

## ANNEXURE 1

## FORM A

## Balance Sheet of THE JAMNAGAR MAHILA SAHAKARI BANK LTD

	Schedule	31.03.2025	31.03.2024
<b>Capital and Liabilities</b>			
Capital	1	13491425.00	12652150.00
Reserve and Surplus	2	36722708.54	35360901.63
Deposits	3	226998819.87	206258055.65
Borrowings	4	0	-1
Other liabilities and provisions	5	88845439.98	79910624.85
<b>Total</b>		<b>366058393.39</b>	<b>334181731.13</b>
<b>Assets</b>			
Cash and balances with RBI	6	1060360.00	1123325.00
Balance with banks and money at call and short notice	7	28479303.00	17179350.14
Investments	8	80071982.00	75203540.00
Advances	9	143940596.49	141265170.61
Fixed Assets	10	21028628.05	21540077.63
Other Assets	11	91477523.85	77870267.75
<b>Total</b>		<b>366058393.39</b>	<b>334181731.13</b>
		0.00	0.00
<b>Contingent Liabilities</b>			
Bills for collection	12	0	0

Chief Executive Officer	Chair Person	Vice Chair Person
Manojkumar Nanavati	Harshben Raval	Jagrutiben Mehta

Directors:	(1)Hansaben Sheth (2)Swarupben Ashar (3)Hansaben Bathani	(4)Kalpanaben Khandheria (5)Ushaben Babaria (6)Pragnyaben Gujarati	7)Shabnamben Baloch (8) Chetnaben Manek (9) Rekhaben Gohil
------------	--	--	--



UDIN No. - 25136508BMHVMG5202

## ANNEXURE 1

## FORM B

THE JAMNAGAR MAHILA SAHAKARI BANK LTD

## PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED ON 31ST March 2023

	Schedule	31.03.2025	31.03.2024
Income			
Interest earned	13	21960897.23	21797591.59
Other Income	14	1112732.41	1570961.48
TOTAL		23073629.64	23368553.07
Expenditure			
Interest expended	15	12967515.52	11154924.67
Operating expenses	16	8843509.37	9732395.96
Provisions and contingencies			
TOTAL		21811024.89	20887320.63
Profit/Loss		1262604.75	2481232.44
Net Profit/loss(-) for the year		1262604.75	2481232.44
Profit/loss(-)brought forward		1262604.75	2481232.44
		2025	2024
provision form Gross Profit		261000.00	0
Income Tax Paid In Advance		502839.11	686960.41
Profit Before Tax		2026443.86	31681952.85
Chief Executive Officer	Chair Person	Vice Chair Person	
Manojkumar Nanavati	Harshben Raval	Jagrutiben Mehta	
Directors:	(1)Hansaben Sheth (2)Swarupben Ashar(3)Hansaben Bathani	(4)Kalpanaben Khandheria (5)Ushaben Babaria (6)Pragnyaben Gujarati	7)Shabnamben Baloch (8) Chetnaben Manek (9) Rekhaben Gohil





### SCHEDULE-1 Capital

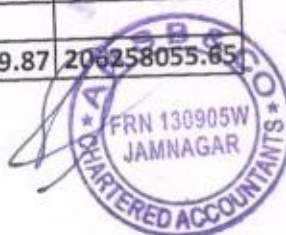
	31.03.2025	TOTAL	31.03.2024	TOTAL
<b>SHARE CAPITAL</b>		<b>13491425.00</b>		<b>12652150.00</b>
1 Authorizes Capital:-15000000.00 (6,00,000 shares of Rs.25 each)				
Issued Capital				
(269804 shares of Rs.25 each)	6831600.00		6745100.00	
(236282 shares of Rs. 25 each)	6659825.00		5907050.00	

### SCHEDULE-2 Reserve and surplus

			31.03.2024	TOTAL
1 <b>Statutory Reserve</b>		<b>5704984.81</b>		<b>5084676.7</b>
Opening Balance	5084676.7		4395164.08	
Additions during the year	620308.11		689512.62	
Deduction during the year	0			
2 <b>Capital Reserve</b>		<b>16940000.00</b>		<b>17286000.00</b>
Opening Balance(REV.RE)	17286000.00		4467000.00	
Additions during the year	0		13172000.00	
Deduction during the year	346000		353000.00	
3 <b>Share Premium</b>			<b>0.00</b>	
Opening Balance			0.00	
Additions during the year			0	
Deduction during the year				
4 <b>Revenue and Other Reserves</b>		<b>12815118.98</b>		<b>10508992.49</b>
Opening Balance	10508992.49		8010983.41	
Additions during the year	6019838.06		4498009.08	
Deduction during the year	-3713711.57		-2000000.00	
5 <b>Balance in Profit and Loss Account(PBT)</b>	<b>1262604.75</b>	<b>1262604.75</b>		<b>2481232.44</b>
<b>TOTAL</b>		<b>36722708.54</b>		<b>35360901.63</b>
		<b>35460103.79</b>		<b>32879669.19</b>

