Diclosure norms in terms of RBI Circular dt. 30th October, 2002 (Rs. in Lakhs)

Sr.		Particulars	31/03/2026	31/03/2025
1		**Regulatory Capital**	--	--
a)		**Composition of Regulatory Capital**	--	--
	i)	Paid up share capital and reserves (net of deductions, if any)	21612.91	20041.48
	ii)	Other Tier 1 Capital	0.00	0.00
	iii)	Tier 1 Capital (i + ii)	21612.91	20041.48
	iv)	Tier 2 capital	1789.24	2316.87
	v)	Total capital (Tier 1 + Tier 2)	23402.15	22358.35
	vi)	Total Risk Weighted Assets (RWAs)	111377.28	119944.08
	vii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	19.41%	16.71%
	viii)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.61%	1.93%
	ix)	Capital to Risk Weighted Asset Ratio (CRAR) (Total Capital as a percentage of RWAs)	**21.01%**	**18.64%**
	x)	Amount of paid-up equity capital raised during the year	472.26	369.30
	xi)	Amount of non-equity Tier 1 capital raised during the year, of which: Give list* as per instrument type (perpetual non - cumulative preference share	NA	NA
	xii)	Amount of Tier 2 capital raised during the year, of which Give list** as per instrument type (perpetual non cumulative preference shares, perpetual deb	NA	NA
b)		**Draw down from Reserves**		
	a)	Investment Depreciation Reserve Reverse	0.00	400.00
	b)	Gen. Prov./Standard Assets Prov. Reversed	190.00	80.00
	c)	IFR Provision Reverse Back	325.00	0.00
2		**Asset Liability Management**	--	--
a)		**Maturity pattern of certain items of assets and liabilities**	--	--

	Upto 14 days	15 to 30 Days	30 Days to 3 Month	Over 3 to 6 Month	Over 6 M up to 1 year	Over 1 upto 3 Years	Over 3 to 5 Years	Over 5 years	Total
Deposits	13490.11	5172.72	24813.32	30789.45	43592.81	71228.28	654.19	147.18	189888.06
Advances	7519.03	3308.43	11138.64	17983.37	62102.54	7939.98	6505.65	11942.77	128440.41
Investments	5556.92	8399.12	2975.00	4949.13	19190.91	11835.04	13885.30	25665.93	92457.35
Borrowings	--	--	--	--	--	--	--	--	0.00
Foreign Currency Assets	--	--	--	--	--	--	--	--	0.00
Foreign Currency Liabilities	--	--	--	--	--	--	--	--	0.00

3 Investments -- --

Sr.	Particulars	Investments in India							Investments outside India	Total Investments
a)	**Composition of Investment Portfolio (As on 31/03/2026)**	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or JVs	Others (SR etc.)	Total investments in India		
i)	**Held to Maturity**								--	
	Gross	28196.55	0.00	1736.99	814.62	0.00	356.74	31104.90	0.00	31104.90
	Less: Prov. for non-performing investments	0.00	0.00	1427.51	0.00	0.00	0.00	1427.51	0.00	1427.51
	Net	28196.55	0.00	309.48	814.62	0.00	356.74	29677.39	0.00	29677.39
ii)	**Available for Sale**								--	--
	Gross	27099.18	0.00	0.00	504.88	0.00	0.00	27604.06	0.00	27604.06
	Less: Provision for depreciation and NPI	770.00	0.00	0.00	0.00	0.00	0.00	770.00	0.00	770.00
	Net	26329.18	0.00	0.00	504.88	0.00	0.00	26834.06	0.00	26834.06
iii)	**Held for Trading**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
iv)	**Total Investments**								--	--
	Gross	55295.73	0.00	1736.99	1319.50	0.00	356.74	58708.96	0.00	58708.96
	Less: Provision for depreciation and NPI	770.00	0.00	1427.51	0.00	0.00	0.00	2197.51	0.00	2197.51
	Net	54525.73	0.00	309.48	1319.50	0.00	356.74	56511.45	0.00	56511.45

