Annexure III

Disclosure in financial statements – 'Notes to Accounts'

A. General

The items listed in these Directions shall be disclosed in the 'Notes to Accounts' to the financial statements. Banks shall make additional disclosures where material.

B. Presentation

In addition to the schedules to the Balance Sheet, a summary of 'Significant Accounting Policies' and 'Notes to Accounts' shall be disclosed as separate Schedules.

C. Disclosure requirements

Banks shall, at the minimum, furnish the following information in the 'Notes to Accounts'. Banks shall note that mere mention of an activity, transaction or item in the disclosure template does not imply that it is permitted, and banks shall refer to the extant statutory and regulatory requirements while determining the permissibility or otherwise of an activity or transaction. These are common templates for commercial banks and UCBs, unless stated otherwise. RRBs, LABs and UCBs may omit those line items/disclosures which are not applicable/permitted or with no exposure/transaction both in the current year and previous year. Banks shall disclose comparative information in respect of the previous period for all amounts reported in the current period's financial statements. Further, banks shall include comparative information for narrative and descriptive information if it is relevant to understanding the current period's financial statements.

1. Regulatory Capital

a) Composition of Regulatory Capital

(Amount in ₹ Lakh)

Sr. No.	Particulars	Current Year F.Y. 2025-26	Previous Year F.Y. 2024-25
i)	Common Equity Tier 1 capital (CET 1)*/Paid up share capital and reserves@ (net of deductions, if any) Rs.	2204.97	2757.87
ii)	Additional Tier 1 capital*/Other Tier 1 capital@	0.00	0.00
iii)	Tier 1 capital (i+ ii) Rs.	2204.97	2757.87
iv.	Tier 2 capital Rs.	387.88	578.45
v)	Total capital (Tier 1+Tier 2) Rs.	2592.85	3336.32
vi)	Total Risk Weighted Assets (RWAs) Rs.	18702.38	23757.00
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share capital and reserves as percentage of RWAs@	11.79%	11.61%
viii)	Tier1 Ratio(Tier 1 capital as a percentage of RWAs)	11.79%	11.61%

Sr. No.	Particulars	Current Year Year 2025-26	Previous Year 2024-25
ix)	Tier2 Ratio(Tier 2 capital as a percentage of RWAs)	2.07%	2.43%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	13.86%	14.04%
xi)	Leverage Ratio*	NA	NA
xii)	Percentage of the shareholding of a) Government of India b) State Government (specifyname)$ c) Sponsor Bank$	NA	NA
xiii)	Amount of paid-up equity capital raised during the year	1.67	127.68
xiv)	Amount of non-equity Tier 1 capital raised during the year, of which : Give list[7] 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.	NA	NA
xv)	Amount of Tier 2 capital raised during the year, of which Give list[8] 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.	0.00	0.00

b) Draw down from Reserves

(Amount in ₹ Lakh)

Name Of Reserve	Balance as at 31.03.2026	Amount Drawn Down during the FY-2025-26	Reason for such down of the Reserve if any
Investment depreciation Reserve (Gsec)	84.33	60.00	Excess Provision Return Back

2. Asset liability management

a. Maturity pattern of certain items of assets and liabilities

(Amount in ₹ Lakh)

Particulars	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	Over3 months and up to 6 Months	Over 6 months and up to 1 Year	Over1 Year and up to 3 Years	Over3 Years and up to 5 Years	Over5 Years	Total
Deposits	153.38	920.31	1,073.70	893.27	2,816.25	1,408.13	3,811.76	8,722.05	15,263.24	501.27	103.04	35,666.40
Advances	66.14	396.81	462.95	493.34	985.00	869.40	1,767.20	5,757.51	3,305.04	7,194.66	7,467.74	28,765.79
Investments	-	-	-	-	-	-	-	-	150.73	2,543.60	3,308.08	6,002.41
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency assets	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency liabilities	-	-	-	-	-	-	-	-	-	-	-	-

3. Investments

a) Composition of Investment Portfolio

As at 31/03/2026 (Current Year Balance Sheet Date)

(Amount in ₹ Lakh)

