9. NON-BANKING ASSETS ACQUIRED ON SATISFACTION OF CLAIMS

Non – Banking assets acquired in settlement of debts / dues are accounted at the lower of amount due or net realisable value.

10. EMPLOYEE BENEFITS

a) Defined Contribution Plan

Employees covered under contributory provident fund scheme are entitled for retirement benefit in the form of provident fund. Aggregate contribution of employers and employees contribution along with the interest there on are paid on retirement, death, incapacitation or termination of employment. The contribution of employees and employer are remitted to Provident Fund Commissioner every month.

b) Defined Benefit Plan

The long term benefits available are gratuity and leave encashment. The obligation arising from gratuity is determined on the basis of actuarial assumptions. The Bank has joined the group gratuity scheme of Life Insurance Corporation of India and the premium as determined by LIC on actuarial valuation is remitted yearly and charged to the Profit and Loss Account.

Provision for Leave Encashment of employees is made on the basis of accumulated leave to the credit of the employees at the end of the year and not on actuarial valuation method

Due to complexities involved in the valuation and its long term nature, a defined benefit obligation is highly sensitive to changes in assumptions. All assumptions are reviewed at each reporting date.

11. PROVISION FOR TAXATION

a) Income tax is computed in accordance with Accounting Standard on Accounting for Taxes on Income (AS22) which includes current tax and deferred tax. Current tax is computed applying the prevailing rate of tax for co-operative societies.

b) Deferred Tax Asset / Liability for timing differences for the year is accounted for using the tax rates and laws that have been substantively enacted as on the Balance sheet date. Deferred Tax assets arising from timing differences are recognized to the extent there is reasonable certainty that there would be sufficient future profit to absorb the asset. The net amount of deferred asset / liability is accounted in the profit and loss account.

12. SEGMENT REPORTING

The disclosure relating to segment information is in accordance with Accounting Standard-17-Segment Reporting, issued by the Institute of Chartered Accountants of India and as per RBI Master Direction on Urban Co-operative Bank-Financial Statements; (presentation and disclosure) Directions ,2025. As per the Master Direction, the reportable segments are identified as Treasury, Corporate/Wholesale Banking, Retail Banking and other Banking operation.

13. COMPLIANCE OF ACCOUNTING STANDARDS

The compliance and disclosure required by various Accounting Standards issued by the Institute of Chartered Accountants of India and RBI directions issued on 28th November 2025 which are applicable to the Bank have been made.

B. OTHER NOTES ON ACCOUNTS

1. **Format of Balance Sheet and Profit and Loss account**
   The Peoples Urban Co-operative bank is following the Format as per "Form A" as per Third Schedule, in accordance with section 56 of Banking Regulation Act and also complying with the Notification dated 29-09-2020.
2. **Segment Reporting**
   The segments of operations of the Bank are confined to Treasury,Corporate/Wholesale Banking, Retail Banking and other Banking operations in accordance with Accounting Standard 17 and RBI guidelines. The Bank has only domestic geographic segment.

Part A : Business segments (Amount in ₹ Lakhs)

Business Segments	Treasury*		Corporate / Wholesale Banking		Retail Banking		Other Banking Business		Total	
Particulars	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
	31-03-2026	31-03-2025	31-03-2026	31-03-2025	31-03-2026	31-03-2025	31-03-2026	31-03-2025	31-03-2026	31-03-2025
Revenue	3,356.77	3,611.18	1045.44	911.62	6962.81	6361.36	1966.72	1113.74	13331.74	11997.90
Result										
Unallocated expenses									-	-
Operating profit										
Income taxes									-	
Extraordinary profit/loss	-	-	-	-	-	-	-	-	-	-
Net profit									635.23	1034.53
Other information										
Segment assets	44,797.05	4,151.03	8,758.53	8,830.94	70581.16	63355.75				
Unallocated assets			.							
Total assets										
Segment liabilities										
Unallocated liabilities										
Total liabilities										

* Note: Interest from Fixed Deposit with other banks has been considered as Treasury transaction since deposits are made for long period as an investment.

