



ಬಿ ಹನುಮಂತನಗರ ಸಹಕಾಲಿ ಬ್ಯಾಂಕ್ ನಿಯಮಿತ

ಕೇಂದ್ರ ಕಛೇರಿ: #7/29, ಕೆ.ಪಿ.ಪೂರ್ಣಚಂದ್ರ ತೇಜಸ್ವಿ ರಸ್ತೆ,

To the state of th	೧ಗಳೂರ [್]		ದ	ರ ರಾ	ರಾಣಿ	: 080	-22	24289	985,	26	507	_ 7976		រ . nail		
2023–24ਨੀ ਸਾಲੇਨ			(ಬ್ಯಾಂಕಿಂ	ಗ್ ನಿಯಂ	ಂತ್ರಣ ಕಾಂ	ಯಿದೆ 1949ರ	ಕಲಂ		ಿ ಬಿ 3ನೇ –03–202		್ ಪ್ರಕ		3-2023	3 ಕ್ಕ		
ಠೇವಣಿಗಳ ಮೇಲಿನ ಬಡ್ಡಿ)ರ್ಚ						10	ಕ್ಕ 0,89,61		ಪೈ 00	13.0	ರೂ 04,87,3			
ಸಿಬ್ಬಂದಿ ವೆಚ್ಚ									4,58,01	,117-0	00	4,9	98,56,7	'16-00		
3. ಆಡಳಿತ ಮಂಡಳಿಯ ವೆಚ್ಚಗಳು 4. ಆಡಳಿತಾತ್ಮಕ ವೆಚ್ಚಗಳು								23,93,456-00 70,13,682-93				71,83,253-9				
5. ಅಂಚೆ ಮತ್ತು ದೂರವಾಣಿ ವೆಚ್ಚ								2,46,068-70 2,32,508-00								
6. ಕಾನೂನು ವೆಚ್ಚಗಳು 7. ಲೆಕ್ಕಪರಿಶೋಧನಾ ಶುಲ್ಕ 8. ಸ್ತತಿನ ಸವಕಳಿ ಮತ್ತು ರಿಪೇರಿ								8,62,490-00				8,49,968-0				
ಸ್ವತ್ತಿನ ಸವಕಳಿ ಮತ್ತು ರಿಪೇರಿ ಮುದ್ರಣ ಮತ್ತು ಲೇಖನ ಸಾಮಗ್ರಿ ಹಾ	നം അ	ಹೀರಾತು							30,83 7.88	,244- ,471-2		3	33,48,7 5,36,0			
ಇತರೆ ವೆಚ್ಚಗಳು									1,06,35	,152-0	04		39,45,2	51-99		
ತೆರಿಗೆ ಪೂರ್ವ ಆದಾಯ 1. ಹೂಡಕೆಗಳ ಏರಿಳಿತ ನಿಧಿಗೆ ಅವಕಾಶ									4,84,88,149-5 3 55,00,000-00							
ಕರಡು ಮತ್ತು ಸಂಶಯಾತ್ಮಕ ಸಾಲದ ನಿ		دد د.				- ~ ~ ~ ·			42.00	0-0			37,00,0			
ಆದಾಯ ತೆರಿಗೆ ಕಾಯ್ದೆ ಕಲಂ 36(1)(ವಿಶೇಷ ಕರಡು ಮತ್ತು ಸಂಶಯಾತ್ಮಕ ಸಾ			ാ ബയ്യ മ	ೲೲೲ	ತ್ಮಕ ಸಾಲ	ာထ လధ			43,00 10,13				12,80,0 7,40,9			
ಡೆಫರ್ಡ್ ಟ್ಯಾಕ್ಸ್ ಖರ್ಚು / (ಆದಾಯ)									(-) 7,57				38,16,6			
ಆದಾಯ ತೆರಿಗೆ ಹಿಂದಿನ ವರ್ಷಗಳ ಆದಾಯ ತೆರಿಗೆ									1,13,81 2,32	,148-0 ,060-0	_	1,	17,27,1 58,2	263-00		
		ಳ ಲಾಭ ಒಟ್ಟು							2,68,17 2,85,05				29,74,3 19,34,8			
		ವಾಯ ವಾಯ							-03-202	4 है,			3-2023			
ಸಾಲ ಮತ್ತು ಮುಂಗಡಗಳ ಮೇಲಿನ १								14	4,12,19		ಪೈ 70	16,7	ರೂ 76,46,3			
ಗುಂತಾಯಗಳ (ಹೂಡಿಕೆ) ಮೇಲಿನ ಒ	•								8,06,56	·		7,9	3,70,3			
ಸರ್ಕಾರಿ ಭದ್ರತಾ ಹೂಡಿಕೆ ಮಾರಾಟದಿ ಆದಾಯದ ಇತರೆ ಜಮೆಗಳು	ාංස ප ස	nom							10,05 56,25	<u> </u>			19,18,1	0-00 30-73		
		હ્યા Legura i	n Einanai	al State	monte	'Notes to	1 000111		2,85,05	,911-	95	25,1	19,34,8	29-18		
egulatory Capital: a) Composition			apital		ments –	'Notes to	-ccou	ina - UCE	/3		24.00	(A 3.2024	mount in	₹ cror		
r.No. i) Paid up share capital and res ii) Other Tier 1 capital	serves (n	et of dec		culars f any)						+	J1.U3	8.75 15.31	31.03	8.77 8.77 14.19		
iii) Tier 1 capital (i + ii) iv) Tier 2 capital												24.06 1.05		22.96 1.22		
v) Total capital (Tier 1+Tier 2) vi) Total Risk Weighted Assets (I vii) Paid-up share capital and res	RWAs)	s nerce"	ane of D	NA _e						=		25.11 83.64 10.46		24.18 97.36 9.00		
viii) Tier 1 Ratio (Tier 1 capital as ix) Tier 2 Ratio (Tier 2 capital as	a percei	ntage of ntage of	RWAs) RWAs)							#		28.77 1.25		23.58 1.25		
