

Item 21: Tier 1 Capital and Its Sub-components

S.No.		30.09.2025	30.09.2024
1.	Total Tier 1 Capital	8,294,887,749.24	7,013,979,040.17
a.	Paid-Up Capital	3,000,000,000.00	3,000,000,000.00
b.	General Reserves	3,016,237,902.65	2,789,641,733.46
c.	Share Premium Account		
d.	Retained Earnings	2,278,649,846.59	1,224,337,306.71
Less:-			
e.	Losses for the Current Year (Other Comprehensive Loss)		
f.	Buyback of FI's own shares		
g.	Holdings of Tier 1 Instruments issued by FIs		

Item 22: Tier 2 Capital and Its Sub-components

S.No.		30.09.2025	30.09.2024
1.	Tier II Capital	6,069,233,922.80	5,358,312,429.92
a.	Capital Reserve		
b.	Fixed Asset Revaluation Reserve	322,593,730.98	322,593,730.98
c.	Exchange Fluctuation Reserve	370,801,786.46	353,782,845.49
d.	Investment Fluctuation Reserve		
e.	Research & Development Reserve		
f.	General Provision	1,232,094,142.76	795,791,478.89
g.	Capital Grants		
h.	Subordinated Debt	2,680,150,000.00	2,780,150,000.00
i.	Profit for the Year (as of 30.09.2025 & 30.09.2024)	1,463,594,262.60	1,105,994,374.56

*In accordance with RMA Prudential Regulations 2024, Section 1.3.2, Tier 2 Capital Clause (f) General Provision to the extent that they do not exceed 1.25 percent of the sum of total risk weighted assets in respect of credit risk. Thus, the bank

Item 23: Risk Weighted Exposure Table (Current Period & COPPY)

S.No.	Assets	Risk Weight %	30.09.2025 #		30.09.2024 #	
			Balance Sheet Amount#	Risk Component	Balance Sheet Amount#	Risk Component
1.	Zero-Risk Weighted Assets	0%	44,376,094,116.04	-	30,063,370,383.04	-
2.	20% Risk Weighted Assets	20%	8,368,159,404.55	1,673,631,880.91	5,096,400,656.95	1,019,280,131.39
3.	50% Risk Weighted Assets	50%	6,968,929,036.44	3,484,464,518.22	6,012,969,251.82	3,006,484,625.91
4.	100% Risk Weighted Assets	100%	88,234,173,906.66	88,234,173,906.66	77,885,525,302.95	77,885,525,302.95
5.	150% Risk Weighted Assets	150%	3,450,174,076.72	5,175,261,115.08	402,628,321.26	603,942,481.89
6.	200% Risk Weighted Assets	200%				
7.	250% Risk Weighted Assets	250%				
8.	300% Risk Weighted Assets	300%				
	Grand Totals		151,397,530,540.42	98,567,531,420.88	119,460,893,916.03	82,515,232,542.14

Item 24: Capital Adequacy Ratios

S.No.		30.09.2025	30.09.2024
1.	Tier 1 Capital	8,294,887,749.24	7,013,979,040.17
a.	of which Counter-Cyclical Capital Buffer (CCyB) (If applicable)		
b.	of which Sectoral Capital Requirements (SCR) (If applicable)		
i.	Sector 1		
ii.	Sector 2		
iii.	Sector 3		
2.	Tier 2 Capital	6,069,233,922.80	5,358,312,429.92
3.	Total qualifying Capital	14,364,121,672.04	12,372,291,470.08
4.	Core CAR	8.02%	8.14%
3.	BIA	4,881,819,866.20	3,698,182,662.38
a.	of which CCyB (If applicable) expressed as % of RWA		
b.	of which SCR (If applicable) expressed as % of RWA		
i.	Sector 1		
ii.	Sector 2		
iii.	Sector 3		
5.	CAR	13.89%	14.35%
6.	Leverage Ratio	5.48%	5.87%



