿಷಯಗಳನ್ನನು ಮಂಡಳಿಯು ಪರಿಶೀಲಿಸುತ್ತದೆ.

ನಿರ್ದೇಶಕರ ಪ್ರೊಪೈಲ್‌ಗಳನ್ನು ಪರಿಶೀಲಿಸಲಾಗಿದ್ದು ಅವು ಭಾರತೀಯ ರಿಸರ್ವ್‌ಬ್ಯಾಂಕ್‌ನ ಮಾನದಂಡದ ಮಾರ್ಗಸೂಚಿಯಂತೆ ಯೋಗ್ಯ ಮತ್ತು ಅರ್ಹತೆಯುಳ್ಳವು ಆಗಿವೆ. ಕಂಪನಿಗಳ ಕಾಯಿದೆ. 2013ರ ಕಲಂ 184, 149ರ ಅಡಿಯಲ್ಲಿ ಅಗತ್ಯವಾದ ವಾಷಿಕ ಘೋಷಣೆ/ಪ್ರಕಟಣೆಗಳ ಮಾದರಿಗಳನ್ನು ಸಲ್ಲಿಸಿದ್ದಾರೆ.

**ಮಂಡಳಿಯ ಸಮಿತಿಗಳು :**

ಮಂಡಳಿಯ ಮಟ್ಟದ ನಿರ್ದೇಶಕರಗಳನ್ನೊಳಗೊಂಡ ಮತ್ತು ಸಮಿತಿಗಳನ್ನು ಬ್ಯಾಂಕು ಹೊಂದಿದೆ. ಮಾರ್ಚ್ 31, 2023ರಂದು ಇದ್ದ ಸಮಿತಿಗಳು ಮತ್ತು ರಚನೆಗಮಿ ಹಾಗೂ ಹಣಕಾಸು ವರ್ಷ 2022-23ರಲ್ಲಿ ಸೇರಿದ ಸಭೆಗಳ ವಿವರಗಳು ಕೆಳಗಿನಂತಿವೆ.

ಕ್ರ.ಸಂ.	ಸಮಿತಿಯ ಹೆಸರು	ಮಾರ್ಚ್ 31, 2023 ರಂತೆ ಸಮಿತಿಯ ರಚನೆ	ಪದನಾಮ	2022-23ರ ಹಣಕಾಸು ವರ್ಷದಲ್ಲಿ ನಡೆದ ಸಭೆಗಳ ದಿನಾಂಕ
1	ಎ.ಎಲ್.ಎಂ.ಐ.ಸಮಿತಿ.	1. ಶ್ರೀ ಎಸ್.ಎಂ. ಫಾರೂಕ್ ಸಾಹಾಬ್ 2. ಶ್ರೀ ವಿ. ನರಸಿ ರೆಡ್ಡಿ 3. ಶ್ರೀಮತಿ ಗೀತಾ ಮಿಕ್ಕಿಲನೇನಿ 4. ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು	ಅಧ್ಯಕ್ಷರು ಸದಸ್ಯರು ಸದಸ್ಯರು ಸದಸ್ಯರು	ಮೇ 17, 2022 ಜುಲೈ 29, 2022 ಅಕ್ಟೋಬರ್ 20, 2022 ಜನವರಿ 25, 2023
2	ಕಾರ್ಯ ಸಮಿತಿ	1. ಶ್ರೀ ಡಿ. ಇಂದುಶೇಖರ್ 2. ಶ್ರೀ ವಿ. ನರಸಿರೆಡ್ಡಿ 3. ಶ್ರೀಮತಿ ವಿಜಯಲಕ್ಷ್ಮೀ 4. ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು	ಅಧ್ಯಕ್ಷರು ಸದಸ್ಯರು ಸದಸ್ಯರು ಸದಸ್ಯರು	ಮೇ 17, 2022 ಜುಲೈ 29, 2022 ಅಕ್ಟೋಬರ್ 20, 2022 ಜನವರಿ 25, 2023 ಮಾರ್ಚ್ 18, 2023
3	ಲೆಕ್ಕ ಪರಿಶೋಧಕ ಸಮಿತಿ	1. ಶ್ರೀಮತಿ ಗೀತಾ ಮಿಕ್ಕಿಲನೇನಿ 2. ಶ್ರೀ ವಿ. ನರಸಿ ರೆಡ್ಡಿ 3. ಶ್ರೀ ಡಿ. ಇಂದುಶೇಖರ್	ಅಧ್ಯಕ್ಷರು ಸದಸ್ಯರು ಸದಸ್ಯರು	ಮೇ 17, 2022 ಜುಲೈ 29, 2022 ಸೆಪ್ಟೆಂಬರ್ 22, 2022 ಅಕ್ಟೋಬರ್ 20, 2022 ಜನವರಿ 25, 2023 ಮಾರ್ಚ್ 18, 2023

ಕ್ರ.ಸಂ.	ಸಮಿತಿಯ ಹೆಸರು	ಮಾರ್ಚ್ 31, 2023 ರಂತೆ ಸಮಿತಿಯ ರಚನೆ	ಪದನಾಮ	2022-23ರ ಹಣಕಾಸು ವರ್ಷದಲ್ಲಿ ನಡೆದ ಸಭೆಗಳ ದಿನಾಂಕ
4	ಮಾನವ ಸಂಪನ್ಮೂಲ ಸಮಿತಿ	1. ಶ್ರೀ ಎಸ್. ಎಂ. ಫಾರೂಕ್ ಸಾಹಾಬ್ 2. ಶ್ರೀ ವಿ. ಜಗನ್ನೋಹನ್ 3. ಶ್ರೀ ಡಿ. ಇಂದುಶೇಖರ್ 4. ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು	ಅಧ್ಯಕ್ಷರು ಸದಸ್ಯರು ಸದಸ್ಯರು ಸದಸ್ಯರು	ಅಗಸ್ಟ್ 29, 2022 ಜನೇವರಿ 25, 2023
5	ಗ್ರಾಹಕ ಸೇವಾ ಸಮಿತಿ	1. ಶ್ರೀಮತಿ ಬಿ. ವಿಜಯಲಕ್ಷ್ಮಿ 2. ಶ್ರೀ ವಿ. ಜಗನ್ನೋಹನ್ 3. ಶ್ರೀ ಡಿ. ಇಂದುಶೇಖರ್ 4. ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು	ಅಧ್ಯಕ್ಷರು ಸದಸ್ಯರು ಸದಸ್ಯರು	ಮೇ 17, 2022 ಅಕ್ಟೋಬರ್ 20, 2022
6	ಅಪಾಯ ನಿರ್ವಹಣಾ ಸಮಿತಿ	1. ಶ್ರೀ ವಿ. ನರಸಿರೇಡ್ಡಿ 2. ಶ್ರೀ ಎಸ್. ಎಂ. ಫಾರೂಕ್ ಸಾಹಾಬ್ 3. ಶ್ರೀಮತಿ ಬಿ. ವಿಜಯಲಕ್ಷ್ಮಿ 4. ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು	ಅಧ್ಯಕ್ಷರು ಸದಸ್ಯರು ಸದಸ್ಯರು	ಅಕ್ಟೋಬರ್ 20, 2022 ಮಾರ್ಚ್ 18, 2023
7	ಮಾಹಿತಿ ಮತ್ತು ಸಂವಹನ ತಂತ್ರಜ್ಞಾನ ಸಮಿತಿ	1. ಶ್ರೀ ಶ್ರೀ ವಿ. ಜಗನ್ನೋಹನ್ 2. ಶ್ರೀ ವಿ. ನರಸಿರೇಡ್ಡಿ 3. ಶ್ರೀಮತಿ ಗೀತಾ ಮಿಕ್ಕಿಲನೇನಿ 4. ಡಿ.ಜಿ.ಎಂ. & ಸಿ.ಐ.ಟಿ.ಎಂ. 5. ಸಿ.ಓ.ಓ.	ಅಧ್ಯಕ್ಷರು ಸದಸ್ಯರು ಸದಸ್ಯರು ಖಾಯಂ ಆಹ್ವಾನಿತರು ಖಾಯಂ ಆಹ್ವಾನಿತರು	ಮೇ 17, 2022 ಜುಲೈ 29, 2022 ಅಕ್ಟೋಬರ್ 20, 2022 ಜನೇವರಿ 25, 2023
8	ಶೇರು ಹಂಚಿಕೆ ಮತ್ತು ವರ್ಗಾವಣೆ ಸಮಿತಿ	1. ಶ್ರೀ ವಿ. ಜಗನ್ನೋಹನ್ 2. ಶ್ರೀ ಎಸ್.ಎಂ. ಫಾರೂಕ್ ಸಾಹಾಬ್ 3. ಶ್ರೀಮತಿ ಗೀತಾ ಮಿಕ್ಕಿಲನೇನಿ	ಅಧ್ಯಕ್ಷರು ಸದಸ್ಯರು ಸದಸ್ಯರು	ಜನೇವರಿ 25, 2023 ಮಾರ್ಚ್ 18, 2023
9	ನಾಮ ನಿರ್ದೇಶನ ಹಾಗೂ ಸಂಭಾವನೆ ಸಮಿತಿ	1. ಶ್ರೀ ವಿ. ನರಸಿರೇಡ್ಡಿ 2. ಶ್ರೀ ಡಿ. ಇಂದುಶೇಖರ್ 3. ಶ್ರೀ ವಿ. ಜಗನ್ನೋಹನ್ 4. ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು	ಅಧ್ಯಕ್ಷರು ಸದಸ್ಯರು ಸದಸ್ಯರು	ಮೇ 17, 2022 ಜುಲೈ 29, 2022 ಅಕ್ಟೋಬರ್ 20, 2022 ಫೆಬ್ರವರಿ 07, 2023
10	ಕ್ರೆಡಿಟ್ ಸಮಿತಿ	1. ಶ್ರೀ ಡಿ. ಇಂದುಶೇಖರ್ 2. ಶ್ರೀ ಎಸ್.ಎಂ. ಫಾರೂಕ್ ಸಾಹಾಬ್ 3. ಶ್ರೀಮತಿ ಬಿ. ವಿಜಯಲಕ್ಷ್ಮಿ 4. ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು	ಅಧ್ಯಕ್ಷರು ಸದಸ್ಯರು ಸದಸ್ಯರು	ಮೇ 17, 2022 ಜುಲೈ 29, 2022 ಅಕ್ಟೋಬರ್ 20, 2022 ಫೆಬ್ರವರಿ 07, 2023



## ಕಂಪನಿಗಳ ಅಧಿನಿಯಮ 2013 ಸೆಕ್ಷನ್ 134 (5) ನಿಯಮದಂತೆ ನಿರ್ದೇಶಕರ ಹೊಣೆಯುಕ್ತ ಘೋಷಣೆ :

ನಿಮ್ಮ ನಿರ್ದೇಶಕರು ಈ ಕೆಳಗಿನವುಗಳನ್ನು ದೃಢೀಕರಿಸುತ್ತಾರೆ.

- \* ವಾರ್ಷಿಕ ಲೆಕ್ಕ ಪತ್ರಗಳ ತಯಾರಿಕೆಗಳಲ್ಲಿ ಸರಕು ನಿರ್ಗಮನಕ್ಕೆ ಸೂಕ್ತ ವಿವರಣೆಯ ಸಹಿತ ಅನ್ವಯವಾಗುವ ಲೆಕ್ಕಪತ್ರಗಳ ಮಾನದಂಡಗಳನ್ನು ಅನುಸರಿಸಲಾಗಿದೆ.
- \* ಲೆಕ್ಕಪತ್ರಗಳ ನೀತಿಗಳನ್ನು ಆಯ್ಕೆಮಾಡಿ ನಿರಂತರವಾಗಿ ಅನ್ವಯಿಸಲಾಗುತ್ತದೆ ಹಾಗೂ ನಿರ್ಣಯಗಳು ಮತ್ತು ಅಂದಾಜುಗಳು ವಿವೇಚನೆಯುಕ್ತವೂ ಸಮಂಜಸವೂ ಆಗಿವೆ ಆದ್ದರಿಂದ ಮಾರ್ಚ್ 31, 2023ಕ್ಕೆ ಕೊನೆಗೊಂಡ ಹಣಕಾಸು ವರ್ಷದ ವ್ಯವಹಾರಗಳು ಮತ್ತು ಬ್ಯಾಂಕಿನ ಲಾಭಾಂಶದ ಕುರಿತು ನ್ಯಾಯೋಚಿತ ಚಿತ್ರಣವನ್ನು ನೀಡಲು ಸಾಧ್ಯವಾಗಿದೆ.
- \* ಕಂಪನಿಗಳ ಕಾಯಿದೆ 2013 ಮತ್ತು ಬ್ಯಾಂಕಿಂಗ್ ನಿಯಂತ್ರಣ ಕಾಯಿದೆ 1949 ಹಾಗೂ ಇತರ ಕಾನೂನು ಪ್ರಕಾರ ನಿಬಂಧನೆಗಳಿಗೆ ಅನುಗುಣವಾಗಿ ಅಕೌಂಟಿಂಗ್ ದಾಖಲೆಗಳ ನಿರ್ವಹಣೆ, ಸ್ವತ್ತುಗಳ ರಕ್ಷಣೆ ಮತ್ತು ವಂಚನೆ ಹಾಗೂ ಅಕ್ರಮಗಳನ್ನು ಪತ್ತೆಮಾಡಲು ಸಾಕಷ್ಟು ಸೂಕ್ತ ಎಚ್ಚರಿಕೆಯನ್ನು ವಹಿಸಲಾಗಿದೆ.
- \* ವಾರ್ಷಿಕ ಲೆಕ್ಕಪತ್ರಗಳನ್ನು ನಿರಂತರ ಕಾಳಜಿಯ ಆಧಾರದಲ್ಲಿ ಸಿದ್ಧಪಡಿಸಲಾಗಿದೆ.
- \* ಅನ್ವಯಿಸಲ್ಪಡುವ ಎಲ್ಲ ಕಾನೂನುಗಳ ನಿಯಮಗಳನ್ನು ಅನುಸರಿಸುವದನ್ನು ನಿಶ್ಚಿತಗೊಳಿಸಲು ಸೂಕ್ತ ಮತ್ತು ಸಾಕಷ್ಟು ವ್ಯವಸ್ಥೆಗಳನ್ನು ರೂಪಿಸಿ ಅನುಷ್ಠಾನಗೊಳಿಸಲಾಗಿದೆ. ಈ ವ್ಯವಸ್ಥೆಗಳು ಪರಿಣಾಮಕಾರಿಯಾಗಿ ಕಾರ್ಯ ನಿರ್ವಹಿಸುತ್ತಿವೆ.

## ನಿರ್ದೇಶಕರ ನೇಮಕಾತಿ ಹಾಗೂ ಸಂಭಾವನೆ ಕುರಿತಾದ ನೀತಿ :

ಕಂಪನಿಗಳ (ಮಂಡಳಿಯ ಸಭೆಗಳು ಮತ್ತು ಅದರ ಅಧಿಕಾರಗಳು) ನಿಯಮ 2014 ರೊಂದಿಗೆ ಓದಲಾದ ಕಂಪನಿಗಳ ಅಧಿ ನಿಯಮ 2013ರ ಸೆಕ್ಷನ್ 128ರ ನಿಬಂಧನೆಗಳೊಂದಿಗೆ ರಚಿಸಲಾದ ಮಂಡಳಿಯ ನಾಮ ನಿರ್ದೇಶನ ಮತ್ತು ಸಂಭಾವನೆ ಸಮಿತಿಯನ್ನು ಬ್ಯಾಂಕು ಹೊಂದಿದೆ.

## ನಿರ್ದೇಶಕರ ನೇಮಕಾತಿ ನೀತಿ :

ನಿರ್ದೇಶಕರ ನೇಮಕಾತಿಯು ಬ್ಯಾಂಕಿಂಗ್ ನಿಯಂತ್ರಣ ಕಾಯಿದೆ 1949ರ ಸೆಕ್ಷನ್ 10(ಎ) ಪ್ರಕಾರ ಅಭ್ಯರ್ಥಿಯ ಅನುಭವ ಮತ್ತು ಅರ್ಹತಾ ಮಾನದಂಡಗಳ ನಿಯಮಕ್ಕೆ ಒಳಪಟ್ಟಿದೆ. ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕು ಕಾಲಕಾಲಕ್ಕೆ ಹೊರಡಿಸಿದ “ಬ್ಯಾಂಕಿನ ನಿರ್ದೇಶಕರ ಸೂಕ್ತ ಹಾಗೂ ಯೋಗ್ಯ ಅರ್ಹತಾ ಮಾನದಂಡದ” ಸುತ್ತೋಲೆಯಂತೆ ನಿರ್ದೇಶಕರ ನೇಮಕಾತಿಯಾಗುತ್ತದೆ.

ನಾಮ ನಿರ್ದೇಶನ ಮತ್ತು ಸಂಭಾವನೆ ಸಮಿತಿಯು ಮತ್ತು ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕು ಮತ್ತು ಬ್ಯಾಂಕಿಂಗ್ ನಿಯಂತ್ರಣ ಕಾಯಿದೆ 1949ರಲ್ಲಿ ಸೂಚಿಸಿದಂತೆ ಶೈಕ್ಷಣಿಕ ಅರ್ಹತೆ, ಅನುಭವ, ಪರಿಣಿತಿಯ ಕ್ಷೇತ್ರ, ಟ್ರಾಕ್ ರೆಕಾರ್ಡ್ ಹಾಗೂ ಸಮಗ್ರತೆಯ ವಿಶಾಲ ತಳಹದಿಯ ಪ್ರಕಾರ ಅಸ್ತಿತ್ವದಲ್ಲಿರುವ ನಿರ್ದೇಶಕರು/ಪ್ರಸ್ತಾಪಿತ ಅಭ್ಯರ್ಥಿಗಳ ಯೋಗ್ಯ ಮತ್ತು ಸಮುಚಿತ ಸ್ಥಾನ ಮಾನಗಳನ್ನು ನಿರ್ಧರಿಸುತ್ತದೆ. ವ್ಯವಸ್ಥಾಪಕರ ನಿರ್ದೇಶಕರ ನೇಮಕವನ್ನು ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕಿನ ಸೂಕ್ತ ಮತ್ತು ಯೋಗ್ಯತಾ ಅರ್ಹತೆಗಳ ಮಾನದಂಡಗಳ ಮಾರ್ಗಸೂಚಿಯಂತೆ ಮತ್ತು ರಿಸರ್ವ್ ಬ್ಯಾಂಕಿನ ಅನುಮೋದನೆಗೆ ಒಳಪಟ್ಟು ಮಾಡಲಾಗುತ್ತದೆ.

ಮಂಡಳಿಯ ಸಭೆಗಳು ಮತ್ತು ಮಂಡಳಿಯ ಸಮಿತಿಗಳಿಗೆ ಉಪಸ್ಥಿತರಿರಲು ನಿರ್ದೇಶಕರಿಗೆ ನೀಡುವ ಶುಲ್ಕ ಹಾಗೂ ವ್ಯವಸ್ಥಾಪನ ನಿರ್ದೇಶಕರಿಗೆ ನೀಡಿದ ಸಂಭಾವನೆಯ ಹೊರತು ಬ್ಯಾಂಕಿನೊಂದಿಗೆ ನಿರ್ದೇಶಕರು ಯಾವದೇ ರೀತಿಯ ಆರ್ಥಿಕ ಸಂಬಂಧಗಳನ್ನು ಹೊಂದಿರುವುದಿಲ್ಲ.

## ನಿರ್ದೇಶಕರ ಸಂಭಾವನೆ ನೀತಿ :

ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರಿಗೆ ನೀಡಿದ ಸಂಭಾವನೆಯು ನೇಮಕಾತಿ ಸಹಿತ ಭಾರತೀಯ ರಿಸರ್ವ್‌ಬ್ಯಾಂಕಿನಿಂದ ಅನುಮೋದಿಸಲ್ಪಟ್ಟಿದೆ. ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರನ್ನು ಹೊರತುಪಡಿಸಿ ಇತರ ನಿರ್ದೇಶಕರಿಗೆ ಮಂಡಳಿ ಮತ್ತು ಸಮಿತಿ ಸಭೆಗಳಿಗೆ ಹಾಜರಾಗಲು ಹಾಜರಾತಿ ಶುಲ್ಕ ಮತ್ತು ಇತರ ಒಪ್ಪಿತ ವೆಚ್ಚಗಳನ್ನು ಮರುಪಾವತಿಯ ಹೊರತಾಗಿ ಬೇರೆ ಯಾವದೇ ಸಂಭಾವನೆಯನ್ನು ನೀಡಲಾಗುವುದಿಲ್ಲ. ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕಿನ ಉಲ್ಲೇಖ : ಡಿ.ಓ.ಆರ್.ಜಿ.ಓ.ವಿ.ನಂ.ಖ 2716/29.55.001/2021-22 ದಿನಾಂಕ : 7 ಡಿಸೆಂಬರ್ 2021ರ ಪ್ರಕಾರ ಶ್ರೀ ಎಸ್. ಎಂ. ಫಾರೂಕ್ ಸಾಹಾಬ್‌ರನ್ನು ಅರೆಕಾಲಿಕ ಅಧ್ಯಕ್ಷರೆಂದು, ವಾರ್ಷಿಕ ರೂ. 9.00 ಲಕ್ಷ ಸಂಭಾವನೆಯನ್ನು ಡಿಸೆಂಬರ್ 7, 2021ರಂದು ಜಾರಿಗೆ ಬರುವಂತೆ ಅನುಮೋದಿಸಲಾಗಿದೆ.

## ಸ್ವತಂತ್ರ ನಿರ್ದೇಶಕರ ಘೋಷಣೆ :

ಎಲ್ಲ ನಿರ್ದೇಶಕರು ಭಾರತೀಯ ರಿಸರ್ವ್‌ಬ್ಯಾಂಕಿನ ಸೂಚನೆಗಳಂತೆ ಯೋಗ್ಯ ಹಾಗೂ ಸೂಕ್ತ ನಮೂನೆಗಳಲ್ಲಿ, ಕಂಪನಿಗಳ ಕಾಯಿದೆ 2013ರ ಸೆಕ್ಷನ್ 184ರಂತೆ ಹಣಕಾಸು ವರ್ಷ 2022-23ಕ್ಕೆ ವಾರ್ಷಿಕ ಬಹಿರಂಗ ಘೋಷಣೆಗಳನ್ನು ಮಾಡಿದ್ದಾರೆ. ಬ್ಯಾಂಕಿನ ಸ್ವತಂತ್ರ ನಿರ್ದೇಶಕರು 2022-23ರ ಹಣಕಾಸು ವರ್ಷಕ್ಕೆ ಸೆಕ್ಷನ್ 149(6)ರ ಪ್ರಕಾರ ಸೂಚಿಸಿದ ನಮೂನೆಗಳಲ್ಲಿ ಘೋಷಣೆಗಳನ್ನು ಸಲ್ಲಿಸಿದ್ದಾರೆ ಸ್ವತಂತ್ರ ನಿರ್ದೇಶಕರು ಕಾನೂನಿನ ಶೆಡ್ಯೂಲ್ ಖಗಿ ರ ಅಡಿಯಲ್ಲಿ ಸ್ವತಂತ್ರ ನಿರ್ದೇಶಕರ ನೀತಿ ಸಂಹಿತೆಯನ್ನು ಅನುಸರಿಸಿದ್ದಾರೆ.

## ವಿದೇಶಿ ವಿನಿಮಯ ಗಳಿಕೆ ಮತ್ತು ಹೊರ ಹರಿವು :

ವಿದೇಶಿ ವಿನಿಮಯ ಗಳಿಕೆ ಹಾಗೂ ಹೊರ ಹರಿವಿಗೆ ಆಸ್ಪದವಿಲ್ಲದಂತೆ ಬ್ಯಾಂಕಿನ ವ್ಯವಹಾರ ಇರುತ್ತದೆ.

