

SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31st MARCH 2026
SCHEDULE : 1 CAPITAL

(Amount in ₹ Thousands)

Particulars	As on 31.03.2026	As on 31.03.2025
Authorised Capital (200,00,00,000 Shares of Rs.10/ each)	2000,00,00	2000,00,00
Issued Capital (18,42,66,500 Shares of Rs.10/- each) (Previous year 18,42,66,500 of Rs. 10/- each)	184,26,65	184,26,65
Subscribed & Paid up Capital (18,42,66,500 Shares of Rs.10/- each) (Previous year 18,42,66,500 of Rs. 10/- each)	184,26,65	184,26,65
Share Application Money received from GOI	4	4
TOTAL	184,26,69	184,26,69

SCHEDULE : 2 RESERVES & SURPLUS

Particulars	As on 31.03.2026	As on 31.03.2025
I. Statutory Reserves		
Opening Balance	84,48,02	68,85,73
Additions during the year	16,75,77	15,62,29
Deductions during the year	-	-
	101,23,78	84,48,02
II. Capital Reserves		
Opening Balance	-	-
Additions during the year	-	-
Deductions during the year	-	-
	-	-
III. Investment Fluctuation Reserves		
Opening Balance	43,50,98	43,50,98
Additions during the year	46,69	-
Deductions during the year	-	-
	43,97,67	43,50,98
IV. Revenue and Other Reserves		
Opening Balance	82,10,05	82,10,05
Additions during the year	-	-
Less: Appropriation of Balance of Profit and Loss Account	-	-
	82,10,05	82,10,05
V. Balance of Profit and Loss Account		
Opening Balance	88,15,61	25,66,46
Additions during the year	66,56,39	62,49,15
Add: Appropriation from Revenue and Other Reserves	-	-
	154,72,00	88,15,61
TOTAL (I + II + III + IV + V)	382,03,50	298,24,65

SCHEDULE : 3 DEPOSITS

(Amount in ₹ Thousands)

Particulars	As on 31.03.2026	As on 31.03.2025
A. I. Demand Deposit		
i) From Banks	-	-
ii) From Others	214,39,12	200,83,75
II. Savings Bank Deposits	4998,66,49	4690,45,63
III. Term Deposits		
i) From Banks	-	-
ii) From Others	3905,81,23	3579,19,99
TOTAL (I+II+III)	9118,86,84	8470,49,37
B. i) Deposits of Branches in India	9118,86,84	8470,49,37
ii) Deposits of Branches outside India	-	-
TOTAL	9118,86,84	8470,49,37

SCHEDULE : 4 BORROWINGS

Particulars	As on 31.03.2026	As on 31.03.2025
I. Borrowings in India		
i) Reserve Bank of India	-	-
ii) Other Banks	-	-
iii) Other Institutions		
a) NABARD	376,98,47	280,76,64
b) SIDBI	50,00,00	-
c) NHFDC	22,81	16,88
d) NSCFDC	1,08,15	1,06,41
e) NSTDC	1,25,76	1,07,49
f) NBCFDC	1,23,07	98,96
g) NSKFDC	33,74	34,67
II. Borrowings Outside India	-	-
TOTAL (I + II)	431,12,00	284,41,05
Secured borrowings included in I & II above	431,12,00	284,41,05

SCHEDULE : 5 OTHER LIABILITIES & PROVISIONS

Particulars	As on 31.03.2026	As on 31.03.2025
i) Bills payable	11,60,54	15,30,49
ii) Inter Office adjustment (Net)	1,47,85	3,29
iii) Interest Accrued	190,09,72	180,71,98
iv) Other (Including Provisions) *	91,12,39	100,25,65
v) Provision for Income Tax (Net)	-	-
vi) TDS Payable	8,52,57	13,02,66
vii) Deferred Tax Liability	49,79	-
TOTAL	303,32,86	309,34,07

* Includes prudential provision for Standard Assets Rs. 17,04,00 thousand (previous Year Rs. 14,77,49 thousand)

SCHEDULE : 6 CASH & BALANCES WITH RESERVE BANK OF INDIA

(Amount in ₹ Thousands)

Particulars	As on 31.03.2026	As on 31.03.2025
I. Cash in hand	20,71,70	21,55,19
(Including Foreign Currency Notes)		
II. Balance with RBI		
i) In Current Account	276,10,36	339,63,36
ii) In Other Account	-	-
TOTAL	296,82,06	361,18,55

SCHEDULE : 7 BALANCE WITH BANKS AND MONEY AT CALL & SHORT NOTICE

Particulars	As on 31.03.2026	As on 31.03.2025
I. In India		
i) Balance with Banks		
a) In Current Accounts	28,43,23	32,96,84
b) In other Deposit Accounts	854,60,87	905,58,21
ii) Money at call and Short Notice		
a) With Banks	-	-
b) With Other Institution	-	-
TOTAL	883,04,10	938,55,05
II. Outside India		
i) In Current Account	-	-
ii) In Other Deposit Accounts	-	-
iii) Money at Call & Short Notice	-	-
TOTAL	-	-
GRAND TOTAL (I & II)	883,04,10	938,55,05

SCHEDULE : 8 INVESTMENTS

Particulars	As on 31.03.2026	As on 31.03.2025
I. Investment in India in		
i) Government Securities	3824,99,91	3548,92,62
ii) Other approved Securities	10,01,53	25,20,97
iii) Shares	-	-
iv) Debentures and Bonds	34,04,10	52,73,86
v) Subsidiaries and/or Joint Ventures	-	-
vi) Other (to be specified)		
SBI Mutual Fund	59,30,27	44,37,56
TOTAL-I	3928,35,81	3671,25,01
II. Investment Outside India in		
i) Govt. Securities (including Local Authorities)	-	-
ii) Subsidiaries and/or Joint Ventures abroad	-	-
iii) Other investments (to be specified)	-	-
TOTAL-II	-	-
GRAND TOTAL (I & II)	3928,35,81	3671,25,01
Investment in India		
i) Gross Value of Investments	3940,17,81	3671,25,01
ii) Less: Aggregate of Provisions	11,82,00	-
iii) Net Investment (vide I above)	3928,35,81	3671,25,01

SCHEDULE : 9 ADVANCES

(Amount in ₹ Thousands)

Particulars	As on 31.03.2026	As on 31.03.2025
A i) Bills purchased and discounted	-	-
ii) Cash Credits, Overdrafts and loans repayable on demand	1985,27,43	1855,80,32
iii) Term Loan	3117,51,81	2549,77,74
TOTAL	5102,79,24	4405,58,06
B i) Secured by tangible assets	3495,87,73	3234,95,83
ii) Covered by Bank/Govt. Guarantees	713,27,08	330,96,24
iii) Unsecured	893,64,43	839,65,99
TOTAL	5102,79,24	4405,58,06
C Advances in India		
i) Priority Sector	3081,00,59	2491,55,45
ii) Public Sector	-	-
iii) Banks	-	-
iv) Others	2021,78,65	1914,02,61
TOTAL	5102,79,24	4405,58,06
D Advances Outside India		
i) Due from Banks	-	-
ii) Due from others		
a) Bills purchased and discounted	-	-
b) Syndicate loans	-	-
c) Others	-	-
TOTAL	-	-
GRAND TOTAL	5102,79,24	4405,58,06

Floating Provision amounting to Rs.48.77 crore (previous year Rs. 35.43 crore) is netted off from Gross Advances to arrive at Net Advances.