### SCHEDULE-3 Deposits

	31.03.2025	31.03.2024
A.1 <b>Demand Deposits</b>	<b>10144586.21</b>	<b>12200521.75</b>
(i) From banks		
(ii) From others	10144586.21	12200521.75
A.2 <b>Savings banks Deposits</b>	<b>53973659.66</b>	<b>64824767.40</b>
A.3 <b>Term Deposits</b>	<b>162880574.00</b>	<b>129232766.50</b>
(i) From banks		
(ii) From others	162880574.00	129232766.50
<b>TOTAL(A.1,A.2,A.3)</b>	<b>226998819.87</b>	<b>206258055.65</b>
B <b>Deposits of Branches in India</b>		
<b>TOTAL</b>	<b>226998819.87</b>	<b>206258055.65</b>



**SCHEDULE-4 Borrowings**

		31.03.2025	31.03.2024
1	Borrowings in India		
1.a	Reserve Bank of India		
1.b	Other Banks	0	-1
1.c	Other Institutions and Agencies		
	TOTAL	0	-1

**SCHEDULE-5 Other Liabilities and Provisions**

		31.03.2025	31.03.2024
B	Deposits of Branches in India(MN+DB+RN-CONTRA)	82382349.77	71595852.29
1	Bills Payable	182910.11	2174386.11
2	Inter-office adjustment(net)		
3	Interest accrued(int payable+overdrawn int payable)	1008489.00	1383033.00
4	Others(including provisions,CONTRA)	5271691.10	4757353.45
	Total	88845439.98	79910624.85

**SCHEDULE-6 Cash and Balance with Reserve Bank of India**

		31.03.2025	31.03.2024
1	Cash in Hand(including foreign currency)	1060360.00	1123325.00
2	Balance with Reserve Bank Of		
	(a)in Current Account		
	(b)In Other Account		
	Total	1060360.00	1123325.00

**SCHEDULE-7 Balance with Banks and Money at Call and Short Notice**

		31.03.2025	31.03.2024
1	In India		
1.1	Balance with Banks	15479303.00	17179350.14
	(a) In Current Accounts	9979303.00	11679350.14
	(b) In other Deposit Accounts	5500000.00	5500000.00
1.2	Money at call and short notice	13000000.00	0.00
	(a) with banks		
	(b)with other institutions	13000000.00	0.00
	TOTAL(1.1+1.2)	28479303.00	17179350.14

**SCHEDULE-8 Investments**

			31.03.2024
1	Investment in India		
(i)	Government Securities	79666482.00	74798040.00
(ii)	Other Approved Securities		
(iii)	Shares	5500.00	5500.00
(iv)	Debentures and Bonds		
(v)	Subsidiaries and/or joint ventyres		
(vi)	Others(NUCF+GGAS DEPO)	400000.00	400000.00
		80071982.00	75203540.00





### SCHEDULE-9 Advances

		31.03.2025	31.03.2024
A	(i) Bills purchased and discounted		
	(ii) Cash credits, overdrafts and loans repayable on demand	31232610.05	31378626.59
	(iii) Term Loans	112707986.44	109886544.02
	TOTAL	143940596.49	141265170.61
B	(i) Secured by tangible assets	143940596.49	141265170.6
	(ii) Covered by Bank/Government Guarantees	0	0
	(iii) Unsecured	0	0
	TOTAL	143940596.49	141265170.6
C.I	Advances in India		
	(i) Priority Sectors	134649014.8	125229173.1
	(ii) Public Sector		
	(iii) Banks		
	(iv) Others	9291581.72	16035997.54
	TOTAL	143940596.49	141265170.6
C.II	Advances outside India		
	TOTAL		
	TOTAL(C.I)+(II)	143940596.49	141265170.6

### SCHEDULE-10 Fixed Assets

		31.03.2025	31.03.2024
1	Premises	20418580.00	20830580.00
	At cost as on 31st March of the	20830580.00	8078580.00
	Addition during the	0.00	13172000.00
	Deduction during the year	346000.00	353000.00
	Depreciation to date	66000.00	67000.00
2	Other Fixed Assets(including	610048.05	709497.63
	At cost as on 31st March of the	709497.63	652799.25
	Addition during the year	159465.28	455560.64
	Deduction during the year	0	0.00
	Depreciation to date	258914.86	398862.26
	TOTAL OF 1 & 2	21028628.05	21540077.63

### 11 Other Assets

		31.03.2025	31.03.2024
1	Inter-office adjustments(net)	82382349.77	71595852.29
2	Interest Accrued & receivable	2885537.65	1786575.13
3	Tax paid in advance/tax deducted	502839.11	686960.41
4	Stationery and Stamps	549487.67	526031.68
5	Non-banking assets acquired in satisfaction of claims	1505000.00	0
6	Others	4155148.76	3961808.65
	TOTAL	91477523.85	77870262.75



