

40th ANNUAL REPORT : 2022-23

अरुणाचल प्रदेश ग्रामीण बैंक
ARUNACHAL PRADESH RURAL BANK

ARUNACHAL PRADESH RURAL BANK

(SPONSORED BY: STATE BANK OF INDIA)



40th ANNUAL REPORT : 2022-23

HEAD OFFICE:

Naharlagun, E-Sector,
Shiv - Mandir Road, Papum Pare District
PIN - 791 110 (Arunachal Pradesh)

PHONE: 0360-2246090/2246091/2351691/2351127

WEBSITE: apruralbank.co.in

E-MAIL ID: aprbitanagar@yahoo.co.in/ ho@apruralbank.co.in

Empowering Rural Lives



ARUNACHAL PRADESH RURAL BANK

(Reaching the Unreached & Rural Poor)

ANNUAL REPORT : 2022-23

With Best Compliments
From

Dr. DEEPAK KUMAR GUPTA
CHAIRMAN

ARUNACHAL PRADESH RURAL BANK
HEAD OFFICE: NAHARLAGUN - 791 110

OUR MENTORS



Shri Dinesh Kumar Khara
CHAIRMAN, SBI



Shri C.S. Setty
MANAGING DIRECTOR



Shri Alok Kumar Choudhary
MANAGING DIRECTOR



Shri Swaminathan J.
MANAGING DIRECTOR



Shri Ashwini Kumar Tewari
MANAGING DIRECTOR



Shri Mihir Narayan Prasad Mishra
CGM (A&S Deptt.), SBI CC, Mumbai



BOARD OF DIRECTORS

DR. DEEPAK KUMAR GUPTA

Chairman, Assistant General Manager on deputation from SBI.

Nominees of Central Government under Section 9 (1) (A) of the Regional Rural Bank Act,1976

*** Both the posts are vacant**

SHRI PRANAB PEGU

Assistant General Manager, FIDD,
Reserve Bank of India, Guwahati.
(Nominee of Reserve Bank Of India under Section 9 (1) (B)
of The Regional Rural
Bank Act 1976)



SHRI B.P MISHRA

Deputy General Manager, NABARD, ARO, Itanagar
(Nominee of NABARD under Section 9(1) (c)
of the Regional Rural Bank Act, Bank
Act 1976)



SHRI ABHISHEK PRATAP

Assistant General Manager, SLBC,SBI,
Local Head Office, Dispur



SHRI RAJESH KUMAR MISHRA

Assistant General Manager (A&S), SBI, Corporate Centre, Mumbai
(Nominees of SBI under Section 9 (1) (d)
of the Regional Rural Bank's Act, 1976).



SHRI TABE HAIDER

Joint Director (Planning) GoArP, Itanagar



SHRI SENNEY AJANG

Under Secretary (Finance),Finance Department
(Nominees of State Government under Section 9 (1)(e)
of the Regional Rural Bank Act, 1976).



EXECUTIVE TEAM



**DR. DEEPAK KUMAR GUPTA
CHAIRMAN**



**SHRI JOY RAM PAIT
GENERAL MANAGER**



**SHRI TARUN KUMAR SEAL
GM (VIGILANCE)**

HEADS OF DEPARTMENT & HEAD OFFICE STAFF



**SMTI ANIMA TAYING
CHIEF MANAGER (NPA/CR)**



**SHRI TOTO KOMBO
CHIEF MANAGER (HR)**



**SHRI ABEN DUPAK
AUDIT & INSPECTION**



**SHRI BALABAN DEORY
CONCURRENT AUDITOR**



**SMT CHOLOM LAMMATY
Sr. MANAGER (ACCOUNTS)**



**SHRI NEEL BDR KONWER
Sr. MANAGER (ADMIN)**



**SMT SWEETY MONPA
MANAGER (NPA)**



**SHRI DHARMESH KR. DWIVEDI
ASST. MANAGER (IT)**



**SHRI NAMAN RAI
ASST. MANAGER (ACCOUNTS)**



**SHRI RAKESH SAHANI
ASST. MANAGER (HR)**



**SHRI BIJENDRA KUMAR
OFFICE ASSISTANT (M)**



**SHRI MANISH KR JHA
OFFICE ASSISTANT (M)**

CLPC TEAM AT APRB, HEAD OFFICE: NAHARLAGUN



**SMT ELIZABETH BUI
MANAGER (CREDIT)**



**MS. TASSO YAMING
ASST. MANAGER (CREDIT)**



**SHRI BRIJ KISHORE
MANAGER (ADVANCE)**



**SHRI HAGE NAKU
ASST. MANAGER (ADVANCE)**



**SHRI RAJEN MAYING
ASST. MANAGER (ADVANCE)**



Dr. DEEPAK KUMAR GUPTA

CHAIRMAN

ARUNACHAL PRADESH RURAL BANK



CHAIRMAN'S MESSAGE



The Arunachal Pradesh Rural Bank is catering the banking services in the state, mostly in rural areas containing difficult bottlenecks, covering hilly and mountainous region in a challenging environment. Despite slow momentum growth in the economy of these areas, our Bank has reported consistent performance, reflected growth in business, widened customer base and extending segmental rural credit delivery system.

Bank has made a profit of 20.55 Cr. in the FY 2022-23 after paying the tax of more than 6.00 Cr. This is a turnaround story that a bank which has only 6 lakhs of profit in 2019 has jumped to 20.55 Cr of profit and wiped out its accumulated losses completely. Bank has surpassed its deposit by more than 1200.00 Cr. The Bank is now on a very innovative and digital path.

As we all know, change is the law of nature. We too, have modified our banking system by introducing Mobile Banking (with transaction rights), internet banking (with view right), unified payment interface, execution of personalized cheque system, paperless statement of account for the customer & opening of

first ATM in Sagalee. Presently, Bank has 32 branches and next year it is going to open 2 new branches, one at Bage Tinali and one at Seppa. In this way, we have revamped our whole banking system.

Looking ahead, we are optimistic about the future and believe that our Bank is positioned suitably to adopt the challenges and capitalize on emerging opportunities in the economy. I also place on record the sincere gratitude to the Govt. of India, Govt. of Arunachal Pradesh, Reserve Bank of India, National Bank for Agriculture and Rural Development, State Bank of India for their valuable supports for the growth of the Bank from time to time.

I truly appreciate the staff support and association of the Bank and remain committed for delivering value to all our customers, stakeholders and well-wishers of the Bank.

Yours Sincerely,

(Dr. DEEPAK KUMAR GUPTA)
CHAIRMAN



Highlights : 2022-23

- Total Business of the Bank has reached a level of Rs 1622.12 crore with an increase of Rs 271.18cr @ 20.07% (Rs 1350.94 cr.)
- Deposits at Rs. 1255.30 Crore increased by Rs 161.68 Crore at 14.78% from Rs. 1093.62 Crore.
- The share of CASA has increased to 71.15% from 70.76%.
- Advances at Rs.366.82 Crore increased by Rs 109.50 Crore at 42.52% from Rs.257.32 Crore.
- Net profit at Rs.20.55 Crore by wiping off accumulated loss of Rs 17.73 Crore
- Gross NPAs is Rs 10.32 Crore (2.81%) as on 31.03.2023 from Rs 9.94 Crore (3.86%) as on 31.03.2022.
- Net NPAs is Rs.0.00 (0%) as on 31.03.2023 like previous financial year.
- Provision Coverage Ratio stood at 100% like previous financial year.
- Cost of deposits decreased to 3.24% as on 31.03.23 from 3.48% as on 31.03.2022.
- Business per Branch Rs.50.69 Cr (43.58 Cr)
- Business per Employee Rs. 14.23 Cr (13.24 Cr)
- Net Profit per Employee Rs 18.02 lakh
- Net worth increased to Rs.65.33 Cr as on 31.03.2023 from Rs. 44.78 Cr as on 31.03.2022 @ 45.89%.
- Return on Assets improved to 1.69% as on 31.03.2023 from 1.32%
- Return on Equity improved to 34.20% as on 31.03.2023 from 20.52%
- Yield on advances decreased to 10.60% as on 31.3.2023 from 11.19%.
- Cost to Income Ratio (Expenses Ratio) has decreased to 37.60% from 42.82%
- NIM increased to 4.38% as on 31.03.23 from 4.20%.
- Capital Adequacy Ratio improved to 13.37 % as on 31.03.2023 from 12.19% as on 31.3.2022.
- Other Income increased to Rs. 5.74 Crs. as on 31.03.2023 from Rs. 4.76 Cr. as on 31.03.2022.
- Credit to Agriculture at 35.97 (Rs.40.96 Cr) at a decreasing rate of 12.18%.
- SHG Loan o/s at Rs 5.11Cr. as on 31.03.2023 from Rs. 5.45 Cr.

NOTE : (Figures in brackets pertain to previous FY)



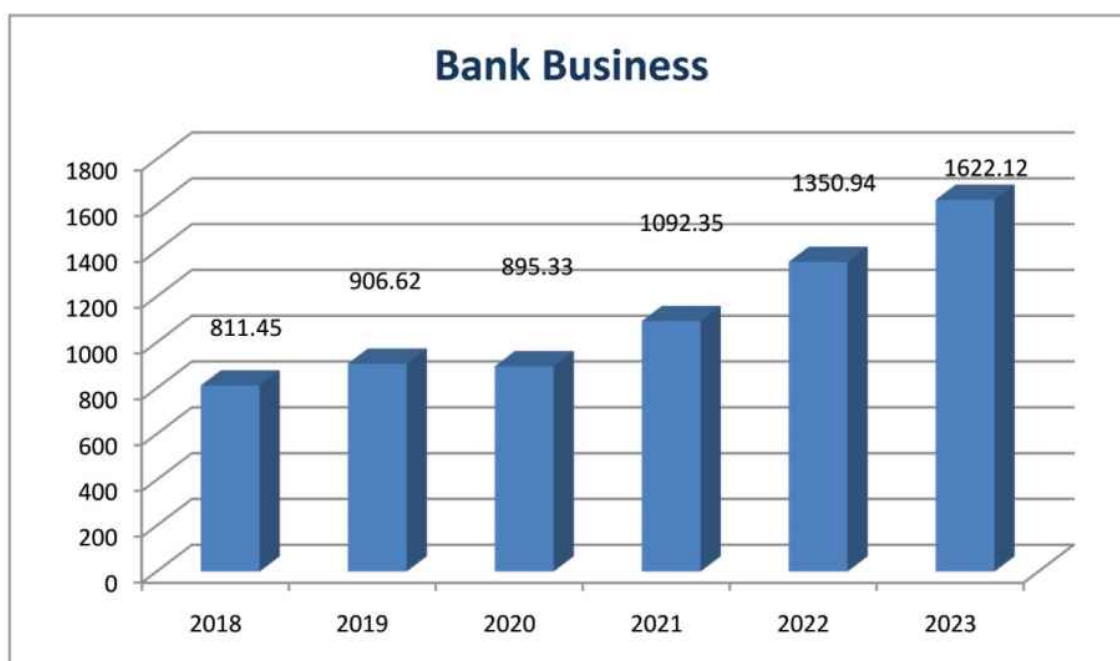
Uplift the rural economy

BOARD OF DIRECTOR'S REPORT 2022-23

We have pleasure in presenting the 40th Annual Report of Arunachal Pradesh Rural Bank (APRB) together with the Audited Statement of Accounts, Auditors' Report and the Report on business and operations of the Bank for the financial year ended on 31st March 2023.

BUSINESS REVIEW

The Bank's business has registered an increase of Rs 271.18 Crore at 20.07% to reach Rs. 1622.12 Crore as on 31st March 2023 as against Rs 1350.94 Crore as on 31.03.2022.



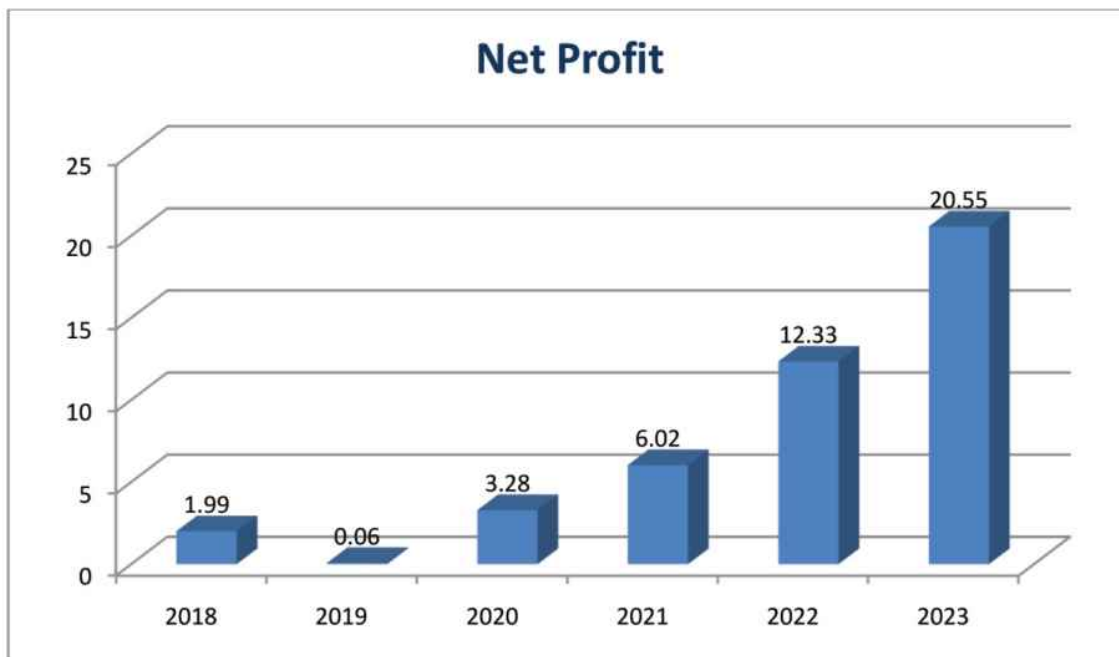
PROFIT ANALYSIS

The Bank registered a Net Profit of Rs. 20.55 Crore for the year 2022-23 as against Rs 12.33 Crore for the previous FY 2021-22 at an increased rate of 66.67%. Due to this, APRB has added one more feather in its cap by wiping off the accumulated losses amounting to Rs 17.73 Cr completely.

The Operating profit of the Bank stood at Rs 30.63 Crore as on 31.03.2023 vis-à-vis previous FY's figure of Rs 18.37 Crore. The increase of Rs 12.26 Crore (66.74%) in operating profit during this year is due to increase in income in all areas i.e. interest on advances, investments, decrease in expenses ratio and decrease in cost of deposits from 3.48% to 3.24% during the year.



(Rs. in Crore)

**INCOME AND EXPENDITURE**

(Rs. in Crore)

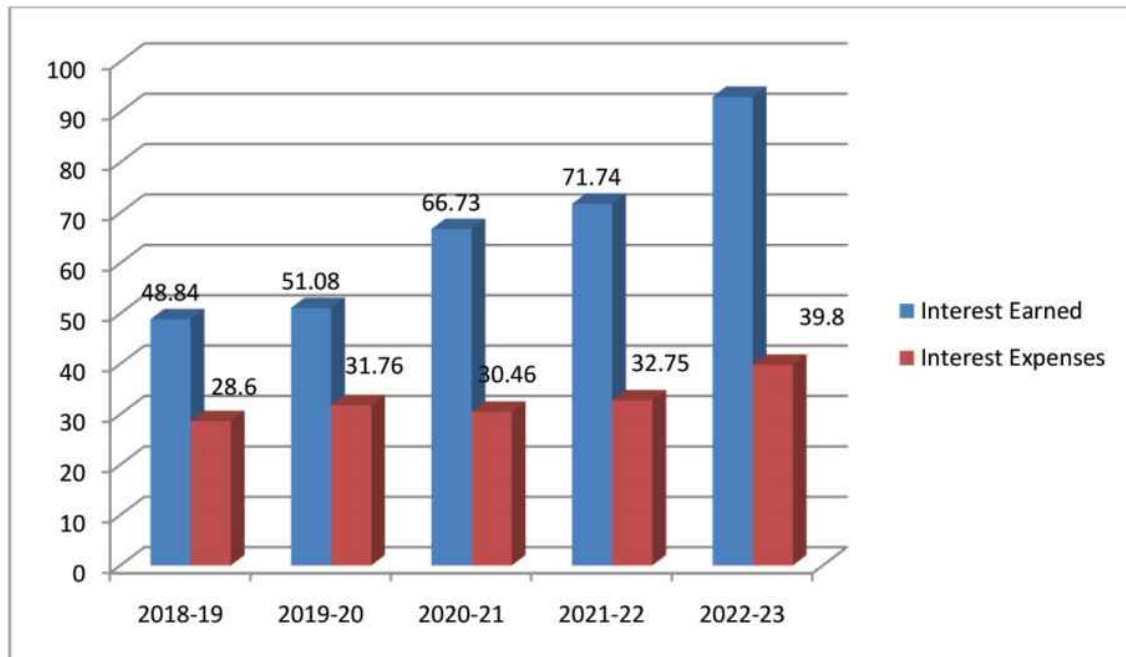
Particulars	2020-21	2021-22	2022-23	Growth %
Interest Income	66.73	71.74	92.98	29.61
Interest Expenditure	30.46	32.75	39.80	21.53
Non-Interest Income	3.81	4.75	5.74	20.84
Non-Interest Expenditure	22.66	25.37	28.29	11.51
Gross Profit/Operating profit	17.41	18.37	30.63	66.74
Taxes	1.88	3.73	6.80	82.31
Deferred Tax Asset & Earlier year adjustments (excess)	0.38	0.33	0.15	
Provisions and Contingencies	9.88	2.64	3.43	29.92
Prior Period depreciation & rent	0	0	0	
Net Profit	6.02	12.33	20.55	66.67

NET INTEREST INCOME

Total interest income earned during the year is Rs. 92.98 crore whereas total interest expenditure is Rs.39.80 crore. The net interest income has increased by Rs. 14.19 Crore to Rs 38.99 crore during the financial year vis-à-vis Rs 38.99 crore in 2021-22 with an increase rate of 36.39%.



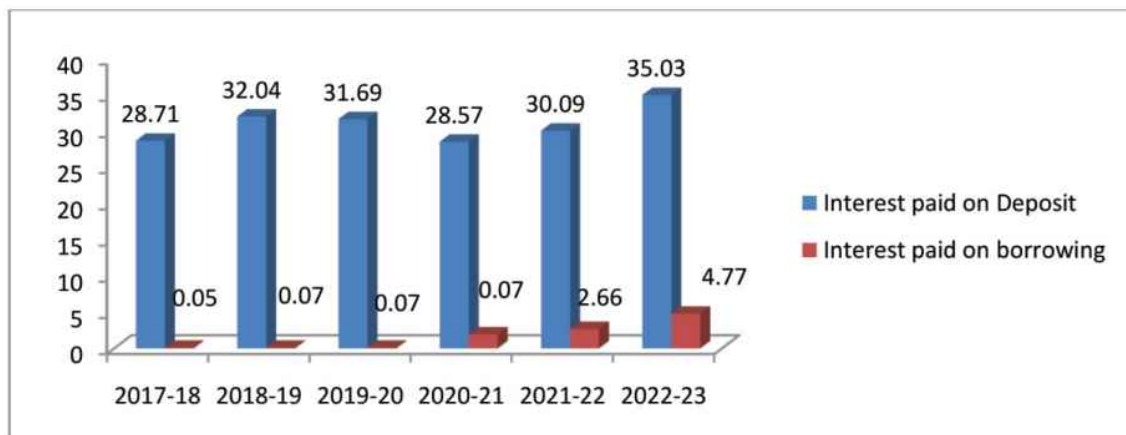
(Rs in Crores)



INTEREST EXPENDITURE

- Interest paid on deposits has increased to Rs. 35.03 Crore from the last FY's figure of Rs 30.09 Crore by Rs 4.94 Crore (16.41%).
- The Bank has paid Rs 4.77 Crore towards interest on borrowings (refinance from SBI), (Perpetual Bond), Overdraft from Sponsor Bank (SBI) and NSTFDC during the year as against Rs 2.66 Crore of FY 2022-23.