3. Related Party Transactions:Disclosure of facilities granted to directors and their relatives

Related Party Transactions -Accounting Standard -18		
Name of Key Management Personnel/their Relatives		
	Key Management Personnel	**Relatives of Key Management Personnel**
a)	**Directors:** T C Shibu (Chairman) Sojan Antony Dasan K N Nandanan B S Abdul Rahim N K Bhadran V V Adv. V C Rajesh Predeesh E T Sumayya Hassan Preethy T V Gokul Das Adv. Madhusoodhanan S	 Minkle Sojan (D/o Sojan Antony) N K Krishnaveni (w/o Dasan K N) Surendran K N (Brother of Dasan K N) Vimal Kumar K N (Brother of Dasan K N) K N Sobhana (Sister of Dasan K N) Naveen Shanker B N (s/o Nanadanan B S) Nayana B N (D/o Nandanan B S) Simna (W/o Bhadaran V V) Akshay V B (S/o Bhadran V V) Aswin V B (S/o Aswin V B) Sarojini (Mother of Preethy T V)
b)	**CEO/General Manager:** K Jayaprasad (CEO/GM)	Seema Bose (Wife) Sanjay Prasad (son) Sangeeth Prasad (son)

Transactions During the Year			(Amount ₹ in Lakhs)
	Nature of Transactions	**Key Management Personnel**	**Relatives of Key Management Personnel**	**TOTAL**
	Borrowings	20.38	0.00	20.38
	Deposits	34.77	98.60	133.37
	Interest paid	1.94	8.11	10.05
	Interest Received	2.14	0.00	2.14
	Rendering of Services			
a)	Sitting Fee	4.90	0.00	4.90
b)	Honorarium	2.70	0.00	2.70
c)	Remuneration	28.59	0.00	28.59

4. Employee Benefits-Accounting Standard 15

a) Defined Contribution Plan:

i) Employees of the Bank are covered by Provident Fund to which bank makes a defined contribution measured as a fixed percentage of Basic Salary and Dearness Allowance.

b) Defined Benefit Plans:

i) Gratuity to Employees is covered under The Group Gratuity Scheme of LIC of India and the premium paid is charged to Profit and Loss Account. The additional liability, if any, arising on account of assessing the liability based on actuarial valuation as on the date of reporting and the fund balance with LIC, is provided.

i). Gratuity **(Amount ₹ In Lakhs)**

Particulars	31-03-2026	31-03-2025
Opening Defined benefit obligation	379.69	386.48
Current Service cost	26.04	26.88
Interest cost	27.53	28.02
Benefits paid	-54.80	-53.81
Actuarial Losses/(Gain)	95.41	-7.88
Past Service cost	0	-
Closing Defined Benefit obligation	473.87	379.69
Change in Value of Assets:	0	
Opening Fair value of assets	159.38	152.74
Expected Return on Plan assets	10.44	10.19
Actuarial Gain/loss	0	0
Contribution by Employer	50.19	50.26
Benefits paid	-54.80	-53.81
Closing Fair value of assets	165.21	159.38
Present Value of unfunded obligation	308.66	220.31
Amount Receivable from LIC	0	-
Amounts debited to Profit and Loss a/c. @Premium Paid: ₹50.19 Additional Provision made: ₹88.35	138.54	51.5
Actuarial Assumptions used:		
Discount Rate	7.25	7.25
Expected Return of Assets	8	7
Salary Escalation Rate	8	7

ii) Leave Encashment:

ii) Leave benefits to employees is provided on the basis of accumulated leave to the credit of the employees on the basis of eligible salary at the year end and provision is made for the difference compared to the previous year. The details are given below.

(Amount ₹ In Lakhs)

Particulars	31-03-2026	31-03-2025
Opening Defined benefit obligation	147.68	137.20
Fair value of assets	-	-
Closing Defined benefit obligation	184.46	147.68
Amount paid during the year		
Amounts debited to Profit and Loss a/c	36.78	10.48

5. Regulatory Capital

a) Composition of Regulatory Capital

(Amount ₹ In Lakhs)