	Investments in India							Investments outside India				
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India	Total Invest-ment
Held to Maturity												
Gross	4353.35	0.00	0.00	0.00	0.00	0.00	4353.35	–	–	–	–	–
Less : Provision for non-performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	–	–	–	–	–
Net	4353.35	0.00	0.00	0.00	0.00	0.00	4353.35	–	–	–	–	–
Available for Sale												
Gross	1638.96	0.00	0.00	0.00	0.00	0.00	1638.96	–	–	–	–	–
Less : Provision for depreciation and NPI	84.33	0.00	0.00	0.00	0.00	0.00	84.33	–	–	–	–	–
Net	1554.63	0.00	0.00	0.00	0.00	0.00	1554.63	–	–	–	–	–
Held for Trading												
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	–	–	–	–	–
Less : Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	–	–	–	–	–
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	–	–	–	–	–
Total Investments	**5992.31**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**5992.31**	**–**	**–**	**–**	**–**	–
Less : Provision for non-performing investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	–	–	–	–	–
Less : Provision for depreciation and NPI	84.33	0.00	0.00	0.00	0.00	0.00	84.33	–	–	–	–	–
Net	5907.98	0.00	0.00	0.00	0.00	0.00	5907.98	–	–	–	–	–

Note : Data of GOI Security Reported Above.

As at 31.03.2025 (previous year balance sheet date)

(Amount in ₹ Lakh)

	Investments in India							Investments outside India				Total Invest-ments
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India	
Held to Maturity												
Gross	6160.19	0.00	0.00	0.00	0.00	0.00	6160.19	–	–	–	–	–
Less : Provision for non-performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	–	–	–	–	–
Net	6160.19	0.00	0.00	0.00	0.00	0.00	6160.19	–	–	–	–	–
Available for Sale												
Gross	4026.94	0.00	0.00	0.00	0.00	0.00	4026.94	–	–	–	–	–
Less : Provision for depreciation and NPI	144.33	0.00	0.00	0.00	0.00	0.00	144.33	–	–	–	–	–
Net	3882.61	0.00	0.00	0.00	0.00	0.00	3882.61	–	–	–	–	–
Held for Trading												
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	–	–	–	–	–
Less : Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	–	–	–	–	–
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	–	–	–	–	–
Total Investments	**10187.13**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**10187.13**	**–**	**–**	**–**	**–**	**–**
Less : Provision for non-performing investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	–	–	–	–	–
Less : Provision for depreciation and NPI	144.33	0.00	0.00	0.00	0.00	0.00	144.33	–	–	–	–	–
Net	10042.80	0.00	0.00	0.00	0.00	0.00	10042.80	–	–	–	–	–

Note : Data of GOI Security Reported Above.

b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount in ₹ Lakh)

Particulars	Current Year F.Y. 2025-2026	Previous Year F.Y. 2024-2025
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	144.33	294.33
b) Add : Provisions made during the year	0.00	0.00
c) Less : Write off/write back of excess provisions during the year	60.00	150.00
d) Closing balance	84.33	144.33
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	236.59	216.59
b) Add : Amount transferred during the year	0.00	20.00
c) Less : Drawdown	140.00	0.00
d) Closing balance	96.59	236.59
iii) Closing balance in IFR as a percentage of closing balance of investments[13] in AFS and HFT/Current category	5.89	5.88

Gross Amt in AFS considered

c) Sale and transfers to/from HTM category

Note : There is no Sale and transfers to/from HTM category other than permissible limits and which is at start of year as aboved by RBI and there is no provision required for such shifting.

d) Non-SLR investment portfolio

i) Non-performing non-SLR investments

(Amount in ₹ Lakh)

Sr. No.	Particulars	Current Year FY 2025-26	Previous Year F.Y. 2024-25
a)	Opening balance	0.00	0.00
b)	Additions during the year since 1st April	0.00	0.00
c)	Reductions during the above period	0.00	0.00
d)	Closing balance	0.00	0.00
e)	Total provisions held	0.00	0.00

ii) Issuer composition of non-SLR investments (Amount in ₹ Lakh)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
(1)	(2)	(3)		(4)		(5)		(6)		(7)	
		Current year	Previous year	Current year	Previous year	Current year	Previous year	Current year	Previous year	Current year	Previous year
a)	PSUs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b)	FIs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c)	Banks (DCC, UMBRELA ORG.)	10.10	10.10	0.00	0.00	0.00	0.00	0.00	0.00	10.10	10.10
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 (Mutual Funds)	0.00	0.00	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*	10.10	10.10	0.00	0.00	0.00	0.00	0.00	0.00	10.10	10.10

e) Repo transactions (in face value terms)