SCHEDULE : 10 FIXED ASSETS

Particulars	As on 31.03.2026	As on 31.03.2025
I. Premises (including leased land)		
At cost as on 31st March of the preceding year	2,80,68	2,80,68
Addition during the year	32,20,06	-
Deductions during the year	-	-
Depreciation and Amortization to date	47,39	12,58
Total	34,53,35	2,68,10
II. Other Fixed Assets (Including Furniture & Fixtures)		
At cost as on 31st March of the preceding year	36,51,25	32,75,98
Add : Additions during the year	9,30,47	3,88,79
Less: Deductions during the year	43,75	13,53
Less: Depreciation to date	29,01,09	25,18,02
Total	16,36,88	11,33,23
III. Assets under Construction (Includes Premises)	-	28,80,41
TOTAL (I, II and III)	50,90,23	42,81,74

SCHEDULE : 11 OTHER ASSETS

(Amount in ₹ Thousands)

Particulars	As on 31.03.2026	As on 31.03.2025
i) Inter Office Adjustment (Net)	-	-
ii) Interest Accrued		
a) on Advances	4,10,04	4,57,65
b) on Investments	83,16,61	84,73,48
iii) Advance Tax and TDS (Net)	3,96,29	2,32,20
iv) Stationery and Stamps	-	28,86
v) Others	66,47,51	34,73,81
vi) Deferred Tax Asset	-	71,42
vii) Non-Banking Assets Acquired in Satisfaction of Claims	-	-
TOTAL	157,70,45	127,37,42

SCHEDULE : 12 CONTINGENT LIABILITIES

Particulars	As on 31.03.2026	As on 31.03.2025
i) Claim against the Bank not acknowledged as debts	-	-
ii) Liability for party paid Investments	-	-
iii) Liability on account of outstanding forwarded exchange contracts	-	-
iv) Guarantees given on behalf of constituents		
a) In India	8,04,57	10,02,23
b) Outside India	-	-
v) Depositor Education and Awareness Fund	50,84,27	46,48,84
TOTAL	58,88,84	56,51,07

SCHEDULE : 13 INTEREST EARNED

Particulars	For the Year Ended 31.03.2026	For the Year Ended 31.03.2025
I. Interest/discount on advances /bills	448,59,67	372,77,47
II. Income on Investments	275,22,83	269,35,55
III. Interest on balances with RBI and Other Inter Bank Funds	62,69,39	70,47,58
IV. Others	-	-
TOTAL	786,51,89	712,60,60

SCHEDULE : 14 OTHER INCOME

(Amount in ₹ Thousands)

Particulars	For the Year Ended 31.03.2026	For the Year Ended 31.03.2025
I. Commission, Exchange & Brokerage	41,06,63	36,89,32
II. Profit on sale of Investment	8,97,28	1,96,28
Less : Loss on sale of Investment	-	-
III. Profit on revaluation of investment	-	-
Less : Loss on revaluation of investment	-	-
IV. Profit on sale of Land, Buildings and other assets	3,82	8,85
Less : Loss on sale of land Building and other assets	4,45	-
V. Profit on exchange transaction	-	-
Less : Loss on exchange transaction	-	-
VI. Income earned by way of dividend etc. from Subsidiaries/Companies and/or Joint ventures abroad/in India	-	-
VII. Miscellaneous Income	4,09,23	5,65,40
TOTAL	54,12,51	44,59,85

SCHEDULE : 15 INTEREST EXPENDED

Particulars	For the Year Ended 31.03.2026	For the Year Ended 31.03.2025
I. Interest on Deposits	372,26,24	348,33,58
II. Interest on Reserve Bank of India/ Inter-Bank Borrowings	21,28,05	14,00,37
III. Others	-	-
TOTAL	393,54,29	362,33,95

SCHEDULE : 16 OPERATING EXPENSES

Particulars	For the Year Ended 31.03.2026	For the Year Ended 31.03.2025
i) Payments to and Provision for Employees	181,89,34	182,33,11
ii) Contribution to and Provision for Pension	15,43,34	17,73,42
iii) Rent, Taxes and Lighting	13,54,93	11,96,76
iv) Printing and Stationery	1,46,07	1,04,88
v) Advertisement and Publicity	71,98	13,45
vi) Depreciation on Bank's Property	4,53,37	2,83,44
vii) Directors' Fees, Allowance and expenses	-	-
viii) Auditors' fees & expenses	43,60	37,49
ix) Law Charges	1,06,64	1,18,14
x) Postage, Telegram, Telephones	1,07,00	1,06,06
xi) Repairs and Maintenance	80,02	87,03
xii) CBS Maintenance Charges	18,82,79	16,17,63
xiii) Insurance	16,47,53	14,35,58
xiv) Payment to Outsources Agencies	8,42,65	7,59,28
xv) Other Expenditure	34,79,22	23,21,72
TOTAL	299,48,48	280,87,99

Schedule 17: Significant Accounting Policies

A. Background

Uttarakhand Gramin Bank (UGB or the Bank) is a Scheduled Bank, sponsored by the State Bank of India, engaged in providing a wide range of products and services to individuals, commercial enterprises, corporates, public bodies and customers. The Bank is governed by the Banking Regulation Act, 1949 and the Regional Rural Bank Act, 1976.

B. Basis of Preparation

The Bank's financial statements have been prepared and presented under historical cost convention on accrual basis of accounting unless otherwise stated and comply with Generally accepted accounting principles, statutory requirements prescribed under Banking Regulation Act, 1949, RRB Act 1976 and amendments thereto and Accounting Standards issued by the Institute of Chartered Accountants of India (ICAI), circulars and guidelines issued by Reserve Bank of India, NABARD from time to time and notified accounting standards to the extent applicable and current practices in Banking Industry in India.

C. Use of Estimates

The preparation of financial statements requires the management to make estimates and assumptions that are considered in the reported amount of assets and liabilities (including contingent liabilities) as of 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. Actual results could differ from these estimates. The impact of any revision in these estimates is recognised prospectively from the period of change.

D. Significant Accounting Policies

1 Revenue Recognition:

- Income and expenditure are accounted on accrual basis, except otherwise stated.
- Interest Income is recognized in the Profit and Loss Account on realization bases for followings:

- Income from Non-Performing Assets (NPAs), comprising of advances and investments, which is recognized upon realization, as per the prudential norms or income recognition and assets classification prescribed by RBI / NABARD
- Commission and fee income are recognized on their realization.

2 Investments:

- The transactions in all securities are recorded on "Settlement Date".
- Investments are classified into three categories viz. Held to Maturity (HTM), Available for Sale (AFS) and Held for Trading (HFT) as per RBI Guidelines.
- Investments that the Bank intends to hold till maturity are classified as "Held to Maturity (HTM)". Investments that are held principally for resale within 90 days from the date of purchase are classified as "Held for Trading (HFT)". Investments, which are not classified in above two categories, are classified as "Available for Sale (AFS)".
- 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.
- Investments under Held to Maturity category are carried at acquisition Cost.
- Investments held under AFS and HFT categories are individually revalued at market price or fair value determined as per the 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.
- Profit or Loss on sale of investment is recognized in the Profit and Loss account.