	Particulars	Current Year 31-03-2026	Previous Year 31-03-2025
i)	Paid up share capital and reserves (net of deductions,if any) **(Refer Note:1)**	3,205.10	3160.58
ii)	Other Tier I Capital **(Refer Note:2)**	5,346.27	5200.71
iii)	Tier 1 Capital (i+ii)	8551.36	8361.29
iv)	Tier 2 capital **(Refer Note:3)**	2164.11	1959.42
v)	Total capital (Tier 1+Tier 2)	10715.48	10320.71
vi)	Total Risk Weighted Assets (RWAs)	78059.24	70,093.20
vii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	10.95%	11.93%
viii)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	2.77%	2.80%
ix)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	13.73%	14.72%
x)	Amount of paid-up equity capital raised during the year	179.57	229.77
xi)	Amount of non-equity Tier 1 capital raised during the year, of which:	-	-
	Give list [1] as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.).	-	-
xii)	Amount of Tier 2 capital raised during the year, of which	204.69	261.21
	Give list [2] as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.).	-	-

	Paid up share capital and reserves	31-03-2026	31-03-2025
Note :1	**Paid-up Capital**	3340.15	3160.58
	Less: Intangible Assets and Losses(Deferred Tax Assets)	135.06	0
	Net Paid - up Capital	**3,205.10**	**3,160.58**

Note: 2	Other Tier I Capital	31-03-2026	31-03-2025
	Statutory Reserves:	2,439.50	2312.46
	Capital Reserves	11.09	11.09
	Building Fund	727.55	727.55
	Special Reserve u/s 36 (1)(viii)	743.84	743.84
	Revaluation Reserves(45%of ₹12,37,05,605.55)	556.68	556.68
	Contingency Fund - Free Reserve	350.48	350.48
	Surplus in Profit & Loss Account	517.12	498.61
	Total: Other Tier I Capital	**5,346.27**	**5,200.71**

Note:3	Tier 2 capital	31-03-2026	31-03-2025
	General Provisions	797.19	717.50
	Investment Fluctuation Reserves	1,366.92	1,241.92
	Total Tier 2 capital	**2164.11**	**1959.42**

6. Asset liability management

Maturity pattern of certain items of assets and liabilities

As at 31-03-2026 (Amount in ₹ Lakhs)

	Day 1	2 to 7 days	8 to 14 days	15 to 30 days	31 days to 2 months	Over 2 months and upto 3 months	Over 3 months and upto 6 months	Over 6 months and upto 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposit	976.59	2,299.70	1,822.66	4,422.69	9,614.20	15,083.65	21,860.93	40,208.14	16,542.97	398.29	552.01	1,13,781.82
Advances	6,265.53	1,155.81	1,179.40	3,315.90	6,720.64	9,219.97	5,497.78	15,527.22	1,867.86	3,690.16	24,899.41	79,339.69
Investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	500.64	6,216.39	31,507.74	38,224.77
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-
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	-
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	-
Others FD,SB&CD in other banks	142.54	242.54	142.54	0.00	0.00	138.00	2754.30	767.53	3848.63	500.00	2312.46	10848.54

Maturity pattern of certain items of assets and liabilities

As at 31-03-2025 (Amount in ₹ Lakhs)

	Day 1	2 to 7 days	8 to 14 days	15 to 30 days	31 days to 2 months	Over 2 months and upto 3 months	Over 3 months and upto 6 months	Over 6 months and upto 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	2005.94	1795.57	1639.71	4172.78	8904.49	14631.33	21742.34	40614.04	12237.53	888.08	663.80	109295.61
Advances	2925.42	689.46	1138.36	2629.25	5043.50	4063.41	4763.36	18400.37	2190.59	3116.35	27226.62	72186.69
Investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501.29	499.75	32231.86	33232.90
Borrowings	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 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	
Others FD,SB&CD in other banks	350.34	350.34	550.34	1533.40	1317.00	952.24	3296.13	3119.35	6303.42	0.00	500.00	18272.56

7. Composition of Investment Portfolio

a) As at 31-03-2026 (Amount Lakhs)