**SCHEDULE-12 Contingent Liabilities**

		31.03.2025	31.03.2024
1	Claims against the bank not	0	0
2	Liability for party paid investments	0	0
3	Liability on account of outstanding forward exchange contracts	0	0
4	Guarantees given on behalf of	0	0
	(a) In India	0	0
	(b) Outside India	0	0
5	Acceptances, endorsements and	0	0
6	Other items for which the bank is contingently liable	0	0
	<b>TOTAL</b>		

**SCHEDULE-13 Interest Earned**

		31.03.2025	31.03.2024
1	Interest/discount on	13106799.73	12778560.22
2	Income on investments	5461244.72	6189245.00
3	Interest on balances with RBI and other inter-bank funds	786842.76	591963.93
4	Others(BR INT-CONTRA)	2606010.02	2237822.44
	<b>TOTAL</b>	<b>21960897.23</b>	<b>21797591.59</b>

**SCHEDULE-14 Other Income**

		31.03.2025	31.03.2024
1	Commission, exchange and	123794.74	150244.17
2	Profit on sale of investments	76485.00	437000.00
	less: Loss on sale of investments	0.00	62500.00
3	Profit on revaluation of	0.00	0
	Less: loss on revaluation of	0.00	0
4	Profit on sale of land, buildings and	0.00	0
	Less: loss on sale of land, buildings	0.00	0
5	Profit on exchange transactions	0.00	0
	Less: loss on exchange transactions	0.00	0
6	subsidiaries/companies and/or joint ventures abroad/in India	750.00	750
7	Miscellaneous Income	911702.67	1419967.31
	<b>TOTAL</b>	<b>1112732.41</b>	<b>1570961.48</b>

**23073629.64**



**SCHEDULE-15 inTEREST Expended**

		31.03.2025	31.03.2024
1	Interest on deposits	10361505.5	8917102.23
2	Interest on RBI /interbank borrowir	0	
3	Others(BR INT-CONTRA)	2606010.02	2237822.44
	TOTAL	12967515.52	11154924.67

**SCHEDULE-16 Operating Expenses**

		31.03.2025	31.03.2024
1	Payments to and provisions for employees	3919834.00	4554689.24
2	Rent, taxes and lighting	750319.00	830079.00
3	Printing and stationery	117213.64	134190.58
4	Advertisement and publicity	35232.42	29945.50
5	Depreciation on bank's	324914.86	458362.26
6	Director's fees,allowances and expenses	0.00	0.00
7	Auditors' fees and expenses(including branch	278900.00	243000.00
8	law charges	70414.14	54355.00
9	Postages,Telegrams,Telephones etc	124138.46	142243.20
10	Repairs and maintenance	902119.24	635175.42
11	Insurance	342403.84	298751.68
12	income tax	710094.11	686960.41
13	provision from gross profit	261000.00	
14			
	Other Expenditure	1006925.66	1664643.67
	TOTAL	8843509.37	9732395.96



**ANNEXURE II**  
**PART A BUSINESS SEGMENTS**  
**2025**

Business Particulars <input type="checkbox"/>	Treasury		Corporate / Wholesale Banking		Retail Banking		Other Banking		Total	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Revenue	7.80	0	0	0	0	0	7.87	5.92	15.67	5.92
Result	0	0	0	0					22.34	31.66
Unallocated									7.1	6.85
Operating profit										0
Income taxes					0	0	0	0	12.63	24.81
Extraordinary profit / loss	0	0	0	0					2.61	0
Net profit										
Provi. From GROSS Profit										

**ANNEXURE II**  
**PART A BUSINESS SEGMENTS**  
**2024**

Business Segments <input type="checkbox"/>	Treasury		Corporate / Wholesale Banking		Retail Banking		Other Banking Business		Total	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Revenue	0	0	0	0	0	0	5.92	16.16	5.92	16.16
Result	0	0	0	0						
Unallocated expenses									31.66	
Operating profit									6.85	
Income taxes					0	0	0	0	0	
Extraordinary profit / loss	0	0	0	0					24.81	6.47
Net profit										





ANNEXURE II  
PART B GEOGRAPHIC SEGMENTS

2025

	Domestic		International		Total	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
(a) Revenue	7.87	5.92	NA	NA	7.87	5.92
(b) Assets	2617.69	2411.16	NA	NA	2617.69	2411.16

ANNEXURE II  
PART B GEOGRAPHIC SEGMENTS

2024

	Domestic		International		Total	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
(a) Revenue	5.92	16.16	NA	NA	5.92	16.16
(b) Assets	2411.16	2280.01	NA	NA	2411.16	2280.01