x) Capital to Risk Weighted Ass Amount of Tier 2 capital rai	ets Ratio	(CRAR) (Total Ca		a percer	ntage of RW	/As)			\mp		30.02		24.83		
a) a) Perpetual Cumulative Pref b) Redeemable Non-Cumulat c) any other			hares							+		0.00 0.00 0.00		0.00 0.00 0.00		
b) Draw down from Reserves sset liability management : a) Matu	rity patt	ern of c	ertain ite	ms of as	sets an	d liabilities	i					Nil	mount in	Ni		
	Day 02 c	days 08	days 15		31 days	Over 2 months	& mc		Over 6 months 8		ar &	Over 3 year &	Over	Tota		
			5.23 30		2 months	3 month	s m 57	p to 6 onths 17.35	up to 1 year 34.3	3 ye		up to 5 years 9.0	years			
	0.07	0.07 4.50	0.07	0.20	0.4		40	10.12 5.00	5.4	15	9.83 5.50	16.5		100.6		
owings evestments: (a) Composition of Inve	- estment	- Portfoli	- o as at 31	- 1.03.202	4	-	-	-		-	-	(A	- mount in	- ì ₹ cror		
					rnment	Other Ap		Investme	Deber	tures &	& Otl	hers To				
d to Maturity				Secu	ırities	Securi	ties		Bo	nds			in In			
ss s: Provision for non-performing invest	ments (f	NPI)			49.19 - 49.19							1		49.1 49. 1		
illable for Sale ss					28.45			-	-		-	-		28.4		
s: Provision for non-performing invest d for Trading	ments (f	NPI)			28.45			-	-		-	=		28.4		
ss s: Provision for non-performing invest	ments (N	NPI)			-			-	-		-	-				
al Investments s: Provision for non-performing invest	monte (MDI)			- 77.64			-	-		-	-		77.6		
s: Provision for depreciation and NPI	il cilicilis	NF1)			1.00 76.64							-		1.0 76. 6		
nposition of Investment Portfolio as	s at 31.0	3.2023						Investme	ents in In	dia		(A	mount ir	≀₹ cror		
44-11-4					rnment urities	OtherApp Securi		Shares		ntures onds	& Ot	hers	Total In ments in			
d to Maturity sss s: Provision for non-performing invest	ments (N	VPI)			49.00			-	-		+	-		49.0		
illable for Sale	arronto (r	••••			49.00			-	-		+	-		49.0		
ss s: Provision for non-performing invest	ments (f	NPI)			31.04			-	-		+	-		31.0		
d for Trading ss					31.04				-		-			31.0		
s: Provision for non-performing invest	ments (N	NPI)			-			-	-		-	-				
al Investments s: Provision for non-performing invest s: Provision for depreciation and NPI	ments (N	NPI)			80.04 - 1.00			<u>-</u>	1		-	-		1.0		
lovement of Provisions for Depreci	ation an	nd Inves	tment Flu	ctuatio	79.04			-	-		-	- (A	mount ir	79.0		
Movement of Provisions held toward			Parti	iculars							31.	.03.2024	31.0	3.2023		
