

ಅರಣಾ ಸಹಕಾರ ಬ್ಯಾಂಕ್ ನಿಯಮಿತ

ಯಲಹಂಕ ಉಪನಗರ, ಬೆಂಗಳೂರು – 560 064.

ದಿನಾಂಕ 31.03.2026ರಲ್ಲಿದ್ದಂತೆ ಆಸ್ತಿ ಜವಾಬ್ದಾರಿ ತಃಖ್ತೆ
(ಬ್ಯಾಂಕಿಂಗ್ ರೆಗ್ಯುಲೇಷನ್ ಆಕ್ಟ್ 1949 ಕಲಂ 29 ಫಾರಂ ಎ ಪೆಡ್ಡೂಲಿನಲ್ಲಿದ್ದಂತೆ)

ಕ್ರ. ಸಂ.	ಮೊಬಲಗು 31.03.2025	ಜವಾಬ್ದಾರಿ ವಿವರ	ಮೊಬಲಗು 31.03.2026	ಕ್ರ. ಸಂ.	ಮೊಬಲಗು 31.03.2025	ಆಸ್ತಿ ವಿವರ	ಮೊಬಲಗು 31.03.2026
1	1,80,65,530.00	ಷೇರು ಬಂಡವಾಳ	1,85,28,590.00	1	2,32,81,961.00	ಕ್ರಿಯಲ್ಲಿ ನಗದು ಶಿಲ್ಕು	2,62,77,343.00
2	2,23,58,337.74	ವೀಸಲು ಮತ್ತು ಹೆಚ್ಚುವರಿ ನಿಧಿ	2,49,64,279.74	2	1,56,88,227.30	ಬ್ಯಾಂಕ್‌ಗಳಲ್ಲಿ ಶಿಲ್ಕು	11,50,70,628.16
3	2,42,46,802.88	ಇತರೆ ನಿಧಿಗಳು	2,58,04,983.03	3		ಹೂಡಿಕೆಗಳು:	
4		ಗ್ರಾಹಕರ ಶೇವಣಿಗಳು:			3,44,15,156.00	ಎ) ಬ್ಯಾಂಕ್‌ಗಳಲ್ಲಿ:	20,95,19,886.00
	30,55,89,182.00	ಎ) ಅವಧಿ ಶೇವಣಿಗಳು:	39,03,96,915.00		14,48,35,276.86	ಬಿ) ಸರ್ಕಾರದ ಭದ್ರತಾ ಶೇವಣಿಗಳು:	20,69,66,245.86
	7,52,15,165.17	ಬಿ) ಉಳಿತಾಯ ಖಾತೆ ಶೇವಣಿಗಳು:	8,87,27,129.28	4		ಸಾಲಗಳು:	
	1,73,90,577.24	ಸಿ) ಚಾಲ್ತಿ ಖಾತೆ ಶೇವಣಿಗಳು:	24,13,43,684.86			1) ಅಲ್ಪಾವಧಿ ಸಾಲಗಳು:	
	2,10,725.00	ಡಿ) ಸಿಬ್ಬಂದಿ ಭದ್ರತಾ ಶೇವಣಿ:	2,08,000.00		3,29,40,799.00	ಎ) ಆಧಾರ ಸಹಿತ ಅಲ್ಪಾವಧಿ ಸಾಲ	2,06,92,641.00
5	–	ಕಾರ್ಡ್ ಮನಿ ಪಾರ್ಕ್ ಸೋಟೀಸ್			–	ಬಿ) ಆಧಾರ ರಹಿತ ಅಲ್ಪಾವಧಿ ಸಾಲ	
6		ಅಲ್ಪಾವಧಿ ಸಾಲ ಮತ್ತು ಇತರ ಅನುಮೋದಿತ ಭದ್ರತೆ			3,62,42,272.27	2) ಕ್ಯಾಪ್ ಕ್ರೆಡಿಟ್ ಸಾಲ:	3,59,66,279.27
		ರಾಜ್ಯ ಸರ್ಕಾರದ ಅಲ್ಪಾವಧಿ ಸಾಲ ಮತ್ತು ಟ್ರಾಂಜಿಬಲ್				3) ಮಧ್ಯಮಾವಧಿ ಸಾಲಗಳು:	
		ದೀರ್ಘಾವಧಿ ಭದ್ರತಾ ಸಾಲ			33,96,836.00	ಆಧಾರ ಸಹಿತ:	64,73,094.00
7	1,10,59,225.00	ಕಾಂಪ್ರಾ ಲೆಕ್ಕಗಳು:	1,47,96,339.00		12,79,481.00	ಆಧಾರ ರಹಿತ:	43,09,172.00
8	18,27,860.00	ಬಡ್ಡಿ ಪಾವತಿ ಸಬೇಕಾದದ್ದು:	30,08,794.00			4) ದೀರ್ಘಾವಧಿ ಸಾಲ	
9	54,67,569.00	ಡಿವಿಡೆಂಡ್ ಪಾವತಿ ಸಬೇಕಾದದ್ದು:	38,00,762.00	5	18,23,67,691.00	ಆಧಾರ ಸಹಿತ:	17,53,18,172.00
10	17,63,129.53	ಇತರೆ ಜವಾಬ್ದಾರಿಗಳು:	24,80,192.53	6	25,14,216.00	"ಸಸ್ತಿ ಅಲ್ಲದ ಸಾಲದ ಮೇಲೆ / ಸರ್ಕಾರ ಭದ್ರತಾ ಶೇವಣಿ ಮೇಲೆ ಬಡ್ಡಿ ಬರಬೇಕಾದದ್ದು"	49,77,022.00
11	1,92,11,433.00	ಅವಕಾಶಗಳು:	1,29,32,433.00	7	4,18,000.00	ಮುಂಗಡಗಳು:	4,18,000.00
	36,26,258.74	ನಿವ್ವಳ ಲಾಭ	96,96,974.96	8	1,10,59,225.00	ಕಾಂಪ್ರಾ ಲೆಕ್ಕಗಳು:	1,47,96,339.00
				9	1,29,36,041.00	ಸ್ವರಾಶ್ತಿಗಳು:	1,29,36,041.00
				10	5,39,842.31	ಚಾರ್ಜ್‌ಗಳು (ಸವಕಳಿ ಸಹಿತ):	4,73,542.31
				11	8,25,540.56	ಇತರೆ ಆಸ್ತಿಗಳು:	7,14,641.80
				12	32,91,230.00	ವರಮಾನ ತೆರಿಗೆ ಮುಂಗಡ	17,80,030.00
	50,60,31,795.30	ಒಟ್ಟು	83,66,89,077.40		50,60,31,795.30	ಒಟ್ಟು	83,66,89,077.40

