

Disclosure in financial statement for the Year 2024-2025

PROFIT AND LOSS A/C FOR THE PERIOD FROM 01-04-2024 TO 31-03-2025 (Form -B)

Sr. No.	Expenditure	As on 31/03/2025	As on 31/03/2024	Sr.No.	Income	As on 31/03/2025	As on 31/03/2024
		(Current year)	(Previous year)			(Current year)	(Previous year)
1	Interest on Deposits	12,28,56,744.68	14,26,51,066.62	1	Interest and Discounts	20,01,76,669.34	25,13,55,028.92
2	Salaries and Allowances	4,83,93,871.00	4,87,92,553.00	2	Commission, Exchange and Brokerage	2,11,006.72	15,536.00
3	Directors Sitting Fee and Allowances	13,17,500.00	10,58,644.00	3	Other Incomes	5,93,31,946.65	2,40,44,453.41
4	Rent, Taxes, Insurance and Lighting Etc.,	59,61,529.00	67,66,150.00		Total	25,97,19,622.71	27,54,15,018.33
5	Law Charges	4,83,550.00	16,18,350.00				
6	Postage and Telephone Charges	10,31,352.82	6,41,963.04				
7	Auditors Fees	11,66,000.00	9,85,000.00				
8	Depreciation	34,36,346.00	42,45,231.22				
9	Stationery, Printing and Advertisements Etc.,	10,84,791.14	13,25,674.63				
10	Other Expenditure	9,01,97,920.38	3,21,70,579.80				
	Total	27,59,29,605.02	24,02,55,212.31				
11	Profit Before Tax	-1,62,09,982.31	3,51,59,806.02				
12	Less: Accumulated loss	0.00	1,44,88,632.41				
13	Less: Income Tax Payable	0.00	65,52,000.00				
14	Less: Income tax paid during previous year (2022-23)	44,93,260.00	0.00				
15	Less: Deferred Tax	61,000.00	-6,03,000.00				
	Profit After Tax	-2,07,64,242.31	1,47,22,173.61				
	Total	25,97,19,622.71	27,54,15,018.33		Total	25,97,19,622.71	27,54,15,018.33
	Grand Total	25,97,19,622.71	27,54,15,018.33		Grand Total	25,97,19,622.71	27,54,15,018.33

BALANCE SHEET AS ON 31/03/2025 (AS PER B.R.Act 1949 Column 29 Form A - 3rd Schedule)

Sr. No.	Capital and Liabilities	As on 31/03/2025	As on 31/03/2024		Sr. No.	Property and Assets	As on 31/03/2025	As on 31/03/2024
		(Current year)	(Previous year)				(Current year)	(Previous year)
1	Share Capital	7,83,00,151.00	8,15,73,351.00		1	Cash	66,44,911.00	69,06,581.00
2	Reserve Fund and Other Reserves	19,88,89,417.61	19,68,13,091.00		2	Balances with Other Banks	10,21,81,603.12	11,66,07,083.19
3	Deposits and Other Accounts	1,85,78,66,175.48	2,06,63,39,072.17		3	Investment in Other Banks	6,77,83,742.00	10,02,83,722.00
4	Borrowings	68,59,056.00	74,63,994.00		4	Money at Call and Mutual Fund	1,75,00,000.00	0.00
5	Overdue Interest Reserve	9,80,70,453.00	9,47,05,073.00		5	Investments	63,43,12,500.00	68,25,29,336.00
6	Interest Payable	71,85,338.28	81,44,478.64		6	Shares	10,25,000.00	10,25,000.00
7	Other Liabilities	2,25,06,241.27	2,25,29,220.79		7	Loan and Advances	1,20,96,18,766.34	1,36,69,70,705.34
8	Provisions	5,98,87,916.62	2,10,52,000.00		8	Interest Receivable	10,11,40,910.00	9,90,10,711.00
9	Profit / Loss	-2,07,64,242.31	1,47,22,173.61		9	Fixed Assets	7,23,94,060.00	7,70,05,538.00
					10	Other Assets	8,21,52,665.49	4,89,57,428.68
					11	Non-Banking Asset	1,40,46,349.00	1,40,46,349.00
	Grand Total	2,30,88,00,506.95	2,51,33,42,454.21			Grand Total	2,30,88,00,506.95	2,51,33,42,454.21
	Dea Fund (Contra)	1,26,03,870.88	1,10,14,983.12			Dea Fund (Contra)	1,26,03,870.88	1,10,14,983.12