(Rs in Crores)





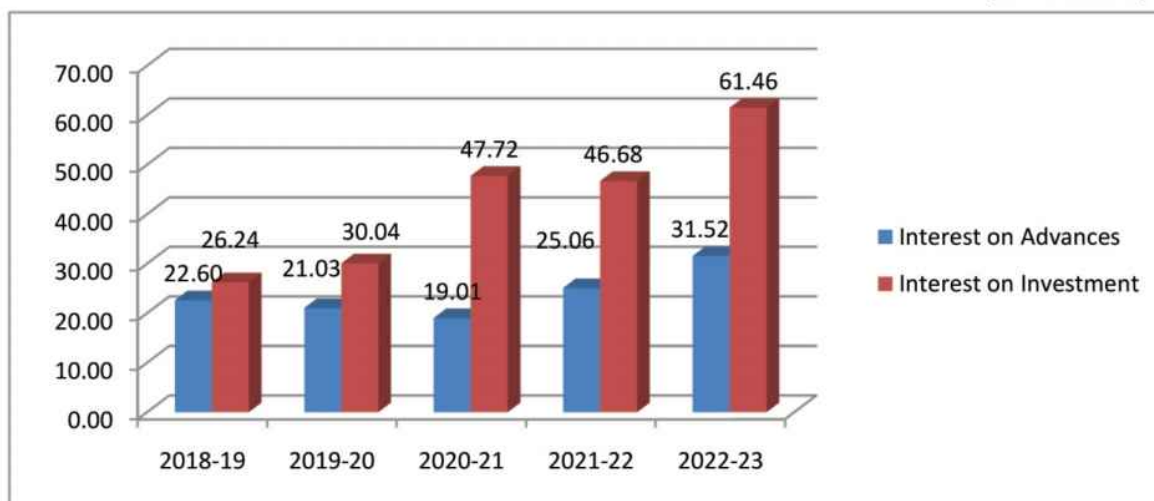
OPERATING EXPENDITURE

Operating expenditure has increased by Rs 2.91 Crore (11.49%) to Rs 28.29 Crore in 2022-23 from Rs 25.37 Crore in previous FY 2021-22.

INTEREST INCOME

- Interest income increased from Rs 71.74 Crore to Rs. 92.98 Crore during the FY with an absolute growth of Rs 21.24 Crore (at 29.60%)
- The Bank has earned an interest income of Rs 31.52 Crore from loans and advances in current fiscal as against Rs 25.06 Crore in 2021-22 with an increase of Rs 6.46 Crore (@ 25.76%).
- The interest income received from investments has increased by Rs 14.75 Crore during the year to reach Rs 61.46 Crore as against Rs 46.68 Crore in the previous FY.

(Rs in Crores)



PROVISION FOR NPA

The Bank has made a provision on NPAs amounting to Rs 1.31 Cr during the year, taking the total Provisions available on Advances to Rs. 10.32 Cr.

(Rs in Crore)

Assets	2019-20		2020-21		2021-22		2022-23	
	O/s	Provisions	O/s	Provisions	O/s	Provisions	O/s	Provisions
Standard	151.74	0	188.61	0.10	247.38	0.99	356.50	1.45
Sub Standard	3.17	3.86	7.01	7.01	5.28	5.28	3.60	3.60
Bad & Doubtful	6.13	3.53	4.20	4.20	3.15	3.15	4.42	4.42
Loss	0.58	0	0.00	0.00	1.51	1.51	2.30	2.30
Total	161.62	7.39	199.82	11.31	257.32	9.94	366.82	10.32 (excluding provision for standard assets)



RATIO ANALYSIS

S.N	Ratios	2019-20	2020-21	2021-22	2022-23	
					Amt / Ratio	% Change
1	Yield on advances	11.33	10.47	11.19	10.60	-0.59
2	Yield on investments	7.71	6.67	6.67	6.67	0
3	Cost of deposits	4.61	3.65	3.48	3.24	-0.24
4	Cost of borrowings	6.00	3.73	7.3	3.44	-3.86
5	Avg. cost of funds	4.73	3.38	3.48	3.27	-0.21
6	Cost of management	0.96	2.51	2.51	2.51	0
7	Misc .Income as % to Working Funds	0.24	0.05	0.51	0.47	-0.04
8	Net Margin	4.37	4.06	4.2	4.38	0.18
9	Return on Assets	0.41	0.67	1.32	1.69	0.37
10	Expenses ratio	51.47	42.18	42.82	37.60	-5.22
11	Gross NPAs	8.99	11.21	9.94	10.32	0.38
12	Net NPAs	1.60	0.00	0	0	0
13	% Provisions to gross NPAs	82.17	100.00	100	100	0
14	% Gross NPAs to advances	5.58	5.61	3.86	2.81	-1.05
15	% Net NPAs to advances	0.99	0	0	0	0
16	CRAR	10.25	10.57	12.19	13.37	1.18

BALANCE SHEET SIZE

The Balance Sheet size amounted to Rs.1432.42 crores with an increase of Rs.232.39 Crores over March 2022 level.

CAPITAL & RESERVES

AUTHORIZED CAPITAL

Pursuant to The Regional Rural Banks (Amendment Act) 2015, raised the Authorized Capital of the Bank from 1,00,000 Equity Shares of Rs. 100/- each aggregating to Rs. 1 Crores to 200,00,00,000 Equity Shares of Rs. 10/- each aggregating to Rs. 2000 Crore.

PAID UP CAPITAL

The Bank's paid up capital stood at Rs 60,09,81,940.00 (6,00,98,194 shares of Rs 10 each), subscribed by Government of India, State Government and State Bank of India in the ratio of 50:15:35.

NET WORTH

Net worth of the Bank stood at Rs 65.33 Crore with a surge of Rs 20.55 Crore (45.89%) over previous FY's figure of Rs 44.78 Crore.

The Capital Adequacy Ratio has further strengthened to reach 13.37% at the end of the year vis-a-vis 12.19% as on 31.03.2022 well above the level of minimum 9% stipulated by Dr. K.C Chakravarthy Committee.



The following table gives the position of Tier-I, Tier-II Capital, Reserves and computation of CRAR

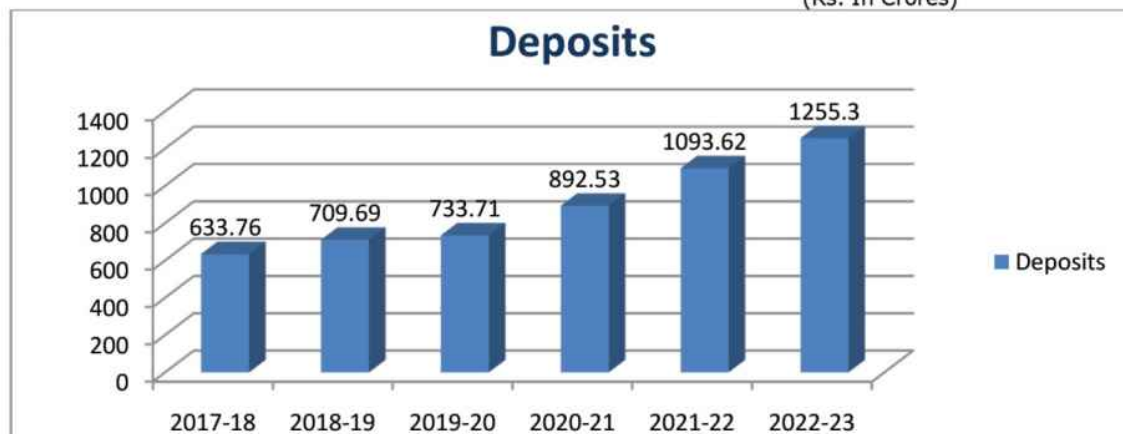
(Rs. In Crores)

	Capital	2019-20	2020-21	2021-22	2022-23
1	Tier-I				
	a. Paid up Capital	58.78	58.78	60.10	60.10
	b. Share Capital Deposit	0	0	0	0
	c. Statutory Reserves & Surplus	0	0	0	0
	d. Capital Reserves	0	0	0	0
	e. Other Reserves	0	0	0	0
	f. Special Reserves u/s 36(1)(viii) of Income Tax Act 1961	0	0	0	0
	g. Surplus in P&L	-36.08	-30.07	-17.73	2.02
	Total Reserves(b+c+d+e+f+g)	-36.08	-30.07	-17.73	2.02
	Total Tier-I Capital	22.70	28.71	42.37	62.12
2	Tier-II				
	a. Undisclosed Reserves				
	b. Revaluation Reserves				
	c. General Provisions & Reserves	0.86	0.86	0.86	0.86
	d. Investment fluctuations Reserves/Fund		1.55	1.55	2.35
	Total Tier-II Capital	0.86	2.41	2.41	3.21
	Grand Total (Tier I + Tier II)	23.56	31.12	44.78	65.33
3	a. Adjusted value of funded risk assets i.e., balance sheet items	244.85	294.44	367.24	488.61
	b. Adjusted value of non-funded risk assets i.e., balance sheet items	0.0.	0.00	0.00	0.00
	c. a+b	24.48	294.44	367.24	488.61
	d. Percentage of Capital (Tier-I + Tier II) to Risk Weighted Assets	10.25	10.57	12.19	13.37

DEPOSITS

Deposits registered a growth of Rs 161.68 Crore over March 2022 level at a growth rate of 14.78%. Total deposits as on 31.03.2023 stands at Rs 1255.30 Crore as against Rs 1093.62 Crore as on 31.03.2022.

(Rs. In Crores)





DEPOSIT MIX

CASA deposits grew by Rs 119.32 Crore at 15.42% to reach Rs 893.13 Crore as against Rs 773.81 Cr as on 31.3.2022. Term Deposits grew by Rs 42.36 Crore to reach a level of Rs 362.17 Crore at 13.24% as against Rs 319.81 Crore. The share of CASA has increased from 70.76% (31.03.2022) to 71.15% as on 31.03.2023.

(Rs. In Crores)

Deposit mix	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23
Current A/c	146.85	134.34	142.60	139.38	215.50	246.62
Growth	3.78	-12.51	8.26	-3.22	76.12	31.12
Growth %age	2.65	-8.52	6.14	-2.26	54.61	14.44
Savings Bank A/c	267.98	354.93	368.29	496.67	558.31	646.51
Growth	22.21	86.95	13.36	128.37	61.64	88.20
Growth %age	9.04	32.45	3.76	34.85	12.41	15.80
Total CASA	414.83	489.27	502.16	636.05	773.81	893.13
Growth	25.99	74.44	12.89	133.89	137.76	119.32
Growth %age	6.69	17.95	2.63	24.50	21.66	15.42
Term Deposits	218.93	220.42	222.81	256.48	319.81	362.17
Growth	42.73	1.49	2.39	33.67	63.33	42.36
Growth %age	24.25	0.68	1.08	15.11	24.69	13.24
Total deposits	633.76	709.69	733.71	892.53	1093.62	1255.30
Growth	68.72	75.93	24.01	158.82	201.09	161.68
Growth %age	12.17	11.98	3.38	21.65	22.53	14.78

BORROWINGS

The aggregate borrowings of the Bank as on 31st March 2023 stood at Rs. 76.82 Crore whereas it was Rs. 36.43 Crore as on 31st March 2022.

Rs in Crores

	Institution	2021-22	2022-23	Variance
1	NABARD	24	40.93	16.93
2	SBI	0.86	0.86	0
3	NSTFDC	11.44	18.68	7.24
4.	O/D From SBI	0.13	16.35	16.22
	Total	36.43	76.82	40.39

**ASSETS****INVESTMENTS**

Total investments portfolio– both SLR and Non-SLR - of the Bank has increased to Rs 931.56 Crore as on 31.03.23 from previous year's level of Rs 753.19 Crore by Rs 178.37 Crore @23.68%.

(Rs in Crores)

Investments	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23
SLR	243.01	225.48	216.53	243.79	336.37	366.67
Growth	94.96	-17.53	-8.95	27.26	92.58	30.30
Growth %age	64.14	-7.22	-3.97	12.59	37.98	9.01
Non SLR	205.00	299.18	307.63	456.46	416.82	564.89
Growth	-80.55	94.18	8.45	148.83	-39.64	148.07
Growth %age	-28.21	45.95	2.82	48.38	-8.68	35.52
Total Investments	448.01	524.66	524.15	700.25	753.19	931.56
Growth	14.41	76.65	-0.50	176.10	52.94	178.37
Growth %age	3.33	17.11	-0.095	33.60	7.56	23.68

2. INVESTMENT POLICY

The Investment Policy of the Bank was formulated in 2008 and the same was reviewed/revised and approved by the Board from time to time, conforming to the RBI guidelines.

SLR INVESTMENTS

In terms of Section 24 of the BR Act 1949, the Bank has maintained investments in the avenues laid down in the Policy, to fulfill the SLR requirements. All SLR investments are made in GOI/State Govt. Securities only. The purchase and sale of Govt Securities are undertaken by the Portfolio Management Services Department of State Bank of India.

NON SLR INVESTMENTS

Non-SLR investments are invested in TDRs of Banks, Units of Mutual Funds & NABARD RIDF. The Bank has been monitoring and following up for prompt receipt of interest due from Govt. Securities /Bonds. There was no instance of income leakage from Non-SLR investments portfolio.

CRR AND SLR

The Bank has complied with the regulatory requirement of maintenance of adequate balances towards CRR and SLR. There is a well laid down system of assessing the CRR and SLR requirements taking into account the NDTL. There was no default in maintenance of adequate balances during the year. The Bank has kept Rs 60.09 crore in CRR and Rs 366.67 crores in SLR as on 31.03.2023.

CREDIT PORTFOLIO

The credit portfolio of the Bank increase by 42.52 % to Rs. 366.82 Crore during the financial year ended 31.03.2023 from the previous year level of Rs 257.32 Crore, thus showing an absolute growth of Rs. 109.50 Crore .



CREDIT TO AGRICULTURE

Total credit to agriculture and allied activities stood at Rs 35.97 Crore as on 31.03.2023 as against Rs 40.96 Crore as on 31.03.2022 with a decrease of Rs 4.99 Crore (@ 12.18 %). Total number of Bank's borrowers in Agriculture sector has decrease to 3616 vis-a-vis 4579 in FY 2021-22. More than 75 % of the credit to SHG finance is also towards agricultural operations. The Bank has disbursed Rs.6.63 Crore to agriculture during the year as against the previous year's disbursal of Rs 14.02 Crore.

CROP LOANS UNDER KISAN CREDIT CARD AND CHIEF MINISTER KRISHI RIN YOJNA SYSTEM

We have issued 2683 KCCs as on 31.3.2023 with an outstanding credit of Rs 22.53 Crore as against previous FY level of 3070 KCCs for Rs 23.98 crores and 68 CMKRY with an outstanding credit of Rs. 0.46 crores as against previous FY level of 93 CMKRY for Rs. 0.59 crore.

CONDUCTING OF FLCs

All branches have conducted Financial Literacy Camps (FLCs) for the customers, mainly for the purpose of educating the Customers/ farmers in regarding new product/facilities and renewing the crop loans to avail the benefits interest subvention Schemes announced by the State Governments.

We have received a claimed of Rs 3,80,532 during the year 2022-23 from NABARD for conducting FLCs.

SELF HELP GROUPS

Our Bank has financed 409 Self Help Groups with an outstanding portfolio of Rs 5.11 Crore as on 31.3.2023 as against previous year level of 649 Groups with outstanding credit of Rs 5.45 Cr.

MUDRA LOAN

Our Bank has started financing Mudra Loan under Sishu, Kishore & Tarun. As on 31.03.2023 Bank has financed Rs. 6.99 Cr.

PRIORITY SECTOR LENDING

In terms of RBI Circular No: FIDD. CO. Plan. BC. No.14/04.09.01/2015-16 dated December 3, 2015, w.e.f 01.01.2016 75 per cent of outstanding advances should be towards Priority Sector, which constitutes loans extended to (a) Agriculture (Farm credit , Agriculture infrastructure, Ancillary activities) (b) Micro, Small and Medium Enterprises (Manufacturing and Service Sector, KVI and OD to PMJDY) (c) Education (d) Housing (e) Social Infrastructure (f) Renewable Energy (g) Weaker Sections and (h) Others (SHG/JLG, distressed persons, Loans to State Sponsored Organizations for Scheduled Castes/ Scheduled Tribes).

RRBs will have a target of 75 per cent of their outstanding advances for priority sector lending and sub-sector targets as indicated in table below.



Categories	Targets
Total Priority Sector	75 per cent of total outstanding
Agriculture	18 per cent of total outstanding
Small and Marginal Farmers	8 percent of total outstanding
Micro Enterprises	7.5 per cent of total outstanding
Weaker Sections	15 per cent of total outstanding

The Bank's priority sector lending constitutes 82.91% of total advances. In absolute terms, total priority sector lending stood at Rs 213.34 Crore as on 31.03.2023 as against Rs 166.29 Crore as on 31.03.2022. There is a decline of Rs 17.95 Crore @ 12.10%.

GOVERNMENT SPONSORED SCHEMES

The Bank has participated in Govt. Sponsored Schemes actively during the year and as on 31.3.2023, the total finance extended under various Schemes and loan outstanding in various schemes are as under.

(Rs. in Lakhs)

Scheme	Outstanding as on 31.03.2023	
	No. of Units	Amt.
Deen Dayal Upadhyay Bunkar Yojna	11	9.25
KCC	2615	2207.18
Chief Minister Krishi Rinn Yojna	68	46.03
Weavers Credit Card	47	16.46
Mudra Loan	163	699.47
Total	2904	2978.39

PARTICIPATION IN ANNUAL CREDIT PLANS BY SLBC:

The Bank's participation in State Credit Plans is as under:

(Rs in Lacs)

		2020-21		2021-22		2022-23	
		Target	Achievement	Target	Achievement	Target	Achievement
1.	Crop Loans	2318.84	2400.00	633.15	1147.85	2683	2253.21
2.	Total Agri & allied activities	5267.02	2913.07	1147.85	1247.45	905	1334.72
3.	Industries	-	198.30	-	57.64	46	724.06
4.	Other PS	-	-	693.72	-	1128	10521.55
5.	Total Priority Sector	8102.06	7763.61	7514.81	9345.87	4762	14833.54
	% of achievement		95.82		124.37		



RETAIL LENDING

During the year, we have focused more on increasing the share of retail lending to Agricultural Loan, Housing Loan, MSME Loan, Personal Loan, Demand Loan, CAOD against Securities and staff Loans etc. to diversify the credit portfolio to increase our profitability. The performance is as under.

(Rs in Crore)

S.No	Segments	O/s Mar2020-21		O/s Mar2021-22		O/s Mar2022-23	
		No of A/Cs	Amt	No of A/Cs	Amt	No of A/Cs	Amt
1	Agricultural Loans	3052	29.13	4579	40.96	3588	3587.92
2	Housing Loan	73	20.10	107	31.19	133	3748.13
3	MSME Loans	1415	1.19	1296	97.42	1158	10691.23
4	Personal Loans	806	33.22	1147	57.79	1785	12962.69
5	Demand Loan	291	13.05	277	13.90	222	1617.16
6	CAOD agst Securities	32	2.31	36	6.11	30	1413.47
7	Staff Loans	235	7.05	217	7.48	147	1032.89
8	Others	438	3.77	48	2.42	144	1628.00
	Total	6342	199.82	7707	257.32	7207	36681.50

CENTRAL REGISTRY OF SECURITIZATION ASSET RECONSTRUCTION AND SECURITY INTEREST OF INDIA (CERSAI)

Our Bank had registered with CERSAI in terms of RBI guidelines and complied with the instructions. Equitable/Registered mortgages and Hypothecation in respect of all our loans, which are covered under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) as on 31.03.2023 have been registered with CERSAI.