## ವಾರ್ಷಿಕ ರಿಟರ್ನ್ಸ್ :

ಕಂಪನಿಗಳ ಕಾಯಿದೆ 2013ರ ಸೆಕ್ಷನ್ 134 (ಎ) ಅನುಸಾರ ವಾರ್ಷಿಕ ರಿಟರ್ನ್ಸ್‌ನ್ನು ಡೌನ್‌ಲೋಡ್ ವಿಭಾಗದ ಅಡಿಯಲ್ಲಿ ಬ್ಯಾಂಕಿನ ಜಾಲತಾಣದಲ್ಲಿ (ವೆಬ್‌ಸೈಟ್) ಅಳವಡಿಸಲಾಗಿದೆ.

## ಶಾಸನಬದ್ಧ ಘೋಷಣೆಗಳು :

ಬ್ಯಾಂಖಿನ ಚಟುವಟಿಕೆಗಳ ಸ್ವರೂಪವನ್ನು ಪರಿಗಣಿಸಿದರೆ ಕಂಪನಿಗಳ ಕಾಯಿದೆ 2013ರ ಸೆಕ್ಷನ್ 134(3)(ಎಂ) ಅಡಿಯಲ್ಲಿ ಕಂಪನಿಗಳ ಲೆಕ್ಕಪತ್ರಗಳ ನಿಯಮಗಳೊಂದಿಗೆ ಓದಲಾಗಿ ಅಗತುವಿರುವ ಇಂದಿನದ ಸಂರಕ್ಷಣೆ ತಂತ್ರಜ್ಞಾನದ ಹೀರಿಕೊಳ್ಳುವಿಕೆ ಇತ್ಯಾದಿ ವಿವರಗಳು ಅನ್ವಯಿಸುವುದಿಲ್ಲ ಅದಾಗ್ಯೂ ಕಾನೂನು ಬದ್ಧವಾಗಿ ಅನುಮತಿಸಲಾದ ವ್ಯವಹಾರಗಳಿಗೆ ಅದರ ಗಾತ್ರ ಮತ್ತು ಅವಶ್ಯಕತೆಗಳಿಗೆ ಅನುಗುಣವಾಗಿ ತಂತ್ರಜ್ಞಾನವನ್ನು ಬ್ಯಾಂಕು ಬಳಸುತ್ತಿದೆ. ಬ್ಯಾಂಕಿನ ಆರಂಭದಿಂದಲೂ ಸಂಪೂರ್ಣ ಗಣಕೀಕೃತ ವಾತಾವರಣದಲ್ಲಿ ಕಾರ್ಯ ನಿರ್ವಹಣೆಯಾಗುತ್ತಿದೆ. ಶಾಖೆಗಳು ಮತ್ತು ವ್ಯಾಪಾರ ವರದಿ ಕ್ಷೇತ್ರಗಳು (B.C. Location) ಕೋರ್‌ಬ್ಯಾಂಕಿಂಗ್ ಪರಿಹಾರದ ಮೂಲಕ ಕಾರ್ಯ ನಿರ್ವಹಿಸುತ್ತವೆ. ಬ್ಯಾಂಕಿನ ಕ್ಷೇತ್ರ ಸಿಬ್ಬಂದಿಯು ಕ್ಷೇತ್ರದಲ್ಲಿನ ವಹಿವಾಟುಗಳಿಗೆ ಹ್ಯಾಂಡ್‌ಹೆಲ್ಡ್ ಸಾಧನಗಳನ್ನು ಬಳಸುತ್ತಾರೆ. ಬ್ಯಾಂಕು 29 ಎ.ಟಿ.ಎಂ.ಗಳನ್ನು ಹೊಂದಿದ್ದು ಅವುಗಳಲ್ಲಿ 3 ಆಫ್‌ಸೈಟ್ (Off site) ಎ.ಟಿ.ಎಂ.ಗಳಿವೆ. ಬ್ಯಾಂಕು ಮೋಬೈಲ್ ಬ್ಯಾಂಕಿಂಗ್ ಸೌಲಭ್ಯವನ್ನು ಹೊಂದಿದ್ದು ಐ.ಎಂ.ಪಿ.ಎಸ್./ಆರ್.ಜಿ.ಟಿ.ಎಸ್./ಯು.ಪಿ.ಐ. ಮತ್ತು ಎನ್.ಇ.ಎಫ್.ಟಿ. ವಹಿವಾಟುಗಳಿಗೆ ಅನುಕೂಲವಾಗಿದೆ. ಸಾಧ್ಯವಾದಡೆಯೆಲ್ಲ ಬ್ಯಾಂಕು ಇಂಧನ ಮತ್ತು ಸಂಪನ್ಮೂಲಗಳ ಉಳಿತಾಯ ಮಾಡುವಲ್ಲಿ ಸಿಬ್ಬಂದಿಗೆ ಜಾಗೃತಿ ಮೂಡಿಸುವ ಕಾರ್ಯವನ್ನು ಮುಂದುವರಿಸುತ್ತಿದೆ.

## ಸಂಬಂಧಿತ ಪಕ್ಷದ ವಹಿವಾಟುಗಳು :

ಮಾರ್ಚ್ 31, 2023ರಂದು ಕೊನೆಗೊಂಡ ಹಣಕಾಸು ವರ್ಷದಲ್ಲಿ ಕಂಪನಿಯು ಸಂಬಂಧಿತ ಪಕ್ಷಗಳೊಂದಿಗೆ ಕಂಪನಿಗಳ ಕಾಯಿದೆ 2013 ಸೆಕ್ಷನ್ 188ರ ಪ್ರಕಾರ ಒಪ್ಪಂದ ಮಾಡಿಕೊಂಡ/ಕಾರ್ಯಗತಗೊಳಿಸಿದ ವಿವರಗಳನ್ನು ವಾರ್ಷಿಕ ವರದಿಯ ಭಾಗವಾಗಿರುವ ಟಿಪ್ಪಣಿಗಳಲ್ಲಿ ನಮೂದಿಸಲಾಗಿದೆ. ಅದಲ್ಲದೆ ಪ್ರಸ್ತುತ ವರ್ಷದಲ್ಲಿ ಪ್ರವರ್ತಕರು, ನಿರ್ದೇಶಕರು, ಪ್ರಮುಖ ವ್ಯವಸ್ಥಾಪಕ

ಸಿಬ್ಬಂದಿ ಹಾಗೂ ಅವರ ಸಂಬಂಧಿಕರೊಂದಿಗೆ ಕಂಪನಿಯ ಹಿತಾಸಕ್ತಿಗೆ ಸಂಘರ್ಷಕ್ಕೆ ಕಾರಣವಾಗಬಲ್ಲ ಮಹತ್ವದ ವಹಿವಾಟುಗಳಿಲ್ಲವೆಂದು ಪರಿಶೀಲಿಸಲ್ಪಟ್ಟಿದೆ. ಸಂಬಂಧಪಟ್ಟ ಪಕ್ಷಗಳೊಂದಿಗಿನ ವ್ಯವಹಾರಗಳನ್ನು ಆಡಿಟ್ ಸಮಿತಿ ಮತ್ತು ಮಂಡಳಿಯ ಎದುರು ಪ್ರಸ್ತಾಪಿಸಿ ಅನುಮೋದನೆಯನ್ನು ಪಡೆಯಲಾಗಿದೆ.

## ಕೃತಜ್ಞತೆಗಳು :

ರಿಜರ್ವ್‌ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾ, ನಿಯಂತ್ರಕ ಅಧಿಕಾರಿಗಳು, ಇತರೆ ಬ್ಯಾಂಕುಗಳು, ಅನೇಕ ಪಾಲುದಾರರು ಮತ್ತು ಸಂಸ್ಥೆಗಳು, ಬ್ಯಾಂಕಿನ ಹಲವು ಉಪಕ್ರಮಗಳಲ್ಲಿ ನೀಡಿದ ಸಹಕಾರ ಹಾಗೂ ಮಾರ್ಗದರ್ಶನಕ್ಕಾಗಿ ನಿಮ್ಮ ನಿರ್ದೇಶಕರು ತಮ್ಮ ಹೃತ್ತೋರ್ವಕ ಮೆಚ್ಚುಗೆಯನ್ನು ದಾಖಲಿಸುತ್ತಾರೆ. ನಮ್ಮ ಅಮೂಲ್ಯ ಗ್ರಾಹಕರ ಬೆಂಬಲ ಹಾಗೂ ಅವಿರತ ವಿಶ್ವಾಸಕ್ಕೆ ಮೆಚ್ಚುಗೆಯನ್ನು ದಾಖಲಿಸುತ್ತ ನಿರ್ದೇಶಕರು ಅವರ ನಿರಂತರ ಸಹಕಾರ ಮತ್ತು ಬೆಂಬಲವನ್ನು ಕೋರುತ್ತಾರೆ. ಮೆ|| ಎ.ಎಸ್.ಕೆ. ಅಂಡ್ ಕಂಪನಿ, ಚಾರ್ಟೆಡ್ ಅಕೌಂಟೆಂಟ್ಸ್, ಮೆ|| ಸಿ.ಎಡ್ಲ್. ಟೆಕ್ನಾಲಜೀಸ್ ಲಿಮಿಟೆಡ್, ಮೆ|| ಆಲಿವ್ ಕ್ರಿಪ್ಟೋ ಟೆಕ್ನಾಲಜೀಸ್‌ಗಳಿಗೆ ಅವರ ನಿರಂತರ ಬೆಂಬಲ ಹಾಗೂ ಮಾರ್ಗದರ್ಶನಕ್ಕಾಗಿ ಪ್ರಾಮಾಣಿಕ ಕೃತಜ್ಞತೆಗಳನ್ನು ನಿಮ್ಮ ನಿರ್ದೇಶಕರು ಸಲ್ಲಿಸುತ್ತಾರೆ. ಗ್ರಾಹಕ ಸೇವೆಯಲ್ಲಿನ ಬದ್ಧತೆ, ಬೆಂಬಲ ಹಾಗೂ ವರ್ಷದುದ್ದಕ್ಕೂ ಬ್ಯಾಂಕಿನ ಬೆಳವಣಿಗೆಯಲ್ಲಿ ಪ್ರಾಮಾಣಿಕ ಪ್ರಯತ್ನಗಳಿಗೆ ಮೆಚ್ಚುಗೆಯನ್ನು ವ್ಯಕ್ತಪಡಿಸಲು ನಿರ್ದೇಶಕರು ಇಚ್ಛಿಸುತ್ತಾರಲ್ಲದೆ ಮುಂದಿನ ವರ್ಷಗಳಲ್ಲಿ ಕಾರ್ಪೊರೇಟ್ ಗುರಿಗಳ ಸಾಧನೆಗಳಲ್ಲಿ ಅವರ ನಿರಂತರ ಸಹಕಾರವನ್ನು ನಿರೀಕ್ಷಿಸುತ್ತಾರೆ.

ನಿರ್ದೇಶಕರ ಮಂಡಳಿಯ ಪರವಾಗಿ

ಸ್ಥಳ : ಹೈದರಾಬಾದ್  
ದಿನಾಂಕ : ಜುಲೈ 20, 2023

sd/-  
ಎಸ್.ಎಂ. ಫಾರೂಕ್ ಸಹಾಬ್  
ಅರೆಕಾಲಿಕ ಅಧ್ಯಕ್ಷರು  
DIN 09214092

sd/-  
ದೊಣೆಪುಡಿ ದುರ್ಗಪ್ರಸಾದ್  
ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು  
DIN 07031463



## ವ್ಯವಹಾರದ ಸ್ವರೂಪದಲ್ಲಿ ಆಗಬಹುದಾದ ಬದಲಾವಣೆ :

ಹಣಕಾಸು ವರ್ಷ 2022-23ರಲ್ಲಿ ವ್ಯವಹಾರದ ಸ್ವರೂಪದಲ್ಲಿ ಯಾವದೇ ಬದಲಾವಣೆಯಾಗಿಲ್ಲ.

ಈ ಹಣಕಾಸು ವರದಿಗೆ ಸಂಬಂಧಿಸಿದಂತೆ ವರ್ಷದ ಅಂತ್ಯದಲ್ಲಿ ನೀಡಬೇಕಾದ ವರದಿಯ ದಿನಾಂಕ ಮತ್ತು ಆತೀಕ ಸ್ಥಿತಿಯ ಮೇಲೆ ಪರಿಣಾಮ ಬೀರುವ ಯಾವದೇ ಭೌತಿಕ ಬದಲಾವಣೆ ಮತ್ತು ಬದ್ಧತೆಗಳಿದ್ದರೆ :

ಈ ಹಣಕಾಸು ವರದಿಗಳಿಗೆ ಸಂಬಂಧಿಸಿದಂತೆ ವರ್ಷದ ಅಂತ್ಯದಲ್ಲಿ ನೀಡುವ ವರದಿಯ ದಿನಾಂಕ ಮತ್ತು ಆರ್ಥಿಕಸ್ಥಿತಿಯ ಮೇಲೆ ಪರಿಣಾಮ ಬೀರುವ ಯಾವದೇ ಭೌತಿಕ ಬದಲಾವಣೆ ಮತ್ತು ಬದ್ಧತೆಗಳು ಸಂಭವಿಸಿಲ್ಲ.

## ಅಂಗ ಸಂಸ್ಥೆಗಳು/ಜಂಟಿ ಉದ್ಯಮ/ಸಹವರ್ತಿ ಕಂಪನಿಗಳ ವಿವರಗಳು :

ಯಾವುದೂ ಇಲ್ಲ.

ಭವಿಷ್ಯದಲ್ಲಿ ಕಂಪನಿಯ ಕಾರ್ಯಚರಣೆಗಳು ಮತ್ತು ಸ್ಥಿತಿಗತಿಗಳ ಮೇಲೆ ಪರಿಣಾಮ ಬೀರುವ ನಿಯಂತ್ರಕರು, ನ್ಯಾಯಾಲಯ ಮತ್ತು ನ್ಯಾಯ ಮಂಡಳಿಗಳ ಮಹತ್ವದ ಹಾಗೂ ಭೌತಿಕ ಆದೇಶಗಳು :

ಕಂಪನಿಯ ಸದ್ಯದ ಸ್ಥಿತಿಗತಿ ಮತ್ತು ಭವಿಷ್ಯದ ಕಾರ್ಯಚರಣೆಗಳ ಮೇಲೆ ಪರಿಣಾಮ ಬೀರುವಂತಹ ಯಾವದೇ ಭೌತಿಕ ಆದೇಶವನ್ನು ನಿಯಂತ್ರಕರು/ನ್ಯಾಯಾಲಯಗಳು ಅಥವಾ ನ್ಯಾಯಮಂಡಳಿಗಳು ಜಾರಿ ಮಾಡಿಲ್ಲ.

ಕಂಪನಿಯ (ಲೆಕ್ಕಪತ್ರ) ತಿದ್ದುಪಡಿ ನಿಯಮಗಳು 2021ರ ಪ್ರಕಾರ 2021-22ರ ಹಣಕಾಸು ವರ್ಷದ ಕೊನೆಯಲ್ಲಿ ಅದರ ಸ್ಥಿತಿಯೊಂದಿಗೆ ದಿವಾಳಿ ಮತ್ತು ದಿವಾಳಿಯ ಕೋಡ್ 2016ರ ಅಡಿಯಲ್ಲಿ ಸಲ್ಲಿಸಲಾದ ಅಥವಾ ಬಾಕಿ ಇರುವ ಅರ್ಜಿಗಳ ವಿವರಗಳು :

ಯಾವುದೂ ಇಲ್ಲ.

## ಲೇವಣಿಗಳು (ನಿಯಮ 8(5)(ಎ) ಕಂಪನಿಗಳ ಲೆಕ್ಕಪತ್ರ ನಿಯಮಗಳು 2014 :

ಬ್ಯಾಂಕಿಂಗ್ ಕಂಪನಿಯಾದ್ದರಿಂದ ಈ ಬಹಿರಂಗಗೊಳಿಸುವಿಕೆಯು ಅನ್ವಯಿಸುವದಿಲ್ಲ.

## ಕಾರ್ಪೊರೇಟ್ ಸಾಮಾಜಿಕ ಹೊಣೆಗಾರಿಕೆ :

ಕಂಪನಿಗಳ ನಿಯಮಗಳ ಅನುಸಾರ ಘೋಷಣೆ.

### 1) ಕಂಪನಿಯ ಕಾರ್ಪೊರೇಟ್ ಸಾಮಾಜಿಕ ಹೊಣೆಗಾರಿಕೆಯ ನೀತಿಯ ಸಂಕ್ಷಿಪ್ತ ರೂಪರೇಷೆ :

ಬ್ಯಾಂಕಿನ ಕಾರ್ಪೊರೇಟ್ ಸಾಮಾಜಿಕ ಹೊಣೆಗಾರಿಕೆ ನೀತಿಯನ್ನು (ಕಂಪನಿಗಳ ಸಾಮಾಜಿಕ ಹೊಣೆಗಾರಿಕೆ ನೀತಿಗಳು) ನಿಯಮ 2014ರ ಸೆಕ್ಷನ್ 135ರ ನಿಬಂಧನೆಗಳಿಗೆ ಅನುಸಾರವಾಗಿ ರೂಪಿಸಲಾಗಿದೆ. ಕಾರ್ಪೊರೇಟ್ ಸಾಮಾಜಿಕ ಹೊಣೆಗಾರಿಕೆ ನೀತಿಯ ಅಡಿಯಲ್ಲಿ ಬ್ಯಾಂಕು ತನ್ನ ಕಾರ್ಯಚರಣೆಯ ಪ್ರದೇಶದಲ್ಲಿ ಕಂಪನಿಗಳ ಕಾಯಿದೆ 2013ರ ಶೆಡ್ಯೂಲ್ ಗಿರಿಬ ನಲ್ಲಿ ನಿರ್ದಿಷ್ಟಪಡಿಸಿದ ಒಂದು ಅಥವಾ ಹೆಚ್ಚು ಚಟುವಟಿಕೆಗಳನ್ನು ಕೈಗೊಳ್ಳುವದಲ್ಲದೆ ನಿರ್ದಿಷ್ಟ ಪಡಿಸಿದ ನಿಧಿಗಳಿಗೆ ಕೊಡುಗೆಯನ್ನು ನೀಡುತ್ತದೆ.

### 2) ಕಾರ್ಪೊರೇಟ್ ಸಾಮಾಜಿಕ ಹೊಣೆಗಾರಿಕೆ ಸಮಿತಿಯ ಸಂಯೋಜನೆ :

ಸೆಕ್ಷನ್ 135ರ ಉಪವಿಭಾಗ (9)ರ ಪ್ರಕಾರ ಬ್ಯಾಂಕು ಕಾರ್ಪೊರೇಟ್ ಸಾಮಾಜಿಕ ಹೊಣೆಗಾರಿಕೆ ಸಮಿತಿಯನ್ನು ರಚಿಸುವ ಅಗತ್ಯವಿಲ್ಲ ಮತ್ತು ನಿರ್ದೇಶಕ ಮಂಡಳಿಯೇ ಆ ಸಮಿತಿಯ ಕಾರ್ಯಗಳನ್ನು ನಿರ್ವಹಿಸುತ್ತದೆ.

- 3) ಮಂಡಳಿಯಿಂದ ಅನುಮೋದಿಸಲಾದ ಕಾರ್ಪೊರೇಟ್ ಸಾಮಾಜಿಕ ಹೊಣೆಗಾರಿಕೆ ನೀತಿ ಮತ್ತು ಯೋಜನೆಗಳಿಗಾಗಿ ವೆಬ್‌ಲಿಂಕ್ : <https://kbsbankindia.in/csr.policy.php>
- 4) ಕಂಪನಿಗಳ ನಿಯಮ 8 (ಕಂಪನಿಯ ಸಾಮಾಜಿಕ ಹೊಣೆಗಾರಿಕೆ ನೀತಿ) ನಿಯಮಗಳು 2014ರ ಉಪನಿಯಮ (3)ರ ಪ್ರಕಾರ  
ಯೋಜನೆಗಳ ಮೌಲ್ಯಮಾಪನಕ್ಕೆ ಸಂಬಂಧಿಸಿದ ನಿಬಂಧನೆಗಳು ಅನ್ವಯಿಸುವದಿಲ್ಲ.
- 5) ಕಂಪನಿಗಳ ನಿಯಮ 7 (ಕಂಪನಿಯ ಸಾಮಾಜಿಕ ಹೊಣೆಗಾರಿಕೆ ನೀತಿ) ನಿಯಮಗಳ 2014ರ ಉಪನಿಯಮಗಳ (3)ರ ಪ್ರಕಾರ ಸೆಟ್‌ಆಫ್‌ಗೆ ಲಭ್ಯವಿರುವ ಮೊತ್ತದ ವಿವರಗಳು ಏನಾದರೂ ಇದ್ದರೆ ಹಾಗೂ ಪ್ರಸ್ತುತ ಹಣಕಾಸು ವರ್ಷಕ್ಕೆ ಸೆಟ್‌ಆಫ್ ಮಾಡಲು ಅಗತ್ಯವಿರುವ ಮೊತ್ತ : ಏನೂ ಇಲ್ಲ.
- 6) ಸೆಕ್ಷನ್ 135 (5)ರಂತೆ ಕಂಪನಿಯ ಸರಾಸರಿ ನಿವ್ವಳ ಲಾಭ ರೂ. 10,75,81,035/-
- 7) (ಅ) ನಿಯಮ 135 (5)ರ ಪ್ರಕಾರ ಕಂಪನಿಯ ನಿವ್ವಳ ಲಾಭದ 2% ಅಂದರೆ ರೂ. 21,51,621/-  
(ಬ) ಹಿಂದಿನ ಹಂಕಾಸು ವರ್ಷದ ಕಂಪನಿಯ ಸಾಮಾಜಿಕ ಹೊಣೆಗಾರಿಕೆ ನೀತಿಯ ಯೋಜನೆಗಳು, ಕಾರ್ಯಕ್ರಮಗಳು ಅಥವಾ ಚಟುವಟಿಕೆಗಳಿಂದ ಹೆಚ್ಚುವರಿ ಲಭ್ಯವಿರುವ ಮೊತ್ತ : ಏನೂ ಇಲ್ಲ.  
(ಕ) ಪ್ರಸ್ತುತ ಹಣಕಾಸು ವರ್ಷದಲ್ಲಿ ಸೆಟ್‌ಆಫ್ ಮೊತ್ತ ಏನಾದರೂ ಇರಬಹುದಾದರೆ : ರೂ. -825/-(2021-22ರಲ್ಲಿ ವ್ಯಯಿಸಿದ ಹೆಚ್ಚುವರಿ ಹಣ)  
(ಡ) ಹಣಕಾಸು ವರ್ಷದಲ್ಲಿ ಒಟ್ಟು ಕಂಪನಿಯ ಸಾಮಾಜಿಕ ಹೊಣೆಗಾರಿಕೆ ಬಾಧ್ಯತೆ : (7ಅ+7ಬ+7ಕ) ರೂ. 21,50,796
- 8) (ಅ) ಕಂಪನಿಯ ಸಾಮಾಜಿಕ ಹೊಣೆಗಾರಿಕೆ ಅಡಿಯಲ್ಲಿ ಖರ್ಚಾಗದೆ ಇರುವ ಹಣ : ಏನೂ ಇಲ್ಲ.