	Investments in India							Investments outside India				
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India	Total Investments
Held to Maturity												
Gross	10891.66	0.00	0.00	0.00	0.00	0.00	10891.66	0.00	0.00	0.00	0.00	10891.66
Less: Provision for nonperforming investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	10891.66	0.00	0.00	0.00	0.00	0.00	10891.66	0.00	0.00	0.00	0.00	10891.66
Available for Sale												
Gross	27333.11	0.00	0.00	0.00	0.00	0.00	27333.11	0.00	0.00	0.00	0.00	27333.11
Less: Provision for depreciation and NPI	1758.06	0.00	0.00	0.00	0.00	0.00	1758.06	0.00	0.00	0.00	0.00	1758.06
Net	22575.05	0.00	0.00	0.00	0.00	0.00	22575.05	0.00	0.00	0.00	0.00	22575.05
Held for Trading												
Gross	0.00	0.00	0.00	0.00	0.00	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	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	0.00	0.00	0.00	0.00	0.00
Total Investments	38224.77	0.00	0.00	0.00	0.00	0.00	38224.77	0.00	0.00	0.00	0.00	38224.77
Less: Provision for nonperforming investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	1758.06	0.00	0.00	0.00	0.00	0.00	1758.06	0.00	0.00	0.00	0.00	1758.06
Net	36466.71	0.00	0.00	0.00	0.00	0.00	36466.71	0.00	0.00	0.00	0.00	36466.71

As at 31-03-2025 (Amount in ₹ Lakhs)

	Investments in India							Investments outside India				Total Investments
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India	
Held to Maturity												
Gross	13353.67						13353.67				-	13353.67
Less: Provision for non-performing investments (NPI)	-						-					-
Net	13353.67						13353.67					13353.67
Available for Sale												
Gross	19879.23						19879.23				-	19879.23
Less: Provision for depreciation and NPI	3.22						3.22				-	3.22
Net	19876.01						19876.01					19876.01
Held for Trading												
Gross	-											
Less: Provision for depreciation and NPI	-											
Net	-											
Total Investments	33232.90						33232.90				-	33232.90
Less: Provision for non-performing investments	-						-				-	-
Less: Provision for depreciation and NPI	3.22						3.22 -					3.22 -
Net	33229.68						33229.68				-	33229.68

b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount in ₹ Lakhs)

Particulars	Current Year 31-03-2026	Previous Year 31-03-2025
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	3.22	498.20
b) Add: Provisions made during the year for depreciation of AFS Investments. (Note: A)	1,755.04	-
c) Less: Write off / write back of excess provisions during the year	-	-494.98
d) Closing balance	1,758.26	3.22
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	1,241.92	941.92
b) Add: Amount transferred during the year	125.00	300.00
c) Less: Drawdown	-	-
d) Closing balance	1,366.92	1,241.92
iii) Closing Balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category(i.e., the net amount reflected in the Balance sheet-in AFS&HFT (% estimated on net value -Note: B)	5.34	6.25

Note: A (Amount in ₹ Lakhs)

Investment Depreciation Reserve	
i) Cost of Investments (AFS)	27333.11
ii) Market Value of AFS as on 31-03-2026	25574.85
Provision for Investment Depreciation Reserve(i-ii)	1758.26

Note: B (Amount in ₹ Lakhs)

Total AFS Book Value as on 31-03-2026	27333.11
Less: Investment Depreciation Reserve	1,758.26
Net Amount of AFS	25574.85
Investment Fluctuation Reserve as on 31-03-2026 at 5% of AFS Book value	1366.92
IFR % Estimated on Net Value ₹ 25574.85	5.34

c) Sale and transfers to/from HTM category

In respect of Investments in 'Held to Maturity' category, the amount of amortization of excess of acquisition cost over face value for the year is Rs.0.84 lakhs, (previous year Rs. 0.84 lakhs) and is netted against Income on investment, grouped under the head 'Interest and discount' income.

There is no sale in HTM Category There is transfer from HTM category to AFS category amounting to ₹2461.18.

(Amount in ₹ Lakhs)

Total HTM Book Value as on 01-04-2025	13,353.67
Less: Shifting from HTM to AFS	2,461.17
Less:Amount of Amortization	0.84
Total HTM as on 31-03-2026	10,891.66

d) Non-SLR investment portfolio: Nil

i) Non-performing non-SLR investments (Amount in ₹ Lakhs)

Sl. No.	Particulars	Current Year 31-03-2026	Previous Year 31-03-2025
a)	Opening balance	-	-
b)	Additions during the year since 1st April	-	-
c)	Reductions during the above period	-	-
d)	Closing balance	-	-
e)	Total provisions held	-	-

ii) Issuer composition of non-SLR investments :Nil (Amount in ₹ Lakhs)