Sr.	Particulars	Investments in India							Investments outside India	Total Investments
	Composition of Investment Portfolio (As at 31/03/2025)	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or JVs	Others (SR etc.)	Total investments in India		
i)	**Held to Maturity**								--	--
	Gross	21541.75	0.00	1436.99	255.82	0.00	356.74	23591.30	0.00	23591.30
	Less: Prov. for non-performing investments	0.00	0.00	1427.51	0.00	0.00	0.00	1427.51	0.00	1427.51
	Net	21541.75	0.00	9.48	255.82	0.00	356.74	22163.79	0.00	22163.79
ii)	**Available for Sale**								--	--
	Gross	29669.06	0.00	0.00	0.00	0.00	0.00	29669.06	0.00	29669.06
	Less: Provision for depreciation and NPI	200.00	0.00	0.00	0.00	0.00	0.00	200.00	0.00	200.00
	Net	29469.06	0.00	0.00	0.00	0.00	0.00	29469.06	0.00	29469.06
iii)	**Held for Trading**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
iv)	**Total Investments**								--	--
	Gross	51210.81	0.00	1436.99	255.82	0.00	356.74	53260.35	0.00	53260.35
	Less: Provision for depreciation and NPI	200.00	0.00	1427.51	0.00	0.00	0.00	1627.50	0.00	1627.50
	Net	51010.81	0.00	9.48	255.82	0.00	356.74	51632.85	0.00	51632.85

Sr.		Particulars	31/03/2026	31/03/2025
b)		**Movement of Provisions for Depreciation on Investment and Investment Fluctuation Reserve (IFR)**	**31/03/2026**	**31/03/2025**
		i) Movement of provisions held towards depreciation on investments (IDR)	--	
	a)	Opening balance	200.00	600.00
	b)	Add: Provisions made during the year	570.00	0.00
	c)	Less: Write off / write back of excess provisions during the year	0.00	400.00
	d)	Closing balance	770.00	200.00
		ii) Movement of Investment Fluctuation Reserve (IFR)	--	--
	a)	Opening balance	1703.61	1703.61
	b)	Add: Amount transferred during the year	0.00	0.00
	c)	Less: Drawdown	325.00	0.00
	d)	Closing balance	1378.61	1703.61
		iii) Closing balance in IFR as a % of closing balance of investments in AFS and HFT/Current category	4.99%	5.74%

c)	**Sale and transfers to / from HTM category**	--	--
	i) Shifted from HTM category	0.00	0.00
d)	**Non-SLR investment portfolio**	--	--
	i) Non-performing Non-SLR investments	--	--
	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	--	--

Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade'		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
	2025-26	2024-25	2025-26	2024-25	2025-26	2024-25	2025-26	2024-25	2025-26	2024-25
PSUs	1266.66	202.98					--	--	--	--
FIs	2146.57	1846.57					--	--	--	--
Banks	33748.39	32558.47					--	--	--	--
Private Corporates	--	--					--	--	--	--
Subsidiaries/Joint Ventures	--	--					--	--	--	--
Others	0.00	0.00					--	--	--	--
Prov. Held towards Depreciation	0.00	0.00					--	--	--	--
Total	**37161.62**	**34608.01**	**0.00**	**0.00**	**0.00**	**0.00**	**--**	**--**	**--**	**--**

e)	**Repo transactions (in face value terms)**	NIL	NIL
f)	**Government Security Lending (GSL) transactions (in market value terms)**	NIL	NIL
4	**Asset Quality**	--	--
a)	**Classification of advances and provisions held**	--	--