31-03-2026ಕ್ಕೆ ಇದ್ದಂತೆ ಆದಾಯ ಮತ್ತು ಖರ್ಚಿನ ತಃಖ್ತೆ

31/03/2025 ಮೊಬಲಗು ರೂ.	ಖರ್ಚಿನ ವಿವರ	31/03/2026 ಮೊಬಲಗು ರೂ.	31/03/2025 ಮೊಬಲಗು ರೂ.	ಆದಾಯದ ವಿವರ	31/03/2026 ಮೊಬಲಗು ರೂ.
2,66,04,692.00	ಶೇವಣಿಗಳ ಮೇಲೆ ಬಡ್ಡಿ ಪಾವತಿಸಿದ್ದು:	3,29,86,261.00	2,88,05,001.00	ಸಾಲಗಳ ಮೇಲೆ ಬಡ್ಡಿ ಬಂದದ್ದು:	3,11,23,003.00
8,612.50	ಸರ್ಕಾರಿ ಭದ್ರತೆಗಳ ಮೇಲೆ ಬಡ್ಡಿ ಕೊಟ್ಟಿದ್ದು	16,94,619.44	1,27,39,171.50	ಹೂಡಿಕೆಗಳ ಮೇಲೆ ಬಡ್ಡಿ	1,83,42,221.00
36,02,997.00	ಸಿಬ್ಬಂದಿ ವೆಚ್ಚಗಳು:	39,27,939.00	5,55,577.14	ಇತರೆ:	7,57,615.77
6,99,387.00	ಬಾಡಿಗೆ, ತೆರಿಗೆ, ವಿಮಾ ಮತ್ತು ವಿದ್ಯುತ್:	6,88,888.00	10,09,549.00	2024-25 ಸಾಲಿನಲ್ಲಿ ಹೆಚ್ಚಿಗೆ ಅವಕಾಶಗಳು	71,49,062.00
11,863.00	ಆಂಚೆ, ದೂರವಾಣಿ ವೆಚ್ಚ:	12,622.00			
3,73,939.00	ಮುದ್ರಾಂ, ಲೇಖನ ಸಾಮಗ್ರಿ, ಚಾಪಿರಾತು:	6,40,545.00			
25,00,000.00	ವರಮಾನ ತೆರಿಗೆ:	30,97,020.00			
49,62,038.40	ಇತರೆ ವೆಚ್ಚಗಳು:	35,58,140.37			
7,19,511.00	ಅವಕಾಶಗಳು:	10,68,892.00			
36,26,258.74	ನಿವ್ವಳ ಲಾಭ	96,96,974.96	–		–
4,31,09,298.64	ಒಟ್ಟು	5,73,71,901.77	43,109,298.64	ಒಟ್ಟು	5,73,71,901.77