## ANNEXURE III

## REGULATORY CAPITAL:2023

Rs. In lacs

Sr. No.	Particulars	Current Year:2025	Previous Year:2024
i)	Common Equity Tier 1 capital (CET 1)* / Paid up share capital and reserves@ (net of deductions, if any)	307.66	272.99
ii)	Additional Tier 1 capital*/ Other Tier 1 capital@	12.63	24.81
iii)	Tier 1 capital (i + ii)	320.29	297.80
iv)	Tier 2 capital	23.62	19.54
v)	Total capital (Tier 1+Tier 2)	343.91	317.34
vi)	Total Risk Weighted Assets (RWAs)	1610.41	1264.23
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share capital and reserves as percentage of RWAs@		
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	19.89	23.56
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.47	1.55
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	21.36	25.10
xi)	Leverage Ratio*		
xii)	Percentage of the shareholding of Government of India a) b) State Government (specify name)s c) Sponsor Banks	NA	NA
xiii)	Amount of paid-up equity capital raised during the year	8.39	20.07
xiv)	Amount of non-equity Tier 1 capital raised during the year, of which: Give list as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	0	0
xv)	Amount of Tier 2 capital raised during the year, of which: Give list as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	0	0





## ANNEXURE III

## REGULATORY CAPITAL:2023

Rs. In lacs

Sr. No.	Particulars	Current Year:2024	Previous Year:2023
i)	Common Equity Tier 1 capital (CET 1)* / Paid up share capital and reserves@ (net of deductions, if any)	272.99	194.87
ii)	Additional Tier 1 capital*/ Other Tier 1 capital@	24.81	15.6
iii)	Tier 1 capital (i + ii)	297.80	210.47
iv)	Tier 2 capital	19.54	26.11
v)	Total capital (Tier 1+Tier 2)	317.34	266.58
vi)	Total Risk Weighted Assets (RWAs)	1264.23	915.10
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share capital and reserves as percentage of RWAs@		
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	23.56	23.01
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.55	2.85
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	25.10	25.86
xi)	Leverage Ratio*		
xii)	Percentage of the shareholding of Government of India a) b) State Government (specify name)s c) Sponsor Banks	NA	NA
xiii)	Amount of paid-up equity capital raised during the year	20.07	-5.87
xiv)	Amount of non-equity Tier 1 capital raised during the year, of which: Give list as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	0	0
xv)	Amount of Tier 2 capital raised during the year, of which Give list as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	0	0



## ANNEXURE III

## ASSET LIABILITY MANAGEMENT:2025

	Day 1	2 to 7 days	8 to 14 days	15 to 30 Days	31 days to 2 months	Over 2 months and to 3 months	Over 3 months and up to 6 Months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	89.11	82.5	97.25	26.69	0	654.7	146.93	425.48	729.17	17.64	0.52	2269.99
Advances	0	12.34	38.72	15.13	0	99.71	167.01	355.7	657.11	69.1	24.59	1439.41
Investments	0.00	0.00	50.00	50.00	137.69	0.00	38.76	25.00	311.72	149.80	223.03	986.00
Borrowings	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Currency assets	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Currency liabilities	0	0	0	0	0	0	0	0	0	0	0	0

## ANNEXURE III

## ASSET LIABILITY MANAGEMENT:2024

	Day 1	2 to 7 days	8 to 14 days	15 to 30 Days	31 days to 2 months	Over 2 months and to 3 months	Over 3 months and up to 6 Months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	111.66	94.62	62.85	49.64	0	730.24	148.43	307.04	539.28	18.82	0	2062.58
Advances	0	10.44	45.6	9.23	0	75.95	103.86	250.08	804.74	102.12	10.63	1412.65
Investments			50	0	0	60	0	25	259.31	102.29	366.7	863.3
Borrowings	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Currency assets	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Currency liabilities	0	0	0	0	0	0	0	0	0	0	0	0





ANNEXURE III  
INVESTMENT (A)

31.03.2025

	Investments in India						
	Government Securities	Other Approved Securities:: SDL	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others:: FDS	Total investments in India
<b>Held to Maturity</b>	442.93	0.00	1.06	0.00	0.00	58.00	501.99
Gross	442.93	0.00	1.06	0.00	0.00	58.00	501.99
Less: Provision for non-performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	442.93	0.00	1.06	0.00	0.00	58.00	501.99
<b>Available for Sale</b>	0.00	353.74	0.00	0.00	0.00	0.00	353.74
Gross	0.00	353.74	0.00	0.00	0.00	0.00	353.74
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	353.74	0.00	0.00	0.00	0.00	353.74
<b>Held for Trading</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total Investments</b>	442.93	353.74	1.06	0.00	0.00	58.00	855.73
Less: Provision for non-performing investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	442.93	353.74	1.06	0.00	0.00	58.00	855.73