ಹಣಕಾಸು ವರ್ಷದಲ್ಲಿ ಖರ್ಚಾದ ಹಣ	ಖರ್ಚಾಗದೇ ಇರುವ ಹಣ (ರೂ.ಗಳಲ್ಲಿ)				
	ಸಾಮಾಜಿಕ ವರ್ಗಾಯಿಸಲಾದ ಒಟ್ಟು ಹಣ ಸೆಕ್ಷನ್ 135 (6)ರ ಪ್ರಕಾರ		ಶೆಡ್ಯೂಲ್ ಗಿರಿಖರ ಅಡಿಯಲ್ಲಿ 135(5)ರ 2ನೇ ನಿಬಂಧನೆಯಂತೆ ಇತರ ನಿಧಿಗೆ ವರ್ಗಾಯಿಸಿದ ಮೊತ್ತ		
	ಮೊತ್ತ	ವರ್ಗಾವಣೆ ದಿನಾಂಕ	ನಿಧಿಯ ಹೆಸರು	ಮೊತ್ತ	ವರ್ಗಾವಣೆ ದಿನಾಂಕ
	ಇಲ್ಲ	ಇಲ್ಲ	ಇಲ್ಲ	ಇಲ್ಲ	ಇಲ್ಲ

- (ಬ) ಚಾಲ್ತಿಯಲ್ಲಿರುವ ಸಿ.ಎಸ್.ಆರ್. ಯೋಜನೆಗಳಿಗೆ ಹಣಕಾಸು ವರ್ಷದಲ್ಲಿ ವ್ಯಯಿಸಿದ ಮೊತ್ತ : ಬ್ಯಾಂಕಿನ ಯಾವುದೇ ಸಿ.ಎಸ್.ಆರ್. ಯೋಜನೆಗಳು ಚಾಲ್ತಿಯಲ್ಲಿಲ್ಲ.

ಕ) ಚಾಲ್ತಿಯಲ್ಲಿರುವ ಯೋಜನೆಗಳ ಹೊರತಾಗಿ ಹಣಕಾಸು ವರ್ಷದಲ್ಲಿ ವ್ಯಯಿಸಿದ ಸಿ.ಎಸ್.ಆರ್.ನಿಧಿ :

(1) ಕ್ರ.ಸಂ.	(2) ಯೋಜನೆಯ ಹೆಸರು	(3) ಕಂಪನಿಯ ಕಾಯ್ದೆಯ ಶೆಡ್ಯೂಲ್ VII ರ ಅಡಿಯಲ್ಲಿನ ವಿಷಯ	(4) ಸ್ಥಳೀಯ ಕ್ಷೇತ್ರ ಹೌದು /ಇಲ್ಲ	(5) ಯೋಜನೆಯ ಕ್ಷೇತ್ರ		(6) ವ್ಯಯಿಸಿದ ಮೊತ್ತ	(7) ಅನುಷ್ಠಾನ ಗೊಳಿಸಿದ ವಿಧಾನ ನೇರ ಹೌದು/ಇಲ್ಲ	(8) ಅನುಷ್ಠಾನದ ವಿಧಾನ ಅನುಷ್ಠಾನಗೊಳಿಸಿದ ಏಜೆನ್ಸಿ ಹೆಸರು ಸಿ.ಎಸ್.ಆರ್. ನೋಂದಣಿ ಕ್ರಮಾಂಕ	
				ರಾಜ್ಯ	ಜಿಲ್ಲೆ			ಹೆಸರು	ಸಿ.ಎಸ್.ಆರ್. ನೋಂದಣಿ ಕ್ರಮಾಂಕ
1.	ಸಮುದಾಯದ ಆರೋಗ್ಯ ಕೇಂದ್ರಕ್ಕೆ ರುಗ್ಗುವಾಹನ ನೀಡಿಕೆ ಆತ್ಮಕೂರ(ಎ) ವಾನಪರ್ಥಿ ಜಿಲ್ಲೆ ತೆಲಂಗಾಣ	ರೋಗತಡೆ ಸೇರಿದಂತೆ ಆರೋಗ್ಯ ರಕ್ಷಣೆಯನ್ನು ಪ್ರೋತ್ಸಾಹಿಸುವುದು	ಹೌದು	ತೆಲಂಗಾಣ ರಾಜ್ಯ ವಾನಪರ್ಥಿ ಜಿಲ್ಲೆ		18,23611	ಹೌದು	ಅನ್ವಯಿಸುವುದಿಲ್ಲ	ಅನ್ವಯಿಸುವುದಿಲ್ಲ
2.	ಸರಕಾರಿ ಅಂಧ ಮಕ್ಕಳ ಶಾಲೆಗೆ ಸಂಗೀತದ ಉಪಕರಣಗಳ ಕೊಡುಗೆ (ದಿವ್ಯ ಚೇತನರು ಮತ್ತು ಹಿರಿಯ ನಾಗರಿಕರ ಸಬಲೀಕರಣ ಇಲಾಖೆಯ ಅಡಿಯಲ್ಲಿ)	ಶಿಕ್ಷಣ ಮತ್ತು ವಿಶಿಷ್ಟ ಶಿಕ್ಷಣ ವಿಶೇಷವಾಗಿ ಮಕ್ಕಳು ಮಹಿಳೆಯರು, ವೃದ್ಧರು ಮತ್ತು ದಿವ್ಯ ಚೇತನರಲ್ಲಿ ವೃತ್ತಿಪರ ಕೌಶಲ್ಯಗಳನ್ನು ಹೆಚ್ಚಿಸುವುದು	ಹೌದು	ಕರ್ನಾಟಕ ರಾಜ್ಯ ಕಲಬುರಗಿ ಜಿಲ್ಲೆ		94410	ಹೌದು	ಅನ್ವಯಿಸುವುದಿಲ್ಲ	ಅನ್ವಯಿಸುವುದಿಲ್ಲ
3.	ಅವಶ್ಯಕತೆ ಇರುವ ಕೊಳವೆ ಮತ್ತು ನೀರಿನ ಟ್ಯಾಂಕ್ ಸಹಿತ ನೀರು ಶುದ್ಧೀಕರಣ ಹಾಗೂ ಶೈಶೀಕರಣ ಘಟಕ ಸ್ಥಾಪನೆ ಕಮಲಾಪುರದ ತಹಸೀಲದಾರ ಕಛೇರಿಯಲ್ಲಿ	ಸುರಕ್ಷಿತ ನೀರನ್ನು ಒದಗಿಸುವುದು	ಹೌದು	ಕರ್ನಾಟಕ ರಾಜ್ಯ ಕಲಬುರಗಿ ಜಿಲ್ಲೆ		1,56,200	ಹೌದು	ಅನ್ವಯಿಸುವುದಿಲ್ಲ	ಅನ್ವಯಿಸುವುದಿಲ್ಲ
4.	ನೀರು ಶುದ್ಧೀಕರಣ ಘಟಕ ಓವರ್‌ಹೆಡ್ ಟ್ಯಾಂಕ್ ಸಹಿತ ನೀರು ಸಂಗ್ರಹಿಸಲು ಭೂಮಿಯಲ್ಲಿ ಕೊಳವೆಗಳು ಇತ್ಯಾದಿ. ದಮಾಯಿಗುಡಾ ಅಂಗನವಾಡಿ ಕೇಂದ್ರಕ್ಕೆ	ಶುದ್ಧ ಸುರಕ್ಷಿತ ನೀರನ್ನು ಒದಗಿಸುವುದು	ಹೌದು	ತೆಲಂಗಾಣಾ ಮೆಡಚಲ್ ಜಿಲ್ಲೆ		39,710	ಹೌದು	ಅನ್ವಯಿಸುವುದಿಲ್ಲ	ಅನ್ವಯಿಸುವುದಿಲ್ಲ
5.	ನಿರ್ದಿಷ್ಟ ನಿಧಿಗೆ ಹಣ ವರ್ಗಾವಣೆ	ಪ್ರಧಾನ ಮಂತ್ರಿಗಳ ರಾಷ್ಟ್ರೀಯ ಪರಿಹಾರ ನಿಧಿಗೆ ಕೊಡುಗೆ				40,000	ಹೌದು	ಅನ್ವಯಿಸುವುದಿಲ್ಲ	ಅನ್ವಯಿಸುವುದಿಲ್ಲ
	ಒಟ್ಟು ಮೊತ್ತ					21,53931			



ಡಿ) ಆಡಳಿತಾತ್ಮಕ ವೆಚ್ಚಗಳು : ಇಲ್ಲ

ಇ) ಪರಿಣಾಮ ಮೌಲ್ಯ ಮಾಪನದ ವೆಚ್ಚ ಅನ್ವಯವಾಗುವದಾದರೆ : ಅನ್ವಯಿಸಲಾಗದು.

ಎಫ್) ಹಣಕಾಸು ವರ್ಷದಲ್ಲಿ ವ್ಯಯವಾದ ಹಣ : (8ಬಿ+8ಸಿ+8ಡಿ+8ಇ)

ಜಿ) ಕಾಯ್ದಿರಿಸಿದ ಹೆಚ್ಚುವರಿ ಹಣ, ಇರನಹುದಾದರೆ :

ಕ್ರ. ಸಂ.	ಯೋಜನೆಯ ಹೆಸರು	ರೂಪಾಯಿಗಳು
1	ಸೆಕ್ಷನ್ 135(5) ಪ್ರಕಾರ ನಿವ್ವಳ ಸರಾಸರಿ ಲಾಭದ 2%	21,51,621
2	ಹಣಕಾಸು ವರ್ಷದಲ್ಲಿ ವ್ಯಯಿಸಿದ ಒಟ್ಟು ಹಣ	21,53,931
3	ಹಣಕಾಸು ವರ್ಷದಲ್ಲಿ ವ್ಯಯಿಸಿದ ಹೆಚ್ಚುವರಿ ಹಣ ಹಿಂದಿನ ಹಣಕಾಸು ವರ್ಷದಲ್ಲಿ ಸಿ.ಎಸ್.ಆರ್. ಕಾರ್ಯಕ್ರಮಗಳಿಗೆ, ಯೋಜನೆಗಳಿಗೆ	2,310
4	ಅಥವಾ ಚಟುವಟಿಕೆಗಳಿಂದ ಹೆಚ್ಚುವರಿ ಹಣ ಇದ್ದರೆ	00
5	ಮುಂದಿನ ಹಣಕಾಸು ವರ್ಷಗಳಿಗೆ ಸೆಟ್‌ಆಫ್‌ಗಾಗಿ ಲಭ್ಯವಿರುವ ಹಣ (ಏಏಏ-ಏಏಏ).	2310

9) ಅ) ಹಿಂದಿನ ಮೂರು ವರ್ಷಗಳಲ್ಲಿ ಸಿ.ಎಸ್.ಆರ್. ನಿಧಿಯಲ್ಲಿ ಖರ್ಚಾಗದೇ ಉಳಿದ ಹಣದ ವಿವರಗಳು : ಇಲ್ಲ.

ಬ) ಹಿಂದಿನ ಹಣಕಾಸು ವರ್ಷದಲ್ಲಿ ಚಾಲ್ತಿಯಿರುವ ಸಿ.ಎಸ್.ಆರ್. ಯೋಜನೆಗಳಿಗೆ ಖರ್ಚಾದ ಹಣ : ಯಾವದೇ ಯೋಜನೆಯು ಚಾಲ್ತಿಯಲ್ಲಿಲ್ಲ.

10) ಬಂಡವಾಳ ಸ್ವತ್ತಿನ ರಚನೆ ಅಥವಾ ಸ್ವಾಧೀನದ ಸಂದರ್ಭದಲ್ಲಿ ಹಣಕಾಸುವರ್ಷದಲ್ಲಿ ಸಿ.ಎಸ್.ಆರ್. ಮೂಲಕ ರಚಿಸಲಾದ ಆಸ್ತಿಗೆ ಸಂಬಂಧಿಸಿದ ವಿವರಗಳು

ಕ್ರ. ಸಂ.	ರಚನೆ ಅಥವಾ ಬಂಡವಾಳ ಆಸ್ತಿಯ ಸಾಲಿನ ದಿನಾಂಕ	ಸಿ.ಎಸ್.ಆರ್. ಅಡಿಯಲ್ಲಿ ಮಾಡಲಾದ ಖರ್ಚಿನ ಬಂಡವಾಳ	ಬಂಡವಾಳ ಸ್ವತ್ತನ್ನು ನೋಂದಾಯಿಸಿದ ಘಟಕ/ಸಾರ್ವಜನಿಕ ಪ್ರಾಧಿಕಾರ/ಫಲಾನುಭವಿ	ಬಂಡವಾಳ ಸ್ವತ್ತಿನ ರಚನೆ ಅಥವಾ ಸ್ವಾಧೀನದ ವಿವರ, ಬಂಡವಾಳ ಸ್ವತ್ತಿನ ವಿಳಾಸ ಮತ್ತು ಸ್ಥಳ
	22.02.2023	ರೂ. 18,23,611	ಸಮುದಾಯ ಆರೋಗ್ಯ ಕೇಂದ್ರ, ಆತ್ಮಕೂರ(ಎ) ವಾನಪರ್ತಿ ಜಿಲ್ಲೆ ತೆಲಂಗಾಣ	ರುಗ್ಗವಾಹಕ ಸಮುದಾಯದ ಆರೋಗ್ಯ ಕೇಂದ್ರ ಆತ್ಮಕೂರ(ಎ) ವಾನಪರ್ತಿ ಜಿಲ್ಲೆ ತೆಲಂಗಾಣ
	27.02.2023 ಮತ್ತು 10.03.2023	ರೂ. 94,410	ಸರಕಾರಿ ಅಂಧ ಮಕ್ಕಳ ಶಾಲೆಗೆ ಸಂಗೀತದ ಉಪಕರಣಗಳ ಕೊಡುಗೆ (ದಿವ್ಯ ಚೇತನರು ಮತ್ತು ಹಿರಿಯ ನಾಗರಿಕರ ಸಬಲೀಕರಣ ಇಲಾಖೆಯ ಅಡಿಯಲ್ಲಿ)	ಸಂಗೀತೋಪಕರಣಗಳು ಸರಕಾರಿ ಅಂಧ ಮಕ್ಕಳ ಶಾಲೆಗೆ ಸಂಗೀತದ ಉಪಕರಣಗಳ ಕೊಡುಗೆ (ದಿವ್ಯ ಚೇತನರು ಮತ್ತು ಹಿರಿಯ ನಾಗರಿಕರ ಸಬಲೀಕರಣ ಇಲಾಖೆಯ ಅಡಿಯಲ್ಲಿ)
	24.03.2023	1,56,200	ತಹಸೀಲದಾರ ಕಛೇರಿ, ಕಮಲಾಪುರ ತಾಲೂಕು ಕಲಬುರಗಿ ಜಿಲ್ಲೆ	ನೀರು ಶುದ್ಧೀಕರಣ ಹಾಗೂ ಶೈಕ್ಷಣಿಕ ಘಟಕ ತಹಸೀಲದಾರ ಕಛೇರಿ, ಕಮಲಾಪುರ ತಾಲೂಕು ಕಲಬುರಗಿ ಜಿಲ್ಲೆ
	29.03.2023	39,710	ಅಂಗನವಾಡಿ ಕೇಂದ್ರ ಅಯ್ಯಪ್ಪ ಕಾಲೋನಿ, ಜವಾಹರ ನಗರ, ಧಮ್ಮಿಗುಡ್ಡ, ಮೆಡ್‌ಚರ್ ಜಿಲ್ಲೆ, ತೆಲಂಗಾಣ ಜಿಲ್ಲೆ	ನೀರು ಶುದ್ಧೀಕರಣ ಘಟಕ ಅಂಗನವಾಡಿ ಕೇಂದ್ರ ಅಯ್ಯಪ್ಪ ಕಾಲೋನಿ, ಜವಾಹರ ನಗರ, ಧಮ್ಮಿಗುಡ್ಡ, ಮೆಡ್‌ಚರ್ ಜಿಲ್ಲೆ, ತೆಲಂಗಾಣ ಜಿಲ್ಲೆ

11. ಕಂಪನಿಯು ನಿವ್ವಳ ಸರಾಸರಿ ಲಾಭದ 2% ವ್ಯಯಿಸದೇ ಇರುವುದಕ್ಕೆ ಕಾರಣಗಳನ್ನು ನೀಡಿ ಸೆಕ್ಷನ್ 135(5)ರಂತೆ. ಸಹಿ : ಪ್ರಮುಖ ನಿರ್ವಾಹಕರು ಹಾಗೂ ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು.

sd/-  
ದೊಣೆಪುಡಿ ದುರ್ಗಪ್ರಸಾದ  
ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು



## DIRECTORS' REPORT: FY 2022 - 23

The Directors of your Bank are pleased to present the 24th Annual Report of the Bank together with the Audited Statement of Accounts and the report on business and operations of the Bank for the financial year ended March 31, 2023.

### Economic Synopsis and way forward:

By the beginning of FY 2022-23, COVID was under total control. Thanks to the vaccination drive and other necessary initiatives taken by the Government of India. COVID has not been able to raise its hood after March 2022. The Businesses and trade have since been on track. The COVID economic packages announced during the pandemic had kept the fire burning. Once COVID was over, the economy was back on track. During the year 2022-23, India attained a GDP growth of 7.2%, which places it in the position of fastest growing economy in the world.

Global economy is afflicted with slow progress. Inflationary pressures on food and energy prices in many countries, across the world, for various reasons and in European countries, due to the Ukrainian war, GDP growth is subdued. Our neighboring countries too are having their own domestic reasons impacting their economy. Against this backdrop, outlook for Indian economy, for the FY 2023-24, is positive, showing resilience despite global headwinds. The drivers for growth will be stepped up domestic demand, fueled by public investment for infrastructure development, which is also encouraging increase in private investment. Revival in private investment activities is also noticed, arising out of the government's progressive broad-basing of PLI schemes in the wake of the developed countries China plus policy. In line with economic growth, credit growth momentum may continue to remain strong in FY 2023-24.

During the year 2022-23 the Banking Sector recorded a splendid performance. As per the RBI data as on 31st March 2023, the ASCB growth of deposits stood at 10.20 % and the growth in advances stood at 15.70%. In terms of profitability, the Public Sector Banks witnessed 57% increase in total profit in 2022-23 over FY 2021-22.

We are delighted to share that your Bank has also registered a 33% growth in Operating profit and 37% growth in Profit after Tax in 2022-23, on the back of a 23.58% growth in total business, in FY 2022-23. Bank maintained a provision coverage ratio of 100% this FY too.

Keeping in view the economic scenario, we expect another good year in 2023-24. Bank plans to achieve a total business of Rs.1,000 Crore by March 2024. Bank has been working on introducing Loan Origination Software (LOS). LOS application will eliminate data entry errors and data redundancy with end-to-end online processing. This will also reduce man-hours required for data entry, as same set of data won't be entered at multiple points. Once data entry is complete in LOS, they will be automatically replicated in all those fields where they are required to be filled in. This year, Bank shall among other loan products focus on Housing Loans, Mortgage Loans and Minor Irrigation etc., for business expansion. The Bank has planned to widen its Customer Service Points network to reach out to more and more customers in remote areas. Your Bank is geared up to translate all possibilities into opportunities for sustainable business growth along with a strong commitment to providing services with smile to all our customers, which will go a long way in maximising stakeholder's value.

Your Bank is continuously working towards building a strong Information Technology base. Technology saves resources, reduces errors, simplifies business processes and increases the Bank's bandwidth to assume more and more business. All these, in short to medium term, give returns far outweighing the technology related expenses. The Bank is also considering various strategies to transit in to Small Finance Bank. If Bank succeeds in its plan, it can be beginning of a new era.



## Performance of the Bank for FY 2022-23:

FY 2022-23 in retrospect, was an extraordinary year in terms of overall performance. The Bank achieved a growth in Business and contained NPAs to remarkable extent, ensuring quality services to all its customers. The unwavering focus on growth in Business and NPA reduction yielded a performance, which gives us a lot of joy while sharing with you:

### Total Business:

The total business of the Bank increased by Rs.156.39 Crore, an increase of 23.58%; it increased to Rs. 819.51 crore in FY 2022-23 from Rs.663.12 Crore, in FY 2021-22. Growth of 23.58% in FY 2022-23, compares favourably with 16.86% growth in FY 2021-22. While deposits have recorded a growth of Rs.80.58 Cr (21.75%) advances grew by Rs.75.81 Cr (25.91%) during the year.

The total number of customers (outreach) stood at 283,470 as on March 31, 2023 compared to 257,340 as on March 31, 2022.

### Deposits:

Deposits of the Bank increased by Rs.80.58 Crore from Rs.370.50 Crore as on March 31, 2022 to Rs.451.09 Crore as on March 31, 2023. The growth of 21.75% is well above ASCB growth of 10.20%. The average size of deposit as on March 31, 2023, is Rs.16,066/- with 280,770 deposit accounts vis a vis Rs.14,397/- with 2,57,340 deposit accounts, as on March 31, 2022. The growth in Deposits, in FY 2022-23, is at 101.46% vis a vis a year ago growth. The deposit growth breached the target of Rs. 444.60 Crore by Rs.6.48 Crore.

### Advances:

The total advances of the Bank increased by Rs.75.81 Crore from Rs.292.61 Crore as at March 31, 2022 to Rs.368.42 Crore as at March 31, 2023. The growth of 25.91 % is well above the ASCB growth rate of 15.70%. The average ticket size of disbursed portfolio, in the Micro-finance segment, remained almost stagnant at Rs.59,138/- as on March 31, 2023 vis a vis to Rs.59,893/- as on March 31, 2022.

The cumulative loan disbursement of the Bank for the financial year 2022-23 amounted to Rs.308.03 Crore with 36,125 loan accounts against Rs.238.64 Crore with 30,576 loan accounts during previous year 2021-22. The Bank exceeded the lending target of Rs.351.14 Crores by 4.92% and recorded an 18% growth in loan customers.

(Rs in Lakh)		
Particulars	Mar-23	Mar-22
Deposits	45,109	37,050
Advances	36,842	29,262
Total Business	81,951	66,312

### Capital Structure:

The Authorized capital of the Bank stood at Rs.25 crore comprising 2.50 crore Equity shares of Rs.10.00 each. The paid-up capital of the Bank stood at Rs.13,42,22,620/- comprising 1,34,22,262 Equity shares of Rs.10.00 each, as on March 31, 2023. There is no change in the Capital structure during the year.

**Reserves:****(Rs in Lakh)**

<b>Reserves</b>	<b>2022-23</b>	<b>2021-22</b>	<b>Transfer to the reserve during the year</b>
Statutory Reserves	1283	963	320
Capital Reserves	28	28	-
Share Premium	304	304	-
Investment Fluctuation Reserve	95	95	-
Revenue Reserve	5	5	-
Balance carried forward to Balance sheet	4500	3205	1,295

During the year, an amount of Rs.320 lakhs has been transferred to statutory reserves. The Bank has Rs.304 lakhs in the Share Premium Account and Rs.28 lakhs as Capital Reserve, Rs.95 lakhs in Investment Fluctuation Reserve, Rs.5 lakhs as Revenue Reserve as on March 31, 2023. A sum of Rs.12.95 Crore has been carried forward to the Balance Sheet for the year ended March 31, 2023. The net worth of the Bank increased to Rs.75.58 Crore as on March 31, 2023 from Rs.59.42 Crore as on March 31, 2022.

The Capital Adequacy Ratio, i.e. Capital to Risk Weighted Assets Ratio stood at 21.58% as on March 31, 2023 as compared to 21.27% as on March 31, 2022.

**Profitability:****(Rs in Lakh)**

<b>Particulars</b>	<b>31-Mar-2023</b>	<b>31-Mar-2022</b>
Interest Earned	6,626	5,336
Other Income	1,280	1,154
<b>Total Income</b>	<b>7,906</b>	<b>6,490</b>
Interest Expended	2,612	2,314
Operating Expenses	2,907	2,384
Provisions & Contingencies	199	215
<b>Total Expenditure</b>	<b>5,718</b>	<b>4,913</b>
Operating Profit	2,386	1,792
Profit Before Tax	2,188	1,577
Provision for Income Tax	587	405
<b>Net Profit</b>	<b>1,601</b>	<b>1,172</b>

The Profit after Tax (PAT) of the Bank for the year 2022-23, is Rs.16.01 Crore compared to Rs.11.72 Crore, for the year 2021-22. The total incomes increased by 21.81%, at the same time the aggregate of Interest expenses and Operating Expenses increased by 17.47%. The Return on Equity (ROE) improved to 23.72% as on March 31, 2023 from 21.73% as on March 31, 2022 and the Return on Assets (ROA) improved to 3.16% from a year ago level of 2.74%.