3 Loans/Advances and Provisions thereon:

- a) All advances have been classified under four categories viz:
 - i. Standard Assets
 - ii. Sub-standard Assets- a loan asset that has remained non-performing for a period less than or equal to 12 months.
 - iii. Doubtful Assets- A loan asset that has remained in the sub-standard category for a period of 12 months.
 - iv. Loss Assets- A loan asset where loss has been identified but the amount has not been fully written off.
- b) Provisions are made for Standard assets and NPAs as per the extant guidelines prescribed by the regulatory authorities, subject to minimum provisions as prescribed below:

i. Standard	0.25%, 0.40% or 1% of the outstanding as applicable
ii. Sub-Standard	General provision of 15 % on the total outstanding Additional provision of 10% for exposures which are unsecured ab-initio
iii. Doubtful	
Up to one year	25% of secured+ 100% of unsecured portion
Over 1 year to 3 years	40% of secured+ 100% of unsecured portion
Above 3 years	100%
iv. Loss Assets	100%
- c) Provisions on Standard advances, Restructured MSME advances as per RBI circular dated 06.08.2020 and eligible personal loan as per RBI circular dated 06.08.2020 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.
- d) Advances are net of specific loan loss provisions, unrealized interest, SRF and Floating Provision.

- e) Amounts recovered against debts written off in earlier years are recognized as revenue in the year of recovery.

4 Fixed Assets, Depreciation and Amortisation:

- a) Fixed Assets are carried at cost less accumulated depreciation/amortisation.
- b) Cost includes purchase price less GST Input Tax Credit availed, Trade Discount and rebates and include any cost such as installation costs and professional fees directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management. 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.
- c) Depreciation is charged on Straight Line Method on depreciable amount of fixed assets at the rates as under:

Sl. No.	Description of Fixed Assets	Depreciation/ Amortisation Rate
1.	Furniture & Fixtures	10%
2.	Computers and Hardware	33.33%
8.	Software	33.33%
4.	Electrical Fixture	20%
5.	Motor Vehicle	20%
6.	Safe Locker and FRFC	5%
7.	CCTV & Air Conditioner	12.5%

- d) In respect of fixed assets acquired during the year, depreciation is charged on proportionate basis for the number of days the assets have been put to use during the year.
- e) In case of an individual asset costing less than Rs.5,000 the individual asset is first capitalized and then 100% depreciation is charged in the year of purchase.
- f) In respect of leasehold premises, the lease premium is amortised over the period of lease and the lease rent is charged in the respective year(s).

- g) Grant received in respect of fixed assets is presented in the balance sheet by showing grant as a deduction from the gross value of assets concerned in arriving at their book value.

5 Employee Benefits:

a) Gratuity

The Bank provides for gratuity to all eligible employees. Eligible employees are entitled for payment of gratuity either as per the provisions of the Social Security Code, 2020 or as per Uttarakhand Gramin Bank (Officers & Employees) Service Regulations, 2012, whichever is higher. The Bank has taken a group gratuity plan/scheme of Insurance Company to provide gratuity payments to employees. The Bank provides for gratuity liability based on actuarial valuation.

b) Pension

The Bank provides for pension to all eligible employees (who have joined the Bank on or before 31st March 2010) through Uttarakhand Gramin Bank (Employees') Pension Fund Trust, which is approved under Income Tax Act. The Bank makes monthly contribution to the Pension Fund at 10% of salary in term of Uttarakhand Gramin Bank (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. Vesting occurs upon completion of 10 years of service.

In accordance with RBI Circular DOR.ACC. REC.No.67/21.04.018/2024-25 dated 20.03.2025, the expenditure on account of revision in the pension w.e.f. 01.11.1993 is amortised over a period of 5 years beginning with the FY 2024-25.

c) National Pension System (NPS)

The Bank has implemented the NPS for all officers/employees joining the Bank on or after 1st April, 2010. As per the scheme, the covered employees contribute 10% of their basic pay plus dearness allowance to the scheme together with bank's contribution at 14% of basic pay plus dearness allowance.

d) Leave Encashment

The bank has taken a group leave encashment plan of Insurance Company to provide leave encashment payments to employees. The Bank provides for leave encashment liability based on actuarial valuation.

e) Provident Fund

As per Uttarakhand Gramin Bank (Employees') Pension Regulation, 2018, Bank has set up Uttarakhand Gramin Bank (Employees') Provident Fund Trust, which is approved under Income Tax Act, 1961. Bank deducts compulsory subscription of 10% of pay from salary of eligible employees on monthly basis.

6 Taxes on Income

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".

Deferred Tax adjustments comprises of changes in the deferred tax assets or liabilities during the year. Deferred tax assets and liabilities are recognised 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 recognised in the profit and loss account. Deferred tax assets are recognised and re-assessed at each reporting date, based upon management's judgment as to whether their realisation is considered as reasonably certain. Deferred Tax Assets are recognised on carry forward of unabsorbed depreciation and tax losses only if there is virtual certainty supported by convincing evidence that such deferred tax assets can be realized against future profits.

7 Provisions, Contingent Liabilities and Contingent Assets:

- a) 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.

- b) No provision is recognised for Contingent Liabilities.
- c) Contingent Assets are not recognised in the financial statements.

8 Earnings per Share:

The Bank reports basic and diluted earnings per share in accordance with AS 20 - "Earnings per Share" issued by the ICAI. Basic Earnings per Share are computed by dividing the Net Profit after Tax for the year attributable to equity shareholders by the weighted average number of equity shares outstanding for the year.

9 Cash and cash equivalent:

Cash and cash equivalents include Cash and Balances with RBI, Balances with Banks and money at call and short notice.

Schedule 18: Note to Accounts

1 Regulatory Capital

a. Composition of Regulatory Capital

(Amount in ₹ crore)

Sr.No	Particulars	As on 31-03-2026	As on 31-03-2025
i)	Tier 1 Capital	522.33	438.29
ii)	Tier 2 Capital	66.49	70.04
iii)	Total Capital (Tier 1 + Tier 2)	588.82	508.33
iv)	Total Risk Weighted Assets (RWAs)	4251.54	4025.41
v)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	12.29%	10.89%
vi)	Tier 2 Ratio (Tier 1 capital as a percentage of RWAs)	1.56%	1.74%
vii)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	13.85%	12.63%
viii)	Percentage of Shareholding of the		
	a. Government of India	50%	50%
	b. Government of Uttarakhand	15%	15%
	c. Sponsor Bank (SBI)	35%	35%
ix)	Amount of paid-up equity capital raised during the year	-	-
x)	Amount of perpetual debt instruments raised during the year	-	-

b. Drawdown from Reserves:

During the year, the Bank has not drawn any amount from reserves.

2 Asset Liability Management: Maturity Pattern of certain items of assets & liabilities as on 31-03-2026

Current Year

(Amount in ₹ crore)

Slab	Day 1	2 to 7 days	8 to 14 days	15 to 30 days	31 days to 2 m	> 2m to 3 m	> 3m to 6 m	> 6m to 1 yr	> 1yr to 3 yr	> 3yrs to 5 yrs	> 5 yrs	Total
Deposits	15.70	94.21	109.91	290.27	192.07	384.18	828.56	1399.40	2023.10	148.47	3633.05	9118.87
Advances	3.25	19.50	22.75	45.42	21.57	43.15	92.56	181.98	1540.99	593.68	2719.26	5284.06
Investment	9.87	59.19	69.06	83.82	122.08	244.16	597.92	1318.65	44.15	290.87	1100.39	3940.16
TDR with Banks	0.00	25.00	59.00	47.00	0.41	0.00	387.00	336.00	0.00	0.20	0.00	854.61
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	21.84	310.09	52.80	46.07	0.32	431.12
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
Grand Total	28.82	197.90	260.72	466.51	336.13	671.44	1927.88	3546.12	3661.04	1079.24	7453.02	19628.82

Previous Year

(Amount in ₹ crore)