a) Opening Balance b) Add : Provisions made during to	he year											1.0	0	1.0		
c) Less : Write off/ write back of ea d) Closing balance Movement of Investment Fluctuati			uuring the	year								1.0	0	1.0		
a) Opening Balance b) Add : Amount transferred during												0.5 0.5		0.1 0.4		
c) less: Drawdown d) Closing balance Closing balance in IFR as a % of	closing L	palance :	of Investm	ente in ^	VES and	HFT/ Curro	nt cato	gory			+	1.1 3.909		0.5 1.80°		
ale and transfers to/from HTM cate on-SLR investment portfolio: i) Nor	gory: NI	IL				Julio	5460						mount ir			
lo Opening balance	االاادم .		Particu							-	31.03	.2024		3.2023		
 Additions during the year since 1st Reductions during the above period 										N	ot App	plicable	Not Ap	plicable		
) Closing balance) Total provisions held sset quality: (a) Classification of ac	lveness	and	vielens '	neld						\perp		/*	mount ir	F orce		
sset quality: (a) Classification of ac Particulars	. vances	Ť	Stan	dard	nocc o	ub- standa	rd De		-Perform		orf	`		Total		
ss Standard Advances and NPAs ening Balance		100	varidā		92.77	ub- standa 4.7		16.32 0.		P	JIIOII	y A0		114.2		
l: Additions during the year s: Reductions during the year*													2.68 10.00	2.6 16.2		
sing balance ductions in Gross NPAs due to: graded to Standard					86.48	3.0	00	10.13 0.	.39				14.18	100.6		
overies (excluding recoveries from upg		c's)											:			
visions (excluding Floating Provisi ening balance of provisions held					0.65	2.′	19	13.20 0.	.39				15.78			
 I: Fresh provisions made during the yes: Excess provision reversed/ Write-osing balance of provisions held 	ear off loans				0.65	2.2	28	14.01 0.	52				1.03 - 16.81			
NPAs ening Balance					5.00	2.0		3.12	0				5.72			
d: Fresh additions during the year s: Reductions during the year													1.03 -4.12			
Ratios (in %)				31.0	3.2024		38	-3.88 -0. 31.03.20	23				-2.63	83.2		
ss NPA to Gross Advances NPA to Net Advances vision coverage ratio						14.09% - 3.14% 23.14%			5.	82% 81% 40%						
vision coverage ratio sector-wise Advances and Gross NF	PAs			04.65		≖v. 14 /0			13.		00.0-	•	mount in	₹ cror		
Sector*			anding	Gross	Total A	Gross NP/			anding	Gross		of Gros	s NPAs 1			
) Oction	- 1		dvances		Total	Advances i	ınat		ivances	NPAs			in that			
Priority Sector		IOIAI A	uvances	111713		sector					+			360101		