No Repo transactions (in face value terms) in the current and previous Financial Years

4. Asset quality

a) Classification of advances and provisions held as on 31.03.2026 (Amount in ₹ Lakh)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs	**22636.41**	**3536.82**	**1980.71**	**611.85**	**6129.38**	**28765.79**
Opening Balance	32075.28	1177.81	348.69	0.00	1526.50	33601.78
Add : Additions during the year					5218.88	-
Less : Reductions during the year*					616.00	-

	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Closing balance	22636.41	3536.82	1980.71	611.85	6129.38	28765.79
*Reductions in Gross NPAs due to :						
i) Upgradation					--	--
ii) Recoveries (excluding recoveries from upgraded accounts)					616.00	-
iii) Technical/Prudential[16] Write-offs					--	--
iv) Write-offs other than those under (iii) above					--	--
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	127.02	120.12	274.34	0.00	394.46	521.48
Add : Fresh provisions made during the year	0.00	0.00	411.81	611.85	1023.66	1023.66
Less : Excess provision reversed/Write-off loans	0.0	59.81	0.00	0.00	59.81	59.81
Closing balance of provisions held	127.02	60.31	686.15	611.85	1358.31	1485.33
Net NPAs[17]						
Opening Balance		0.00	0.00	0.00	925.48	--
Add: Fresh additions during the year					3845.59	--
Less : Reductions during the year					0.00	--
Closing Balance		0.00	0.00	0.00	4771.07	4771.07
Floating Provisions						
Opening Balance						--

	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Add : Additional provisions made during the year						--
Less : Amount drawn down[18] during the year						--
Closing balance of floating provisions						--
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/Prudential written-off accounts.						
Add : Technical/ Prudential write offs during the year						--
Less : Recoveries made from previously technical/ prudential written-off accounts during the year						--
Closing balance						--

Ratios[19] (in percent)	**Current Year F.Y. 2025-2026**	**Previous Year F.Y. 2024-2025**
Gross NPA to Gross Advances	21.31%	4.54%
Net NPA to Net Advances	17.41%	2.80%
Provision coverage ratio	22.16%	39.37%

b) Sector-wise Advances and Gross NPAs

(Amounts in ₹ Lakhs)

Sr.	Sector*	Current Year F.Y. 2025-2026			Previous Year F.Y. 2024-2025		
		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	9019.10	293.02	1.02%	9594.74	127.14	0.38%
	b) Advances to industries sector eligible as priority sector lending	0.00	0.00	0.00%	0.00	0.00	0.00%
	c) Services	4085.08	1123.86	3.91%	4914.55	233.36	0.69%
	d) Personal Loans/Other Loans (Included Eligible Home Loan and Education Loan)	7118.31	2881.96	10.02%	6927.71	587.77	1.75%
	Sub total (i)	**20222.49**	**4298.84**	**14.94%**	**21437.00**	**948.27**	**2.82%**
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	8543.3	1830.54	6.36%	12164.78	578.23	1.72%
	Sub total (ii)	**8543.30**	**1830.54**	**6.36%**	**12164.78**	**578.23**	**1.72%**
	Total (i+ii)	**28765.79**	**6129.38**	**21.31%**	**33601.78**	**1526.50**	**4.54%**

* Banks shall also disclose in the format above, sub-sectors where the outstanding advances exceeds 10 percent of the outstanding total advances to that sector. For instance, if a bank's outstanding advances to the mining industry exceed 10 percent of the outstanding total advances to 'Industry' sector it shall disclose details of its outstanding advances to mining separately in the format above under the 'Industry' sector.

c) Overseas assets, NPAs and revenue[20]

(Amount in ₹ Lakh)

Particulars	**Current Year F.Y. 2025-2026**	**Previous Year F.Y. 2024-2025**
Total Assets		
Total NPAs	NA	NA
Total Revenue		

[20] If a bank does not have any overseas assets, NPAs and revenues, in both the current and previous year it may omit this disclosure.

d) Particulars of resolution plan and restructuring

i) Particulars of resolution plan

(Not applicable to RRBs, LABs, PBs and UCBs)