		Standard	**Non-performing**				**Total Advances**
		Total Std. Advances	Sub-Standard	Doubtful	Loss	Total N.P. Advances	
i)	**Gross Standard Advances and NPAs**						
	Opening Balance	108176.54	3400.83	24763.38	0.00	28164.21	136340.75
	Add: Additions during the year	21640.76	158.74	0.00	0.00	158.74	21799.50
	Less: Reductions during the year*	23532.65	956.18	5211.01	0.00	6167.19	29699.84
	Closing balance	106284.65	2603.39	19552.37	0.00	22155.76	128440.41
	*Reductions in Gross NPAs due to						
	i) Upgradation		12242.07	1272.08	0.00	13514.15	13514.15
	ii) Recoveries (excluding recoveries from upgraded accounts)		1941.09	1777.85	0.00	3718.94	3718.94
	iii) Technical/ Prudential Write-offs		0.00	2161.56	0.00	2161.56	2161.56
	iv) Write-offs other than those under (iii) above		0.00	0.00	0.00	0.00	0.00
ii)	**Provisions (excluding Floating Provisions)**						
	Opening balance of provisions held	420.00	340.00	23360.00	0.00	23700.00	24120.00
	Add: Fresh provisions made during the year	100.00	0.00	697.01	0.00	697.01	797.01
	Less: Excess provision reversed/ Tech. Write-off loans	110.00	79.67	2161.56	0.00	2241.23	2351.23
	Closing balance of provisions held	410.00	260.33	21895.45	0.00	22155.78	22565.78
iii)	**Net NPAs**						
	Opening Balance		3061.00	1403.00	0.00	4464.00	
	Add: Fresh additions during the year		0.00	0.00	0.00	0.00	
	Less: Reductions during the year		3061.00	1403.00	0.00	4464.00	
	Closing Balance		0.00	0.00	0.00	0.00	
iv)	**Floating Provisions**	NIL	NIL	NIL	NIL	NIL	NIL
v)	**Technical write-offs and the recoveries made thereon**					**31/03/2026**	**31/03/2025**
	Opening balance of Technical/ Prudential written-off accounts					5962.73	1646.00
	Add: Technical/ Prudential write-offs during the year					2161.56	4666.89
	Less: Recoveries made from previously technical/ prudential written-off accounts during the year					839.75	350.16
	Closing balance					7284.53	5962.73
vi)	**Ratios (in per cent)**				**31/03/2026 As per Bank**	**31/03/2026 As per Auditor**	**31/03/2025 As per Auditor**
	Gross NPA to Gross Advances				17.25%	17.83%	20.66%
	Net NPA to Net Advances				0.00%	0.70%	3.96%
	Provision coverage ratio				100.00%	96.74%	84.15%
b)	**Sector-wise Advances and Gross NPAs**					--	--

	Sector	**Current Year 2025-26**			**Previous Year 2024-25**		
		Outstanding Total Advances	Gross NPAs	% of Gross NPAs to Total Adv in that sector	Outstanding Total Advances	Gross NPAs	% of Gross NPAs to Total Advances in that sector
i)	**Priority Sector**						
a)	Agriculture and allied activities	7016.16	307.61	4.38%	4394.00	178.00	4.05%
b)	Advances to industries sector eligible as priority sector lending	80676.76	16648.00	20.64%	79609.00	19936.00	25.04%
c)	Services	6701.48	341.20	5.09%	13844.00	1390.00	10.04%
d)	Personal loans	0.00	0.00	0.00%	0.00	0.00	0.00%
	Subtotal (i)	**94394.40**	**17296.81**	**18.32%**	**97847.00**	**21504.00**	**21.98%**
ii)	**Non-priority Sector**						
a)	Agriculture and allied activities	0.00	0.00	0.00%	0.00	0.00	0.00%
b)	Industry	0.00	0.00	0.00%	0.00	0.00	0.00%
c)	Services	34046.01	4858.95	14.27%	38493.75	6660.21	17.30%
d)	Personal loans	0.00	0.00	0.00%	0.00	0.00	0.00%
	Subtotal (ii)	**34046.01**	**4858.95**	**14.27%**	**38493.75**	**6660.21**	**17.30%**
	Total (i+ii)	**128440.41**	**22155.76**	**17.25%**	**136340.75**	**28164.21**	**20.66%**
c)	**Overseas assets, NPAs and revenue**					NIL	NIL

