A R. & Co. Chartered Accountant



A-403, Gayatri Apartments Plot No-27, Sector-10, Dwarka, New Delhi-110075 Ph. 9810195084, 9810444051 e-mail: ar_co1981@yahoo.co.in pawankgoel1@gmail.com

INDEPENDENT AUDITOR'S LIMITED REVIEW REPORT

To The Board of Directors The Nainital Bank Limited Nainital

Report on Limited Review of Interim Financial Information

- 1. We have reviewed the accompanying Statement of unaudited financial results of The Nainital Bank Limited ('the Bank') for the quarter ended 30th June, 2025 (the 'Statement')(attached herewith). The Management is responsible for the preparation and fair presentation of this interim financial result in accordance with Accounting Standards specified under section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014, and provisions of Section 29 of the Banking Regulation Act, 1949 and circulars, guidelines and directions issued by the Reserve Bank of India ("RBI") from time to time and other accounting principles generally accepted in India. Our responsibility is to issue a report and express a conclusion on this interim financial information based on our review.
- 2. We conducted our review in accordance with Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by ICAI. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.
- 3. Emphasis of Matter

We draw attention to the following matters:

Note no. 14 (r) of Schedule 18 of accompanying statement of unaudited financial results with regard some debit / credit entries outstanding in various heads of accounts included in Inter Branch Adjustments/ Clearing adjustments etc. are subject to reconciliation.

Corporate and Correspondence Office: C-1, II Floor, RDC, Raj Nagar, Ghaziabad-201001 Delhi-NCR

That the bank needs to ensure the completeness and integrity of the automated Asset Classification (classification of advances/investments as NPA/NPI and their upgradation), Provisioning calculation and Income Recognition processes.

However, our Conclusion is not modified in respect of the above matters.

- 4. In the conduct of our review, in addition to -5- branches covering 11.91% of the advance portfolio of the bank reviewed by us, we have also relied on the review reports received from the statutory auditors of 21 branches. These review report of 26 (5+21) branches covers 50.32% of the advance portfolios of the bank. Apart from these review reports, in the conduct of our review, we have also relied upon the returns received from 149 unreviewed branches of the bank (including Service Branch).
- 5. Based on our review and subject to limitations as mentioned in Paragraph 2 above, nothing has come to our attention that causes us to believe that the accompanying statement of Unaudited Standalone Financial Results together with the notes thereon prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed, including the manner in which it is to be disclosed, or that it contains any material misstatement, or that it has not been prepared in accordance with the relevant guidelines/prudential norms issued by the Reserve Bank of India in respect of Income Recognition, Asset Classification, Provisioning and other Related Matters, except for the disclosures relating to Basel III Capital Regulations, Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio as at June 30, 2025, which have been disclosed on the Bank's website and in respect of which a link has been provided in the Statement and have not been reviewed by us..

For A R & Co.

Chartered Accountants

FRN: 02744C

Partner

M. No-017546

Gaur

UDIN No. 25017546BMGYTY7098

Place: Ghaziabad Date: 24-07-2025



Head Office : Nainital Bank House Seven Oaks, Mallital Nainital 263001 (Uttarakhand)

BALANCE SHEET OF THE NAINITAL BANK LIMITED **BALANCE AS ON 30TH JUNE 2025**

		As on	As on	In thousands
CAPITAL AND LIABILITIES	SCHEDULE	30-06-2025	31-03-2025	30-06-2024
Capital	1	117,44,63	117,44,63	117,44,63
Reserves & Surplus	2	778,18,87	759,73,02	719,45,87
Deposits	3	8005,91,67	8255,81,88	8101,84,07
Borrowings	4	0	0	25,00,00
Other Liabilities & Provisions	5	240,16,29	227,48,69	271,00,28
ASSETS	Total	9141,71,46	9360,48,22	9234,74,85
Cash & Balances With Reserve Bank	6	342,91,39	481,70,25	562,31,31
Balances with Banks & Money at call and Short Notice	7	1570,14,03	1667,16,85	1558,31,30
Investments	8	1781,38,10	1856,88,62	1958,18,89
Advances	9	4736,89,51	4663,93,71	4491,18,34
Fixed Assets	10	72,48,14	74,55,81	77,42,37
Other Assets	11	637,90,29	616,22,98	587,32,64
	Total	9141,71,46	9360,48,22	9234,74,85
Contingent Liabilities	12	103,04,33	99,74,43	97,90,60
Bills for collection				
Significant Accounting Policies	17			
Notes on Accounts Schedules referred above form an integral part of Balance Sheet	18			

Gopal Singh Gusain Non Executive -Independent Chairman DIN - 03522170

Sushil Kumar Lal Managing Director & Chief Executive Officer DIN - 11029008

Kuldeep Singh **Executive Director** DIN-11018445

Binita Shah Non-Executive -**Independent Director** DIN - 01538965

Rakesh Nema Non-Executive -Non-Independent Director DIN - 07207816

M.K. Goyal Chief Financial Officer Neelam Damodharan Non-Executive -Independent Director DIN - 07759291

Vivek Sah Company Secretary

Manoj Sharma Non-Executive Independent Director DIN - 09085665

Uttam Chand Nahta Non-Executive Independent Director DIN - 08533075

Manas Ranjan Biswal Additional Independent Director DIN - 08162008

as per our report of even date For AR & Co.

Chartered Accountants FRN-002744C

Place: Nainital Date: 24 July 2025 CIN - U65923UR1922PLC000284 *

Partner M.N.No.017546 artered Accounta



PROFIT & LOSS ACCOUNT FOR THE QUARTER ENDED 30TH JUNE 2025

				(In thousands
I. INCOME	SCHEDULE	Quarter Ended June 2025	Year Ended 31 March 2025	Quarter Ended June 2024
Interest Earned	13	173,56,07	710,41,43	175,03,77
Other Income	14	12,10,81	41,43,98	14,24,74
II.EXPENDITURE	Total	185,66,88	751,85,41	189,28,51
Interest Expended	15	98,05,72	399,58,99	99,96,32
Operating Expenses	16	63,73,81	263,23,81	64,30,09
Provisions & Contingencies		8,51,73	38,41,61	7,41,81
	Total	170,31,26	701,24,41	171,68,22
III.PROFIT				
Net profit for the year		15,35,62	50,61,00	17,60,29
Profit available for appropriation V.APPROPRIATIONS		15,35,62	50,61,00	17,60,29
Statutory Reserve Revenue & Other Reserves:			12,65,25	0
I) Investment Reserve Account			0	0
ii) Investment Fluctuation Reserve iii) special reserve created u/s 36(i)(viii)				0
nterim Dividend Paid			1,56,12	
Proposed Dividend				
Balance Carried over to Balance Sheet		15,35,62	36,39,63	17,60,29
	Total	15,35,62	50,61,00	1,76,029
arnings per share (Rs) Basic				
Diluted		1.31	4.31	1.50
		1.31	4.31	1.50

Gopal Singh Gusain Non-Executive -Independent Chairman DIN - 03522170

> Neelam Damodharan Non-Executive -Independent Director DIN - 07759291

DIN - 11029008

Sushil Kumar Lal

Managing Director &

Chief Executive Officer

Vivek Sah Company Secretary

Kuldeep Singh **Executive Director** DIN-11018445

Binita Shah Non-Executive -Independent Director DIN - 01538965

Uttam Chand Nahta

Independent Director

Non-Executive

DIN - 08533075

Rakesh Nema Non-Executive -Non-Independent Director DIN - 07207816

M.K. Goyal Chief Financial Officer

Manoj Sharma Non-Executive Independent Director DIN - 09085665

Director DIN - 08162008

Manas Ranjan Biswal Additional Independent

as per our report of even date For AR & Co.

Chartered Accountants FRN-002744C

Place: Nainital Date: 24 July 2025

CIN - U65923UR1922PLC000234

Anil Gaur

hartered Account Partner, M.N.No.017548



THE NAINITAL BANK LTD Head Office:Naini Bank House Seven Oaks, Mallital Nainital 263001(Uttarakhand)

STATEMENT OF CASH FLOW FOR THE PERIOD ENDED 30th JUNE 2025

	Period Ended	(in Thousands
	30.06.2025	Year Ende
A. Cash flow from operating activities :	30.06.2023	31.03.202
Net profit before taxes.	24.45.27	
Adjustments for :	21,15,27	63,30,48
Depreciation on fixed Assets	2.00.57	
Depreciation on investment Written back	3,80,57	15,28,0
Provision made on Investment		0
Provision in respect of NPA.	-850	
Provision for standard assets restr		2,19,5
Provision for other items.(transition date provision as per new circular on investment)	13,454	37,125
Profit (Loss) on sale of fixed Assets.	40.0	1,88,08
Deferred Tax for Current year	(134)	5,222
Creation of AFS Reserve	(354)	14,671
	31,024	3,61,12
Adjustment for :	29,27,24	91,97,41
(Increase)/Decrease in investments		
(Increase)/Decrease in advances	75,50,52	135,86,85
(Increase)/Decrease in other assets	(7,29,580)	(14,60,927
Increase/(Decrease) in Borrowings	(2,16,731)	(6,75,878)
Increase/(Decrease) in deposits	0	
Increase/(Decrease) in other liabilities and provisions	(24,99,021)	-119256.7319
Direct Taxes paid.	11,45,10	(12,314)
Net cash from operating activities (A)	(57,965)	(1,26,949)
- Pristing addition (A)	(23,41,011)	-116898.5541
B. Cash flow from investing activities :		
(Increase)/Decrease in fixed Assets	(17,157)	
Changes in Trade related investments	(17,137)	(1,16,429)
Dividend received from subsidiaries/others		
Net Cash from investing activities (B)	(17,157)	
C.Cash flow from financing activities	(17,157)	(1,16,429)
Share Capital/Share Premium	0	
Dividend	U	0
Interest paid/payable on unsecured redeemable bonds		
Net Cash from financing activities (C)		
Net increase in cash & cash equivalents (A)+(B)+(C)	(23,58,167)	0
Opening Cash & cash equivalents	2148,87,09	(2,33,328)
Closing Cash & cash equivalents		2172,20,37
0	1913,05,42	2148,87,09

Gopal Singh Gusain Non Executive-Independent Chairman Din - 03522170

Sushil Kumar Lal Managing Director & Chief Executive Officer DIN - 11029008

5

Manoj Sharma Non-Executive Independent Director DIN - 09085665

Vivek Sah Company Secretary Neelam Damodharan Non-Executive -Independent Director DIN - 07759291

Kuldeep Singh

DIN-11018445

Executive Director

Uttam Chand Nahta Non-Executive -Independent Director DIN - 08533075

Independent Director

Binita Shah

DIN - 01538965

M.K. Goyal

Non-Independent Director

Rakesh Nema

Non-Executive -

DIN - 07207816

M.K. Goyal Chief Financial Officer Manas Ranjan Biswal Additional Independent Director

DIN - 08162008

as per our report of even date
For AR & Co.
Chartered Accountants
FRN- 002744C

Place: Nainital Date: 24 July 2025

FRN-002744C

Partner, M.N.No.017546

rtered Account



Head Office :Nainital Bank House Seven Oaks,Mallital Nainital 263001 (Uttarakhand)

SCHEDULE 1-CAPITAL (`in Thousands) As on 30/06/2025 As on 31/03/2025 As on 30/06/2024 **Authorised Capital** (23,00,00,000 Equity Shares of Rs. 10/- each) 230,00,00 230,00,00 230,00,00 Issued Capital 11,74,46,250 Equity Shares of Rs.10/- each 117,44,63 117,44,63 117,44,63 Subscribed Capital 11,74,46,250 Equity Shares of Rs.10/- each 117,44,63 117,44,63 117,44,63 Called up Capital 11,74,46,250 Equity Shares of Rs.10/- each 117,44,63 117,44,63 117,44,63 (Bank of Baroda holds 98.57%)

Total (I,II,III, IV & V)	778,18,87	759,73,02	719,45,87
-			
Closing Balance	352,23,94	22,0.,000	317,70,15
Addition : Reversal if IRA & depreciation on investment	-,	33,67,836	2,41,081
Addition: Depreciation pertaing to revalued Asset	9,97	,,	11,32
Addition : Surplus in Profit & Loss Account	15,35,62	60,90,64	17,60,29
Opening Balance	336,78,35	275,87,72	275,87,73
V Balance in Profit & Loss Account	,,		0
Total(IV)	56,85,15	53,74,92	44,87,13
Closing Balance	67,136	36,112	-37,054
Deductions during the year	01,021	,·· -	-37,054
Adition During the Year	31,024	36,112	_
Opening Balance	36,112		_
(iv) AFS reserve	25,55,55	_5,55,66	2.,02,00
Closing Balance	28,89,06	28,89,06	27,32,93
Deductions during the year	_	1,55,15	_
Adition During the Year	20,00,00	1,56,13	21,02,00
Opening Balance	28,89,06	27,32,93	27,32,93
(iii) special reserve u/s 36(1) (VIII)			0.00
Closing Balance	_	0	0.00
Deductions during the year		18,83,47	18,83,47
Addition During the Year	0	.0,00,77	10,00,47
Opening Balance	0	18,83,47	18,83,47
(ii) Investment Reserve A/C	 1, - -∓,1-∓		<u> </u>
Closing Balance	21,24,74	21,24,74	21,24,74
Less: Transferred To General Provision	_	_	_
Addition During the Year	~ ·,~~,· ~	- · , - · · , · · ·	21,24,74
Opening Balance	21,24,74	21,24,74	21,24,74
(i) Investment Fluctuation Reserve :			
IV Revenue & Other Reserves	101,71,07	101,-11,0-1	101,71,07
Closing Balance	137,41,94	137,41,94	137,41,94
Deduction During the Year*	_	_	<u>-</u>
Addition During the Year	101, 11,04	.57, 11,04	101,41,04
Opening Balance	137,41,94	137,41,94	137,41,94
III Share Premium :			
Closing Balance			
addition during the year			
B) Others	_ :,,	,55,25	21,00,00
Closing Balance	21,25,29	21,35,26	21,69,35
Depresiation pertaing to revalued Asset	- 991	-4341	-1132
Depreciation pertaing to revalued Asset	-997	-4541	-1132
addition/deletion during the year -	۷۱٫۵۵٫۷۵	21,00,07	Z1,0U,0/
Opening Balance	21,35,26	21,80,67	21,80,67
a) Revaluation Reserve	21,20,20	21,30,20	21,00,00
II Capital Reserve :	21,25,29	21,35,26	21,69,35
Closing Balance	210,42,55	210,42,55	197,77,30
Addition during the year	210,72,00	12,65,25	191,11,30
Opening Balance	210,42,55	197,77,30	197,77,30
I Statutory Reserve :			
SCHEDULE 2- RESERVES & SURPLUS			
Total	117,44,63	117,44,63	117,44,63
Calls Upnaid	NIL 447.44.00	NIL 117 11 00	NIL
Oalla Llassa's	N. 111	N. 111	A 111



Head Office :Nainital Bank House Seven Oaks,Mallital Nainital 263001 (Uttarakhand)

(`in Thousands)