	ೇ ಮುಖ್ಯ	್ಯರಸ್ತೆ, 1ನೇ ಅಡ್ಡರ	ಶೈ ಹನುಮ	ಂತನ	ಕಗರ, ಬೆಂಗ										
ea		hnrcbank.in,						20 -	→- > 2:	•	~ +	- \			
ದಿನಾಂಕ 31-03-2024ಕ್ಕೆ ಇದ್ದಂತೆ ಬ್ಯಾಂಕಿನ ಆಸ್ತಿ-ಜವಾಬ್ದಾರಿ ತಃಖ್ತೆ (ಬ್ಯಾಂಕಿ ಬಂಡವಾಳ ಮತ್ತು ಜವಾಬ್ದಾರಿಗಳು					ಕಿಂಗ್ ನಿಯಂತ್ರಣ ಕ 31–03–	ಫಾರಂ ಎ 3ನೇ ಷೆಡ್ಯೂಲ್ ಪ್ರಕಾರ) 31–03–2023 ರಲ್ಲಿದ್ದಂತೆ									
1.	ಷೇರು ಬಂಡವ		ರೂ. ಪೈ												
2.	ಕಾಯ್ದಿರಿಸಿದ ವ		8,77,09,850-00 36,68,25,620-39												
3. 4.	ಠೇವಣಿಗಳು ಹ ಸುಸ್ತಿ ಸಾಲಗಳ		201,62,96,912-80 11,47,52,567-00												
5.	ಠೇವಣಿಗಳಿಗೆ ತ		93,14,347-00												
6. 7.	ಇತರೆ ಜವಾಬ್ಯಾ ಡಿ.ಇ.ಎ. ಫಂಡ		2,59,46,519-74 22,49,808-78												
8.	ನಿವ್ವಳ ಲಾಭ		2,29,74,361-46												
ు ఓకప్పె					242,59,19,824-58 31–03–2024 ರಲ್ಲಿದ್ದಂತೆ				264,60,69,987-17 31–03–2023 ರಲ್ಲಿದ್ದಂತೆ						
ಆಸ್ತಿ ಮತ್ತು ಸ್ವತ್ತುಗಳು					ರೂ. ಪೈ 1,65,84,965-00				್ಕ್ ರೂ. ಕ						
1. 2.	ನಗದು ಶಿಲ್ಕು ಬ್ಯಾಂಕುಗಳಲ್ಲಿ		1,70,14,508- 9,02,97,940-												
3.	ಕರೆ ಠೇವಣಿ			,00,000-00											
4. 5.	ಹೂಡಿಕೆಗಳು					113,56,37,234-40 114,26,75,940-60									
6.	-					1,23,43,972-00									
7.		ಮೇಲೆ ಬರಬೇಕಾದ ಬಡ್ಡಿ (ಕಾಂ	ಂಟ್ರಾ)			11,47,52,567-00									
8. 9.	ನಿವೇಶನ ಮತ್ತು ಪೀಠೋಪಕರಣ	<u>υ</u> ω				35,34,484-00 20,31,994-00									
10.	0. ಕಛೇರಿ ಸಲಕರಣೆಗಳು					6,48,174-92									
11. 12.	9					4,89,336-01 9,13,521-00									
13.	. ಇತರೆ ಆಸ್ತಿಗಳು					4,84,80,506-24									
14.	. ಡಿ.ಇ.ಎ. ಫಂಡ್ ಖಾತೆ (ಕಾಂಟ್ರಾ) ಒಟ್ಟು					26,97,652-83 242,59,19,824-58				22,49,80 264,60,69,98					
	Sub-Total (i) Non-priority Se		52.46	5.51		10.50		56.32	10.02			17.79%			
a) /	Agriculture and Industry														
d) (Services Other Non-Prior	ity Sector	48.20			47.00		57.95				19.81			
	Sub-Total (ii) Total (i+ ii)	Data ata di Dan anta di duniana	48.20 100.66			17.98 14.09		57.95 114.27	21.50	A 4 !	3	19.81 18.82			
	`	Detected/Reported during	previous and curre Particulars							Amount in 1.03.2024		ore) 3 1.03.2023			
4mo		reported n fraud (₹ crore) n made for such frauds (₹	crore)							=	+	-			
4mo	unt of Unamo	rtised provision debited fro Resolution Framework for CO	om 'other reserves					g March	31,2024 (-	n ₹ cro	-			
-		Exposure to accounts class	sified as Standard	Of (A)	, aggregate debt	Of (A)	amount by the	Exposi	ire to acc	ounts clas	ssifie	d as Standard			
Тур	e of Borrower	consequent to implementation Position as at the end of the			lipped into NPA ring the year	borr	owers the year			•		of resolution of this year			
Corp	onal Loans orate Persons*		0.05			uumg	uno your			0.05					
Othe	Of which MSMEs - Dthers 17.70					0.04 4.64 3.60 4.64					13.02				
Total . Ex		posure to real estate secto			3.60	4	.64	<u> </u>				nts in ₹ crore)			
		ages - Lending fully secured						Priority :	Sector		2024 2.65	31.03.2023 13.12			
		ower or that is rented. Individuous nown separately. Exposure w					or	•	ority Sect		4.06	13.87			
		Estate - Lending secured by s, multifamily residential build	mortgages on comr								26.71	26.99			
		elopment and construction, e		d also ir	clude non-fund b				Ce, noteis		26.71	26.99			
) Un	secured advar		Particulars						24		Amou	nts in ₹ crore)			
		ances of the bank deposits, advances and NF		tion of l	Danaeite*				31	0.66		0.77 nts in ₹ crore)			