ಸಹಿ/- ವಾಕ್.ಎಲ್. ನಟರಾಜ
ಸಂಸ್ಥಾಪಕ ಅಧ್ಯಕ್ಷರು

ಸಹಿ/- ಎಂ. ನರಸಿಂಹಮೂರ್ತಿ
ಉಪಾಧ್ಯಕ್ಷರು

ಸಹಿ/- ಜಿ.ಎಸ್. ಮಂಜುಳ
ನಿರ್ದೇಶಕರು

ಸಹಿ/- ವೈ.ಸಿ. ಪಿಳ್ಳಪ್ಪ
ನಿರ್ದೇಶಕರು

ಸಹಿ/- ಎ ಎ ಲಕ್ಷ್ಮೀಶ
ನಿರ್ದೇಶಕರು

ಸಹಿ/- ಅಶ್ವಥ್‌ನಾರಾಯಣ ವೈ.ಎನ್
ವ್ಯವಸ್ಥಾಪಕರು

ಸಹಿ/- ರೀನಾ ಆರ್.ಪಿ
ಲೆಕ್ಕಾಧಿಕಾರಿಗಳು

“ದೃಢೀಕರಣ ಪತ್ರ”

ಈ ಮೇಲ್ಕಂಡ ಅರಣಾ ಸಹಕಾರ ಬ್ಯಾಂಕ್ ನಿಯಮಿತ, ಯಲಹಂಕ ಉಪನಗರ, ಬೆಂಗಳೂರು-560064 ಇದರ ಆಸ್ತಿ ಜವಾಬ್ದಾರಿ ತಃಖ್ತೆಯನ್ನು ಬ್ಯಾಂಕಿನಲ್ಲಿ ನಮ್ಮ ಪರಿಶೀಲನೆಗೆ ಹಾಜರುಪಡಿಸಿದ ಲೆಕ್ಕ ಪುಸ್ತಕಗಳೊಂದಿಗೆ ಹಾಗೂ ದಾಖಲಾತಿಗಳೊಂದಿಗೆ ಪರಿಶೀಲಿಸಿರುತ್ತೇನೆ. ಸದರಿ ಆಸ್ತಿ ಜವಾಬ್ದಾರಿ ತಃಖ್ತೆಯು ನಮ್ಮ ಪರಿಶೀಲನೆಗೆ ಹಾಜರುಪಡಿಸಿದ ಲೆಕ್ಕ ಪುಸ್ತಕಗಳಿಗನುಗುಣವಾಗಿಯೂ ಲೆಕ್ಕಪರಿಶೋಧನಾ ವೇಳೆಯಲ್ಲಿ ನೀಡಿದ ಸಮಜಾಯಿಷಿಗಳ ಅನುಸಾರವಾಗಿಯೂ ಮತ್ತು ಅಲಾಯಿದಾ ಲಗತ್ತಿಸಿರುವ ನಮ್ಮ ಪ್ರತ್ಯೇಕ ಲೆಕ್ಕಪರಿಶೋಧನಾ ವರದಿಗೊಳಪಟ್ಟ ದಿನಾಂಕ 31.03.2026ಕ್ಕೆ ಇದ್ದಂತೆ ಬ್ಯಾಂಕಿನ ನೈಜ ಆರ್ಥಿಕ ಸ್ಥಿತಿಯನ್ನು ಪ್ರತಿಬಿಂಬಿಸುತ್ತದೆಂದು ನಮಗೆ ತಿಳಿದ ಮಟ್ಟಿಗೆ ಅಭಿಪ್ರಾಯಪಡುತ್ತೇವೆ.