With this, the details of the security interest created in favour of our bank is available on a public domain for search by citizens / other banks / FIs as a result of which the potential fraud / multiple financing against the same property can be prevented.

CREDIT INFORMATION COMPANIES

Our Bank has been a member of all 4 credit information companies. CIBIL (Credit Information Bureau (India) Limited is the first Credit Information Company licensed by the RBI and governed by the Credit Information Companies (Regulation) Act of 2005. CIBIL collects and maintains records of individuals' and non-individuals' (commercial entities) payments pertaining to loans and credit cards from Banks and other lenders on a monthly basis. Using this information a Credit Information Report (CIR) and Credit Score is developed, enabling lenders to evaluate and approve loan applications. Our Bank has been uploading the data regularly.

Three other CICs, viz., Equifax Credit Information Services Private Limited, Experian Credit Information Company of India Private Limited and CRIF High Mark Credit Information Services Private Limited have been granted Certificate of Registration by RBI.

ASSET QUALITY – MANAGEMENT OF NON-PERFORMING ASSETS

The Non-Performing Assets of our Bank is Rs. 10.32 crores as on 31.03.2023 as compared to previous year i.e. 2022 Rs. 9.94 crores. Gross NPAs as a percentage to total advances has decrease from 3.86% as on 31.3.2022 to 2.81% as on 31.3.2023. Net NPAs (as a %age to Net advances) remains same as 0.00%. The NPAs have come down in all segments except GCC and recalled debts.

**Asset Classification:**

(Rs in Crores)

Assets	2019-20		2020-21		2021-22		2022-23	
	O/s	%	O/s	%	O/s	%	O/s	%
Standard	151.74	94.22	188.60	94.38	247.38	96.14	356.50	97.20
Sub Standard	2.60	1.61	7.01	3.51	5.28	2.05	3.60	0.98
Bad & Doubtful	6.13	3.81	4.21	2.11	3.15	1.22	4.42	1.20
Loss	0.58	0.36	0.00	0.00	1.51	0.59	2.30	0.62
Total NPAs	8.99	5.57	11.21	5.61	9.94	3.86	2.81	0.77
Total Advances	161.05	100.00	199.82	100.00	257.32	100.00	366.82	100.00

INTERNAL CONTROL SYSTEM – INSPECTION & AUDIT

All activities of the Bank are subjected to internal audit function, which comprises different types of audits namely (a) Risk Focused Internal Audit (RFIA) (b) Snap Audit (c) Concurrent Audit and (d) NABARD Audit (e) Management Audit (f) Compliance Audit and (g) Statutory Audit.

RISK FOCUSED INTERNAL AUDIT (RFIA)

The Risk Focused Internal Audit Report System has been implemented in the Bank as suggested by our Sponsored Bank i.e. State Bank of India. To tighten the criteria to qualify for better ratings, the Bank has raised the benchmark for the Inspection ratings.

For further strengthening of the audit system the new format of RFIA has been introduced in the Bank as advised by our Sponsored Bank, with the following rating system parameter-wise marks.

Revised Rating	Range of Marks
Well Controlled – A+	>=850
Adequately Controlled - A	>700 and <=850
Moderately Controlled - B	>600 and <=699
Unsatisfactorily Controlled - C	<600

The marks allotted under each parameter have also been revised as under:

S.N	Parameter	Revised Format -Marks
1	Business Development	100
2	Credit Risk Management	450
3	Operational Risk Management	410
4	External Compliance	30
5	Self-Audit	10

Revised reporting format of Risk Focused Internal Audit (RFIA) has been implemented during the year, incorporating IS & IT Risk scrutiny in it.

Branches with 'Well Controlled – A+' and 'Adequately Controlled - A' ratings are audited within 18 months from the previous audit date while the Branches with 'Moderately Controlled - B' and 'Unsatisfactorily Controlled - C' rated branches are audited within a year.

During the year 32 branches have fallen due for Audit and 31 branches have been audited. Rating acquired by 31 branches is as under:-

Rating	Out of 32 Branches audited during 2022-23
Well Controlled – A+	03
Adequately Controlled - A	27
Moderately Controlled - B	01
Unsatisfactorily Controlled - C	00
Total	31



CONCURRENT AUDIT

As a part of internal control system in our Bank, Concurrent Audit is introduced from the financial year 2019-20 as per the policy guidelines issued by NABARD. The Scope of Concurrent Audit is designed to cover (a) handling of cash (b) safe custody of securities (c) exercise of discretionary powers (d) sundry and suspense accounts (e) clearing differences (f) off balance sheet items, security aspects, verification of Assets Quality etc.

IS AUDIT

IS Audit has been conducted in all Branches and Head Office including IT Cell with the help of CISA qualified retired SBI official as per the instructions of Corporate Centre, State Bank of India, Mumbai.

Revised Rating	Range of Marks
Well Controlled – A+	>=850
Adequately Controlled - A	>700 and <=850
Moderately Controlled - B	>600 and <=699
Unsatisfactorily Controlled - C	<600

The marks allotted under each parameter have also been revised as under:

S.N	Parameter	Revised Format -Marks
1	Business Development	100
2	Credit Risk Management	450
3	Operational Risk Management	410
4	External Compliance	30
5	Self-Audit	10

Revised reporting format of Risk Focused Internal Audit (RFIA) has been implemented during the year, incorporating IS & IT Risk scrutiny in it.

Branches with 'Well Controlled – A+' and 'Adequately Controlled - A' ratings are audited within 18 months from the previous audit date while the Branches with 'Moderately Controlled - B' and 'Unsatisfactorily Controlled - C' rated branches are audited within a year.

During the year 32 branches have fallen due for Audit and 31 branches have been audited. Rating acquired by 31 branches is as under:-

Rating	Out of 32 Branches audited during 2022-23
Well Controlled – A+	03
Adequately Controlled - A	27
Moderately Controlled - B	01
Unsatisfactorily Controlled - C	00
Total	31

CONCURRENT AUDIT

As a part of internal control system in our Bank, Concurrent Audit is introduced from the financial year 2019-20 as per the policy guidelines issued by NABARD. The Scope of Concurrent Audit is designed to cover (a) handling of cash (b) safe custody of securities (c) exercise of discretionary powers (d) sundry and suspense accounts (e) clearing differences (f) off balance sheet items, security aspects, verification of Assets Quality etc.

IS AUDIT

IS Audit has been conducted in all Branches and Head Office including IT Cell with the help of CISA qualified retired SBI official as per the instructions of Corporate Centre, State Bank of India, Mumbai.

**POLICY FRAMEWORK OF THE BANK**

We have tried to identify all areas of Banking and put in place a policy framework for consistency in our approach. While framing the Policies, all extant instructions of Reserve Bank of India, NABARD, Sponsor Bank and general principles of banking as envisaged in various Acts governing the Banking, have been taken into account. Our Bank has the following policies now on record, duly deliberated in the Board Meetings and approved by the Board.

1	APRB MANPOWER TRAINING POLICY
2	APRB VACATION POLICY
3	INDIVIDUAL HOUSING LOAN POLICY FOR STAFF OF RRBs.
4	APRB TRANSFER POLICY
5	APRB WHISTLE BLOWER POLICY
6	APRB INFORMATION SYSTEM(IS) AUDIT POLICY
7	APRB IT DISASTER MANAGEMENT POLICY
8	APRB INTERNAL CAPITAL ADEQUACY POLICY
9	APRB CUSTOMERS' RIGHT POLICY
10	APRB CONCURRENT AUDIT POLICY
11	APRB LOAN POLICY (AMENDED)
12	APRB FRAUD RISK MANAGEMENT POLICY
13	APRB SCHEME FOR PAYMENT OF EX-GRAVIA ON COMPASSIONATE GROUND
14	APRB ANTI MONEY LAUNDERING (AML) POLICY/
15	APRB CASH REMITTANCE POLICY
16	APRB IT POLICY
17	APRB ASSETS & LIABILITY MANAGEMENT POLICY
18	APRB AUDIT POLICY
19	APRB INVESTMENT POLICY
20	APRB BRANCH VISIT POLICY, 2018
21	APRB NEW KYC POLICY, 2022
22	APRB COMPLIANCE POLICY, 2020-2021
23	APRB CYBER CRIME POLICY, 2020
24	APRB MOBILE BANKING POLICY, 2020
25	APRB STAFF GRIEVANCES REDRESSAL POLICY
26	APRB PREVENTIVE VIGILANCE & FRAUD MANAGEMENT POLICY
27	REVIEW OF HR POLICY DRAWN ON MITRA COMMITTEE (HR POLICY)
28	APRB PENSION POLICY
29	APRB POLICY FOR PREVENTION, PROHIBITION & REDRESSAL OF SEXUAL HARASSMENT OF WOMEN
30	APRB BUSINESS CORRESPONDENT POLICY
31	APRB GOLD LOAN POLICY
32	APRB DATA PRIVACY POLICY
33	APRB CUSTOMER GRIEVANCE REDRESSAL POLICY
34	APRB OUTSOURCING POLICY
35	APRB INTEREST RATE DEPOSIT POLICY
36	APRB E MAIL POLICY



These policies are meant to help ensure that the Bank has an effective and proven systems and procedures on every key area of the Bank's functioning. They also guide the operating staff to comply with the regulatory requirements.

FINANCIAL INCLUSION ACCOUNTS – AADHAR SEEDING,

The Bank has implementing financial inclusion as per GOI/RBI instruction. Due to geographical difficulties, villages are scattered in far flung areas and non-availability of Business Correspondence (BCs) in the area of our operation. We have covered all the allotted uncovered villages (40SSA with 828 villages) by opening of accounts through our Branches and CSPs. The Bank has appointed a Corporate BC (e-Gramin Service Private Ltd.) for the deployment of CSPs. It is mandatory to link bank accounts with Aadhaar. To speed up the process of Aadhaar Seeding, we have taken up the matter with Corporate Business Correspondent and all our Branches.

FINANCIAL INCLUSION – SOCIAL SECURITY SCHEMES (JJBY, SBY & APY)

PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY).

PMJJBY is a one-year life insurance scheme, backed by Government of India, renewable from year to year, offering coverage for death. People in the age group of 18 to 50 years having a bank account who give their consent to join / enable auto-debit, are eligible. Aadhaar would be the primary KYC for the bank account. The life cover of Rs. 2 lakhs shall be for the one year period stretching from 1st June to 31st May and will be renewable. Risk coverage under this scheme is for Rs. 2 Lakh in case of death of the insured, due to any reason. The premium is Rs. 436 per annum which is to be auto-debited in one installment from the subscriber's bank account as per the option given by him on or before 31st May of each annual coverage period under the scheme..

We have enrolled new 9028 customers under Pradhan Mantri Jeevan Jyothi Bima Yojana during FY 2022-23, taking the total accounts to 25711. Total 18 Nos. of claims has been settled under PMJJBY during FY 2022-23.

PMSBY is An accident insurance scheme and offers a one-year accidental death and disability cover, which can be renewed annually. The Scheme is available to people in the age group 18 to 70 years with a bank account who give their consent to join / enable auto-debit on or before 31st May for the coverage period 1st June to 31st May on an annual renewal basis. Aadhaar would be the primary KYC for the bank account. The risk coverage under the scheme is Rs.2 lakh for accidental death and full disability and Rs. 1 lakh for partial disability. The premium of Rs. 20 per annum is to be deducted from the account holder's bank account through 'auto-debit' facility in one installment.

We have enrolled new 16386 customers under Pradhan Mantri Suraksha Bima Yojana during FY 2022-23, taking the total to 26963 accounts. Total 1 claim has been settled under PMSBY during FY 2022-23.

ATAL PENSION YOJANA (APY)

APY is a pension scheme for unorganized sector workers such as personal maids, drivers, and gardeners etc., launched in June 2015 by the GoI. APY aims to help these workers save money for their old age while they are working and guarantees returns post retirement. Under the APY, there is guaranteed minimum monthly pension for the subscribers ranging between Rs. 1000 and Rs. 5000 per month, depending on the entry age and monthly contribution.

Aadhaar will be the primary KYC and all Bank Account holders aged between 18-40 years are eligible for enrolment.



Total of new 253 enrolments were made during the year 2021-22 taking the total accounts to 1646 accounts.

The detail is as under;

Particulars of Yojna	Year 2021-22		Year 2022-23	
	No.	Premium collected	No.	Premium collected
PM-SBY	8829	1.06	16386	3.23
PM-JJBY	5928	13.85	9028	22.39

CROSS SELLING:

SBI LIFE INSURANCE

The Bank is a corporate agent of SBI Life Insurance Corporation Limited to meet the life insurance needs of the Bank's customers, as part of Financial Inclusion apart from earning non-interest income. The Bank mobilized a New Business Premium (NBP) of Rs.2.05 Cr against the target of Rs.1.77Cr and earned a commission of Rs. 0.30 Cr during the FY 2021-22 vis-à-vis the NBP of Rs.1.19 Cr and commission of Rs.0.23 Cr during the year previous FY 2021-22.

SBI GENERAL INSURANCE

The Bank had tie up with SBI-General Insurance Co.Ltd. for cross selling as a Corporate Agent to market Insurance products viz., Group Health Insurance Scheme and Group Personal Accidental Insurance Scheme apart from insurance to the Assets financed by the Bank to the eligible and willing customers. The Bank mobilized a business premium of Rs 1.14 Crore during the year 2022-23 against the target of Rs.0.98 Crore. The Bank earned a commission of Rs. 9.70 Lakhs for the year 2022-23. vis-à-vis the commission of Rs. 6.00 Lakhs for the year 2021-22.

INFORMATION TECHNOLOGY

All branches are migrated to CBS platform, Rupay ATM Debit Cards, Rupay ATM-PMJDY card, Rural Kisan Card, CTS Cheque book printing and clearing through YES bank, National Electronic Fund Transfer (NEFT), Real Time Gross Settlement (RTGS), Direct benefit Transfer, ACH-credit, ACH-Debit, APBS-Credit, IMPS, E-Commerce, SMS Alert facility, implemented PFMS and Kiosk Banking (CSP) channel under financial inclusion etc. has been introduced as new IT initiatives.

POS MACHINE INSTALLATION

During the year, our Bank has also taken up the initiative of installing PoS machines (as sub member of SBI) at merchant establishments, who are our Bank's customers. 5 POS has been installed during 2022-23.

ONLINE VOUCHER VERIFICATION SYSTEM

During the year, the Bank has introduced and implemented online Voucher Verification System. Earlier, each transaction put through CBS, supported by a Voucher used to be checked manually with the Voucher Verification Reports generated from CBS tallying with the physical vouchers. The timely checking of the Voucher Verification Report(VVR) is a very important function which would bring out the correctness of the transaction performed by the CBS user and also brings out any fraudulent/mischievous transaction that has been perpetuated by any fraudulent user of CBS. This function of VVR checking also need to be monitored by the controllers so as to ensure that technology implemented in the banking operations are not misused by any insider. In the manual system, there used to be certain issues pertaining to responsibility / accountability of the operating staff in regard to the verification and more importantly the monitoring aspect as to ensure 100% checking.



Online Voucher Verification system automated the checking of transactions online by a person other than the checker or maker. This acts as a deterrent in perpetuating fraudulent transactions. The controller has been provided an effective tool for verifying the pendency of VVR checking at branches from a central location.

This has also effectively eliminated the necessity of printing the Voucher Verification Reports saving paper, time and space and curtailing the usage of peripherals like printer, leading to Go Green initiative.

NEW NPA MODULE

The health of loans and advances are system tracked. The NPA tracking is carried out on a daily basis. The IRAC status of the loan accounts identified by the system was studied and the following steps initiated to improve the accuracy of the system identification.

- a. Data Gap in the loan/advances accounts as per the system was shortlisted.
- b. The data gaps were shared with the branches and updated as per the loan documents.
- c. The errors in classifying the loan accounts by the system were studied to eliminate the error in system tracked NPAs.
- d. A new NPA module was developed and promoted to address and fix all the bugs in the old NPA module and promoted.

NPA MIS REPORTS

Success of our Bank in effectively monitoring the Loan Accounts and initiating appropriate corrective action in avoiding / reducing the NPAs can be attributed to NPA Reports generated and made available to all levels of administration. List of NPA in various IRAC is generated every day in Branch MIS report for daily monitoring of NPA. Also List of probable NPA such as IRAC 1, 2, & 3 is also generated every day for check fresh slippage of Standard Loan account into NPA. This tool has been deployed at all the branches for their convenience, to work out their own strategies for tackling their NPA accounts. Beyond the above the bank controllers are provided with NPA MIS reports on daily basis. The reports are provided branch wise, segment wise and IRAC status wise.

The daily slippages are communicated by HO Senior Managers through SMS messages and in WhatsApp groups at HO level. The NPA position is reviewed in the quarterly reviewing meeting at bank level I and necessary instructions and corrective measures adopted. Recovery teams are formed to assist branches in recovery operations where ever the slippages are felt to be monitored closely for recovery.

The adoption of technology in classifying, tracking and monitoring of NPA has assisted in bring down the NPA of the bank from 9.94% in 2021-22 to 10.32 % in 2022-23.

INFORMATION SECURITY

The bank pays utmost importance towards safeguarding the information technology assets of the bank. Bank has introduced Information Security Audit Policy after obtaining Board's approval. As a policy, the Information technology assets of the bank at our Application Service Provider M/s C-Edge Technologies Ltd, are subjected to information security review on yearly basis by an external IS audit agency. Bank's controlling offices are subject to Information Security Audit by external agency at periodical intervals. Information systems audit is part of Risk Focused Internal Audit systems (RIFA) of the bank which plays an important role in the assessment of the IS assets and practices in use at the branches during branch audits carried out by Internal auditors of the bank.



Anti-virus is installed and monitored in the bank centrally. The patches of antivirus in branch servers are updated regularly. In client systems the updating of antivirus is taken up by the AMC providers. Regular instructions and updates are provided to the branches to caution them in regard to any impending threat. The use of external media is disabled at the branches to arrest spread of any attack from the external media. Biometric authentication system for login to the CBS application has been implemented recently. This will eliminate login of unauthorized persons into the application and also aids in fixing accountability for any frauds or malpractices. The use of operating systems is monitored and updated as per the requirement in all the systems of the bank to remove any vulnerability on this account.

The effectiveness of information technology is the continuous availability of all the services to the branches to carry out daily business and the customers for availing banking services at their convenience.

The CBS platform functions on Wide Area Network.(WAN) which functions on connectivity provided on various carriers like VSAT&RF leased lines. A tool is developed and deployed in the Bank to monitor the continuous availability of connectivity at branches and to ascertain the reasons for loss of connectivity and necessary steps initiated for restoration. This has enabled our bank to maintain connectivity uptime at 99%.

BRANCH CONNECTIVITY UP GRADATION

Dr Drill: As a measure of security and part of disaster recovery plan, our ASP M/s C-Edge Technologies Ltd, Mumbai, has conducted DR Drill two times during the year and were smooth. The problems faced in earlier DR drills have been addressed and did not recur in these drills. The shortcomings noticed have been brought to the notice of the ASP for analysis and rectification.

SECURITY MEASURES-INSTALLATION OF CCTVS AND BURGLAR ALARM SYSTEMS:

Physical security systems that effectively protect the Bank assets, customers and employees assume paramount importance in view of increasing incidence of robberies, mischief. The Bank has provided CC Cameras & Burglar Alarms to all the branches of the Bank.