d)	Details of accounts subjected to restructuring (restructuring as defined as per applicable regulations)											
			Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium		Retail (excluding agriculture and MSME)		Total	
			2025-26	2024-25	2025-26	2024-25	2025-26	2024-25	2025-26	2024-25	**2025-26**	**2024-25**
	Standard	No. of borrowers									0	0
		Gross Amount									0.00	0.00
		Provision held									0.00	0.00
	Sub-Standard	No. of borrowers									0	0
		Gross Amount									0.00	0.00
		Provision held									0.00	0.00
	Doubtful	No. of borrowers									0	0
		Gross Amount									0.00	0.00
		Provision held									0.00	0.00
	Total	No. of borrowers	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
		Gross Amount	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
		Provision held	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
	Amount and number of accounts in respect of which applications for restructuring are under process, but the restructuring packages have not yet bee											NIL

e)	Divergence in asset classification and provisioning		
	Sr.	**Particulars**	**Amount**
	1	Gross NPAs as on March 31, 2025 as reported by the bank	28164.00
	2	Gross NPAs as on March 31, 2025 as assessed by Reserve Bank of India	28448.00
	3	Divergence in Gross NPAs (2-1)	283.79
	4	Net NPAs as on March 31, 2025 as reported by the bank	4464.21
	5	Net NPAs as on March 31, 2025 as assessed by Reserve Bank of India	4748.00
	6	Divergence in Net NPAs (5-4)	283.79
	7	Provisions for NPAs as on March 31, 2025 as reported by the bank	0.00
	8	Provisions for NPAs as on March 31, 2025 as assessed by Reserve Bank of India	0.00
	9	Divergence in provisioning (8-7)	0.00
	10	Reported Profit before Provisions and Contingencies for the year ended March 31, 2025	4582.87
	11	Reported Net Profit after Tax (PAT) for the year ended March 31, 2025	1966.98
	12	Adjusted (notional) Net Profit after Tax (PAT) for the year ended March 31, 2025 after considering the divergence in provisioning	1807.98

f)	**Disclosure of transfer of loan exposure**	NIL	NIL

g)	Non – Fund Based Credit Facilities			**31/03/2026**	**31/03/2026**	**31/03/2025**	**31/03/2025**
				Secured Portion	Unsecured Portion	Secured Portion	Unsecured Portion
	i)	Outstanding Guarantees					
		i)	In India	2628.02	--	2566.86	--
		ii)	Outside India	--	--	--	--
	ii)	Acceptances, Endorsements and other Obligations (DEAF)		759.38	--	639.66	--
	iii)	Other NFB Credit facilities		--	--	--	--

h)	**Fraud accounts**	**31/03/2026**	**31/03/2025**
	Number of frauds reported	10	9
	Amount involved in fraud	4588.00	3844.00
	Amount of provision made for such frauds	4588.00	3844.00
	Amount of Unamortised provision debited from 'other reserves' as at the end of the year (₹ Lakhs)	0.00	0.00
i)	**Disclosures related to Project Finance**	NIL	NIL

j)	Disclosure under resolution framework for COVID-19-related Stress					
	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) 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	0	0	0	0	0
	Corporate persons*	0	0	0	0	0
	Of which MSMEs	0	0	0	0	0
	Others	0	0	0	0	0
	Total	0	0	0	0	0
		**Note - All the exposure where restructuring was done as per circular dated 6 August 2020 have been duly classified as NPA as on date and hence disclosure as necessitated under this para is not applicable and not stated.				