Slab	Day 1	2 to 7 days	8 to 14 days	15 to 30 days	31 days to 2 m	> 2m to 3 m	> 3m to 6 m	> 6m to 1 yr	> 1yr to 3 yr	> 3yrs to 5 yrs	> 5 yrs	Total
Deposits	13.36	83.13	97.05	199.99	207.00	200.32	302.47	1341.00	1673.17	197.90	3654.55	8470.49
Advances	2.96	17.75	20.71	42.76	26.79	25.93	77.29	150.83	1288.26	487.10	2437.83	4578.21
Investment	6.05	36.28	42.33	100.73	236.96	229.32	531.52	1063.04	365.72	158.63	900.67	3671.25
TDR with Banks	11.29	67.71	79.00	76.03	46.93	45.42	317.00	260.00	2.00	0.00	0.20	905.58
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	165.83	86.95	13.36	18.27	284.41
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
Grand Total	34.16	204.92	239.09	419.51	517.68	500.99	1728.28	2980.70	3416.10	856.99	7011.52	17909.94

3 Investments

a. Composition of Investment Portfolio: Current Year

(Amount in ₹ crore)

Composition of Investment	Govt. Securities	Other Approved Securities	Shares	Debentures and Bonds	Others	Total Investment
Held to Maturity						
Gross	1741.34	-	-	-	-	1741.34
Less: Provision for Non-Performing Investment (NPI)	-	-	-	-	-	-
Net	1741.34	-	-	-	-	1741.34
Available for Sale						
Gross	2095.48	10.01	-	34.04	59.30	2198.38
Less: Provision for Depreciation and NPI	11.82	-	-	-	-	11.82
Net	2083.66	10.01	-	34.04	59.30	2187.01
Held for Trading						
Gross	-	-	-	-	-	-
Less: Provision for Depreciation and NPI	-	-	-	-	-	-
Net	-	-	-	-	-	-
Total Investments						
Gross	3836.82	10.01	-	34.04	59.30	3940.17
Less: Provision for NPI	-	-	-	-	-	-
Provision for Depreciation	11.82	-	-	-	-	11.82
Net	3825.00	10.01	-	34.04	59.30	3928.35

Previous Year

(Amount in ₹ crore)

Composition of Investment	Govt. Securities	Other Approved Securities	Shares	Debentures and Bonds	Others	Total Investment
Held to Maturity						
Gross	1545.17	-	-	-	-	1545.17
Less: Provision for Non-Performing Investment (NPI)	-	-	-	-	-	-
Net	1545.17	-	-	-	-	1545.17
Available for Sale						
Gross	2003.76	25.21	-	52.74	44.37	2126.08
Less: Provision for Depreciation and NPI	11.82	-	-	-	-	11.82
Net	2003.76	25.21	-	52.74	44.37	2126.08
Held for Trading						
Gross	-	-	-	-	-	-
Less: Provision for Depreciation and NPI	-	-	-	-	-	-
Net	-	-	-	-	-	-
Total Investments						
Gross	3548.93	25.21	-	52.74	44.37	3671.25
Less: Provision for NPI	-	-	-	-	-	-
Provision for Depreciation	-	-	-	-	-	-
Net	3548.93	25.21	-	52.74	44.37	3671.25

b. Movement of Provisions for Depreciation on Investments, non performing investments (NPIs) and Investment Fluctuation Reserve (IFR)

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
i) Movement of provisions held towards depreciation on investments and NPIs		
a) Opening Balance	-	-
b) Add : Provisions made during the year	-	-
c) Less : Write off/write back of excess provisions during the year	-	-
d) Closing Balance	-	-
ii) Movement of Investment Fluctuation Reserve		
a) Opening Balance	43.51	43.51
b) Add : Amount transferred during the year	0.47	-
c) Less : Drawdown	-	-
d) Closing Balance	43.98	43.51
iii) Closing balance of investment in AFS and HFT category	2198.38	2126.08
iv) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT.	2.00 %	2.05 %

c. Sales and Transfer of Securities to/from HTM Category

During the financial year 2025-26, no transfer have been made to/from HTM category.

d. Non-SLR Investment Portfolio

i) Non Performing Non-SLR Investments

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Opening balance	Nil	Nil
Additions during the year since 1st April	Nil	Nil
Reduction during the above period	Nil	Nil
Closing balance	Nil	Nil
Total provisions held	Nil	Nil

ii) Issuer Composition of Non-SLR Investment

(Amount in ₹ crore)

S.No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade Securities'		Extent of 'Unrated' Securities		Extent of 'Un-listed' Securities	
1	2	3		4		5		6		7	
		Curr. Year	Prev. Year	Curr. Year	Prev. Year	Curr. Year	Prev. Year	Curr. Year	Prev. Year	Curr. Year	Prev. Year
i)	PSUs	-	-	-	-	-	-	-	-	-	-
ii)	State Government	10.01	25.21	-	-	-	-	-	-	-	-
iii)	Financial Institutions	34.04	52.74	-	-	-	-	-	-	-	-
iv)	Banks	-	-	-	-	-	-	-	-	-	-
v)	Private corporates	-	-	-	-	-	-	-	-	-	-
vi)	SBI-Mutual Fund	59.30	44.38	-	-	-	-	-	-	-	-
vii)	Other Mutual Funds	-	-	-	-	-	-	-	-	-	-
viii)	Provision held towards depreciation	-	-	-	-	-	-	-	-	-	-
	TOTAL	103.35	122.33	-	-	-	-	-	-	-	-

e. Repo transactions (in face value and market value terms)

Current Year

(Amount in ₹ crore)

	Minimum outstanding during the year		Maximum outstanding during the year		Daily outstanding during the year		Outstanding as on 31st March 2026	
	FV	MV	FV	MV	FV	MV	FV	MV
Securities sold under Repo								
i. Government Securities	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
ii. Corporate Debt Securities	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
iii. Any other Securities	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Securities purchased under Reverse Repo								
i. Government Securities	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
ii. Corporate Debt Securities	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
iii. Any other Securities	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil

f. Government Security Lending (GSL) transactions (in market value terms)

As at 31st March 2026

(Amount in ₹ crore)

	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Total volume of transactions during the year	Outstanding as on March 31
Securities lent through GSL transactions	NIL	NIL	NIL	NIL	NIL
Securities borrowed through GSL transactions	NIL	NIL	NIL	NIL	NIL
Securities placed as collateral under GSL transactions	NIL	NIL	NIL	NIL	NIL
Securities received as collateral under GSL Transactions	NIL	NIL	NIL	NIL	NIL

As at 31st March 2025

(Amount in ₹ crore)

	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Total volume of transactions during the year	Outstanding as on March 31
Securities lent through GSL transactions	NIL	NIL	NIL	NIL	NIL
Securities borrowed through GSL transactions	NIL	NIL	NIL	NIL	NIL
Securities placed as collateral under GSL transactions	NIL	NIL	NIL	NIL	NIL
Securities received as collateral under GSL Transactions	NIL	NIL	NIL	NIL	NIL

4 Asset Quality

a. Classification of Advances and provisions held

Current Year

(Amount in ₹ crore)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub-Standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	4429.10	26.92	118.51	3.43	148.86	4577.95
Add: Additions during the year					49.68	1736.09
Less: Reductions during the year*					36.11	1029.93
Closing Balance	5121.64	45.16	112.98	4.28	162.42	5284.06
* Reduction in Gross NPA due to:						
i) Upgradation					5.71	5.71
ii) Recoveries (excluding recoveries from upgraded accounts)					17.66	17.66
iii) Technical/ Prudential Write-offs					0.00	0.00
iv) Write-offs other than those under (iii) above					12.74	12.74
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	14.77	4.17	105.26	3.43	112.85	127.63
Add: Fresh provisions made during the year						
Less: Excess provision reversed/ Write-off loans					12.84	15.10
					12.74	12.74
Closing balance of provisions held	17.04	7.23	101.45	4.27	112.95	129.99
Net NPAs*						
Opening Balance		0.00	0.00	0.00	0.00	
Add: Fresh additions during the year					0.00	
Less: Reductions during the year					0.00	
Closing Balance		0.00	0.00	0.00	0.00	
Floating Provisions						
Opening Balance						45.78
Add: Additional provisions made during the year						7.06
Less: Amount drawn down during the year						0.00
Closing balance of floating provisions						52.84
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written-off accounts						NIL
Add: Technical/ Prudential write-offs during the year						NIL
Less: Recoveries made from previously technical/ prudential written-off accounts during the year						NIL
Closing balance						NIL

* Floating Provision is netted off from gross NPA to arrive at Net NPA. Allocation of floating provision among line items of schedule 9, for the purpose of netting off, is done based on weighted average of advances.

