

10. Concentration of deposits, advances, exposures and NPAs			
a) Concentration of deposits			
(Amount in ₹ lakhs)			
Particulars	31-03-2026	31-03-2025	
Total deposits of the twenty largest depositors	24,494.90	20,623.24	
Percentage of deposits of twenty largest depositors to total deposits of the bank	21.52	18.86	
b) Concentration of advances			
(Amount in ₹ lakhs)			
Particulars	31-03-2026	31-03-2025	
Total advances to twenty largest borrowers (Note:A)	11,980.16	7,458.96	
Percentage of advances to twenty largest borrowers to total advances of the bank	15	10.33	
c) Concentration of exposures			
(Amount in ₹ lakhs)			
Particulars	31-03-2026	31-03-2025	
Total exposure to the twenty largest borrowers/customers (Note:B)	8,199.97	8,439.10	
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers	10.33	11.69	

Note A: Concentration of Advances – Advances to twenty largest borrowers was calculated based on individual borrowers' balance.
Note B: Concentration of exposures – Total exposure to the twenty largest borrowers/customers was calculated based on group borrower's balance.
d) Concentration of NPAs

(Amount in ₹ lakhs)			
Particulars	31-03-2026	31-03-2025	
Total Exposure to the top twenty NPA accounts	1,397.76	1,348.07	
Percentage of exposures to the twenty largest NPA exposures to total Gross NPAs.	30.33	24.55	

11) Derivatives			
Bank has not entered in to any transactions in derivatives in the Current Financial Year and Previous Year			
a) Forward rate agreement / Interest rate swap: Nil			
b) Exchange traded interest rate derivatives: Nil			
c) Disclosures on risk exposure in derivatives: Nil			
(i) Qualitative disclosures: Nil			
(ii) Quantitative disclosures: Nil			
12) Transfers to Depositor Education and Awareness Fund (DEA Fund)			
(Amount in ₹ lakhs)			
Particulars	2025-26	2024-25	
Opening balance of amounts transferred to DEAF	133.59	122.75	
Add: Amounts transferred to DEAF during the year	26.91	33.60	
Less: Amounts reimbursed by DEAF towards claims	2.67	22.76	
Closing balance of amounts transferred to DEAF	157.83	133.59	

13) Disclosure of Complaints					
a) Summary information on complaints received by the bank from customers and from the office of Banking Ombudsman					
Sr. No	Particulars	31-03-2026	31-03-2025		
Complaints received by the bank from its customers					
1.	Number of complaints pending at beginning of the year	1	0		
2.	Number of complaints received during the year	15	12		
3.	Number of complaints disposed during the year	15	11		
3.1	Of which, number of complaints rejected by the bank	0	0		
4.	Number of complaints pending at the end of the year	1	1		
Maintainable complaints received by the bank from Office of Ombudsman					
5.	Number of maintainable complaints received by the bank from Office of Ombudsman	0	0		
5.1	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	0	0		
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	0	0		
5.3	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		

b) Top five grounds of complaints received by the bank from customers					
Grounds of complaints (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the 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 30 days
1	2	3	4	5	6
2025-26					
ATM/ Debit cards/ Mobile Banking	0	14	55.55%	0	0
Others	1	1	-66.66%	1	1
Total	0	15	25%	1	1
2024-25					
ATM/ Debit cards/ Mobile Banking	0	9	0	0	0
Others	0	3	0	1	1
Total	0	12	0	1	1

14) Disclosure of penalties imposed by the Reserve Bank of India: Nil			
15) Other Disclosures			
a) Business ratios			
Particular	31-03-2026	31-03-2025	
i) Interest Income as a percentage to Working Funds	8.29	8.26	
ii) Non-interest income as a percentage to Working Funds	1.62	.82	
iii) Cost of Deposits	7.55	7.30	
iv) Net Interest Margin	.74	.96	
v) Operating Profit as a percentage to Working Funds	.69	.66	
vi) Return on Assets	.47	.92	
vii) Business (deposits plus advances) per employee (in ₹ lakhs)	1,679.32	1,606.04	
viii) Profit per employee (in ₹ lakhs)	5.52	10.15	

b) Bancassurance business – Nil			
c) Marketing and distribution - Nil			
d) Disclosures regarding Priority Sector Lending Certificates (PSLCs)			
Particulars	Current Year 31-03-2026	Previous Year 31-03-2025	
Amount of PSLCs Purchased	Nil	Nil	
Amount Of PSLCs Sold	Nil	Nil	

e) Provisions and contingencies			
(Amount in ₹ Lakhs)			
Provision debited to Profit and Loss Account	Current Year	Previous Year	
i) Provisions for NPI	-	-	
ii) Provision towards NPA	-	-	
iii) Provision made towards Income tax	-	310.00	
iv) Other Provisions and Contingencies (with details)			
a) Provision for Standard Assets	80.36	68.84	
b) Provision for Investment Depreciation	1,755.04	-	
c) Provision for gratuity	88.5	-	
d) Provision for Leave Benefit to Employees	36.78	10.48	
e) Provision for Salary Revision	100.00	193.98	
f) Provision for Other Assets (Non-Banking Asset)	42.45	11.76	