ANNEXURE III  
INVESTMENT (A)  
31.03.2024

	Investments in India						
	Government Securities	Other Approved Securities:: SDL	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others:: FDS	Total investments in India
<b>Held to Maturity</b>	443.13	0.00	1.06	0.00	0.00	58.00	502.19
Gross	443.13	0.00	1.06	0.00	0.00	58.00	502.19
Less: Provision for non-performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	443.13	0.00	1.06	0.00	0.00	58.00	502.19
<b>Available for Sale</b>	0.00	304.85	0.00	0.00	0.00	0.00	304.85
Gross	0.00	304.85	0.00	0.00	0.00	0.00	304.85
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	304.85	0.00	0.00	0.00	0.00	304.85
<b>Held for Trading</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total Investments</b>	443.13	304.85	1.06	0.00	0.00	58.00	807.04
Less: Provision for non-performing investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	443.13	304.85	1.06	0.00	0.00	58.00	807.04





## ANNEXURE III

INVESTMENT (B) Movement of provision for Depreciation and investment  
Fluctuation Reserve

Particulars	2023	2024	2025
i) Movement of provisions held towards depreciation on investments			
a) Opening balance	14.04	4.04	4.04
b) Add: Provisions made during the year -----	0	0	0
c) Less: Write off / write back of excess provisions during the year -----	10.00	0	4.00
d) Closing balance	4.04	4.04	0.04
ii) Movement of Investment Fluctuation Reserve			
a) Opening balance	0	3.75	3.75
b) Add: Amount transferred during the year	4.38	0	6.61
c) Less: Drawdown	0.63	0	0
d) Closing balance	3.75	3.75	10.36
iii) Closing balance in IFR as a percentage of closing balance of investments <sup>13</sup> in AFS and HFT/Current category		1.81%	2.34%
		207.36	AFS:442.93



## ANNEXURE III

## INVESTMENT (D.1):NON PERFORMING NON SLR INVESTMENTS

Sr. No.	Particulars	Current Year	Previous Year
a)	Opening balance	NIL	
b)	Additions during the year since 1 <sup>st</sup> April		
c)	Reductions during the above period		
d)	Closing balance	NIL	
e)	Total provisions held		

## INVESTMENT (D.2):ISSUER COMPOSITION OF NON SLR INVESTMENTS

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
(1)	(2)	(3)		(4)		(5)		(6)		(7)	
		Current year 2025	Previous Year 2024	Current year 2025	Previous Year 2024	Current year 2025	Previous Year 2024	Current year 2025	Previous Year 2024	Current year 2025	Previous Year 2024
a)	PSUs	0	0	0	0	0	0	0	0	0	0
b)	FIs	0	0	0	0	0	0	0	0	0	0
c)	Banks	55.00	55	0	0	0	0	0	0	0	0
d)	Liquid_Debt Funds	130.00	0	0	0	0	0	0	0	0	0
e)	Subsidiaries/ Joint Ventures	0	0	0	0	0	0	0	0	0	0
f)	Others	4.06	4.06	0	0	0	0	0	0	0	0
g)	Provision held towards depreciation/fluocation	10.40	17.79	0	0	0	0	0	0	0	0
	Total *	199.46	76.85	0	0	0	0	0	0	0	0





## ANNEXURE III

2025

## ASSET QUALITY(A) Classification of Advances and provisions held

	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
<b>Gross Standard Advances and NPAs</b>						
Opening Balance	1375.26	28.99	8.4	0	37.39	1412.65
Add: Additions during the year						
Less: Reductions during the year*						
Closing balance	1350.54	62.97	25.9	0	88.87	1439.41
*Reductions in Gross NPAs due to:						
i) Upgradation						
ii) Recoveries (excluding recoveries from upgraded accounts)						
iii) Technical/ Prudential <sup>16</sup> Write-offs						
iv) Write-offs other than those under (iii) above						
<b>Provisions (excluding Floating Provisions)</b>						
Opening balance of provisions held	3.5	28.03	8.4	14.87	61.3	64.8
Add: Fresh provisions made during the year						
Less: Excess provision reversed/ Write-off loans						
Closing balance of provisions held	5.5	39.13	25.9	0	65.03	70.53
<b>Net NPAs<sup>17</sup></b>						
Opening Balance		0	0	-14.87	-14.87	
Add: Fresh additions during the year						
Less: Reductions during the year						
Closing Balance		23.84	0	8.99	32.83	
<b>Floating Provisions</b>						
Opening Balance						
Add: Additional provisions made during the year						
Less: Amount drawn down <sup>18</sup> during the year						



Closing balance of floating provisions						
<b>Technical write-offs and the recoveries made thereon</b>						
Opening balance of Technical/ Prudential written-off accounts						
Add: Technical/ Prudential write-offs during the year						
Less: Recoveries made from previously technical/ prudential written-off accounts during the year						
Closing balance						

Ratios <sup>19</sup> (in per cent)	Current Year	Previous Year
Gross NPA to Gross Advances	6.17	2.65
Net NPA to Net Advances	1.73	-1.76
Provision coverage ratio	73.17	163.95