Previous Year

(Amount in ₹ crore)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub-Standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	3592.44	25.89	125.72	3.59	155.20	3747.64
Add: Additions during the year					27.39	1667.98
Less: Reductions during the year*					33.73	837.67
Closing Balance	4429.10	26.91	118.51	3.43	148.86	4577.95
* Reduction in Gross NPA due to:						
i) Upgradation					9.65	9.65
ii) Recoveries (excluding recoveries from upgraded accounts)					19.88	19.88
iii) Technical/ Prudential Write-offs					0.00	0.00
iv) Write-offs other than those under (iii) above					4.20	4.20
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	12.21	4.08	108.57	3.59	116.24	128.45
Add: Fresh provisions made during the year						
Less: Excess provision reversed/ Write-off loans					0.81 #	3.38
Closing balance of provisions held	14.77	4.17	105.26	3.43	112.85	127.63
Net NPAs*						
Opening Balance		0.39	0.30	0.00	0.69	
Add: Fresh additions during the year					0.00	
Less: Reductions during the year					0.69	
Closing Balance		0.00	0.00	0.00	0.00	
Floating Provisions						
Opening Balance						37.48
Add: Additional provisions made during the year						8.30
Less: Amount drawn down during the year						-
Closing balance of floating provisions						45.78
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written-off accounts						NIL
Add: Technical/ Prudential write-offs during the year						NIL
Less: Recoveries made from previously technical/ prudential written-off accounts during the year						NIL
Closing balance						NIL

* Floating Provision is netted off from gross NPA to arrive at Net NPA. Allocation of floating provision among line items of schedule 9, for the purpose of netting off, is done based on weighted average of advances.

includes difference of Rs.0.21 lakh pertaining to previous years.

Ratios (in percent)

	Current Year	Previous Year
Gross NPA to Gross Advances	3.07%	3.25%
Net NPA to Net Advances	0.00%	0.00%
Provision Coverage Ratio (Including AUCA)	100.00%	100.00%
Provision Coverage Ratio (Excluding AUCA)	100.00%	100.00%

b. Sector-wise Advances and Gross NPAs

(Amount in ₹ crore)

S.No.	Sector	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	% of Gross NPAs total advances that sector	Outstanding Total Advances	Gross NPAs	% of Gross NPAs total advances in the sector
A	Priority Sector						
1	Agriculture & Allied Activities	818.36	63.37	7.74	695.05	71.41	10.27
2	Industries sector eligible as priority sector lending	581.73	13.57	2.33	415.71	13.38	3.22
3	Services	1168.61	61.92	5.30	982.80	47.76	4.86
4	Personal Loans	665.89	8.66	1.30	548.20	6.65	1.21
	Sub Total (A)	3234.59	147.52	4.56	2641.76	139.20	5.27
B	Non Priority Sector						
1	Agriculture & Allied Activities	-	-	-	-	-	-
2	Industry	-	-	-	-	-	-
3	Services	-	-	-	-	-	-
4	Personal Loans	2049.47	14.90	0.72	1936.19	9.66	0.5
	Sub Total (B)	2049.47	14.90	0.72	1936.19	9.66	0.5
	TOTAL (A+B)	5284.06	162.42	3.07	4577.95	148.86	3.25

c. Details of accounts subjected to restructuring

		Agriculture and allied activities		Corporates (excluding MSME)		MSME		Retail (excluding agriculture and MSME)		Total	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Standard	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount (₹ crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (₹ crore)	-	-	-	-	-	-	-	-	-	-

Sub-Standard	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount (₹crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (₹crore)	-	-	-	-	-	-	-	-	-	-
Doubtful	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount (₹crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (₹crore)	-	-	-	-	-	-	-	-	-	-
Total	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount (₹crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (₹crore)	-	-	-	-	-	-	-	-	-	-

d. Disclosure of Transfer of Loan exposures

(Amount in ₹ crore)

Details of stressed loans transferred during the year			
	To ARC's	To Permitted transferees	To Other transferees
No of accounts	Nil	Nil	Nil
Aggregate principal outstanding of loans transferred	Nil	Nil	Nil
Weighted average residual tenor of the loans transferred	Nil	Nil	Nil
Net book value of loans transferred (at the time of transfer)	Nil	Nil	Nil
Aggregate consideration	Nil	Nil	Nil
Additional consideration realized in respect of accounts transferred in earlier years	Nil	Nil	Nil
Details of loans acquired during the year			
	From SCBs, RRBs, UCBs, StCBs, DCCBs, AIFIs, SFBs and NBFCs including Housing Finance Companies (HFCs)	From ARC's	
Aggregate principal outstanding of loans acquired	Nil	Nil	
Aggregate consideration paid	Nil	Nil	
Weighted average residual tenor of	Nil	Nil	

The Bank has not transferred any Special Mention Account and loan not in default.
The Bank has not acquired any stressed loan.

e. Details of Non Fund Based credit facilities

(Amount in ₹ crore)

	As at 31st March 2026		As at 31st March 2025	
	Secured Portion	Unsecured Portion	Secured Portion	Unsecured Portion
I Outstanding Guarantees				
i) In India	8.05	0.00	10.02	0.00
ii) Outside India	0.00	0.00	0.00	0.00
II Acceptances, Endorsements and other Obligations	0.00	0.00	0.00	0.00
III Other NFB Credit facilities	0.00	0.00	0.00	0.00

f. Fraud Reported and provision made during the year:

Particulars	Current Year	Previous Year
Number of frauds reported	2	-
Amount involved in fraud (₹ in crore)	319.02	-
Amount of provision made for such frauds (₹ in crore)	319.02	-
Amount of unamortized provision debited from 'other reserves' as at the end of the year (₹ in crore)	-	-

g. Resolution of COVID-19 related Stress:

The details of resolution plan as on 31st March 2026, in terms of RBI Circular DOR. No. BP/BC/3/21.04.048/2020-21 dated 6th August 2020 (Resolution Framework 1.0) and DOR. STR. REC. 11/21.04.048/2021-22 dated 5th May 2021 (Resolution Framework 2.0) are:

(Amount in ₹ crore)

	(A)	(B)	(C)	(D)	(E)
Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan Position as at the end of the previous FY	Of (A) aggregate debt that slipped into NPA during the FY	Of (A) amount written off during the FY	Of (A) amount paid by the borrowers during the FY	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of this FY
Personal Loans	19.04	75.64	0.00	2.69	15.59
Corporate Persons*	0.00	0.00	0.00	0.00	0.00
Of which MSME	0.00	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00
Total	19.04	75.64	0.00	2.69	15.59

