Disclosure in financial statement for the Year 2025-2026

PROFIT AND LOSS A/C FOR THE PERIOD FROM 01-04-2025 TO 31-03-2026 (Form -B)

Sr. No.	Expenditure	As on 31/03/2026	As on 31/03/2025		Sr. No.	Income	As on 31/03/2026	As on 31/03/2025
		(Current year)	(Previous year)				(Current year)	(Previous year)
1	Interest on Deposits	13,16,45,078.77	12,28,56,744.68		1	Interest and Discounts	19,13,52,317.11	20,01,76,669.34
2	Salaries and Allowances	4,41,02,102.00	4,83,93,871.00		2	Commission, Exchange and Brokerage	89,228.00	2,11,006.72
3	Directors Sitting Fee and Allowances	11,41,000.00	13,17,500.00		3	Other Incomes	3,52,27,224.44	5,93,31,946.65
4	Rent, Taxes, Insurance and Lighting Etc.,	61,02,696.85	59,61,529.00			Total	22,66,68,769.55	25,97,19,622.71
5	Law Charges	5,45,500.00	4,83,550.00					
6	Postage and Telephone Charges	7,85,948.04	10,31,352.82					
7	Auditors Fees	11,38,000.00	11,66,000.00					
8	Depreciation	31,85,971.50	34,36,346.00					
9	Stationery, Printing and Advertisements Etc.,	12,58,307.00	10,84,791.14					
10	Other Expenditure	3,05,29,299.82	9,01,97,920.38					
	Total	22,04,33,903.98	27,59,29,605.02					
11	Profit Before Tax	62,34,865.57	-1,62,09,982.31					
12	Less: Accumulated loss	-2,07,64,242.31	0.00					
13	Less: Income tax paid during previous year (2022-23)	0.00	44,93,260.00					
14	Less: Deferred Tax	43,000.00	61,000.00					
15	Profit After Tax	-1,45,72,376.74	-2,07,64,242.31					
	Total	22,66,68,769.55	25,97,19,622.71			Total	22,66,68,769.55	25,97,19,622.71
	Grand Total	22,66,68,769.55	25,97,19,622.71			Grand Total	22,66,68,769.55	25,97,19,622.71

BALANCE SHEET AS ON 31/03/2026 (AS PER B.R.Act 1949 Column 29 Form A - 3rd Schedule)

Sr. No.	Capital and Liabilities	As on 31/03/2026	As on 31/03/2025		Sr. No.	Property and Assets	As on 31/03/2026	As on 31/03/2025
		(Current year)	(Previous year)				(Current year)	(Previous year)
1	Share Capital	7,60,44,251.00	7,83,00,151.00		1	Cash	70,66,420.00	66,44,911.00
2	Reserve Fund and Other Reserves	19,81,33,857.61	19,88,89,417.61		2	Balances with Other Banks	9,77,88,266.87	10,21,81,603.12
3	Deposits and Other Accounts	2,23,22,16,712.93	1,85,78,66,175.48		3	Investment in Other Banks	27,02,83,742.00	6,77,83,742.00
4	Borrowings	62,27,153.00	68,59,056.00		4	Money at Call and Mutual Fund	18,07,50,000.00	1,75,00,000.00
5	Overdue Interest Reserve	10,70,61,527.00	9,80,70,453.00		5	Investments	69,24,58,200.00	63,43,12,500.00
6	Interest Payable	91,33,089.00	71,85,338.28		6	Shares	10,25,000.00	10,25,000.00
7	Other Liabilites	1,16,63,583.99	2,25,06,241.27		7	Loan and Advances	1,15,73,31,692.34	1,20,96,18,766.34
8	Provisions	1,88,26,744.63	5,98,87,916.62		8	Interest Receivable	10,92,82,047.00	10,11,40,910.00
9	Profit / Loss	-1,45,72,376.74	-2,07,64,242.31		9	Fixed Assets	6,78,60,324.00	7,23,94,060.00
					10	Other Assets	4,68,42,501.21	8,21,52,665.49
					11	Non-Banking Asset	1,40,46,349.00	1,40,46,349.00
	Grand Total	2,64,47,34,542.42	2,30,88,00,506.95			Grand Total	2,64,47,34,542.42	2,30,88,00,506.95
	Dea Fund (Contra)	1,48,55,684.72	1,26,03,870.88			Dea Fund (Contra)	1,48,55,684.72	1,26,03,870.88