### ANNEXURE III

#### ASSET QUALITY(A) Classification of Advances and provisions held

2024

	Standard	Non-Performing				Total
	Total Standard Advances	Sub- standard	Doubtful	Loss	Total Non- Performing Advances	
<b>Gross Standard Advances and NPAs</b>						
Opening Balance	861.38	21.49	214.6	0	36.09	897.47
Add: Additions during the year						
Less: Reductions during the year*						
Closing balance	1375.26	28.99	8.40	0	37.39	1412.65
*Reductions in Gross NPAs due to:						
i) Upgradation						
ii) Recoveries (excluding recoveries from upgraded accounts)						
iii) Technical/ Prudential <sup>16</sup> Write-offs						
iv) Write-offs other than those under (iii) above						





<b>Provisions (excluding Floating Provisions)</b>							
Opening balance of provisions held	2.85	2.15	8.84	14.87	48.49	51.34	
Add: Fresh provisions made during the year							
Less: Excess provision reversed/ Write-off loans							
Closing balance of provisions held	3.50	38.03	8.4	14.87	61.3	64.8	
<b>Net NPAs<sup>17</sup></b>							
Opening Balance		21.49	14.6	0	36.09		
Add: Fresh additions during the year							
Less: Reductions during the year							
Closing Balance		28.99	8.4	0.00	37.39		
<b>Floating Provisions</b>							
Opening Balance							
Add: Additional provisions made during the year							
Less: Amount drawn down <sup>18</sup> during the year							
Closing balance of floating provisions							
						0	
<b>Technical write-offs and the recoveries made thereon</b>						0	
Opening balance of Technical/ Prudential written-off accounts						0	
Add: Technical/ Prudential write-offs during the year						0	
Less: Recoveries made from previously technical/ prudential written-off accounts during the year						0	
Closing balance						0	

Ratios <sup>19</sup> (in per cent)	Current Year	Previous Year
Gross NPA to Gross Advances	2.65	4.02
Net NPA to Net Advances	-1.76	2.35
Provision coverage ratio	63.95	43.81



ANNEXURE III  
ASSET QUALITY(B)

Sr. No.	Sector*	Previous Year:2024			Current Year:2025		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
		1252.29	37.39	2.99	1306.31	88.87	6.8
i)	<b>Priority Sector</b>						
a)	Agriculture and allied activities						
b)	Advances to industries sector eligible as priority sector lending	850.55	20.37	2.39	807.64	58.58	7.25
c)	Services	0			0	0	0
d)	Personal loans	401.74	17.02	4.24	498.67	30.28	6.07
	Subtotal (i)	1252.29	37.39	2.99	1306.31	88.87	6.8
		160.36	0	0	133.09	0	0
ii)	<b>Non-priority Sector</b>				0		
a)	Agriculture and allied activities				0		
b)	Industry						
c)	Services/OTHERS	160.36	0	0	133.09	0	0
d)	Personal loans						
	Sub-total (ii)	160.36	0	0	133.09	0	0
		1412.65	37.39	2.65	1439.41	88.87	6.17
	<b>Total (I + ii)</b>						

\*Banks shall also disclose in the format above, sub-sectors where the outstanding advances exceeds 10 percent of the outstanding total advances





## ANNEXURE III

## ASSET QUALITY(B)

Sr. No.	Sector*	Previous Year:2023			Current Year:2024		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
		764.78	36.09	4.72	1252.29	37.39	2.99
i)	<b>Priority Sector</b>						
a)	Agriculture and allied activities				850.55	20.37	2.39
b)	Advances to industries sector eligible as priority sector lending	317.7	0	0			
c)	Services	444.18	36.09	8.12	0		
d)	Personal loans	2.9	0	0	401.74	17.02	4.24
	Subtotal (i)	764.78	36.09	4.72	1252.29	37.39	2.99
		132.65	0	0	160.36	0	0
ii)	<b>Non-priority Sector</b>						
a)	Agriculture and allied activities						
b)	Industry						
c)	Services:OTHERS	115.05	0	0	160.36	0	0
d)	Personal loans	17.6	0	0			
	Sub-total (ii)	132.65	0	0	160.36	0	0
		897.43	36.09	4.02	1412.65	37.39	2.65
	<b>Total (I + ii)</b>						

\*Banks shall also disclose in the format above, sub-sectors where the outstanding advances exceeds 10 percent of the outstanding total advances



ANNEXURE III  
OVERSEAS ASSETS

Particulars	Current Year	Previous Year
Total Assets		
Total NPAs	NIL	
Total Revenue		





## ANNEXURE III

## ASSET QUALITY(D.2) RESTRUCTURING

		Agriculture and allied activities		Corporates		Small and Medium Enterprises		Retail (excluding agriculture)		Total	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Standard	Number of borrowers										
	Gross Amount (₹ crore)										
	Provision held (₹ crore)										
Sub- standard	Number of borrowers										
	Gross Amount (₹ crore)					NIL					
	Provision held (₹ crore)										
Doubtful	Number of borrowers										
	Gross Amount (₹ crore)										
	Provision held (₹ crore)										
Total	Number of borrowers										
	Gross Amount (₹ crore)										
	Provision held (₹ crore)										