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

5 Exposures

a. Exposure to Real Estate Sector

(Amount in ₹ crore)

S.No.	Category	Current Year	Previous Year
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. Of which Individual housing loans eligible for inclusion in priority sector advances, including non-fund based (NFB) limits.	1420.01 612.75	1281.48 520.94
	b) 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	12.03	10.36
	c) Investment 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 (NHB) and Housing Financing Companies (HFCs)	-	-
Total Exposure to Real Estate Sector		1432.04	1291.84

b. Exposure to Capital Market

(Amount in ₹ crore)

	Particulars	Current Year	Previous Year
i.	Direct investment in equity shares, convertible bonds, convertible debentures and units of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debt;	Nil	Nil
ii.	Advances against shares / bonds / debentures or other securities or on clean basis to individuals for investment in shares (including IPOs / ESOPs), convertible bonds, convertible debentures, and units of equity oriented mutual funds;	Nil	Nil
iii.	Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security;	Nil	Nil
iv.	Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares / convertible bonds / convertible debentures / units of equity oriented mutual funds does not fully cover the advances;	Nil	Nil
v.	Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers;	Nil	Nil

vi.	Loans sanctioned to corporates against the security of shares / bonds / debentures or other securities or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources;	Nil	Nil
vii.	Bridge loans to companies against expected equity flows / issues;	Nil	Nil
viii.	Underwriting commitments taken up by the banks in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds;	Nil	Nil
ix.	Financing to stockbrokers for margin trading;	Nil	Nil
x.	All exposures to Venture Capital Funds (both registered and unregistered)	Nil	Nil
Total exposure to capital market		Nil	Nil

c. Risk category-wise country exposure

The bank has no exposure to country risk in both the current and previous year.

d. Unsecured Advances

(Amount in ₹ crore)

	Current Year	Previous Year
Total unsecured advances of the bank	1001.39	940.96
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	-	-
Estimated value of such intangible securities	-	-

e. Factoring exposures

The bank has no exposure to factoring.

f. Intra-group exposures

(Amount in ₹ crore)

	Current Year	Previous Year
Total amount of intra-group exposures	Nil	Nil
Total amount of top-20 intra-group exposures	Nil	Nil
Percentage of intra-group exposures to total exposure of the bank on borrowers/Customers	Nil	Nil
Details of breach of limits on intra-group exposures and regulatory action thereon	Nil	Nil

g. Unhedged foreign currency exposure

The bank has no currency induced credit risk.

h. Single Borrower and Group Borrower exposure limits exceeded by the Bank

The Bank has not exceeded the Single Borrower exposure and Group Borrower exposure prudential limit as prescribed by RBI.

i. Loans against gold and silver collateral

i. Details of loans extended against eligible gold and silver collateral

Particulars	Loan outstanding		Average Ticket size (₹ crore)	Average LTV ratio	Gross NPA (%)
	(₹ crore)	As % of Total Loans			
1. Opening balance of the FY (a)+(b)	22.18	0.48%	0.015		0.45%
(a) Consumption loans	10.09	0.22%	0.016	75%	0.31%
of which bullet repayment loans	0.37	0.01%	0.014	65%	0.00%
(b) Income generating loans	12.09	0.26%	0.014	75%	0.57%
2. New loans sanctioned and disbursed during the FY (c)+(d)	44.04	0.83%	0.026		NA
(c) Consumption loans	20.50	0.39%	0.029	75%	NA
of which bullet repayment loans	0.48	0.01%	0.016	65%	NA
(d) Income generating loans	23.55	0.45%	0.024	75%	NA
3. Renewals sanctioned and disbursed during the FY	-	-	-	-	NA
4. Top-up loans sanctioned and disbursed during the FY	-	-	-	-	NA
5. Loans repaid during the FY (e)+(f)	28.53	0.54%	0.02	NA	NA
(e) Consumption loans	12.66	0.24%	0.02	NA	NA
of which bullet repayment loans	0.31	0.01%	0.01	NA	NA
(f) Income generating loans	15.86	0.30%	0.02	NA	NA
6. Non-Performing Loans recovered during the FY (g) + (h)	0.02	0.00%	0.002	NA	NA
(g) Consumption loans	0.003	0.00%	0.001	NA	NA
of which bullet repayment loans	0.000	0.00%	0.000	NA	NA
(h) Income generating loans	0.02	0.00%	0.002	NA	NA
7. Loans written off during the FY (i) + (j)	-	-	NA	NA	NA
(i) Consumption loans	-	-	NA	NA	NA
of which bullet repayment loans	-	-	NA	NA	NA
(j) Income generating loans	-	-	NA	NA	NA
8. Closing balance at the end of FY (k) + (l)	37.70	0.71%	0.020		0.28%
(k) Consumption loans	17.93	0.34%	0.023	75%	0.24%
of which bullet repayment loans	0.53	0.01%	0.016	65%	0.00%
(i) Income generating loans	19.77	0.37%	0.018	75%	0.33%

ii. Details of Gold and Silver Collateral and Auctions

SlNo.	Particulars	
a	Unclaimed gold or silver collateral at the end of the financial year (in grams)	-
b	Number of loan accounts in which auctions were conducted	4
c	Total outstanding in loan accounts mentioned in (b)	0.033
d	Gold or silver collateral acquired during the FY due to default of loans (in grams)	0
e	Gold or silver collateral auctioned during the FY (in grams)	64.58
f	Recovery made through auctions during the FY (in ₹ crore)	0.033
g	Recovery percentage: as % of value of gold or silver collateral as % of outstanding loan	100.00% 100.00%

j. Exposures to Related Parties

(Amount in ₹ crore)

Sr. No.	Particular	Current Year	Previous Year
A. Loans to Related Parties			
1	Aggregate value of loans sanctioned to related parties during the year	Nil	Nil
2	Aggregate value of outstanding loans to related parties as on 31st March	Nil	Nil
8	Aggregate value of outstanding loans to related parties as a proportion of total credit exposure as on 31st March	Nil	Nil
4	Aggregate value of outstanding loans to related parties which are categorized as:	Nil	Nil
	(i) Special Mention Accounts as on 31st March	Nil	Nil
	(ii) Non-Performing Assets as on 31st March	Nil	Nil
5	Amount of provisions held in respect of loans to related parties as on 31st March	Nil	Nil
B. Contracts and Arrangements involving Related Parties			
6	Aggregate value of contracts and arrangements awarded to related parties during the year	Nil	Nil
7	Aggregate value of outstanding contracts and arrangements involving related parties as on 31st March	Nil	Nil

6 Concentration of Deposits, Advances, Exposures and NPAs

a. Concentration of Deposits

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total Deposits of twenty largest depositors	175.95	166.73
Percentage of deposits of twenty largest depositors to total deposits of the bank	1.93%	1.97%

b. Concentration of Advances

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total Advances to twenty largest borrowers	73.11	68.93
Percentage of advances to twenty largest borrowers to total gross advances of the bank	1.38%	1.51%

c. Concentration of Exposures

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total exposures of twenty largest borrowers / customers	81.80	72.13
Percentage of exposures to twenty largest borrowers / customers to total exposure of the bank on borrowers / customers	1.24%	1.25%

d. Concentration of NPAs

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total exposures to top twenty NPA accounts	16.00	15.35
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	9.85%	10.31%

7 Derivatives

The bank has not entered into any transactions in derivatives in the current and previous years.