Disclosure in financial statements - 'Notes to Accounts'-UCBs

1. Regulatory Capital a) Composition of Regulatory Capital

(in lakhs)

Sr. No.	Particulars	Current Year (2025)	Previous Year (2024)
i)	Paid up share capital and reserves (net of deductions, if any)	602.75	796.97
ii)	Other Tier 1 capital	774.73	748.84
iii)	Tier 1 capital (i + ii)	1377.48	1545.81
iv)	Tier 2 capital	207.93	184.87
v)	Total capital (Tier 1+Tier 2)	1585.41	1730.68
vi)	Total Risk Weighted Assets (RWAs)	12548.02	13586.19
vii)	Paid-up share capital and reserves as percentage of RWAs	4.80%	5.87%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	10.98%	11.38%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.66%	1.36%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	12.63%	12.74%

2. Asset liability management

a) Maturity pattern of certain items of assets and liabilities

As at 2024-25 (current year balance sheet date)

Sr.No.	Particulars	1.-14 days	15-28 days	29 days- 3 months	Over 3 months upto 6 months	Over 6 months upto 1 Year	Over 1 Year upto 3 Years	Over 3 Years upto 5 Years	Over 5 years	Total
1	Deposits	4.06	0.35	14.35	21.30	66.34	38.75	20.03	20.61	185.79
2	Advances	0.84	0.03	0.62	0.79	2.79	4.86	11.70	99.33	120.96
3	Investments	1.00	0.25	0.50	0.98	6.74	8.06	5.98	48.55	72.06
4	Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.69	0.69

3. Investments

a) Composition of Investment Portfolio

As at 2024-25 (current year balance sheet date)

(Amt. in crores)

Particulars	Investments in India						Total investments in India
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	
Held to Maturity							
Gross	44.26		0.10	0.00	0.00	8.53	52.89
Less: Provision for non- performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	44.26	0.00	0.10	0.00	0.00	8.53	52.89

Available for Sale							
Gross	19.17		0.00	0.00	0.00	0.00	19.17
Less: Provision for depreciation and NPI	0.18	0.00	0.00	0.00	0.00	0.00	0.18
Net	18.99	0.00	0.00	0.00	0.00	0.00	18.99

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	63.43	0.00	0.10	0.00	0.00	8.53	72.06
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	0.18	0.00	0.00	0.00	0.00	0.00	0.18
Net	63.25	0.00	0.10	0.00	0.00	8.53	71.88

As at 2023-24 (previous year balance sheet date)

(Amt. in crores)

Particulars	Investments in India						Total investments in India
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	
Held to Maturity							
Gross	43.57		0.10	0.00	0.00	10.03	53.70
Less: Provision for non- performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	43.57	0.00	0.10	0.00	0.00	10.03	53.70

Available for Sale							
Gross	24.68		0.00	0.00	0.00	0.00	24.68
Less: Provision for depreciation and NPI	1.18	0.00	0.00	0.00	0.00	0.00	1.18
Net	23.50	0.00	0.00	0.00	0.00	0.00	23.50

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	68.25	0.00	0.10	0.00	0.00	10.03	78.38
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	1.18	0.00	0.00	0.00	0.00	0.00	1.18
Net	67.07	0.00	0.10	0.00	0.00	10.03	77.20

b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount in ₹ crore)

Particulars	As on 31/03/2025 (Current Year)	As on 31/03/2024 (Previous Year)
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	1.18	1.68
b) Add: Provisions made during the year	0.00	0.00
c) Less: Write off / write back of excess provisions during the year	1.00	0.50
d) Closing balance	0.18	1.18
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	0.79	0.29
b) Add: Amount transferred during the year	0.00	0.50
c) Less: Drawdown	0.00	0.00
d) Closing balance	0.79	0.79
iii) Closing balance in IFR as a percentage of closing balance of investments ¹³ in AFS and HFT/Current category	4.16%	3.36%

c) Sale and transfers to/from HTM category -Nil

d) Non-SLR investment portfolio

i) Non-performing non-SLR investments

(Amount in ₹ crore)