SCHEDULE 3 -DEPOSITS

SCHEDULE 3 -DEPOSITS			
	As on 30/06/2025	As on 31/03/2025	As on 30/06/2024
A I) Demand Deposits			
i)From Banks	64,80	1,37,82	76,76
ii)From Others	358,83,02	487,01,91	426,56,79
Total	359,47,82	488,39,73	427,33,55
II) Savings Bank Deposits	2900,37,95	2935,66,11	2827,74,92
III) Term Deposits	005 50 70	000 40 40	440.00.07
i)From Banks	385,50,70	393,16,13	418,83,67
ii)From Others	4360,55,20	4438,59,91	4427,91,93
Total	4746,05,90	4831,76,04	4846,75,60
Total (I, II & III)	8005,91,67	8255,81,88	8101,84,07
B I)Deposits of Branches in India II)Deposits of Branches outside India	8005,91,67	8255,81,88	8101,84,07
Total (I & II)	8005,91,67	8255,81,88	8101,84,07
SCHEDULE 4 -BORROWINGS			
I Borrowings in India			
i)Reserve Bank Of India	-	-	-
ii)Other Banks	0	-	25,00,00
iii)Other Institutions and Agencies	-	-	-
II Borrowings outside India	-	-	-
Total (I & II)	0		25,00,00
Total (T&II)			23,00,00
Secured Borrowings Included in I above	0		25,00,00
SCHEDULE 5 -OTHER LIABILITIES AND PROV	ISIONS		
I Bills Payable	25,19,75	22,28,26	26,77,22
II Inter Office Adjustments(Net)		, ,	, ,
III Interest Accrued	16,70,08	16,21,67	10,17,00
IV Others(Including Provisions)	198,26,46	188,98,76	234,06,06
Total(I,II ,III & IV)	240,16,29	227,48,69	271,00,28



Head Office :Nainital Bank House Seven Oaks,Mallital Nainital 263001 (Uttarakhand)

SCHEDULE 6 -CASH AND BALANCES WITH RESERVE BANK OF INDIA

(`in Thousands)

				in inousands)
		As on 30/06/2025	As on 31/03/2025	As on 30/06/2024
I	Cash in hand(Including foreign currency	24,47,18	22,70,06	15,86,65
	notes)			
II	Balances with Reserve Bank of India			
	i)In Current Accounts	318,44,21	459,00,19	546,44,66
	ii)In Other Accounts			
	Total (I & II)	342,91,39	481,70,25	562,31,31
S	CHEDULE 7- BALANCES WITH BANKS & MONE	Y AT CALL AND S	HORT NOTICE	
I	In India			
	i) Balances with Banks	7.00.00	40.05.05	00.00.00
	In Current Accouts	7,63,03	10,65,85	96,30,30
	In Other Deposit Accounts Total	1462,51,00 1470,14,03	1526,51,00	1462,01,00
	ii)Money at call and short notice	1470,14,03	1537,16,85	1558,31,30
	With banks	0	47,00,00	
	With other institutions	100,00,00	83,00,00	0
	Total	100,00,00	130,00,00	0
	Total (i & ii)	1570,14,03	1667,16,85	1558,31,30
Ш	Outside India	NIL	NIL	NIL
	Total (I & II)	1570,14,03	1667,16,85	1558,31,30
S	CHEDULE 8- INVESTMENTS			
I	Investments in India(Gross)	1781,38,10	1856,88,62	1958,18,89
	Less : Provision for Depreciation	0	0	0
	Net Investments in India	1781,38,10	1856,88,62	1958,18,89
	Break up			
	i)Government Securities	1681,01,56	1757,59,99	1862,38,63
	ii)Other Approved Securities			
	iii)Shares			
	iv)Debentures and Bonds	100,36,54	99,28,63	95,80,26
	v)Subsidiaries and/or Joint Ventures			
	vi)Others	-		0
	Total	1781,38,10	1856,88,62	1958,18,89
II	Investments outside India	Nil	Nil	Nil
	Total (I & II)	1781,38,10	1856,88,62	1958,18,89



Head Office :Nainital Bank House Seven Oaks,Mallital Nainital 263001 (Uttarakhand)

SCHEDULE 9- ADVANCES

(`in Thousands)

	Acon	Ac on	Ac on
	As on 30/06/2025	As on 31/03/2025	As on 30/06/2024
A i)Bills Purchased and Discounted	1,41,39	1,25,75	3,06,51
ii)Cash Credit ,Overdrafts , Loans repayable on demand	2545,61,76	2540,92,98	2484,64,62
iii)Term Loans	2189,86,36	2121,74,98	2003,47,21
Total	4736,89,51	4663,93,71	4491,18,34
B i)Secured by Tangible Assets	4613,00,95	4550,58,43	4299,26,59
ii)Covered by Bank/Govt. Guarantees	29,57,54	23,08,23	
iii)Unsecured	94,31,02	90,27,05	191,91,75
Total	4736,89,51	4663,93,71	4491,18,34
C I)Advances in India			
i)Priority Sector	2018,39,37	1956,67,73	2220,68,74
Net Priority Sector	2018,39,37	1956,67,73	2220,68,74
ii)Public Sector			0
iii)Banks iv)Others	2718,50,14	2707,25,98	0 2270,49,60
Net Others	4736,89,51	4663,93,71	4491,18,34
II)Advances outside India	4700,03,01	4000,30,71	4431,10,04
Total	4736,89,51	4663,93,71	4491,18,34
SCHEDULE 10- FIXED ASSETS I Premises			
i ricilises			
At cost/revalued amount as on 31st March of the	25,27,01	28,39,61	28,39,61
preceeding year			
Addition during the Period	-	0	-
Deduction during the Period	2 04 54	3,12,60	2.25.40
Depreciation to date(including incremental depreciation due to revaluation)	3,84,54	3,73,81	3,25,18
Closing Block I	21,42,47	21,53,20	25,14,43
II Other Fixed Assets(including Furniture & Fixtures)			
At cost as on 31st March of the preceeding year	149,07,61	135,17,01	135,17,01
Addition during the period	1,72,96	13,92,76	1,96,93
Deductions during the period	6	216	62
Depreciation to date	99,74,84	96,05,00	84,85,38
Closing Block II	51,05,67	53,02,61	52,27,94
Total	72,48,14	74,55,81	77,42,37
SCHEDULE 11- OTHER ASSETS			
I Inter Office Adjustment (Net)	6,734	2,790	1,596
II Interest Accrued	101,45,29	95,02,25	105,33,26
III Tax Paid in advance/tax deducted at source	8,27,30	11,15,53	14,84,84
IV Stationery and Stamps	76	83	86
V Deferred Tax Asset			
VI Others	527,49,60	509,76,47	466,97,72
Total (I,II,III, IV & V)	637,90,29	616,22,98	587,32,64
rotar (1,11,111, 1 v & v j	031,30,23	010,22,30	JU1,JZ,04



THE NAINITAL BANK LTD Head Office :Nainital Bank House Seven Oaks,Mallital Nainital 263001 (Uttarakhand)

SCHEDULE 12- CONTINGENT LIABILITIES

(`in Thousands)

	As on 30/06/2025	As on 31/03/2025	As on 30/06/2024
I Claims against the Bank not acknowledged as	33,96	49,78	49,78
Debts II Liability on partly paid Investments			
	40.05.50	45 50 00	40.45.74
III Guarantees given on behalf of constituents - IN INDIA	46,65,58	45,50,06	49,45,74
IV Acceptances,Endorsements and Other Obligations		0	
V Other items for which the bank is contingently liable	56,04,79	53,74,59	47,95,08
Total (I,II,III, IV & V)	103,04,33	99,74,43	97,90,60
SCHEDULE 13- INTEREST EARNED	00.00.54	400.40.00	05.04.07
I Interest/Discount on Advances/Bills	96,20,51	428,12,92	95,34,07
II Income on Investments	31,89,59	136,23,98	35,25,22
(less Amortisation/add acretion during the year)	1,747	7,180	1,810
III Interest on Balances with Reserve Bank Of India and other Inter Bank Funds	31,67,24	128,01,64	32,14,64
IV Others	13,61,26	17,31,09	12,11,74
Total (I,II,III & IV)	173,56,07	710,41,43	175,03,77
SCHEDULE 14- OTHER INCOME I Commission, Exchange & Brokerage	58,63	1,16,74	25,06
1 Commission, Exchange & Brokerage	30,03	1, 10,74	23,00
II Profit / Loss on sale of investments Less: Loss on sale of investments	2,67,10	79,230	38,006
Less. Loss on sale of investments			
III. Profit on revaluation of investments Less: Loss on revaluation of investments			
IV Profit on sale of land, buildings and other assets Less: Loss on sale of land, buildings and other assets	134	-5222	89
V Miscellaneous Income	8,49,37	31,06,13	9,99,97
VI Third party commission	34,37	1,81,03	18,76
Total (I,II,III, IV, V & VI)	12,10,81	41,43,98	1,42,474
SCHEDULE 15-INTEREST EXPENDED			
I Interest on Deposits	98,04,35	399,43,38	99,82,94
II Interest on RBI / Inter Bank Borrowings	1,37	15,61	1338
III Others			
Total (I, II, & III)	98,05,72	399,58,99	99,96,32



Head Office :Nainital Bank House Seven Oaks,Mallital Nainital 263001 (Uttarakhand)

SCHEDULE 16- OPERATING EXPENSES

(` in Thousands)

		As on 30/06/2025	As on 31/03/2025	As on 30/06/2024
I	Payments to and Provisions for Employees	41,28,20	165,23,16	42,37,54
II	Rent,Taxes and Lighting	4,47,67	18,53,17	4,37,71
Ш	Printing and Stationery	32,24	1,26,99	28,29
IV	Advertisement and Publicity	11,58	59,13	7,55
V	Depreciation on Bank's Property Less:Depreciation adjusted from Capital reserve on account of revaluation of premises	3,80,57	15,28,02	3,59,79
VI	Director's Fees Allowances and Expenses	18,84	52,91	13,45
VII	Auditor's Fees & Expenses (including Branch Auditor's fee & expenses)	9,49	78,25	7,08
VII	I Law Charges	22,98	1,81,25	94,02
IX	Postage,Telegrams,Telephones etc	26,56	97,33	23,39
Х	Repairs and Maintenance	38,09	97,36	30,98
ΧI	Insurance	2,40,31	9,77,11	2,45,15
XII	Other Expenditure	10,17,28	47,49,13	9,45,14
	Total (I TO XII)	63,73,81	263,23,81	64,30,09

THE NAINITAL BANK LIMITED (Regd. Office: G.B. Pant Road, Nainital)

SCHEDULE 17 - SIGNIFICANT ACCOUNTING POLICIES

1. BACKGROUND

The Nainital Bank Limited, incorporated in Nainital, Uttarakhand in the year 1922, is a banking company governed by the Banking Regulation Act, 1949, The Companies act, 2013 and other applicable regulations/guidelines issued from time to time by regulator(RBI) and Govt. of India, the Bank is engaged in providing a wide range of banking and financial services including commercial banking and treasury operations.

2. BASIS OF PREPARATION:

The financial statements are prepared following the going concern concept, on historical cost basis and on the accrual/mercantile basis of Accounting, unless otherwise stated and conform to the Generally Accepted Accounting Principles (GAAP) in India which encompasses applicable statutory provisions, regulatory norms prescribed by the Reserve Bank of India (RBI) from time to time, notified Accounting Standards (AS) issued under Section 133 of the Companies Act, 2013, read together with paragraph 7 of the Companies (Accounts) Rules, 2014, to the extent applicable and current practices prevailing in the banking industry in India. The accounting policies adopted in the preparation of financial statements are consistent with those followed in the previous year.

3. <u>USE OF ESTIMATES:</u>

The preparation of financial statements requires the management to make estimates and assumptions considered in the reported amount of assets and liabilities (including contingent liabilities) as of date of the financial statements and the reported income and expenses for the reporting period. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. Actual results could differ from these estimates. Any revision to the accounting estimates is recognised prospectively in the current and future periods unless otherwise stated.

4. **INVESTMENTS**:

4.1 Investments are categorized into three categories –

- (i) Held to Maturity (HTM),
- (ii) Fair Value through profit & loss account (FVTPL), (with a sub category as "Held for Trading") (HFT), and
- (iii) Available for Sale (AFS)

For the purpose of disclosure in the balance sheet, investments are classified and disclosed in Schedule 8 ('Investments') under six groups with sub-classification under each category viz., (i) Government Securities, (ii) Other Approved Securities, (iii) Shares, (iv) Debentures & Bonds, (v) Subsidiaries and Joint Ventures and (vi) Others – Units of Mutual Funds, Certificate of Deposits, Commercial Paper, Security Receipts and other investments, in accordance with RBI guidelines.

4.2 Cost of acquisition

Brokerage, commission and securities transaction tax (STT) etc., pertaining to investment, paid at the time of acquisition are charged to the profit and loss account.

4.3 Classification under various categories - broad parameters

The category under which the investments would be classified is decided at the time of acquisition.

- I. Investments which the bank intends to hold till maturity i.e., the financial assets are held with an objective to collect the contractual cash flows; and the contractual terms of the security give rise to cash flows that are solely payments of principal and interest on principal outstanding ('SPPI criterion') on specified dates are classified as "Held to Maturity".
- II. Securities that meet the following criteria shall be classified under AFS
 - The security is acquired with an objective that is achieved by both collecting contractual cash flows and selling securities; and
 - b. The contractual terms of the security meet the 'SPPI criterion' as given above.
- III. Securities that do not qualify for inclusion in HTM or AFS shall be classified under FVTPL. These shall inter-alia include:

The Bank has separate policy for recognition, measurement and operation of investment, in line with RBI circular RBI/DOR/2023-24/104 DOR.MRG.36/21.04.141/2023-24 dated September 12, 2023.

4.4 Valuation of Securities

Any premium/discount on acquisition of securities are amortized over the remaining maturity of the security. Investments classified under the AFS and FVTPL categories are marked-to-market. The market / fair value of quoted investments included in the 'AFS' and 'FVTPL' categories is measured with respect to the Market Price of the Scrip as available from the trades / quotes on the stock exchanges, SGL account transactions, price list of RBI or prices declared by Financial Benchmark India Private Limited (FBIL), periodically. Net depreciation, if any, within each category of investment classification is recognised in AFS reserve. The net appreciation, if any, under each category of Investment is ignored, Except in cases where provision for diminution other than temporary is created, the book value of individual securities is not changed consequent to the periodic valuation of Investments.

The Bank follows settlement date method of accounting for purchase / sale of investments, and weighted average cost method for determining cost **and** accounting of profit on sale of investments. Broken period interest on debt instruments and government securities is treated as a revenue item. Treasury Bills, Commercial Paper and Certificate of Deposits, being discounted instruments, are valued at carrying cost. Units of Mutual Funds are valued at the latest repurchase price / NAV declared by the Mutual Fund.

4.5 Disposal of Investments

Sale / Redemption of Investments Profit or loss on sale / redemption in respect of securities in HFT and AFS category is included in the Profit and Loss account. Profit on sale / redemption of investments in HTM category is included in the Profit and Loss Account and is appropriated to Capital Reserve after adjustments for tax and transfer to Statutory Reserve, as per RBI guidelines.

Investments for which such rates / quotes are not available are valued as per norms laid down by Reserve Bank of India.

Based on RBI Master Direction on Financial Statements - Presentation and Disclosures issued on August 30, 2021: Provision for depreciation on performing standard investments earlier classified as part of provisions and contingencies has been reclassified as part of other income.

4.6 Investment fluctuation reserve

To ensure building up of adequate reserves and protect against increase in yields, RBI through circular number RBI/2017-18/147 DBR.No.BP. BC.102/21.04.048/2017- 18 dated April 2, 2018, advised all banks to create an IFR with effect from the FY 2018-19.

Transfer to IFR will be lower of the following (i) net profit on sale of investments during the year or (ii) net profit for the year less mandatory appropriations, until the amount of IFR is at least 2% of the HFT and AFS portfolio, on a continuing basis.

5. ADVANCES AND PROVISIONS THEREON:

Advances are classified as standard and non-performing assets and provisions are made as per the prudential norms prescribed by RBI. Advances stated in the Balance Sheet are net of provisions, interest suspense, claims received from credit guarantee institutions and recoveries pending appropriation and held in sundry account. Interest on non-performing advances is transferred to an unrealized interest account and not recognized in profit and loss account until received. Amounts recovered against debts written off is recognised as income and provisions no longer considered necessary based on the current status of the borrower, is reversed to the profit and loss account. In respect of restructured / rescheduled assets, provision is made in accordance with RBI guidelines, including diminution in the fair value of the assets to be provided on restructuring, as applicable.