### Priority Sector Advances:

The Priority Sector Advances, after issue of PSL Certificate of Rs. 50 Crore the Priority Sector Advances stood at Rs. 250.52 Crore against the total loan book of Rs. 368.42 Crore, as on March 31, 2023, i.e. at 68%, a healthy 28% above the RBI prescribed benchmark of 40%. Since inception, the Bank's PSL portfolio has always been higher than the benchmark level of 40% of the loan book. Credit for this goes to Micro-finance lending model of the Bank. During the year 2022-23, Bank generated an income of Rs. 31.25 Lakh by issue of PSL Certificate.

### Non-performing Assets

There was a Net Increase of Rs. 0.86 crore in the Bank's Gross NPA book, which, however, stood lower at 1.70% of the loan book, as on March 2023, compared to 1.85%, as on March 2022. Net NPA, second year in continuation, remained at zero level with 100% Provision Coverage Ratio (PCR).

### Provision Coverage Ratio:

The Bank maintained a sound PCR throughout the year. Your Bank maintained PCR of 100 % as on March 31, 2023 against same ratio as on March 31, 2022. A high Provision coverage ratio indicates the capacity of the Bank to withstand against unforeseeable future losses.

### Investment Portfolio:

The Bank's Investment portfolio stood at Rs.99.54 Crore as on March 2023 against Rs.85.27 Crore as on March 2022 an increase of Rs.14.27 Crore. The investment portfolio consists of investment in Government Securities only. Bank has been maintaining part of the surplus funds in SLR securities. As against the requirement of 18% i.e. of Rs.81.88 Crore w.e.f. 10.03.2023, Bank has maintained SLR of 21.88% as on March 31, 2023. The Investment portfolio of the Bank consisted of Rs.88.87 Crore in Held to Maturity category and, Rs.10.67 Crore in Available for Sale category (Treasury Bills), as on March 31, 2023. Bank has no securities/investments under Held for Trading Category. During the year, the Bank had purchased securities worth Rs.5.00 Crore (face value) under Held to Maturity category and securities worth of Rs.11 crore (Face value) Treasury Bills shown under Available for Sale category.

The Bank earned Rs.6.08 Crore towards interest on Investment portfolio. The Bank invests the surplus funds in Fixed Deposit with other Banks and in Mutual Funds (Liquid funds). The Bank earned Rs.2.70 Crore by way of interest income out of Fixed Deposit placed with other Banks and earned a profit of Rs.14.73 lakh, by transacting on Mutual Funds.

The total treasury income (Securities, Fixed Deposit and Mutual Fund) of the Bank for the year 2022-23 stood at Rs.8.93 Crore compared to Rs.8.00 Crores in the previous year 2021-22, thus recording a growth of 12 %.

During the current HY, market conditions are not conducive. Hence, Bank has shifted all AFS securities to HTM and could not book any profit by sale of AFS investments.



**Dividend:**

The Bank has not proposed / declared any dividend for the financial year 2022-23.

**Performance Highlights and Key Indicators at a glance:****(Rs in Lakh)**

Sl. No	Parameters	31-Mar-2023	31-Mar-2022
1.	Deposits	45,109	37,050
2.	Advances	36,842	29,261
3.	Total Business (Deposits + Advances)	81,951	66,312
4.	Non SLR Investments	NIL	NIL
5.	SLR Investments	9,953.86	8,527.49
6.	Capital & Reserves	7,558	5,942
7.	CRAR %	21.58	21.27
8.	CASA%	15.14	16.50
9.	Priority Sector Loan %	68.00	65.18
10.	Gross NPA %	1.70	1.85
11.	Net NPA %	0	0
12.	Other Income to Total Income %	16.19	17.79
13.	Operating Cost to Total Income %	36.77	36.74
14.	Staff Cost to Total Income %	23.49	22.85
15.	Cost of Deposits%	6.61	6.85
16.	Yield on Advances%	18.09	17.96
17.	Interest Spread%	9.03	8.45
18.	CD Ratio%	81.67	78.98
19.	Cost of Funds%	6.61	6.85
20.	Return on Assets%	3.16	2.74
21.	Return on Equity%	23.72	21.73
22.	Earning Per Share	11.93	8.73
23.	Net worth	7,558	5,942
24.	Book Value per share	55.91	44.08
25.	Cost/Income Ratio	54.92	57.10
26.	Yield on Investments	6.95	6.88
27.	No of Employees	335	336
28.	Average age of employee in Year	40	39
29.	Business per Employee ( Rs. In lacs)	244.63	197.36
30.	Profit per Employee ( Rs. in Lacs)	4.78	3.49
31.	Net Interest Margin%	7.92	7.07

## Expansion in the Area of operation and Branch Network

During the year 2022-23, the Bank operated through 29 branches. The Bank proposes to convert the existing 14 BC locations in to full-time Banking outlets/Branches, subject to approval of Reserve Bank of India (RBI). During the year the Bank operated 28 ATMs of which 3 are offsite ATMs and 25 are onsite ATMs.

### The Human Resource (HR):

The Bank has completed its twenty-three years of existence. The Bank believes in sustainable growth of Business. Such growth can be achieved with development and enrichment of all stake holders of the Bank including the employees of the Bank. Being in service industry, human resources is the major source for the very existence and growth of the Bank. Keeping the future in mind, the Bank continues to focus on capacity building of employees. The Bank has made intensive efforts to ensure that employees' capabilities are developed so that employees can handle challenges of future while staying abreast with the domain knowledge of Banking. The Bank remains focused on creating and enhancing the capabilities of its employees through training, mentoring, role enrichment and providing them with challenging roles and responsibilities for various positions. The Bank undertakes several initiatives suited to the needs of the employees for their career progression and improved efficiency.

The Bank has a Management level committee to look in to the HR functions within the scope of its terms of reference. The Human Resource Development Committee of the Board reviews the HR Policy and supervises the HR functions for issuing suitable guidance and necessary amendments to suit to the needs of the time. The HRD Committee of the Board meets on half yearly basis and also as and when required. The Bank has 335 employees, as on March 31, 2023. About 40.80% of the workforce belongs to the age group of 31 years to 40 years.

During the year, the Bank organised 13 in-house training programs and sponsored staff to 10 outside programs.

Apart from a sound compensation policy, in order to boost employee morale and loyalty, the Bank also provides various facilities to the employees with financial and non-financial benefits which inter alia, others include interest-free Festival Advance, concessionary interest rate on Housing Loans, Vehicle loans and Over Draft facility with liberalised terms and conditions.

### Information Technology and IT enabled Services

Information Technology is like blood in the body - while it does not manifest in the normal course, its absence is immediately felt. Understanding this well, the Bank had continued its stride in strengthening the IT infrastructure, adopting innovative technology initiatives and combining this with human touch, provided a dependable support system, thus contributing in the progress of the Bank.

You may be happy to note that the Bank obtained approval to act as Authentication User Agency and e-KYC User Agency (AUA/KUA) by UIDAI and verify its clients and beneficial owners through OTP, fingerprint and IRIS authentication modalities. The Bank has taken steps to initiate 'Aadhar Enabled Payment System' (AePS) transactions through Hand Held Devices (HHDs) in the hands of its field staff who are the front face of the Bank. Initially, however, it is proposed to start with 'OnUs RuPay' transactions and slowly scale-up to 'AePS'. You may be happy to note that the Bank has got approval for online PAN validation facility too. This facility will enable online validation of PAN numbers of the customers and avoid data errors and inconsistencies.

The Bank had initiated steps to introduce multi-factor authentication for its staff to strengthen the security mechanism when users are logging into the Core Banking software. This additional layer of authentication is an accepted security best-practice, which is now being adopted by the Bank.

The importance of email channel in the present day communication system cannot be understated. This vital channel of communication needs to be protected fully to avoid any security breaches. In this direction, you may be happy to know that the Bank had implemented Advanced Threat Protection (ATP) to provide additional security to filter out spam and threat prone emails. Further, eMail archival service is implemented to retain the e-mails for a longer period while freeing the individual's email boxes.

IS & Cyber security attained high priority in present day technology domain considering that the threats are becoming more sophisticated. In order keep the awareness levels high and to inculcate cyber hygiene among staff, the Bank is running a daily campaign. Through this, cyber security tips and best practices are shared with the members of staff daily, ensuring a continuous learning process.

Accurate and timely MIS is crucial to run any business and to ensure that various reports are available and accessible to the management, the Bank had initiated development of an online MIS portal. Recognizing the scalability, flexibility and cost-saving potential of Cloud computing, the Bank plans to adopt Cloud service to host the MIS portal.

### **Internal Control Mechanism**

Banking is a business of managing risks. Risks are managed by putting adequate and effective control mechanism. Your Bank has robust system of Internal Controls, with adequate focus on identifying and managing various class of Risks, emanating from business and operations and ensuring Compliance of rules and regulations to manage risks, with a view to keeping it aligned to the bank's risk appetite. Gaps in compliance, during the course of business, cannot be completely ruled out. So, as a control mechanism, there is also a department which performs internal audit functions to identify gaps, which the businesses have to fill in within a definite time frame.

### **Risk Management**

Your Bank has comprehensive and well-developed frameworks to set the risk appetite that is dynamic and in sync with the evolving scenario. Your Bank has put in place prudent policies, processes, limits, controls, and systems to define and analyze the extent of risk in various scenarios over and above those mandated by the regulator. The Risk Management Committee of the Board regularly meets to keep itself updated of any change in the risk profile of the bank and sets guidelines to meet emerging changes in the risk space to keep it within the Bank's Risk Appetite Framework (RAF). The RAF is also dynamic as it is fine-tuned, as and when needed, with the approval of Risk Management Committee and Board. The Asset Liability Management & Investment Committee (ALMICO) of the management looks into the management of Liquidity risks and ensures adherence to the prudential limits. The Asset Liability Management and Investment Committee of the Board oversee the Liquidity risk and Investment Risk. As the investments of the Bank were made in Government securities only, the Investment Risk of the Bank is negligible. The non SLR investments are in the form of Liquid Mutual Funds where the Risk is minimum compared to other similar options. The ALMI Committee of the Board reviews the investment portfolio. The investment operation of the Bank is subject to internal audit as well as Statutory Audit. The Asset Liability Management Policy of the Bank stipulates broad framework and parameters for liquidity risk management to ensure that the Bank is in a position to meet its daily liquidity obligations as well as to withstand a period of liquidity stress while maintaining the required CRR and SLR level. The liquidity profile of the Bank is analyzed on a static as well as on a dynamic basis by using the gap analysis technique supplemented by monitoring of key liquidity ratios and conduct of liquidity stress tests periodically.



## Compliance Functions

With increasing complexities in financial products and greater role of banking in the nation's economy, compliance functions have emerged as very critical to keep the sector stable and strong. Regulators, across the globe, are seized with thinking ways and means to strengthen checks and balances to insulate the financial sector, more specifically banking sector, from undue risk. Compliance function in the banking sector has become very dynamic. Back home, the RBI is also regularly coming up with more and more guidelines, penalising banks when they notice breaches. We are happy to share that your bank has always been very conscious of the importance of compliance functions. Compliance department, in your bank, for its size, degree of complexities in products, operations, is adequately staffed and has a reporting line which is insulated from business and operations, to avoid conflict of interest. Statutory ratios like SLR, CRR, WACAR, Liquidity Coverage Ratio, etc. are closely monitored and have been above the stipulated limits, all through. Your Bank is also compliant to the RBI stipulations with regards to Priority Sector Lending, IRAC norms, Provisioning norms, without any deviations.

### Internal Audit:

The Bank's Internal Audit department functions and reports independently to the Audit Committee of the Board on the quality and effectiveness of the Bank's internal controls, risk management, governance systems and processes on an ongoing basis, thereby ensuring that the Bank complies with both internal and regulatory guidelines.

The department also carries out the Concurrent Audit function. The Internal Audit Policy is drawn on the basis of RBI's guidelines on Risk Based Supervision (RBS) through Risk Based Internal Audit (RBIA) and Concurrent Audit System like in any other Commercial Banks. The Audit Committee of the Board comprises three non-executive independent directors and chaired by a director who is a qualified member of Institute of Chartered Accountants of India. Audit Committee of the Board reviews and recommends to the Board for change in the Audit Policy and the processes as per the necessity. The internal audit and concurrent audit reports are placed before the Audit Committee for review. The Board reviews the efficacy of the internal audit function, effectiveness of controls laid down by the Bank. The Internal Audit team is well staffed and equipped with relevant expertise and tools for efficient Audit function. The internal audit and control functions are always fully geared to safeguard the assets and interest of the Bank and timely identification of the risks for initiating remedial measures.

### Corporate Social Responsibility (CSR)

CSR is an integration of business operations and values, whereby interests of all stakeholders including investors, customers, employees, the community and environment is reflected in company's policies and actions. During the FY 2022-23 the Bank has complied with the provisions of Section 135 regarding Corporate Social Responsibility. The Report as required under Rule 9 of Companies (Corporate Social Responsibility Policy) Rules, 2014 on CSR activities is set out as Annexure forming part of the Board's Report and the Policy has been uploaded on the Company's website at [www.kbsbankindia.com](http://www.kbsbankindia.com). As per the provisions of the Companies Act, 2013 Bank is not required to constitute any CSR committee as the CSR related matters are being taken care by the Board.

The Bank shall also undertake CSR activities in the year 2023-24 in compliance to the provisions of Section 135 of the Companies Act 2013.

### Annual Inspection by Reserve Bank of India:

The Reserve Bank of India has conducted an Annual Financial Inspection of the Bank position as on March 31, 2022 during December 23, 2022 to January 06, 2023.

### **Vigilance Mechanism:**

In line with the provisions of Section 177 of the Companies Act, 2013 read with Companies (Meetings of Board and its Powers) Rules, 2014 Bank has an established a Vigilance mechanism. The Vigilance mechanism of the Bank functions under the direct supervision of the Audit Committee of the Board. The Vigilance/Fraud cases are dealt within line with the Vigilance Policy of the Bank and guidelines of the Reserve Bank of India. The Policy is periodically reviewed by the Board and suitably amended whenever needed after approval of the Board. All vigilance cases are investigated and wherever lapses are noticed, suitable actions are taken, in line with the policy. Each vigilance/fraud case is reported to the Audit Committee of the Board and to the Board for their review. They are also reported to the RBI. Your Bank has also whistle blower policy for protection of whistle blower, as part of the Vigilance Policy. . The Bank also has a policy on Disciplinary Proceeding, which lays down the procedure, based on Principles of natural justice, from investigation until closure of internal disciplinary proceedings.

### **Customer Service:**

Customer service is the key area where the Bank is focusing always. Bank is committed to ensuring customers' satisfaction while they conduct their banking transactions either online or on branch's premises. The process of relocating the branches wherever considered necessary for ease of access to customers, renovating the branch premises to make them more spacious with improved ambience and additional amenities is a continuous process and is given top priority. Ambience standards of branch premises are closely watched on parameters like ease of access for customers from catchment areas, sufficient space and proper internal layout of the premises in accordance with foot-fall, availability of drinking water, toilets to the customers and air conditioning.

The Bank has toll free numbers for customer's service and complaint redressal. The Bank has declared 15th day of every month as Customers Day. Each Branch has a "May I Help You" counter to assist and educate the customers in transacting at the Branch.

The Bank has constituted Customer Service Committees at branch level and Standing Committee of Customer Service at Corporate Office level. These Committees meet periodically to monitor the implementation of customer service requirements at branches and BC locations and address deficiencies on an ongoing basis. The Customer Service Committee of the Board comprises four Members, out of which two are Non-Executive Independent Directors. The Customer Service Committee of the Board oversees the functioning of the Bank's Standing Committee on Customer Service. The Bank has complied with the parameters prescribed by RBI in the area of customer service. The suggestions received from the customers are examined and, if found proper and appropriate, implemented in the Bank.

The Bank has the door step service model, which is unique in the industry. The Customer Service Representatives, Business Development Executives and Micro Saving Agents of the Bank deliver the Banking services viz. deposit collection, loan installment recovery against receipt which is like a 'charge slip' of a POS machines at the door step of the customer(s). Apart from it, Bank has 14 Business Correspondent locations catering Banking services at the remote villages in the operating area which are away from the Branches. The customers need not travel to the Branch(es) for major transactions viz. cash withdrawal, cash deposit, electronic fund transfer etc. and all transactions are being done at the BC location(s). The Customer complaints including ATM complaints are addressed within the stipulated time frame. The Bank has separate team for reconciliation of RTGS/NEFT/ATM/IMPS/UPI and POS transactions and CTS clearing is being done on a daily basis.

The ATM network of the Bank is well maintained and Bank, in its area of operation, has earned a reputation for itself that "KBS ATMs have the cash all the time". The Bank is thankful to the Regional office of the Reserve Bank of India for providing adequate cash all through the year to maintain 100% up time in all ATMs.

The Bank has Mobile Banking Services. Immediate Payment Service (IMPS) through mobile banking platform has been widely accepted by the customers. The Bank has introduced UPI facility since 2020. Bank has tried to provide uninterrupted service to the customers despite the hardship caused by the pandemic situation. The Digital mode of usage has helped a lot to the customers of the Bank, in carrying out banking transactions without physical presence during the pre and post pandemic.

#### **Customer Complaints Redressal:**

The Grievance Redressal mechanism of an organization is a gauge to measure its operational efficiency and customer service and at the same time acts as an effective tool of managing risks like operational, reputational and compliance risk.

Bank has a three-tier mechanism of Grievance Redressal. Customer Service Committees are in operation at the Branches, Corporate Office and at the Board level to supervise the grievance redressal process. The Branch Customer Service Committee meets at monthly intervals where customers are invited and they interact with the Branch staff. The management level committee i.e. Standing Committee on Customer Service meets once in a quarter and the minutes of such Committees, with suggestions for improving customer service received from the Branches through the Branch Level Customer Service Committee are placed before the Customer Service Committee of the Board, which meets half yearly.

The Bank has designated a senior official as a Customer Grievance Redressal officer and the contact details of the Grievance redressal officer is displayed at the Business places and the website of the Bank. The Bank takes action on the customer complaint/ grievances received by all means i.e. over phone, email or written communication. Customer grievances are dealt with utmost priority, within the ambit of prescribed guidelines. Complaint/suggestion Boxes have been placed at the Branches. The help line number and contact details of the base branch have been displayed at the ATMs for ATM related complaints.

#### **Government Schemes and Programme:**

The Bank participates in eligible Government Schemes. The Bank has now a customer base of around 2,83,470 Customers, spread over 1781 villages in the operating Districts. The Bank enables the customers to receive in their account the LPG and other subsidy amounts under the DBTL scheme. Bank has entered in to Memorandum of Understanding with New India Assurance Company (NIAC) for participating in the Pradhan Mantri Suraksha Bima Yojana (PMSBY) and with Life Insurance Corporation (LIC) to provide the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY). During the Financial year 2022-23 the Bank has issued/renewed 57,710 insurance policies under the Pradhan Mantri Suraksha Bima Yojana and 45,455 policies under the Pradhan Mantri Jeevan Jyoti Bima Yojana. Bank has settled 16 insurance claims under PMSBY and 118 under PMJJBY to the nominees of the deceased customers under the scheme.

#### **Insurance Services:**

The Bank has been facilitating customers to avail Life and General Insurance services. To offer these services, Bank has made arrangement with AVIVA Life Insurance Company for life and Bajaj Allianz General Insurance Company for general insurance. The overall insurance process and procedures are guided by IRDA and Bank is guided by respective insurance service partners.

In addition, the Bank has also entered in to a Memorandum of Understanding with New India Assurance Company for participating in the Pradhan Mantri Suraksha Bhima Yojana (PMSBY) and Life Insurance Corporation (LIC) to provide the Pradhan Mantri Jeevan Bhima Yojana (PMJBHY).

Life Insurance: Bank is offering Aviva Group Micro Insurance Plan (AGMIP) product which ensures coverage up to Rs.2.00 Lakh loan borrowers and AVIVA Group Credit Life (AGCL) is coverage above Rs.2.00 Lakh loan borrowers.



Livestock: Livestock insurance covers the cattle financed by the Bank. KBS Bank finances for the milch animals, mainly buffaloes, cows and sheep and these animals are being insured for the life. Currently Bank is offering livestock insurance through Bajaj Allianz.

Micro Enterprise Shield (MES): MES insurance is to insure the stock/building of the unit financed by the Bank. This insurance is being offered with a sum insured of maximum of Rs.1.00 Crore.

#### **Auditors and Auditors Report:**

M/s. ASK & Co, Chartered Accountants, Hyderabad, the Statutory Auditors of the Bank for the financial year 2022-23, have Audited the accounts of the Bank for the year and have submitted the Statutory Audit Report.

As per the RBI Circular No RBI/2021-22/25 Ref.No.DoS.CO.ARG/SEC.01/08.91.001/2021-22 dated April 27, 2021, on Guidelines for Appointment of Statutory Central Auditors (SCAs)/Statutory Auditors (SAs) of Commercial Banks (excluding RRBs), UCBs and NBFCs (including HFCs) the tenure of Statutory Auditors is for a continuous period of three years, subject to the firm satisfying the eligibility norms each year. M/s. ASK & Co, Chartered Accountants have completed their Second year of tenure as Statutory Auditor of the Bank.

Bank has since received approval of RBI for the re-appointment, of M/s ASK & Co., Hyderabad as Statutory Auditors of the Bank for the financial year 2023-24 for the third year, subject to the approval of the shareholders. A resolution has been proposed to be passed in the Annual General meeting seeking approval of the shareholder for the re-appointment, of M/s ASK & Co., Hyderabad as Statutory Auditors of the Bank for the financial year 2023-24.

#### **Corporate Governance:**

The Bank has always adopted practices and policies to ensure a culture of good Corporate Governance. This is done through a three tier management structure – The Branch management, The Corporate Office supervision and thirdly the Board level supervision.

The Board has been constituted in accordance with the Banking Regulation Act, 1949. During the financial year 2022-23 the Board comprised seven well experienced personalities from the fields of Banking, Finance, SME, agri-business and rural development, technology, education, finance, accounts, auditing and research.

#### **Changes of Board of Directors:**

As on March 31, 2023 the Board comprised five Independent Non-executive Directors including the Part Time Chairman of the Board, one Non-executive Professional Director and the Managing Director. Mr. Eswara Chandra Rao has retired from the directorship of the Bank, on June 14, 2022 on attaining 70 years of age, which is the maximum age limit prescribed under RBI circular No. DBOD.No.BC.24/08.139.001/2002-03 dated September 9, 2002. Mr. Vedantham Jagan Mohan has been appointed as Non-executive Professional Director and Mr. Dantu Indu Sekhar has been appointed as Non-executive Independent Director w.e.f. 20th October 2022. Resolutions have been proposed to be passed at the Annual General Meeting of 2023, for appointing Mr. Vedantham Jagan Mohan as Non-executive Director and Mr. Dantu Indu Sekhar as Independent Director. The Reserve Bank of India has approved the reappointment of Mr. D Durga Prasad as Managing Director & CEO of the Bank for the third consecutive tenure of three years starting from 1st of July 2023.

#### **Meetings of the Board and Attendance:**

The Board met Eight (8) times during the Financial Year 2022-23 on May 17, 2022, July 29, 2022, August 08, 2022, September 22, 2022, October 20, 2022, January 25, 2023, February 07, 2023 and on March 18, 2023.



Attendance of directors in the board meetings:

SI No.	Name	Number of meetings entitled to during FY 2022-2023	Number of Meetings attend attended FY 2022-2023
1	Mr. SM Farooque Shahab	Eight	Eight
2	Mr. V Narsi Reddy	Eight	Eight
3	Mr. T Eswara Chandra Rao	One	One
4	Mr. Vedantham Jaganmohan	Four	Four
5	Mr. Dantu Indu Sekhar	Four	Four
6	Ms. B Vijayalakshmi	Eight	Eight
7	Ms. Geetha Mikkilineni	Eight	Eight
8	Mr. Durga Prasad Donepudi	Eight	Eight

The Board reviews the matters covered under the Reserve Bank of India's circular on Calendar of Reviews issued from time to time.

The profiles of the directors have been verified and are in compliance with the Fit and Proper criteria issued by Reserve Bank of India. The directors have submitted the annual declarations/disclosure forms as required under section 184, 149 of the Companies Act, 2013.