Banks covered by the 'Prudential Framework for Resolution of Stressed Assets' issued vide circular DBR.No.BP.BC.45/21.04.048/2018-19 dated June 7, 2019 shall make appropriate disclosures in their financial statements relating to resolution plans implemented. As per paragraph 30 of the referenced circular, acquisition of shares due to conversion of debt to equity during a restructuring process shall be exempted from regulatory ceilings / restrictions on Capital Market Exposures, investment in Para-Banking activities and intra-group exposure. However, details of the same shall be disclosed by banks in the Notes to Accounts to their Annual Financial Statements.

ii) Details of accounts subjected to restructuring[21]

(Applicable to LABs, RRBs and UCBs) **(Amount in ₹ Lakh)**

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		Current Year 2025-26	Previous Year 2024-25	Current Year 2025-26	Previous Year 2024-25	Current Year 2025-26	Previous Year 2024-25	Current Year 2025-26	Previous Year 2024-25	Current Year 2025-26	Previous Year 2024-25
Standard	Number of Borrowers	-	-	-	-	12	31	2	-	14	31
	Gross Amount (Rs. In Lakhs)	-	-	-	-	204.95	638.69	8.57	-	213.52	638.69
	Provision held (Rs. In Lakhs)	-	-	-	-	0.82	58.57	0.03	-	0.85	58.57
Sub-standard	Number of Borrowers	-	-	-	-	3	-	-	-	3	-
	Gross Amount (Rs. In Lakhs)	-	-	-	-	75.19	-	-	-	75.19	-
	Provision held (Rs. In Lakhs)	-	-	-	-	7.52	-	-	-	7.52	-
Doubtful	Number of Borrowers	-	-	-	-	8	-	-	-	8	-
	Gross Amount (Rs. In Lakhs)	-	-	-	-	164.85	-	-	-	164.85	-
	Provision held (Rs. In Lakhs)	-	-	-	-	32.97	-	-	-	32.97	-
Loss	Number of Borrowers	-	-	-	-	1	-	-	-	1	-
	Gross Amount (Rs. In Lakhs)	-	-	-	-	6.72	-	-	-	6.72	-
	Provision held (Rs. In Lakhs)	-	-	-	-	6.72	-	-	-	6.72	-
Total	**Number of Borrowers**	**-**	**-**	**-**	**-**	**24**	**31**	**2**	**-**	**26**	**31**
	Gross Amount (Rs. In Lakhs)	**-**	**-**	**-**	**-**	**451.71**	**638.69**	**8.57**	**-**	**460.28**	**638.69**
	Provision held (Rs. In Lakhs)	**-**	**-**	**-**	**-**	**48.03**	**58.57**	**0.03**	**-**	**48.06**	**58.57**

LABs, RRBs and UCBs shall disclose in their published Annual Balance Sheets the amount and number of accounts in respect of which applications for restructuring are under process, but the restructuring packages have not yet been approved.

[21] Restructuring as defined as per applicable regulations.

e) Divergence in asset classification and provisioning

(Not applicable to RRBs)

"Banks shall make suitable disclosures as tabulated below, if either or both of the following conditions are satisfied:"i. the additional provisioning for NPAs assessed by Reserve Bank of India as part of its supervisory process, exceeds 5 per cent of the reported profit before provisions and contingencies for the reference period, and"ii. the additional Gross NPAs identified by the Reserve Bank of India as part of its supervisory process exceed 5 per cent of the published[22] incremental Gross NPAs for the reference period."

As of 31/03/2025 Basis (Amount in ₹ Lakhs)

Sr. No	Particulars	Amount
1	Gross NPAs as on March 31, 2025* as reported by the bank	15.27
2	Gross NPAs as on March 31, 20XX as assessed by Reserve Bank of India	32.37
3	Divergence in Gross NPAs (2-1)	17.11
4	Net NPAs as on March 31, 2025 as reported by the bank	9.25
5	Net NPAs as on March 31, 2025 as assessed by Reserve Bank of India	26.36
6	Divergence in Net NPAs (5-4)	17.11
7	Provisions for NPAs as on March 31, 2025 as reported by the bank	6.01
8	Provisions for NPAs as on March 31, 2025 as assessed by Reserve Bank of India	12.07
9	Divergence in provisioning (8-7)	6.06
10	Reported Profit before Provisions and Contingencies for the year ended March 31, 20XX	4.66
11	Reported Net Profit after Tax (PAT) for the year ended March 31, 2025	1.82
12	Adjusted (notional) Net Profit after Tax (PAT) for the year ended March 31, 2025 after considering the divergence in provisioning	-5.06

* March 31, 2025 is the close of the reference period in respect of which divergences were assessed

[22] Published incremental Gross NPAs refers to additions during the reference year to the Gross NPAs as disclosed in the Notes to the Financial Statements of the reference period.