Provision for standard assets, is made in accordance with the guidelines and at levels stipulated by RBI from time to time.

Transfer of advances through inter-bank participation is undertaken with and without risk in accordance with RBI guidelines. In case of participation with risk, the aggregate amount of participation sold / purchased by the Bank is reduced from / included in advances. In case of participation without risk, the aggregate amount of participation sold / purchased by the Bank is classified under borrowings / investments.

6. FLOATING PROVISIONS:

The floating provisions are utilized only for contingencies under extraordinary circumstances specified in extent guidelines of RBI and in with prior permission of Reserve Bank of India.

7. FIXED ASSETS:

Premises and other fixed assets are accounted for at historical cost (or revalued amounts, as the case may be), as reduced by depreciation written off. The cost includes cost of purchase and all expenditure such as site preparation, installation cost, expenditure incurred for development of software, and GST (net of ITC). Subsequent expenditure incurred on the assets already in use are capitalised only when it increases the future benefits from such assets or their functioning capacity.

Revaluation of Fixed Assets

Premises are revalued periodically (every 3rd year) by two independent valuers, to reflect current market valuation. Appreciation, if any, on revaluation is credited to Revaluation Reserve under Capital Reserves. Additional Depreciation on the revalued asset is charged to the Profit and Loss Account and appropriated from the Revaluation Reserves to Other Revenue Reserve. A decrease in the carrying amount of an asset arising on revaluation should be charged to the statement of profit and loss. However, the decrease should be debited directly revaluation surplus to the extent of any credit balance existing in the revaluation surplus in respect of that asset.

Intangible Assets

- It is an identifiable asset without physical substance form which future economic benefits are expected to generate and meets recognition criteria as prescribed in Accounting Standard 26 issued by ICAI and applicable guidelines of Regulator viz RBI. Example - Software License fees (CBS, Treasury/Third party applications), Implementation cost.

8. **DEPRECIATION:**

8.1 Depreciation on Fixed Assets [other than those referred in Paragraph 7.2] is provided in accordance with Schedule II to the Companies Act, 2013 as per written down value method, as per following table, except in case of revalued assets, in respect of which depreciation is provided on the basis of estimated useful life of these revalued assets

Sr.	Description of fixed	Method of		Useful Life (Years)	Depreciation/
No.	Assets	charging			amortization rate
		depreciation/			
		Amortization			
1.	Computers (End user	Straight	Line	3 Years	33.33% Per annum
	device such as laptop,	Method			
	desktop)				
2.	Computer software's,	Straight	Line	3 Years	33.33% Per annum
	forming an integral part	Method			
	ofhardware				
3.	Servers and	Straight	Line	6 Years	16.67 % Per annum
	networks/Network	Method			
	devices (Data				
	Centers/Data Recovery				
	Centre etc)				
4.	Intangible Assets	Straight	Line	6 Years	16.67 % Per annum
		Method			

5.	General furniture and	Written Down	10 Years	25.89 % Per annum
	fittings	Value method		
6	Office Equipment's	Written Down	5 Years	45.07 % Per annum
		Value method		
7	Plant and Machinery	Written Down	15 Years	18.10 % Per annum
		Value method		
8	Vehicles - Motor cycles,	Written Down	10 Years	25.89 % Per annum
	Scooters and other 2	Value method		
	wheelers			
9	Vehicles - Motor Cars	Written Down	8 Years	31.23 % Per annum
	and other four wheelers	Value method		
10	Revalued buildings	Written Down	Useful life as per	As per useful life
		Value method	revaluation	

8.2 Depreciation on Computers (Laptops/Desktop/Printer) and Software forming an integral part of Computer Hardware, is provided on Straight Line Method at the rate of 33.33% p.a., as per the guidelines of RBI. Depreciation on additions is provided proportionately from the date of purchase/put to use.

9. RESERVES AND SURPLUS

Revenue and other Reserves include, Investment fluctuation reserve, Special reserve created under section 36(1)(viii) of the Income Tax Act, 1961 and AFS reserves.

10. EMPLOYEE BENEFITS

10.1 PROVIDENT FUND

Provident fund is a statutory obligation as per The Nainital Bank Limited PF Rules, the Bank pays fixed contribution at pre-determined rates. The obligation of the Bank is limited to such fixed contribution. The contributions are charged to Profit and Loss Account. The fund is managed by The Nainital Bank Limited Provident Fund Trust.

10.2 GRATUITY

Gratuity liability is a statutory obligation being higher of gratuity payment as per The Nainital Bank Limited Gratuity Fund Rules and Regulations and Payment of Gratuity Act 1972. This is provided for on the basis of an actuarial valuation.

10.3 PENSION

Pension liability is a defined benefit obligation under The Nainital Bank Ltd (Employees) Pension Regulations 1995, and is provided for on the basis of actuarial valuation, for the employees who have joined Bank up to 31.03.2010 and opted for pension. The pension liability is funded by The Nainital Bank Limited (Employees) Pension Fund Trust.

New Pension Scheme the Bank contributes 14% of the total basic salary + DA of certain employees enrolled under National Pension Scheme (NPS), a defined contribution plan, which is managed and administered by pension fund management companies. The amounts so contributed/paid by the Bank to the NPS during the year are recognized in the profit and loss account.

10.4 Wage revision- The wage revision of Bank employees takes place after every five years through bilateral talks between Indian Bank Association (IBA), (a representative body of management of Banks) and Employees Unions & Officers' Associations. The last wage revision had become applicable w.e.f. November 01, 2022.

11. REVENUE RECOGNITION

In respect of existing NPAs, where suit is not filed, recoveries effected in the account (including recovery under Public Money Recovery Act.) from time to time shall be appropriated in the following manner:

- i. Towards all costs, commission, charges and expenses paid or incurred by the Bank
- ii. Towards interest, additional interest, further interest, penal interest due to the Bank.
- iii. Towards Principal (Instalment).

Recovery in suit filed/decreed accounts shall be appropriated as per the directives of the Court, in case of absence of directives, as applicable to non-suit filed account.

In case of Resolution/Settlement through NCLT or compromise sanctioned account, recovery should be appropriated as per the terms of compromise sanction/resolution settlement.

The appropriation of recovery in Standard Accounts is effected as per the date of demands raised and the earliest demand is being satisfied in the following order:

- Towards all costs, commission, charges and expenses paid or incurred by the Bank
- Towards interest, additional interest, further interest, penal interest due to the Bank
- Towards payment of the principal money

Commission on bank guarantees / letters of credit, locker rent, banc assurance and third party products, Priority Sector Lending Certificate trading, annual fee on cards are accounted on receipt basis.

Processing / other fees collected on loans approved / disbursed, along with related loan acquisition costs are recognised at inception / renewal of the facility.

In view of uncertainty of collection of income in cases of Non-performing Assets/Investments, such income is accounted for only on realisation in terms of the RBI guidelines.

Income (other than mentioned above)/ expenditure is generally recognised on accrual basis. Dividend income and interest on Income Tax refund is recognised when the right to receive payment is established. Goods & Service Tax input credit is accounted for in the books within the time limit prescribed under CGST Rules, 2017, as amended.

12. IMPAIRMENT OF ASSETS

Impairment losses (if any) on Fixed Assets (including revalued assets) are recognised in accordance with AS 28 (Impairment of Assets) issued by the ICAI and charged off to Profit and Loss Account.

The carrying amount of assets is reviewed at each Balance Sheet date if there is any indication of impairment based on internal/external factors. An impairment loss is recognised wherever the carrying amount of an asset exceeds its recoverable amount. The recoverable amount is the greater of the assets net selling price and value in use. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and risks specific to the asset. After impairment, depreciation is provided on the revised carrying amount of the asset over remaining useful life.

13. TAXES ON INCOME:

Income Tax expense comprises of current tax provision made after due consideration of the judicial pronouncements and legal opinion (i.e. the amount of tax for the period determined in accordance with the Income Tax Act, 1961, the rules framed there under and considering the material principles set out in Income Computation and Disclosure Standards) and the net change in the deferred tax asset or liability during the year.

Deferred income taxes recognize timing differences between taxable income and accounting income that originate in one period and are capable of reversal in one or more subsequent periods. Deferred Tax Assets are recognized in the books of account to the extent of their future reversibility. Deferred Tax Liabilities are recognized fully in the year of accrual. Deferred tax is measured based on the tax rates and the tax laws enacted or substantively enacted at the Balance Sheet date.

The effect on deferred tax assets and liabilities of a change in tax rates is recognised in the income statement in the period of enactment of the change.

14. EARNINGS PER SHARE

The bank reports basic and diluted earnings per equity share in accordance with the AS 20 (Earnings per Share) issued by the ICAI. Basic earnings per equity share have been computed by dividing net income by the weighted average number of equity shares outstanding for the period. Diluted earnings per equity share have been computed using the weighted average number of equity shares and dilutive potential equity shares outstanding during the period.

15. PROVISIONS, CONTINGENT LIABILITIES AND CONTINGENT ASSETS

As per AS 29 (Provisions, Contingent Liabilities and Contingent Assets) issued by the ICAI, the Bank recognises provisions only when it has a present obligation as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and when a reliable estimate of the amount of the obligation can be made. Contingent liability is

disclosed unless the possibility of an outflow of resources embodying economic benefit is remote. Contingent Assets are not recognised in the financial statements since this may result in the recognition of income that may never be realised.

16. SEGMENT REPORTING

The Bank recognizes the Business Segment as the Primary reporting segment and Geographical segment as the Secondary reporting segment in accordance with the RBI guidelines and in compliance with the Accounting Standard 17 issued by ICAI.

17. CASH AND CASH EQUIVALENTS

Cash and cash equivalents include cash in hand, balances with the Reserve Bank of India, balances with other banks and money at call and short notice.

18. <u>Corporate Social Responsibility</u> Expenditure towards corporate social responsibility, in accordance with Companies Act, 2013 is recognised in the Profit and Loss Account.

19. OTHERS/MISC.

Loan are classified as short term in case the maturity is less than 12 months. Loans other than short term are classified as long term.

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THE NAINITAL BANK LIMITED Regd. Office: G.B. Pant Road, Nainital -263001

SCHEDULE 18: NOTES TO ACCOUNTS FOR THE QUARTER ENDED JUNE 30, 2025

1. Regulatory Capital

a) Composition of Regulatory Capital

(Amount in ₹crore)

	(Amount in Colors)				
Sr. No.	Particulars	30 th June 2025	30 th June 2024		
i)	Common Equity Tier 1 capital (CET 1)	826.71	706.43		
ii)	Additional Tier 1 capital	NIL	NIL		
iii)	Tier 1 capital (i + ii)	826.71	706.43		
iv)	Tier 2 capital	49.63	43.50		
v)	Total capital (Tier 1+Tier 2)	876.34	749.93		
vi)	Total Risk Weighted Assets (RWAs)	5296.70	4765.86		
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)	15.61%	14.82%		
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	15.61%	14.82%		
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	0.94%	0.91%		
x)	Capital to Risk Weighted Assets Ratio (CRAR) (TotalCapital as a percentage of RWAs)	16.55%	15.73%		
xi)	Leverage Ratio	8.78%	7.40%		
xii)	Percentage of the shareholding of A) Government of India B) State Government				
	C) Sponsor Bank D) Banks and financial institution	98.57%	98.57%		
xiii)	Amount of paid-up equity capital raised during the year	NIL	NIL		
xiv)	Amount of non-equity Tier 1 capital raised during the year	NIL	NIL		
xv)	Amount of Tier 2 capital raised during the year	NIL	NIL		

b) Draw down from reserves

An amount of Rs. 9.97 lacs have been appropriated from revaluation reserve to revenue reserve in compliance of AS-10 (accounting for fixed asset) the same reflects the depreciation on revalued portion of fixed asset.

2. Asset Liability Management

a) Maturity pattern of certain items of assets and liabilities as on 30th June 2025

(Amount in ₹crore)

							1			. `	III KUIDIE	
	Day 1	2	8	15	31	Over2	Over3	Over6	Over 1	Over	Over	Total
		to	to	to	days	Months	Months	months	year	3	5	
		7 days	14	30	to 2	and to 3	and up to	and up	and up	years	years	
		, .	days	Days	months		6	to	to	and up	Jours	
			uays	Days	1110111113	1110111113	•					
							Months	1 year	3 years	to 5		
										years		
Deposits	128.70	232.29	269.91	268.80	440.28	348.56	905.10	1527.20	3854.59	23.44	7.05	8005.92
	(74.02)	(271 24)	(260 66)	(264.57)	(393.00)	(423.61)	(1289.69)				(10.90)	
	(17.02)	(211.27)	(203.00)	(264.57)	(000.00)	(420.01)	(1200.00)	(1301.34)	(3172.04)	(30.47)	(10.00)	(8101.84)
Advances												4700.00
	15.28	87.45	103.61	270.27	138.10	338.74	131.44	269.36	1325.08	603.70	1453.87	4736.90
	(13.91)	(82.73)		(244.28)		(567.82)	(79.82)		(1742.26)		(865 27)	
	(10.51)	(02.70)	(30.01)	(244.20)	(120.00)	(007.02)	(10.02)	(102.00)	(1742.20)	(490.57)	(000.27)	(4491.18)
										(490.57)		
Investments	287.66	0.00	0.00	166.80	75.24	69.62	154.24	299.38	653.34	5.43		1781.38
	(477.66)	(0.00)	(0.00)	(166.20)		(71.59)	(217.35)	(319.16)	(577.98)	(5.90)	69.67	(1958.19)
	(477.00)		(0.00)	(100.20)	(00.47)	(11.00)	(217.00)	(313.10)	(377.30)	(3.30)	(55.88)	(1330.13)
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
J	(25.00)	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	0.00											
Currency	(0.00)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
•	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)
assets												
Foreign	0.00											
Currency	(0.00)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
liabilities	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)

Note: Figures in bracket indicates previous year figures for corresponding period (i.e30th June 2024)

b) Liquidity coverage ratio (LCR)

(Amount in ₹ crore)

	(
		Q4 20	24-25	Q1 2	025-26			
		Total Unweighted Value (average)		Total Unweighted Value (average)	Total Weighted Value (average)			
Hig	h Quality Liquid Assets							
1.	Total High Quality Liquid Assets (HQLA)	1757.93	1757.93	1656.34	1656.34			
Cas	sh Outflows							
2.	Retail deposits and deposits from small business customers, of which:	5768.31	429.33	5576.11	415.92			
(i)	Stable deposits	2950.03	147.50	2833.73	141.68			
(ii)	Less stable deposits	2818.27	281.83	2742.38	274.24			

3.	Unsecured wholesale funding, of which:	1595.33	705.50	1559.00	696.82
(i)	Operational deposits (all counterparties)	0.00	0.00	0.00	0.00
(ii)	Non-operational deposits (all counterparties)	1595.33	705.50	1559.00	696.82
(iii)	Unsecured debt	0.00	0.00	0.00	0.00
4.	Secured wholesale funding	0.00	0.00	0.00	0.00
5.	Additional requirements, of which	879.00	49.14	840.36	47.07
(i)	Outflows related to derivative exposures and other collateral requirements	0.00	0.00	0.00	0.00
(ii)	Outflows related to loss of funding on debt products	0.00	0.00	0.00	0.00
(iii)	Credit and liquidity facilities	879.00	49.14	840.36	47.07
6.	Other contractual funding obligations	196.02	196.02	116.36	116.36
7.	Other contingent funding obligations	74.64	2.24	70.31	2.11
8.	Total Cash Outflows	8513.29	1382.23	8162.13	1278.28
Cas	sh Inflows		0.00	0.00	
9.	Secured lending (e.g. reverse repos)	879.00	49.14	0.00	0.000
10.	Inflows from fully performing exposures	196.02	196.02	274.47	195.93
11.	Other cash inflows	74.64	2.24	151.56	75.78
12.	Total Cash Inflows	8513.29	1382.23	426.03	271.71
			Total Adjusted		
			Value		
13		1757.93	1757.93	1656.34	1656.34
14.	Total Cash Outflows less Total Cash Inflows	7806.06	941.53	7736.10	1006.57
	25% of Total Cash outflows	2128.32	345.56	2040.53	319.57
16.	Total Net Cash Outflows [Higher of 14 or 15]	7806.06	941.53	7736.10	1006.57
17.	Liquidity Coverage Ratio (%)(HQLA/Total net Cash Outflows)		186.71%		164.55%

Qualitative-

The Basel Committee for Banking Supervision (BCBS) had proposed the liquidity coverage ratio (LCR) in order to ensure that a bank has an adequate stock of unencumbered high quality liquid assets (HQLA) to survive a significant liquidity stress lasting for a period of 30 days. LCR is defined as a ratio of HQLA to the total net cash outflows estimated for the next 30 calendar days. As per the RBI guidelines the minimum LCR required to be maintained by banks shall be implemented in the phased manner from January 1, 2015 as given below.