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

1. Regulatory Capital a) Composition of Regulatory Capital

(in lakhs)

Sr. No.	Particulars	Current Year (2026)	Previous Year (2025)
i)	Paid up share capital and reserves (net of deductions, if any)	601.13	602.75
ii)	Other Tier 1 capital	774.73	774.73
iii)	Tier 1 capital (i + ii)	1375.86	1377.48
iv)	Tier 2 capital	191.98	207.93
v)	Total capital (Tier 1+Tier 2)	1567.84	1585.41
vi)	Total Risk Weighted Assets (RWAs)	13794.56	12548.02
vii)	Paid-up share capital and reserves as percentage of RWAs	4.36%	4.80%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	9.97%	10.98%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.39%	1.66%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	11.37%	12.63%

2. Asset liability management

a) Maturity pattern of certain items of assets and liabilities

As at 2025-26 (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	4.99	0.35	15.39	18.02	31.45	43.04	22.33	87.65	223.22
2	Advances	0.37	0.05	0.75	0.71	3.18	6.57	15.34	88.76	115.73
3	Investments	1.62	0.62	17.57	0.12	15.20	19.71	10.94	48.67	114.45
4	Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.62	0.62

3. **Investments**

a) **Composition of Investment Portfolio**

As at 2025-26 (current year balance sheet date)

(Amt. in crores)

Particulars	Investments in India						
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India
Held to Maturity							
Gross	20.96	33.33	0.10	0.00	0.00	45.10	**99.49**
Less: Provision for non- performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
Net	**20.96**	**33.33**	**0.10**	**0.00**	**0.00**	**45.10**	**99.49**
Available for Sale							
Gross	14.88	0.08	0.00	0.00	0.00	0.00	**14.96**
Less: Provision for depreciation and NPI	0.72	0.00	0.00	0.00	0.00	0.00	**0.72**
Net	**14.16**	**0.08**	**0.00**	**0.00**	**0.00**	**0.00**	**14.24**
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	**35.84**	**33.41**	**0.10**	**0.00**	**0.00**	**45.10**	**114.45**
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	0.72	0.00	0.00	0.00	0.00	0.00	**0.72**
Net	**35.12**	**33.41**	**0.10**	**0.00**	**0.00**	**45.10**	**113.73**

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

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

(Amt. in crores)

Particulars	Investments in India						
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India
Held to Maturity							
Gross	25.90	18.36	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	**25.90**	**18.36**	**0.10**	**0.00**	**0.00**	**8.53**	**52.89**
Available for Sale							
Gross	9.84	9.33	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	**9.66**	**9.33**	**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	**35.74**	**27.69**	**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	**35.56**	**27.69**	**0.10**	**0.00**	**0.00**	**8.53**	**71.88**

b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount in ₹ crore)

Particulars	As on 31/03/2026 (Current Year)	As on 31/03/2025 (Previous Year)
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	0.18	1.18
b) Add: Provisions made during the year	0.54	0.00
c) Less: Write off / write back of excess provisions during the year	0.00	1.00
d) Closing balance	**0.72**	**0.18**
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	0.79	0.79
b) Add: Amount transferred during the year	0.00	0.00
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	**5.52%**	**4.14%**

c) Sale and transfers to/from HTM category:

1)	**SALE FROM AFS :** Security name =6.10 GOI 2031, a) Purchase Value = Rs.4,90,47,500.00, Rate = Rs.98.09, date of purchase = 06/12/2021. b) Sale Value = Rs. 4,97,70,000.00, Rate = Rs.99.54, Date os Sale = 17/07/2025, Profit Rs. 7,22,500.00.
2)	**SHIFTING FROM AFS TO HTM CATEGORY :** Security name =7.20 KA SDL 2027, a) Purchase Value = Rs.5,00,07,500.00, Rate = Rs.100.15, date of purchase = 25/01/2017.
3)	**SHIFTING FROM HTM TO AFS CATEGORY :** Security name =6.22 GOI 2035, a) Purchase Value = Rs.4,94,00,000.00, Rate = Rs.98.80, date of purchase = 21/01/2021.

d) **Non-SLR investment portfolio**

i) Non-performing non-SLR investments

(Amount in ₹ crore)

Sr. No.	Particulars	As on 31/03/2026 (Current Year)	As on 31/03/2025 (Previous Year)
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 ₹ crore)

Sr.No.	Issuer	Amount	
-1	-2	-3	
		As on 31/03/2026 (Current Year)	As on 31/03/2025 (Previous Year)
a)	PSUs	0.00	0.00
b)	FIs	0.00	0.00
c)	Banks	36.81	17.00
d)	Private Corporates	0.00	0.00
e)	Subsidiaries/Joint Ventures	0.00	0.00
f)	Others	18.18	1.85
g)	Provision held towards depreciation on investments (IDR)	0.72	0.18
	Total *	**55.71**	**19.03**

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

3. **Asset quality**

a) **Classification of advances and provisions held**
As at 2025-26 (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	10,800.46	359.22	866.51	70.00	1,295.73	12,096.19
Add: Additions during the year		25.55	10.28		35.83	35.83
Less: Reductions during the year*	558.70	0.00	0.00		0.00	558.70
Closing balance	10,241.76	384.77	876.79	70.00	1,331.56	11,573.32
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	50.00				847.31	897.31
Add: Fresh provisions made during the year	0.00				0.00	0.00
Less: Excess provision reversed/ Write-off loans	9.00				45.31	54.31
Closing balance of provisions held	41.00				802.00	843.00
Net NPAs						
Opening Balance					448.42	
Add: Fresh additions during the year					35.83	
Less: Reductions during the year					0.00	
Closing Balance					484.25	

Ratios[16] (in per cent)	**Current Year (2026)**	**Previous Year (2025)**
Gross Npa to Gross Advances	11.51%	10.71%
Net Npa to Net Advances	4.92%	3.99%
Provision coverage ratio = Percentage of NPA Provision / Gross NPA	60.23%	65.39%

b) Sector-wise Advances and Gross NPAs

As at 2025-26 (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	633.87	152.07	1.31%	640.24	168.72	1.39%
d)	Others loans including Personal loans	4,198.00	419.00	3.62%	2,183.04	214.76	1.78%
	Subtotal (i)	4,831.87	571.07	4.93%	2,823.28	383.48	3.17%
ii)	**Non-priority Sector**						
a)	Agriculture and allied activities						
b)	Industry						
c)	Services						
d)	Others loans including Personal loans	6,741.45	760.49	6.57%	9,272.91	912.25	7.54%
	Sub-total (ii)	6,741.45	760.49	6.57%	9,272.91	912.25	7.54%
	Grand Total	**11,573.32**	**1,331.56**	**11.51%**	**12,096.19**	**1,295.73**	**10.71%**

i) Details of accounts subjected to restructuring = NIL

c) 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.

Particulars	Current year (2026)	Previous year (2025)
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

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

Format for disclosures to be made starting March 31,2024

Disclosure under RFW for covide-19 related stress Feb 2020

(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	1.45	0.00	1.45	0.00
Total	**1.45**	**0.00**	**1.45**	**0.00**

d) Divergence in asset classification and Provisioning:NIL

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

4. Exposures

a) Exposure to real estate sector

(Amounts in ₹ crore)

Category	Current Year (2026)	Previous Year (2025)
a) Residential Mortgages - Lending fully secured by mortgages on residential property that is orwill be occupied by the borrower or that is rented. Individual housingloans eligible for inclusion in priority sector advances shall be shownseparately. Exposure would also include non-fund based (NFB) limits.	97.97	108.08
b) Commercial Real Estate -	0.00	0.00
Total Exposure to Real Estate Sector	97.97	108.08

b) Unsecured advances

(Amounts in ₹ crore)