Sr. No	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
1	2	3		4		5		6		7	
		Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year
a)	PSUs	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
b)	FIs	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
c)	Banks	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
d)	Private Corporates	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
e)	Subsidiaries/ Joint Ventures	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
f)	Others	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
g)	Provision held towards depreciation	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Total *	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL

e) Repo transactions (in face value terms) – Nil

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

As at 31.03.2026 (Current Year) : **Nil**

As at 31.03.2025(Previous Year) : **Nil**

8. Asset quality

a) Classification of advances and provisions held (Amount in ₹ Lakhs)

Particulars	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	66,695.96	1,764.29	3,726.43	-	5,490.72	72,186.68
Add: Additions during the year	8035.61				1,537.59	9,573.20
Less: Reductions during the year*					2,420.19	2,420.19
Closing balance	74,731.57	1556.73	3051.39	-	4,608.12	79,339.69
*Reductions in Gross NPAs due to:						
Upgradation					1,235.45	1,235.45
Recoveries (excluding recoveries from upgraded accounts)					1,184.74	1,184.74
Write-offs					-	-
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	666.96	656.44	3,726.43	-	4,382.87	5,049.83
Add: Fresh provisions made during the year	80.36	-	-	-	-	80.36
Less: Excess provision reversed/ Write-off loans	-	4.00	1,496.00	-	1,500.00	1,500.00
Closing balance of provisions held	747.32	652.44	2,230.43	-	2,882.87	3,630.19
Net NPAs						
Opening Balance		1,107.86	-	-	1,107.86	
Add: Fresh additions during the year		617.39	-	-	617.39	
Less: Reductions during the year		-	-	-	-	
Closing Balance		1,725.25	-	-	1,725.25	-
Floating Provisions						-
Opening Balance						-
Add: Additional provisions made during the year						-
Less: Amount drawn down[1] during the year						-
Closing balance of floating provisions						-
Technical Write -offs and the recoveries made thereon	-	-	-	-	-	-
Opening Balance of Technical/Prudential written-off accounts						-
Add: Technical /Prudential write-offs during the year						-
Less: Recoveries made from previously technical/prudential written-off accounts during the year						-
Closing Balance						-

No additional provision for Non performing assets has been made for this year since the provision made in the prior years is sufficient to cover the provision required as on 31st March, 2026.

Ratios (in per cent)	31-03-2026 %	31-03-2025 %
Gross NPA to Gross Advances	5.81	7.61
Net NPA to Net Advances	2.26	1.63
Provision coverage ratio	62.56	79.82

b) Sector-wise Advances and Gross NPAs (Amount in ₹ Lakhs)

Sector	31-03-2026			31-03-2025		
	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i) Priority Sector						
a) Agriculture and allied activities	7,909.90	7.95	0.10%	3970.67	8.12	0.20%
b) Advances to industries sector eligible as priority sector lending	141.56	-	0.00%	160.75	0	0.00%
c) Services	43,872.07	1,345.07	3.07%	38941.77	1498.42	3.85%
d) Personal loans	9,883.30	888.53	8.99%	9939.28	1122.41	11.29%
Sub-total (i)	**61,806.83**	**2,241.55**	**3.63%**	**53012.47**	**2628.95**	**4.96%**
ii) Non-priority Sector						
a) Agriculture and allied activities	2.97	-	0.00%	2.94	-	0
b) Industry	-	-	0.00%	0	-	0
c)Services	215.53	-	0.00%	224	-	0
d) Personal loans	17,314.36	2,366.57	13.67%	18947.28	2861.77	15.10%
Sub-total (ii)	**17,532.86**	**2,366.57**	**13.50%**	**19174.22**	**2861.77**	**14.93%**
Total (i+ ii)	**79,339.69**	**4,608.12**	**5.81%**	**72186.69**	**5490.72**	**7.61%**

c) Overseas assets, NPAs and revenue : Nil

d) Details of accounts subjected to restructuring: Nil

(Amounts in ₹ Lakhs)

Asset Category	Particulars	Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		CY	PY	CY	PY	CY	PY	CY	PY	CY	PY
Standard	Number of borrowers	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
	Gross Amount (₹ lakhs)	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
	Provision held (₹ lakhs)	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Sub-standard	Number of borrowers	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
	Gross Amount (₹ lakhs)	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
	Provision held (₹ lakhs)	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Doubtful	Number of borrowers	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
	Gross Amount (₹ lakhs)	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
	Provision held (₹ lakhs)	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Total	Number of borrowers	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
	Gross Amount (₹ lakhs)	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
	Provision held (₹ lakhs)	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil

Details of financial assets sold to Asset Reconstruction Companies (ARCs) - Nil

e) Divergence in Asset Classification and Provisioning (On the basis of RBI Inspection for the financial year 2024-25)

(Amount in₹ Lakhs)

Sr.	Particulars	Amount
1	Gross NPAs as on March 31, 2025 as reported by the bank	5490.7
2	Gross NPAs as on March 31, 2025 as assessed by Reserve Bank of India	6062.7
3	Divergence in Gross NPAs (2-1)	572
4	Net NPAs as on March 31, 2025 as reported by the bank	1107.9
5	Net NPAs as on March 31, 2025 as assessed by Reserve Bank of India	1679.9
6	Divergence in Net NPAs (5-4)	572
7	Provisions for NPAs as on March 31, 2025 as reported by the bank	4382.9
8	Provisions for NPAs as on March 31, 2025 as assessed by Reserve Bank of India	4440.1
9	Divergence in provisioning (8-7)	57.2
10	Reported Profit before Provisions & Contingencies for the year ended March 31, 2025	0
11	Reported Net Profit after Tax (PAT) for the year ended March 31, 2025	0
12	Adjusted (notional) Net Profit after Tax (PAT) for the year ended March 31, 2025 after considering the divergence in provisioning	0

Note: The Provision made for NPA as on 31-03-2025 amounted to ₹43.82 crore as against the actual provision required of ₹22.64 crore. If the additional provision of ₹.57 crore is also considered, the provision already made is sufficient to cover the additional provision.

f) Disclosure of transfer of loan exposure

The Bank has no data to disclose in Current FY 2025-26 and Previous FY 2024-25

g) Non – Fund Based Credit Facilities

		As at 31-03-2026	As at 31-03-2026	Previous Year 31-03-2025	Previous Year 31-03-2025
		SecuredPortion	Unsecured Portion	Secured Portion	Unsecured Portion
I	Outstanding Guarantees (₹ crore)				
	i)In India	Nil	Nil	Nil	Nil
	ii)Outside India	Nil	Nil	Nil	Nil
II	Acceptances, Endorsements and other Obligations (₹ crore)	Nil	Nil	Nil	Nil
III	Other NFB Credit facilities (₹ crore)	Nil	Nil	Nil	Nil

h) Fraud accounts (Amounts in ₹ lakhs)

	Current year	Previous year
Number of frauds reported	Nil	Nil
Amount involved in fraud (₹ lakhs)	Nil	Nil
Amount of provision made for such frauds (₹ lakhs)	Not Applicable	Not Applicable
Amount of Unamortised provision debited from 'other reserves' as at the end of the year. (₹ lakhs)	Not Applicable	Not Applicable

i) Disclosures related to Project Finance – Nil

j). Disclosure under Resolution Framework for COVID-19-related Stress - Nil

(Amounts in ₹ lakhs)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan– Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half year	Of (A) NPA during the half year amount written off during the half-year	Of (A) amount paid by the borrowers during the half- year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year
Personal Loans	-	-	-	-	-
Corporate persons*	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	-	-	-	-	-

9. Exposures

a) Exposure to real estate sector

(Amounts in ₹ lakhs)

Category	Current year	Previous Year
	31-03-2026	31-03-2025
i) Direct exposure		
a) Residential Mortgages –	10973.57	11646.53
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.		
a) Individual Housing Loans in Priority (Fund Based)	8318.74	8287.41
b) Individual Housing Loans in Non- Priority (Fund Based)	2654.83	3359.12
c)Individual Housing Loans in Priority (Non-Fund Based)	0	0
d) Individual Housing Loans in Non- Priority (Non-Fund Based)	0	0
b) Commercial Real Estate –		
Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;	290.14	24.06
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –		
i. Residential	0	0
ii. Commercial Real Estate	0	0
ii) Indirect Exposure		
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	0	0
Total Exposure to Real Estate Sector	11263.71	11670.59

b) Exposure to capital market - Nil

c) Risk category-wise country exposure - Nil

**d) Unsecured