Starting from January 1	2015	2016	2017	2018	2019
Minimum LCR	60%	70%	80%	90%	100%

Further due to Covid 19 pandemic RBI has revised the LCR guidelines w.e.f. 17.04.2020, details as given below:

From date of circular to September 30, 2020	80%
Oct 1, 2020 to March 31, 2021	90%
April 1, 2021 onwards	100%

The LCR has two components:

- (a) The value of the stock of high-quality liquid assets (HQLA) in stressed conditions.
- (b) Total net cash outflows: The term "Total net cash outflows" is defined as "Total expected cash outflows" minus "Total expected cash inflows" in the specified stress scenario for the subsequent 30 calendar days (the stressed period).

LCR = Stock of High Quality Liquid Assets/Total Net Cash Outflows over the next 30 calendar days >=100%

Main Drivers of LCR:

High Quality Liquid Assets (HQLA):

Liquid assets comprise of high quality assets that can be readily sold or used as collateral to obtain funds in a range of stress scenarios. They should be unencumbered i.e. without legal, regulatory or operational impediments. Assets are considered to be high quality liquid assets if they can be easily and immediately converted into cash at little or no loss of value.

Bank's composition of HQLA mainly consists of government securities in excess of minimum Statutory Liquidity Ratio (SLR), the extent allowed under the Marginal Standing Facility (MSF) and the Facility to Avail Liquidity for LCR (FALLCR). Additionally, cash, balances in excess of cash reserve requirement with RBI. Level 2 HQLA primarily consisted of AA-and above rated corporate bonds and commercial papers.

Intra-period changes as well as changes over time

LCR on consolidated basis were 162.24%, 153.47% and 169.37% as at the months ended April 2025, May 2025 and June 2025 respectively as against the regulatory requirement of 100%.

Concentration of Funding Sources:

A significant counterparty is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the bank's total liabilities. The significant counterparty Deposit as of 30th June 2025 was from "Baroda UP Gramin Bank" i.e 2.30% of our Total Liabilities.

Top 20 depositors of the Bank constitute 9.18% of our total deposit.

Derivative Exposures and potential collateral calls:

As on 30 June 2025, Bank's exposure to Derivative is NIL.

Currency Mismatch in the LCR:

As per the RBI guidelines, the LCR standard is required to be met on one single currency, Bank is maintaining LCR on daily basis in INR. As on 30th June 2025, Bank deals only in INR, hence no currency mismatch.

Description of the degree of centralization of liquidity management and interaction between the group's units:

The liquidity management for the Bank is the responsibility of the Board of Directors. Board of Directors has delegated its responsibilities to a Committee of the Board called as the "Risk Management Committee of Board". The Committee is responsible for overseeing the inter linkages between different types of risk and its impact on liquidity.

Bank has a ALM Policy which provides the broad guidelines under which all the bank operates in terms of liquidity and interest rate risk. The monitoring of liquidity and interest rate risk management of the Bank's operations of the bank is being done by the Bank's ALM Cell of Risk Management Department.

Other inflows and outflows in the LCR calculation:

Bank's Cash Outflow mainly consists of Retail Deposit, Unsecured Wholesale Funding, and Funding from other legal entity customers, Undrawn Committed Credit & Liquidity Facilities, Guarantees Letter Of Credit & Trade Finance, and Other Contractual Outflows.

The cash Inflow mainly consists of amount received from Retail & Small Business Counterparties, amount to be received from Non-Financial Wholesale Counterparties, amount to be received from Financial Institutions & RBI, and from Other Contractual Cash Inflows.

The net cash outflows are calculated by applying RBI prescribed outflow factors to the various categories of liabilities as

well as to undrawn commitments, partially offset by inflows from assets maturing within 30 days.

The average LCR for the quarter ended June 2025 was 164.55% comfortably above RBI prescribed minimum requirement i.e.100%. Average cash outflows were Rs 1278.28 Crore, Average cash inflows were Rs 271.71 Crores. Average High Quality Liquid Assets were Rs 1656.34 Crores of the quarter ended June 2025.

c) NSFR Disclosure Standards

NSFR Qualitative Disclosure

The RBI guidelines stipulated the implementation of NSFR effective from 1st October 2021 at a consolidated level with disclosure from quarter ended December 2021. Accordingly, the bank is computing the Consolidated NSFR. The NSFR is defined as the amount of Available Stable Funding relative to the amount of Required Stable Funding;

NSFR= (Available Stable Funding (ASF)) / (Required Stable Funding (RSF))

Available stable funding (ASF) is measured based on the broad characteristics of relative stability of funding sources, including contractual maturity of its liabilities and the differences in the tendency of different types of funding providers to withdraw their funding. Required Stable Funding (RSF) is a function of the liquidity characteristics and residual maturities of the various assets held by the bank including Off-Balance Sheet (OBS) exposures.

The table attached herewith sets out the un-weighted and weighted value of the NSFR components as on 30th June 2025 based on audited financials.

At a consolidated level, the NSFR of the bank comes out to 183.49% as on 30th June 2025 against the requirement of 100% as per RBI guidelines.

To promote the consistency and usability of disclosures related to the NSFR and to enhance market discipline, bank is required to publish its NSFR according to a common template given by RBI. Bank is therefore required to publish this disclosure along with the publication of financial statements (i.e. typically quarterly or semi-annually), irrespective of whether the financial statements are audited. The NSFR information is calculated on a consolidated basis and presented in Indian Rupee.

Data must be presented as quarter-end observations. Both un-weighted and weighted values of the NSFR components are to be disclosed unless otherwise indicated. Weighted values are calculated as the values after applying ASF (Available stable funding) or RSF (Required stable funding) factors.

RBI in its circular dated 05.02.2021 decided that NSFR guidelines will come into effect from October 1,2021.

NSFR DISCLOSURE TEMPLATE - AS OF 30.06.2025

	NSFR DISCLOSURE TEMPLATE - AS OF 30.06.2025					
		Unweig				
	(Rs.in Crore)		< 6 months	6 months to < 1yr	≥ 1yr	Weighted value
ASF Item						
1	Capital: (2+3)	0.00	0.00	0.00	876.34	876.34
2	Regulatory capital	0.00	0.00	0.00	876.34	876.34
3	Other capital instruments	0.00	0.00	0.00	0.00	0.00

4	Retail deposits and deposits from small business customers: (5+6)	2,810.69	1,737.59	1,296.34	0.00	5,406.76
5	Stable deposits	1,757.95	665.03	509.19	0.00	2,785.56
6	Less stable deposits	1,052.73	1,072.56	787.16	0.00	2,621.20
7	Wholesale funding: (8+9)	235.40	90.35	171.20	0.00	248.48
8	Operational deposits	0.00	0.00	0.00	0.00	0.00
9	Other wholesale funding	235.40	90.35	171.20	0.00	248.48
10	Other liabilities: (11+12)	0.00	838.55	0.00	1,087.50	1,087.50
11	NSFR derivative liabilities		0.00	0.00	0.00	
12	All other liabilities and equity not included in the above categories	0.00	838.55	0.00	1,087.50	1,087.50
13	Total ASF (1+4+7+10)					7,619.08
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)					
15	Deposits held at other financial institutions for operational purposes	7.63	0.00	0.00	0.00	3.82
16	Performing loans and securities: (17+18+19+21+23)	0.00	5,038.22	960.34	1,579.17	3,247.10
17	Performing loans to financial institutions secured by Level 1 HQLA	0.00	0.00	0.00	0.00	0.00
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	0.00	0.00	0.00	0.00	0.00
19	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	0.00	2,543.42	145.59	656.73	1,730.72
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0.00	0.00	0.00	0.00	0.00
21	Performing residential mortgages, of which:	0.00	103.54	24.75	869.81	632.47
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0.00	103.54	24.75	869.81	632.47
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	0.00	2,391.26	790.00	52.63	883.91
24	Other assets: (sum of rows 25 to 29)	0.00	1241.68	0.00	0.00	898.76
25	Physical traded commodities, including gold		0.00	0.00	0.00	0.00
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		0.00	0.00	0.00	0.00
27	NSFR derivative assets		0.00	0.00	0.00	0.00

28	NSFR derivative liabilities before deduction of variation margin posted		0.00	0.00	0.00	0.00
29	All other assets not included in the above categories	0.00	1,241.68	0.00	0.00	898.76
30	Off-balance sheet items		87.74	0.00	0.00	2.63
31	Total RSF (14+15+16+24+30)					4,152.31
32	Net Stable Funding Ratio (%)					183.49%

	NSFR DATA AS OF 30.06.2025											
	Statement of NSFR		BLR 7									
SI No.	Items											
Table 1	Components of ASF category (liability categories)	Associated ASF factors	Unweighted Amount (Rs. Crore)	Weighted Amount (Rs. Crore)								
1	Total regulatory capital (excluding Tier 2 instruments with residual maturity of less than one year)	100%	876.34	876.34								
2	Other capital instruments and liabilities with effective residual maturity of one year or more	100%	0.00	0.00								
3	Other liabilities with effective residual maturity of 1 year or more	100%	1087.51	1087.51								
4	Stable non-maturity (demand) deposits and term deposits with residual maturity of less than one year provided by retail and small business customers	95%	2932.17	2785.56								
5	Less stable non-maturity deposits and term deposits with residual maturity of less than one year provided by retail and small business customers	90%	2912.44	2621.20								
6	Funding with residual maturity of less than one year provided by non-financial corporate customers	50%	129.54	64.77								
7	Operational deposits	50%	0.00	0.00								
8	Funding with residual maturity of less than one year from sovereigns, PSEs, and multilateral and national development banks	50%	231.17	115.59								
9	Other funding with residual maturity between six months and less than one year not included in the above categories, including funding provided by central banks and financial institutions	50%	136.24	68.12								

	All other liabilities and equity not included in the above categories, including liabilities without a stated maturity (with a specific treatment for deferred tax liabilities and			
10	minority interests) NSFR derivative liabilities net of NSFR derivative	0%	838.55	0.00
11	assets if NSFR derivative liabilities are greater than NSFR derivative assets	0%	0.00	0.00
12	"Trade date" payables arising from purchases of financial instruments, foreign currencies	0%	0.00	0.00
	Total Available Stable Funding		9143.96	7619.08
Table 2	Components of RSF category	Associated RSF Factor	Un-weighted Amount (Rs. Crore)	Weighted Amount (Rs. Crore)
A	On Balance Sheet Items			
1	Coins and banknotes	0%	24.47	0.00
2	Cash Reserve Ratio (CRR) including excess CRR	0%	318.44	0.00
3	All claims on central banks with residual maturities of less than six months	0%	0	0.00
4	"Trade date" receivables arising from sales of financial instruments, foreign currencies and commodities.	0%	0.00	0.00
5	Unencumbered Level 1 assets, excluding coins, banknotes, CRR and SLR Securities	5%	0.00	0.00
6	Unencumbered SLR Securities	5%	1681.02	84.05
7	Unencumbered loans to financial institutions with residual maturities of less than six months, where the loan is secured against Level 1 assets as defined in LCR circular dated June 9, 2014, and where the bank has the ability to freely rehypothecate the received collateral for the life of the loan	10%	0.00	0.00
8 9	All other 'standard' unencumbered loans to financial institutions with residual maturities of less than six months not included in the above categories Unencumbered Level 2A assets	15% 15%	491.78 0	73.77 0.00
10	Unencumbered Level 2B assets	50%	0.00	0.00
11	HQLA encumbered for a period of six months or more and less than one year	50%	0.00	0.00
12	'Standard' Loans to financial institutions and central banks with residual maturities between six months and less than one year	50%	3.33	1.67
13	Deposits held at other financial institutions for operational purposes	50%	7.63	3.82
14	All other assets not included in the above categories with residual maturity of less than one year, including 'standard' loans to non-financial corporate clients, to retail and small business customers, and 'standard' loans to sovereigns and PSEs	50%	3816.2	1908.10

	T			
	Unoncumbered 'standard' residential mortgages with a			
	Unencumbered 'standard' residential mortgages with a residual maturity of one year or more and assigned the			
15	minimum risk weight under the Standardised Approach	65%	869.81	565.38
	Other unencumbered 'standard' loans not included in	3378	000.01	000.00
	the above categories, excluding loans to financial			
	institutions, with a residual maturity of one year or more			
	and with a risk weight of less than or equal to 35%			
16	under the Standardised Approach	65%	0.00	0.00
	Cash, securities or other assets posted as initial margin			
17	for derivative contracts and cash or other assets provided to contribute to the default fund of a CCP	85%	0.00	0.00
17	Other unencumbered performing loans with risk weights	0370	0.00	0.00
	greater than 35% under the Standardised Approach			
	and residual maturities of one year or more, excluding			
18	loans to financial institutions	85%	656.73	558.22
	Unencumbered securities that are not in default and do			
4.0	not qualify as HQLA with a remaining maturity of one	0.50/	40.00	40.40
19	year or more and exchange-traded equities	85%	49.90	42.42
20	Physical traded commodities, including gold	85%	0.00	0.00
21	All assets that are encumbered for a period of one year or more	100%	0	0.00
21	NSFR derivative assets net of NSFR derivative	10070	0	0.00
	liabilities if NSFR derivative assets are greater than			
22	NSFR derivative liabilities	100%	0.00	0.00
23	20% of derivative liabilities	100%	0.00	0.00
24	All other assets not included in the above categories, including non-performing loans, loans to financial institutions with a residual maturity of one year or more, non-exchange-traded equities, fixed assets, items deducted from regulatory capital, retained interest, insurance assets, subsidiary interests and defaulted securities	100%	898.77	898.77
24	All restructured 'standard' loans which attract higher risk	10070	090.77	090.77
25	weight and additional provision	100%	13.50	13.50
A	Required Stable Funding – On Balance Sheet Assets [Sum of 1 to 25]		8831.58	4149.68
В	Off-Balance Sheet Assets	Associated RSF Factor		
	Currently Undrawn Position of Irrevocable and	5% of the		
26	conditionally revocable credit and liquidity facilities to	currently		
20	any client	undrawn		
	any snont	portion	0.00	0.00
	Currently Undrawn Position of Other contingent funding	5% of the		
27	obligations, including products and instruments (a) + (b)	currently undrawn		
	+ (c)	portion	87.74	2.63
		5% of the	57.77	2.00
27 (2)	Currently Undrawn Position of Unconditionally	currently		
27 (a)	revocable credit and liquidity facilities	undrawn		
		portion	0.00	0.00
27 (b)	Trade finance-related obligations (including guarantees	3% of the		
Z (((())	and letters of credit)	currently	0.00	0.00
	I.	Januarian	0.00	0.00

		undrawn portion		
27 (c)	Guarantees and letters of credit unrelated to trade finance obligations	3% of the currently undrawn portion	87.74	2.63
28	Non-contractual obligations 28(a) + 28(b) + 28(c)		0.00	0.00
28 (a)	potential requests for debt repurchases of the bank's own debt or that of related conduits, securities investment vehicles and other such financing facilities	5%	0.00	0.00
28 (b)	structured products where customers anticipate ready marketability, such as adjustable rate notes and variable rate demand notes (VRDNs)	5%	0.00	0.00
28 (c)	managed funds that are marketed with the objective of maintaining a stable value	5%	0.00	0.00
В	Required Stable Funding – Off Balance Sheet Items (Sum of 26 to 28)		87.74	2.63
	Total Required Stable Funding (A+B)		8919.32	4152.31
	(Total Available Stable Funding)*100/Total Required Stable Funding (NSFR)			183.49