ANNEXURE III  
ASSET QUALITY(E.II)

DIVERGENCE IN ASSETS		Amount
Sr.	Particulars	
1	Gross NPAs as on March 31, 20XX* as reported by the bank	
2	Gross NPAs as on March 31, 20XX as assessed by Reserve Bank of India	
3	Divergence in Gross NPAs (2-1)	
4	Net NPAs as on March 31, 20XX as reported by the bank	NA
5	Net NPAs as on March 31, 20XX as assessed by Reserve Bank of India	
6	Divergence in Net NPAs (5-4)	
7	Provisions for NPAs as on March 31, 20XX as reported by the bank	
8	Provisions for NPAs as on March 31, 20XX as assessed by Reserve Bank of India	
9	Divergence in provisioning (8-7)	
10	Reported Profit before Provisions and Contingencies for the year ended March 31, 20XX	
11	Reported Net Profit after Tax (PAT) for the year ended March 31, 20XX	
12	Adjusted (notional) Net Profit after Tax (PAT) for the year ended March 31, 20XX after considering the divergence in provisioning	





## ANNEXURE III

## ASSET QUALITY(G)Frud Accounts

	Current year 2025	Previous year 2024
Number of frauds reported	0	1
Amount involved in fraud (₹ crore)	0	0.06
Amount of provision made for such frauds (₹ crore)	0	0.001
Amount of Unamortised provision debited from 'other reserves' as at the end of the year (₹ crore)	0	0



## ANNEXURE III

## ASSET QUALITY(H) disclosure under resolution framework for COVID 19 RELATED STRESS

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





## ANNEXURE III

## EXPOSURES(A) exposure to real estate sector

Category	2022-23		2023-24		2024-25	
	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year
i) Direct exposure						
a) Residential Mortgages –(ML+HL)	102.13	70.8	156.89	102.13	254.28	156.89
Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	102.53	70.8	156.89	102.13	254.28	156.89
b) Commercial Real Estate –						
Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;						
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –						
i. Residential						
ii. Commercial Real Estate						
iii) Indirect Exposure						
Total Exposure to Real Estate Sector	102.13	70.8	156.89	102.13	254.28	156.89
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.						



## ANNEXURE III

## EXPOSURES(B) exposure to capital market

Particulars <sup>24</sup>	Current Year	Previous Year
i) Direct investment in equity shares, convertible bonds, convertible debentures and units of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debt;		
ii) Advances against shares / bonds / debentures or other securities or on clean basis to individuals for investment in shares (including IPOs / ESOPs), convertible bonds, convertible debentures, and units of equity oriented mutual funds;		
iii) Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security;		
iv) Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares / convertible bonds / convertible debentures / units of equity oriented mutual funds does not fully cover the advances;		
v) Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers;		
vi) Loans sanctioned to corporates against the security of shares / bonds / debentures or other securities or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources;		
vii) Bridge loans to companies against expected equity flows / issues;		
viii) Underwriting commitments taken up by the banks in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds;		
ix) Financing to stockbrokers for margin trading;		
x) All exposures to Venture Capital Funds (both registered and unregistered)		
Total exposure to capital market	NIL	NIL





## ANNEXURE III

## EXPOSURES(D) UNSECURED ADVANCES

Particulars	2022-23		2023-24		2024-25	
	Current	Previous	Current	Previous	Current	Previous
	year	Year	year	Year	year	Year
Total unsecured advances of the bank	0	0.21	0	0	0	0
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	0	0.21	0	0	0	0



# ANNEXURE III

## CONCENTRATION(A)DEPOSIT

Particulars	31.03.2023	31.03.2024	31.03.2025
Total deposits of the twenty largest depositors(CIDWISE)	324.44	375.38	506.89
Percentage of deposits of twenty largest depositors to total deposits of the bank	16.46%	18.20%	22.33%

## CONCENTRATION(B)ADVANCES

Particulars	31.03.2023	31.03.2024	31.03.2025
Total advances to the twenty largest borrowers	286.37	440.83	396.12
Percentage of advances to twenty largest borrowers to total advances of the bank	31.91%	31.21%	27.52%

## CONCENTRATION(C)EXPOSURES

Particulars	31.03.2023	31.03.2024	31.03.2025
Total exposure to the twenty largest borrowers/customers (324.44+286.37/2)	305.41	408.11	903.01
Percentage of exposures to the twenty largest borrowers/customers to the total exposure of the bank on borrowers/customers (2069.39+992.52/2=1530.96)////288.06/1530.96*100 1971.44+897.43/2=1434.44////305.41/1434.44*100	21.29%	23.49%	48.69%