ಸಹಿ/-

ಎಬಿಎಸ್ ಅಂಡ್ ಕಂ

ಚಾರ್ಟೆಡ್ ಅಕೌಂಟೆಂಟ್ಸ್, ಬೆಂಗಳೂರು-3.

ಪಾಲುದಾರರು

(ಆನಂದ್ .ಎಚ್.ಜಿ.)

ಮೆ. ನಂ. 206226, ಫರ್ಮ್ ರಿ. ನಂ. 008203S

UDIN: 26206226AWKVJW3351

Disclosure in financial statements – ‘Notes to Accounts’-UCBs

1. Regulatory Capital - 31-03-2026

a) Composition of Regulatory Capital

(Amount in ₹ crore)				
Sr. No.	Particulars	Current Year	Previous Year	
i)	Paid up share capital and reserves (net of deductions, if any)	7.49	6.47	
ii)	Other Tier 1 capital			
iii)	Tier 1 capital (i + ii)	6.21	5.48	
iv)	Tier 2 capital	0.76	0.66	
v)	Total capital (Tier 1+Tier 2)	6.97	6.14	
vi)	Total Risk Weighted Assets (RWAs)	28.50	23.22	
vii)	Paid-up share capital and reserves as percentage of RWAs	24.4	23.60	
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	21.80	23.60	
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	2.70	2.80	
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	24.50	26.40	
	Amount of Tier 2 capital raised during the year of which:			
a)	Perpetual Cumulative Preference Shares	0.00	0.00	
b)	Redeemable Non-Cumulative Preference Shares	0.00	0.00	
c)				

2. Asset liability management

a) Maturity pattern of certain items of assets and liabilities

(Amount in ₹ crore)											
	Day 1	2 to 7 days	8 to 14 days	15 to 30 Days	31 days to 2 months	Over 2 months & to 3 months	Over 3 months & up to 6 Months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 years & up to 5 years	Over 5 years
Deposits ^a	0.56	0.06	0.52	0.54	2.18	4.54	12.41	9.45	0.02	0.00	30.26
Advances		0.04		0.07	0.30	0.09	0.17	4.07	1.41	2.56	14.95
Investments	0.41	0	10.00	5.00	2.41		0.78		0.17		2.17
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

^a Savings Bank and Current Deposits may be classified into volatile and core portions. Savings Bank (10 per cent) and Current (15 per cent) Deposits are generally withdrawable on demand. This portion may be treated as volatile. While volatile portion can be placed in the Day 1, 2-7 days and 8-14 days time buckets, depending upon the experience and estimates of banks and the core portion may be placed in over 1- 3 years bucket. This classification of Savings Bank and Current Deposits is only a benchmark. Banks which are better equipped to estimate the behavioral pattern, roll-in and roll-out, embedded options, etc. on the basis of past data / empirical studies could classify them in the appropriate buckets, i.e. behavioral maturity instead of contractual maturity, subject to the approval of the Board /ALCO

3. Investments

a) Composition of Investment Portfolio

As at 31-03-2026 (current year balance sheet date)

