

BANGIYA GRAMIN VIKASH BANK

STATEMENT OF CAPITAL FUNDS, RISK ASSETS/ EXPOSURES AND RISK ASSETS RATIO CAPITAL-TO-RISK WEIGHTED ASSETS RATIO (CRAR) FOR THE PERIOD ENDED 31.03.2024

(Amount - Rupees in Lakh)

S.No.	Items	Audited 31.03.24
I	CAPITAL FUNDS	
	A. Tier I capital elements	
	a) Paid up Share Capital	1,75,127
	Share Capital Deposits	
	Total Capital + SCD	1,75,127
	b) Less : Intangible assets and losses	96,384
	Less_Short Provision	
	c) Reserves and Surplus	
	1. Statutory Reserves	
	2. Capital Reserve	3,598
	3. Other reserves	-
	4. Surplus in Profit and Loss Account	12,017
	Total Reserves	15,615
	TOTAL Owned Fund	94,358
	TOTAL A=(a-b+c)	94,357.85
	B. Tier II capital elements	
	(i) Undisclosed Reserve	-
	(ii) Revaluation Reserves	-
	(iii) General provisions and loss provisions	2,473
	(iv) Investment Fluctuation Reserves / Funds	4,938
	TOTAL of B (Subject to 100% of A)	7,411
	C. = A + B	1,01,769
II	RISK ASSETS	
	(a) Adjusted value of funded risk assets on B/S items (to tally with Part-B)	8,15,627
	(b) Adjusted value of non-funded and off balance sheet items (to tally with Part-C)	-
	(c) Total Risk Weighted Assets (a+b)	8,15,627
III	PERCENTAGE OF CAPITAL FUNDS TO RISK WEIGHTED ASSET	
	Tier-I CRAR	11.57%
	Tier-II CRAR	0.91%
	CRAR AS ON 31.03.2024	12.48%


General Manager


General Manager


Auditor



UDIN- 24309841BKCNB46936

BANGIYA GRAMIN VIKASH BANK						
PART - B WEIGHTED ASSETS ON BALANCE - SHEET ITEMS As on 31.03.2024						
S.No.	Description of assets	Book value of Assets 31.03.2024	Collateralised by cash Margin 31.03.2024	Net value	(Amount - Rupees in Lakh)	
					Risk	Total Risk Adjusted 31.03.2024
I	Cash and Bank Balance					
	(a) Cash in hand	10,532		10,532	-	-
	(b) Balances with banks in India	90,446		90,446	-	-
	c) Balances with RBI	38,535		38,535	20.00	7,707
	d) Current account balances with other banks	1,39,721		1,39,721	20.00	27,944
	e) Claims on Banks					
	Money at Call and Short Notice					
II	Investments					
III	1. Investment in Govt. Securities	9,31,474	6,936	9,24,538	2.50	23,113
	2 Investments in other approved securities guaranteed by Central Government / State Government	29,272		29,272	2.50	732
	3 Investments in other securities where payment of interest and repayment of principal are guaranteed by Central Govt. (this will include investment in Indira / Kisan Vikas Patra (IVP / KVP) and investments in bonds and debentures where payment of interest and repayment of principal is guaranteed by Central Government)					
	4 Investments in other securities where payment of interest and repayment of principal are guaranteed by State Governments. (Uday)	22,574		22,574	2.50	564
	5 Investment in other approved securities where payment of interest and repayment of principal is not guaranteed by Central / Government guaranteed securities of government undertakings which do not form part of the approved market borrowing program. (CD)				22.50	
	7 Claims on Commercial Banks				20.00	
	8 Investments in securities which are guaranteed by banks as topayment of interest and repayment of principal.				102.50	
	9 Investments in bonds issued by Public Financial Institutions (PFIs) for their Tier-II Capital					
	10 All other investments including investments in securities by Public Financial Institutions	17,659	8,275	9,384	102.50	9,619
	11 Direct investment in equity shares, convertible bonds, debentures and units of equity oriented mutual funds Exposure Advances (NET)	25.25	17.00	8.25	127.50	11
IV	1 Loans and advances guaranteed by Government of India. 0					
	2 Loans guaranteed by State Governments. 0					
	3 State Government guaranteed loan which has become a nonperforming asset.					

S.No.	Description of assets	Book value of Assets 31.03.2024	Collateralised by cash Margin 31.03.2024	Net value	Risk	Total Risk Adjusted	
						31.03.2024	31.03.2024
	4 Loans granted to Public Sector Undertakings (PSUs) of Government of India.						
	5 Loans granted to Public Sector Undertakings (PSUs) of State Governments.						
	6 Others including PFIs 100	7,35,294	76,759	6,58,535	100.00		6,58,535
	7 (i) For the purpose of credit exposure, bills purchased / discounted /negotiated under LC (where payment to the beneficiary is not underreserve) is treated as an exposure on the LC issuing bank and assigned risk weight as is normally applicable to inter-						
	8 Micro and Small Enterprises (MSE) Advances Guaranteed by Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) up to the guaranteed portion						
	9 (a) Housing Loan to individuals						
	Category of Loan LTV Ratio (%)						
	(a) Up to Rs 20 Lakh 90 50	34,945	5,242	29,704	50.00		14,852
	(b) Above Rs 20 lakh and up to Rs 75 lakh 80 50						
	(c) Above Rs 75 lakh 75 75						
	(b) Housing loans guaranteed by Credit Risk Guarantee Fund Trust for						
	10 Consumer credit including personal loan	62,206	9,331	52,875	125.00		66,094
	11 Loans up to Rs. 1 lakh against gold and silver ornaments	15,095		15,095			
	12 Education loans.	557		557	100.00		557
	13 Loans extended against primary / collateral security of shares /Deb						
	14 GECL	1,702	1,702	-			
	15 Advances for term deposits, life policies, NSCs, IVPs and KVPs	8,631	8,631	-			
	16 Loans and Advances granted by RRBs to their staff 20	20,145	-	20,145	20.00		4,029
	Takeout Finance						
	1 Premises, furniture and fixtures	1,069	-	1,069	100.00		1,069
	2 Interest due on Government securities 0	-	-	-			
	4 Income tax deducted at source (net of provision) 0	8,903	6,657	2,247			
	5 Advance tax paid (net of provision) 0						
	6 All other assets 100	65,500.62	64,700	801	100.00		801
VI	Fixed assets (net of depreciation provided						
VII	Accumulated Loss						
	TOTAL OF PART-B	22,34,287	1,88,250	20,46,037			8,15,627

Deb
GENERAL MANAGER

Rohani
GENERAL MANAGER

Shubojit Deb
AUDITOR
S. G. DEB & CO.
KOLKATA
Chartered Accountants