## CONCENTRATION(D)NPAs

	31.03.2023	31.03.2024	31.03.2025
Total Exposure to the top twenty NPA accounts	36.09	37.39	88.87
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.66.60////73.59 33.60/36.09	93%	100%	100%





## ANNEXURE III

DEAF

Sr.	Particulars	2023	2024	2025
No.				
i)	Opening balance of amounts transferred to DEA Fund	0.2224	0.2963	0.3097
ii)	Add: Amounts transferred to DEA Fund during the year	0.0739	0.0136	0.0137
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0	0	0
iv)	Closing balance of amounts transferred to DEA Fund	0.2963	0.3097	0.3234



**ANNEXURE III****OTHER DISCLOSURES(A) BUSINESS RATIOS**

Particular	31.03.2024	31.03.2025
i) Interest Income as a percentage to Working Funds <sup>33</sup>	8.11	7.39
ii) Non-interest income as a percentage to Working Funds <sup>35</sup>	0.65	0.43
iii) Cost of Deposits	4.31	4.56
iv) Net Interest Margin <sup>34</sup>	89.93	106.42
v) Operating Profit as a percentage to Working Funds <sup>35</sup>	1.31	0.85
vi) Return on Assets <sup>35</sup>	1.03	0.48
vii) Business (deposits plus advances) per employee <sup>36</sup> (in ₹ crore)	205.29	206.94
viii) Profit per employee (in ₹ LAC)	2.91	1.07





**ANNEXURE III****OTHER DISCLOSURES(G)DICGC**

Sr. No.	Particulars	2023	2024	2025
				307270.00
i)	Payment of DICGC Insurance Premium	284961.00	279193.95	
ii)	Arrears in payment of DICGC premium	0.00	0.00	0.00



**ANNEXURE III**

OTHER DISCLSURES(H)

DISCLOSURE OF FACILITIES GRANTED TO DIRECTORS AND THEIR RALATIVES

2025

DIRECTOR NAME	SCHEME	LIMIT	SECURITY	OUTSTANDING
		NIL		

**ANNEXURE III**

OTHER DISCLSURES(H)

DISCLOSURE OF FACILITIES GRANTED TO DIRECTORS AND THEIR RALATIVES

2024

DIRECTOR NAME	SCHEME	LIMIT	SECURITY	OUTSTANDING
Shetal Viral Sheth	Overdraft	19.35	FD 21.50	0.00
Shetal Viral Sheth	Loan Against Security	0.00	LIC Policy	0.00





**FOLLOWING DISCLOSURES ARE NIL AS WELL AS NOT APPLICABLE**

SR NO	DISCLOSURE NO	PARTICULAR
1	2.B	
2	2.C	NET STABLE FUNDING RATIO(NSFR)
3	3.E	REPO TRANSACTIONS(IN FACE VALUE TERMS)
4	4.C	OVERSEAS ASSETS,NPAS AND REVENUE
5	4.D(I)	PARTICULARS OF RESOLUTION PLAN AND RESTRUCTURING
6	4.E	DIVERGENCE IN ASSET CLASSIFICATION AND PROVISIONING
7	4.F	DISCLOSURE OF TRANSFER OF LOAN EXPOSURES
8	5.A	EXPOSURE TO REAL ESTATE SECTOR
9	5.B	EXPOSURE TO CAPITAL MARKET
10	5.C	RISK CATEGORY -WISE COUNTRY EXPOSURE
11	5.E	FACTORING EXPOSURE
12	5.F	INTRA GROUP EXPOSURE
13	5.G	UNHEDGED FOREIGN CURRENCY EXPOSURE
14	7.A	FORWARD RATE AGGEMENT/INTEREST RATE SWAP
15	7.B	EXCHANGE TRADED INTEREST RATE DERIVATIVES
16	7.C	DISCLOSURE ON RISK EXPOSURE IN DERIVATIVES
17	7.D	CREDIT DEFAULT SWAPS
18	8	DISCLOSURE RELATING TO SECURITISATION
19	9	OFF BALANCE SHEET SPVs SPONSORED (WHICH ARE REQUIRED TO BE CONSOLIDATED AS PER ACCOUNTING NORMS)
20	11	DISCLOSURE OF COMPLAINTS (A) AND (B)
21	12	DISCLOSURE OF PENALTIES IMPOSED BY THE RBI
22	13	DISCLOSURES ON REMUNERATION
23	14.B	BANCASSURANCE BUSINESS
24	14.C	MARKETING AND DISTRIBUTION
25	14.D	DISCLOSURES REGARDING PRIORITY SECTOR LENDING CERTIFICATES(PSLCs)
26	14.e	PROVISIONS AND CONTONGENCIES
27	14.F	IMPLEMENTATION OF IFRS CONVERGED INDIAN ACCOUNTING STANDARDS(INDAS)
28	14.I	DISCLOSURE ON AMORTISATION OF EXPENDITURE ON ACCOUNT OF ENHANCEMENT IN FAMILY PENSION OF EMPLOYEES OF BANK'