5	**Exposures**		--	--
a)	**Exposure to real estate sector**		--	--
	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. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.		14799.78	14452.31
	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;		3290.37	4015.00
	c) Investments 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 and Housing Finance Companies.			
	Total Exposure to Real Estate Sector		**18090.15**	**18467.31**
b)	**Exposure to capital market**			
	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

c)	Risk category-wise country exposure					NIL	NIL
d)	**Unsecured advances**					--	--
	Total unsecured advances of the bank					235.32	492.42
	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)	**Loans against gold and silver collateral**						
	(a)	**Details of loans extended against eligible gold and silver collateral**					
	Sr. No.	**Particulars**	Loan outstanding ₹ Amount	Loan outstanding As % of Total Loans	Average ticket size ₹ Amount	Average LTV ratio	Gross NPA (%)
	1	**Opening balance of the FY** [(a)+(b)]	**2512.78**	1.84%	1.31	60.57%	0%
	(a)	Consumption loans	1365.21	1.00%			0%
		of which bullet repayment loans	1365.21	1.00%			0%
	(b)	Income generating loans	1147.57	0.84%			0%
	2	**New loans sanctioned and disbursed during the FY** [(c)+(d)]	**6456.95**	5.03%	1.55	60.85%	NA
	(c)	Consumption loans	2251.54	1.75%			NA
		of which bullet repayment loans	2251.54	1.75%			NA
	(d)	Income generating loans	4205.41	3.27%			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)]	**4439.71**	3.46%	1.30	NA	NA
	(e)	Consumption loans	1065.56	0.83%		NA	NA
		of which bullet repayment loans	1065.56	0.83%		NA	NA
	(f)	Income generating loans	3374.15	2.63%		NA	NA
	6	**Non-Performing Loans recovered during the FY [(g) + (h)]**	**36.61**	0.03%		NA	NA
	(g)	Consumption loans	6.63	0.01%		NA	NA
		of which bullet repayment loans	6.63	0.01%		NA	NA
	(h)	Income generating loans	29.98	0.02%		NA	NA
	7	**Loans written off during the FY** [(i) + (j)]	**0.00**	0.00%		NA	NA
	(i)	Consumption loans	0	0.00%		NA	NA
		of which bullet repayment loans	0	0.00%		NA	NA
	(j)	Income generating loans	0	0.00%		NA	NA
	8	**Closing balance at the end of FY** [(k) + (l)]	**4493.41**	3.50%	1.66	61.32%	0%
	(k)	Consumption loans	2544.56	1.98%			0%
		of which bullet repayment loans	2544.56	1.98%			0%
	(l)	Income generating loans	1948.85	1.52%			0%
	(b)	**Details of gold and silver collateral and auctions**					
	Sr. No.	**Particulars**					
	(a)	Unclaimed gold or silver collateral at the end of the financial year (in grams)					Nil
	(b)	Number of loan accounts in which auctions were conducted					Nil
	(c)	Total outstanding in loan accounts mentioned in (b)					Nil
	(d)	Gold or silver collateral acquired during the FY due to default of loans (in grams)					Nil
	(e)	Gold or silver collateral auctioned during the FY (in grams)					Nil
	(f)	Recovery made through auctions during the FY (in ₹ Lakhs)					Nil
	(g)	Recovery percentage:					Nil
	(h)	as % of value of gold or silver collateral					Nil
	(i)	as % of outstanding loan					Nil
6	**Concentration of deposits, advances, exposures and NPAs**					--	--
a)	**Concentration of Deposits**						
	Total deposits of the twenty largest depositors					11998.87	15571.00
	Percentage of deposits of twenty largest depositors to total deposits of the bank					6.32%	7.91%
b)	**Concentration of Advances**						
	Total advances to the twenty largest borrowers					13882.14	12989.00
	Percentage of advances to twenty largest borrowers to total advances of the bank					10.81%	9.53%
c)	**Concentration of Exposures**						
	Total Exposure to the twenty largest borrowers/customers					16721.17	13504.00
	Percentage of exposures to the twenty largest largest borrowers/customers to the total exposure of the bank on borrowers/customers					13.02%	9.90%
d)	**Concentration of NPAs**						
	Total Exposure to the top twenty NPA accounts					9809.20	10988.00
	Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs					44.27%	39.01%
7	**Forward rate agreement / Interest rate swap**					NA	NA
	Exchange traded interest rate derivatives					NA	NA
	Disclosures on risk exposure in derivatives					NA	NA
8	**Transfers to Depositor Education and Awareness Fund (DEA Fund)**						
	i)	Opening balance of amounts transferred to DEA Fund				639.66	534.19
	ii)	Add: Amounts transferred to DEA Fund during the year				166.85	120.47
	iii)	Less: Amounts reimbursed by DEA Fund towards claims				47.13	15.00
	iv)	Closing balance of amounts transferred to DEA Fund				759.38	639.66
9	**Disclosure of complaints**					--	--
a)	Summary information on complaints received by the bank from customers and from the Offices of Ombudsman					--	--
	Complaints received by the bank from its customers					--	--
	1	Number of complaints pending at beginning of the year				0	0
	2	Number of complaints received during the year				2	2
	3	Number of complaints disposed during the year				2	2
	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	0