CUSTOMER SERVICE & COMPLAINTS HANDLING

While complaints cannot be avoided, some of the complaints provide useful feedback to review our performance and systems and procedures. A genuine complaint from a customer means an opportunity to the Bank to upgrade our skills and efficiency. The Bank has put in place complaint-handling-policy to redress the grievances of the customers and improve the quality of customer service. The Bank has placed enormous emphasis on timely disposal of complaints and follow up system has been strengthened to dispose of the complaints within timelines set.

HUMAN RESOURCE MANAGEMENT

As at the end of FY 2022-23, the staff strength (excluding those who exited the Bank service in the month of March 2023 on account of retirements / resignations) and its composition is as under:

Officers S-IV	2
Officers S-III	7
Officers S-II	17
Officers S-I	37
Office Assistants	47
Office Attendants	4
Total	114



RECRUITMENTS

The Bank has been recruiting staff through IBPS, as per Manpower assessment and requirement undertaken as on 31st March of every year in terms of Thorat Committee Recommendations, presently as per Mitra Committee Recommendations approved by GOI. Accordingly, based on the business volumes as on 31.3.2023, the Bank has taken up recruitment exercise for augmentation of staff in various grades, including lateral recruitment of Scale-II and Scale-III Officers in General Banking and with specialization in Law, IT, Marketing, Treasury, CA etc

Sr No	Grade	No. of Candidates recruited during the year
1	Office Assistants	8
3	Officers Scale-I	7
4	Officers Scale-II	0
5	Officers Scale-III	0

PROMOTIONS: Under process.

APRB-RSETI:

The APRB-Rural Self-Employment Training Institute (APRB-Rseti), a non- profitable Society, registered under Society Act 1860 for Papum Pare district, sponsored by Arunachal Pradesh Rural Bank, was established on 29th October 2011. The Institute is functioning presently at Yupia, near multipurpose Stadium, Papum Pare district (A.P). The Nodal Agency of the RSETIs is NIRD, Hyderabad and its functioning is monitored by NACER, Bangaluru. Since APRB-RSETI is the stand alone RSETI in the State of Arunachal Pradesh, it is covering the entire state for training the unemployed rural & urban youths, mainly the un-employed youths selected under PMEGP, Standup India, SRLM and NULM for bank finance through different bank branches in the state.

The Performance of the Institute for the year 2022-23 is as under:

Training Programs	No. of Programs	Duration of Training (Days)	No. of Candidates	No. of Settled Candidates
PMEGP EDP	7	70	130	96
Pickle, Papad & Masala Making	2	20	57	30
Piggery	3	30	77	62
Poultry	1	10	20	20
Goatry Rearing	1	10	28	28
Pashu Mitra	2	120	42	41
Soft Toys Maker and seller	1	10	30	03
TOTAL	17	270	384	280

Total Trained During FY 2022-23	Total Settled	Settlement In Percentage	Total Credit linked under PMEGP Scheme
384	280	73%	92



SMT NEELAM MISHRA, THE LADY OF THE STATE ATTENDING VALEDICTORY FUNCTION OF 10 DAYS SOFT TOYS MAKING TRAINING ORGANISED BY APRB RSETI, YUPIA IN COLLABORATION WITH APSWC, ITANAGAR.



TOOL KITS FOR PICKLE MAKING DISTRIBUTED BY SHRI J.R.PAIT, GM, APRB AND SHRI DINESH SINGH, ASSTT DIRECTOR, KVIC, ITANAGAR TO THE BENEFICIARIES/TRAINEES OF PICKLE MAKING TRAINEES AT APRB RSETI, YUPIA



APRB RSETI CELEBRATED THE 40TH ANNIVERSARY OF RUDSETI MOVEMENT AT APRB RSETI, YUPIA IN PRESENCE OF DR DEEPAK KR GUPTA, CHAIRMAN, APRB AND GRADING OFFICER, SHRI ASHU MOHAN CHOWDHARY, SDR, BIHAR



FLC PROGRAMME & RECOVERY CAMP ORGANISED BY TEZU BRANCH AT VILLAGE TAFRAGAM ON 10.08.2022



**FLC CUM SEVA AAPKE DWAAR 2.0 BY DAPORIJO BRANCH AT GIBA VILLAGE ONE
03.11.2022**



DISBURSEMENT OF SHG LOAN BY APRB DUMPORIJO BRANCH ON 25.08.2023



FAREWELL GIVEN TO SHRI BHOGESHWAR DEORI, MMGS II ON HIS ATTAINING SUPERANNUATION ON 31.08.2022 AT APRB HO.



DR. DEEPAK KUMAR GUPTA, CHAIRMAN, APRB, AND SHRI BALABAN DEORI, DIRECTOR APRB-RSETI DURING VELEDICTORY FUNCTION OF PASHU MITRA TRAINING PROGRAM SPONSORED BY APRB RSETI AT PASIGHAT ON 28.09.2022



DR. DEEPAK KUMAR GUPTA, CHAIRMAN, APRB, AND SHRI BALABAN DEORI, DIRECTOR APRB-RSETI DURING VELIDECTORY FUNCTION OF PASHU MITRA TRAINING PROGRAM SPONSORED BY APRB RSETI AT PASIGHAT ON 28.09.2022



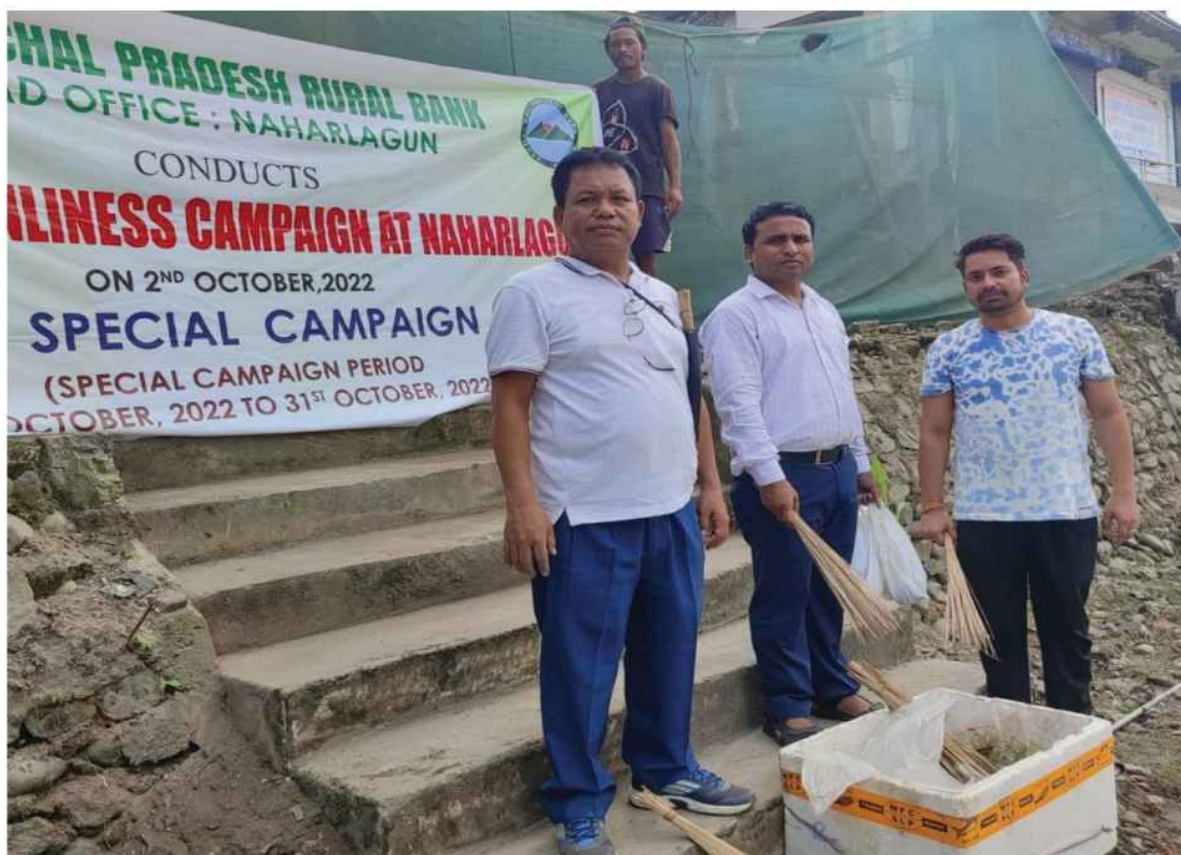
DR. DEEPAK KUMAR GUPTA, CHAIRMAN, APRB, COURTESY VISITS TO PRINCIPAL OFFICE, JNC COLLEGE PASIGHAT ON 28.09.2022



SHRI JOY RAM PAIT, GENERAL MANAGER, APRB VISITS TO SAGALEE BRANCH ON 17.10.2022



SPECIAL CLEANLINESS CAMPAIGN LEAD BY SHRI JR PAITH, GENERAL MANAGER (ADMIN & OPRS), APRB HO ON 02.10.2022



SPECIAL CLEANLINESS CAMPAIGN LEAD BY SHRI JR PAIT, GENERAL MANAGER (ADMIN & OPRS), APRB HO ON 02.10.2022



SPECIAL CLEANLINESS CAMPAIGN BY APRB TEZU BRANCH



SPECIAL CLEANLINESS CAMPAIGN BY APRB TEZU BRANCH



SPECIAL CLEANLINESS CAMPAIGN BY APRB TEZU BRANCH



**REGIONAL DIRECTOR RBI AND TEAM VISIT TO APRB HEAD OFFICE ON
14.10.2022**



SEVA AAPKE DWAR CUM FLC PROGRAM BY RUKSIN BRANCH AT DEPI VILLAGE ON 03.11.2022



NPA RECOVERY WAS CONDUCTED BY APRB SILLE BRANCH ON 24.11.2022



**APRB, PALIN BRANCH WAS INAUGURATED BY HON'BLE MLA BALO RAJA ON
05.11.2022**



DURING THE OPENING OF THE PALIN BRANCH ON 05.11.2022



Dr. DEEPAK KUMAR GUPTA, CHAIRMAN, APRB, INTERACTING WITH THE BRANCH MANAGERS DURING P-REVIEW MEETING HELD AT APRB HO ON 03.12.2022



SHRI PEMA KHANDU, HON'BLE CHIEF MINISTER OF ARUNACHAL PRADESH DURING SEVA AAPKE DWAR AT BOLENG 07.12.2022



SEVA APKE DWAR AT HIJA GOVT.HR SEC. SCHOOL, ZIRO ON 06.01.2023



SEVA AAPKE DWAR 2.0 AT PANIA, ADC HQ, PALIN ON 15.12.2022 ON 03.11.2022



RECOVERY DRIVE AT VILLAGE EYI, AALO ON 30.12.2022



RECOVERY DRIVE AT VILLAGE PESSING & PAYA, AALO ON 30.12.2022



**DR. DEEPAK KUMAR GUPTA, CHAIRMAN OF APRB, MET WITH
COMMANDANT ITBP & ADC KIMIN DURING THE VISIT OF APRB KIMIN
BRANCH ON 18.01.2023.**



MS. TINA HACHENG, BRANCH MANAGER, PALIN BRANCH, RECEIVED FELICITATION FROM HON'BLE CHIEF MINISTER OF ARUNACHAL PRADESH DURING THE OCCASION OF MEGA CREDIT CAMP AT PALIN ON 30.01.2023



CSP MEETING, CHAIRED BY DR. DEEPAK KUMAR GUPTA, CHAIRMAN, APRB, HELD AT THE APRB HO ON 03.02.2023



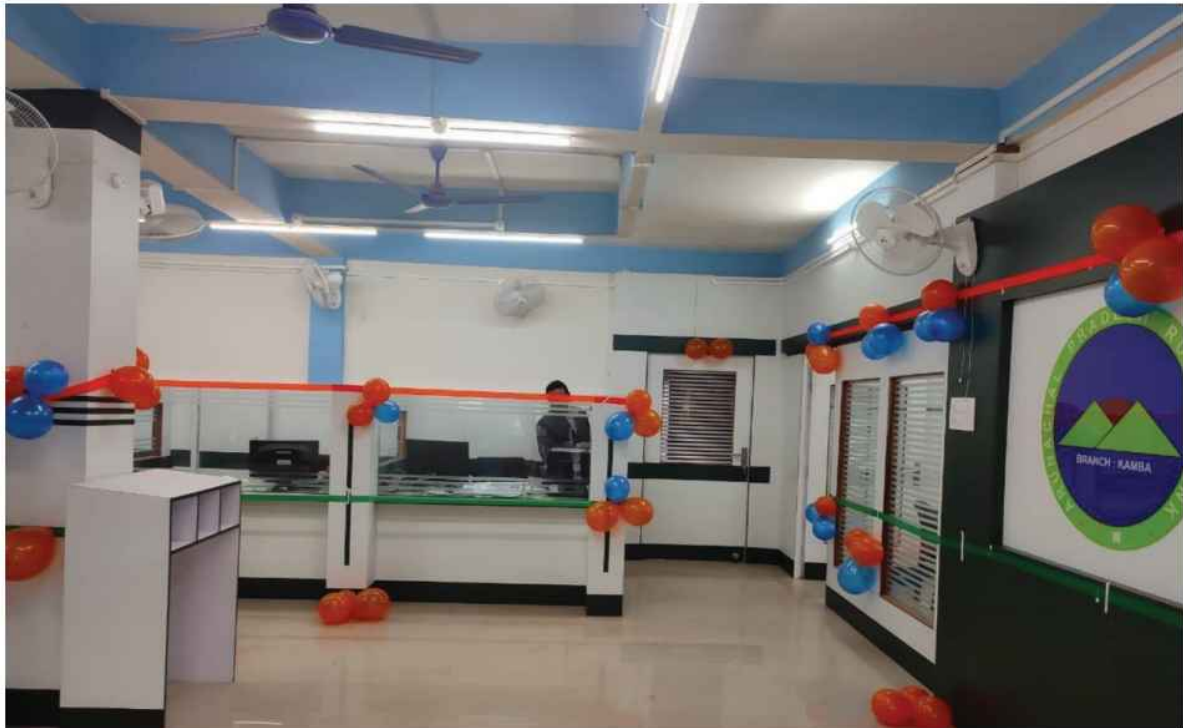
THE FLC MEETING CONDUCTED BY APRB ITANAGAR BRANCH INSIDE THE BANK PREMISES WITH TWO SHG GROUPS ON 15.02.2023



THE NPA RECOVERY DRIVE CONDUCTED BY APRB ZIRO BRANCH ON 03.03.2023



DR. DEEPAK KUMAR GUPTA, CHAIRMAN, APRB, ALONG WITH SHRI CHOWNA MEIN, HONORABLE DEPUTY CHIEF MINISTER OF A.P., ATTENDED THE FORMAL LAUNCH EVENT OF THE DECEMBER, FINANCED BY APRB.



THE NEW BRANCH PREMISES OF OUR APRB KAMBA BRANCH.



FLC CONDUCTED BY APRB YACHULI BRANCH



FLC CONDUCTED BY APRB KAMBA BRANCH AT GOVT.SEC.SCHOOL,KAMBA



STAFF WELFARE MEASURES:

GRATUITY AND LEAVE ENCASHMENT FUND

The Bank has taken care of provisional requirements in respect of Gratuity. The total corpus as on 31.3.2023 is to the tune of Rs 54793891.59/- towards Gratuity.

INDUSTRIAL RELATIONS

The Management and Officers Association and Employees Union have worked in tandem for the welfare of the staff members and business development, sorting out amicable solutions for routine issues that cropped up during the year. Cordial and amiable working atmosphere has prevailed during the year.

WELFARE OF SC/ST AND OBC EMPLOYEES

The Bank has maintained cordial relations with the SC/ST Welfare Association and OBC Welfare Association and complied with statutory requirements in all aspects of recruitments, promotions etc. The Bank has taken all steps to keep up the morale and motivation of the employees.

SETTLEMENT OF TERMINAL BENEFITS AND PAYMENT OF PENSION

The Bank has made a policy that all terminal benefits including payment Pension/Family Pension to all eligible employees are settled on or within a month from the date of retirement of staff members.

PAYMENT OF EX-GRATIA

The Bank has implemented the GOI instructions, contained in their notification No: F.20/5/2003-RRB dated 9.6.2006, on payment of ex-gratia in lieu of appointment on compassionate grounds for the legal heirs of the bereaved staff members and also to the staff who are chronically sick and immobile on sick grounds.

VIGILANCE ADMINISTRATION

Taking pledge on the occasion of Vigilance Awareness Week observed from 30th Oct 4th Nov 2017 Preventive visits of Branches by Vigilance Cell officials, job rotation, submission of Assets & Liabilities Statements by all Officials, and will communicate his / her observations if any.

BOARD

The Board of the Bank is constituted by

- (a) Chairman of the Bank
- (b) Two non-official Directors appointed by Government of India
- (c) One nominee Director each from Reserve Bank of India and NABARD
- (d) Two nominee Directors from Sponsor Bank (SBI)
- (e) Two nominee Directors from state Government of Arunachal Pradesh

With Chairman of the Bank as Chairman of the Board.

Board Meeting Rules stipulate that the Board meets minimum six times a year, at least once in a quarter. Minimum quorum for the Board Meeting to transact business is four directors and no meeting was adjourned for want of quorum.


Attendance of Directors at Board Meetings during the calendar year 2022

SNo	Name of the Director	No. of Meetings held	No. of Meetings attended
1	Dr. Deepak kr. Gupta, Chairman	6	6
2	Non Official Director – Vacant & *	-	-
3	Non Official Director – Vacant *	-	-
4	Shri Abhishek Pratap AGM, SBI, LHO	6	6
5	Shri Rajesh Kumar Mishra, AGM, SBI, CO	6	6
6	Shri BP Mishra, DGM, NABARD RO, Itanagar	6	6
7	Shri Pranab Pegu, AGM, RBI, Guwahati	6	4
8	Shri Senny Ajang, Deputy Secretary, Planning Deptt. Govt of Arunachal Pradesh	6	2
9	Shri Tabe Haidar, Under Secretary, Finance Deptt. Govt of Arunachal Pradesh	6	2

*The term of Govt of India nominee Directors have completed and proposals were sent to Govt of India through NABARD/SBI for fresh appointment of Directors. New appointments are yet to be made by Govt of India and presently these two posts are vacant.

H.K. Agrawala & Associates, Chartered Accountant, second floor, Above Indian Overseas Bank, Sabitri Lalit Bharali Bhawan, M.N. Road, Panbazar, Guwahati was appointed as Statutory Auditors for the year 2022-23 after due approval from the Central Government.



ACKNOWLEDGEMENTS

The Board of Directors of the Bank would like to express their sincere gratitude for the continued trust and patronage received from the customers who have stood with the Bank all through. The Board takes immense pleasure in expressing their gratitude for the guidance and cooperation received from the Sponsor Bank(State Bank of India), Government of India, Government of Arunachal Pradesh, Reserve Bank of India, NABARD, other Financial Institutions and Banks for their valuable support to the Bank from time to time.

The Board also expresses sincere thanks to all the District Collectors, Project Directors of DRDA, of all the districts Arunachal Pradesh where our Bank is operating, for their support and encouragement.

The Board would like to gratefully acknowledge the support rendered by our Technology Service Providers viz., M/s C-Edge Technologies, Mumbai, and M/s National Payments Corporation of India.

Apart from our customers, the support received from the Government Departments / Institutions of Arunachal Pradesh was immense and augmented our resources. The Board extends its heartfelt gratitude to H.K. Agrawala & Associates, Chartered Accountant the Statutory Auditors of the Bank for their cooperation in completing the Audit of the Bank's Financial Year 2022-23 in time.