The disclosures, as above, shall be made in the 'Notes to Accounts' in the ensuing Annual Financial Statements published immediately following communication of such divergence by Reserve Bank of India to the bank.

f) Disclosure of transfer of loan exposures [23]

Lenders should make appropriate disclosures in their financial statements, under 'Notes to Accounts', relating to the total amount of loans not in default / stressed loans transferred and acquired to / from other entities as prescribed below, on a quarterly basis starting from the quarter ending on December 31, 2021:

(i) In respect of loans not in default that are transferred or acquired, the disclosures should cover, inter alia, aspects such as weighted average maturity, weighted average holding period, retention of beneficial economic interest, coverage of tangible security coverage, and rating-wise distribution of rated loans. Specifically, a transferor should disclose all instances where it has agreed to replace loans transferred to transferee(s) or pay damages arising out of any representation or warranty. The disclosures should also provide break-up of loans transferred / acquired through assignment / novation and loan participation.

(ii) In the case of stressed loans transferred or acquired, the following disclosures should be made:

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	-	-	-
Aggregate principal outstanding of loans transferred	-	-	-
Weighted average residual tenor of the loans transferred	-	-	-
Net book value of loans transferred (at the time of transfer)	-	-	-
Aggregate consideration	-	-	-
Additional consideration realized in respect of accounts transferred in earlier years	-	-	-

Details of loans acquired during the year

(all amounts in ₹ crore)	From SCBs, RRBs, UCBs, StCBs, DCCBs, AIFIs	From ARCs
Aggregate principal outstanding of loans acquired	–	–
Aggregate consideration paid	–	–
Weighted average residual tenor of loans acquired	–	–

The transferor(s) should also make appropriate disclosures with regard to the quantum of excess provisions reversed to the profit and loss account on account of sale of stressed loans. Also, the lenders should disclose the distribution of the SRs held by them across the various categories of Recovery Ratings assigned to such SRs by the credit rating agencies.

[23] These disclosures are originally specified in the Reserve Bank of India (Transfer of Loan Exposures) Directions, 2021 and have merely been reproduced here for ease of reference. In case of any conflict between these Directions and the Reserve Bank of India (Transfer of Loan Exposures) Directions, 2021 on disclosure requirements, the latter will prevail. While making disclosures in audited annual financial statements, banks should invariably provide the figures for both the current and previous year to facilitate comparison.

g) Fraud accounts

Banks shall make disclose details on the number and amount of frauds as well as the provisioning thereon as per template given below.

	Current year F.Y. 2025-2026	Previous year F.Y. 2024-2025
Number of frauds reported	43	0
Amount involved in fraud (₹ Crore)	207.12	0
Amount of provision made for such frauds (₹ Crore)	207.12	0
Amount of Unamortized provision debited from other reserves' as at the end of the year (₹ Crore)	199.00	0

h) Disclosure under Resolution Framework for COVID-19-related Stress

A special window under the Prudential Framework was extended vide circular DOR.No.BP.BC/3/21.04.048/2020-21 dated August 6, 2020 to enable the lenders to implement a resolution plan in respect of eligible corporate exposures, and personal loans, while classifying such exposures as Standard. Banks shall make disclosures in the format prescribed below every half-year, i.e., in the financial statements as on September 30 and March 31, starting from the half-year ending September 30, 2021 till all exposures on which resolution plan was implemented are either fully extinguished or completely slip into NPA, whichever is earlier.

i) Format for disclosures to be made half yearly ended September 30, 2025

(Amount In ₹ Lacks)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at the end of the previous half-year (A)	Of (A) aggregate debt that slipped into NPA during the half- year	Of (A), amount written off during the half-year	Of (A) amount paid by the borrowers during the half- year	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of this half-year
Personal Loans	16.60	4.79	Nill	0.83	15.77
Corporate persons*	Nill	Nill	Nill	Nill	Nill
Of which MSMEs	77.27	77.27	Nill	0	77.27
Others	534.41	326.19	Nill	43.33	491.08
Total	**628.28**	**408.25**	**Nill**	**44.16**	**584.12**