Contingent Liabilities:			
i) On account of counter guarantee given towards Bank Guarantee issued: NIL (Nil)			
ii) On account of TDS traces liability - ₹ .36Lakhs (₹1.20 Lakhs).			
f) Payment of DICGC Insurance Premium			
(Amount in ₹ lakhs)			
Particulars	31-03-2026	31-03-2025	
Payment of DICGC Insurance Premium Paid	135.64	123.92	
Arrears in Payment of DICGC Premium	Nil	Nil	

g) Disclosure of facilities granted to directors and their relatives			
Particulars	31-03-2026	31-03-2025	
Funded or Non-Fund (Guarantees, Letter of Credit etc.) facilities extended to directors, their relatives, companies or firms in which they are interested	Nil	Nil	

16) Earnings per share (AS – 20)			
The numerators and denominators used to calculate the earnings per share as per Accounting Standard – 20 issued by the Institute of Chartered Accountants of India are as under:			
Particulars	Year ended 31-03-2026	Year ended 31-03-2025	
Net profit as reported (₹ In Lakhs)	635.23	1,034.53	
Average number of shares outstanding 'A' class shares of ₹25/- each and 'B' class shares of ₹ 1,000/- each (converted to Common Denomination of ₹25/- each)	1,29,24,137	1,26,42,330	
Basic Earnings per share (₹)	4.92	8.18	
Diluted Earnings Per Share (₹)	4.92	8.18	

സോനം വാങ്ങ്ച്ചക്സ്
ഇന്ന് നിരപഹരികളും
ന്യായസ്ഥി

കേന്ദ്ര വിദ്യാഭ്യാസ മന്ത്രി ധർമേന്ദ്ര പ്രധാന്റെ രാജീവവശപ്പെട്ട കോക്രൂട്ട് ജനതാ പാർട്ടി (സിജെപി) ജനതർമ്മനിരി നടത്തുന്ന അനിശ്ചിതകാല സമരത്തിനൊപ്പം സമയവിധിപ്രവർത്തകർ സോനം വാങ്ങ്ച്ചക്സ് നിരപഹരികളും. സമരത്തിന്റെ 9-ാം ദിവസമായ ഞായർ യുതലാണ് നിരപാഠരം അറജ്കുന്നത്. പ്രധാന രാജിവയ്ക്കാതെ ജനതർമ്മനിരി നിന്ന് പിരിഞ്ഞുപോയിരുന്നെന്ന് സിജെപി സ്ഥാപകൻ അഭിജിത്ത് ദീപ്കെ പറഞ്ഞു. കർഷകരും വിദ്യാർത്ഥികളുൾപ്പെടെ നിരവധിയായുകൾ ഞായറാഴ്ച പ്രതിഷേധത്തിൽ അണിചേരുന്നെന്നും അഭിജിത്ത് അറിയിച്ചു.

പൂർത്തിയായ പ്രതികാരം

കളഭരണി

എലൂർ നഗരസഭ യൂൻഭരണസമിതി ഇടമുളയിൽ പൂർത്തിയാക്കിയ പദ്ധതിക്ക് സംസ്ഥാന ബജറ്റിൽ വിഹിതം ഉൾപ്പെടുത്തിയ സംഭവത്തിൽ നഗരസഭയുടെ പ്രതികാര നടപടിയായായി പിഡബ്ല്യുഡി ഉദ്യോഗസ്ഥർ. ഇടമുള പാലത്തിനുമുകളെ പൂഴ് പുറമ്പോക്കിൽ നഗരസഭ എട്ട്

ലക്ഷം രൂപ ചെലവഴിട സം നൽകിയിട്ട് ഉദ്യോഗസ്ഥർ മെട് വകുപ്പിന്റെ ആസ്തി ഉൾപ്പെട്ട സ്ഥലമായതിൽ മതിഭേദി മാത്രമെ പണക്ക് എന്ന് കാണിച്ച് ആസ്തിയുഡി (പാലങ്ങൾ) എൻജിനീയർ നഗരസഭ

ഉദ്യോഗസ്ഥിനിക

ദിതി; തലസ്ഥാനത്ത് എച്ച്എൻഐ മരണം
തിരുവനന്തപുരം

തലസ്ഥാനത്ത് ദിതിപരത്തി എച്ച്എൻഐ മരണം. വ്യാഴാഴ്ച മരിച്ച ചെട്ടിമിളകാം സ്വദേശിയായ എഴുപതേതുകാരനാണ് മരണം സ്ഥിരീകരിച്ചത്. സൗസ്ഥാനത്താകെ ഊരു മാസം എച്ച്എൻഐ ബാധിച്ച ആരുപോരാണ് മരിച്ചത്. ജില്ലയിൽ തുടർച്ചയായി അഞ്ചാംദിവസവും തലസ്ഥാനത്തു പനിബാധിതരുടെ എണ്ണം 1000 കടന്നു. ശനിയാഴ്ച 1076 പേർ ചികിത്സ തേടി. 16 പേർക്കു കൂടി പുതുതായി ഡെങ്കിപ്പനി സ്ഥിരീകരിച്ചു.