Item 25: Loans and NPL by Sectoral Classification

SI No	Sector	30.09.2025		30.09.2024	
		Total Loans	NPL	Total Loans	NPL
1	Agriculture	265,791,847.79	18,256,672.24	270,734,470.28	17,049,872.67
2	Manufacturing/Industry	16,098,986,078.43	162,409,812.93	9,637,387,947.48	360,965,290.59
3	Service & Tourism	18,724,018,845.33	150,817,898.45	15,953,468,409.58	257,808,810.97
4	Trade & Commerce	6,641,019,450.85	836,528,772.97	5,495,967,953.46	979,134,398.07
5	Housing	29,864,200,929.86	940,162,805.60	28,303,923,155.30	753,342,760.53
6	Transport	1,437,748,367.68	234,534,316.42	1,381,260,111.83	359,410,240.35
7	Loans to Purchase Securities + medical loan	498,586,479.71	16,164,445.50	521,173,085.88	
8	Personal Loans	953,259,954.15	45,765,490.07	905,314,104.68	56,355,394.12
9	Education Loan	7,239,435,109.32	109,937,151.47	5,740,192,715.95	93,936,505.03
10	Loan against term deposits	767,847,714.25	24,232,124.97	557,782,067.62	17,110,974.86
11	Loans to FI (s)	6,272,480.02		181,874,868.98	-
12	Infrastructure Loans			-	-
13	Staff Loans (incentives)	1,115,661,374.66	6,496,427.86	906,301,087.10	7,963,649.31
14	Loans to govt Owned Companies	3,141,380.49		4,997,196,115.62	-
15	Consumer Loan	6,376,901,627.58	39,986,574.51	5,208,806,170.86	55,607,198.70
16	Government ways and means				
	Total	89,992,871,640.12	2,585,292,492.99	80,061,382,264.62	2,958,685,095.20

**Credit card Nu.50.43 M added to Personal Loans & Bills Nu.11.08 M added to Trade & Commerce



Item 26: Loans (Overdrafts and term loans) by type of counter- party

SI No	Counter Party	30.09.2025	30.09.2024
1	Overdrafts	11,134,982,439.45	9,360,964,683.60
a	Government	3,141,380.49	735,411,310.65
b	State Owned Enterprises	536,885,379.69	0
c	Public Companies	444,501,004.06	523,824,106.73
d	Private Companies	5,391,656,004.29	4,286,757,761.33
e	Individuals	924,406,341.99	644,915,052.19
f	Commercial Banks	-	-
g	Non-Bank Financial Institutions	6,272,480.02	181,874,868.98
h	NGO	1,977,399.99	-
i	Sole Proprietorship	3,826,142,448.92	2,988,181,583.72
2	Term Loans	78,796,379,256.92	70,651,828,874.51
a	Government	-	4,392,644,578.54
b	State Owned Enterprises	4,474,950,563.00	-
c	Public Companies	1,166,160,156.56	834,153,644.83
d	Private Companies	15,526,066,005.99	13,394,980,546.80
e	Individuals	48,079,545,235.50	44,438,071,996.91
f	Commercial Banks	-	-
g	Non-Bank Financial Institutions	-	-
h	NGO	555,358,864.44	-
i	Sole Proprietorship	8,994,298,431.43	7,591,978,107.43
	Total	89,931,361,696.37	80,012,793,558.11
	Bills	11,077,500.00	10,011,640.00
	Credit Cards	50,432,443.75	38,577,066.51
	Total Loan Outstanding	89,992,871,640.12	80,061,382,264.62