#### Committees of the Board:

The Bank has ten committees of Directors at the Board level. Details of the composition of the committees of Board as on March 31, 2023 and number of meetings of these committees held during FY 2022-23 are furnished hereunder :

S. No	Name of the Committee	Composition of the Committee as on March 31, 2023	Designation	Date of meetings held during the FY 2022-23
1	<b>ALMI Committee</b>	1. Mr. SM Farooque Shahab	Chair	May 17, 2022
		2. Mr. V Narsi Reddy	Member	July 29, 2022
		3. Mrs. Geetha Mikkilineni	Member	October 20, 2022
		4. Managing Director	Member	January 25, 2023
2	<b>Executive Committee</b>	1. Mr. D. Indu Sekhar	Chair	May 17, 2022
		2. Mr. V. Narsi Reddy	Member	July 29, 2022
		3. .Mrs. B. Vijayalakshmi	Member	October 20, 2022
		4. Managing Director	Member	January 25, 2023
				March 18, 2023
3	<b>Audit Committee</b>	1.Mrs. Geetha Mikkilineni	Chair	May 17, 2022
		2. Mr. V. Narsi Reddy	Member	July 29, 2022
		3. Mr. D. Indu Sekhar	Member	September 22, 2022
				October 20, 2022
				January 25, 2023
				March 18, 2023

S. No	Name of the Committee	Composition of the Committee as on March 31, 2023	Designation	Date of meetings held during the FY 2022-23
4	Human Resource Committee	1. Mr. SM Farooque Shahab	Chair	August 29, 2022 January 25, 2023
		2. Mr. V. Jaganmohan	Member	
		3. Mr. D. Indu Sekhar	Member	
		4. Managing Director	Member	
5	Customer Service Committee	1. Mrs. B. Vijayalakshmi	Chair	May 17, 2022 October 20, 2022
		2. Mr. V. Jaganmohan	Member	
		3. Mr. D. Indu Sekhar	Member	
		4. Managing Director	Member	
6	Risk Management Committee	1. Mr. V. Narsi Reddy	Chair	October 20, 2022 March 18, 2023
		2. Mr. SM Farooque Shahab	Member	
		3. Mrs. B. Vijayalakshmi	Member	
		4. Managing Director	Member	
7	Information and Communication Technology Committee	1. Mr. V. Jagan Mohan	Chair	May 17, 2022 July 29, 2022 October 20, 2022 January 25, 2023
		2. Mr. V. Narsi Reddy	Member	
		3. Mrs. Geetha Mikkilineni	Member	
		4. DGM & CITO	Permanent Invitee	
		5. COO	Permanent Invitee	
8	Share Allotment & Transfer Committee	1. Mr. V. Jaganmohan	Chair	January 25, 2023 March 18, 2023
		2. Mr. SM Farooque Shahab	Member	
		3. Ms. Geetha Mikkilineni	Member	
9	Nomination and Remuneration Committee	1. Mr. V. Narsi Reddy	Chair	May 17, 2022 July 29, 2022 October 12, 2022 February 07, 2023
		2. Mr. D. Indu Sekhar	Member	
		3. Mr. V. Jagan Mohan	Member	
		4. Managing Director	Member	
10	Credit Committee	1. Mr. D. Indu Sekhar	Chair	May 17, 2022 July 29, 2022 October 20, 2022 January 25, 2023
		2. Mr. SM Farooque Shahab	Member	
		3. Mrs. B. Vijayalakshmi	Member	
		4. Managing Director	Member	



Directors Responsibility Statement under section 134(5) of the Companies Act, 2013:

**Your directors confirm that:**

- In preparation of the annual accounts, applicable accounting standards have been followed along with proper explanation relating to material departure, if any.
- The accounting policies have been selected and applied consistently and the judgments and estimates made are reasonable and prudent so as to give a true and fair view of the state of affairs of the Bank as at March 31, 2023 and of the profit of the Bank for the year ended March 31, 2023.
- Proper and sufficient care was taken for the maintenance of adequate accounting records in accordance with the provisions of Companies Act, 2013 and Banking Regulation Act, 1949 and other applicable laws, for safeguarding the assets of the Bank and for preventing and detecting fraud and other irregularities.
- The annual accounts have been prepared on a going concern basis.
- Proper and adequate systems have been devised and implemented to ensure compliance with the provisions of all applicable laws and such systems are operating effectively.

**Policy on Appointment and Remuneration of Directors:**

The Bank has a Nomination and Remuneration Committee of the Board constituted in accordance to the provisions of section 178 of the Companies Act, 2013 read with Companies (Meetings of Board and its Powers) Rules, 2014.

**Policy on Appointment of Directors:**

The appointment of directors is subject to the possession by the candidate of the prescribed experience under section 10-A of The Banking Regulation Act, 1949. The candidate must qualify the fit and proper criteria prescribed in the circular on "'Fit and Proper' Criteria for Directors on the Boards of Banks" issued by the Reserve Bank of India from time to time for being appointed as a Director.

The Nomination and Remuneration Committee determines the 'fit and proper' status of the existing Directors/proposed candidates based on the broad criteria i.e. Educational qualification, experience and field of expertise, track record and integrity as prescribed by the Reserve Bank of India and the Banking Regulation Act, 1949. The appointment of Managing Director is made subject to compliance to the fit and proper criteria guidelines and approval of the Reserve Bank of India.

The Directors do not have any pecuniary relationship with the Bank except to the extent of payment of sitting fees to the directors for attending the Board meetings and Committees of the Board meetings and remuneration paid to the Managing Director.

**Policy on Remuneration to Directors:**

The remuneration paid to the Managing Director is approved by the Reserve Bank of India alongside the appointment. The Directors other than the Managing Director are paid sitting fees for attending the Board and Committees of the Board meetings as fixed by the Board in accordance to the provisions of section 197 of the Companies Act, 2013 and Companies (Appointment & Remuneration of Managerial Personnel) Rules, 2014.

None of the other directors are paid any remuneration other than sitting fees for attending meetings of the Board and Committee and reimbursement of eligible expenses. Reserve Bank of India vide letter DOR. GOV. No. S2716/29.55.001/2021-22 dated December 7, 2021, has approved the appointment of Mr. SM Farooque Shahab as Part Time Chairman of the Board w.e.f. Dec 7, 2021 at an honorarium of Rs. 9 lakh per annum.

#### **Declaration by Independent Directors:**

All directors have submitted the fit and proper Forms and declarations as prescribed by the Reserve Bank of India and the annual disclosure forms as prescribed under section 184 of the Companies Act, 2013 for the FY 2022-23. The Independent Directors have furnished the Declarations in the format prescribed under section 149(6) for the FY 2022-23. The Independent Directors have complied with the Code for Independent Directors prescribed in Schedule IV to the Act.

#### **Foreign Exchange earnings and outgo:**

The business of the Bank is such that there is neither earning nor outgo in Foreign Exchange.

#### **Annual Return:**

Pursuant to section 134(3) (a) of the Companies Act, 2013, the annual return has been placed in the website of the Bank under the download section.

#### **Statutory Disclosure:**

Considering the nature of activities of the Bank, the particulars required under Section 134 (3)(m) of the Companies Act, 2013 read with the Companies (Accounts) Rules, regarding energy conservation, Technology absorption etc. do not apply. However, the Bank is using the technology commensurate to its size and requirements for the legally permitted transactions. The Bank has been operating in fully computerized environment since inception. The Branches and Business correspondent locations operate on the Core Banking Solution. The field staff of the Bank uses Hand Held Devices for transactions at the field. The Bank has 29 ATMs of which three are off-site ATMs. Bank has Mobile Banking facility enabled for conducting IMPS/RTGS/UPI and NEFT transactions. The Bank continues its effort to create awareness among the employees for saving the power and resources, wherever possible.

#### **Change in the Nature of Business, if any:**

There is no change in the nature of business during the FY 2022-23.

#### **Material changes and commitment if any affecting the financial position of the Company occurred between the end of the financial year to which this financial statements relate and the Date of the Report:**

No material changes and commitments affecting the financial position of the Company occurred between the end of the financial year to which these financial statements relate and on the date of this report.

#### **Details of Subsidiary/Joint Ventures/ Associate Companies: NIL**

Details of Significant and Material orders passed by the Regulators, Courts and Tribunals impacting the going concern status and the Company's operations in the future:

No significant and material order has been passed by the regulators, courts, tribunals impacting the going concern status and Company's operations in future.

**The details of an application made or any proceeding pending under the Insolvency & Bankruptcy Code, 2016 during the year along with their status as at the end of Financial Year 2022-23 (according to the Companies (Accounts) Amendment Rules, 2021):** NIL

**Deposits (Rule 8(5) (V) of Companies (Accounts) Rules, 2014):** Being a Banking company, this disclosure is not applicable.

**Related Party Transactions:**

The particulars of contracts or arrangements or transactions with related parties as per the Section 188 of the Companies Act, 2013 entered/executed by the Company during the financial year ended March 31, 2023 is stated in the notes on Accounts forming part of the Annual Report. Further there are no materially significant related party transactions during the year under review with Promoters, Directors, Key Managerial Personnel and their relatives which may have potential conflict with interest of the company at large. The related party transactions were placed and approved by the Audit Committee and the Board.

**Acknowledgements:**

Your Directors place on record their sincere appreciation for the support and guidance that the Bank has received from the Reserve Bank of India, other regulatory authorities, other Banks and various stakeholders and organizations collaborating with the Bank in different initiatives. The directors also place on record their appreciation of the support and the trust reposed by valued customers and solicit their continued support and cooperation. Your directors express their sincere thanks to M/s ASK & Co, Chartered Accountants, the Statutory Auditors of the Bank and C-Edge Technologies Ltd., M/s Olive Crypto technologies for their continued support and guidance. Your Directors also wish to place on record their most sincere appreciation of the commitment, support and sincere efforts in Customer Service as well as growth of the Bank during the year and look forward to their continued cooperation in realization of the corporate goals in the years ahead.

On behalf of the Board of Directors

**Place:** Hyderabad  
**Date:** July 20, 2023

Sd/-  
SM Farooque Shahab  
**Part Time Chairman**  
**DIN 09214092**

Sd/-  
Durga Prasad Donepudi  
**Managing Director & CEO**  
**DIN 07031463**

## Corporate Social Responsibility

(Disclosure pursuant to Companies (Corporate Social Responsibility Policy) Rules, 2014)

1. Brief outline on CSR Policy of the Company.

The CSR Policy of the Bank has been framed in line with the provisions of the Section 135 of the Companies Act, 2013 and the Companies (Corporate Social Responsibility Policy) Rules, 2014. Under the CSR Policy the Bank is taking up one or more activities as specified in Schedule VII of the Companies Act, 2013 in the local area of operations of the Bank, apart from contribution to specified funds.

2. Composition of CSR Committee: Pursuant to subsection (9) of Section 135, the Bank is not required to constitute CSR Committee and the functions of the CSR Committee are being discharged by the Board of Directors.

3. Web-link to CSR Policy and CSR projects approved by the Board: <https://kbsbankindia.in/csr-policy.php>

4. Provisions relating to Impact assessment of CSR projects pursuant of sub-rule (3) of rule 8 of the Companies (Corporate Social Responsibility Policy) Rules, 2014, are not applicable.

5. Details of the amount available for set-off in pursuance of sub-rule (3) of rule 7 of the Companies (Corporate Social Responsibility Policy) Rules, 2014 and amount required for set-off for the financial year, if any: -NIL

6. Average net profit of the company as per section 135(5) is Rs. 10,75,81,035/-

7. (a) Two percent of average net profit of the Company as per section 135(5) is Rs. 21,51,621/-.

(b) Surplus arising out of the CSR projects or programs or activities of the previous financial years: -NIL

(c) Amount required to be set-off for the financial year, if any: Rs. -825 (Excess spent in year 2021-22).

(d) Total CSR obligation for the financial year (7a+7b-7c). Rs. 21,50,796/-.

8. (a) CSR amount unspent for the financial year: - NIL

Total Amount Spent for the Financial Year. (in Rs.)	Amount Unspent (in Rs.)				
	Total Amount transferred to Unspent CSR Account as per section 135(6)		Amount transferred to any fund specified under Schedule VII as per second proviso to section 135(5)		
	Amount	Date of transfer	Name of the Fund	Amount	Date of transfer
21,53,931	NIL	NA	NA	NA	NA

(b) Details of CSR amount spent against ongoing projects for the financial year:

The Bank doesn't have any ongoing CSR Project.



(c) Details of CSR amount spent against other than ongoing projects for the financial year:

(1)	(2)	(3)	(4)	(5)		(6)	(7)	(8)	
Sl. No.	Name of the Project	Item from the list of activities in schedule VII to the Act	Local area (Yes/ No.	Location of the project		Amount spent for the project (in Rs.)	Mode of implementation - Direct (Yes/No)	Mode of implementation - Through implementing agency	
				State	District			Name	CSR registration number
1.	Provide Ambulance to Community Health Centre, Atmakur(A), Wanaparthy District, Telangana State	Promoting health care including preventive health care	Yes	Telangana State, Wanaparthy District		18,23,611	Yes	NA	NA
2.	Provide Musical Instrument to Government Blind School (under the Department of Empowerment of Persons with Disabilities and Senior Citizens) at Kalaburagi	Promoting education, including special education and employment enhancing vocational skills especially among children, women, elderly and the differently abled	Yes	Karnataka State, Kalaburagi District		94,410	Yes	NA	NA
3.	Provide Water Purifier cum Cooler along with necessary installations such as pipes and Water Tank at Tehsil Office at Kamalapur	Making available safe drinking water	Yes	Karnataka State, Kalaburagi District		1,56,200	Yes	NA	NA
4	Provide water purifier along with Overhead Water Tank, Sump for water Storage, Pipes and Fittings at Anganwadi Kendra at Dammaiguda	Making available safe drinking water	Yes	Telangana State Medchal District		39,710	Yes	NA	NA
5	Transfer to Specified fund	Contribution to prime minister's National Relief Fund	-	-		40,000	Yes	NA	NA
Total						21,53,931			

- (d) Amount spent in Administrative Overheads: -NIL
- (e) Amount spent on Impact Assessment, if applicable: -NA
- (f) Total amount spent for the Financial Year (8b+8c+8d+8e)
- (g) Excess amount for set-off, if any

Sl. No.	Particular	Amount (in Rs.)
(i)	Two percent of average net profit of the company as per section 135(5)	21,51,621
(ii)	Total amount spent for the Financial Year	21,53,931
(iii)	Excess amount spent for the financial year [(ii)-(i)]	2,310
(iv)	Surplus arising out of the CSR projects or programs or activities of the previous financial years, if any	NIL
(v)	Amount available for set-off in succeeding financial years [(iii)-(iv)]	2,310

9. (a) Details of Unspent CSR amount for the preceding three financial years: - NIL

(b) Details of CSR amount spent in the financial year for ongoing projects of the preceding financial year(s):  
- There is no Ongoing Project.

10. In case of creation or acquisition of capital asset, furnish the details relating to the asset so created or acquired through CSR spent in the financial year.

Sl No	Date of creation or acquisition of the capital asset	Amount of CSR spent for creation or acquisition of capital asset	Entity or public authority or beneficiary under whose name such capital asset is registered, their address etc	Details of the capital asset(s) created or acquired. Address and location of the capital asset
1	22.02.2023	Rs.18,23,611/-	Community Health Centre, Atmakur(A), Wanaparthy District, Telangana State	Ambulance. Community Health Centre, Atmakur(A), Wanaparthy District, Telangana State
2	27.02.2023 & 10.03.2023	Rs.94,410/-	Government Blind School (under the Department of Empowerment of Persons with Disabilities and Senior Citizens), Kalaburagi, Karnataka	Musical Instruments. Government Blind School (under the Department of Empowerment of Persons with Disabilities and Senior Citizens), Kalaburagi, Karnataka
3	24.03.2023	Rs1,56,200/-	Tehsil Office, Kamalapur Taluk, Kalaburagi District, Karnataka State	Water Purifier Cum Cooler Tehsil Office, Kamalapur Taluk, Kalaburagi District, Karnataka State
4	29.03.2023	Rs.39,710/-	Anganwadi Kendra, Ayyappa Colony, Jawahar Nagar, Dammaiguda, Medchal District, Telangana State	Water Purifier Anganwadi Kendra, Ayyappa Colony, Jawahar Nagar, Dammaiguda, Medchal District, Telangana State

11. Specify the reason(s), if the company has failed to spend two per cent of the average net profit as per section 135(5). - NA

Sd/-  
Durga Prasad Donepudi  
Managing Director & CEO

**INDEPENDENT AUDITOR'S REPORT**

To the Members  
KRISHNA BHIMA SAMRUDDHI LOCAL AREA BANK LIMITED  
Hyderabad

**Report on audit of the Standalone Financial Statements**

**Opinion**

1. We have Audited the accompanying standalone financial statements of KRISHNA BHIMA SAMRUDDHI LOCAL AREA BANK LIMITED ('the Bank'), which comprise the Balance Sheet as at 31st March 2023, the Statement of Profit and Loss and the Statement of Cash Flows for the year then ended, and notes to the financial statements including a summary of significant accounting policies and other explanatory information. Incorporated in these financial statements are the returns for the year ended on that date of all 29 branches Audited by us.
2. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid standalone financial statements give the information required by the Banking Regulation Act, 1949 as well as the Companies Act, 2013 in the manner so required for banking Companies and are in conformity with the accounting principles generally accepted in India and give a true and fair view
  - a. in case of the Balance sheet, of the state of affairs of the Bank as at 31st March 2023;
  - b. its profit in case of Profit and Loss account for the year ended on that date; and
  - c. in case of statement of cash flows for the year ended on that date.

**Basis for Opinion**

3. We conducted our Audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our Audit of the financial statements under the provisions of the Companies Act, 2013 and the Rules there under, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the Audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Key Audit Matters**

4. Key Audit matters are those matters that, in our professional judgment, were of most significance in our Audit of the financial statements of the current period. These matters were addressed in the context of our Audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

S.No.	Key Audit Matter	How our Audit addressed the Key Audit Matter
1	<p><b><u>Income Recognition and Asset Classification</u></b></p> <p>Classification of Advances and Identification of and provisioning of Non-performing Advances in accordance with the RBI guidelines</p> <p>Advances include Cash credits, Overdrafts loans repayable on demand and Term loans. These are further categorized as secured by Tangible assets (including advances against Books debts), covered by Bank / Government Guarantees and unsecured advances.</p> <p>Advances constitute 65.98% of the Bank's total assets. They are, inter-alia, governed by income recognition, asset classification and provisioning (IRAC) norms and other circulars / directives issued by the RBI from time to time which provides guidelines related to classification of Advances into performing and non-performing Advances (NPA). The Bank classifies these Advances based on IRAC norms as per its accounting policy No. 2.1(b).</p> <p>Identification of performing and non-performing advances involves establishment of proper mechanism. The Bank accounts for all the transactions related to Advances in its Information Technology System (IT System) viz. B@ncs 24X7 which also identifies whether the advances are performing or non-performing. Further, NPA provision is done manually.</p> <p>The carrying value of these advances (net of provisions) may be materially misstated if, either individually or in aggregate, the IRAC norms are not properly followed.</p> <p>Considering the nature of the transactions, regulatory requirements, existing business environment, estimation/judgment involved in valuation of securities, it is a matter of high importance for the intended users of the Standalone financial statements. Considering these aspects, we have determined this as a Key Audit Matter.</p> <p>Accordingly, our Audit was focused on income recognition, asset classification and provisioning pertaining to advance due to the materiality of the balances.</p>	<p>Our Audit approach towards advances with reference to the IRAC Norms and other related circulars / directives issued by RBI and also internal policies and procedures of the Bank includes the testing of the following:</p> <ul style="list-style-type: none"> <li>- The accuracy of the data input in the system for income recognition, classification into performing and non-performing Advances and provisioning in accordance with the IRAC Norms in respect of the all 29 branches Audited by us;</li> <li>- Existence and effectiveness of monitoring mechanisms such as Internal Audit, Systems Audit, Credit Audit and Concurrent Audit are as per the policies and procedures of the Bank;</li> </ul> <p>We have examined the efficacy of various internal controls over advances to determine the nature, timing and extent of the substantive procedures and compliance with the observations of the various Audits conducted as per the monitoring mechanism of the Bank and RBI inspection.</p> <p>In carrying out substantive procedures at all the 29 branches Audited by us, we have examined all large advances /stressed advances while other advances have been examined on a sample basis including review of valuation reports of independent valuers provided by the Bank's management.</p> <p>We have also relied on the reports of External IT system Audit experts with respect to the business logics / parameters inbuilt in B@ncs 24X7 for tracking, identification and stamping of NPAs and provisioning is calculated manually.</p>



## Responsibilities of Management and Those Charged with Governance for the Standalone Financial Statements

5. The Bank's Board of Directors is responsible for the matters stated in section 134(5) of the Companies Act, 2013 with respect to the preparation of these standalone financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards specified under section 133 of the Act, and provisions of Section 29 of the Banking Regulation Act, 1949 and circulars and guidelines issued by the Reserve Bank of India ('RBI') from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

## Auditor's Responsibilities for the audit of the Financial Statements

6. Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an Audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an Audit in accordance with SAs, we exercise professional judgment and maintain professional scepticism throughout the Audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform Audit procedures responsive to those risks, and obtain Audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the Audit in order to design Audit procedures that are appropriate in the circumstances. Under section 143(3)(I) of the Companies Act, 2013, we are also responsible for expressing our opinion on whether the Bank has adequate internal financial controls system in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the Audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast

significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our Auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the Audit evidence obtained up to the date of our Auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Materiality is the magnitude of the misstatements in the standalone financial statements that, individually or aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the financial statements may be influenced. We consider quantitative materiality and qualitative factors in
  - (i) planning of the scope of our audit work and evaluating the results of our work; and
  - (ii) to evaluate the effect of any identified misstatement in the financial statements.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the Audit and significant Audit findings, including any significant deficiencies in internal control that we identify during our Audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the Audit of the financial statements of the current period and are therefore the key Audit matters. We describe these matters in our Auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

### **Report on Other Legal and Regulatory Requirements**

7. The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with the provisions of Section 29 of the Banking Regulation Act, 1949 and Section 133 of the Companies Act, 2013.
8. As required by sub-section (3) of section 30 of the Banking Regulation Act, 1949, we report that:
  - a. we have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purpose of our Audit and have found them to be satisfactory;
  - b. the transactions of the Bank, which have come to our notice, have been within the powers of the Bank;
  - c. the returns received from the offices; and branches of the Bank have been found adequate for the purposes of our Audit.
  - d. the profit and loss account shows a true balance of profit for the year then ended.

9. Further, as required by section 143(3) of the Act, we report that

- a. we have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit;
- b. In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books.
- c. The reports on the accounts of the branch offices of the Bank Audited under section 143(8) of the Act by us have been properly dealt with by us in preparing this report;
- d. The Balance Sheet, the Statement of Profit and Loss and the Statement of Cash Flows dealt with by this report are in agreement with the books of account.
- e. In our opinion, the aforesaid standalone financial statements comply with the Accounting Standards specified under Section 133 of the Act, to the extent they are not inconsistent with the accounting policies prescribed by RBI.
- f. On the basis of written representations received from the directors as on 31 March 2023 and taken on record by the Board of Directors, none of the directors is disqualified as on 31 March 2023 from being appointed as a director in terms of Section 164(2) of the Act.
- g. With respect to the adequacy of the internal financial controls over financial reporting of the Bank and the operating effectiveness of such controls, refer to our separate Report in "Annexure A"
- h. With respect to the other matters to be included by the Auditor's in the Auditor's report in accordance with the requirement of section 197(16) of the Companies Act, 2013 as amended:

In our opinion and to the best of our information and according to explanation given to us, remuneration paid or payable by the company to the directors during the year is in accordance with the section 197 of the Companies Act, 2013.