The Board also expresses its gratitude to all Public Relations Officers, Print and Electronic media for their cooperation in giving wide publicity for the Bank. The Board also thanks the Officers Association and Employees Union for their constructive role played in overall development of the Bank.

Words are not adequate to recall the excellent performance, sense of involvement, ownership and dedicated services rendered by each and every staff member in achieving the sustained business growth and profit and surpassing all the targets set out for the year under MoU with our sponsor bank. Amazing work by the individuals is always valued and kept on record.

For and on behalf of Board of Directors of
Arunachal Pradesh Rural Bank

(DR. DEEPAK KR. GUPTA)
CHAIRMAN




**ARUNACHAL PRADESH RURAL BANK
NAHARLAGUN ARUNACHAL PRADESH
BALANCE SHEET AS ON 31st MARCH 2023**

CAPITAL AND LIABILITIES	Schedule	Current year 31-03-2023	Previous year 31-03-2022
Capital	1	60,09,81,940.00	60,09,81,940.00
Reserve and Surplus	2	4,37,18,294.16	-16,18,24,020.98
Deposits	3	12,55,29,50,014.98	10,93,62,04,113.40
Borrowings	4	76,82,63,461.47	36,43,46,425.85
Other Liabilities & Provisions	5	35,83,06,722.89	26,06,27,586.10
TOTAL		14,32,42,20,433.50	12,00,03,36,044.37
ASSETS	Schedule	Current year 31-03-2023	Previous year 31-03-2022
Cash & Balance with RBI	6	68,03,75,554.14	46,44,73,886.11
Balance with Bank, Money at Call and short notice	7	32,73,09,838.95	1,23,94,65,466.56
Investment	8	9,31,56,45,721.66	7,53,19,07,196.61
Advances	9	3,56,32,99,015.52	2,47,17,93,021.43
Fixed Asset	10	7,28,55,947.66	3,75,15,643.99
Other Asset	11	36,47,34,355.57	25,51,80,829.67
TOTAL		14,32,42,20,433.50	12,00,03,36,044.37
Contingent liabilities	12	16,63,11,795.78	7,08,76,188.78
Bills for collection			
Significant Accounting Policies and Notes to Accounts	17 & 18		

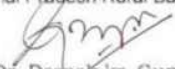
As per our report of even date attached.

H.K.AGRAWALA & ASSOCIATES
Chartered Accountants
FRN- 319293E


CA. Himanshu Chowkhani
Partner
M. NO.- 301901
Date : 20.04.2023
UDIN-23301901BGVJXX9418



For Arunachal Pradesh Rural Bank


Dr. Deepak kr. Gupta
Chairman



Director

Director

Director

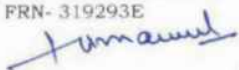
Director



FORM-'B'
ARUNACHAL PRADESH RURAL BANK
PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED MARCH 2023

PARTICULARS	Schedule	Current year	Previous year
		31-03-2023	31-03-2022
I. INCOME:			
Interest earned	13	92,97,74,050.16	71,74,27,573.43
Other income	14	5,74,07,871.37	4,75,81,307.52
TOTAL INCOME		98,71,81,921.53	76,50,08,880.95
II. EXPENDITURE:			
Interest expenses	15	39,80,34,905.70	32,75,49,343.75
Operating expenses	16	28,28,64,413.53	25,37,23,363.78
TOTAL EXPENDITURE		68,08,99,319.23	58,12,72,707.53
Operating Profit before provisions and Provisions & contingencies (other than tax)		30,62,82,602.30	18,37,36,173.42
Provision for NPA		1,31,25,406.64	1,04,81,736.95
Provision for Arrear		1,67,69,880.52	75,00,000.00
Provision for Standard Assets		40,45,000.00	14,13,294.82
Provision for leave Liability		0.00	15,00,000.00
Provisions for Audit Fee		3,00,000.00	5,00,000.00
Provisions for Gratuity Fee		0.00	50,00,000.00
Profit from Ordinary Activities before Tax Expense		27,20,42,315.14	15,73,41,141.55
a. Provision for Taxation-Current Year		6,80,10,579.00	3,72,79,480.00
b. Deferred Tax Asset			
c. Earlier Years Adjustments (Excess)		15,10,579.00	32,79,480.00
III. PROFIT/LOSS			
Net profit/loss(-) for the year		20,55,42,315.14	12,33,41,141.55
Profit/loss(-) brought forward		-17,73,24,020.98	-30,06,65,162.53
Total		2,82,18,294.16	-17,73,24,020.98
IV. APPROPRIATIONS:			
Transfer to statutory reserve		0.00	0.00
Transfer to other reserve IFR		80,00,000.00	0.00
Transfer to Govt. Proposed dividend		0.00	0.00
Balance carried over to balance sheet		2,02,18,294.16	-17,73,24,020.98
Significant Accounting Policies and Notes to	17 & 18		

As per our report of even date attached.
H.K.AGRAWALA & ASSOCIATES
Chartered Accountants
FRN- 319293E


CA. Himanshu Chowkhani
Partner
M. NO. - 301901
Date : 20.04.2023
UDIN-23301901BGVJXX9418



Director

Director

For Arunachal Pradesh Rural Bank




Dr. Deepak kr. Gupta
Chairman

Director

Director



ARUNACHAL PRADESH RURAL BANK

HEAD OFFICE NAHARLAGUN

Schedules forming Part of Balance Sheet as on 31st MARCH 2023

SCHEDULE-1	Current year	Previous year
CAPITAL	31-03-2023	31-03-2022
A. Authorized capital (200,00,00,000 shares of Rs 10/- each)	20,00,00,00,000.00	20,00,00,00,000.00
Issued, subscribed and paid up capital (P.Y- 6,00,98,194 shares of Rs. 10 each) (6,00,98,194 shares of Rs.10 each)	60,09,81,940.00	60,09,81,940.00
I. From Govt. of India	30,04,79,940.00	30,04,79,940.00
II. From Govt. of A.P.	9,01,75,000.00	9,01,75,000.00
III. From sponsor bank (SBI)	21,03,27,000.00	21,03,27,000.00
TOTAL OF A	60,09,81,940.00	60,09,81,940.00
B. SHARE CAPITAL DEPOSIT ACCOUNT:		
I. From Govt. of India		
II. From Govt. of A.P.		
III. From sponsor bank (SBI)		
TOTAL OF B	0.00	0.00
TOTAL (A + B)	60,09,81,940.00	60,09,81,940.00

SCHEDULE-2	Current year	Previous year
RESERVE & SURPLUS	31-03-2023	31-03-2022
I. STATUTORY RESERVE:	0.00	0.00
Opening balance	0.00	0.00
Addition during the year	0.00	0.00
Deduction during the year	0.00	0.00
II. CAPITAL PREMIUM:	0.00	0.00
Opening balance	0.00	0.00
Addition during the year	0.00	0.00
Deduction during the year.	0.00	0.00
III. SHARE PREMIUM:	0.00	0.00
Opening balance	0.00	0.00
Addition during the year	0.00	0.00
Deduction during the year	0.00	0.00
IV. REVENUE AND OTHERS RESERVE:	0.00	0.00
Opening balance (Investment Fluctuation Reserve)	1,55,00,000.00	1,55,00,000.00
Addition during the year	80,00,000.00	0.00
Deduction during the year	0.00	0.00
V. Balance in Profit & Loss Account	2,02,18,294.16	-17,73,24,020.98
TOTAL (I + II + III + IV)	4,37,18,294.16	-16,18,24,020.98





ARUNACHAL PRADESH RURAL BANK
HEAD OFFICE NAHARLAGUN

Schedules forming Part of Balance Sheet as on 31st MARCH 2023

SCHEDULE-3	Current year	Previous year
DEPOSITS	31-03-2023	31-03-2022
A.I.DEMAND DEPOSIT		
i.From banks		
ii.From others	2,46,61,93,352.52	2,15,49,85,394.08
II.SAVINGS BANK DEPOSIT	6,46,50,83,888.31	5,58,31,29,031.93
III.TERM DEPOSIT:		
i.From banks	0.00	0.00
ii.From others	3,62,16,72,774.15	3,19,80,89,687.39
TOTAL of (I+II+III)	12,55,29,50,014.98	10,93,62,04,113.40
B. I. Deposits of branches in India	12,55,29,50,014.98	10,93,62,04,113.40
II. Deposits of branches outside India	0.00	0.00
TOTAL	12,55,29,50,014.98	10,93,62,04,113.40

SCHEDULE-4	Current year	Previous year
BORROWINGS	31-03-2023	31-03-2022
I. BORROWING IN INDIA:		
i.From Reserve Bank of India	0.00	0.00
ii.From other banks (SBI)(Perpetual Bond)	86,07,000.00	86,07,000.00
iii. OD from Sponsored Bank SBI	16,35,43,595.47	13,31,304.85
iv.From other Institutions (NABARD)	40,93,40,000.00	24,00,00,000.00
v.From other Institutions (NSTFDC)	18,87,72,866.00	11,44,08,121.00
TOTAL OF (i+ii+iii)	76,82,63,461.47	36,43,46,425.85
II. BORROWING FROM OUTSIDE	0.00	0.00
TOTAL OF (I+II)	76,82,63,461.47	36,43,46,425.85
SECURED BORROWING	16,35,43,595.47	13,31,304.85
UNSECURED BORROWING	60,47,19,866.00	36,30,15,121.00

SCHEDULE-5	Current year	Previous year
OTHER LIABILITIES AND PROVISIONS	31-03-2023	31-03-2022
I.BILLS PAYABLE	0.00	0.00
II.INTER-OFFICE ADJUSTMENT (NET)	0.00	0.00
III.INTEREST ACCRUED:	22,12,94,646.67	20,55,07,565.00
i.On deposit	21,85,53,156.89	20,54,24,032.30
ii.On borrowings	27,41,489.78	83,532.70
IV.OTHERS (Including provisions)	13,70,12,076.22	5,51,20,021.10
a. Provision on Standard Assets	1,45,41,163.27	98,95,307.69
b. Provision on Frauds	0.00	0.00
c. Provision for Robberies	0.00	0.00
d. Audit fee Provision	5,50,402.82	5,79,125.00
e. Income Tax Provision	58,73,891.77	67,47,199.00
f. Provision for arrear salary	2,02,24,924.11	98,64,985.82
g. Provision for NPS	0.00	22,176.00
h. Provision for Pension/Gratuity	0.00	64,00,000.00
i. Provision for Leave liability	0.00	0.00
j. Interest Not Collected Account(INCA)	0.00	2,21,804.40
k. Provision on Link Branch & Cash Diff.	0.00	0.00
m. Tds Payable	55,62,357.06	97,32,083.00
n. Others	9,02,59,337.19	1,16,57,340.19
TOTAL (I, II, III, IV)	35,83,06,722.89	26,06,27,586.10





ARUNACHAL PRADESH RURAL BANK
HEAD OFFICE NAHARLAGUN
Schedules forming Part of Balance Sheet as on 31st MARCH 2023

SCHEDULE-6	Current year	Previous year
CASH AND BALANCE WITH RBI	31-03-2023	31-03-2022
I.CASH IN HAND	7,95,20,870.62	6,34,24,202.59
II.BALANCE WITH Reserve Bank of India	0.00	0.00
i. In Current account	60,08,54,683.52	40,10,49,683.52
ii.In other account	0.00	0.00
TOTAL (I, II)	68,03,75,554.14	46,44,73,886.11

SCHEDULE-7	Current year	Previous year
BALANCE WITH BANKS AND MONEY AT CALL AND SHORT	31-03-2023	31-03-2022
I.IN INDIA:		
i.Balance with Banks:		
a.In current account	8,90,93,476.28	56,36,29,514.21
b.In Settlement current ac	23,82,16,362.67	67,58,35,952.35
ii. Money at call & short Notice:		
a.With Banks	0.00	0.00
b.With other institutions	0.00	0.00
TOTAL (i, ii)	32,73,09,838.95	1,23,94,65,466.56
II.OUTSIDE INDIA:		
i.Current account	0.00	0.00
ii.In other deposit account	0.00	0.00
iii.Money at call and short notice	0.00	0.00
GRAND TOTAL (I AND II)	32,73,09,838.95	1,23,94,65,466.56

SCHEDULE-8	Current year	Previous year
INVESTMENT	31-03-2023	31-03-2022
I.INVESTMENT IN INDIA:		
i.Government securities	3,66,67,33,398.66	3,36,37,12,954.61
ii.Other approved securities	0.00	0.00
iii.Shares	0.00	0.00
iv.Debenture and bonds	67,46,000.00	43,00,000.00
v.Subsidiaries and/joint venture	0.00	0.00
vi.Others (Specify)(a) Mutual fund (M.V=83390374.36)	8,10,00,000.00	3,60,00,000.00
(b) Others (STDR with Bank)	5,56,11,66,323.00	4,12,78,94,242.00
TOTAL (i, ii, iii, iv, v, vi)	9,31,56,45,721.66	7,53,19,07,196.61
II.INVESTMENT OUTSIDE INDIA:		
i.Govt. Securities including local authorities	0.00	0.00
ii.Subsidiaries/joint venture	0.00	0.00
iii.Other investment (specify)	0.00	0.00
TOTAL (I, II)	9,31,56,45,721.66	7,53,19,07,196.61





ARUNACHAL PRADESH RURAL BANK
HEAD OFFICE NAHARLAGUN

Schedules forming Part of Balance Sheet as on 31st MARCH 2023

SCHEDULE-9 ADVANCES	Current year 31-03-2023	Previous year 31-03-2022
A .I. Bills purchased & discounted	0.00	0.00
II. Cash credit, overdraft & loan		
a. Cash credit/KCC/ACC/GCC/WCC	61,64,33,707.52	72,07,75,775.26
b. Overdraft	14,37,20,806.31	6,27,38,856.14
c. Demand loan	16,17,83,343.00	13,87,53,298.00
III. Term loans	2,64,13,61,158.69	1,54,95,25,092.03
TOTAL (I, II, III)	3,56,32,99,015.52	2,47,17,93,021.43
B.I. Secured by tangible assets	2,25,27,40,679.19	2,16,40,13,563.71
II. Covered by bank / Govt. Guarantee	2,25,03,657.00	14,83,002.00
III. Unsecured	1,28,80,54,679.33	30,62,96,455.72
TOTAL (I + II + III)	3,56,32,99,015.52	2,47,17,93,021.43
C. ADVANCES IN INDIA:		
a) Priority sectors	1,40,78,06,674.03	1,56,27,09,205.49
b) Public sectors	0.00	0.00
c) Banks	0.00	0.00
d) Other	2,15,54,92,341.49	90,90,83,815.94
TOTAL (a + b + c)	3,56,32,99,015.52	2,47,17,93,021.43
II. ADVANCES OUTSIDE	0.00	0.00
i) Due from banks	0.00	0.00
ii) Due from others	0.00	0.00
iii) Bills purchased & discounted	0.00	0.00
iv) Syndicate loans	0.00	0.00
v) Others	0.00	0.00
TOTAL (I + ii + iii + iv + v)	0.00	0.00
GRAND TOTAL (C.I & C.II.)	3,56,32,99,015.52	2,47,17,93,021.43

SCHEDULE-10 FIXED ASSETS	Current year 31-03-2023	Previous year 31-03-2022
I. PREMISES:		
i. At cost as on 31 st March of the	0.00	0.00
ii. Addition during the year	0.00	0.00
iii. Deduction during the year	0.00	0.00
iv. Depreciation to date	0.00	0.00
II. OTHER ASSETS (including furniture &		
i. At cost as on 31 st March of the	9,59,98,335.81	7,80,74,254.68
ii. Addition during the year	4,78,45,939.00	1,79,37,081.13
iii. Deduction during the year	0.00	0.00
iv. Depreciation to the date.	7,09,88,327.15	5,84,95,691.82
NET VALUE	7,28,55,947.66	3,75,15,643.99





ARUNACHAL PRADESH RURAL BANK
HEAD OFFICE NAHARLAGUN

Schedules forming Part of Balance Sheet as on 31st MARCH 2023

SCHEDULE-11 OTHER ASSETS	Current year 31-03-2023	Previous year 31-03-2022
I.INTER-OFFICE ADJUSTMENT (NET)	0.00	0.00
II.INTEREST ACCRUED	35,44,55,461.38	24,26,28,164.90
III.Tax deducted at source/Tax Paid IN	0.00	0.00
IV.STATIONERY AND STAMPS	10,40,644.19	11,19,744.84
V.Non-banking asset acquired in	0.00	0.00
VI.OTHERS	92,38,250.00	1,14,32,919.93
a. Settlement A/c	0.00	0.00
b. Remittances	0.00	0.00
c. Suspense	0.00	16,67,102.28
d. Merchant Acquired Banking POS	5,00,000.00	4,69,146.54
g. Others	87,38,250.00	92,96,671.11
TOTAL (I, II, III, IV, V & VI)	36,47,34,355.57	25,51,80,829.67

SCHEDULE-12 CONTINGENT LIABILITIES	Current year 31-03-2023	Previous year 31-03-2022
I.Claims against the bank not acknowledged as debt	0.00	0.00
II.Liabilities on account of outstandings forward exchange contract	0.00	0.00
III.Liabilities for partly paid investment	0.00	0.00
IV.Guarantee given on behalf of	16,47,80,901.00	6,93,93,308.00
V.Acceptance, endorsement and other	0.00	0.00
VI.Others items for which the bank is liable (DEAF)	15,30,894.78	14,82,880.78
TOTAL (I, II, III, IV, V)	16,63,11,795.78	7,08,76,188.78

Schedules forming Part of Profit & Loss account for the YEAR ENDED MARCH 2023

SCHEDULE-13 INTEREST EARNED	Current year 31-03-2023	Previous year 31-03-2022
I.INTEREST/DISCOUNT ON ADVANCES/BILLS	31,51,97,811.67	25,06,28,014.39
II.INTEREST ON INVESTMENT	26,66,62,353.88	23,32,82,471.77
III.INTEREST on Balance with RBI & other Banks	0.00	0.00
IV. OTHERS		
a. Interest earned on TDR with SBI & other bank	34,78,03,208.77	23,30,35,948.95
b. Interest earned on NABARD Term	22,197.84	4,81,138.32
c. Others	88,478.00	0.00
TOTAL (I + II + III + IV)	92,97,74,050.16	71,74,27,573.43





ARUNACHAL PRADESH RURAL BANK
HEAD OFFICE NAHARLAGUN

Schedules forming Part of Profit & Loss account for the YEAR ENDED MARCH 2023

SCHEDULE-14 OTHER INCOME	Current year 31-03-2023	Previous year 31-03-2022
I.COMMISSION, EXCHANGE & BROKERAGE	4,40,12,005.33	3,90,12,288.34
II.PROFIT ON SALE OF INVESTMENT	0.00	0.00
LESS: LOSS ON REVALUATION OF investment		
III.PROFIT ON REVALUATION OF INVESTMENT	0.00	0.00
LESS: Loss on over-valuation of investment		
IV.PROFIT on sale of land, building & other asset	0.00	0.00
LESS: Loss on sale of land, building & other asset		
V.PROFIT on exchange transaction	0.00	0.00
LESS: Loss on exchange transaction		
VI.INCOME earned by way of dividend etc. From subsidiaries companies/joint venture set up abroad/in India	0.00	0.00
VII.MISCELLENEOUS INCOME	1,33,95,866.04	85,69,019.18
TOTAL (I TO VIII)	5,74,07,871.37	4,75,81,307.52

SCHEDULE-15 INTEREST EXPENDED	Current year 31-03-2023	Previous year 31-03-2022
I. Interest on deposit	35,03,25,030.00	30,09,42,504.06
II.Interest on RBI/Inter-back borrowing	0.00	0.00
III.Others	4,77,09,875.70	2,66,06,839.69
TOTAL (I, II, III)	39,80,34,905.70	32,75,49,343.75

SCHEDULE-16 OPERATING EXPENSES	Current year 31-03-2023	Previous year 31-03-2022
I. Payment to and provision for employees	18,95,80,246.12	17,58,30,917.79
II.Rent, taxes and lighting	1,02,40,170.68	81,00,909.80
III.Printing and stationery	31,96,358.31	28,16,226.42
IV.Advertisement and publicity	79,689.60	28,962.60
V.Depreciation on Bank's property	1,24,92,635.33	1,05,20,869.10
VI.Directors' fees, allowances & expenses	0.00	0.00
VII.Auditors' fees, allowances & expenses (including Br audit)	2,89,467.00	2,00,000.00
VIII.Law charges	5,16,671.00	6,750.00
IX.Repairing and maintenance	1,56,56,097.69	1,79,18,325.43
X.Insurance	1,56,88,977.57	1,42,96,747.13
XI.Postage, telegrams, telephone	15,32,727.47	11,65,126.12
XII.Other expenditure	3,35,91,372.76	2,28,38,529.39
TOTAL (I to XIII)	28,28,64,413.53	25,37,23,363.78





ARUNACHAL PRADESH RURAL BANK
SCHEDULE 17-SIGNIFICANT ACCOUNTING POLICIES FOR FY 2022-23:

A. Basis of Preparation:

The Bank's financial statements are prepared under the historical cost convention, on the accrual basis of accounting ongoing concern basis, unless otherwise stated and conform in all material aspects to Generally Accepted Accounting Principles (GAAP) in India, which comprise applicable statutory provisions, regulatory norms/guidelines prescribed by the Reserve Bank of India (RBI), Banking Regulation Act 1949, RRB Act, 1976 as amended by Regional Rural Bank (Amendment) Act, 2015 and accounting Standards issued by the Institute of Chartered Accountants of India to the extent applicable and practices generally prevalent in the banking industry in India.