Item 27: Assets (net of provisions) and Liabilities by Residual Maturity

As of period ending 30.09.2025	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	2,816,920,856.75	-	-	-	-	-	-	2,816,920,856.75
Gov't Securities	-	-	2,450,000,000.00	381,000,000.00	1,026,500,000.00	131,500,000.00	8,648,817,000.00	12,637,817,000.00
Investment securities	-	-	97,287,670.00	-	-	-	5,052,098,475.20	5,149,386,145.20
Loans & advances to banks	2,529,641,742.43	-	3,977,680,000.00	200,000,000.00	192,898,709.95	-	99,500,800.00	6,999,721,252.38
Loans & advances to customers	24,047,428.12	927,952,654.77	2,248,135,888.57	1,589,142,606.35	1,363,750,029.24	3,041,796,714.48	79,273,994,228.31	88,468,819,549.84
Other assets	17,979,600,486.88	11,037,062,923.23	-	-	-	-	2,223,856,249.82	31,240,519,659.93
TOTAL ASSETS	23,350,210,514.18	11,965,015,577.99	8,773,103,558.57	2,170,142,606.35	2,583,148,739.19	3,173,296,714.48	95,298,266,753.34	147,313,184,464.11
Amounts owed to other banks	132,181.32	-	-	-	-	-	-	132,181.32
Demand deposits	3,329,462,951.83	3,329,462,951.83	3,329,462,951.83	3,329,462,951.83	3,329,462,951.83	3,329,462,951.83	28,511,000,280.97	48,487,777,991.95
Savings deposits	2,075,383,210.88	2,075,383,210.88	2,075,383,210.88	2,075,383,210.88	2,075,383,210.88	2,075,383,210.88	23,727,025,122.49	36,179,324,387.76
Time deposits	32,000.00	4,314,520,679.20	1,407,124,422.49	2,488,456,444.52	2,959,289,832.06	2,784,132,200.91	28,804,616,017.85	42,758,171,597.03
Bonds & other negotiable instruments	-	-	-	-	-	-	2,780,150,000.00	2,780,150,000.00
Other liabilities	-	-	-	-	-	-	17,107,628,306.05	17,107,628,306.05
TOTAL LIABILITIES	5,405,010,344.03	9,719,366,841.91	6,811,970,585.20	7,893,302,607.23	8,364,135,994.77	8,188,978,363.62	100,930,419,727.36	147,313,184,464.11
Assets/Liabilities	4.32	1.23	1.29	0.27	0.31	0.39	0.94	1.00
Net Mismatch in each Time Interval	17,945,200,170.15	2,245,648,736.08	1,961,132,973.37	(5,723,160,000.88)	(5,780,987,255.57)	(5,015,681,649.14)	(5,632,152,974.02)	0.00
Cumulative Net Mismatch	17,945,200,170.15	20,190,848,906.24	22,151,981,879.61	16,428,821,878.73	10,647,834,623.16	5,632,152,974.02	0.00	0.00