3) Composition of Investment Portfolio as at 30th June 2025:

Investments in India Investments outside India										(in crores)
	Govt. Securitie s	Other approve d Securitie s	Share s	Debentures/Bon ds	Other s	Total Investme nt in India	Govt. Securitie s	Other s	Total Investme nt outside India	Total Investment s
Held to Maturity										
Gross	949.52	0	0	0	0	949.52	0	0	0	949.52
Less: Provision for non- performing investments (NPI)	0	0	0	0	0	0	0	0	0	0
Net	949.52	0	0	0	0	949.52	0	0	0	949.52
Available for Sale	0			0	0	0	0	0	0	0
Gross	731.49	0	0	89.35	0	820.84	0	0	0	820.84
Less: Provision for NPI	0	0	0	0	0	0	0	0	0	0
Net	731.49	0	0	89.35	0	820.84	0	0	0	820.84
FVTPL/Hel d for Trading	0	0	0	0	0	0	0	0	0	0
Gross	0	0	0	11.02	0	11.02	0	0	0	11.02

Less: NPI	0	0	0	0	0	0	0	0	0	0
Net	0	0	0	11.02	0	11.02	0	0	0	11.02
Total Investment s	1681.01	0	0	100.37	0	1781.38	0	0	0	1781.38
Less: Provision for non- performing investments	0	0	0	0	0	0	0	0	0	0
Less: Provision for depreciatio n	0	0	0	0	0	0	0	0	0	0
Net	1681.01	0	0	100.37	0	1781.38	0	0	0	1781.38

a) Composition of Investment Portfolio as at 30th June 2024:

	Investments in India								Investments outside India		
	Govt. Securitie s	Other approve d Securitie s	Share s	Debentures/Bon ds	Other s	Total Investme nt in India	Govt. Securitie s	Other s	Total Investme nt outside India	Total Investment s	
Held to Maturity											
Gross	954.03	0	0	0	0	954.03	0	0	0	954.03	
Less: Provision for non- performing investments (NPI)	0	0	0	0	0	0	0	0	0	0	
Net	954.03	0	0	0	0	954.03	0	0	0	954.03	
Available for Sale	0			0	0	0	0	0	0	0	
Gross	908.35	0	0	85.46	0	993.81	0	0	0	993.81	
Less: Provision for NPI	0	0	0	0	0	0	0	0	0	0	
Net	908.35	0	0	85.46	0	993.81	0	0	0	993.81	
FVTPL/Hel d for Trading	0	0	0	0	0	0	0	0	0	0	
Gross	0	0	0	10.34	0	10.34	0	0	0	10.34	
Less: NPI	0	0	0	0	0	0	0	0	0	0	
Net	0	0	0	10.34	0	10.34	0	0	0	10.34	
Total Investment s	1862.38	0	0	95.80	0	1958.18	0	0	0	1958.18	
Less: Provision for non-	0	0	0	0	0	0	0	0	0	0	

performing investments										
Less: Provision for depreciatio n	0	0	0	0	0	0	0	0	0	0
Net	1862.38	0	0	95.8	0	1958.18	0	0	0	1958.18

b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve:

(Amount in crore)

(i)	Movement of provisions held towards depreciation on investments	30 th June 2025	30 th June 2024			
(a)	Opening Balance	0.00	3.68			
(b)	Add: Provisions made during the year	0.00	0.00			
(c)	Less: Write off / write back/Transferred of excess provisions during the year (Other reserves)	0.00	3.68			
(d)	Closing Balance	0.00	0.00			
(ii)	Provisions for Security Receipts					
(a)	Opening Balance	0.00	0.00			
(b)	Add: Provisions	0.00				
(c)	Less: Write off / write back of excess provisions during the year	excess provisions during the				
(d)	Closing Balance	0.00	0.00			
(iii)	Movement of provisions for NPI					
(a)	Opening Balance	0.00	0.00			
(b)	Add: Provisions made during the quarter	0.00	0.00			
(c)	Less: Recovery during the quarter	0.00	0.00			
(d)	Closing Balance	0.00	0.00			

c) *As per Master Direction - Classification, Valuation and Operation of Investment Portfolio of Commercial Banks (Directions), 2023, Rs.3.68 Crore has been transferred to Other reserve on account of reversal of provision for depreciation as of 01-04-2024.

(Amount in crore)

γ-		
Movement in Investment Fluctuation Reserve (IFR)	30 th June 2025	30 th June 2024
Opening Balance for FY	21.25	21.25
Add: Amount transferred during year	0.00	0.00
Less: Drawdown	0.00	0.00
Closing balance	21.25	21.25

Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category*	2.55%	2.12%
Closing balance of investments in AFS and HFT/Current		
category*	831.86	1004.15

Movement in Investment Reserve Account (IRA)	30 th June 2025	30 th June 2024		
Opening Balance for FY	0.00	18.83		
Less: Drawdown/ Transferred	0.00	18.83		
Add: Amount transferred	0.00	0.00		
Closing balance	0.00	0.00		

d) *As per Master Direction - Classification, Valuation and Operation of Investment Portfolio of Commercial Banks (Directions), 2023, Rs.18.83 Crore has been transferred to Other reserve as of 01-04-2024.

Movement in AFS Reserve	30 th June 2025	30 th June 2024
Opening Balance for FY	3.61	0.00
Less: Drawdown	0.00	(3.71)
Add: Amount transferred/ Added	3.10	0.00
Closing balance	6.71	(3.71)

^{*}As per Master Direction - Classification, Valuation and Operation of Investment Portfolio of Commercial Banks (Directions), 2023, new AFS reserve created.

e) Sale and transfers to/from HTM category

Details of Transfer of Securities to/from HTM portfolio to AFS in excess of 5%: NIL.

f) The details of shifting of securities from AFS to HTM and vice versa: Nil

g) Non-SLR investment portfolio

i) Non-performing non-SLR investments

(Amount in ₹ crore)

Sr.No.	Particulars	30 th June 2025	30 th June 2024
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	Amo	ount	Exte Priv Place	ate	Exte 'Be Inves Gra Secu	tment ide'	Public	ublic Issue 'Unr		Extent of 'Unrated' Securities		rrated' 'Unlisted		sted'
	1	2	2	3	1	4			5	6	6	7	7		
		30th June 2025	30th June 2024	30th June 2025	30th June 2024	30th June 2025	30th June 2024	30th June 2025	30th June 2024	30th June 2025	30th June 2024	30th June 2025	30th June 2024		
a)	PSUs	39.85	37.81	39.85	37.81	0	0	0	0	0	0	0	0		
b)	Fls	0	0	0	0	0	0	0	0	0	0	0	0		
c)	Banks	50.53	48.24	50.53	48.24	0	0	0	0	0	0	0	0		
d)	Private Corporates	0	0	0	0	0	0	0	0	0	0	0	0		
e)	Subsidiaries/ Joint Ventures	0	0	0	0	0	0	0	0	0	0	0	0		
f)	Others	9.99	9.75	9.99	9.75	0	0	0	0	0	0	0	0		
g)	Provision held towards depreciation	0	0	0	0	0	0	0	0	0	0	0	0		
	Total	100.37	95.80	100.37	95.80	0	0	0	0	0	0	0	0		

h) **Repo transactions (in face value terms) -** The Bank had not entered into any Repo or reverse repo transactions during the current year and last year.

i) Investment in SRs (Security Receipts):

(Rs in crores)

Particulars		SRs issued within past 5 years	SRs issued more than 5 years ago but within past 8 years	SRs issued more than 8 years ago
(i)	Book value of SRs backed by NPAs sold by the bank as underlying	0.00	0.00	0.00
	Provision held against (i)	0.00	0.00	0.00
(ii)	Book value of SRs backed by NPAs sold by other banks / financial institutions / non-banking financial companies as underlying	0.00	0.00	0.00
	Provision held against (ii)	0.00	0.00	0.00
Total (i) + (ii)		0.00	0.00	0.00

<u>Note-</u>Under the NCLT proposal for IL&FS Transportation Networks Limited (NPA account) was executed and the bank received 400000 InvIT units, each with a face value of INR 100.00, totaling Rs. 4.00 crore. We have recorded the same as NPI Investment of the bank at the nominal value of Rs.1.00 only for all the 400,000.00 InvIT units

j) Disclosure as per the RBI Master directions ref no RBI/DOR/2023-24/104 DOR.MRG.36/21.04.141/2023-24 "Master Direction – Classification, Valuation and operation of Investment Portfolio of Commercial Banks

(Directions) 2023" dated 12.09.2023 is as under

Disclosure of carrying value of investments and fair value

In Crores

	30 th June 2025								01st April 2025 (Opening)						
	нтм		AFS	FVTPI		Subsi s, assoc & JVs	iates	нтм		AFS	FVTPL		Subsidiarie s, associates & JVs		
	At Cost	Fair Value		HFT	Non- HFT	At cost	Fair Valu e	At Cost	Fair Value		HFT	Non- HFT	At cost	Fair Valu e	
I. Investmen	ts in India														
(i)															
Governmen t securities	949.52	970.62	731.49	0.00	0.00	0.00	0.00	951.25	962.17	806.35	0.00	0.00	0.00	0.00	
(ii) Other															
approved securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(iii) Shares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(iv)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Debentures and Bonds	0.00	0.00	89,35	0.00	11.02	0.00	0.00	0.00	0.00	88,34	0.00	10.95	0.00	0.00	
(v)	0.00	0.00	09.33	0.00	11.02	0.00	0.00	0.00	0.00	00.34	0.00	10.93	0.00	0.00	
Subsidiarie															
s, associates															
and joint		0.00							0.00			0.00		0.00	
ventures (vi)Others	0.00	0.00	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	0.00	0.00	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:	949.52	970.62	820.84	0.00	11.02	0.00	0.00	951.25	962.17	894.69	0.00	10.95	0.00	0.00	
Provisions for															
impairment / 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	0.00	0.00	
Net	949.52	970.62	820.84	0.00	11.02	0.00	0.00	951.25	962.17	894.69	0.00	10.95	0.00	0.00	
II. Investmer	nts outside	India													
(i)															
Governmen t securities															
(including															
local authorities)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(i)															
Subsidiarie s,															
associates															
and joint ventures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(iii) Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
investment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
S Total	0.00	0.00	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:	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Provisions for															
impairment/ 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	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	0.00	0.00	
	0.00	0.00	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
investmen ts (I+II)	949.52	970.62	820.84	0.00	11.02	0.00	0.00	951.25	962.17	894.69	0.00	10.95	0.00	0.00	

Fair Value Hierarchy of investment portfolio measured at fair value on balance sheet

	30 th June 2025							01 st April 2025 (Opening)								
		А	FS			F۷	TPL			AF	s		FVTPL			
	Level	Level	Level	Total	Level	Level	Level	Total	Level	Level	Level	Total	Level	Level	Level	Total
	1	2	3		1	2	3		1	2	3		1	2	3	
I. Investments in India																
(i) Governme nt securities	731.4 9	0.00	0.00	731.49	0.00	0.00	0.00	0.00	806.35	0.00	0.00	806.3 5	0.00	0.00	0.00	0.00
(ii) Other approved securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Shares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Debenture s and Bonds	89.35	0.00	0.00	89.35	0.00	11.02	0.00	11.02	88.34	0.00	0.00	88.34	0.00	10.95	0.00	10.95
(v) Subsidiari es, associate s and joint ventures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vi)Others	0.00	0.00	0.00	0.00	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	820.8 4	0.00	0.00	820.84	0.00	11.02	0.00	11.02	894.69	0.00	0.00	894.6 9	0.00	10.95	0.00	10.95
II. Investme nts outside India	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Governme nt securities (induding local authorities)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Subsidiari es, associate s and joint ventures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Other investmen ts	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	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 investme nts (I+II)	820.8 4	0.00	0.00	820.84	0.00	11.02	0.00	11.02	894.69	0.00	0.00	894.6 9	0.00	10.95	0.00	10.95

Details of derivative portfolio

	30 th June	2025	01st April 2024 (Opening			
	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
Interest Rate Derivatives						
MTM – Assets						
MTM - Liabilities						
Net Gain/ Loss recognised in Profit &Loss Account	0.00	0.00	0.00	0.00	0.00	0.00
Exchange Rate Derivatives						
MTM – Assets						

MTM – Liabilities						
Net Gain/ Loss recognised in Profit &Loss	0.00	0.00	0.00	0.00	0.00	0.00
Account						
Credit Risk Derivatives						
MTM – Assets						
MTM – Liabilities						
Net Gain/ Loss recognised in Profit &Loss	0.00	0.00	0.00	0.00	0.00	0.00
Account						
Other Derivatives (specify)						
MTM – Assets						
MTM – Liabilities						
Net Gain/ Loss recognised in Profit &Loss	0.00	0.00	0.00	0.00	0.00	0.00
Account						

4. Asset quality

a) (i) Classification of advances and provisions held as 30th June, 2025:

	Standard		Total			
	Total Standard Advances	Sub- standard	Doubtful	Loss	Total Non- Performing Advances	(Amount in ₹ crore)
Gross Standard						
Advances and NPAs						
Opening Balance	4575.17	55.84	250.87	79.49	386.20!	4961.37
Add: Additions during the					28.24	
year						
Less: Reductions during					18.12	
the year						
Closing balance	4638.06	64.45	253.48	78.39	396.32@	5034.38
*Reductions in Gross						
NPAs due to:						
i) Upgradation					7.67	
ii) Recoveries					10.22	
(excluding recoveries						
from upgraded						
accounts)						
iii) Technical/					0.00	
Prudential Write-offs						
iv) Write-offs other					0.23	
than those under (iii)						
above						
Provisions (excluding						
Floating Provisions)						
Opening balance of	28.47	8.67	207.52	78.86	295.05	323.52
provisions held						
Add: Fresh provisions					9.50	
made during the year						
Less: Excess provision					9.59	
reversed/ Write-off loans						

Closing balance of	29.82	11.38	206.13	77.45	294.96	324.78
provisions held						
Net NPAs						
Opening Balance					25.92	
Add: Fresh additions			•		10.06	
during the year						
Less: Reductions during					0.00	
the year						
Closing Balance					35.98	

! The opening Gross NPA excludes Interest suspense of Rs. 8.49 crore @Excluding interest suspense of Rs. 9.48 crore

	Standard			Non- rforming	·	Total
	Total Standard Advances	Sub- standard	Doubtful		Total Non- Performing Advances	
Floating						62.85
Provisions						
Opening Balance						0.00
Add: Additional						0.00
provisions made						
during the year						
Less: Amount						62.85
drawn down during						
the year						
Closing balance of						
floating provisions						
Technical write-						
offs and the						
recoveries made						
thereon						
Opening balance of						179.68
Technical/						
Prudential written-						
off accounts						
Add: Technical/						0.00
Prudential write-						
offs during the year						
Less: Recoveries						0.37
made from						
previously						
technical/						
prudential written-						
off						
accounts during the						
year						
Closing balance						179.31