		Maintainable complaints received by the bank from Office of Ombudsman	--	--
	5	Number of maintainable complaints received by the bank from Office of Ombudsman	13	28
	5.1	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	13	28
	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**			

Current Year 2025-26						**Previuos Year 2024-25**					
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 num. of complaints received over the prev. yr.	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days	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	1	2	3	4	5	6
A/c. Opening	0	0	0%	0	0	A/c. Opening	0	3	0%	0	0
ATM/Debit Card	0	0	0%	0	0	ATM/Debit Ca	0	0	0%	0	0
Loans & Advanc	0	3	-80%	0	0	Loans & Advar	0	15	166%	0	0
Levy of Charges	0	0	0%	0	0	Levy of Charge	0	0	0%	0	0
Others	0	3	50%	0	0	Others	0	2	-50%	0	0

10	**Disclosure of penalties imposed by the Reserve Bank of India**	(For. F.Y. 2024-25)	2.25	0.00
11	**Other Disclosures**		--	--
a)	**Business Ratios**		--	--
	i)	Interest Income as a percentage to Working Funds	7.93%	7.31%
	ii)	Non-interest income as a percentage to Working Funds	0.87%	0.56%
	iii)	Cost of Deposits	5.56%	5.66%
	iv)	Net Interest Margin	3.58%	3.38%
	v)	Operating Profit as a percentage to Working Funds	1.43%	1.37%
	vi)	Return on Assets	0.82%	0.72%
	vii)	Business (deposits plus advances) per employee (in ₹ Lakhs)	844.37	833.05
	viii)	Profit per employee (in ₹ Lakhs)	5.34	4.92
b)	**Bancassurance Business**		23.69	43.70
c)	**Disclosures regarding Priority Sector Lending Certificates (PSLCs)**		--	--
	Buy during the year since 1st. April		0.00	0.00
	Sell during the above period	PSLC- S & M FARMER	0.00	500.00
		PSLC- AGRICULTURE	0.00	0.00
		PSLC- MICRO ENTERPRISES	0.00	0.00
		PSLC- GENERAL	0.00	0.00
	Closing balance of PSLC		94394.40	97847.00
	Income earned from PSLC		0.00	9.30
d)	**Provisions and contingencies**		--	--
	Provision debited to Profit and Loss Account		--	--
	i)	Provisions for NPI	0.00	0.00
	ii)	Provision towards NPA	507.34	1726.89
	iii)	Provision made towards Income tax	780.00	889.00
	iv)	Other Provisions and Contingencies (with details) Standard Assets Provision	100.00	0.00
		Provision for Loss Assets	0.00	0.00
e)	**Payment of DICGC Insurance Premium**		--	--
	Payment of DICGC Insurance Premium		250.85	260.19
	Arrears in Payment of DICGC Premium		0.00	0.00
f)	**Disclosure of facilities granted to directors and their relatives**		--	--
	To Directors (Loan Ag. FDR)		15.61	0.00
	To Director Relatives		0.00	0.00
g)	**Payment of fees and allowances to Directors**		--	--
	Directors sitting Fees		24.68	16.98