എൽഡിഎഫ്

കളമേശരി
 ഇടമൂള പ്രദേശത്ത് കഴിഞ്ഞ നവംബറിൽ ആലോഷമായി ഉദ്ദേശം നാടും ചെറു പൊതുഇട നിർമാണം ഒരുവർഷമുടക്കുമ്പോൾ പൊതുമരാമത്ത് ആസ്തി രജിസ്ട്രി ലുണ്ടെന്നു കണ്ടെത്തി, ജനകീയ പദ്ധതിയെ തടയാനുള്ള ഉദ്യോഗസ്ഥനിക്കെത്ത ചെറുക്കുകയാണ് ഏറ്റവും ഗൗരവപ്പെട്ട ഏതീഡിഫൈഡ് പൊതുമരാമത്ത് പാർടി വാർത്താ കുറിച്ചിൽ പറഞ്ഞു.

പൂർത്തിയായ പാതു ക വകയിരുത്തി പെരിൽ കളമേശരി എയ്യും മതുിയമായ പാതുനിൽ സവലിഭ കേട് മറയ്ക്കാനും നി തടസ്സപ്പെടുത്താനും ഏലൂർ ഗവൺമെന്റ് ഏറ്റെടുത്ത പദ്ധതി നിരജിയൽ അനുവ കില്ല. പുഴ പുറമ്പോ തുമാരമത്ത് ആസ്തി

17) AS 22 – Accounting for Taxes on Income			
a) No provision for Income Tax for the current financial year since there is no taxable income. under the Income Tax Act due to the increase in the provision for Investment Depreciation Reserve.			
b) During the year under consideration, the Management has assessed the computation of Deferred Tax in accordance with			

Accounting Standard 22 (AS 22), considering the deferred tax liability and deferred tax asset on account of timing difference. As a matter of abundant caution, the timing difference on account of current year's loss has not been considered as a deferred tax asset and adjusted in the Profit & Loss Account. The components of Deferred Tax Assets and Deferred Tax Liability arising out of timing difference are as follows:

Particulars	As on 31-03-2026	As on 31-03-2025
Deferred Tax Liability (DTL) /(Assets) – (DTA)		
Deferred Tax Liability		
On account of depreciation difference	48.22	27.68
On account of special reserve u/s36(1)(viii) of the Income Tax Act	743.84	744.72
Total Deferred Tax Liability	792.06	772.40
Deferred tax Liability at current Rate (25.17%) (A)	199.36	194.41
Deferred Tax Asset		
On account of Provision for Non-performing assets	0.00	0.00
On account of provision for employees benefits and others	893.12	668.00
On account of provision against unrealized interest on Non-Banking Assets	435.53	493.99
Total Deferred Tax Asset	1,328.65	1161.99
Tax on Deferred Tax Asset at current Rate (25.17%) (B)	334.41	292.46
Net Deferred tax Asset(B-A)	135.05	98.05
Less: Opening Balance	98.05	Nil
Deferred Tax Asset credited to Profit Loss A/c	37.00	98.05

18) Non-Banking Assets:			
Non-Banking assets acquired in settlement of debts / dues are accounted at the lower of the amount due to the bank or net realizable value, based on the valuation of assets by an Approved valuer. Any valuation in excess of the amount due to the Bank is not recognized.			
The title of certain non-banking assets acquired in satisfaction of claims is in the process of being transferred to the Bank's name. The Non-Banking Assets released consequent to sale / settlement of dues during the year amounted to ₹ 216.49 Lakhs (₹ 339.93 Lakhs).			
Provision for Non-Banking Assets due to decrease in value based on valuation report has been made during the year amounting to ₹ 42.44 Lakh (₹ 11.76 Lakhs).			
19) (a) Proposed Dividend:			
(i) The Board of Directors has proposed a dividend of 10% per Equity Share [Previous Year 12%] for the year ended 31st March 2026, subject to the approval of the shareholders at the ensuing Annual General Meeting. In terms of revised Accounting Standard (AS) – 4, 'Contingencies and Events Occurring After Balance Sheet Date' issued by the Institute of Chartered Accountants of India, proposed dividend of ₹ 323.10 lakhs (₹. 362.67 Lakhs) is not recognized as Liability as on 31st March 2026, because no obligation exists as on the date of reporting and will be recognized as and when approved by the shareholders.			
20) Reconciliation of inter branch accounts			
Initial reconciliation of the inter-branch/office accounts has been completed as on 31.03.2026. Steps have been taken to eliminate the outstanding entries and in the bank's opinion, there is no impact on Profit and Loss Account will not be material.			
21) Statutory reserve			
(Amount in ₹ Lakhs)			
Opening balance as on 31-03-2025	2312.46		
Add: Appropriation 20% of Net Profit ₹635.23	127.04		
Total	2439.50		