(ii) Classification of advances and provisions held as on 30th June, 2024:

	Standard			Non-	· · · · · · · · · · · · · · · · · · ·	Total
			Per	forming		
	Total Standard Advances	Sub- standard	Doubtful	Loss	Total Non- Performing Advances	
Gross Standard						
Advances and						
NPAs						
Opening Balance	4413.12	62.99	312.30	23.38	398.67	4811.79
Add: Additions					71.61	
during the year						
Less: Reductions					26.75	
during the year*						
Closing balance	4343.23	114.69	305.84	23	443.53	4786.76
*Reductions in						
Gross NPAs due to:						
i) Upgradation					6.08	
ii) Recoveries					20.01	
(excluding						
recoveries from						
upgraded						
accounts)						
iii) Technical/					0.00	
Prudential						
Write-offs						
iv) Write-offs					0.66	
other than those						
under (iii) above						
Provisions						
(excluding						
Floating						
Provisions)						
Opening balance of	24.76	9.58	259.93	23.35	292.86	317.62
provisions held						
Add: Fresh					11.82	
provisions made						
during the year						
Less: Excess					10.16	
provision reversed/						
Write-off loans						
Closing balance of	24.58	17.40	254.15	22.97	294.52	319.10
provisions held						
Net NPAs**						
Opening Balance					41.88	
Add: Fresh					43.23	
additions during the						
year						
Less: Reductions					0.00	
during the year						
Closing Balance					85.11	

@Excluding interest suspense of Rs 7.33crore #Excluding interest suspense of Rs 8.27 crore

(Amoun₹ crore)

	Standard			Non-	<u></u>	Total
			Per	rforming		
	Total Standard Advances	Sub- standard	Doubtful		Total Non- Performing Advances	
Floating					•	
Provisions						
Opening Balance						62.85
Add: Additional						0.00
provisions made						
during the year						
Less: Amount						0.00
drawn down during						
the year						
Closing balance of						62.85
floating provisions						
Technical write-						
offs and the						
recoveries made						
thereon						
Opening balance of						181.49
Technical/						
Prudential written-						
off accounts						
Add: Technical/						0.00
Prudential write-						
offs during the year						
Less: Recoveries						0.01
made from						
previously						
technical/						
prudential written-						
off						
accounts during the						
year						
Closing balance						181.48

Ratios (in percent)	30 th June , 2025	30 th June 2024
Gross NPA to Gross Advances	7.87	9.27
Net NPA to Net Advances	0.77	1.92
Provision coverage ratio	90.29	80.57

(iii) Sector-wise Advances and Gross NPAs

(Amounts in ₹ crore)

		30 [™]	June , 20	25	30 th	June 202	24
Sr. No	Secto r	Outstandin gTotal Advances @	Gros s NPAs	Percentag e of Gross NPAs to Total Advances in that sector	Outstandin gTotal Advances!	Gros s NPAs !	Percentag e of Gross NPAs to Total Advances in that sector
i)	Priority Sector						
a)	Agriculture and allied activities	882.26	128.68	14.59	929.68	124.65	13.41
b)	Advances to industries sector eligible as priority sector lending	344.61	122.25	35.47	371.44	138.16	37.19
c)	Services	590.86	57.70	9.77	747.11	65.35	8.75
d)	Personal Loan	449.05	12.06	2.69	420.52	15.19	3.61
	Subtotal (i)	2266.78	320.69	14.15	2468.75	343.35	13.91
ii)	Non-priority Sector						
a)	Agriculture and allied activities	8.46	6.19	73.17	3.40	1.21	35.59
b)	Industry	211.09	13.36	6.33	266.41	13.86	5.20
c)	Services	148.59	9.46	6.37	149.66	17.81	11.90
d)	Personal Loan	2399.46	46.62	1.94	1898.54	67.30	3.54
	Sub-total (ii)	2767.60	75.63	2.73	2318.01	100.18	4.32
	Total (I + ii)	5034.38	396.32	7.87	4786.76	443.53	9.27

[!] The opening Gross NPA excludes interest suspense of Rs. 8.27.

(iv) a) Particulars of resolution plan and restructuring

- i) Particulars of resolution plan implemented vide <u>circular DBR.No.BP.BC.45/21.04.048/2018-19</u> <u>dated June 7, 2019</u> NIL
- ii) Details of accounts subjected to restructuring

		Agricultu andallie activitie	d	Corpor (excludi MSME)		andM Enter	Small edium prises ME)	(exc l agric	etail uding ulture ISME)	To	otal
		Current	Previo	Curren	Previo	Curren	Previo	Curren	Previo	Curren	Previo
		Year	us	t Year	us	t	us	t	us	t	us
			Year		Year	Year	Year	Year	Year	Year	Year
	Number of borrowers	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Standard	Gross Amount (₹ crore)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Provision held (₹ crore)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Sub- standard	Number of borrowers		NIL			NIL					NIL
Stanualu	Gross Amount (₹	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL

[@]Excluding interest suspense of Rs. 9.48 crore

	crore)										
	Provision held (₹ crore)	NIL									
	Number of borrowers	NIL									
Doubtful	Gross Amount (₹ crore)	NIL									
	Provision held (₹ crore)	NIL									
	Number of borrowers	NIL									
Total	Gross Amount (₹ crore)	NIL									
	Provision held (₹ crore)	NIL									

(iii) In accordance with RBI Circular No. DBR.No.BP.BC.18/21.04.048/2018-19 dated **01.01.2019**, RBI circular No DOR. No. BP. BC. 34/21.04.048/2019-20 dated **11.02.2020** & RBI circular No DOR. No. BP. BC/4/21.04.048/2020-21 dated **06.08.2020** on 'Restructuring of Advances - Micro, Small and Medium Enterprises (MSME) Sector' (One Time Restructuring), the details of MSME restructured borrowers as on 30.06.2025 is as under:

(Rs. In Cr)

No of Accounts	Amount as on 30.06.2025	Provision Held
	NIL	

(iv) In accordance with RBI circular No DOR.STR.REC.12/21.04.048/2021-22 dated <u>05.05.2021</u> & RBI circular No DOR.STR.REC.21/21.04.048/2021-22 dated <u>04.06.2021</u> on Resolution Framework 2.0 – Resolution of Covid-19 related stress of <u>Micro, Small and Medium Enterprises (MSMEs)</u>, the details of accounts restructured is as under. (Rs. In Cr)

No of Accounts	Funded O/s as on 30.06.2025	Provision Held
47	4.28	0.45

(v) In accordance with the RBI Cir. No. DOR.STR.REC.11/21.04.048/2021-22 dated <u>05.05.2021</u> on "Resolution Framework – 2.0: Resolution of COVID – 19 <u>related stress of Individuals</u> and <u>Small Business</u>, the number of borrower accounts where modification were sanctioned and implemented and the aggregate exposure to such borrowers are as under: -

(Rs. In Cr)

No of Accounts	Aggregate exposure as on 30.06.2025	Provision Held
80	9.47	1.02

- (1. Individual covers only Personal Loan segment as per RBI circular No DOR. No. BP.BC/3/21.04.048/2020-21 dated August 6, 2020 and now covered in to para 5(a) of RBI circular No DOR.STR.REC.11/21.04.048/2021-22 dated May 5, 2021.
- 2. Small Business (including retail trade and wholesale trade) extended to individual which were covered under MSME as per RBI circular No DOR. No. BP.BC/4/21.04.048/2020-21 dated August 6, 2020 and now covered in to para 5(b) of RBI circular No DOR.STR.REC.11/21.04.048/2021-22 dated May 5, 2021.)
- (vi) Disclosure as per the RBI Cir. No. DOR.STR.REC.11/21.04.048/2021-22 dated 05.05.2021 on "Resolution Framework 2.0: Resolution of COVID 19 related stress of Individuals and Small Business" as on 30.06.2025, is as under: -

SI. No	Description	Individual I	Borrowers	Small	Total
		Personal	Business	businesses	

		Loans	Loans		
(A)	Number of requests received for invoking resolution process under Part A	75	2	3	80
(B)	Number of accounts where resolution plan has been implemented under this window	75	2	3	80
(C)	Exposure to accounts mentioned at (B) before implementation of the plan (Rs.in Crore)	7.27	0.38	1.82	9.47
(D)	Of (C), aggregate amount of debt that was converted into other securities	-	-	-	-
(E)	Additional funding sanctioned, if any, including between invocation of the plan and implementation	-	-	-	-
(F)	Increase in provisions on account of the implementation of the resolution plan (Rs.in Crore)	0.80	0.04	0.18	1.02

(vii) Details of Loan Assets subjected to restructuring during financial year 2020-21, status as on 30.06.2025: Rs. In Crore

Borrower	Restructured amount	Date of restructure	Provision
	NIL		

b) Divergence in asset classification and provisioning

No divergence pointed out by the RBI during the review period, therefore nothing to be reported in terms of circular no. RBI/2022-23/130 DOR.ACC.REC.No.74/21.04.018/2022-23 dated, October 11, 2022.

- c) Disclosure of transfer of loan exposures The Bank has not transferred any loan exposure in current quarter and the corresponding period during last quarter.
- **d)** Government Security Lending (GSL) transactions (in market value terms)-The Bank did not undertake any such transactions during current quarter and corresponding period in last financial year.
- e) Disclosure of Letters of Comfort (LoCs) issued by banks The Bank has not issued any letter of comfort during the current financial year or last financial year
- f) Portfolio-level information on the use of funds raised from green deposits NIL

g) Fraud accounts

Particulars	30 th June 2025	30 th June 2024
Number of frauds reported during the Quarter	1	33#
Amounts Involved in Fraud (in ₹ Cr)	1.10	16.14
Amount of Provisions made for such frauds (in ₹ Cr)	0.00*	4.01**
Amount of Unamortised provision debited from 'other reserves' as at the end of the year (in ₹ Cr)		0

^{*}As the complete fraud amount was recovered, no provision was made for such frauds as on 30.06.2025

#32 cases reported during April to June Quarter 2024 pertains to digital payment frauds, which were earlier reported to RBI, vide FMR irrespective of loss to bank. After issuing revised Master direction on Fraud Risk Management dated 15.07.2024, only fraudulent electronic banking/digital payment transactions committed on bank to be reported through FMR.

**During the quarter ended June 2024 (between 16th June 2024 to 20th June 2024), due to cyber-attack in RTGS channel, an amount of Rs. 16.02 Crores, was fraudulently siphoned off from Bank's current account maintained with RBI. Out of which the bank has made provision of 25%, amounting to Rs. 4.01 Crore during the 1st quarter of F.Y 2024-25, as per circular no. RBI/2015-16/376 DBR No. BP.BC.92/21.04.048/2015-16 dated April 18, 2016.

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

Details of Resolution plan implemented under Resolution Framework for COVID 19 related stress as per RBI circular RBI/2020-21/16 DOR.No.BP.BC/3/21.04.048/2020-21 dated 06.August 2020 as of 30.06.2025

(Amt in ₹ Cr)

					,
Type of	Exposure to accounts	Of (A),	Of (A),	Of (A),	Exposure to accounts
borrower	classified as standard	Aggregate	amount	amount	classified as standard
	consequent to	debt that	written	paid by the	consequent to
	implementation of	slipped	off	borrowers	implementation of
	Resolution Plan - Position	into NPA	during	during the	Resolution Plan – Position
	as at the end of the	during the	the year	year	as at the end of this year
	Previous 31.03.2025 (A)	year			
Personal Loans					
Corporate					
persons*					
Of which,			NIL		
MSMEs					
Others					
Total					

5. Exposures

a) Exposure to real estate sector

Lending to Sensitive Sector		
Exposure to Real Estate		
Category	30.06.2025	30.06.2024
a) Direct exposure		
(i) Residential Mortgages –	(Rs. Ir	n Crore)
Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented; (*Individual housing loans classified	1262.37	1088.72
as Priority Sector as per RBI guidelines may be shown separately)	(413.29)	(376.86)
(ii) Commercial Real Estate –		
**Lending secured by mortgages on commercial real estates (office buildings, retail space, multi-purpose commercial premises, multi-family 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;	142.25	167.33
(iii) Investments in Mortgage Backed Securities (MBS) and other securitized exposures – a. Residential,		
b. Commercial Real Estate. b) Indirect Exposure Fund based and non-fund based exposures on National Housing Bank (NHB) and Housing Finance Companies (HFCs)	0.00	0.00
Total Exposure to Real Estate Sector	1404.62	1256.05

**Exposure to Commercial Real Estate includes

Funded Exposure	142.25	167.33
Non Funded Exposure	0	0
Total Exposure	142.25	167.33

^{*}include staff housing loans.

- b) Exposure to capital market NIL
- c) Risk category-wise country exposure Not Applicable
- d) Unsecured advances (Amounts in ₹ crore)

Particulars	30.06.2025	30.06.2024
Total unsecured advances of the bank	94.31	191.92
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		
Out of the above, IBPC	0.00	100.00

e) Factoring exposures - NIL

f) Intra Group Exposures:

(Amounts in ₹ crore)

		30 th June, 2025			30 th June, 2024	
Particulars	Fund Based	Investment Based	Total	Fund Based	Investment Based	Total
Total Amount of Intra Group Exposures	NIL	NIL	NIL	NIL	NIL	NIL
Total amount of Top 20 Intra Group Exposures	NIL	NIL	NIL	NIL	NIL	NIL
Percentage of intra-group exposures to total exposure of the bank on borrowers / customers	NIL	NIL	NIL	NIL	NIL	NIL
Details of breach of limits on intra- group exposures and regulatory action thereon, if any	NIL	NIL	NIL	NIL	NIL	NIL

Names of the related parties and their relationship with the Bank:

(i)	Parent	:	Bank of Baroda (Major Shareholder with 98.57% equity)
(ii)	Key Management Personnel	(I)	Shri Nikhil Mohan (Managing Director & CEO) (Repatriated to BOB on 5 th April,2025)
		(II)	Sushil Kumar Lal (Managing Director & CEO) (Resumed office on 5 th April,2025)
		(III)	Shri Kuldeep Singh (Executive Director)
(iii)	Parent's		Domestic Subsidiaries
	Subsidiary	(l)	BOB Capital Markets Limited.
		(II)	BOB Cards Limited (Formerly known as BOB Financial Solutions Limited)
		(III)	India First Life Insurance Company Limited
		(IV)	Baroda Global Shared Services Limited
		(V)	Baroda Sun Technologies Ltd.