* As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016

ii) Format for disclosures to be made half yearly ended March 31, 2026 **(Amount In ₹ Lacks)**

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at the end of the previous half-year (A)	Of (A) aggregate debt that slipped into NPA during the half- year	Of (A), amount written off during the half-year	Of (A) amount paid by the borrowers during the half- year	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of this half-year
Personal Loans	15.77	Nill	Nill	7.20	8.57
Corporate persons*	Nill	Nill	Nill	Nill	Nill
Of which MSMEs	77.27	77.27	Nill	0.00	77.27
Others	491.08	169.49	Nill	116.64	374.44
Total	**584.12**	**246.76**	**Nill**	**123.84**	**460.28**

* As defined in section 3(7) of the Insolvency and Bankruptcy Code, 2016

5. Exposures : a) Exposure to real estate sector **(Amount in ₹ Lakhs)**

Category	Current year F.Y. 2025-26	Previous Year F.Y. 2024-25
i) Direct exposure a) 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 loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	5,975.23	6,367.41
b) Commercial Real Estate - Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily 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;	92.54	143.05
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures i. Residential	-	-
ii. Commercial Real Estate	-	-
ii) Indirect Exposure Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	-	-
Total Exposure to Real Estate Sector	**6,067.77**	**6,510.46**

b) Exposure to capital market- Nil (Previous year-Nil)

c) Risk category-wise country exposure

No exposure to country risk in the current and previous Financial Years

d) Unsecured advances

Banks shall disclose the total amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken as also the estimated value of such intangible collateral as per the following format. **(Amount in ₹ Lakhs)**

Particulars	Current Year F.Y. 2025-26	Previous Year F.Y. 2024-25
Total unsecured advances of the bank	472.48	711.47
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	0.00	0.00
Estimated value of such intangible securities	0.00	0.00

6. Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits **(Amount in ₹ Lakh)**

Particulars	Current Year F.Y. 2025-26	Previous Year F.Y. 2024-25
Total deposits of the twenty largest depositors	6,335.38	16,559.76
Percentage of deposits of twenty largest depositors to total deposits of the bank	17.76%	31.65%

b) Concentration of advances*

(Amount in ₹ Lakhs)

Particulars	Current Year F.Y. 2025-26	Previous Year F.Y. 2024-25
Total advances to the twenty largest borrowers	1,731.13	1,778.67
Percentage of advances to twenty largest borrowers to total advances of the bank	6.02%	5.29%

c) Concentration of Exposures

(Amount in ₹ Lakhs)

Particulars	Current Year F.Y. 2025-26	Previous Year F.Y. 2024-25
Total exposure to the twenty largest borrowers/customers	1,819.62	3,601.52
Percentage of exposures to twenty largest borrowers / customers to total exposure of the bank on borrowers / customers.	6.33%	10.72%

d) Concentration of NPAs

(Amount in ₹ Lakhs)

Particulars	Current Year F.Y. 2025-26	Previous Year F.Y. 2024-25
Total Exposure to the top twenty NPA accounts	1,057.93	594.62
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	17.26%	38.95%

7. Derivatives

The bank does not have any transactions in derivatives in current and previous financial year.

8. Transfers to Depositor Education and Awareness Fund (DEA Fund)

(Amount in ₹ Lakhs)

Sr. No.	Particulars	Current Year F.Y. 2025-26	Previous Year F.Y. 2024-25
i)	Opening balance of amounts transferred to DEA Fund	12.10	9.84
ii)	Add: Amounts transferred to DEA Fund during the year	2.16	2.26
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.00	0.00
iv)	Closing balance of amounts transferred to DEA Fund	14.26	12.10

9. 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	0	0
2.		Number of complaints received during the year	9	6