22) Foreign Currency Assets and Liabilities			
: NIL			
23) Provision for Salary Revision and DA arrears			
The pay revision for employees is due effective from 1st April 2023. Pending finalization of pay revision, as a matter of prudence, the Management has decided to make provision for the possible increase in salary with retrospective effect upon finalization of pay revision. Accordingly, an amount of ₹100.00 lakhs (₹128.00 Lakhs) has been provided on an estimated basis during the year. The aggregate amount of provision made as on 31st March 2026 is ₹ 400.00 Lakhs. (₹300 Lakhs)			
24) Transfer to Contingency Fund – Free Reserve			
Vide amendment to Bye law effective from 24-09-2023, clause (43) has been modified to provide for creation of contingency fund as decided by the Management. Accordingly, the management has decided not to apportion any amount towards Contingency Fund.			
25) Transfer to Investment Fluctuation Reserve / Investment Depreciation Reserve			
Investment Fluctuation Reserve amounting to ₹ 125 Lakhs (₹300 Lakhs) has been created during the year at 5% of the total value of AFS and HFT. Provision for Investment Depreciation Reserve has been made for ₹ 1755.04 Lakhs (Nil) during the year due to depreciation in the market value at the year end.			
Previous Years's figures have been regrouped/re arranged wherever necessary to suit the current year's figures.			
26) Details of main heads in the Balance Sheet and Profit and Loss Account Schedules			
Details of Accounts	2025-26	2024-25	
Amount in Actuals			
Sche - 26(a) : Cash			
a) Cash in hand			
Cash	3,48,03,140.00	3,77,32,960.00	
ATM Cash Rupay	1,65,90,100.00	1,31,20,400.00	
Total	5,13,93,240.00	5,08,53,360.00	
b) Current Account with Reserve Bank of India	26,88,165.64	14,76,88,165.64	
c)Current Account with State Banks	2,15,48,039.82	8,35,59,685.66	
d)Current Account with State Co-Op Banks	1,15,79,975.79	81,21,565.79	
e)Current Account with Central Co-Op Banks	3,25,92,337.19	4,32,98,396.19	
f)FD with Central Co-Op Banks	28,16,36,078.17	26,09,35,534.50	
g)SB with Central Co-Op Banks	1,77,28,221.59	10,43,12,875.26	
Total	41,91,65,958.20	69,87,69,583.04	
Sche- 26(b):Balances with Other Banks			
a)Current Account with Scheduled Banks	1,93,76,891.93	240,89,374.32	
b)Current Account with Nationalised Banks	32,21,12,094.81	32,43,73,129.34	
Total	34,14,88,986.74	34,84,62,503.66	

31.03.2026			
Sche - 26(c): Investments			
	AFS	HTM	
a)Investments in State Govt.Securities	139,22,37,930.00	10,00,35,000.00	
b)Investments in Central Govt. Securities	134,10,73,200.00	98,91,30,534.00	
Investments at cost/ before depreciation)	273,33,11,130.00	108,91,65,534.00	
Total Investment (AFS&HTM)	382,24,76,664.00	31,03,2025	
	AFS	HTM	
a)Investments in State Govt.Securities	70,79,80,360.00	19,98,25,000.00	
b)Investments in Central Govt. Securities	127,99,42,500.00	113,55,42,320.00	
Investments at cost/ before depreciation)	198,79,22,860.00	133,53,67,320.00	
Total Investment (AFS&HTM)	332,32,90,180.00		

		31.03.2026	
		AFS	HTM
a)	Investments in State Govt.Securities	139,22,37,93,000	10,00,35,000.00
b)	Investments in Central Govt. Securities	134,10,73,200.00	98,91,30,534.00
Investments at cost (before depreciation)		273,33,11,13,000	108,91,65,534.00
Total Investment (AFS&HTM)		382,24,76,664.00	
		31.03.2025	
		AFS	HTM
a)	Investments in State Govt.Securities	70,79,80,360.00	19,98,25,000.00
b)	Investments in Central Govt. Securities	127,99,42,500.00	113,55,42,320.00
Investments at cost (before depreciation)		198,79,22,860.00	133,53,67,320.00
Total Investment (AFS&HTM)		332,32,90,180.00	