			(VI)	Baroda BNP Paribas Asset Management India Private Limited (formerly
				known as BNP Paribas Asset Management India Private Limited)
			(VII)	Baroda BNP Paribas Trustee India Private Limited (formerly known as
				Baroda Trustee India Private Limited)
				Overseas Subsidiaries
			(l)	Bank of Baroda (Botswana) Ltd.
			(II)	Bank of Baroda (Kenya) Ltd.
			(III)	Bank of Baroda (Uganda) Ltd., Baroda Capital Market (Uganda) Limited
			(IV)	Bank of Baroda (Guyana) Ltd.
			(V)	Bank of Baroda (New Zealand) Ltd.
			(VI)	Bank of Baroda (Tanzania) Ltd.
			(VII)	Bank of Baroda (UK) Ltd.
iv)	Parents'		(l)	Uttar Pradesh Gramin Bank (formerly known as Baroda Uttar Pradesh
	Associates			Gramin Bank)
			(II)	Baroda Rajasthan Kshetriya Gramin Bank (Now known as Rajasthan Gramin Bank)
			(III)	Baroda Gujrat Gramin Bank
			(IV)	Indo Zambia Bank Limited
v)	Parents' Ventures	Joint	(1)	India Infradebt Limited
			(II)	India International Bank (Malaysia) Berhad

Related party Disclosure – (Accounting Standard - 18):

Nature of Transaction	Parent (as per ownership or control)	Parent's Subsidiaries	Associates/ Joint ventures	Key Management Personnel	Relatives of Key Management Personnel	Total
Interest Earned	0.07					0.07
Commission Income		0.07				0.07
Commission Paid	0.00*					0.00
Bank Charges Paid	0.01					0.15
Remuneration	0.54					0.54
Rendering of services						
Deposits (CASA)						
- Placements	2.09					2.09

- Received		0.34			0.34
Deposits (Term)			278.35		278.35
Non-funded commitments At the quarter end	0.25				0.25

^{*}Rs. 150.06 commission paid to BOB In BG,FLC/LC & remittance

The maximum balances payable to/receivable from the related parties of the Bank during the period ended 30th june, 2025 are given below:

(Amounts in ₹ crore)

(Amounts in Cool						
Items/ Related Party	Parent (as per Ownership or control)	Parent' s Subsidiari es	Associates / Joint ventures #	Key Management Personnel	Relatives of Key Management Personnel	Total
Deposit Received		0.34	278.35			278.69
Placement of deposits	2.09					2.09
Advances *						
Investments						
Non-funded						
commitments						
Call Lending						
Swap/Forwards Contract						
Investment of related party in Hybrid Capital/ Bonds of the Bank						
Payable under management contracts						
Other receivables (net)		0.07				0.07
Other payables (net)						
Non Funded (BG)	0.25					0.25

g) Unhedged foreign currency exposure - NIL

6. Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits

(Amount in ₹ crore)

Particulars	30.06.2025	30.06.2024
Total deposits of the twenty largest depositors	855.11	822.96
Percentage of deposits of twenty largest depositors to total deposits of the bank	10.68%	10.16%

b) (i) Concentration of advances

(Amount in ₹ crore)

Particulars	30.06.2025	30.06.2024
Total advances to the twenty largest borrowers	318.78	455.06
Percentage of advances to twenty largest borrowers to total advances of the bank	6.26%	9.39%

(ii) Provision on Standard Advances

(Amount in Rs. crore)

Item	30.06.2025	30.06.2024
Provisions towards Standard Assets	28.34	22.19
Provision for Covid Relief Accounts	-	-
Provision for Restructured Accounts	1.48	2.39
Total Provision for Standard Accounts	29.82	24.58

c) Concentration of exposures

(Amount in ₹ crore)

Particulars	30.06.2025	30.06.2024
Total exposure to the twenty largest borrowers/customers	397.74	536.64
Percentage of exposures to the twenty largest borrowers/ customers to the	6.93%	9.74%
total exposure of the bank on borrowers/Customers		

d) Concentration of NPAs

(Amount in ₹ crore)

	30.06.2025	30.06.2024
Total Exposure to the top twenty NPA accounts	158.31	172.96
Percentage of exposures to the twenty largest NPA exposure	39.94	39.99
to total Gross NPAs.		

- 7) **Derivatives** The Bank did not enter into the derivative transactions during the current year and previous year.
- 8) Disclosures relating to securitization We don't have any exposure.
- 9) Off Balance Sheet SPV sponsored -NIL

10) Transfers to Depositor Education and Awareness Fund (DEA Fund)

(Amount in ₹ crore)

Sr.	Particulars	30 th June 2025	30 th June 2024
No.			
i)	Opening balance of amounts transferred to DEA Fund	41.70	35.33
ii)	Add: Amounts transferred to DEA Fund during the period	2.30	1.76
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.62	0.21
iv)	Closing balance of amounts transferred to DEA Fund	43.38	36.88

11) Disclosure of complaints

Particulars (A)	30 th June 2025	30 th June 2024
Complaints received by the Bank from its customers		
No. of complaints pending at the beginning of the year	34	21
Add: No. of complaints received during the period	470*	514*
Less: No. of complaints disposed during the period	439	476
Of which, number of complaints rejected by the bank	19	4
No. of complaints pending at the end of the period	65	59

^{*}includes all internal CMS portal complaints, CPGRAM/PG Portal, all RBI BO complaints and including Ecom/ATM/UPI/POS etc.

ATM transaction disputes (Out of A):

Particulars (B)	30 th June 2025	30 th June 2024
No. of complaints pending at the beginning of the year	6	1
Add: No. of complaints received during the period	55**	76*
Less: No. of complaints redressed during the period	60	67
No. of complaints pending at the end of the period	1	10

^{** -55-} ATM transaction disputes are exclusive of BO received -2- ATM transaction disputes.

Summary information on Maintainable complaints received by the bank from the OBO FY 2025-26 (Out of A):

Particulars (C)	30 th June 2025	30 th June 2024
Maintainable complaints received by the Bank from Office of ombudsm	an	
No. of complaints received by the bank from OBOs	3*	9
No. of complaints resolved in favour of the bank by BOs	0	7
No. of complaints resolved through conciliation/mediation/advisories issued by BOs	3	2
No. of complaints resolved after passing of Awards By BOs against the Bank.	0	0
Number of awards unimplemented within the stipulated time(other than those appealed)	0	0
Note: Maintainable complaints refer to complaints on the grounds spec	ifically mentioned in B	O Scheme 2021 and

Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in BO Scheme 2021 and covered within the ambit of the Scheme.

Further -1- out of the -3- open RBI BO complaints as on 31.03.2025 has now been closed by the office of RBI BO as on 30.06.2025 and the final status of the complaint after closure was Maintainable. Remaining -2- RBI BO complaints which were open as on 31.03.2025 are still open as on 30.06.2025. The status of these -2- open complaints shall be updated in subsequent quarters.

Top five grounds of complaints received by the bank from customers

S.no	Grounds ofcomplaints,(i.e. complaints relating to)	Number of complain tspending at the beginning of the year	Number of complaint s received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaint spending at the end of the year	Of 6, number of complai nts pending beyond 30 days
1	2	3	4	5	6	7
		Period ended Ju	ne 2025			
Ground - 1	ATM/Debit Cards	6	57*	-26.92%	3	1

^{* -76-} ATM transaction disputes are exclusive of BO received ATM transaction disputes.

^{*} Above -3- complaints are fresh RBI BO complaints which were received from 01.04.2025 to 30.06.2025. (Q1 FY 25-26). There are -12- additional open RBI BO complaints (received in Q1 FY 25-26) whose final status Maintainable/Non Maintainable is still not ascertained as on 30.06.2025. Consequently, above -3- complaints at present does not include the still open -12 - RBI BO complaints. The status of the -12- open complaints shall be updated in subsequent quarters.

Ground - 2	Loans and advances	3	19	-29.63%	13	7
Ground - 3	Internet/Mobile/Electronic Banking	12	233	-11.74%	12	4
Ground - 4	Account opening/difficulty in operation of accounts	0	4	-71.43%	2	0
Ground - 5	Facilities for customers visiting the branch/adherence to prescribed working hours by the branch, etc.	0	0	0	0	0
	Others	13	157	19.85%	35	9
Total		34	470	-8.56%	65	21

^{*} includes -2- RBI BO ATM related complaints from Q1 FY 25-26 in addition to above-mentioned -55- ATM complaints.

	Period ended June 2024							
Ground - 1	ATM/Debit Cards	2	78*	-87.79%	12	1		
Ground - 2	Loans and advances	2	27	12.50%	10	1		
Ground - 3	Internet/Mobile/Electronic Banking	1	264**	206.98%	7	0		
Ground - 4	Account opening/difficulty in operation of accounts	1	14	40.00%	3	2		
Ground - 5	Facilities for customers visiting the branch/adherence to prescribed working hours by the branch, etc.	0	0	0	0	0		
	Others	15	131	48.86%	27	3		
Total		21	514	-39.32%	59	7		

^{*}Also includes -2- RBI BO ATM related complaints in addition to above-mentioned -76- ATM complaints.

12) Disclosure of penalties imposed by the Reserve Bank of India

a) Disclosure of penalties imposed by RBI / Overseas Regulators

(Amounts in ₹ crore)

Particulars	Nature of	For the qua June 30, 202		For the quarter ended June 30, 2024	
	Breach	No of Cases	Amount	No of Cases	Amount
Penalties Imposed by RBI	Regulatory & Operational	0	0	03	0.01
Penalties Imposed on Overseas territories by their respective regulators		0	0	0	0

b) Disclosure on imposition of penalty for bouncing of SGL forms

Period	Date of bouncing SGL form	Amount	Remarks
For the year ended	-	-	-
March 31, 2025			
For the year ended	-	-	-

^{**-140-}complaints out of -264-complaints are pertaining to UPI fraudulent transaction received through cyber-crime portal and reported by SOC team of the bank.

March 31, 2024		

- c) Disclosure of penalty imposed by RBI in a reverse repo transaction (Applicable for Defaulting participant). NIL
- d) Details of any other penalty imposed by RBI under the various provisions of : NIL
 - 1) Banking Regulation Act, 1949, -
 - 2) Payment and Settlement Act, 2007,-
 - 3) Government Securities Act, 2006. -

13) Disclosures on Remuneration

(Applicable to Banking Companies, including Foreign Banks operating in India)

Banks are required to make disclosure on remuneration of Whole Time Directors/ Chief Executive Officers/ Material Risk Takers on an annual basis at the minimum, in their Annual Financial Statements. Banks shall make the disclosures in table or chart format and make disclosures for previous as well as the current reporting year. Further, private sector banks and foreign banks (to the extent applicable), shall disclose the following information:

1			
Type of disclosure		Information	
Qualitative	(a)	Information relating to the composition and mandate of the Nomination and Remuneration Committee.	Present composition of NRC Committee Members -
			 Manas Ranjan Biswal - Chairperson Binita Shah - Member Neelam Damodharan - Member Mr. Gopal Singh Gusain- Member
	(b)	Information relating to the design and structure of remuneration processes and the key features and objectives of remuneration policy.	The Bank has formulated and adopted the Remuneration Policy for Non-Executive Chairperson and Non-Executive Directors of the Bank in terms of the relevant provisions of Section 178 of the Companies Act, 2013, the relevant Rules made
			thereunder, rules relating to Corporate Governance and the Guidelines issued by the RBI, in this regard.
	(c)	Description of the ways in which current and future risks are taken into account in the remuneration processes. It should include the nature and type of the key measures used to take account of these risks.	Nomination and remuneration committee undertakes risk evaluation based on industry standards and risk profile of the Bank.
	(d)	Description of the ways in which the bank seeks to link performance during a performance measurement period with levels of remuneration.	The Nomination & Remuneration and Human Resource Committee (NRHR) considers, the skill set, knowledge, regional

Type of			and industry experience, track record, expertise and other relevant information and adherence to the fit and proper norms by each Director, before making appropriate recommendations to the Board with regard to their appointment/re-appointment, which is designed to provide the Board with Members who have diverse knowledge, practical experience and requisite set of skills to serve the business interests of the Bank and enhance the overall effectiveness of the Board. In terms of the Policy for Board of Directors, the NRHR assesses the 'Fit and Proper' status of the Director, before considering his candidature for appointment/reappointment as a Director of the Bank and annually i.e. as at 31st March every year
disclosure		Information	
	(e)	A discussion of the bank's policy on deferral and vesting of variable remuneration and a discussion of the bank's policy and criteria for adjusting deferred remuneration before vesting and after vesting.	policy with due incorporation of all such covenants
	(f)	Description of the different forms of variable remuneration (i.e., cash and types of share-linked instruments) that the bank utilizes and the rationale for using these different forms.	Bank has a compensation policy with due incorporation of all such covenants

			1 st Quarter of 2025-26	1 st Quarter of 2024-25
Quantitative disclosures (The quantitative disclosures should only cover Whole Time Directors/ Chief	(g)	Number of meetings held by the Nomination and Remuneration Committee during the financial year and remuneration paid to its members.	2	2

Executive Officer/ Material Risk Takers)	(h)	(i) Number of employees having received a variable remuneration award during the financial year. (ii) Number and total amount of signon/joining bonus made during the financial year. (iii) Details of severance pay, in addition to accrued benefits, if any.	NA	NA
	(i)	(i) Total amount of outstanding deferred remuneration, split into cash, shares and share linked instruments and other forms. (ii) Total amount of deferred remuneration paid out in the financial year.	NA	NA
	(j)	Breakdown of amount of remuneration awards for the financial year to show fixed and variable, deferred and non-deferred.	NA	NA
	(k)	(i) Total amount of outstanding deferred remuneration and retained remuneration exposed to ex post explicit and / or implicit adjustments.	NA	NA
			1 st Quarter of 2025-26	1 st Quarter of 2024-25
		(ii) Total amount of reductions during the financial year due to ex post explicit adjustments.(iii) Total amount of reductions during the financial year due to ex post implicit adjustments.	NA	NA
	(I)	Number of MRTs identified.	NA	NA
	(m)	 (i) Number of cases where malus has been exercised. (ii) Number of cases where Claw back has been exercised. (iii) Number of cases where both malus and claw back have been exercised. 	NA	NA
General Quantitative Disclosure	(n)	The mean pay for the bank as a whole (excluding sub-staff) and the deviation of the pay of each of its WTDs from the mean pay.	NA	NA

The remuneration paid to non-executive director/chairman during current financial year is Rs. 2,52,166.00, to the MD & CEO is Rs. 9,18,390.00 and to the ED is Rs.7,93,938.00

Remuneration paid to directors in form of sitting fees is Rs. 15,10,000.00 Total remuneration and siting fees paid to directors are Rs. 34,74,494.00

14) Other Disclosures

a) Business ratios

Item	As on 30 th June 2025	As on 30 th June 2024
i. Interest Income as a percentage to Working Funds (%)	7.39	7.42
ii. Non-interest income as a percentage to Working Funds(%)	0.52	0.61
iii. Operating Profit as a percentage to Working Funds(%)	1.02	1.06
iv. Return on Assets(%)	0.73	0.87
v. Business (Deposits plus Advances excluding Bank deposits) per employee (Rs. in crore)	10.77	10.77
vi. Net Profit per employee (Rs. in crore)	0.05	0.06
VII Net Interest Margin	3.21	3.18
VIII Cost of Deposits	4.96	5.00
IX Yield on Advances	8.51	8.88

b) Banc assurance business: The total income of the bank in respect of bank assurance business was Rs. 0.307 Crore during the period ended 30th June 2025 with details as under:

(Rs in Crore)

			(IV3 III CIOIE)
Sr. No.	Insurance Company	Amo	unt
		30 th June 2025	30 th June 2024
1.	HDFC Life Insurance Company Ltd.	0.00	0.044
2.	National Insurance Company Ltd	0.006	0.017
3.	India First Life Insurance Co. Ltd	0.084	0.026
4.	Reliance Nippon Life Insurance Company Ltd	0.130	0.103
5.	Future Generali Insurance Ltd.	0.044	0.066
6.	Care Health Insurance	0.022	0.016
7	Niva Bupa Health Insurance	0.021	0.00
	Total	0.307	0.272

The total income of the bank in respect of other products was 0.008 Crore during the period ended 30.06.2025, with details as under.

(Rs. in Crore)

Sr. No.		Am	Amount			
	Company	30 th June 2025	30 th June 2024			
1	Stock Holding Corporation of India Ltd.	0.000	0.000			
2	Atal Pension Yojna	0.000	0.000			
3	Baroda BNP Paribas mutual fund	0.003	0.000			
4	Life Insurance Corp of India	0.005	0.005			
5	SMC Global Securities Ltd	0.000	0.000			
	Total	0.008	0.005			

- c) Marketing and distribution-Nil
- d) Disclosures regarding Priority Sector Lending Certificates (PSLCs) NIL
- e) Reserves and Surplus

<u>Statutory Reserve</u> pursuant to the requirements of Section 17 of the Banking Regulation Act, 1949 and RBI guidelines dated September 23, 2000, the Balance in statutory reserve account as on 30th June, 2025 is Rs.