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

(Amount in ₹ crore)

Sr. No.	Particular	Current Year	Previous Year
i)	Opening balance of amounts transferred to DEA Fund	46.49	40.93
ii)	Add: Amounts transferred to DEA Fund during the year	7.20	5.89
iii)	Less: Amounts reimbursed by DEA Fund towards claims	2.85	0.33
iv)	Closing balance of amount transferred to DEA Fund	50.84	46.49

The closing balance of the amount transferred to DEA Fund, as disclosed above, are included under 'Schedule 12 - Contingent Liabilities.

9 Disclosure of complaints

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

Sr. No.	Particulars	Current Year	Previous Year
Complaints received by the bank from its customers			
1	Number of complaints pending at beginning of the year	36	11
2	Number of complaints received during the year	3230	4904
3	Number of complaints disposed during the year	3266	4879
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	36
Maintainable complaints received by the bank from Office of Ombudsman			
5	Number of maintainable complaints received by the bank from Office of Ombudsman	46	46
	Of 5, number of complaints resolved in favor of the bank by Office of Ombudsman	46	45
	Of 5, number of complaints resolved through conciliation/ mediation/advisories issued by Office of Ombudsman	0	01
	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	0	0
6	Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0

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 ground of complaints received by the bank from customers

Ground of complaints	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 80 days
1	2	3	4	5	6
Current Year					
ATM/Debit Card	4	558	-62.27	0	0
Online Transactions	32	2550	-22.47	0	0
Operation of Accounts	0	17	88.89	0	0
Loans and Advances	0	28	-15.15	0	0
Staff Behaviour	0	5	-77.27	0	0
Others	0	72	-	0	0
Total	36	3230	-34.14	0	0
Previous Year					
ATM/Debit Card	7	1479	-41.68	4	0
Online Transactions	4	3289	41.46	32	0
Operation of Accounts	0	9	-59.09	0	0
Loans and Advances	0	88	-26.67	0	0
Staff Behaviour	0	22	69.23	0	0
Others	0	72	132.26	0	0
Total	11	4904	-1.37	36	0

10 Disclosure of penalties imposed by RBI

No penalty has been levied on the bank for contravention under the provisions of The Banking Regulation Act, 1949, Payment and Settlement Act, 2007, Government Securities Act, 2016 (for bouncing SGL). There is no default in reverse repo transaction.

11 Other Disclosures

a. Business Ratios

S. No.	Particulars	Current year	Previous year
i	Interest income as a percentage to working funds	8.30%	8.46 %
ii	Non-interest income as a percentage to working funds	0.54%	0.49%
iii	Operating profit as a percentage to working funds	1.46%	1.26%
iv	Cost of Deposits	4.26%	4.33%
v	Net Interest Margin	4.15%	4.16%
vi	Returns on Assets	0.83%	0.87%
vii	Business (Deposits plus Advances) per employee (₹ in crore)	12.66	12.73
viii	Profit per employee (Gross) before tax (₹ in crore)	0.10	0.10
ix	Profit per employee (Net) after tax (₹ in crore)	0.08	0.08

b. Bancassurance Business

Fees/brokerage earned in respect of the insurance broking, agency and bancassurance business

(Amount in ₹ crore)

Name of the Company	Current year	Previous year
SBI Life Insurance Co. Ltd	5.23	4.04
SBI General Insurance Co. Ltd	1.07	1.03
National Insurance Co. Ltd	0.004	0.02
Agriculture Insurance Co. Ltd	0.004	-

c. Marketing and distribution

The details of fees/remuneration received in respect of the marketing and distribution function (excluding bancassurance business) are as follows:

(Amount in ₹ crore)

Name of the Company	Current year	Previous year
SBI Mutual Fund	0.03	0.03

d. Priority Sector Lending Certificate (PSLC)

The Bank has purchased following PSLCs during the year:-

(Amount in ₹ crore)

Sr. No.	Category	Current Year	Previous year
1	PSLC Agriculture	170.00	175.00
2	PSLC General	650.00	750.00
	Total	820.00	925.00

The Bank has sold following PSLCs during the year:-

Sr. No.	Category	Current Year	Previous year
1	PSLC Micro Enterprises	0.00	0.00
2	PSLC SF/MF	0.00	50.00
	Total	0.00	50.00

e. Provisions and Contingencies

Breakup of 'Provisions and Contingencies' shown under head Expenditure in Profit and Loss account as follows

(Amount in ₹ crore)

Provisions debited to Profit & Loss Account	Current Year	Previous year
Provision on Non-Performing Assets	12.84	0.81
Provision on Standard Assets	2.27	2.57
Floating Provision on Advances	7.06	8.30
Provision on Restructured Assets	(1.29)	(1.58)
Provision for Depreciation on Investments	11.82	-
Provision for Fraud	2.27	(0.11)
Total	34.97	9.99

f. Payment of DICGC Insurance Premium

(Amount in ₹ crore)

Particulars	Current Year	Previous year
Payment of DICGC Insurance Premium	12.33	11.41
Arrears in payment of DICGC premium	0.00	0.00

Deposit insurance premium was paid to DICGC within the prescribed timelines.

12 Disclosures as per Accounting Standards

a. Accounting Standard - 5 "Net Profit or Loss for the period, Prior Period Items, and Changes in Accounting Policies"

During the year, the bank has changed its accounting policy relating to depreciation of fixed assets. Under the revised policy, all fixed assets having a cost of less than ₹ 5,000 each are firstly capitalised and then fully depreciated in the year of purchase.

Impact of the Change:

- ♦ Depreciation expense as per earlier policy: ₹ 3.59 crore
 - ♦ Depreciation expense under the revised policy: ₹ 4.53 crore
- Accordingly, depreciation for the year has increased by ₹ 0.94 crore, resulting in a corresponding decrease in profit before tax by ₹ 0.94 crore for the year.

Other than above, there were no material prior period income / expenditure items and there has been no change in the Significant Accounting Policies adopted during the financial year 2025-26 as compared to those followed in the previous financial year 2024-25.

b. Accounting Standard 15-Employee benefits

The Bank has taken a group gratuity plan/scheme of Insurance Company to provide gratuity payments to employees. The Actuarial gratuity liability of the Bank as on 31.03.2026 is ₹ 2.38 crore.

The Bank has taken a group leave encashment plan/scheme of Insurance Company to provide leave encashment payments to employees. The Actuarial leave encashment liability of the Bank as on 31.03.2026 is ₹ 4.34 crore.

In accordance with RBI Circular DOR. ACC.REC.No.67/21.04.018/2024-25 dated 20.03.2025, the expenditure on account of revision in the pension w.e.f. 01.11.1993 is amortised over a period of 5 years beginning with the FY 2024-25. Details of provision made for Pension liability during the FY 2024-25 are as under:

Particulars	₹ in crore
A Pension liability as per Actuarial valuation	388.00
B Investment made and Fund Balance (including accrued interest)	368.30
C Gross Pension liability (A-B)	19.70
D Total Liability on account of Revision of Pension w.e.f. 01.11.1993	7.12
E Unamortised Pension liability on account of Revision of Pension (60% of D)	4.27
F Net Pension liability provided for during the year 2024-25 (C-E)	15.43
G Net profit if the unamortised expenditure had been fully recognised in the Profit & Loss Account.	79.52

c. Accounting Standard 17-Segment Reporting

As per Accounting Standard 17, Bank recognizes Business Segment as primary reporting segment and Treasury as secondary reporting segment.

The business segment contains wholesale banking, retail banking and other banking operations.