Item 27: Assets (net of provisions) and Liabilities by Residual Maturity

As of period ending 30.09.2024	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	1,546,272,822.35	-	-	-	-	-	-	1,546,272,822.35
Gov't Securities	-	-	-	-	-	-	12,282,817,000.00	12,282,817,000.00
Investment securities	-	-	373,364,284.90	95,341,916.60	-	-	969,735,141.12	1,438,441,342.62
Loans & advances to banks	1,810,739,389.91	2,217,560,000.00	250,000,000.00	200,000,000.00	-	-	93,833,600.00	4,572,132,989.91
Loans & advances to customers	111,964,674.37	387,542,047.99	1,192,658,949.50	1,531,325,076.77	1,587,760,436.68	2,767,148,172.12	70,197,675,799.55	77,776,075,156.96
Other assets	7,417,647,948.40	9,406,478,476.20	-	-	-	-	1,976,287,257.44	18,800,413,682.04
TOTAL ASSETS	10,886,624,835.03	12,011,580,524.19	1,816,023,234.40	1,826,666,993.37	1,587,760,436.68	2,767,148,172.12	85,520,348,798.11	116,416,152,993.89
Amounts owed to other banks	699,786.32	-	-	-	-	-	-	699,786.32
Demand deposits	1,436,488,804.01	1,436,488,804.01	1,436,488,804.01	1,436,488,804.01	1,436,488,804.01	1,436,488,804.01	23,564,076,480.03	32,183,009,304.12
Savings deposits	2,007,825,832.49	2,007,825,832.49	2,007,825,832.49	2,007,825,832.49	2,007,825,832.49	2,007,825,832.49	21,026,139,049.06	33,073,094,044.01
Time deposits	32,000.00	3,740,663,655.24	1,245,956,024.53	2,090,135,688.15	2,127,768,757.43	2,199,136,040.69	23,397,144,902.69	34,800,837,068.73
Bonds & other negotiable instruments	-	-	-	-	-	-	2,780,150,000.00	2,780,150,000.00
Other liabilities	-	-	-	-	-	-	13,578,362,790.71	13,578,362,790.71
TOTAL LIABILITIES	3,445,046,422.83	7,184,978,291.75	4,690,270,661.04	5,534,450,324.66	5,572,083,393.94	5,643,450,677.20	84,345,873,222.49	116,416,152,993.89
Assets/Liabilities	3.16	1.67	0.39	0.33	0.28	0.49	1.01	1.00
Net Mismatch in each Time Interval	7,441,578,412.21	4,826,602,232.44	(2,874,247,426.64)	(3,707,783,331.29)	(3,984,322,957.26)	(2,876,302,505.08)	1,174,475,575.63	0.00
Cumulative Net Mismatch	7,441,578,412.21	12,268,180,644.65	9,393,933,218.01	5,686,149,886.71	1,701,826,929.45	(1,174,475,575.63)	(0.00)	(0.00)

Item 28: Assets (net of provisions) and Liabilities by Original Maturity

As of period ending 30.09.2025	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	2,816,920,856.75	-	-	-	-	-	-	2,816,920,856.75
Gov't Securities	-	-	-	-	-	-	12,637,817,000.00	12,637,817,000.00
Investment securities	-	-	-	97,287,670.00	-	-	5,052,098,475.20	5,149,386,145.20
Loans & advances to banks	2,529,641,742.43	-	3,800,000,000.00	377,680,000.00	-	192,898,709.95	99,500,800.00	6,999,721,252.38
Loans & advances to customers	-	-	44,822,761.62	63,123,548.57	185,840,951.67	1,251,643,225.43	86,923,389,062.56	88,468,819,549.84
Other assets	17,979,600,486.88	11,037,062,923.23	-	-	-	-	2,223,856,249.82	31,240,519,659.93
TOTAL ASSETS	23,326,163,086.06	11,037,062,923.23	3,844,822,761.62	538,091,218.57	185,840,951.67	1,444,541,935.38	106,936,661,587.59	147,313,184,484.11
Amounts owed to other banks	132,181.32	-	-	-	-	-	-	132,181.32
Demand deposits	3,329,462,951.83	3,329,462,951.83	3,329,462,951.83	3,329,462,951.83	3,329,462,951.83	3,329,462,951.83	28,511,000,280.97	48,487,777,991.95
Savings deposits	2,075,383,210.88	2,075,383,210.88	2,075,383,210.88	2,075,383,210.88	2,075,383,210.88	2,075,383,210.88	23,727,025,122.49	36,179,324,387.76
Time deposits	-	100,000,000.00	3,750,032,000.00	455,490,493.88	1,239,074,848.05	2,749,922,108.74	34,463,652,146.36	42,758,171,597.03
Bonds & other negotiable instruments	-	-	-	-	-	-	2,780,150,000.00	2,780,150,000.00
Other liabilities	-	-	-	-	-	-	17,107,628,306.05	17,107,628,306.05
TOTAL LIABILITIES	5,404,978,344.03	5,504,846,162.71	9,154,878,162.71	5,860,336,656.59	6,643,921,010.76	8,154,768,271.45	106,589,455,855.87	147,313,184,484.11
Assets/Liabilities	4.32	2.00	0.42	0.09	0.03	0.18	1.00	1.00
Net Mismatch in each Time Interval	17,921,184,742.03	5,532,216,760.52	(5,310,055,401.09)	(5,322,245,438.02)	(6,458,080,059.09)	(6,710,226,336.07)	347,205,731.72	0.00
Cumulative Net Mismatch	17,921,184,742.03	23,453,401,502.55	18,143,346,101.46	12,821,100,663.44	6,363,020,604.35	(347,205,731.72)	0.00	0.00