Sr. No.		Particulars	Previous year	Current Year
3.		Number of complaints disposed during the year	0	6
	3.1	Of which, number of complaints rejected by the bank	0	0
4.		Number of complaints pending at the end of the year	0	0
		Maintainable complaints received by the bank from Office of Ombudsman	NA	NA
5.		Number of maintainable complaints received by the bank from Office of Ombudsman	NA	NA
	5.1.	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	NA	NA
	5.2	Of 5, number of complaints resolved through conciliation/ mediation/advisories issued by Office of Ombudsman	NA	NA
	5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	NA	NA
6.		Number of Awards unimplemented within the stipulated time (other than those appealed)	NA	NA

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 no. 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 F.Y. 2025-26					
Ground - 1	0	6	-	0	0
Ground - 2	0	0	-	0	0
Ground - 3	0	0	--	0	0
Ground - 4	0	0	--	0	0
Ground - 5	0	0	--	0	0
Others	0	0	--	0	0
Total	**0**	**6**	**--**	**0**	**0**

Previous Year F.Y. 2024-25					
Ground - 1	0	9	100%	0	10
Ground - 2	0	0	-	0	0
Ground - 3	0	0	--	0	0
Ground - 4	0	0	--	0	0
Ground - 5	0	0	--	0	0
Others	0	0	--	0	0
Total	**0**	**9**	**--**	**0**	**0**

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

Reserve Bank of India imposed penalty of Rs.0.50 Lakh under the provisions of the (i) Banking Regulation Act, 1949, (ii) Payment and Settlement Systems Act, 2007 and (iii) Government Securities Act, 2006 (for bouncing of SGL) during the year ended on 31.03.2026

11. Disclosures on remuneration :

Disclosures on remuneration of Chief Executive Officers

NAME : Shekharkumar Uttam Ahire

DESIGNATION : Chief Executive Officer

(Amount in ₹ Lakhs)

Particulars	Current Year
Gross Salary	17.11

12. Other Disclosures

a) Business ratios

Sr. No.	Particular	Current Year F.Y. 2025-26	Previous Year F.Y. 2024-25
i)	Interest Income as a percentage to Working Funds	8.50%	7.87%
ii)	Non-interest income as a percentage to Working Funds	0.80%	0.42%
iii)	Cost of Deposits	6.53%	7.03%
iv)	Net Interest Margin	1.77%	3.56%
v)	Operating Profit as a percentage to Working Funds	0.48%	0.80%
vi)	Return on Assets	-0.76%	0.33%
vii)	Business (deposits plus advances) per employee (in ₹ Lakh)	933.80	1,177.07
viii)	Profit per employee (Amount in ₹ Lakh)	-5.26	2.44

b) Provisions and contingencies

(Amount in ₹ Lakhs)

Sr. No.	Provision debited to Profit and Loss Account	Current Year F.Y. 2025-26	Previous Year F.Y. 2024-25
i)	Provisions for NPI	–	–
ii)	Provision towards NPA	1,358.31	601.02
iii)	Provision made towards Income tax	0.00	96.66
iv)	Other Provisions and Contingencies (with details)		
Other Provisions			
Provision for Standard Assets (Dr. to P & L)		127.02	127.02
Provision for Member/Staff Welfare Fund Reserve (Appropriation of N.P)		0.00	1.00
Provision for Election Expenses Reserve (Appropriation of N.P)		0.00	3.00
Provision for Dividend Equilization Fund (Appropriation of N.P)		0.00	0.00
Provision For Unforeseen Event (Appropriation of N.P)		0.00	0.00
"PROVISION FOR TECHNOLGY “DEVELOPMENT (Appropriation of N.P)"		0.00	0.00
Contingencies			
Bank Guarantee		0.00	0.00
Deposit Education Awareness Fund		14.26	12.10

c) Payment of DICGC Insurance Premium **(Amount in ₹ Lakhs)**

Sr. No.	Particular	Current Year F.Y. 2025-26	Previous Year F.Y. 2024-25
i)	Payment of DICGC Insurance Premium	65.35	69.39
ii)	Arrears in payment of DICGC premium	-	-

d) Disclosure of facilities granted to directors and their relatives **(Amount in ₹ Lakhs)**

Sr. No.	Particular	Current Year F.Y. 2025-26	Previous Year F.Y. 2024-25
1	Fund Based :		
	Outstanding at the end of the year (*)	174.42	118.25
2	Non-Fund Based (Guarantees, L/Cs, etc)	-	-

(*) These are Loan Against Deposit only Which are allowed by RBI.