Sr. No.	Particulars	As on 31/03/2025 (Current Year)	As on 31/03/2024 (Previous Year)
a)	Opening balance	0.00	0.00
b)	Additions during the year since 1 st 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 ₹ crore)

Sr.No.	Issuer	Amount	
		-3	
		As on 31/03/2025	As on 31/03/2024
		(Current Year)	(Previous Year)
a)	PSUs	0.00	0.00
b)	FIs	0.00	0.00
c)	Banks	6.78	10.03
d)	Private Corporates	0.00	0.00
e)	Subsidiaries/Joint Ventures	0.00	0.00
f)	Others	1.85	0.10
g)	Provision held towards depreciation	0.18	1.18
	Total *	8.81	11.31

- *The total shall match the total of non-SLR investments held by the bank.
- Amounts reported under columns 4, 5, 6 and 7 above may not be mutually exclusive.

As at 2024-25 (current year NPA Data)

(in lakhs)

	Standard	Non- Performing				Total
	Total Standard Advances	Sub- Standard	Doubtful	Loss	Total Non- Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	12,462.70	113.97	1,023.04	70.00	1,207.01	13,669.71
Add: Additions during the year		245.25			245.25	245.25
Less: Reductions during the year*	1,662.24	0.00	156.53		156.53	1,818.77
Closing balance	10,800.46	359.22	866.51	70.00	1,295.73	12,096.19
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	50.00				812.31	862.31
Add: Fresh provisions made during the year	0.00				35.00	35.00
Less: Excess provision reversed/ Write-off loans	0.00				0.00	0.00
Closing balance of provisions held	50.00				847.31	897.31
Net NPAs						
Opening Balance					394.70	
Add: Fresh additions during the year					245.25	
Less: Reductions during the year					191.53	
Closing Balance					448.42	

Ratios¹⁶ (in per cent)	Current Year (2025)	Previous Year (2024)
Gross Npa to Gross Advances	10.71%	8.83%
Net Npa to Net Advances	3.99%	3.07%
Provision coverage ratio	65.39%	67.30%

b) Sector-wise Advances and Gross NPAs

As at 2024-25 (current year Priority Sector Data)

(in lakhs)

Sr. No.	Sector*	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	Priority Sector						
a)	Agriculture and allied activities						
b)	Advances to industries sector eligible as priority sector lending						
c)	Services	640.24	168.72	26.35%	807.72	169.02	20.93%
d)	Others loans including Personal loans	2,183.04	214.76	9.84%	1,926.65	155.48	8.07%
	Subtotal (i)	2,823.28	383.48	36.19%	2,734.37	324.50	29.00%
ii)	Non-priority Sector						
a)	Agriculture and allied activities						
b)	Industry						
c)	Services						
d)	Others loans including Personal loans	9,272.91	912.25	9.84%	10,935.34	882.51	8.07%
	Sub-total (ii)	9,272.91	912.25	9.84%	10,935.34	882.51	8.07%
	Grand Total	12,096.19	1,295.73	46.03%	13,669.71	1,207.01	37.07%

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Particulars	Current year (2025)	Previous year (2024)
Number of frauds reported	2.00	2.00
Amount involved in fraud (₹ crore)	0.74	0.74
Amount of provision made for such frauds (₹crore)	0.74	0.74
Amount of Unamortised provision debited from 'other reserves' as at the end of the year. (₹ crore)	0.00	0.00

Format for disclosures to be made starting March 31, 2024

(Amounts in ₹ crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan- Position as at the end of the previous year(A)	Of (A), aggregate debt that slipped into NPA during the year	Of (A), amount paid by the borrowers during the year	Of (A) Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of this year
Others	17.00	12.84	2.50	1.66
Total	17.00	12.84	2.50	1.66

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

4. Exposures

a) Exposure to real estate sector

Category	(Amounts in ₹ crore)	
	Current Year (2025)	Previous Year (2024)
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.	110.79	124.32
b) Commercial Real Estate -	0.00	0.00
Total Exposure to Real Estate Sector	110.79	124.32

b) Unsecured advances

Particulars	(Amounts in ₹ crore)	
	Current Year (2025)	Previous Year (2024)
Total unsecured advances of the bank	4.35	5.94