- i. With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, in our opinion and to the best of our information and according to the explanations given to us:
  - i. The Bank does not have any pending litigations which would impact its financial position
  - ii. The Bank did not have any long-term contracts including derivative contracts for which there were any material foreseeable losses and
  - iii. There were no amounts which were required to be transferred to the Investor Education and Protection Fund by the Bank.
  - iv. a. (The management has represented that, to the best of its knowledge and belief, no funds have been advanced or loaned or invested (either from borrowed funds or share premium or any other sources or kind of funds) by the Company to or in any other persons or entities, including foreign entities ("Intermediates") with the understanding, whether recorded in writing or otherwise, that the Intermediary

shall: Directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever ("Ultimate Beneficiaries") by or on behalf of the Company or Provide any guarantee, security or the like to or on behalf of the Ultimate Beneficiaries.

b. The management has represented, that, to the best of its knowledge and belief, no funds have been received by the Company from any persons or entities, including foreign entities ("Funding Parties"), with the understanding, whether recorded in writing or otherwise, that the Company shall:

Directly or indirectly, lend or invest in other persons or entities identified in any manner whatsoever ("Ultimate Beneficiaries") by or on behalf of the Funding Party or Provide any guarantee, security or the like form or on behalf of the Ultimate Beneficiaries; and

c. Based on such Audit procedures as considered reasonable and appropriate in the circumstances, nothing has come to our notice that has caused us to believe that the representations under sub-clause (d) (i) and (d)(ii) contain any material mis-statement.

v. No Dividend has been declared or paid during the year by the Company.

vi. The Bank has used such accounting software for maintaining its books of account which has a feature of recording Audit trail (edit log) facility and the same has been operated throughout the year for all transactions recorded in the software and the Audit trail feature has not been tampered with and the Audit trail has been preserved by the company as per the statutory requirements for record retention

**For ASK & Co.**  
**Chartered Accountants**  
**FR No: 0137355**

**Date:** 27.04.2023

**Place:** Hyderabad

Sd/-  
N.S. Krishna  
**Partner**  
**M.No. 233858**  
**UDIN: 23233858BGTRWT6733**



**“Annexure A” to the independent Auditor’s report of even date on the standalone financial statements of  
KRISHNA BHIMA SAMRUDDHI LOCAL AREA BANK LIMITED**

**Report on the Internal Financial Controls Over Financial Reporting under Clause (i) of Sub-section 3 of Section 143 of  
the Companies Act, 2013**

1. We have Audited the internal financial controls over financial reporting of KRISHNA BHIMA SAMRUDDHI LOCAL AREA BANK LIMITED (‘the Bank’) as at 31 March 2023 in conjunction with our Audit of the standalone financial statements of the Bank for the year ended on that date.

**Management’s Responsibility for Internal Financial Controls over Financial Reporting**

2. The Bank’s management is responsible for establishing and maintaining internal financial controls based on the internal control over financial reporting criteria established by the Bank considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India. These responsibilities include the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the orderly and efficient conduct of its business, including adherence to Bank’s policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records, and the timely preparation of reliable financial information, as required under the Companies Act, 2013 (“the Act”).

**Auditor’s Responsibility**

3. Our responsibility is to express an opinion on the Bank’s internal financial controls over financial reporting based on our Audit. We conducted our Audit in accordance with the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting (the “Guidance Note”) and the Standards on Auditing, to the extent applicable to an Audit of internal financial controls, both issued by the Institute of Chartered Accountants of India. Those Standards and the Guidance Note require that we comply with ethical requirements and plan and perform the Audit to obtain reasonable assurance about whether adequate internal financial controls over financial reporting were established and maintained and if such controls operated effectively in all material respects.
4. Our Audit involves performing procedures to obtain Audit evidence about the adequacy of the internal financial controls system over financial reporting and their operating effectiveness. Our Audit of internal financial controls over financial reporting included obtaining an understanding of internal financial controls over financial reporting, assessing the risk that a material weakness exists, and testing and evaluating the design and operating effectiveness of internal control based on the assessed risk. The procedures selected depend on the Auditor’s judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error.
5. We believe that the Audit evidence we have obtained is sufficient and appropriate to provide a basis for our Audit opinion on the Bank’s internal financial controls system over financial reporting.

**Meaning of Internal Financial Controls over Financial Reporting**

6. A Bank’s internal financial control over financial reporting is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles. A Bank’s internal financial control over financial reporting includes those policies and procedures that (1) pertain to the maintenance of records that, in reasonable

detail, accurately and fairly reflect the transactions and dispositions of the assets of the company; (2) provide reasonable assurance that transactions are recorded as necessary to permit preparation of financial statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the Bank are being made only in accordance with authorisations of management and directors of the Bank; and (3) provide reasonable assurance regarding prevention or timely detection of unauthorised acquisition, use, or disposition of the company's assets that could have a material effect on the financial statements.

### **Inherent Limitations of Internal Financial Controls over Financial Reporting**

7. Because of the inherent limitations of internal financial controls over financial reporting, including the possibility of collusion or improper management override of controls, material misstatements due to error or fraud may occur and not be detected. Also, projections of any evaluation of the internal financial controls over financial reporting to future periods are subject to the risk that the internal financial control over financial reporting may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate.

### **Opinion**

8. In our opinion, the Bank has, in all material respects, an adequate internal financial controls system over financial reporting and such internal financial controls over financial reporting were operating effectively as at March 31, 2023, based on the internal control over financial reporting criteria established by the Bank considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India.

**For ASK & Co.**  
**Chartered Accountants**  
**FR No: 013735S**

**Date:** 27.04.2023  
**Place:** Hyderabad

Sd/-  
N.S. Krishna  
**Partner**  
**M.No. 233858**  
**UDIN: 23233858BGTRWT6733**

(Rs.)

<b>BALANCE SHEET AS ON</b>	<b>Sch</b>	<b>31-Mar-2023</b>	<b>31-Mar-2022</b>
<b>CAPITAL AND LIABILITIES</b>			
Capital	1	13,42,22,620	13,42,22,620
Reserves and Surplus	2	62,15,27,810	45,99,65,048
Deposits	3	4,51,08,79,102	3,70,50,34,667
Borrowings	4	-	-
Other Liabilities and Provisions	5	31,73,02,996	36,59,60,748
<b>Total</b>		<b>5,58,39,32,528</b>	<b>4,66,51,83,083</b>
<b>ASSETS</b>			
Cash and Balances with Reserve Bank of India	6	10,82,45,153	11,72,75,663
Balances with Banks and Money at Call and Short Notice	7	64,85,94,186	60,37,46,606
Investments	8	99,53,85,925	85,27,48,687
Advances	9	3,68,42,12,203	2,92,61,49,434
Fixed Assets	10	2,91,01,949	2,76,40,470
Other Assets	11	11,83,93,112	13,76,22,223
<b>Total</b>		<b>5,58,39,32,528</b>	<b>4,66,51,83,083</b>
Contingent Liabilities	12	27,01,290	20,69,618
Bills for Collection		-	-
Principal Accounting Policies	17		
Notes To Accounts	18		

The schedules referred to above form an integral part of the Balance Sheet  
In terms of our report of even date

**for ASK & Co.**

Chartered Accountants

**Firm Regn. No. 013735S**

**For and on behalf of Board of Directors**

Sd/-  
N.S.Krishna  
**Partner**  
**M.No. 233858**  
**UDIN: 23233858BGTRWT6733**

Sd/-  
S M Farooque Shahab  
**Director and**  
**Part Time Chairman**  
**DIN 09214092**

Sd/-  
Indusekhar Dantu  
**Director**  
**DIN 08571259**

Sd/-  
Geetha Mikkilineni  
**Director**  
**DIN 02743437**

Sd/-  
Durga Prasad Donepudi  
**Managing Director**  
**DIN 07031463**

Sd/-  
J Murali Krishna  
**General Manager &**  
**Chief Financial Officer**

Sd/-  
P A Pattnaik  
**Company Secretary**

Place: Madhapur  
Date: April 27, 2023

Audited Financial Statements as on March 31, 2023

(Rs.)

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED	Sch	31-Mar-2023	31-Mar-2022
<b>I. INCOME</b>			
Interest Earned	13	66,26,36,873	53,35,74,888
Other Income	14	12,79,89,948	11,54,72,500
<b>Total</b>		<b>79,06,26,821</b>	<b>64,90,47,388</b>
<b>II. EXPENDITURE</b>			
Interest Expended	15	26,12,38,272	23,14,46,343
Operating Expenses	16	29,07,46,757	23,84,46,220
Provisions and Contingencies		7,85,52,137	6,19,87,960
<b>Total</b>		<b>63,05,37,166</b>	<b>53,18,80,523</b>
<b>III. PROFIT / LOSS</b>			
Net Profit/(Loss) for the Year		16,00,89,655	11,71,66,865
Add: Profit/(Loss) Brought Forward		32,04,98,257	23,39,34,881
<b>Total</b>		<b>48,05,87,912</b>	<b>35,11,01,746</b>
<b>IV. APPROPRIATIONS/TRANSFERS</b>			
Statutory Reserve		3,20,41,040	2,34,50,286
Capital Reserve		-	-
Investment Fluctuation Reserve		-	-
Interim & Proposed Dividend		-	-
Tax on Dividend		-	1,45,000
Staff Welfare Fund Reserve		12,50,000	20,00,000
Covid Contingency Fund for Employees		-	50,00,000
Balance Carried Over to Balance Sheet		44,72,96,872	32,05,06,460
<b>Total</b>		<b>48,05,87,912</b>	<b>35,11,01,746</b>
<b>Principal Accounting Policies</b>	17		
<b>Notes on Accounts</b>	18		

The schedules referred to above form an integral part of the profit & loss account  
In terms of our report of even date

**for ASK & Co.**  
Chartered Accountants  
**Firm Regn. No. 013735S**

**For and on behalf of Board of Directors**

Sd/-  
N.S.Krishna  
**Partner**  
**M.No. 233858**  
**UDIN: 23233858BGTRWT6733**

Sd/-  
S M Farooque Shahab  
**Director and**  
**Part Time Chairman**  
**DIN 09214092**

Sd/-  
Indusekhar Dantu  
**Director**  
**DIN 08571259**

Sd/-  
Geetha Mikkilineni  
**Director**  
**DIN 02743437**

Sd/-  
Durga Prasad Donepudi  
**Managing Director**  
**DIN 07031463**

Sd/-  
J Murali Krishna  
**General Manager &**  
**Chief Financial Officer**

Sd/-  
P A Pattnaik  
**Company Secretary**

Place: Madhapur  
Date: April 27, 2023

Audited Financial Statements as on March 31, 2023





**SCHEDULES TO BALANCE SHEET AS ON****31-Mar-2023****31-Mar-2022****SCHEDULE 1: CAPITAL****Authorised Capital****25,00,00,000****25,00,00,000**

250,00,000 Equity Shares of Rs. 10/- each

**Issued Capital**

Issued 13422262 Equity Shares of Rs. 10/- each

13,42,22,620

13,42,22,620

**Subscribed & Paid-up capital**

13422262 Equity Shares of Rs. 10/- each

13,42,22,620

13,42,22,620

**Total****13,42,22,620****13,42,22,620****SCHEDULE 2: RESERVES AND SURPLUS****I. Statutory Reserves**

Opening Balance

9,62,97,220

7,28,46,934

Additions during the Year

3,20,41,040

2,34,50,286

Deductions during the Year

-

-

**Total****12,83,38,260****9,62,97,220****II. Capital Reserves**

Opening Balance

27,68,191

27,68,191

Additions during the year

-

-

Deductions during the year

-

-

**Total****27,68,191****27,68,191****III. Share Premium**

Opening Balance

3,04,29,380

3,04,29,380

Additions during the year

-

-

Deductions during the year

-

-

**Total****3,04,29,380****3,04,29,380****IV. Investment Fluctuation Reserve**

Opening Balance

95,20,000

93,75,000

Additions during the year

-

1,45,000

Deductions during the year

-

-

**Total****95,20,000****95,20,000****V. Revenue and Other Reserves**

Opening Balance

4,52,000

4,52,000

Addition During the Year

-

-

Deductions during the year

-

-

**Total****4,52,000****4,52,000****VI. Balance in Profit and Loss Account**

Opening Balance

32,04,98,257

23,39,34,881

Addition During the Year

12,80,48,615

9,35,71,579

Deductions during the year

12,50,000

70,00,000

Add: Deferred Tax

27,23,107

8,203

Less: Depreciation relating to earlier years

-

-

**Total****45,00,19,979****32,04,98,257****Total (I to VI)****62,15,27,810****45,99,65,048**

**SCHEDULES TO BALANCE SHEET AS ON****31-Mar-2023****31-Mar-2022****SCHEDULE 3:DEPOSITS****A I. Demand Deposits**

(i) From Banks	-	-
(ii) From Others	2,72,86,684	2,79,40,853
II. Savings Bank Deposits	65,56,06,328	58,35,10,386
III. Term Deposits		
(i) From Banks	-	-
(ii) From Others	3,82,79,86,090	3,09,35,83,428
<b>Total (I, II and III)</b>	<b>4,51,08,79,102</b>	<b>3,70,50,34,667</b>

**B. I. Deposits of branches in India**

II. Deposits of branches out side India	-	-
<b>Total</b>	<b>4,51,08,79,102</b>	<b>3,70,50,34,667</b>

**SCHEDULE 4: BORROWINGS**

I. Borrowings in India		
i Reserve Bank of India	-	-
ii Other Banks	-	-
iii Other Institutions and Agencies	-	-
II. Borrowings outside India	-	-
<b>Total</b>	-	-
(Secured borrowings included in I & II above)		

**SCHEDULE 5: OTHER LIABILITIES AND PROVISIONS**

I. Bills Payable & Liabilities	-	-
II. Inter-Office adjustments (net)	-	-
III. Interest Accured	-	-
IV. Others (including provisions)	31,73,02,996	36,59,60,748
V. Proposed dividend (Inc Dividend Distribution tax)	-	-
<b>Total</b>	<b>31,73,02,996</b>	<b>36,59,60,748</b>

**SCHEDULE 6: CASH AND BALANCES WITH RESERVE BANK OF INDIA**

I. Cash in hand	6,63,65,621	7,85,21,131
(including foreign currency notes)		
II. Balances with Reserve Bank of India		
(i) in current Account	4,18,79,532	3,87,54,532
(ii) in other Accounts	-	-
<b>Total - (I &amp; II)</b>	<b>10,82,45,153</b>	<b>11,72,75,663</b>

**SCHEDULES TO BALANCE SHEET AS ON****31-Mar-2023****31-Mar-2022****SCHEDULE 7 : BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE****I. In India**

i. Balance with banks		
a. in current accounts	15,73,03,229	14,02,16,485
b. in other deposit accounts	49,12,90,957	46,35,30,121
ii. Money at call and short notice		
a. with banks	-	-
b. with other institutions	-	-
<b>Total</b>	<b>64,85,94,186</b>	<b>60,37,46,606</b>

**II. Outside India**

i. In current accounts		
ii. In Other deposit accounts	-	-
iii. Money at call and short notice	-	-
<b>Total</b>	-	-
<b>Total - (I &amp; II)</b>	<b>64,85,94,186</b>	<b>60,37,46,606</b>

**SCHEDULE 8: INVESTMENTS**

I. Investments in India in		
i. Government Securities	99,53,85,925	85,27,48,687
ii. Other approved securities	-	-
iii. Shares	-	-
iv. Debentures and Bonds	-	-
v. Subsidiaries and/or joint ventures	-	-
vi. Others	-	-
<b>Total</b>	<b>99,53,85,925</b>	<b>85,27,48,687</b>
Less: Depreciation	-	-
<b>Net Investments</b>	<b>99,53,85,925</b>	<b>85,27,48,687</b>
II. Investments outside India in		
i. Government securities (including local authorities)	-	-
ii. Subsidiaries and/or joint ventures abroad	-	-
iii. Other investments	-	-
<b>Total</b>	-	-
<b>Total - (I &amp; II)</b>	<b>99,53,85,925</b>	<b>85,27,48,687</b>

**SCHEDULES TO BALANCE SHEET AS ON****31-Mar-2023****31-Mar-2022****SCHEDULE 9 : ADVANCES**

A	i) Bills purchased and discounted	-	-
	ii) Cash credits, overdrafts and loans repayable on demand	10,51,22,339	11,02,89,789
	iii) Term Loans	3,57,90,89,864	2,81,58,59,645
	<b>Total</b>	<b>3,68,42,12,203</b>	<b>2,92,61,49,434</b>
B	i) Secured by Tangible Assets	3,53,29,22,056	2,77,52,89,322
	ii) Covered by Bank/Government Guarantee	-	-
	iii) Unsecured	15,12,90,147	15,08,60,112
	<b>Total</b>	<b>3,68,42,12,203</b>	<b>2,92,61,49,434</b>
C	I) Advances in India		
	i) Priority Sectors	2,50,51,87,078	1,90,73,55,105
	ii) Public Sector	-	-
	iii) Banks	-	-
	iv) Others	1,17,90,25,125	1,01,87,94,329
	<b>Total</b>	<b>3,68,42,12,203</b>	<b>2,92,61,49,434</b>
	II) Advances outside India		
	i) Due from Banks	-	-
	ii) Due from Others	-	-
	<b>Total</b>	<b>-</b>	<b>-</b>
	<b>Total (C.I &amp; II)</b>	<b>3,68,42,12,203</b>	<b>2,92,61,49,434</b>

**SCHEDULE 10: FIXED ASSETS**

I Premises	-	-
II Other Fixed assets (including furniture and fixtures)		
At cost as on 31st March of the preceding year	13,37,51,615	12,78,15,255
Additions during the year	1,23,99,920	1,42,72,410
Deduction GST Adjustment	-	21,061
Deductions during the year	35,19,895	83,14,990
Depreciation to date	11,35,29,691	10,61,11,144
<b>Total</b>	<b>2,91,01,949</b>	<b>2,76,40,470</b>

**SCHEDULE 11: OTHER ASSETS**

I. Inter-Office adjustments (net)	-	-
II. Interest accrued	3,80,59,229	3,10,05,825
III. Tax paid in advance / Tax deducted at source	5,57,89,448	8,56,84,584
IV. Stationery and stamps	34,36,260	32,02,292
V. Non-banking assets acquired in satisfaction of claims	-	-
VI. Deferred Tax Asset ( Net)	52,80,470	25,57,363
VII. Others	1,58,27,705	1,51,72,159
<b>Total</b>	<b>11,83,93,112</b>	<b>13,76,22,223</b>



**SCHEDULES TO BALANCE SHEET AS ON****31-Mar-2023****31-Mar-2022****SCHEDULE 12: CONTINGENT LIABILITIES**

I. Claims against the bank not acknowledged as debts	-	-
II. Liability for partly paid investments	-	-
III. Capital Commitments	-	-
IV. Liability on account of outstanding forward exchange contracts	-	-
V. Guarantees given on behalf of constituents		
a. In India	-	-
b. Outside India	-	-
VI. Acceptances, endorsements and other obligations	-	-
VII. Other items for which the bank is contingently liable	27,01,290	20,69,618
<b>Total</b>	<b>27,01,290</b>	<b>20,69,618</b>

(Rs.)

**SCHEDULES TO PROFIT AND LOSS ACCOUNT****31-Mar-2023****31-Mar-2022****SCHEDULE 13: INTEREST EARNED**

I. Interest/discount on advances/bills	57,47,80,671	45,56,22,256
II. Income on Investments	6,08,24,333	5,42,15,303
III. Interest on balances with Reserve Bank of India and other inter-bank funds	2,70,31,870	2,37,37,329
IV. Others	-	-
<b>Total</b>	<b>66,26,36,874</b>	<b>53,35,74,888</b>

**SCHEDULE 14: OTHER INCOME**

I. Profit on sale of Asset / Investments	15,64,595	30,59,071
II. Miscellaneous Income	12,64,25,353	11,24,13,429
<b>Total</b>	<b>12,79,89,948</b>	<b>11,54,72,500</b>

**SCHEDULE 15: INTEREST EXPENDED**

I. Interest on Deposits	26,12,38,272	23,14,46,343
II. Interest on Reserve Bank of India/Inter-bank borrowings	-	-
II. Others	-	-
<b>Total</b>	<b>26,12,38,272</b>	<b>23,14,46,343</b>

**SCHEDULE 16: OPERATING EXPENSES**

I. Payments to and provision for employees	15,49,68,074	12,33,91,740
II. Rent, taxes and lighting	2,51,83,475	2,12,70,652
III. Printing and Stationery	38,66,990	26,09,059
IV. Advertisement and publicity	5,52,752	2,04,766
V. Depreciation on bank's property	1,07,61,806	97,49,406
VI. Directors' fees, allowances and expenses	36,68,739	22,76,498
VII. Auditors' Fees and Expenses	10,42,337	9,85,945
VIII. Law Charges	31,000	-
IX. Postage, Telephones. Etc.	27,14,432	25,36,692
X. Repairs and maintenance	56,76,792	43,83,869
XI. Insurance	1,10,08,942	92,76,330
XII. Other expenditure	7,12,71,418	6,17,61,263
<b>Total</b>	<b>29,07,46,757</b>	<b>23,84,46,220</b>

**SCHEDULES TO BALANCE SHEET AS ON****31-Mar-2023****31-Mar-2022****PROVISIONS AND CONTINGENCIES**

I. Provision for Non Performing Assets	1,17,29,500	1,67,32,987
II. Provision on Standard Assets	34,50,000	47,50,000
III. Provision for Current Tax	5,81,11,915	4,04,97,373
IV. Prov for Income Tax Prior Years	5,83,858	-
V. Provision for Deferred Tax	-	-
VI. Provision for Depreciation on Investments	46,22,414	-
VII. Other Provisions	54,450	7,600
VIII. General Provision	-	-
<b>Total</b>	<b>7,85,52,137</b>	<b>6,19,87,960</b>

The schedules referred to above form an integral part of the profit & loss account  
In terms of our report of even date

**for ASK & Co.**

Chartered Accountants

**Firm Regn. No. 013735S****For and on behalf of Board of Directors**

Sd/-  
N.S.Krishna  
**Partner**  
**M.No. 233858**  
**UDIN: 23233858BGTRWT6733**

Sd/-  
S M Farooque Shahab  
**Director and**  
**Part Time Chairman**  
**DIN 09214092**

Sd/-  
Indusekhar Dantu  
**Director**  
**DIN 08571259**

Sd/-  
Geetha Mikkilineni  
**Director**  
**DIN 02743437**

Sd/-  
Durga Prasad Donepudi  
**Managing Director**  
**DIN 07031463**

Sd/-  
J Murali Krishna  
**General Manager &**  
**Chief Financial Officer**

Sd/-  
P A Pattnaik  
**Company Secretary**

Place: Madhapur  
Date: April 27, 2023

Audited Financial Statements as on March 31, 2023

## SCHEDULE 17: SIGNIFICANT ACCOUNTING POLICIES

### 1) General:

The Financial Statements are prepared in accordance with the historical cost convention and accrual basis of accounting and are in accordance with the Generally Accepted Accounting Principles in India (Indian GAAP). The Accounting Policies applied are consistent with those applied in the earlier years except as otherwise stated elsewhere. They are also based on the going concern concept and conform to the statutory provisions and practices prevailing in India.

These Financial Statements have been prepared to comply with the Accounting Standards (AS) notified.

The preparation of financial statements requires the Management to make estimates and assumptions considered in the reported amounts of assets and liabilities including Contingent Liabilities as on the date of the financial statements and the reported income and expenses for the reporting year. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. Future results could differ from these estimates.

The normal operating cycle for the company is 12 months.

### 2) Revenue, Income and Expenditure Recognition:

#### 2.1 Income:

- a) Income on advances classified under standard assets category is recognized on accrual basis.
- b) Income on Non-performing advances is recognized as and when realized as per the IRAC norms
- c) Interest on Investments and Bank Fixed deposits is recognized on accrual basis.
- d) Other Incomes like commission, exchange and other charges are recognized as and when realized.

#### 2.2 Expenditure:

Revenue Expenditure is accounted on accrual basis.