Item 28: Assets (net of provisions) and Liabilities by Original Maturity

As of period ending 30.09.2024	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	1,546,272,822.35	-	-	-	-	-	-	1,546,272,822.35
Gov't Securities	-	-	-	-	-	-	12,282,817,000.00	12,282,817,000.00
Investment securities	-	-	-	353,374,201.50	-	-	1,085,067,141.12	1,438,441,342.62
Loans & advances to banks	1,810,739,389.91	450,000,000.00	1,850,000,000.00	367,560,000.00	-	-	93,833,600.00	4,572,132,989.91
Loans & advances to customers	-	0.00	37,574,480.81	9,464,358.49	87,100,180.56	343,370,359.41	77,298,565,777.70	77,776,075,156.96
Other assets	7,417,647,948.40	9,406,478,476.20	-	-	-	-	1,976,287,257.44	18,800,413,682.04
TOTAL ASSETS	10,774,660,160.66	9,856,478,476.20	1,887,574,480.81	730,398,559.99	87,100,180.56	343,370,359.41	92,736,570,776.26	116,416,152,993.89
Amounts owed to other banks	699,786.32	-	-	-	-	-	-	699,786.32
Demand deposits	1,436,488,804.01	1,436,488,804.01	1,436,488,804.01	1,436,488,804.01	1,436,488,804.01	1,436,488,804.01	23,564,076,480.03	32,183,009,304.12
Savings deposits	2,007,825,832.49	2,007,825,832.49	2,007,825,832.49	2,007,825,832.49	2,007,825,832.49	2,007,825,832.49	21,026,139,049.06	33,073,094,044.01
Time deposits	-	1,200,000,000.00	1,850,032,000.00	955,226,033.97	139,382,736.78	1,792,089,896.21	28,864,106,401.77	34,800,837,068.73
Bonds & other negotiable instruments	-	-	-	-	-	-	2,780,150,000.00	2,780,150,000.00
Other liabilities	-	-	-	-	-	-	13,578,362,790.71	13,578,362,790.71
TOTAL LIABILITIES	3,445,014,422.83	4,644,314,636.51	5,294,346,636.51	4,399,540,670.48	3,583,697,373.29	5,236,404,532.72	89,812,834,721.57	116,416,152,993.89
Assets/Liabilities	3.13	2.12	0.36	0.17	0.02	0.07	1.03	1.00
Net Mismatch in each Time Interval	7,329,645,737.84	5,212,163,839.69	(3,406,772,155.70)	(3,669,142,110.49)	(3,496,597,192.73)	(4,893,034,173.31)	2,923,736,054.69	0.00
Cumulative Net Mismatch	7,329,645,737.84	12,541,809,577.53	9,135,037,421.83	5,465,895,311.34	1,969,298,118.61	(2,923,736,054.69)	(0.00)	(0.00)