B. Use of Estimates:

The preparation of financial statements requires the management to make estimates and assumptions considered in the reported amount of assets and liabilities (including contingent liabilities) as on the date of the financial statements and the reported income and expenses during the reporting period. Management believes that the estimates used in preparation of the financial statements are prudent and reasonable. Future results could differ from these estimates.

C. Significant Accounting Policies:

1. Revenue recognition:

- 1.1 Income and expenditure are accounted on accrual basis, except otherwise stated. As regards Bank's foreign offices, income and expenditure are recognised as per the local laws of the country in which the respective foreign office is located.
- 1.2 Interest income is recognised in the Profit and Loss Account as it accrues except:
 - (i) income from Non-Performing Assets (NPAs), comprising of advances, leases and investments, which is recognised upon realisation, as per the prudential norms prescribed by the RBI/ respective country regulators in the case of foreign offices(hereafter collectively referred to as Regulatory Authorities),
 - (ii) overdue interest on investments and bills discounted,
 - (iii) Income on Rupee Derivatives designated as "Trading",which are accounted on realisation.
- 1.3 Profit or Loss on sale of investments is recognised in the Profit and Loss Account. However, the profit on sale of investments in the 'Held to Maturity' category is appropriated (net of applicable taxes and amount required to be transferred to statutory reserve), to 'Capital Reserve Account'.



- 1.4 Income (other than interest) on investments in "Held to Maturity (HTM)" category acquired at a discount to the face value, is recognised as follows :
- (i) On Interest bearing securities, it is recognised only at the time of sale/ redemption.
 - (ii) On zero-coupon securities, it is accounted for over the balance tenor of the security on a constant yield basis.
- 1.5 Dividend is accounted on an accrual basis where the right to receive the dividend is established.
- 1.6 All other commission and fee incomes are recognised on their realisation except for:
- (i) Guarantee commission on deferred payment guarantees, which is spread over the period of the guarantee;
 - (ii) Commission on Government Business and ATM interchange fees, which are recognised as they accrue; and
 - (iii) Upfront fees on restructured accounts, which is apportioned over the restructured period.
- 1.7 Brokerage, Commission etc. paid/ incurred in connection with issue of Bonds / Deposits are amortized over the tenure of the related Bonds /Deposits and the expenses incurred in connection with the issue are charged upfront.
- 1.8 The sale of NPA is accounted as per guidelines prescribed by RBI :-
- i. When the bank sells its financial assets to Securitisation Company (SC)/Reconstruction Company (RC), the same is removed from the books.
 - ii. If the sale is at a price below the net book value (NBV) (i.e., book value less provisions held), the shortfall is debited to the Profit and Loss Account in the year of sale.
 - iii. If the sale is for a value higher than the NBV, the excess provision is written back in the year the amounts are received, as permitted by the RBI.

2. Investments:

The transactions in Government Securities are recorded on "Settlement Date". Investments other than Government Securities are recorded on "Trade Date".

2.1 Classification

Investments are classified into three categories, viz. Held to Maturity (HTM), Available for Sale (AFS) and Held for Trading (HFT) as per RBI Guidelines.



2.2 Basis of classification:

- i. Investments that the Bank intends to hold till maturity are classified as "Held to Maturity (HTM)".
- ii. Investments that are held principally for resale within 90 days from the date of purchase are classified as "Held for Trading (HFT)".
- iii. Investments, which are not classified in the above two categories, are classified as "Available for Sale (AFS)".
- iv. An investment is classified as HTM, HFT or AFS at the time of its purchase and subsequent shifting amongst categories is done in conformity with regulatory guidelines.
- v. Investments in subsidiaries, joint ventures and associates are classified as HTM.

2.3 Miscellaneous:

- i. In determining the acquisition cost of an investment:
 - a. Brokerage/commission received on subscriptions is reduced from the cost.
 - b. Brokerage, Commission, Securities Transaction Tax (STT) etc., paid in connection with acquisition of investments are expensed upfront and excluded from cost.
 - c. Broken period interest paid / received on debt instruments is treated as interest expense/income and is excluded from cost/sale consideration.
 - d. Cost is determined on the weighted average cost method for investments under AFS and HFT category and on FIFO basis (first in first out) for investments under HTM category.
- ii. Transfer of securities from HFT/AFS category to HTM category is carried out at the lower of acquisition cost/book value/market value on the date of transfer. The depreciation, if any, on such transfer is fully provided for. However, transfer of securities from HTM category to AFS category is carried out on acquisition price/book value. After transfer, these securities are immediately revalued and resultant depreciation, if any, is provided.
- iii. Treasury Bills and Commercial Papers are valued at carrying cost.
- iv. **Held to Maturity category:** a) Investments under Held to Maturity category are carried at acquisition cost unless it is more than the face value, in which case the premium is amortised over the period of remaining maturity on constant yield basis. Such amortisation of premium is adjusted against income under the head "interest on investments".



- v. **Available for Sale and Held for Trading categories:** Investments held under AFS and HFT categories are individually revalued at the market price or fair value determined as per Regulatory guidelines, and only the net depreciation of each group for each category (viz., (i) Government securities (ii) Other Approved Securities (iii) Shares (iv) Bonds and Debentures (v) Subsidiaries and Joint Ventures; and (vi) others) is provided for and net appreciation, is ignored. On provision for depreciation, the book value of the individual security remains unchanged after marking to market.
- vi. Investments are classified as performing and non-performing, based on the guidelines issued by the RBI in the case of domestic offices and respective regulators in the case of foreign offices. Investments of domestic offices become non-performing where:
- Interest/installment (including maturity proceeds) is due and remains unpaid for more than 90 days.
 - In the case of equity shares, in the event the investment in the shares of any company is valued at Rs.1 per company on account of the non-availability of the latest balance sheet, those equity shares would be reckoned as NPI.
 - If any credit facility availed by an entity is NPA in the books of the Bank, investment in any of the securities issued by the same entity would also be treated as NPI and vice versa.
 - The above would apply mutatis-mutandis to Preference Shares where the fixed dividend is not paid.
 - The investments in debentures/bonds, which are deemed to be in the nature of advance, are also subjected to NPI norms as applicable to investments.
 - In respect of foreign offices, provisions for NPIs are made as per the local regulations or as per the norms of RBI, whichever is more stringent.
- vii. Accounting for Repo/ Reverse Repo transactions (other than transactions under the Liquidity Adjustment Facility (LAF) with the RBI):
- The securities sold and purchased under Repo/ Reverse Repo are accounted as Collateralized lending and borrowing transactions. However, securities are transferred as in the case of normal outright sale/ purchase transactions and such movement of securities is reflected using the Repo/Reverse Repo Accounts and Contra entries. The above entries are reversed on the date of maturity. Costs and revenues are accounted as interest expenditure/income, as the case may be. Balance in Repo Account is classified under schedule 4 (Borrowings) and balance in Reverse Repo Account is classified under Schedule 7 (Balance with Banks and Money at Call & Short Notice).



- b. Securities purchased/sold under LAF with RBI are debited/credited to Investment Account and reversed on maturity of the transaction. Interest expended/earned thereon is accounted for as expenditure/revenue.

3. Loans /Advances and Provisions thereon:

- 3.1 Loans and Advances are classified as performing and non-performing, based on the guidelines issued by the RBI. Loan Assets become Non-Performing Assets (NPAs) where:
 - i. In respect of term loans, interest and/or instalment of principal remains overdue for a period of more than 90 days;
 - ii. In respect of Overdraft or Cash Credit advances, the account remains "out of order", i.e. if the outstanding balance exceeds the sanctioned limit/drawing power continuously for a period of 90 days, or if there are no credits continuously for 90 days as on the date of balance-sheet, or if the credits are not adequate to cover the interest due during the same period;
 - iii. In respect of bills purchased/discounted, the bill remains overdue for a period of more than 90 days;
 - iv. In respect of agricultural advances: (a) for short duration crops, where the instalment of principal or interest remains overdue for two crop seasons; and (b) for long duration crops, where the principal or interest remains overdue for one crop season.
- 3.2 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 less than or equal to 12 months.
 - ii. Doubtful: A loan asset that has remained in the sub-standard category for a period of 12 months.
 - iii. Loss: A loan asset where loss has been identified but the amount has not been fully written off.
- 3.3 Provisions are made for NPAs as per the extant guidelines prescribed by the regulatory authorities, subject to minimum provisions as prescribed below:
 - Substandard Assets:
 - i. A general provision of 25% on the total outstanding;
 - ii. Unsecured Exposure in respect of infrastructure advances where certain safeguards such as escrow accounts are available - 25%.



- Doubtful Assets:
- i. For Secured Portion: Upto one year – 50%
 - ii. For Secured Portion: One to three years – 100%
 - iii. For Secured Portion: More than three years – 100%
 - iv. Unsecured portion – 100%

Loss Assets: 100%

However we make 100% Provision irrespective of the category of advances whether NPA whether secured or unsecured.

- 3.4 Advances are net of specific loan loss provisions, unrealised interest, ECGC claims received and bills rediscounted.
- 3.5 In the case of loan accounts classified as NPAs, an account may be reclassified as a performing asset if it conforms to the guidelines prescribed by the regulators.
- 3.6 Amounts recovered against debts written off in earlier years are recognised as revenue in the year of recovery.
- 3.7 In addition to the specific provision on NPAs, general provisions are also made for standard assets as per extant RBI Guidelines. These provisions 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.

4. Fixed Assets Depreciation and Amortisation:

- 4.1 Fixed Assets are carried at cost less accumulated depreciation/ amortisation.
- 4.2 Cost includes cost of purchase and all expenditure such as site preparation, installation Costs and professional fees incurred on the asset before it is put to use. Subsequent expenditure/s incurred on the assets put to use are capitalised only when it increases the future benefits from such assets or their functioning capability.
- 4.3 The rates of depreciation and method of charging depreciation in respect of domestic operations are as under:

Sl. No.	Description of Fixed Assets	Method of charging depreciation	Depreciation/ amortisation rate
1	Computers	Straight Line Method	33.33% every year
2	Computer Software forming an integral part of the Computer hardware	Straight Line Method	33.33% every year
3	Computer Software which does not form an integral part of Computer hardware and cost of Software Development	Straight Line Method	33.33% every year



4	Automated Teller Machine / Cash Deposit Machine / Coin Dispenser / Coin Vending Machine	Straight Line Method	20.00% every year
5	Servers	Straight Line Method	25.00% every year
6	Network Equipment	Straight Line Method	20.00% every year
7	Other fixed assets	Straight Line Method	On the basis of estimated useful life of the assets. Estimated useful life of major group of Fixed Assets are as under: Premises 60 Years Vehicles 5 Years Safe Deposit 20 Years Lockers Furniture & Fixtures 10 Years

4.4 In respect of assets acquired during the year (for domestic operations), depreciation is charged on proportionate basis for the number of days the assets have been put to use during the year.

4.5 Assets costing less than Rs. 1,000 each are charged off in the year of purchase.

4.6 In respect of leasehold premises, the lease premium, if any, is amortised over the period of lease and the lease rent is charged in the respective year(s).

5. Leases:

The asset classification and provisioning norms applicable to advances, as laid down in Para 3 above, are applied to financial leases also.

6. Impairment of Assets:

Fixed Assets are reviewed for impairment whenever events or changes in circumstances warrant that the carrying amount of an asset may not be recoverable. Recoverability of assets to be held and used is measured by a comparison of the carrying amount of an asset to future Net Discounted Cash Flows expected to be generated by the asset. If such assets are considered to be impaired, the impairment to be recognised is measured by the amount by which the carrying amount of the asset exceeds the fair value of the asset.

7. Employee Benefits:

7.1 Short Term Employee Benefits:

The undiscounted amounts of short-term employee benefits, such as medical benefits which are expected to be paid in exchange for the services rendered by employees, are recognised during the period when the employee renders the service.

7.2 Long Term Employee Benefits:

i. Defined Benefit Plan

a. Employees of the Bank are covered by Employees Provident Fund and Pension



Schemes of Employees Provident Fund Organisation of Government of India. All eligible employees are entitled to receive benefits under the Employees Provident Fund scheme. The Bank contributes monthly at a determined rate (currently 10% of wages i.e. Basic plus DA for NPS). These contributions are remitted to Employees Provident Fund Organization, for this purpose and are charged to Profit and Loss Account. The Bank recognizes such annual contributions as an expense in the year to which it relates. Shortfall, if any, is provided for on the basis of actuarial valuation.

- b. The Bank operates Gratuity and Pension schemes which are defined benefit plans.
 - i) The Bank provides for gratuity to all eligible employees. The benefit is in the form of lump sum payments to vested employees on retirement, or on death while in employment, or on termination of employment, for an amount equivalent to 15 days basic salary payable for each completed year of service, subject to a maximum amount of Rs. 20 lacs. Vesting occurs upon completion of five years of service, for this Bank has taken a policy with SBI Life Insurance Co. Ltd. and makes periodic contributions to the fund as per actuarial valuation carried out annually.
 - ii) The Bank provides for pension to all eligible employees as per APRB (Employees) Pension Regulation, 2018. The benefit is in the form of monthly payments as per rules to vested employees on retirement or on death while in employment, or on termination of employment. Vesting occurs at different stages as per rules.
- ii. **Other Long Term Employee benefits:**
 - a. All eligible employees of the Bank are eligible for compensated absences, leave travel concession, Leave encashment as per Sponsor Bank Guidelines. The costs of such long term employee benefits are internally funded by the Bank.

8. Taxes on income:

Income tax expense is the aggregate amount of current tax and deferred tax expense incurred by the Bank. The current tax expense and deferred tax expense are determined in accordance with the provisions of the Income Tax Act, 1961 and as per Accounting Standard 22 - Accounting for Taxes on Income respectively after taking into account taxes paid at the foreign offices, which are based on the tax laws of respective jurisdictions. Deferred Tax adjustments comprises of changes in the deferred tax assets or liabilities during the year. Deferred tax assets and liabilities are recognized by considering the impact of timing differences between taxable income and accounting income for the current year, and carry forward losses. Deferred tax assets and liabilities are measured using tax rates and tax laws that have been enacted or substantively enacted at the balance sheet date. The impact of changes in deferred tax assets



and liabilities is recognized in the profit and loss account. Deferred tax assets are recognized and re-assessed at each reporting date, based upon management's judgment as to whether their realization is considered as reasonably/virtually certain.

9. Provisions, Contingent Liabilities and Contingent Assets:

9.1 In conformity with AS 29, "Provisions, Contingent Liabilities and Contingent Assets", issued by the Institute of Chartered Accountants of India, the Bank recognises provisions only when it has a present obligation as a result of a past event, and would result in a probable outflow of resources embodying economic benefits will be required to settle the obligation, and when a reliable estimate of the amount of the obligation can be made.

9.2 No provision is recognised for:

- i. any possible obligation that arises from past events and the existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Bank; or
- ii. any present obligation that arises from past events but is not recognised because:
 - a. it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or
 - b. a reliable estimate of the amount of obligation cannot be made.

Such obligations are recorded as Contingent Liabilities. These are assessed at regular interval and only that part of the obligation for which an outflow of resources embodying economic benefits is probable, is provided for, except in the extremely rare circumstances where no reliable estimate can be made.

9.3 Provision for reward points in relation to the debit card holders of the Bank is being provided for on actuarial estimates.

9.4. Contingent Assets are not recognised in the financial statements.

**SCHEDULE 18: NOTES TO ACCOUNTS 2022-23****APPENDED TO AND FORMING PART OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED MARCH, 2023.****1. Reconciliation/ Matching**

- a) Reconciliation /matching/adjustment of inter branch transactions, branch suspense and sundry deposits are in progress on an ongoing basis. The impact, in the opinion of the management of the bank, of un-recognized entries on the financial statements would not be material.
- b) In certain branches, the balancing books and reconciliation of control accounts with subsidiary ledger/registers are in progress. The impact, in the opinion of the management of the bank, of un-recognized entries on the financial statements would not be material.
- c) Balance with the other banks as mentioned in the schedule-7 are taken as appearing in the books of accounts of the Bank and its branches. Reconciliation and adjustment entries thereof are passed as and when the statements are received from other banks.

2. Fixed Assets and Depreciation

Accounting of fixed assets of the bank and depreciation thereon are done centrally at the Head Office of the Bank.

3. Stationary

The stationary supplied to the branches has been charged to Profit & Loss account at Head Office without taking in to account the stock of stationary at branches. This effect the amount of stationary consumed which is debited to Profit & Loss Account. The stock appearing in the financial statements represents the un-issued stock at Head Office.

4. Provisions and Contingencies

The provisions and contingencies amount shown in "Profit and Loss Account" includes provisions against advances (net) and provisions for fraud committed in the earlier year.