### 3) Investments:

3.1 In accordance with Reserve Bank of Bank guidelines, the Investment portfolio of the Bank is classified into the following three categories:

- a) Held to Maturity (HTM)
- b) Available for Sale (AFS)
- c) Held for Trading (HFT)

The Investment Portfolio of the Bank will have both SLR and Non-SLR Investments.

#### 3.2 Valuation:

- a) All investments held under HTM category are aggregated classification wise, and accounted for at acquisition cost. However, excess of cost over the face value being premium is amortized over the period remaining to maturity.
- b) Securities held under AFS category are valued scrip-wise, at market / estimated realizable value (worked out as per RBI guidelines) and aggregated classification wise.
- c) Treasury bills under AFS category are valued at carrying cost.
- d) The net depreciation under each group of classification, if any, is fully provided for, while net appreciation is ignored.
- e) Securities held under HFT category are to be valued scrip wise at monthly intervals at market / estimated realizable value and aggregated classification wise. However, there are no securities under this category.
- f) The shifting of securities as allowed by RBI as part of one-time transfer of securities from one category to another is done at the lowest of the acquisition cost, book value or market value and treated as book value in the new category.
- g) Investment fluctuation reserve: As per Reserve Bank of India guidelines, Investment Fluctuation Reserve (IFR) of a minimum 2% of the investment portfolio comprising of investments held in "Available for Sale" categories should be created. However, there are no securities under AFS category.

#### 4) Advances:

- a) The loans are classified as secured and un-secured after taking into consideration, the estimated value of primary security in terms of Livestock, Standing Crops, Other assets and collaterals hypothecated / mortgaged, wherever applicable.
- b) The loans and advances are classified as performing and non-performing assets as per IRAC norms prescribed by Reserve Bank of India
- c) Non performing assets (NPAs) are classified into Sub-Standard, Doubtful and Loss Assets, based on the following criteria stipulated by RBI:
  - i) Sub-standard: A loan asset that has remained non-performing for a period of less than or equal to 12 months.
  - ii) Doubtful: A loan asset that has remained in the sub-standard category for a period of not less than 12 months.
  - iii) Loss Assets: A loan asset where loss has been identified but the amount has not been fully written off.
- d) Provisions are made for NPAs as per the extant guidelines prescribed by the regulatory authorities, subject to minimum provisions as prescribed below:
  - i) Sub-Substandard Assets:
    - (1) Provision of 15% on the total outstanding;
    - (2) Additional provision of 10% for exposures which are unsecured;
  - ii) Doubtful Assets: -
    - (a) Secured portion:
      - i. Upto one year – 25%
      - ii. One to three years – 40%
      - iii. More than three years – 100%
    - (b) Unsecured portion 100%
    - (c) Loss Assets: 100%
- e) Irrespective of the above classification, where any asset, in the opinion of the management, Auditors and Reserve Bank of India is considered irrecoverable with reasonable efforts, the same is classified as Loss Assets. However, there are no loans under this category.
- f) In addition to the specific provision on NPAs, general provisions are also made for standard assets as per extant RBI guidelines which are prescribed below:
  - (a) Farm Credit to agricultural activities and Small and Micro Enterprises (SMEs) sectors at 0.25%;
  - (b) Advances to Commercial Real Estate (CRE) Sector at 1.00%;
  - (c) Advances to Commercial Real Estate – Residential Housing Sector (CRE - RH) at 0.75%.
  - (d) all other loans and advances not included in (a) (b) and (c) above at 0.40%.
- g) These provisions on Standard Assets are reflected in Schedule 5 of the Balance Sheet under the head "Other Liabilities & Provisions – Others" and are not considered for arriving at the Net NPAs.

#### 5) Fixed Assets and Depreciation / Amortization:

- a) Fixed Assets are stated at Cost less accumulated depreciation/Amortization.
- b) Cost includes taxes, duties, freight and incidental expenses related to the acquisition and installation of the assets.
- c) Intangible Assets comprising of computer software and licenses expected to provide future enduring economic benefits are carried at cost less accumulated amortization and impairment losses, if any. Cost comprises of purchase price and directly attributable expenditure for making the asset ready for its intended use. Any technology support cost or annual maintenance cost for such software is charged to the Statement of Profit and Loss.
- d) Depreciation on tangible assets is provided on Straight Line Method (SLM) which reflects the management's estimate of the useful life of the respective fixed assets. As per the Companies Act, 2013, Bank has reviewed and fixed the useful life of its fixed assets. Such useful Life of the fixed assets are given here under:



Asset Category	Useful Life of assets in No of Years
1. Assets for Own Use:	
I. Furniture and Fixtures	10
II. Office Equipment	5
III. Professional Equipment (Comprising of Computers, Peripherals, etc)	3
IV. Vehicles	5
V. Leased Premises – constructions	5

- e) Fixed Assets costing less than Rs.5,000/- each are charged off in the year of purchase and put to use.

#### 6) Impairment of Fixed Assets:

- Whenever events or changes in circumstances indicate that the carrying amount of fixed assets may be impaired, such assets are put to a test of recoverability, based on discounted cash flows expected from use or disposal thereof. If the assets are impaired, the impairment loss is recognized which is the excess of the carrying amount over the recoverable amount.
- After impairment, depreciation is provided on the revised carrying amount of the asset over its remaining useful life.
- A previously recognized impairment loss is increased or reversed depending on changes in circumstances. However, the carrying amount after reversal is not increased beyond the carrying amount that would have prevailed by charging usual depreciation if there was no impairment.

#### 7) Provisioning and Write off:

- Provisioning in respect of Non-performing assets is made as per guidelines applicable to Banks, issued by Reserve Bank of India.
- Bank has adopted a policy to write off selective cases, wherever 100% provision is made.

#### 8) Pre-operative Expenditure:

The pre-operative expenditure incurred with regard to shifting of existing branches and opening of new branches are treated as revenue expenditure during the year of shifting. However, during the financial year, the Bank has not booked any pre-operative expenses.

#### 9) Prior Period and Extra Ordinary Items:

Prior Period and Extraordinary items having material impact on the financial affairs are disclosed separately.

#### 10) Employee Benefits:

- Short Term Employee Benefits:** Employees are permitted to encash 10 days' privilege leave once in two years, subject to the sanction from management. For the purpose of leave encashment, Basic pay drawn in the previous month will be taken as the basis for arriving at the amount of leave encashment.
- Long Term Employee Benefits:**
  - Provident Fund:** Every eligible employee shall become a member of the Provident Fund. Contribution is accounted for on actual liability basis and paid to Employees' Provident Fund Organization in accordance with the rules governing the fund in terms of the Provident Fund Act, 1952.

- ii) **Gratuity Fund:** The amount of gratuity is payable as per Gratuity Act, 1972 in force, unless disqualified on account of certain types of disciplinary action resulting into termination or compulsory retirement.
- iii) Gratuity is being computed as per statutory norms on actuarial valuation basis and paid in to a Trust created with and for this purpose through the group schemes of Life Insurance Corporation of India.

#### 11) Taxes on Income:

- a) **Current Tax** is the amount of tax payable on the taxable income for the year determined in accordance with the provisions of the Income Tax Act, 1961.
- b) **Deferred Tax** is recognized on the timing differences – being differences between the taxable income and accounting income that originate in one period and are capable of reversal in one or more subsequent periods.

Deferred Tax Assets subject to the consideration of prudence are recognized and carried forward only to the extent that there is a reasonable certainty that sufficient future taxable income will be available against which, such deferred tax assets can be realized.

In situations where the Company has unabsorbed depreciation or carry forward tax losses, all deferred tax assets are recognized only if there is virtual certainty supported by convincing evidence that they can be realized against future taxable profits.

#### 12) Provisions, Contingent Liabilities and Contingent Assets:

- a) Provisions involving substantial degree of estimation in measurement are recognized when there is a present obligation as a result of past events – it is probable that there will be an outflow of resources and a reliable estimate can be made of the amount of the obligation.
- b) Contingent Liabilities are not recognized but are disclosed in the Notes.
- c) Contingent Assets are neither recognized nor disclosed in the financial statements.

#### Net Profit:

- d) Net Profit is arrived at after accounting for the following “Provisions and Contingencies”:  
 Depreciation and amortization on Investments  
 Provision for Taxation including Income Tax & Deferred Tax  
 Provision for Loan losses  
 Provision for Standard Assets  
 Provision for NPAs  
 Other usual and necessary provisions

#### 13) Earnings per Share:

Basic and Diluted earnings per equity shares are reported in accordance with Accounting Standard – 20 – Earnings per Share notified by the Central Government under the Companies (Accounting Standards) Rules, 2006.

Basic earnings per equity share have been computed by dividing Net Profit after Tax for the year attributable to equity shareholders by the weighted average number of equity shares outstanding during the year.

Diluted earnings per equity share is computed by dividing the Net profit after Tax for the year by the weighted average number of equity shares considered for deriving basic earnings per equity share and also the weighted average number of equity shares that could have been issued upon conversion of all dilutive potential equity shares.

## SCHEDULE 18 – NOTES ON ACCOUNTS

### I. CAPITAL:

Sl. No	Parameters	31-Mar-2023	31-Mar-2022
i)	Common Equity Tier 1 capital ratio (%)	20.80	20.42
ii)	Tier 1 capital ratio (%)	20.80	20.42
iii)	Tier 2 capital ratio (%)	0.78	0.85
iv)	Total capital Ratio (CRAR) (%)	21.58	21.27
v)	Percentage of the shareholding of the Government of India in public sector banks	-	-
vi)	Amount of Equity capital raised	-	-
vii)	Amount of additional Tier 1 capital raised; of which PNCPS and PDI:	-	-
viii)	Amount of Tier 2 capital raised: Of which Debt capital instrument and Preference share capital instruments:	-	-

### ii.

#### a) INVESTMENTS

(Rs. in Lakhs)

Sl. No	Parameters	31-Mar-2023	31-Mar-2022
<b>1.</b>	<b>Value of Investments</b>		
	a) Gross Value of Investments		
	i) In India	9953.86	8527.49
	ii) Outside India	-	-
	b) Provision for Depreciation		
	i) In India	-	-
	ii) Outside India	-	-
	c) Net Value of Investments		
	i) In India	9953.86	8527.49
	ii) Outside India	-	-
<b>2.</b>	<b>Movement of provisions held towards Depreciation on investments:</b>		
	i) Opening Balance	-	-
	ii) Add: Provision made during the year	-	-
	iii) Less: Provision reversed during the year	-	-
	iv) Closing Balance	-	-

**b) Repo Transactions:** Bank does not deal in any repo transactions.

**c) Non SLR Investment Portfolio:**

i. Issuer composition of Non SLR investments

Sl.No	Issuer	Amount	Event of Private Placement	Extent of 'Below Investment Grade Securities	Extent of 'Unrated' Securities	Extent of 'Unlisted' Securities
1	Others (mutual funds)	-	-	-	-	-

The Bank is permitted to invest in Liquid Mutual Funds only and being invested in liquid fund of SBI and Other Banks however there is no outstanding balance under Non SLR category as on March 31, 2023.

ii Non performing non-SLR investments: NIL

**d) Sale and transfers to/from HTM category**

a) During the Financial year, The Bank has shifted securities having aggregate book value of Rs.1903.69 lakh (Face value of Rs.1850 lakh) from AFS category to HTM category with due approval from the Board, as allowed by RBI.

(Rs. in Lakhs)

Sl. No	Date of purchase	Name of Security	Units	Purchase Price	Face Value	Purchase Value	Net book value as on May 17, 2022	Date of Maturity	FIBIL value as on May 17, 2022	Dep over Book Value
1	10-Apr-17	7.68% GOI 2023	5,00,000	103.17	500.00	515.85	506.03	15-Dec-23	507.45	-
2	21-Aug-19	7.59% KA SDL 2027	1,50,000	103.10	150.00	154.65	154.55	15-Feb-27	150.98	3.56
3	28-Apr-20	6.80% OD SDL 2025	5,00,000	102.53	500.00	512.65	509.74	29-Jan-25	495.92	13.82
4	29-Apr-20	7.83% GJ SDL 2026	5,00,000	107.04	500.00	535.20	529.02	13-Jul-26	507.83	21.19
5	12-May-21	7.05% PN SDL 2031	1,00,000	101.60	100.00	101.60	101.60	17-Feb-31	96.90	4.70
6	05-Aug-21	7.20% KA SDL 2027	1,00,000	102.75	100.00	102.75	102.75	25-Jan-27	99.79	2.96
					1,850.00	1,922.70	1,903.69		1,858.88	46.22

Book value of the above securities held in AFS category was Rs.18.50 crore, which is more than 5% of the book value of total investment and have been shifted to HTM category after obtaining due approval from the Board. Market value of these securities as per Financial Benchmark India Pvt. Ltd FIBIL is Rs.18.59 crore, which is less than the Book value hence an amount of Rs.46.22 lakh debited to Profit and loss account.

**iii. DERIVATIVES:**

The Bank does not deal in any derivatives products.

**iv. ASSET QUALITY**

Non-Performing Asset

(Rs. in Lakhs)

Item	31-Mar-2023	31-Mar-2022
(i) Net NPAs to Net Advances (%)	-	-
(ii) Movement of NPAs (Gross)		
(a) Opening Balance	540.57	528.15
(b) Additions during the year	2,422.83	1,585.76





Item		31-Mar-2023	31-Mar-2022
	(c) Reduction during the year	2,337.23	1,573.34
	(d) Closing Balance	626.17	540.57
(iii)	Movement of Net NPAs		
	(a) Opening Balance	-	69.63
	(b) Additions during the year	1,844.02	1,029.20
	(c) Reduction during the year	1,844.02	1,098.83
	(d) Closing Balance	-	-
(iv)	Movement of Provision for NPAs (Excluding provisions on standard assets)		
	(a) Opening Balance	540.57	458.52
	(b) Provision made during the year	578.81	556.56
	(d) Write-off/Write -Back of excess provisions	493.21	474.51
	(e) Closing Balance	626.17	540.57

**i) Loan Assets subjected to Restructuring/Rescheduled**

The Bank has not rescheduled/ restructured any loan either during the current year or during the previous year.

**ii) Details of financial assets sold to Securitization / Reconstruction Company**

The Bank has not sold any financial assets to Securitization / Reconstruction Company during current year or the previous year.

iii) The Bank has neither sold nor purchased any non performing financial assets during the current year or previous year.

**iv) Provisions on Standard Advances:**

(Rs. in Lakhs)

Particulars	31-Mar-2023	31-Mar-2022
Provisions towards Standard Advances	181.84	147.34

**iv) Business Ratio :**

Particulars	31-Mar-2023	31-Mar-2022
Interest income as a percentage to Working Funds	14.29	13.70
Non-Interest income as a percentage to Working Funds	2.76	2.97
Operating Profit as a percentage to Working Funds	5.15	4.60
Return on Assets (%)	3.16	2.74
Business (Deposits plus advances) per employee (Rs. in lakh)	244.63	197.36
Net Profit per Employee (Rs. in lakh)	4.78	3.49

## vi. Asset Liability Management:

### Maturity pattern of certain items of assets and liabilities

(Rs. in Lakhs)

Head	Next Day	2-7 days	8-14 Days	15-28 Days	29-Days and Upto 3 Months	Over 3 months and upto 6 months	Over 6 months and upto 1 year	Over 1 and Upto 3 Years	Over 3 and Upto 5 Years	Over 5 Years	Total
Deposits	357.08	779.18	1,158.97	792.96	3,228.38	4,021.48	7,188.00	26,292.32	1,000.24	290.18	<b>45,108.79</b>
Loans & Advances	606.85	1,061.43	539.07	247.41	3,805.89	4,732.94	8,471.19	15,922.40	651.83	176.95	<b>36,215.95</b>
Investments & FDR	-	158.84	600.00	570.62	1,146.02	2,196.44	1,786.03	860.81	3,052.66	4,495.35	<b>14,866.77</b>
Borrowings	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency Assets	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency Liabilities	-	-	-	-	-	-	-	-	-	-	-

## vii. Exposures:

### a. Exposure to Real Estate Sector

The Bank has provided housing loans, which are fully secured by mortgage on residential property that is or will be occupied by the borrowers or that is rented and are classified under priority sector. The loans given to commercial real estate are classified as Non priority sector loans.

(Rs. in Lakhs)

Sl. No	Parameters	31-Mar-2023	31-Mar-2022
a)	Direct exposure		
i.	Residential Mortgages		
	Priority Sector	476.11	465.73
	Non Priority Sector	416.44	293.83
ii.	Commercial Real Estate		
	Priority Sector	88.13	88.13
	Non Priority Sector	141.27	131.19
iii.	Investments in Mortgage Backed Securities (MBS) and other securitized exposures :	-	-
	a. Residential		
	b. Commercial Real Estate.		
	c. Indirect Exposure		
	<b>Total Exposure to Real Estate Sector</b>	<b>1121.95</b>	<b>978.88</b>

### b. Exposure to Capital Market

The Bank has not made any investment in capital market.

### c. The Bank has not made any investment in shares/debentures, PSU Bonds and Commercial Papers, as such the investment exposure of the Bank is NIL.

**d. Risk category wise Country Exposure**

The Bank does not have any overseas operations; hence there is no risk of country exposure.

**e. Details of Single Borrower Limit / Group Borrower Limit exceeded**

The Bank has not exceeded the prudential exposure limit in the case of single borrower or Group borrower during the current year / previous year.

**f. Unsecured Advances**

An Unsecured loan is a loan that is not backed by any security, either primary or collateral. It is a loan that is issued and supported only by the borrower's creditworthiness, Joint Liability, Group Pressure, etc., rather than by some sort of collateral. The unsecured advances breakup is as under:

(Rs. in Lakhs)

Particulars	31-Mar-2023	31-Mar-2022
General Purpose Loans	858.30	949.50
Personal loan to staff	0.29	0.43
Festival advance loan to Staff	22.57	18.30
Staff Clean over Draft	524.20	540.37
Samruddhi Sukshma Loan	107.54	-
<b>Total</b>	<b>1512.90</b>	<b>1508.60</b>

**viii. i) Amount of Provision made for Income Tax during the year:**

(Rs. in Lakhs)

Particulars	31-Mar-2023	31-Mar-2022
Provision for Income Tax – Current	581.12	404.97
Provision for Tax – Earlier years	5.84	-
<b>Total</b>	<b>586.96</b>	<b>404.97</b>

**ii) Penalties imposed by RBI: NIL****I. Additional Disclosures:****Provisions & contingencies:**

a) The details of provisions debited to Profit and Loss Account

(Rs. in Lakhs)

Particulars	31-Mar-2023	31-Mar-2022
Provision for Non-Performing Assets	117.30	167.33
Provision for Bad debts	0.54	0.08
Provision towards standard assets	34.50	47.50
Provision for taxation	581.12	404.97
Provision for Depreciation on Investment	46.22	-
Provision for Tax – Earlier years	5.84	-
<b>Total</b>	<b>785.52</b>	<b>619.88</b>

- b) The Bank was not having any floating provisions at the end of the financial year 2022-23 and has not made any additional or drawdown the provision during the current year.
- c) During the year the Bank has not drawn down any reserves made in earlier years.

**a. Complaints:**

Complaints	31-Mar-23		31-Mar-22	
	ATM Complaints	Others Complaints	ATM Complaints	Others Complaints
Number of complaints pending at the beginning of the year	-	-	-	-
Number of complaints received during the year	90	-	82	-
Number of complaints redressed during the year	90	-	82	-
Number of complaints pending at the end of the year	-	-	-	-

- b. No awards were passed by the Banking Ombudsman against the Bank during the current year.  
Bank, being a non-scheduled Bank, does not come under the purview of Banking Ombudsman or under Right to Information Act.
- d) The Bank has not issued any Letter of Comfort (LOCs) during the current year.
- e) The Provision Coverage Ratio stood at 100% as at the end of March 23 Vs 100% at the end of March 22.
- f) The Bank has not undertaken any bancassurance business.
- g) **Claims against the Bank not acknowledged as debts:**

The amounts shown under contingent liabilities as on 31st March 2023 are as under:

(Rs. in Lakhs)

S.No.	Particulars	Contingent Liability	
		Amount as on 31.03.2023	Amount as on 31.03.2022
1	Un-Claimed deposits	27.01	20.70
	<b>Total</b>	<b>27.01</b>	<b>20.70</b>

**I. Concentration of Deposits, Advances, Exposures and NPAs**

**a) Concentration of Deposits:**

Particulars	31-Mar-23	31-Mar-22
Total Deposits of twenty largest depositors (Rs in Lakhs)	4381.96	3538.78
Percentage of Deposits of twenty largest depositors to Total Deposits	9.71%	9.55%

**b) Concentration of Advances:**

Particulars	31-Mar-23	31-Mar-22
Total Advances of twenty largest borrowers (Rs in Lakhs)	912.33	670.46
Percentage of Advances of twenty largest borrowers to Total Advances	2.48%	2.29%



**c) Concentration of exposures:**

Particulars	31-Mar-23	31-Mar-22
Total Exposure of twenty largest borrowers (Rs in Lakhs)	1017.19	777.06
Percentage of Exposures of twenty largest borrowers/customers to Total Exposure on borrowers/customers	1.96%	1.95%

**d) Concentration of NPAs:**

(Rs. in Lakhs)

Particulars	31-Mar-23	31-Mar-22
Total Exposure of Top four NPA accounts	161.00	161.00

**e) Sector-wise Advances:**

(Rs. in Lakhs)

S.No.	SECTOR	2022-23			2021-22		
		Outstanding Total Advance	Gross NPA	% of Gross NPA to Total Advances in that sector	Outstanding Total Advance	Gross NPA	% of Gross NPA to Total Advances in that sector
A	Priority Sector						
1	Agriculture & allied activities	6,836.81	119.45	1.75	8,116.87	133.80	1.65
2	Industry (Micro & small, Medium and Large)	16,872.37	349.01	2.07	10,402.82	261.90	2.52
3	Services	1,342.69	138.99	10.35	588.11	94.77	16.12
4	Personal Loans	-	-	-	-	-	-
	<b>Sub Total I-(A)</b>	<b>25,051.87</b>	<b>607.45</b>	<b>2.42</b>	<b>19,107.80</b>	<b>490.47</b>	<b>2.57</b>
B	Non Priority Sector						
1	Agriculture & allied activities	5,000.00	-	-	-	-	-
2	Industry (Micro & small, Medium and Large)	-	-	-	4,000.00	-	-
3	Services	6,767.39	18.38	0.27	6,134.95	49.74	0.81
4	Personal Loans	22.86	0.34	1.48	18.74	0.36	1.92
	<b>Sub Total -(B)</b>	<b>11,790.25</b>	<b>18.72</b>	<b>1.75</b>	<b>10,153.69</b>	<b>50.10</b>	<b>2.73</b>
	<b>Total (A) + ( B)</b>	<b>36,842.12</b>	<b>626.17</b>	<b>1.70</b>	<b>29,261.49</b>	<b>540.57</b>	<b>1.85</b>

- f) Priority Sector Lending Certificate:** The Bank enters into transactions of sale or purchase of priority sector lending Certificate (PSLCs). During the FY 2022-23, Bank sold Priority Sector Lending Certificates (PSLCs) for a value of Rs.50.00 crore against Rs.40.00 cr in FY 2021-22 and Bank earned a commission of Rs.31.25 lakh in FY 2022-23 against a commission of Rs.93.25 lacs earned in FY 2021-22.

**g) Movement of NPAs:****(Rs. in Lakhs)**

<b>Particulars</b>	<b>Amount</b>
Gross NPAs as on March 31, 2022	540.57
Additions (Fresh NPAs) during the year	2,422.83
Sub-total (A)	2,963.40
Less: (i) Upgradations	4.06
(ii) Recoveries (excluding recovery made from upgraded Accounts)	2,216.48
(iii) Write-offs (including compromises approved)	116.70
Sub-total (B)	2,337.24
Gross NPAs as on March 31, 2023 (A-B)	626.17

**h) Overseas Assets, NPAs and Revenue**

The Bank does not have any overseas operations.

**xi. Off-balance Sheet Sponsored**

The Bank has not sponsored any off balance sheet item.