210.42 Crore.

<u>Capital Reserve</u> - Capital Reserve includes appreciation arising on revaluation of immovable properties, <u>Investment Fluctuation Reserve</u> - In accordance with RBI guidelines, banks are required to create an Investment Fluctuation Reserve (IFR) equivalent to 2% of their HFT and AFS investment portfolios, within a period of three years starting fiscal 2019, subject to profit availability after statutory appropriation. The balance as at the quarter ended 30th June, 2025 is Rs. 21.25 Crores to the said reserve.

Accounting Standard -19 - "Lease" Premises taken on operating lease are given below

The operating leases primarily comprise office premises, which are renewable at the option of the Bank. i) The following table sets forth, for the period indicated, the details of future rental payments on Premises taken on Non-Cancellable operating leases:

(Amount in Crores)

	30 [™] June 2025	30 th June 2024
Particulars -Lease Rent Obligations		
Not later than one year	13.81	10.99
Later than one year and not later than five years	46.01	20.23
Later than five years	10.03	11.90
Total	69.85	43.12

f) Net Profit or Loss for the period, Prior Period Items and Changes in Accounting Policies (Accounting Standard -5)

Prior Period Items: During the year, there were no material prior period income / expenditure items.

(ii) Accounting policy: During the year the Bank has refined the accounting policy relating to depreciation on high end servers/networks (viz data centres) and CBS application (FINACLE 10), having estimated life of 6 years as per Companies Act, 2013 and shall be depreciated as per Straight Line Method over a period of 6 years

g) Provisions and contingencies:

(Amount in ₹ crore)

Provision debited to Profit and Loss Account	30 th June, 2025	30 th June, 2024
Provisions for NPI / Security Receipt	NIL	NIL
Provision towards NPA	(0.08)	2.32
Provision made towards Income tax	5.79	2.53
Bad Debts	1.49	0.00
Other Provisions and Contingencies		
- Standard Advance	1.34	(0.18)
- Miscellaneous Provisions	0.00	0.00
-Provision for claims against the bank not acknowledge as debt	0.00	(1.18)
- Provision for fraud	0.00	4.01
- Provision for Deferred Tax	(0.03)	(0.08)
Grand Total	8.51	7.42

h) Breakup of others in Balance Sheet and Profit and Loss Account which is in excess of 1% of total assets/liabilities and total income respectively:

Account Head	30 th June, 2025	30 th June, 2024
Rural Infrastructure Development Fund (RIDF) deposits (deposits in lieu of shortfall in priority sector lending)	459.64	404.12
Grand Total	459.64	404.12

Breakup of "Others" under SCHEDULE 13- INTEREST EARNED, exceeding one per cent of total income							
Account Head 30 th June, 2025 30 th June, 2024							
Interest on RIDF deposits 4.33 3.28							
Grand Total 4.33 3.28							

Breakup of "Others" under SCHEDULE 14- OTHER INCOME								
Account Head 30 th June, 30 th June 2025								
Incidental charges/service charges and other non-interest income	4.41	5.45						
Service Charges	2.03	2.40						
Grand Total	6.44	7.85						

Breakup of "Others" under SCHEDULE 16- OTHER EXPENDITURE								
Account Head 30 th June, 2025 30 th June, 2024								
CBS charges	3.58	2.61						
Grand Total								

i) Implementation of IFRS converged Indian Accounting Standards (IndAS)

The Ministry of Corporate Affairs (MCA), in 2015, had notified the Companies (Indian Accounting Standards (IND AS) Rules 2015, which stipulated the adoption and applicability of IND AS in a phased manner beginning from the Accounting period 2016-17, as per said notification banks were required to comply with these standards from 01st April 2018 onwards i.e. during Phase-III of IND-AS implementation, however, RBI vide notification no. "DBR.BP.BC.No.29/21.07.001/2018-19" dated March 22nd, 2019, has deferred the applicability of these standards till further notice.

Further RBI from time to time have been instructing Banks to be in preparedness for implementation of Indian Accounting Standards (Ind AS), and submit Proforma Ind AS Financial Statements from the half year ended September 30th, 2016 onwards. These Proforma Statements are for the regulatory analysis purpose and may not be necessarily be completely IND AS compliant or indicative of the trial format to be specified in the third schedule to the Banking Regulation Act 1949.

Our Bank is regularly submitting half yearly proforma IND AS to RBI within stipulated time.

j) Disclosure of facilities granted to directors and their relatives

The Bank has not granted any facility whether fund based or non-fund based (guarantees, letters of credit, etc.) to the directors, their relatives, companies or firms in which they are interested.

k) Payment of DICGC Insurance Premium

Sr. No.	Particulars	Current Quarter ended June 2025	Last financial year, Quarter ended June 2024
i)	Payment of DICGC Insurance Premium	5.42*	5.53**
ii)	Arrears in payment of DICGC premium	NIL	NIL

^{*}Premium pertains to the half year ended September 2025

^{**} Premium pertains to the half year ended September 2024

1) Disclosure on amortization of expenditure on account of enhancement in family pension of employees of banks

The Bank had estimated the additional liability on account of revision in family pension for employees covered as per IBA Joint Note/Bipartite settlement dated November 11, 2020, amounting to Rs. 8.39 Crores which was paid in the last years.

RBI vide their Circular no. "RBI/2021-22/105 DOR.ACC.REC.57/21.04.018/2021-22" dated 4th October 2021, has permitted Banks to amortize the said additional liability over a period of not exceeding 5 (five) years, beginning with financial year ending 31st March 2022, subject to a minimum of 1/5th of the total amount being expensed every year. Bank did not opt the said option and charged the entire amount to the Profit & Loss account in the last FY ended 31st March 2024

m) Defined Benefit Plans (Funded Obligation - Pension, Leave Encashment and Gratuity)

a) Change in present value of Defined Benefit Obligation

(Amount in ₹ Cr)

	Pen	sion	Leave En	cashment	Gratuity	
Particulars	As on 30 th June 2025	As on 30 th June 2024	As on 30 th June 2025	As on 30 th June 2024	As on 30 th June 2025	As on 30 th June 2024
Opening Defined Benefit Obligation	453.76	431.58	31.78	26.34	31.97	29.15
Opening Adjusted	-		-		-	
Add- Acquisition Adjustment	-		-		-	
Add: Interest Cost	8.09	7.71	0.57	0.47	0.57	0.52
Add : Past Service Cost	-		-		-	
Add: Current Service Cost	1.15	1.17	0.82	0.74	0.67	0.62
Less: Benefits Paid	(0.65)	2.19	(0.44)	0.25	(0.79)	0.49
Add: Actuarial (Gain)/ loss on obligation	(4.72)	1.99	(0.59)	4.35	(0.15)	1.54
Closing Defined Benefit Obligation	457.63	440.26	32.14	31.65	32.27	31.34

b) Change in Fair value of Plan Assets

(Amount in ₹ Cr)

b) Change in Fair value of Fi							
Particulars	Pension		Leave Encashment		Gratuity		
	As on 30 th June 2025	As on 30 th June 2024	As on 30 th June 2025	As on 30 th June 2024	As on 30 th June 2025	As on 30 th June 2024	
Opening Fair Value of plan							
assets	117.09	122.28	35.19	26.51	31.41	29.20	
Opening Adjusted	-		-		-		
Add- Expected Return on							
Plan Assets	1.90	1.99	0.57	0.43	0.51	0.47	
Add- Expected Return on Plan Assets	-		-		-		
Add- Contributions	-		-		-		
Less- Benefits Paid	(4.75)	2.62	(0.44)	0.25	(0.79)	0.49	
Add- Actuarial gain/(-)loss	-		_		-		
Closing Fair Value of Plan							
Assets	114.24	121.65	35.32	26.69	31.13	29.18	

c) Amount recognized in the Balance Sheet

(Amount in ₹ Cr)

Particulars Pension	Leave Encashment	Gratuity
---------------------	------------------	----------

	As on 30 th June 2025	As on 30 th June 2024	As on 30 th June 2025	As on 30 th June 2024	As on 30 th June 2025	As on 30 th June 2024
a) Closing Defined Benefit Obligation	457.63	440.26	32.14	31.65	32.27	31.34
b) Closing Fair Value of Plan Assets	114.24	121.65	35.32	26.68	31.13	29.18
c) Difference	343.39	318.61	3.18	4.96	(1.14)	2.16
d) Unrecognized transitional liability	-		-		-	
e) Liability Recognized in the BS	343.39	318.61	3.18	4.96	(1.14)	2.16

d) Amount recognized in the Profit & Loss Account

(Amount in ₹ Cr)

					\ \	anount in Corp
	Pen	sion	Leave Encashment		Leave Encashment Gratuity	
Particulars	As on 30 th June 2025	As on 30 th June 2024	As on 30 th June 2025	As on 30 th June 2024	As on 30 th June 2025	As on 30 th June 2024
a) Current Service Cost	1.15	1.16	0.82	0.73	0.67	0.62
b) Past Service Cost	-		-		-	
c) Interest Cost	8.09	7.71	0.57	0.47	0.57	0.52
d) Expected Return on Plan Assets	(1.90)	(1.98)	(0.57)	(0.43)	(0.51)	(0.47)
e) Net Actuarial Loss/gain(-)	(4.72)	1.99	(0.59)	(4.35)	(0.15)	1.53
f) Expenses Recognized in P&L	2.62	8.89	0.23	(5.13)	0.58	2.20

e) Principal Actuarial Assumptions

Particulars	Pen	Pension Leave Encashment		Gratuity		
	As on 30 th June 2025	As on 30 th June 2024	As on 30 th June 2025	As on 30 th June 2024	As on 30 th June 2025	As on 30 th June 2024
Discount rate	6.93%	7.10%	6.93%	7.10%	6.93%	7.10%
Salary Escalation Rate	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
Expected Rate of Return on plan Assets	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%

Accounting for Taxes on Income (Accounting Standard 22)

n) A) Current Tax

In view of the newly introduced section 115BAA in the Income Tax Act 1961 ("Act") vide the Taxation Laws (Amendment) Ordinance 2019 dated September 20, 2019, the bank had opted for new tax regime from Financial year 2019-20 i.e. Assessment year 2020-21, and decided to continue with the same in current financial year, accordingly effective tax rate is 25.168%.

The bank has made a provision for income tax as tabulated below:

Item	30 th June 2025	30 th June 2024

Provision for Income Tax	5.79	2.53

B) Deferred Tax

As at the end of 30th June, 2025, the deferred tax Liability stood at Rs 5.87 Crore, (during corresponding period in previous year, deferred tax liability was Rs. 4.44 Crore). Major components of Deferred Tax Liabilities as on 30th June, 2025 are as under:

The major components of Deferred Tax Liabilities are as under:

(Amount in ₹ crore)

Components	Closing balance (Amount	DTA	DTL @
Components	in Crores)	@25.168%	25.168%
Provision Related to wage revision	0.35	0.09	
Provision For Ex-Gratia	0.18	0.04	
Provision For LFC	1.74	0.44	
Provision For baggage	0.10	0.03	
Reserves created as per section 36(1)(viii) of Income Tax Act, 1961	29.57		7.44
AFS Reserve	6.71		1.69
Difference in WDV's as per Income Tax Act & Books	10.57	2.66	
Total DTA/ DTL (CURRENT YEAR)	41.52	3.26	9.13
Net DTL as on 30 th June 2025 (A)			5.87
Opening Balance of DTL as on 31st March, 2025 (B)			5.90
Amount credited to PL a/c during the quarter ended June 2025 (B-A)			0.03

o) <u>Technological advancements</u>

The Bank has upgraded its Core Banking System (CBS) FINCRAFT with industry specific and more robust CBS application "FINACLE10.X" and has migrated to new CBS with effect from 11th February 2022. The detailed breakup of cost incurred and depreciation claimed on the project is tabulated below:

(Amount in ₹ crore)

Sr. No.	Particulars	Amount capitalised as per AS-10 and other applicable regulations	Depreciation till June 2025	Book Value as on June 2025
1	Tangible items viz high end servers & neperks.	39.76	19.50	20.26
2.	Licences, implementation, customisation of new CBS/treasury and other ancillary modules.	31.23	13.76	17.47

p) Segment Reporting (Accounting Standard 17)

Part A: Business segments

Business Segments	Treasury	Corporate/ Wholesale Banking		Other Banking Operation	Total			
Particulars	30 th June 2025	25 30 th June 2025 30 th June 2025 30 th June 2025		30 th June 2025				
Revenue	66.41 (71.44)	7.15 (6.12)	111.76 (111.60)	0.35 (0.19)	185.67 (189.35)			
Result	16.57 (17.73)	1.12 (0.32)	25.57 (23.87)	0.35 (0.19)	43.61 (42.11)			
Unallocated expenses					22.46 (21.93)			
Total profit before tax					21.15 (20.19)			
Income taxes					5.80 (2.53)			
Extraordinary profit/ loss								
Net profit					15.36 (17.66)			
Segment assets	3637.23 (3707.38)	1230.61 (1265.29)	4201.39 (4184.65)	0.00 (0.00)	9069.23 (9157.32)			
Unallocated assets					72.48 (77.43)			
Total assets					9141.71 (9234.75)			
Segment liabilities	3398.05 (3460.75)	8529.15 (8578.83)						
Unallocated liabilities					612.56 (655.92)			
Total liabilities					9141.71 (9234.75)			

Note: Figures in bracket indicates previous year figures (i.e June 2024 figures)

q) Statement of contingent Liability & Provisions (Accounting Standard 29)

Item		Provision As per AS – 29							
		Amt. for which the Bank is contingently Liable	Provisio n as at the beginnin g of the Year	Additio n during the year	Amoun t used during the year	Unused amount reverse d during the year	Provisio n as at the close of the year	Major assumptio n regarding future events	Remark s
Claims									
against Bank acknowled d as debt*	•	2.08 1.83	1.74 1.33	-	-	-	1.74 1.33	-	-

Guarantees								
issued on	46.65	NA						
behalf of	(49.46)	NA						
constituents								
Acceptance								
Endorsement	0.0	NA						
s and other	(0.00)	NA						
obligations								
Other items,								
for which the	56.04	NA						
Bank is	(47.95)	NA						
contingently								
liable								

Figures in bracket represents the amount outstanding as at 30th June, 2025

r) Earnings per share-

	Particulars	30 th June 2025	30 th June 2024
a)	Earnings per share		
	Basic	1.31	1.50
	Diluted	1.31	1.50
b)	Amount used as numerator (Profit after tax) (Rs. In Crore)	15.36	17.60
c)	Nominal value of shares	Rs 10.00/-per share	Rs 10.00/-per share
d)	Weighted average number of equity shares used as the denominator	117446250 No's	117446250 No's

s) Additional Disclosures

- Re-grouping & Re-classification:

- Previous year's figures have been regrouped where necessary to conform to current year classification.
- Some debit / credit entries outstanding in various heads of accounts included in Inter Branch Adjustments/ Clearing adjustments etc. are subject to reconciliation.

Payment to Micro, Small & Medium Enterprises under the Micro, Small & Medium Enterprises Development Act, 2006: There have been no reported cases of delayed payments of the principal amount or interest due thereon to Micro & Small Enterprises and hence disclosure for payment of interest on delayed payments to MSME is not applicable.

^{*}Such liabilities are dependent upon the outcome of court/arbitration/out of court settlement, disposal of appeals, the amount being called up, terms of contractual obligations, development and raising of demand by concerned parties respectively.