5. Regulatory Capital

(a) Composition of Regulatory Capital

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year	Previous Year
i)	Common Equity Tier 1 capital (CET 1)/ Paid up share capital and reserves(net of deductions, if any)	62.12	42.37
ii)	Additional Tier 1 capital/ Other Tier 1 capital	0.00	0.00
iii)	Tier 1 capital (i + ii)	62.12	42.37
iv)	Tier 2 capital	3.21	2.41
v)	Total capital (Tier 1+Tier 2)	65.33	44.78
vi)	Total Risk Weighted Assets (RWAs)	488.61	367.44
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs) / Paid-up share capital and reserves as percentage of RWAs	12.71%	11.56%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	12.71%	11.53%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	0.66%	0.66%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	13.37%	12.19%
xi)	Leverage Ratio	NA	NA
xii)	Percentage of the shareholding of		
	a) Government of India	50%	50%
	b) State Government (Arunachal Pradesh)	15%	15%
	c) Sponsor Bank	35%	35%





xiii)	Amount of paid-up equity capital raised during the year	Nil	1.32
xiv)	Amount of non-equity Tier 1 capital raised during the year, of which: Give list as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	Nil	Nil
xv)	Amount of Tier 2 capital raised during the year, of which Give list as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	Nil	Nil

6. Asset liability management

(a) Maturity pattern of certain items of assets and liabilities

(Amount in ₹ crore)

	Day 1	2 to 7 days	8 to 14 days	15 to 30 Days	31 days to 2 months	Over 2 Months and to 3 months	Over 3 months and up to 6 Months	Over 6 months and up to 1 year	Over 1 year and upto 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	0.00	0.00	143.54	48.54	187.60	93.33	252.84	258.48	219.81	39.65	11.51	1255.30
Advances	0.00	0.00	12.56	12.03	15.99	20.07	3.82	3.11	73.79	57.68	167.59	366.64
Investments	0.00	0.00	0.00	0.00	84.36	125.00	252.00	127.81	47.32	87.73	207.34	931.56
Borrowings	0.00	0.00	0.00	16.35	0.00	0.00	0.00	20.00	0.00	0.00	40.48	76.83
Foreign Currency assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00





7. Investments

(a) Composition of Investment Portfolio

As at 31.03.2023

(Amount in ₹ crore)

	Investments in India							Investments outside India				Total Investments	
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and	Others		Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others		Total Investments outside India
						MF	FDs						
Held to Maturity													
Gross	251.19	0	0	0.67	0	8.10	556.12	816.08	0	0	0	0	816.08
Less: Provision for non-performing investments (NPI)	0	0	0	0	0	0	0	0	0	0	0	0	0
Net	251.19	0	0	0.67	0	8.10	556.12	816.08	0	0	0	0	816.08
Available for Sale													
Gross	115.48	0	0	0	0	0	0	115.48	0	0	0	0	115.48
Less: Provision for depreciation and NPI	0	0	0	0	0	0	0	0	0	0	0	0	0
Net	115.48	0	0	0	0	0	0	115.48	0	0	0	0	115.48
Held for Trading													
Gross	0	0	0	0	0	0	0	0	0	0	0	0	0
Less: Provision for depreciation and NPI	0	0	0	0	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Investments													
Gross	366.67	0	0	0.67	0	8.10	556.12	931.56	0	0	0	0	931.56
Less: Provision for non-performing investments	0	0	0	0	0	0	0	0	0	0	0	0	0
Less: Provision for depreciation and NPI	0	0	0	0	0	0	0	0	0	0	0	0	0
Net	366.67	0	0	0.67	0	8.10	556.12	931.56	0	0	0	0	931.56





As at 31.03.2022

	Investments in India						Investments outside India				Total Investments outside India	Total Investments	
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others		Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others			
						MFs	FDs						
Held to Maturity													
Gross	171.25	0	0	0.43	0	3.60	412.79	0	0	0	0	0	588.07
Less: Provision for non-performing investments (NPI)	0	0	0	0	0	0	0	0	0	0	0	0	0
Net	171.25	0	0	0.43	0	3.60	412.79	0	0	0	0	0	588.07
Available for Sale													
Gross	165.12	0	0	0	0	0	0	0	0	0	0	0	165.12
Less: Provision for depreciation and NPI	0	0	0	0	0	0	0	0	0	0	0	0	0
Net	165.12	0	0	0	0	0	0	0	0	0	0	0	165.12
Held for Trading													
Gross	0	0	0	0	0	0	0	0	0	0	0	0	0
Less: Provision for depreciation and NPI	0	0	0	0	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Investments	336.37	0	0	0.43	0	3.60	412.79	0	0	0	0	0	753.19
Less: Provision for non-performing investments	0	0	0	0	0	0	0	0	0	0	0	0	0
Less: Provision for depreciation and NPI	0	0	0	0	0	0	0	0	0	0	0	0	0
Net	336.37	0	0	0.43	0	3.60	412.79	0	0	0	0	0	753.19





(Rs. Crores)

(b) SLR-Investments

Sr.No.	Particulars	31-03-2023	31-03-2022
1	Value of Investments	366.67	336.37
i	Gross Value of Investments	366.67	336.37
ii	Provisions for Depreciation	0.00	0.00
iii	Net Value of Investments	366.67	336.37
2	Movement of provisions held towards depreciation on investments	0.00	0.00
i	Opening Balance	0.00	0.00
ii	Add: Provisions made during the year	0.00	0.00
iii	Less: Write off/ write back of excess provisions during the year	0.00	0.00
iv	Closing Balance	366.67	336.37

(c) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
i) Movement of provisions held towards depreciation on investments		
a) Opening balance		
b) Add: Provisions made during the year	NIL	NIL
c) Less: Write off / write back of excess provisions during the year		
d) Closing balance		
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	1.55	1.55
b) Add: Amount transferred during the year	0.80	0.00
c) Less: Draw down	0.00	0.00
d) Closing balance	2.35	1.55
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	2.03%	0.94%

(d) Non-SLR investment portfolio**i. Non-performing non-SLR investments**

(Rs. Crores)

Sl. No.	Particulars	31-03-2023	31-03-2022
a)	Opening balance	Nil	Nil
b)	Additions during the year since 1st April	Nil	Nil
c)	Reductions during the above period	Nil	Nil
d)	Closing balance	Nil	Nil
e)	Total provisions held	Nil	Nil





ii. Issuer composition of non-SLR investments

(Rs. Crores)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
		(3)	(3)	(4)	(4)	(5)	(5)	(6)	(6)	(7)	(7)
(1)	(2)	31-3-23	31-3-22	31-3-23	31-3-22	31-3-23	31-3-22	31-3-23	31-3-22	31-3-23	31-3-22
a)	PSUs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b)	FIs	0.67	0.43	0.00	0.00	0.00	0.00	0.00	0.00	0.67	0.43
c)	Banks	556.12	412.79	0.00	0.00	0.00	0.00	0.00	0.00	556.12	412.79
d)	Private Corporates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e)	Subsidiaries / Joint Ventures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
f)	Others(MF)	8.10	3.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
g)	Provision held towards depreciation	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	564.89	416.82	0.00	0.00	0.00	0.00	0.00	0.00	556.79	416.82

(e) Repo Transactions

(Amount in ₹ crore)

	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding as on 31st Mar 2023
i) Securities sold under repo				
a) Government securities	Nil	Nil	Nil	Nil
b) Corporate debt securities				
c) Any other securities				
ii) Securities purchased under reverse repo				
a) Government securities	Nil	Nil	Nil	Nil
b) Corporate debt securities				
c) Any other securities				





8. Asset Quality
a) Classification of advances and provisions held
FY 2022-23

	Standard		Non-Performing		Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	
Gross Standard Advances and NPAs					
Opening Balance	247.38	5.27	3.15	1.51	257.32
Add: Additions during the year					6.14
Less: Reductions during the year					5.75
Closing balance	356.33	3.60	4.42	2.30	366.65
Reductions in Gross NPAs due to:					
i) Upgradation					4.30
ii) Recoveries (excluding recoveries from upgraded accounts)					0.64
iii) Technical/ Prudential/Write-offs					0.81
iv) Write-offs other than those under (iii) above					
Provisions (excluding Floating Provisions)					
Opening balance of provisions held	0.99	5.27	3.15	1.51	10.92
Add: Fresh provisions made during the year					1.31
Less: Excess provision reversed/ Write-off loans					0.92
Closing balance of provisions held	1.45	3.60	4.42	2.30	11.77
Net NPAs					
Opening Balance					0
Add: Fresh additions during the year					0
Less: Reductions during the year					0
Closing Balance					0





	Standard		Non-Performing			Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Floating Provisions						
Opening Balance						NILL
Add: Additional provisions made during the year						NILL
Less: Amount drawn down during the year						NILL
Closing balance of floating provisions						NILL
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written-off accounts						NA
Add: Technical/ Prudential write-offs during the year						NA
Less: Recoveries made from previously technical/prudential written-off accounts during the year						NA
Closing balance						NA

Ratios (in per cent)	Current Year	Previous Year
Gross NPA to Gross Advances	2.81%	3.86%
Net NPA to Net Advances	0%	0%
Provision coverage ratio	100%	100%





a) Classification of advances and provisions held
FY 2021-22

	Standard		Non-Performing			Total Non-Performing Advances	Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Loss		
Gross Standard Advances and NPAs							
Opening Balance	188.61	7.00	4.21	0.00		11.21	199.82
Add: Additions during the year						6.29	
Less: Reductions during the year						7.57	
Closing balance	247.18					9.93	257.11
Reductions in Gross NPAs due to:							
i) Upgradation							
ii) Recoveries (excluding recoveries from upgraded accounts)							
iii) Technical/ Prudential Write-offs							
iv) Write-offs other than those under (iii) above							
Provisions (excluding Floating Provisions)							
Opening balance of provisions held	84.82	NILL	NILL	NILL		11.21	
Add: Fresh provisions made during the year						1.51	
Less: Excess provision reversed/ Write-off loans						2.79	
Closing balance of provisions held	98.95					9.93	
Net NPAs							
Opening Balance						0	
Add: Fresh additions during the year						0	
Less: Reductions during the year						0	
Closing Balance						0	





	Standard		Non-Performing			Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Floating Provisions						
Opening Balance						NILL
Add: Additional provisions made during the year						NILL
Less: Amount drawn down ¹⁵ during the year						NILL
Closing balance of floating provisions						NILL
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written-off accounts						NA
Add: Technical/ Prudential write-offs during the year						NA
Less: Recoveries made from previously technical/prudential written-off accounts during the year						NA
Closing balance						NA

Ratios (in per cent)	Current Year	Previous Year
Gross NPA to Gross Advances	3.86%	5.61%
Net NPA to Net Advances	0%	0%
Provision coverage ratio	100%	100%





b) Sector-wise Advances and Gross NPA

(Amounts in ₹ Crore)

Sr. No.	Sector	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i) Priority Sector							
a)	Agriculture and allied activities	36.02	2.40	6.66%	40.97	3.10	7.57%
	Crop Loan	22.58	0.91	4.05%			
	Allied Activities	0.75	0.22	29.76%			
	Other Agriculture Loans	12.69	1.26	9.95%			
b)	Advances to industries sector eligible as priority sector lending	0.00	0.00	0.00%	0.00	0.00	0.00%
c)	Services	104.66	5.08	4.85%	91.21	3.53	3.87%
	RTO	22.53	1.11	4.92%			
	GECL	2.48	0.21	8.56%			
	Cash credit	41.59	2.37	5.70%			
	Others Services	38.06	1.39	3.65%			
d)	Personal loans & Others PS Advances	7.65	0.07	0.98%	34.11	2.37	6.95%
	Housing Under PS	6.39	0.00	0.00%			
	PMEGP	1.26	0.07	5.94%			
	Subtotal (i)	148.34	7.55	5.09%	166.29	9.00	5.41%
ii) Non-priority Sector							
a)	Agriculture and allied activities	0.00	0.00	0.00%	0.00	0.00	0.00%
b)	Industry	0.00	0.00	0.00%	0.00	0.00	0.00%
c)	Services	0.00	0.00	0.00%	0.00	0.00	0.00%
d)	Personal loans & other NPS advances	218.48	2.76	1.26%	91.03	0.94	1.03%
	Personal Loans Public	129.63	1.19	0.92%			
	Staff Loans	10.62	0.00	0.01%			
	Other Non PS	78.23	1.57	2.00%			
	Sub-total (ii)	218.48	2.76	1.26%	91.03	0.94	1.03%
	Total (I + ii)	366.82	10.32	2.81%	257.32	9.94	3.86%





c) Particulars of resolution plan and restructuring

i. Details of accounts subjected to restructuring

		Agriculture and allied activities		Corporate (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		31-3-23	31-3-22	31-3-23	31-3-22	31-3-23	31-3-22	31-3-23	31-3-22	31-3-23	31-3-22
Standard	Number of borrowers	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
	Gross Amount (₹ crore)	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
	Provision held (₹ crore)	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Sub-Standard	Number of borrowers	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
	Gross Amount (₹ crore)	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
	Provision held (₹ crore)	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Doubtful	Number of borrowers	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
	Gross Amount (₹ crore)	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
	Provision held (₹ crore)	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Total	Number of borrowers	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
	Gross Amount (₹ crore)	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
	Provision held (₹ crore)	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil

d) Disclosure of transfer of loan exposures:

Details of stressed loans transferred during the year (to be made separately for loans classified as NPA and SMA)

(all amounts in ₹ crore)	To ARCs	To permitted transferees	To other transferees (please specify)
No: of accounts	NA	NA	NA
Aggregate principal outstanding of loans transferred	NA	NA	NA
Weighted average residual tenor of the loans transferred	NA	NA	NA
Net book value of loans transferred (at the time of transfer)	NA	NA	NA
Aggregate consideration	NA	NA	NA
Additional consideration realized in respect of accounts transferred in earlier years	NA	NA	NA





Details of loans acquired during the year		
(all amounts in ₹ crore)	From SCBs, RRBs, UCBs, StCBs, DCCBs, AIFIs, SFBs and NBFCs including Housing Finance Companies (HFCs)	From ARCs
Aggregate principal outstanding of loans acquired	NA	NA
Aggregate consideration paid	NA	NA
Weighted average residual tenor of loans acquired	NA	NA

e) Fraud accounts: Nil

9. Exposures

a) Exposure to Real Estate Sector

Sr	Category	31-03-2023	31-03-2022
a	Direct exposure		
(i)	Residential Mortgages		
	Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented (individual housing loan upto Rs.20 lakh may be shown separately)	Nil	Nil
(ii)	Commercial Real Estate		
	Lending secured by mortgages on commercial real estates (office buildings, retail space, multi-purpose commercial premises, multi-family residential buildings, multi-tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.) Exposure would also include non-fund based (NFB) limits ;		
(iii)	Investments in Mortgage Backed Securities (MBS) and other securitised exposures		
	a. Residential	Nil	Nil
	b. Commercial Real Estate	Nil	Nil
b)	Indirect Exposure	Nil	Nil
	Fund-based and non-fund based exposures on National Housing Bank (NHB) and Housing Finance Companies (HFCs)		
	Total Exposure to Real Estate Sector	Nil	Nil

b) Unsecured advances :No advances against which intangible securities

(Amounts in ₹ crore)

Particulars	Current Year	Previous Year
Total unsecured advances of the bank	128.80	30.63
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	NA	NA
Estimated value of such intangible securities	NA	NA





10. Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	191.66	148.85
Percentage of deposits of twenty largest depositors to total deposits of the bank	15.27%	13.58%

b) Concentration of advances

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	50.23	37.94
Percentage of advances to twenty largest borrowers to total advances of the bank	13.47%	14.74%

c) Concentration of exposures

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total exposure to the twenty largest borrowers/customers	50.23	37.94
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/customers	13.47%	14.74%

d) Concentration of NPAs

(Amount in ₹ crore)

	Current Year	Previous Year
Total Exposure to the top twenty NPA accounts	4.53	3.79
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	43.88%	44.97%



**11. Transfers to Depositor Education and Awareness Fund (DEAFund)**

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year	Previous Year
i)	Opening balance of amounts transferred to DEA Fund	0.14	0.08
ii)	Add: Amounts transferred to DEA Fund during the year	0.01	0.06
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.00	0.00
iv)	Closing balance of amounts transferred to DEA Fund	0.15	0.14

12. Disclosure of complaints

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

Sr. No	Particulars	Previous year	Current year
Complaints received by the bank from its customers			
1.	Number of complaints pending at beginning of the year	Nil	Nil
2.	Number of complaints received during the year	Nil	Nil
3.	Number of complaints disposed during the year	Nil	Nil
3.1	Of which, number of complaints rejected by the bank	Nil	Nil
4.	Number of complaints pending at the end of the year	Nil	Nil
Maintainable complaints received by the bank from Office of Ombudsman			
5.	Number of maintainable complaints received by the bank from Office of Ombudsman	Nil	Nil
5.1	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	Nil	Nil
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	Nil	Nil
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	Nil	Nil
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)	Nil	Nil

Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2021 (Previously Banking Ombudsman Scheme, 2006) and covered within the ambit of the Scheme.

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

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year					
Ground - 1	Nil	Nil	Nil	Nil	Nil
Ground - 2	Nil	Nil	Nil	Nil	Nil
Ground - 3	Nil	Nil	Nil	Nil	Nil
Ground - 4	Nil	Nil	Nil	Nil	Nil
Ground - 5	Nil	Nil	Nil	Nil	Nil
Others	Nil	Nil	Nil	Nil	Nil
Total	Nil	Nil	Nil	Nil	Nil





	Previous Year				
Ground - 1	Nil	Nil	Nil	Nil	Nil
Ground - 2	Nil	Nil	Nil	Nil	Nil
Ground - 3	Nil	Nil	Nil	Nil	Nil
Ground - 4	Nil	Nil	Nil	Nil	Nil
Ground - 5	Nil	Nil	Nil	Nil	Nil
Others	Nil	Nil	Nil	Nil	Nil
Total	Nil	Nil	Nil	Nil	Nil

13. Disclosure of penalties imposed by the Reserve Bank of India

During the year Reserve Bank of India has imposed following penalties on the Bank under the provision of Section 46 (4) of the Banking Regulation Act, 1949, for contraventions of any of the provisions of the Act, 1949; order, rule or condition specified by Reserve Bank under the Act.

Sl No	Particulars	Amount (In Lakhs)
1.	For non compliance with the directions contained in Para 2(b) of RBI circular RPCD.RRB.BC.97/03.05.34/2000-01 dated June 11, 2001 on 'Strengthening of Prudential norms- Provisioning Asset classification and exposure limit'.	Rs. 32.00 lakhs
2.	For non compliance with the directions contained in Para 1 (a) of RBI circular RPCD.RRB.BC.97/03.05.34/2000-01 dated June 11, 2001 on 'Strengthening of Prudential norms- Provisioning Asset classification and exposure limit' read with the directions contained in Para A (iv) of RBI circular RPCD No. RRB.BC. 112/ 03.05.34/95-96 dated March 22, 1996 on 'RRBs- Income Recognition, Asset classification and Provisioning Norms- Non Performing Assets (NPAs)'.	Rs. 10.00 lakhs
	TOTAL	Rs. 42.00 lakhs

14. Other Disclosures

a) Business ratios

Particular	Current Year	Previous Year
i) Interest Income as a percentage to Working Funds	7.65 %	7.67 %
ii) Non-interest income as a percentage to Working Funds	0.47 %	0.51 %
iii) Cost of Deposits	3.24 %	3.48 %
iv) Net Interest Margin	4.37 %	4.20 %
v) Operating Profit as a percentage to Working Funds	2.52 %	1.96 %
vi) Return on Assets	1.69 %	1.32 %
i) Business (deposits plus advances) per employee (in ₹crore)	14.23	13.25
ii) Profit per employee (in ₹crore)	0.18	0.12

b) Banc assurance Business

The details of fees / brokerage earned in respect of insurance broking, agency and banc assurance business undertaken by them shall be disclosed for both the current year and previous year.