Item 29: Non performing Loans and Provisions

Sl.No.	Particulars	30.09.2025	30.09.2024
1	Amount of NPL's (Gross)	2,585,292,492.99	2,958,685,095.20
a	Substandard	1,137,133,119.86	1,104,408,889.25
b	Doubtful	576,817,357.39	616,273,870.62
c	Loss	871,342,015.74	1,238,002,335.33
2	Specific Provisions	1,238,260,732.48	1,559,065,650.51
a	Substandard	222,379,551.27	214,809,760.06
b	Doubtful	271,043,057.82	287,125,081.88
c	Loss	744,838,123.40	1,057,130,808.57
3	Interest in Suspense	186,470,497.62	253,255,322.59
a	Substandard	25,235,363.52	30,360,088.97
b	Doubtful	34,731,241.76	42,023,706.86
c	Loss	126,503,892.34	180,871,526.76
4	Net NPLs	1,160,561,262.89	1,146,364,122.10
a	Substandard	889,518,205.07	859,239,040.22
b	Doubtfull	271,043,057.82	287,125,081.88
c	Loss	0.00	(0.00)
5	Gross NPL's to Gross Loans	2.87%	3.70%
6	Net NPLs to net Loans	1.31%	1.47%
7	General Provisions	847,535,854.46	765,344,069.66
a	Standard	815,634,662.74	731,454,889.96
b	Watch	31,901,191.73	64,336,588.92

Gross Loans	89,992,871,640.12	80,061,382,264.62
Additional Provision	959,365,837.55	472,986,134.56
Charge-off (LOS)	2,091,948,041.05	1,651,413,452.03
Gross NPL	2,585,292,492.99	2,958,685,095.20
Net NPLs	1,160,561,262.89	1,146,364,122.10
NET LOANS	88,568,140,410.02	77,776,075,156.96

Gross NPA reporting is as per individual status.

Specific provision & interest insuspenses is excluding charged-off provisions.

Specific provision & interest insuspenses is excluding charged-off provisions.



Item 30: Assets and Investments

S.No.	Investment	30.09.2025	30.09.2024
1.	Marketable Securities (Interest Earning)		
a.	RMA Securities	-	-
b.	RGOB Bonds/Securities	12,637,817,000.00	12,282,817,000.00
c.	Corporate Bonds	4,154,316,000.00	115,332,000.00
d.	Others	497,287,670.00	753,374,201.50
	Sub-Total	17,289,420,670.00	13,151,523,201.50
2.	Equity Investments		
a.	Public Companies	416,985,831.20	462,999,664.12
b.	Private Companies	-	-
c.	Commercial Banks	24,421,194.00	53,665,542.00
d.	Non-Bank Financial Institutions	56,375,450.00	53,069,935.00
Less:			
e.	Specific Provisions	-	-
	Sub-Total	497,782,475.20	569,735,141.12
3.	Fixed Assets		
a.	Fixed Assets (Gross)	3,649,147,972.98	2,522,549,171.96
Less:			
b.	Accumulated Depreciation	1,446,920,968.29	797,049,983.47
c.	Fixed Assets (Net Book Value)	2,202,227,004.69	1,725,499,188.49

Item 31: Geographical Distribution of Exposures

	Domestic		India		Other	
	30.09.2025	30.09.2024	30.09.2025	30.09.2024	30.09.2025	30.09.2024
Demand Deposits held with other banks	267,909.49	615,489.00	218,625,434.24	353,433,994.35	2,310,748,398.70	1,456,689,906.56
Time deposits held with other banks	4,000,000,000.00	2,500,000,000.00	192,898,709.95		277,180,800.00	261,393,600.00
Borrowings						



Item: 32 Credit Risk Exposure by Collateral

Sl No	Particular	30.09.2025	30.09.2024
1	Secured Loans	89,989,730,259.63	80,058,223,111.23
a	Loans secured by physical/real estate collateral	78,060,481,999.07	69,598,262,999.01
b	Loans Secured by financial collateral	1,342,108,716.38	1,310,233,977.69
c	Loans secured by guarantees	10,587,139,544.18	9,149,726,134.53
2	Unsecured Loans	3,141,380.49	3,159,153.39
3	Total Loans	89,992,871,640.12	80,061,382,264.62