Particulars	Current Year (2026)	Previous Year (2025)
Total unsecured advances of the bank	3.85	2.97

5. Concentration of deposits, advances and NPAs

a) Concentration of deposits

(Amounts in ₹ crore)

Particulars	Current Year (2026)	Previous Year (2025)
Total deposits of the twenty largest depositors	18.17	15.71
Percentage of deposits of twenty largest depositors to total deposits of the bank	8.14%	8.46%

b) Concentration of advances*

(Amounts in ₹ crore)

Particulars	Current Year (2026)	Previous Year (2025)
Total advances to the twenty largest borrowers	14.95	14.83
Percentage of advances to twenty largest borrowers to total advances of the bank	12.92%	12.26%

*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

(Amounts in ₹ crore)

Particulars	Current Year (2026)	Previous Year (2025)
Total Exposure to the top twenty NPA accounts	8.05	7.48
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	60.50%	58.00%

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

(Amounts in ₹ Crores)

Sr. No.	Particulars	Current Year (2026)	Previous Year (2025)
i)	Opening balance of amounts transferred to DEA Fund	1.29	1.34
ii)	Add: Amounts transferred to DEA Fund during the year	0.26	0.18
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.00	0.23
iv)	Closing balance of amounts transferred to DEA Fund	1.55	1.29

7. Disclosure of complaints - **NIL**

a) Top five grounds 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 (2026)	Previous Year (2025)
i) Interest Income as a percentage to Working Funds	7.31%	8.95%
ii) Non-interest income as a percentage to Working Funds	1.27%	2.57%
iii) Cost of Deposits	6.44%	6.26%
iv) Net Interest Margin	2.91%	3.87%
v) Operating Profit as a percentage to Working Funds	-0.20%	-0.07%
vi) Return on Assets	-0.59%	-0.89%
vii) Business (deposits plus advances) per employee (in ₹crore)	6.28	5.20
viii) Profit/(Loss) per employee (in ₹ crore)	-0.03	-0.04

b) Bancassurance business - Nil

c) Disclosures regarding Priority Sector Lending Certificates (PSLCs) (in crores)

Particular	Current Year (2026)	Previous Year (2025)
PSLC - General (Purchased)	140.00	65.00
PSLC - Small and Marginal Farmers (Purchased)	5.00	32.00
PSLC - Micro Enterprises (Purchased)	28.00	10.00
Total	**173.00**	**107.00**

d) Provisions and contingencies

(in lakhs)

Provision debited to Profit and Loss Account	Current Year (2026)	Previous Year (2025)
i) Provisions for NPI	0	0
ii) Provision towards NPA	0	0
iii) Provision made towards Income tax	0	0
iv) Other Provisions and Contingencies (with details)		
BDDR Reserves	-	35.00
BDA Lease amount amortised	1.58	1.58
Prem.on G-sec-Amortisation	0.37	0.42
Investment Depreciation Reserve	53.70	-
Special Reserves-Housing Loan -u/s 36(1)(viii)	0.16	-
Staff Gratuity Reserve	-	391.25
Staff Leave Encashment Fund	24.40	200.50
Deferred Tax	0.43	0.61
Income tax paid during previous year (2022-23)	-	44.93
Total	**80.64**	**674.29**

e) Payment of DICGC Insurance Premium

(in lakhs)

Sr. No.	Particulars	Current Year (2026)	Previous Year (2025)
i)	Payment of DICGC Insurance Premium	22.94	23.96
ii)	Arrears in payment of DICGC premium	-	-

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

Sd/-	Sd/-	Sd/-	Sd/-
J Prakasha	**B. N. Satish**	**K. G. Mahadeva Rao**	**Ambore P. Satheesh**
(CEO)	(Director)	(Vice-President)	(President)

For, Akasam & Associates
Chartered Accountants
FRN: 005832S

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

Place : Bengaluru
Date: 29.06.2026