(Amount in ₹ crore)											
Investments in India							Investments outside India				
	Government Securities	"Other Approved Securities"	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India
Held to Maturity											
Gross	15.70	0.0	0.00	0.00	0.00	20.95	36.65	NIL	NIL	NIL	NIL
"Less: Provision for non- performing investments (NPI)"											
Net	15.70					20.95	36.65	NIL	NIL	NIL	NIL
Available for Sale											
Gross	5.00	0.0	0.00	0.00	0.00	0.0	5.00	NIL	NIL	NIL	NIL
Less: Provision for depreciation and NPI											
Net	5.00	0.00	0.00	0.00	0.00	0.00	5.00	NIL	NIL	NIL	NIL
Held for Trading											
Gross	0.00	0.0	0.00	0.00	0.00	0.00	0.00	NIL	NIL	NIL	NIL
Less: Provision for depreciation and NPI											
Net	0.00										

Total Investments	20.70	0.0	0.00	0.00	0.00	20.95	41.65	NIL	NIL	NIL	NIL	NIL
Less: Provision for non-performing investments												
Less: Provision for depreciation and NPI												
Net	20.70	0.0	0.00	0.00	0.00	20.95	41.65	NIL	NIL	NIL	NIL	NIL

As at 31-03-2025 (previous year balance sheet date)

(Amount in ₹ crore)

	Investments in India							Investments outside India				Total Investments
	Government Securities	"Other Approved Securities"	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India	
Held to Maturity												
Gross	9.48	0.0	0.00	0.00	0.00	3.44	12.92	NIL	NIL	NIL	NIL	NIL
"Less: Provision for non- performing investments (NPI)"												
Net	9.48					3.44	12.92	NIL	NIL	NIL	NIL	NIL
Available for Sale												
Gross	5.00	0.0	0.00	0.00	0.00	0.0	5.00	NIL	NIL	NIL	NIL	NIL
Less: Provision for depreciation and NPI												
Net	5.00	0.00	0.00	0.00	0.00	0.00	5.00	NIL	NIL	NIL	NIL	NIL
Held for Trading												
Gross	0.00	0.0	0.00	0.00	0.00	0.00	0.00	NIL	NIL	NIL	NIL	NIL
Less: Provision for depreciation and NPI												
Net	0.00											
Total Investments	14.48	0.0	0.00	0.00	0.00	3.44	17.92	NIL	NIL	NIL	NIL	NIL
Less: Provision for non-performing investments												
Less: Provision for depreciation and NPI												
Net	14.48	0.0	0.00	0.00	0.00	3.44	17.92	NIL	NIL	NIL	NIL	NIL

b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

c) Sale and transfers to/from HTM category

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	0.003	0.003
b) Add: Provisions made during the year	0.000	0.000
c) Less: Write off / write back of excess provisions during the year	0.000	0.000
d) Closing balance	0.003	0.003
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	0.31	0.31
b) Add: Amount transferred during the year*	0.02	0.02
c) Less: Drawdown	0.00	0.00
d) Closing balance	0.33	0.33
iii) Closing balance in IFR as a percentage of closing balance of investments ¹³ in AFS and HFT/Current category		

¹³ Carrying value less net depreciation (ignoring net appreciation) i.e. the net amount reflected in the balance sheet

d) Non-SLR investment portfolio

i) Non-performing non-SLR investments

(Amount in ₹ crore)			
Sr. No.	Particulars	Current Year	Previous Year
a)	Opening balance	3.44	2.43
b)	Additions during the year since 1st April	17.51	1.01
c)	Reductions during the above period	0.00	0.00
d)	Closing balance	20.95	3.44
e)	Total provisions held	0.00	0.00

ii) Issuer composition of non-SLR investments

(Amount in ₹ crore)

Sr. No.	Issuer	Amount	Extent of Private Placement	Extent of 'Below Investment Grade' Securities	Extent of 'Un-rated' Securities	Extent of 'Un-listed' Securities
(1)	(2)	(3)	(4)	(5)	(6)	(7)
		Current year	Previous Year	Current year	Previous Year	Current year
	PSUs					
	FIs					
	Banks	20.95				
	Private Corporates					
	"Subsidiaries/ Joint Ventures"					
	Others					
	Provision held towards depreciation					
	Total *	20.95				

- *The total shall match the total of non-SLR investments held by the bank.
- Amounts reported under columns 4, 5, 6 and 7 above may not be mutually exclusive.