Name of the party	Current year	Previous Year
SBI Life Insurance	35.83 lakhs	43.00 lakhs
SBI General Insurance	26.78 lakhs	4.38 lakhs

c) Marketing and distribution- NIL

d) Disclosures regarding Priority Sector Lending Certificates(PSLCs)- Rs. 65.00 Cr (Rs. 50 Cr General and Rs. 15 Cr Agri)





e) Provisions and contingencies

(Amount in ₹ crore)

Provision debited to Profit and Loss Account	Current Year	Previous Year
i) Provisions for NPI	Nil	Nil
ii) Provision towards NPA	1.31	1.05
iii) Provision made towards Income tax	6.65	3.40
iv) Other Provisions and Contingencies (with details)	8.46	8.23

f) Payment of DICGC Insurance Premium

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year	Previous Year
i)	Payment of DICGC Insurance Premium	1.41	1.13
ii)	Arrears in payment of DICGC premium	Nil	Nil

g) Details of Single Borrower (SGL), Group Borrower Limit (GBL) exceeded by the bank:
Nothing to report

h) Draw Down from Reserve: Nothing to report as on date.

i) Details of non-performing financial assets purchased/ sold:

Banks which purchase non-performing financial assets from other banks shall be required to make the following disclosure in the Notes on Accounts to their Balance Sheets:

A. Details of non-performing financial assets purchased:

(Rs. lakh)

Sr	Particulars	31-03-2023	31-03-2022
1 (a)	No. of accounts purchased during the year	Nil	Nil
(b)	Aggregate outstanding	Nil	Nil
2 (a)	Of these, number of account restructured during the year	Nil	Nil
(b)	Aggregate outstanding	Nil	Nil

B. Details of non-performing financial assets sold

(Rs. lakhs)

Sr	Particulars	31-03-2023	31-03-2022
1	No. of accounts sold	Nil	Nil
2	Aggregate outstanding	Nil	Nil
3	Aggregate consideration received	Nil	Nil

15. Disclosure Requirements as per Accounting Standards where the RBI has issued guidelines in respect of disclosure items for 'Notes to Accounts'

a) Accounting Standard 5 - Net Profit or Loss for the period, prior period items and changes in accounting policies. Bank has no such disclosures to be made in the Notes on Accounts to the Balance Sheet of banks.

b) Accounting Standard 9 - Revenue Recognition

This Standard requires that in addition to the disclosures required by Accounting Standard 1 on 'Disclosure of Accounting Policies (AS 1)', an enterprise should also disclose the circumstances in which revenue recognition have been postponed pending the resolution of significant uncertainties. Bank has no such disclosures.





c) **Accounting Standard 15 - Employee Benefits**

i. **Leave Encashment**

The fund requirement for the year 2022-23 for Leave Encashment Liability is ascertained by SBI Life Insurance Company Limited in accordance with AS -15 and as per the assessment there was no any requirement for the Leave Encashment fund.

ii. **Gratuity**

The fund requirement for the year 2022-23 for Gratuity Liability is ascertained by SBI Life Insurance Company Limited by in accordance with AS -15 and as per the assessment, there was no any requirement of the fund.

iii. **Pension**

In accordance with law, all employees of the Bank are entitled to receive benefits under the Pension fund and NPS, a defined contribution plan in which both the employee and the bank contribute monthly at a pre determined rate. The Bank has made total provision of Rs. 6, 34, 47,000.00 for this FY, which will be provided to Pension Trust, benefits other than its annual contribution and recognizes such contributions as an expense in the year incurred.

iv. **Salary Revision**

The Bank has provided a sum of Rs. 1,67,69,880.52 as wage revision provision during the year from P&L account and the available balance is Rs. 2,02,24,924.11 in the balance sheet under the head Provision for arrear salary.

d) **Accounting Standard 17 - Segment Reporting**

Not applicable in RRBs.

e) **Accounting Standard 18 - Related party disclosure**

List of related Parties:

State Bank of India (Sponsor bank)
SBI Mutual Fund
SBI Life Insurance Company Ltd
SBI General Insurance Company Ltd.
Reserve Bank of India
NABARD

FY 2022-23

(Amt. in Lakhs)

Name of the related party	Deposit/Investment	Salary paid to deputed staff	Balance with Bank	Interest Income/Capital Gain	Commission on Income	Other Expenses/Interest expenses	No. of employees on deputation
State Bank of India (Sponsor Bank)	17476.03	74.42	3207.40	1749.98	Nil	289.63	3
SBI Mutual Fund	810.00	Nil	Nil	Nil	Nil	Nil	Nil
SBI Life Insurance	Nil	Nil	Nil	Nil	35.83	Nil	Nil
SBI General Insurance	Nil	Nil	Nil	Nil	26.78	Nil	Nil
Reserve bank of India	6008.55	Nil	Nil	Nil	Nil	Nil	Nil
NABARD	67.46	Nil	Nil	0.22	Nil	Nil	Nil





FY 2021-22

(Amt. in Lakhs)

Name of the related party	Deposit/Investment	Salary paid to deputed staff	Balance with Bank	Interest Income/Capital Gain	Commission on Income	Other Expenses/Interest expenses	No. of employees on deputation
State Bank of India (Sponsor Bank)	24247.94	68.19	12394.65	2330.36	Nil	161.12	3
SBI Mutual Fund	360.00	Nil	Nil	Nil	Nil	Nil	Nil
SBI Life Insurance	Nil	Nil	Nil	Nil	43.00	Nil	Nil
SBI General Insurance	Nil	Nil	Nil	Nil	4.38	Nil	Nil
Reserve bank of India	4010.50	Nil	Nil	Nil	Nil	Nil	Nil
NABARD	43.00	Nil	Nil	0.24	Nil	Nil	Nil

f) Accounting Standard 22 – Accounting for Taxes on Income

Nothing to report as on date.

g) Accounting Standard 25 – Interim Financial reporting

Nothing to report as on date.

16. Previous year figures have been re-classified wherever necessary.





**H.K.AGRAWALA
& ASSOCIATES**
CHARTERED ACCOUNTANTS

INDEPENDENT AUDITOR'S REPORT

To the Members of Arunachal Pradesh Rural Bank

Report on Audit of the Financial Statements

Opinion

We have audited the accompanying financial statements of Arunachal Pradesh Rural Bank ('the Bank'), which comprise the Balance Sheet as at 31st March 2023 and the Statement of Profit and Loss for the year then ended, and notes to the financial statements including a summary of significant accounting policies and other explanatory information in which are included the Returns for the year ended of Head Office and 20 branches audited by us and 12 unaudited branches certificated by the management. The branches audited by us have been selected by the bank in accordance with the guidelines issued by the NABARD.

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 and Regional Rural Bank Act, 1976 (as amended) in the manner so required for the Bank and are in conformity with accounting principles generally accepted in India and give a true and fair view of the state of affairs of the Bank as at 31st March 2023, and its profit for the year ended on that date.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India (ICAI). Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the standalone 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 Act and the Rules thereunder, 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.

Responsibilities of Management and Those Charged with Governance for Financial Statements

The Bank's Board of Directors is responsible with respect to the preparation of these financial statements that give a true and fair view of the financial position, financial performance of the Bank in accordance with the applicable provisions of Regional Rural Bank Act, 1976, Banking Regulation Act, 1949, applicable guidelines of Reserve Bank of India and NABARD, accounting principles generally accepted in India, including the



Second Floor, Above Indian Overseas Bank, Sabitri Lalit Bharali Bhawan, M. N. Road, Panbazar, Guwahati-781001
Phone : (0361) 2511158 Email : harishkr_ca@yahoo.com



H.K.AGRAWALA
& ASSOCIATES
CHARTERED ACCOUNTANTS

accounting Standards specified by ICAI. 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 statement 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. Those Board of Directors are also responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibilities for the audit of the Financial Statements

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 the 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 skepticism 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.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.





H.K.AGRAWALA
& ASSOCIATES
CHARTERED ACCOUNTANTS

- 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 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.

Other Matters

We did not audit the financial statements / information of 12 branches included in the standalone financial statements of the Bank whose financial statements / financial information reflect total assets of Rs.1,82,20,97,135.04 as at 31st March 2023 and total revenue of Rs.2,61,99,175.92 for the year ended on that date, as considered in the standalone financial statements. These branches and processing centres cover 6.27% of advances, 14.30% of deposits and 3.28% of Non-performing assets as at 31st March 2023 and 2.65% of revenue for the year ended 31st March 2023. The financial statements / information of these branches have been certified by the management.

Our opinion is not modified in respect of this matter.





H.K.AGRAWALA
& ASSOCIATES
CHARTERED ACCOUNTANTS

Report on Other Legal and Regulatory Requirements

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.

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.

We further report that:

- i. 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.
- ii. the Balance Sheet and the Statement of Profit and Loss dealt with in this report are in agreement with the books of account.
- iii. in our opinion, the aforesaid standalone financial statements comply with the applicable Accounting Standards, to the extent they are not inconsistent with the accounting policies prescribed by RBI.

Dated: 20.04.2023
Place: Naharlagun



For, M/s H.K. Agrawala and Associates
Chartered Accountants
FRN: 319293E

CA. Himanshu Chowkhani
Partner
M.No. 301901
UDIN: 23301901BGVJXX9418



ANNEXURE-I

Performance during current year and previous year:(Rupees in lakhs)

<u>Sl.No</u>	<u>Particulars</u>	<u>Current year</u> <u>31-03-2023</u>	<u>Previous year</u> <u>31-03-2022</u>
1	NO.OF BRANCHES	32	31
	a) Urban Branch	0	0
	b) Semi urban Branch	8	8
	c) Rural Branch	24	23
	d) Ultra small branch	0	0
2	Total staff:	114	102
	a) On deputation from SBI (including Chairman)	3	3
	b) Officers	63	57
	c) Office Assistants (Multipurpose)	47	41
	d) Office attendant	4	4
3	OWN FUND:	6009.82	6009.82
	a) Share capital	6009.82	6009.82
	b) Reserve	NIL	NIL
	c) Share Capital Deposit account	0.00	0.00
4	DEPOSITS:	125529.50	109362.04
	Absolute growth	16167.45	20109.09
	% of growth	14.78	22.53
	a) Demand deposits	89312.77	77381.14
	Absolute growth	11931.63	13776.38
	% of growth	15.42	21.66
	i) Current account	24661.93	21549.86
	ii) Saving Bank account	64650.84	55831.29
	b) Term deposits	36216.72	31980.90
	Absolute growth	4235.83	6332.71
	% of growth	13.24	24.69
5	BORROWING:	7682.63	3643.46
	% of growth	0.00	0.00
	a) From sponsor Bank (SBI)		
	a) Limit sanctioned	1635.44	9746.00
	ii) Outstanding	1721.50	99.38
	b) From NABARD		
	i) Limit Sanctioned	4093.40	2400.00
	ii) Outstanding	4093.40	2400.00
	c) From Others (NSTFDC)	0.00	0.00
	i) Limit sanctioned		
	ii) Outstanding	1867.72	1144.08
6	ADVANCES (OUTSTANDING)	36681.90	25732.05
	Absolute growth	10949.85	5750.05
	% of growth	42.55	28.78
	a) Target groups	14833.54	16628.72
	Ratio to total advances	40.44	64.61
	b) Non-target groups	21848.36	-
	Ratio to total advances	59.56	22.53
	Out of total under:		
	a) Agriculture	3587.92	4096.94



	b) Allied activities	1334.72	1280.82
	c) Rural artisan	0.00	0.00
	d) Priority sectors	14833.54	16628.72
	e) Weaker section	5426.04	3162.85
	f) Kishan credit cards	2253.21	2457.81
	g) SHG Finance	506.38	545.00
	h) SGSY finance	4.52	5.64
	i) General Credit Cards	23.70	20.35
	j) SME	10691.23	9742.11
7	LOAN ISSUED DURING THE YEAR	16667.3	14519.34
	a) Target groups	4539.97	9939.29
	b) Non-target groups	12127.33	4734.50
	Out of total under:		-
	b) Agriculture	589.65	3259.06
	c) Allied activities	493.77	1417.52
	d) Rural artisan	0.00	-
	e) Priority sectors	4539.17	984.70
	f) Weaker section	0.00	1517.48
	g) Kishan credit cards	95.88	170.29
	h) SHG Finance	256.80	545.53
	i) SGSY finance	0.00	0.00
	j) General credit cards	0.00	0.00
	k) SME	10691.23	1890.24
8	Credit Deposit Ratio	29.22	23.53
9	Recovery rate (July – June)	91.07	88.41
10	INVESTMENT	93156.45	75319.07
	a) SLR Investment	36667.33	33637.13
	b) Non-SLR investment	56489.12	41681.94
11	Investment to Deposit ratio	78.21	68.87
12	Balance with SBI (Total)	58885.56	53673.59
	a) In current account	3273.90	12394.65
	b) In TDR account	55611.66	41278.94
13	Balance with RBI in current account	6008.54	4010.50
14	Cash in hands	795.20	634.24
15	Average working capital	121605.00	51615
16	Average deposit	108212.00	86523.18
17	Average borrowing	18506.84	4278.55
18	Average cash in hand	6625.90	591.34
19	Average balance with RBI	6008.54	4010.50
20	Average balance with bank	3273.09	3271.36
21	Average SLR investment	36667.33	31758.57
22	Average Non-SLR investment	56489.12	42812.27
23	Average loan and advances	29865.00	22390.14
24	Working fund	121605.00	93592.00
25	Risk weighted assets	48861.00	36723.51
26	CRAR	13.37	12.19
27	PROFIT AND LOSS ACCOUNT:		
	a) Total Income	9871.80	7650.09
	i) Interest earned on advances	3151.97	2506.28
	ii) Interest earned on investment	6145.76	4668.00



	iii) Other income	574.07	475.81
	b) Total expenditure	7816.38	6416.68
	i) Interest paid on deposits	3503.25	3009.42
	ii) Interest paid on borrowing	477.09	266.07
	iii) Operating expenses	2828.64	2537.23
	iv) Provisions	1007.40	603.96
	c) Net result (a – b)		1233.41
28	Accumulated Losses	0.00	1773.24
29	Average cost of fund (%)	3.25	3.48
	a) Average cost of deposit (%)	3.24	3.48
	b) Average cost of borrowing (%)	3.44	7.30
30	Average return on fund (%)	8.63	8.57
	a) Average return on advances (%)	10.60	11.19
	b) Average return on investment (%)	6.67	6.46
31	Total business	162211.43	135094.09
32	PRODUCTIVITY		
	a) Per branch business	5069.10	4357.87
	b) Per employee business	1422.90	1324.45
	c) Per branch profit	64.23	39.79
	d) Per employee profit	18.03	12.09
33	NON PERFORMING ASSETS:		
	a) At the beginning of the year	993.78	1121.48
	b) Addition during the year	614.01	172.45
	c) Recovery during the year	576.24	300.15
	d) NPA at the end of the year	1031.54	993.78
	e) Gross NPA %	2.81	3.86
	f) Net NPA percentage	0.00	0.00
34	ASSET CLASSIFICATION	36681.90	25732.04
	a) Standard assets	35650.36	24738.26
	b) Sub-standard assets	359.52	527.35
	c) Doubtful assets	441.56	315.39
	d) Loss assets	230.46	151.04
35	PROVISIONING	1176.95	1131.48
	a) Provision against standard asset	145.41	98.95
	b) Provision against sub-standard asset	359.52	527.35
	c) Provision against doubtful assets	441.56	315.39
	d) Provision against loss assets	230.46	151.04
	e) Provision against frauds etc.	0.00	0.00
36	BALANCE OF PROVISION A/C	1176.95	1238.22
	a) Provision against Standard asset	145.41	98.95
	b) Provision against NPAs	1031.54	993.78
	c) Provision against Frauds	0.00	0.00
37	TECHNOLOGIES		
	a) CBS implementation	Yes	Yes
	b) NEFT implementation	Yes	Yes
	c) RTGS implementation (Except from & to SBI)	Yes	Yes
	d) Rupay ATMs Debit cards	Yes	Yes
	e) RupayKisan Credit Cards	Yes	Yes



	f) Direct Benefit Transfer (ACH CR)	Yes	Yes
	g) Direct Benefit Transfer (ACH DR)	Yes	Yes
	h) ECS Debit	Yes	Yes
	i) IMPS	Yes	Yes
	j) E-Commerce	Yes	Yes
	k) Kiosk Banking (BC-CSP)	Yes	Yes
	l) PFMS	Yes	Yes
38	INTERNAL CONTROL		
	a) Snap Audit (No. of Branch covered)		
	b) Internal audit: (No. of branch covered)		
	c) Inter branch adjustment	0.00	0.00
39	NEW BRANCH/RELOCATION/MERGER		
	i) No. of New branch opened during the year	1	Nil
	ii) No. of branch relocated during the year	Nil	Nil
	iii) No. Of branch merged during the year	Nil	Nil



Annexure-II
STATEMENT SHOWING DISTRICT WISE BRANCHES WITH BUSINESS
AS ON 31-03-2023
(Rupees in Lakh)

Name of District/ Branch	Name of Block	Total Deposits	Total Advances	CD Ratio	Date of opening
EAST SIANG DISTRICT					
1.Pasighat	Pasighat	10333.20	2546.58	24.64	31.12.1983
2. Lumpo	Nari-Koyu	1452.09	181.85	12.52	31.03.1984
3 .Mebo	Mebo	3891.41	319.01	8.20	02.02.1984
4. Sille	Sille	4530.19	1023.74	22.60	04.07.1984
5. Ruksin	Ruksin	4305.01	1414.62	32.86	31.12.1984
6.J.N College	Pasighat	2006.65	343.63	17.12	07.03.2016
SIANG DISTRICT					
7.Riga	Riga	477.21	52.85	11.07	29.06.2012
8.Boleng	Pangin	3972.60	340.44	8.57	12.02.1986
9.Rumgong	Rumgong	680.41	225.93	33.20	12.08.2011
WEST SIANG DISTRICT					
10.Aalo	Aalo	7078.34	1596.38	22.55	30.12.1994
11.Kamba	Liromoba	1873.10	342.15	18.27	10.01.1989
12.Basar	Basar	7474.29	1088.31	14.56	24.07.1993
13.Likabali	Likabali	8876.39	768.62	8.66	27.12.1985
14. Gensi	Gensi	605.13	31.73	5.24	30.01.2012
UPPER SIANG DISTRICT					
15.Geku	GekuMariyang	1825.15	192.56	10.55	26.11.1986
16. Mariyang	GekuMariyang	1615.51	242.75	15.03	31.12.2011
UPPER SUBANSIRI DISTRICT					
17.Daporijo	Daporijo	9232.57	1925.27	20.85	08.06.1994
18.Dumporijo	Dumporijo	3461.72	1089.88	31.48	24.03.1985
19.Taliha	Taliha	409.65	264.06	64.46	29.06.2012
20. Nacho	Nacho	255.57	115.23	45.09	17.01.2021
PAPUM PARE DISTRICT					
21. HO	Borum	7.93	0.00	0.00	30.11.1983
22.Itanagar	Borum	10236.23	3752.36	36.66	17.12.2003
23.Naharlagun	Borum	15504.31	9104.38	58.72	31.07.2007
24.Kimin	Kimin	1202.11	565.08	47.01	03.07.1985
25.Sagalee	Sagalee	1989.14	1370.74	68.91	26.03.1985
LOWER SUBANSIRI DISTRICT					
26.Yazali	Ziro-II	2682.62	728.04	27.14	03.04.1986
27. Yachuli	Ziro-II	1557.15	677.96	43.54	13.08.2007
28. Ziro	Ziro	7870.09	2785.61	35.39	22.09.2008
LOWER DIBANG VALLEY DISTRICT					
29. Roing	Roing	2774.85	326.57	11.77	02.09.2008
LOHIT DISTRICT					
30. Tezu	Tezu	5277.90	2171.34	41.14	18.11.2008
NAMSAI DISTRICT					
31. Namsai	Namsai	1379.00	526.10	38.15	21.09.2017
WEST KAMENG DISTRICT					
32.Bhalukpong	Bhalukpong	452.18	378.56	83.72	11.09.2018
KRA DAADI					
33. Palin	Palin	239.82	189.58	79.05	05.11.2022
GRAND TOTAL		125529.52	36681.91	29.22	

Dong village, Anjaw



अरुणाचल प्रदेश ग्रामीण बैंक
ARUNACHAL PRADESH RURAL BANK
(भारतीय स्टेट बैंक द्वारा प्रायोजित | Sponsored by State Bank of India)