**xii. Un-amortized Pension and Gratuity Liabilities - NIL****xiii. Intra-Group Exposures – NIL****xiv. Transfers to Depositor Education and Awareness Fund (DEAF) :****(Rs. in Lakhs)**

<b>Particulars</b>	<b>2022-23</b>	<b>2021-22</b>
Opening balance of amounts transferred to DEAF	20.70	14.40
Add: Amount transferred to DEAF during the year	6.31	6.30
Less: Amounts reimbursed by DEAF towards claims		-
Closing balance of amounts transferred to DEAF	27.01	20.70

**a) Disclosure Requirements as per Accounting Standards:****a) Effect of changes in Accounting Policies: NIL****b) Accounting Standard – 9: Revenue Recognition:**

Revenue and Expenditure have been generally accounted for on Accrual Basis

**c) Accounting Standard– 15: Employee Benefits:**

Provision has been made for employee benefits viz. Gratuity (as applicable to the Bank) in accordance with the Revised Accounting Standard – 15. The liability of Gratuity was considered as per the statutory norms based on actuarial valuation and paid into a Trust created for this purpose, through the group schemes of Life Insurance Corporation of India.

This is in compliance with the Revised Accounting Standard–15 on Employee Benefits notified by the Institute of Chartered Accountants of India.

d) **Accounting Standard – 17: Segment Reporting:**

**Part A: Business segments:**

(Rs. in Lakhs)

Business Segments	Treasury		Corporate/ Whole sale Banking		Retail Banking		Other Banking Operations		TOTAL	
Particulars	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Revenue	893.30	799.65			5,747.81	4,556.22	1,265.17	1,134.60	7,906.27	6,490.47
Result										
Unallocated Expenses									5,519.85	4,698.93
Operating Profit									2,386.42	1,791.55
Provisions and Contingencies (excluding tax)			198.56		214.90587				198.56	214.91
Income Tax									586.96	404.97
Deferred Tax liability /Asset									-	-
Net Profit									1,600.90	1,171.67
Other Information										
Segment Assets	14,866.77	13,162.79			36,842.12	29,261.49			51,708.89	42,424.28
Unallocated Assets									4,130.43	4,227.55
<b>Total Assets</b>									<b>55,839.33</b>	<b>46,651.83</b>
Segment Liabilities					45,108.79	37,050.35			45,108.79	37,050.35
Un allocated Liabilities									10,730.53	9,601.48
<b>Total Liabilities</b>									<b>55,839.33</b>	<b>46,651.83</b>

**Part B: Geographic segments**

(Rs. in Lakhs)

SECTOR	DOMESTIC		INTERNATIONAL		TOTAL	
Particulars	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Revenue	7,906.27	6,490.47			7,906.27	6,490.47
Assets	55,839.33	46,651.83			55,839.33	46,651.83

e) **Accounting Standard – 18: Related Party Disclosures**

(Rs. in Lakhs)

Items / Related Party	Parent (As per Ownership or control)	Subsidiaries	Associates / Joint ventures	Key Management Personnel @	Relatives of Key Management Personnel	Total
Rendering of Services				65.92		65.92

The details of remuneration of Key Management Persons of the Bank are appended hereunder: **(Rs. in Lakhs)**

S.No.	Name	Date of Joining	Designation	Remuneration paid	
				FY 2022-23	FY 2021-22
1	Mr. Donepudi Durga Prasad	06-07-2017	Managing Director	30.25	27.50
2	Mr. J Murali Krishna	06-06-2019	General Manager & Chief Financial Officer	17.37	15.38
3	Mr. P A Patnaik	01-01-2011	Company Secretary	18.30	13.75
			<b>Total</b>	<b>65.92</b>	<b>56.63</b>

**f) Accounting Standard – 21: Consolidated Financial Statements:**

The Bank does not have any Subsidiaries, Joint Ventures or Associates. Hence, Consolidated Financial Statements are not prepared.

**g) Accounting Standard - 22: Accounting for Taxes on Income:**

Deferred tax Asset arising on account of timing difference between financial statements and taxation statements have been recognized as per the procedure prescribed in Accounting Standard -22 issued by ICAI. The details of components of Deferred Tax Asset / (Liability) are shown below for the Year ended 31.03.2023

**(Rs. in Lakhs)**

Particulars	Amount
Opening Balance of Deferred Tax Asset/DTL	25.57
Add/Less : Current year Deferred Tax	27.23
Closing Balance Deferred Tax Asset/DTL	52.80

**h) Accounting Standard -23: Accounting for Investments in Associates in Consolidated Financial Statements:**

This Accounting Standard is not applicable since the Bank has no Associates

**i) Accounting Standard -24: Discontinuing Operations**

This accounting Standard is not applicable since the Bank did not close any of its branches/activities during the year.

**j) Accounting Standard 25: Interim Financial Reporting**

Bank is preparing and presenting half yearly financial statements as per guidelines prescribed by Reserve Bank of India

**k) Accounting Standard – 28: Impairment of Assets**

In the opinion of Bank's Management, there is no impairment to the assets during the year to which Accounting Standard – 28 – Impairment of Assets applies.

**l) Accounting Standard – 29: Description of Contingent Liabilities:**

1. Claims against the Bank not acknowledged as debts – NIL
2. Other items – An Amount of Rs.27.01 Lacs is transferred to Depositor Education and Awareness Fund (DEAF) of which Rs.6.31 lacs pertains to the financial year 2022-23

The previous year's figures have been re-grouped / re-classified wherever necessary to make them comparable with the current year's figures.

Wherever certain items are not relevant or applicable to the Bank, the same have been omitted.



**Other Disclosures:****A. Capital****(a) CRAR**

Particulars	31-03-2023	31-03-2022
CRAR	21.58%	21.27%
Core CRAR	20.80%	20.42%
Supplementary CRAR	0.78%	0.85%

(b) The Bank has not raised any subordinated debt during the current year / previous year.

**(c) Risk weighted assets****(Rs. in Lakhs)**

Particulars	Total Assets	Risk weighted Assets
Assets		
Risk weighted assets - On Balance sheet items	55213.16	35614.47

The Bank does not have any investment from foreign holdings (Foreign Institutional Investors, Foreign Companies, Foreign Financial Institutions, NRIs, Overseas Corporate Bodies etc.), as on March 31, 2023.

**(d) Shareholding pattern as on March 31, 2023**

S.no	Particulars	% of holding
1	Corporates	24.67
2	Individuals	75.33
	<b>Total</b>	<b>100.00</b>

**B. Asset quality and credit concentration****a) Net NPAs to net loans and advances**

Particulars	31-03-2023	31-03-2022
Net NPAs to net loans and advances	0.00%	0.00%

**b) Net NPAs under the prescribed asset classification categories as on March 31, 2023.****(Rs. in Lakhs)**

Category	Gross NPA	Provision	Net NPA	Provision % of Gross NPA
Sub-standard	247.65	247.65	-	100
Doubtful - 1	132.09	132.09	-	100
Doubtful - 2	176.49	176.49	-	100
Doubtful - 3	69.94	69.94	-	100
<b>Grand Total</b>	<b>626.17</b>	<b>626.17</b>	<b>-</b>	<b>100</b>

**c) Provisions made towards Standard assets, NPAs, investments and income tax**

(Rs. in Lakhs)

Particulars	31-Mar-2023	31-Mar-2022
Provision for depreciation on investments	46.22	-
Provision for Non-Performing Assets	117.30	167.33
Provision towards standard assets	34.50	47.50
Provision for taxation	581.12	404.97
Provision for Tax – Earlier years	5.84	-
Other Provision	0.54	0.08
<b>Total</b>	<b>785.52</b>	<b>619.88</b>

**d) Movement in net NPAs**

(Rs. in Lakhs)

Particulars	Mar-23	Mar-22
(a) Opening Balance	-	69.63
(b) Additions during the year	1,844.02	1,029.20
(c) Reduction during the year	1,844.02	1,098.83
(d) Closing Balance	-	-

**e) Credit exposure as percentage to capital funds and as percentage to total assets, in respect of**

Particulars	Credit exposure as Percentage to capital funds	Percentage to Total assets
The largest single borrower	1.43%	0.20%
The largest borrower group		
The 10 largest single borrowers	8.74%	1.20%
The 10 largest borrower groups		
<b>Total Capital funds &amp; Assets (Rs In lakhs)</b>	<b>7,686.54</b>	<b>55,839.33</b>

**f) Credit exposure to the five largest industrial sectors (if applicable) as percentage to total loan assets**

Particulars	Percentage to total assets
Five largest industrial sectors	-

**C. Forward rate agreements and interest rate swaps**

The Bank has not made any forward rate agreements and interest rate swaps during the current year / previous year.

#### D. Business Correspondent Operations

The Bank has appointed M/s. Gram Tarang Inclusive Development Services Pvt Ltd as Business Correspondent with effect from 01-12-2019 with the approval of Board in the meeting held on 12-11-2018 and continuing as Business Correspondent for the FY 2022-23. The details of the business are as follows::

Particulars	31-Mar-2023	31-Mar-2022
Deposits (Rs in lacs)	5,851	5,737
Advances (Rs in lacs)	211	146
Percentage to total Deposits	12.97%	15.48%
Percentage to total Advances	0.57%	0.50%
No of Locations	14	14

#### E. Disclosures on Remuneration

S.No.	Particulars		Remarks		
1	Qualitative disclosures	<p>1. Information relating to the composition and mandate of the Remuneration Committee.</p> <p>2. Information relating to the design and structure of remuneration processes and the key features and objectives of remuneration policy.</p>	<p>The Bank has Human Resource Development Committee and Nomination and Remuneration Committee of the Directors. The HRD Committee consists of three directors and the Nomination and Remuneration Committee consists of three directors.</p> <p>Scope of the HRD Committee:</p> <p>The Committee oversees/directs Manpower Planning, Recruitment and assesses Training needs to the staff. The Committee oversees framing and implementation of compensation policy of the Bank on behalf of the Board.</p> <p>Scope of the Nomination and Remuneration Committee:</p> <p>Lays down a framework for assessing “fit and proper” criteria in tune with the RBI Guidelines and ensures its implementation by doing due diligence.</p> <p>The Committee determines the `fit and proper` status of the existing and proposed Directors and evaluates performance of each director.</p> <p>Identifies and recommends to the Board for appointment and fixing the remuneration to Key Managerial Personnel such as the Managing Director, Chief Financial Officer and the Company Secretary.</p>		
2	Quantitative disclosures.	Number of meetings held by the Human Resource Development Committee and Nomination and Remuneration Committee during the financial year.	<b>Name of Committee</b>	<b>Current Year</b>	<b>Previous Year</b>
			HRD Committee	2	3
			Nomination and Remuneration Committee	4	4

**F. Disclosures relating to Securitization**

The Bank has not entered into any securitization transaction during the financial year.

**G. Credit default swaps**

The Bank does not deal in Credit default swaps.

**H. Liquidity Coverage Ratio:** Bank has been following Basel-I framework which is applicable to Local Area Banks. Hence, Liquidity Coverage Ratio is not applicable**I. Divergence in Asset Classification and Provisioning for NPAs**

(Ref. RBI Cir DBR.BP.BC.No.32/21.04.018/18-19)

(Rs. in '000')

S.No.	Particulars	Amount
1.	Gross NPAs as on March 31, 2022 as reported by the Bank	54057.17
2.	Gross NPAs as on March 31, 2022 as assessed by RBI	-
3.	Divergence in Gross NPAs (2-1)	-
4.	Net NPAs as on March 31, 2022 as reported by the Bank	-
5.	Net NPAs as on March 31, 2022 as assessed by RBI	-
6.	Divergence in Net NPAs (5-4)	-
7.	Provisions for NPAs as on March 31, 2022 as reported by the Bank	54057.17
8.	Provisions for NPAs as on March 31, 2022 as assessed by RBI	-
9.	Divergence in provisioning (8-7)	-
10.	Reported Net Profit after Tax (PAT) for the year ended 31, March 2022	117166.87
11.	Adjusted (notional) Net Profit after Tax (PAT) for the year ended March 31, 2022 after taking into account the divergence in provisioning	

**J) Reconciliation of ATM and POS Transactions:** ATM & POS reconciliation is completed till Mar-23

ATM pending entries summary Transaction Type	31-03-2023		31-03-2022	
	No of Tran	Amount (in lakh)	No of Tran	Amount (in lakh)
Acquirer	420	10.60	394	9.62
Issuer	806	15.84	754	14.32
On us	33	0.89	33	0.89
Total	1259	27.33	1181	24.83

**Point of Sale pending entries Summary**

Particulars	No of transactions	Amount
Issuer	Nil	Nil



**K) Schedule 5 – Details of Other Liabilities and Provisions****(Rs. in Crore)**

<b>Particulars</b>	<b>31-03-2023</b>	<b>31-03-2022</b>
<b>Other Liabilities</b>		
Interest payable on Deposits	13.19	11.32
Other Liabilities	2.94	7.67
Covid Contingency Fund	1.00	1.00
Employee Welfare Fund	0.50	0.38
<b>Provisions</b>		
Provision for Standard Asset	1.82	1.47
Provision for NPA	6.26	5.41
Provision for Taxation	5.81	8.57
Other Provisions	0.21	0.78
<b>Total</b>	<b>31.73</b>	<b>36.60</b>

**L) Schedule 11- Details of Other Assets****(Rs. in Crore)**

<b>Particulars</b>	<b>31-03-2023</b>	<b>31-03-2022</b>
Advance tax for Income Tax	5.58	8.57
Interest Accrued on Investment, FDRs and Loans	3.80	3.10
Deferred Tax Asset	0.53	0.26
Deposit for Premises	0.54	0.50
Stock of Stationery	0.34	0.31
Un-Claimed deposits receivable	0.27	0.21
Other Assets	0.78	0.81
<b>Total</b>	<b>11.84</b>	<b>13.76</b>

**M) Schedule 14 – Details of Other Income****(Rs. in Crore)**

<b>Particulars</b>	<b>31-03-2023</b>	<b>31-03-2022</b>
Profit on sale of Assets/Investments/MF	0.16	0.32
Loan Processing Fees	6.18	4.93
ATM Charges	0.96	1.03
Service Charges and Others	5.50	5.27
<b>Total</b>	<b>12.80</b>	<b>11.55</b>

# N) Schedule 16 - Operating Expenses

(Rs. in Crore)

Particulars	31-03-2023	31-03-2022
Professional Charges	2.85	2.43
Fee for Business Correspondence operations	1.13	1.14
Staff petrol, Travel, Boarding and Local Conveyance	1.61	1.39
Office Maintenance	0.86	0.68
Other Expenses	0.47	0.33
Corporate Social Responsibility Exp	0.21	0.21
<b>Total</b>	<b>7.13</b>	<b>6.18</b>

## CASH FLOWS STATEMENT

(Amount in Rs.)

S.No.	Particulars	31-Mar-23		31-Mar-22	
A	Cash Flow from Operating activities		17,84,42,680		20,23,21,336
B	Cash Flow from Investing activities		(14,40,98,717)		(25,61,89,898)
C	Cash Flow from Financial activities		14,73,107		(70,08,203)
	<b>Net Change in Cash &amp; Cash Equivalents</b>		<b>3,58,17,070</b>		<b>(6,08,76,765)</b>
D	Cash & Cash Equivalents at the beginning of the year		72,10,22,270		78,18,99,035
E	Cash & Cash Equivalents at the end of the year		75,68,39,339		72,10,22,270
	<b>Net Change in Cash &amp; Cash Equivalents</b>		<b>3,58,17,070</b>		<b>(6,08,76,765)</b>
<b>A</b>	<b>CASH FLOW FROM OPERATING ACTIVITIES</b>				
I	Net Profit after Taxes	16,00,89,655		11,71,66,865	
	Add: Tax Provision	5,86,95,773		4,04,97,373	
	<b>Sub Total</b>		<b>21,87,85,428</b>		<b>15,76,64,238</b>
	Less: Amount Transferred to Provision for leave encashment	-	1,94,010	-	
	<b>Sub Total</b>	-	<b>21,85,91,418</b>	-	<b>15,76,64,238</b>
	<b>Adjustments:-</b>				
i	Depreciation on Fixed Assets		1,07,61,806		97,49,406
ii	Provision for NPAs		1,17,29,500		1,67,32,987
iii	Provision for Standard Assets		34,50,000		47,50,000
iv	Depreciation on Investments		46,22,414		-
v	Interest paid on Subordinated Debts		-		-
vi	<b>Other Provisions</b>				
	Provision for Restructured accounts (interest sacrifice)	-		-	
	Provision for Retired employee's Medical Bills	-		-	

S.No.	Particulars	31-Mar-23		31-Mar-22	
	Adhoc provision for loan loss & Misc. Items /other provision	-		-	
	Provision for Contingent Liabilities	-		-	
	Floating Provision for Loan Losses	-		-	
	Deferred Tax asset for Current year / DTL	-	-	-	-
	<b>Sub Total</b>		<b>24,91,55,138</b>		<b>18,88,96,631</b>
	Less: Direct Taxes (Actual advance Tax paid)		5,40,00,000		3,85,00,000
	<b>Sub Total</b>		<b>19,51,55,138</b>		<b>15,03,96,631</b>
I	Increase in Deposits	80,58,44,435		49,21,18,427	
II	Increase /Decrease in Borrowings	-		-	
III	Increase in Advances	(75,80,62,769)		(46,46,71,342)	
IV	Increase in Other Liabilities & Provisions	(13,77,23,235)		3,61,43,694	
V	Increase/ Decrease in Other Assets	7,32,29,110		(1,16,66,075)	
	<b>Sub Total</b>		<b>(1,67,12,458)</b>		<b>5,19,24,704</b>
	<b>Net Cash Flow from Operating Activities</b>		<b>17,84,42,680</b>		<b>20,23,21,336</b>
<b>B</b>	<b>CASH FLOW FROM INVESTING ACTIVITIES</b>				
I	Investment in subsidiaries and /or Joint Ventures	-		-	
II	Income Earned on Such Investment	-		-	
III	Increase in Investments	(14,26,37,238)		(25,18,07,375)	
III	Fixed Assets				
	Additions during the year	(49,81,374)		(1,26,97,513)	
	Deductions during the year	35,19,894		83,14,990	
	<b>Net Cash used in Investing Activities</b>	-	<b>(14,40,98,717)</b>	-	<b>(25,61,89,898)</b>
<b>C</b>	<b>CASH FLOW FROM FINANCING ACTIVITIES</b>				
I	Share Capital	-		-	
II	Share Premium	-		-	
III	Subordinated Bonds	-		-	
IV	Redemption of Bonds (Series -1)	-		-	
V	Interest paid on Subordinated Bonds	-		-	
VI	Dividend paid	-		-	
VII	Other Reserves	14,73,107		(70,08,203)	
	Net Cash Provided by (used in) Financing Activities		14,73,107		(70,08,203)
<b>D</b>	<b>CASH &amp; CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR</b>				
I	Cash in Hand (including Foreign Currency Notes)	7,85,21,131		6,37,38,294	

S.No.	Particulars	31-Mar-23		31-Mar-22	
II	Balance with Reserve Bank of India	3,87,54,532		2,94,29,532	
III	Balance with Banks and Money at call and short Notice	60,37,46,606		688731209	
	<b>Total :</b>		<b>72,10,22,270</b>		<b>78,18,99,035</b>
E	CASH & CASH EQUIVALENTS AT THE END OF THE YEAR				
I	Cash in Hand (including Foreign Currency Notes)	6,63,65,621		7,85,21,131	
II	Balance with Reserve Bank of India	4,18,79,532		3,87,54,532	
III	Balance with Banks and Money at call and short Notice	64,85,94,186		60,37,46,606	
	<b>Total :</b>		<b>75,68,39,339</b>		<b>72,10,22,270</b>

**for ASK & Co.**  
Chartered Accountants  
**Firm Regn. No. 0137355**

**For and on behalf of Board of Directors**

Sd/-  
N.S.Krishna  
**Partner**  
**M.No. 233858**  
**UDIN: 23233858BGTRWT6733**

Sd/-  
S M Farooque Shahab  
**Director and**  
**Part Time Chairman**  
**DIN 09214092**

Sd/-  
Indusekhar Dantu  
**Director**  
**DIN 08571259**

Sd/-  
Geetha Mikkilineni  
**Director**  
**DIN 02743437**

Sd/-  
Durga Prasad Donepudi  
**Managing Director**  
**DIN 07031463**

Sd/-  
J Murali Krishna  
**General Manager &**  
**Chief Financial Officer**

Sd/-  
P A Pattnaik  
**Company Secretary**

Place: Madhapur  
Date: April 27, 2023

Audited Financial Statements as on March 31, 2023





## Financial Highlights for the previous five years

(Rs. in Crores)

Particulars	31-Mar-18	31-Mar-19	31-Mar-20	31-Mar-21	31-Mar-22	31-Mar-23
Deposits Outstanding	181.77	218.59	247.58	321.29	370.50	451.09
Advances Outstanding	158.89	177.15	199.72	246.15	292.61	368.42
Income	36.77	37.93	46.34	55.22	64.90	79.06
Expenditure	32.52	33.63	38.98	41.65	46.98	55.20
Operating Profit (Profit before prov & contingencies)	4.25	4.30	7.37	13.57	17.92	23.86
Profit Before Tax (PBT)	3.05	3.07	5.84	10.68	15.77	21.88
Profit After Tax (PAT)	2.22	2.12	2.67	7.15	11.72	16.01
Equity (Capital + Reserves)	36.96	39.12	41.72	48.40	59.42	75.58
Total Assets at the end of the period	233.73	275.72	310.93	395.50	466.52	558.39
No Of Employees	371	359	350	341	336	335

### KEY FINANCIAL INDICATORS

Percentage (%)

Particulars	31-Mar-18	31-Mar-19	31-Mar-20	31-Mar-21	31-Mar-22	31-Mar-23
Return on Equity	6.19	5.56	6.59	15.87	21.73	23.72
Return on Avg. Assets	0.96	0.85	0.91	2.06	2.74	3.16
Cost of Deposits	7.09	6.98	7.36	7.24	6.85	6.61
Cost to Income Ratio	82.03	82.42	75.07	61.82	57.10	54.92
Yield on Advances	18.11	16.84	17.54	17.75	17.96	18.09
Average Yield on Assets	15.13	14.68	15.34	15.52	15.30	15.64
Gross NPAs to Advances	3.06	4.18	2.82	2.15	1.85	1.70
Net NPAs to Net Advances	0.93	1.92	0.85	0.29	0.00	0.00
Provision Coverage Ratio	70.19	55.07	70.47	86.82	100.00	100.00
Credit-Deposit Ratio	87.41	81.04	80.67	76.61	78.98	81.67
Capital Adequacy Ratio - Tier-I Capital	23.97	22.68	21.50	20.42	20.41	20.80
Capital Adequacy Ratio - including Tier-II Capital	24.35	23.06	21.87	20.84	21.27	21.58
Business per Employee (Rs.in 000s)	9,182.15	11,023.43	12,779.73	16,640.45	19,735.67	24,462.96
Operating Profit per Employee (Rs.in 000s)	114.47	119.9	210.47	397.81	533.20	712.36
Net Profit per Employee (Rs.in 000s)	59.81	58.95	76.16	209.66	348.71	477.88



Vikarabad Branch Staff on Financial Inclusion awareness drive



Mass NPA Recovery by Lady field staff of Mahabubnagar Branch



Mass NPA Recovery with Corporate Office Staff at Kalaburagi



Mass recovery drive by Narayanpet Branch Staff @ Maganur



Gadwal BM Mrs. Vasantha's Loan appraisal



Mr. PA Raju DGM CITO & Manager Credit Mrs. Vandana  
@ FI & FinTech Summit @ New Delhi





**Corporate & Registered Office :**  
1-98/8 to 11/FC/501 and 1-98/8 to 11/FC/502, 5th Floor, Fortune Chambers  
Image Garden Function Hall Lane, Silicon Valley, Madhapur, Hyderabad - 500 081, Telangana  
Tel : 040 - 4192 3047 | [www.kbsbankindia.com](http://www.kbsbankindia.com)