During financial year 2025-26, revenue from business segment was ₹ 493.75 crore (Interest Income & Other Income) and revenue from Treasury was ₹ 346.89 crore.

d. Accounting Standard 18-Related Party Disclosures

Associates- State Bank of India (Sponsor Bank holding 35% shares of the Bank)

Key Management Personnel

- ♦ Shri Hari Har Patnaik (Chairman)
- ♦ Smt Amita Raturi (General Manager)
- ♦ Shri Rajiv Prakash (General Manager)
- ♦ Smt Bharti Naudiyal (General Manager)
- ♦ Shri Ashish Gupta (General Manager)

(Amount in ₹ in crore)

Outstanding as at	31.03.2026	31.03.2025
Balance with Banks- in other deposits accounts (FDR)	226.61	148.58
Other Assets- Interest Accrued on FDR	9.14	5.03
Maximum Outstanding	During FY 2025-26	During FY 2024-25
Balance with Banks- in other deposits accounts (FDR)	370.31	342.38
Other Assets- Interest Accrued on FDR	9.14	5.03
During the year	During FY 2025-26	During FY 2024-25
Interest Income	14.55	13.60
Interest expended	0.20	0.14
Perquisite (Rent Free Accommodation)	0.13	0.14

e. Accounting Standard 22-Accounting for Taxes on Income

There is a deferred tax liability amounting to ₹ 0.50 crore on account of depreciation on Fixed Assets and is shown under Other Assets.

13 Additional Disclosures

- a. The bank has issued guarantee on behalf of its customers in the course of its regular business. Total outstanding guarantees as on 31.03.2026 is ₹ 8.05 crore, including guarantees amounting to ₹ 3.16 crore expiring on 31.03.2026.
- b. During the F.Y. 2025-26, a sum of ₹ 7.20 crore has been remitted to RBI as unclaimed amount. Thus, total remitted amount to RBI is ₹ 50.84 crore till 31.03.2026.
- c. There are no items in 'Other (including provisions)' under schedule 5 and 'Others' under schedule 11 which exceeds one percent of Total Assets.
- d. There are no items in Miscellaneous Income and Other Expenditure which exceeds one percent of Total Income.
- e. The previous year figures have been regrouped/ reclassified, wherever necessary, to conform to current year classification.

Shri Chandra Mohan Deoli
(Senior Manager- Accounts)

Smt Amita Raturi
(General Manager)

Shri Hari Har Patnaik
(Chairman)

Auditor's Report
As per our separate report of even date attached.

For Yogesh Kansal & Co
Chartered Accountants
FRN No. 507136C

Place : Dehradun
Date : 24.04.2026

(Abhay Kansal)
Partner
M. No. 439591

अनुसूची 17 : महत्वपूर्ण लेखा प्रणाली

ए) पृष्ठभूमि

उत्तराखण्ड ग्रामीण बैंक (यूजीबी अथवा बैंक) एक अनुसूचित बैंक है, जो व्यक्तियों, वाणिज्यिक उद्यमों, कॉर्पोरेट्स, सार्वजनिक निकायों और ग्राहकों को उत्पादों और सेवाओं की एक विस्तृत श्रृंखला प्रदान करता है। बैंक, बैंकिंग विनियमन अधिनियम, 1949 और क्षेत्रीय ग्रामीण बैंक अधिनियम, 1976 द्वारा शासित है।

बी) संकलन के आधार

बैंक के वित्तीय विवरण लेखांकन के प्रोद्भवन के आधार पर ऐतिहासिक लागत सम्मेलन के तहत तैयार और प्रस्तुत किए गए हैं, जब तक कि अन्यथा न कहा गया हो और आम तौर पर स्वीकृत लेखा सिद्धांतों, बैंकिंग विनियमन अधिनियम, 1949, आरआरबी अधिनियम 1976 के तहत निर्धारित वैधानिक आवश्यकताओं और उनके द्वारा जारी किए गए संशोधन और लेखा मानकों का अनुपालन किया गया है। भारतीय चार्टर्ड एकाउंटेंट्स संस्थान (आईसीएआई), भारतीय रिजर्व बैंक, नाबार्ड द्वारा समय-समय पर जारी परिपत्र और दिशानिर्देश और भारत में बैंकिंग उद्योग में लागू और वर्तमान प्रथाओं के अनुसार लेखांकन मानकों को अधिसूचित किया गया है।

सी) अनुमानों का उपयोग

वित्तीय विवरणों की तैयारी के लिए प्रबंधन को अनुमान और धारणा की आवश्यकता होती है, जो वित्तीय विवरणों की तारीख और रिपोर्टिंग अवधि के दौरान रिपोर्ट की गई आय और व्यय के अनुसार संपत्ति और देनदारियों (आकस्मिक देनदारियों सहित) की रिपोर्ट की गई राशि में माना जाता है। प्रबंधन का मानना है कि वित्तीय विवरण तैयार करने में उपयोग किए गए अनुमान विवेकपूर्ण और उचित हैं। वास्तविक परिणाम इन अनुमानों से भिन्न हो सकता है। इन अनुमानों में किसी भी संशोधन के प्रभाव को परिवर्तन की अवधि से संभावित रूप से पहचाना जाता है।

डी) महत्वपूर्ण लेखांकन नीतियां

1 राजस्व मान्यता

ए) आय और व्यय का लेखा प्रोद्भवन आधार पर किया जाता है, अन्यथा अतिरिक्त बताया गया है।

बी) ब्याज आय को निम्नलिखित के लिए प्राप्ति के आधार पर लाभ और हानि खाते में लिया गया है

- i) गैर-निष्पादित आस्तियों (एनपीए) से आय, जिसमें अग्रिम और निवेश शामिल हैं, जो कि विवेकपूर्ण मानदंडों और आरबीआई/नाबार्ड द्वारा निर्धारित संपत्ति वर्गीकरण के अनुसार वसूली होने पर मान्य है।
- ii) कमीशन और शुल्क आय की प्राप्ति होने पर हिसाब में लिया गया है।

2 निवेश

- ए) सभी प्रतिभूतियों में लेनदेन “निपटान तिथि” पर दर्ज किए जाते हैं।
- बी) भारतीय रिजर्व बैंक के दिशा-निर्देशों के अनुसार सभी निवेशों को तीन श्रेणियों में वर्गीकृत किया गया है – परिपक्वता तक धारण (HTM) ए बिफ्री के लिए उपलब्ध (AFS) और व्यापार के लिए धारण (HFT)।
- सी) बैंक जो निवेश परिपक्वता तक रखना चाहता है उसे HTM श्रेणी में वर्गीकृत किया गया है। निवेश जो मुख्य रूप से खरीद की तारीख से 90 दिनों के भीतर पुनर्विक्रय के लिए रखे जाते हैं, उन्हें HFT श्रेणी में वर्गीकृत किया गया है। निवेश, जिन्हें उपरोक्त दो श्रेणियों में वर्गीकृत नहीं किया गया है, उन्हें AFS श्रेणी में वर्गीकृत किया गया है।
- डी) प्रतिभूतियों की खरीद के समय HTM, HFT, AFS श्रेणी में वर्गीकृत किया जाता है और बाद में श्रेणियों के बीच स्थानांतरण नियामक दिशानिर्देशों के अनुरूप किया जाता है।
- ई) HTM श्रेणी के अंतर्गत निवेश अधिग्रहण लागत पर रखे जाते हैं।
- एफ) AFS और HFT श्रेणियों के तहत रखे गए निवेशों का बाजार मूल्य या नियामक दिशानिर्देशों के अनुसार निर्धारित उचित मूल्य पर व्यक्तिगत रूप से पुनर्मूल्यांकन किया जाता है और प्रत्येक श्रेणी के लिए प्रत्येक समूह का केवल शुद्ध