5. Concentration of deposits, advances and NPAs

a) Concentration of deposits

Particulars	(Amounts in ₹ crore)	
	Current Year (2025)	Previous Year (2024)
Total deposits of the twenty largest depositors	15.71	17.03
Percentage of deposits of twenty largest depositors to total deposits of the bank	8.46%	8.24%

b) Concentration of advances*

Particulars	(Amounts in ₹ crore)	
	Current Year (2025)	Previous Year (2024)
Total advances to the twenty largest borrowers	14.83	15.25
Percentage of advances to twenty largest borrowers to total advances of the bank	12.26%	11.16%

*Advances shall be computed based on credit exposure i.e. funded and non-funded limits. The sanctioned limits or outstanding, whichever are higher, shall be reckoned. However, in the case of fully drawn term loans, where there is no scope for re-drawal of any portion of the sanctioned limit, banks may reckon the outstanding as the credit exposure

c) Concentration of NPAs

Particulars	(Amounts in ₹ crore)	
	Current Year (2025)	Previous Year (2024)
Total Exposure to the top twenty NPA accounts	7.48	10.78
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	0.58%	0.89%

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

(Amounts in ₹ Crores)

Sr. No.	Particulars	Current Year (2025)	Previous Year (2024)
i)	Opening balance of amounts transferred to DEA Fund	1.34	1.15
ii)	Add: Amounts transferred to DEA Fund during the year	0.18	0.19
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.23	0.00
iv)	Closing balance of amounts transferred to DEA Fund	1.29	1.34

7. Disclosure of complaints - **NIL**b) Top five grounds 27 of complaints received by the bank from customers - **Nil**8. Disclosure of penalties imposed by the Reserve Bank of India - **Nil**

9. Other Disclosures

a) Business ratios

Particular	Current Year (2025)	Previous Year (2024)
i) Interest Income as a percentage to Working Funds	9.15%	10.41%
ii) Non-interest income as a percentage to Working Funds	2.63%	0.88%
iii) Cost of Deposits	6.26%	6.90%
iv) Net Interest Margin	3.87%	4.67%
v) Operating Profit as a percentage to Working Funds	2.32%	2.28%
vi) Return on Assets	-0.94%	0.61%
vii) Business (deposits plus advances) per employee (in ₹crore)	5.20	5.54
viii) Profit/(Loss) per employee (in ₹ crore)	-0.04	0.02

b) Bancassurance business - Nil

c) Disclosures regarding Priority Sector Lending Certificates (PSLCs)

(in crores)

Particular	Current Year (2025)	Previous Year (2024)
PSLC - General (Purchased)	65.00	43.50
PSLC - Small and Marginal Farmers (Purchased)	32.00	13.50
PSLC - Micro Enterprises (Purchased)	10.00	3.00
Total	107.00	60.00

d) Provisions and contingencies

(in lakhs)

Provision debited to Profit and Loss Account	Current Year (2025)	Previous Year (2024)
i) Provisions for NPI	0	0
ii) Provision towards NPA	0	0
iii) Provision made towards Income tax	0	65.52
iv) Other Provisions and Contingencies (with details)		
BDDR Reserves	35.00	
Audit Fee	4.76	9.00
BDA Lease amount amortised	1.58	1.59
Prem.on G-sec-Amortisation	0.42	0.44
Contigent Provision against Std Assets under RFW	-	-
Investment Depreciation Reserve	-	-
Special Reserves-Housing Loan -u/s 36(1)(viii)		3.15
Staff Gratuity Reserve	391.25	136.00
Staff Leave Encashment Fund	200.50	
Deferred Tax	0.61	-6.03
Income tax paid during previous year (2022-23)	44.93	
Total	679.05	209.67

e) Payment of DICGC Insurance Premium

(in lakhs)

Sr. No.	Particulars	Current Year (2025)	Previous Year (2024)
i)	Payment of DICGC Insurance Premium	23.96	28.40
ii)	Arrears in payment of DICGC premium	-	-

f) Disclosure of facilities granted to directors and their relatives - Nil

Sd/-
J Prakasha
(CEO)

Sd/-
B. N. Sathish
(Director)

Sd/-
K. G. Mahadeva Rao
(Vice-President)

Sd/-
Ambore P. Satheesh
(President)

For, Akasam & Associates
Chartered Accountants
FRN: 005832S

Sd/-
Pavan Kumar P V
Partner
M No. 218888

Place : Bengaluru
Date: 27.06.2025