			Particulars	tion or i	Jeposits				31	.03.2024		31.03.2023			
Perce	entage of depos	twenty largest depositors its of twenty largest deposito	rs to total deposits	of the ba	ank					16.95 9.52%	\pm	36.46 18.08%			
	ncentration of		Particulars						3′	1.03.2024		nts in ₹ crore) 31.03.2023			
Perce	entage of advan	e twenty largest borrowers ices to twenty largest borrow	ers to total advance	s of the	bank					18.73 18.61%	\pm	43.36 37.95%			
) Co	ncentration of	NPAs	Particulars						3) 1.03.2024		nts in ₹ crore) 31.03.2023			
Perce	entage of expos	e top twenty NPA accounts (E ures to the twenty largest NF	PA exposure to total		IPAs.					7.62 53.74%		10.35 48.14%			
Sr.N		ositor Education and Aware	eness Fund (DEA F Particu						3) 1.03.202		nts in ₹ crore) 31.03.2023			
i) ii)	Add: Amou	alance of amounts transferre ints transferred to DEA Fund	during the year							0.22 0.05		0.19 0.03			
iii) Closing ba	unts reimbursed by DEA Fun lance of amounts transferred	I to DEA Fund							0.27	_	0.22			
. Dis Sr.N	0.	plaints: (a) Summary informat	Particu		by the bank from	custome	ers and fro	m the O		Banking O		sman (OBOs) 31.03.2023			
1. 2.	Numb	er of complaints pending at the complaints pending at the complaints pending at the complaints received due	peginning of the yea	ır						-	\pm	1			
3.	Numb	er of complaints received du er of complaints disposed du ich, number of complaints re	ring the year							-	+	1 -			
4.	Numb Maintainab	er of complaints pending at t le complaints received by t	the end of the year							-					
5.	5.1 Of 5, i	er of maintainable complaint number of complaints resolve	ed in favour of the ba	ank by E	3Os		b DO-								
6.	5.3 Of 5, i	number of complaints resolve number of complaints resolve er of Awards unimplemented	ed after passing of A	wards b	y BOs against the	e bank				NIL		NIL			
		s : a) Business ratios		u umo (Stror than those d	ppodiod	,		20			nts in ₹ crore)			
		a percentage to Working Functions as a percentage to Working							31	1. 03.2024 9.57% 0.28%	+	9.77% 0.19%			
ii) Co v) Ne	ost of Deposits et Interest Marg	in								6.12% 4.16%		6.33% 4.17%			
∕i) Re	eturn on Assets	s a percentage of Working Fu ts plus advances) per emplo								1.39% 1.16% 7.53		1.93% 0.90% 8.10			
/iii) F	usiness (deposi Profit per employ ncassurance b	/ee (PBT)	, 300							0.07	Amou	0.06 nts in ₹ crore)			
		rned in respect of insurance I	Particulars		SSUrance busines	<u> </u>			3	1.03.2024 Nil		31.03.2023 Nil			
) Dis	sclosures rega	rding Priority Sector Lendi rting Priority Sector Lendi the purchase of PSL Certific	ng Certificates (PS	LCs):			es			1411		IVII			
Natu	re of PSL Certi	<u>'</u>	ALES BY LIE DANK TO	Value	2020-24 IS KS.20	0101									
Priori	ity – General ity – Micro	ontingeneies		20.00						,	Δm	nte in ₹ a\			
Prov		ontingencies O Profit and Loss Account							31.03	5.2024 0.00		nts in ₹ crore)			
i) Pro ii) Pr	ovisions for NPI ovision towards ovision made to	wards Income tax								0.00 0.00 0.43		0.00 0.82 0.59			
v) 01	ther Provisions	and Contingencies (with deta	nils)							0.43		0.09			

III) Provision made towards income tax
iv) Other Provisions and Contingencies (with details)
a) Stand Still Assets
b) Special Reserve for IT Act
c) Deferred Tax
d) Provision For EL Encashment
e) Provision Investment Fluctuation Reserve TOTAL Contingencies Not debited to Profit and Loss Account
i) Demand as per Income Tax TDS (as Traces Portal)
ii) Demand as per GST) Payment of DICGC Insurance Premium Particulars

31.03.2024
31.03.2023
i) Payment of DICGC Insurance Premium (Incl. GST @18%)
0.27
0.30
iii) Arrears in Payment of DICGC premium
f) Disclosure of facilities granted to directors and their relatives: List fund or non-fund (guarantees, letters of credit, etc.) facilities extended to directors, their relatives, companies or firms in which they are interested except Loan against FD's: NIL For THE HANUMANTHANAGARA CO-OPERATIVE BANK LTD. Sd/- (Venugopal G) Professional Director Sd/- (Mallarigowda) Vice-President Sd/- (Ramegowda) President Sd/- (Giddegowda S) Professional Director General Manager (I/C)

್ರೀಕ್ರಪರಿಕೋಧನಾ ದೃಧೀಕರಣ ಪತ್ರ್ಯ ಹನುಮಂತನಗರ ಸಹಕಾರಿ ಬ್ಯಾಂಕ್ ನಿಯಮಿತ, ಬೆಂಗಳೂರು–560019, ಇದರ ದಿನಾಂಕ 31–03–2024 ಕ್ಕೆ ಇದ್ದಂತೆ ಇರುವ ಆಸ್ತಿ–ಜವಾಬ್ದಾರಿ ತುಖ್ರೆಯನ್ನು ಬ್ಯಾಂಕಿನ 2023–2024 ನೇ ಸಾಲಿನ ಲೆಕ್ಕ ಮಸ್ತಕಗಳೊಂದಿಗೆ ಪರಿಶೀಲಿಸಿರುತ್ತೇವೆ. ಪರಿಶೀಲನಾ ವೇಳೆಯಲ್ಲಿ ಸಂಬಂಧಿಸಿದವರಿಂದ ಅಗತ್ಯ ಸಮಜಾಯಿಷಿಯನ್ನು ಪಡೆದಿದ್ದು, ಇದರೊಂದಿಗೆ ಲಗತ್ತಿಸಿರುವ ನಮ್ಮ ಪ್ರತ್ಯೇಕ ಲೆಕ್ಕಪರಿಶೋಧನಾ ವರದಿಗೆ ಒಳಪಟ್ಟು ನಮಗೆ ತಿಳಿದ ಮಟ್ಟಿಗೆ ಹಾಗೂ ಹಾಜರುಪಡಿಸಿದ ದಾಖಲೆಗಳ ಅನುಸಾರ ದಿನಾಂಕ 31–03–2024 ಕ್ಕೆ ಬ್ಯಾಂಕಿನ ನೈಜ ಆರ್ಥಿಕ ಪರಿಸ್ಥಿತಿಯನ್ನು ಪ್ರತಿಬಂಬಸುತ್ತದೆಂದು ಅಭಿಪ್ರಾಯ ಪಡುತ್ತೇವೆ. ಮೆ॥ ಎಸ್.ಎಸ್.ಬಿ ಅಂಡ್ ಅಸೋಸಿಯೇಟ್ಸ್ ಚಾರ್ಟರ್ಡ್ ಅಕೌಂಟೆಂಟ್ಸ್, FRN No. 010372S ಸಹಿ/- (ಸಿಎ. ಸಿ ಎಸ್ ಸುದರ್ಶನ್) ಸ್ಥಳ : ಬೆಂಗಳೂರು ದಿನಾಂಕ : 12/06/2024 ಪಾಲುದಾರರು (ಸದಸ್ಯತ್ವ ಸಂಖ್ಯೆ: 214157) UDIN : 24214157BKFJGT2381



29.63 4.99 22.83 0.52

Priority Sector
 Agriculture and allied activities
 Advances to industries sector eligible as

priority sector lending
c) Services
d) Other Priority Sector (Education + Housing)



0.45

0.00





0.05 0.02 0.30 0.14 1.92

0.13

(Amounts in ₹ crore)

Sd/- (Krishna D)