4. Asset Quality

a) Classification of advances and provisions held

(Amount in ₹ crore)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub- standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	23.05	0.67	1.90		2.57	25.62
Add: Additions during the year	6.07	0.35	0.02		0.37	6.44
Less: Reductions during the year*	6.12	0.59	1.07		1.66	7.78
Closing balance	23.00	0.43	0.85		1.28	24.28
*Reductions in Gross NPAs due to:						
Upgradation	0.00					
Recoveries (excluding recoveries from upgraded accounts)	0.00					
Write-offs	0.00					
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	0.06	0.07	1.40		1.41	1.53
Add: Fresh provisions made during the year	0.00	0.00	0.00		0.00	0.00
Less: Excess provision reversed/ Write-off loans	0.00	0.03	0.60		0.60	0.63
Closing balance of provisions held	0.06	0.04	0.80		0.82	0.90
Net NPAs						
Opening Balance		0.61	1.90		2.51	
Add: Fresh additions during the year		0.00	0.00		0.00	
Less: Reductions during the year		0.18	1.05		1.23	
Closing Balance		0.43	0.85		1.28	
Ratios ¹⁶ (in per cent)	Current Year	Previous Year				
Gross NPA to Gross Advances	5.28%	10.03%				
Net NPA to Net Advances	1.95%	4.52%				
Provision coverage ratio	3.7	5.51%				

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

¹⁸ Restructuring as defined as per applicable regulations.

UCBs shall disclose in their published Annual Balance Sheets the amount and number of accounts in respect of which applications for restructuring are under process, but the restructuring packages have not yet been approved.

c) Fraud accounts

Banks shall make disclose details on the number and amount of frauds as well as the provisioning thereon as per template given below.

(Amount in ₹ crore)

	Current Year	Previous Year
Number of frauds reported	NIL	NIL
Amount involved in fraud (₹ crore)	NIL	NIL
Amount of provision made for such frauds (₹ crore)	NIL	NIL
Amount of Unamortised provision debited from 'other reserves' as at the end of the year. (₹ crore)	NIL	NIL

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

Format for disclosures to be made starting March 31, 2025

(Amount in ₹ crore)

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

* As defined in section 3(7) of the Insolvency and Bankruptcy Code, 2016

5. Exposures

a) Exposure to real estate sector

(Amount in ₹ crore)

Category	Current year	Previous Year
a) Residential Mortgages – Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	8.11	8.27
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	0.30	0.30
Total Exposure to Real Estate Sector	8.47	8.57

b) Unsecured advances

(Amount in ₹ crore)

Particulars	Current year	Previous Year
Total unsecured advances of the bank	0.92	0.57

6. Concentration of deposits, advances and NPAs

a) Concentration of deposits

(Amount in ₹ crore)

Particulars	Current year	Previous Year
Total deposits of the twenty largest depositors	39.24	12.42
Percentage of deposits of twenty largest depositors to total deposits of the bank	54.46%	31.17%

b) Concentration of advances*

(Amount in ₹ crore)

Particulars	Current year	Previous Year
Total advances to the twenty largest borrowers	8.49	8.36
Percentage of advances to twenty largest borrowers to total advances of the bank	39.92%	32.63%

*Advances shall be computed based on credit exposure i.e. funded and non-funded limits. The sanctioned limits or outstanding, whichever are higher, shall be reckoned. However, in the case of fully drawn term loans, where there is no scope for re-drawal of any portion of the sanctioned limit, banks may reckon the outstanding as the credit exposure

b) Top five grounds²⁷ of complaints received by the bank from customers

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year					
Ground - 1	NIL	NIL	NIL	NIL	NIL
Ground - 2	NIL	NIL	NIL	NIL	NIL
Ground - 3	NIL	NIL	NIL	NIL	NIL
Ground - 4	NIL	NIL	NIL	NIL	NIL
Ground - 5	NIL	NIL	NIL	NIL	NIL
Others	NIL	NIL	NIL	NIL	NIL
Total					
Previous Year					
Ground - 1	NIL	NIL	NIL	NIL	NIL
Ground - 2	NIL	NIL	NIL	NIL	NIL
Ground - 3	NIL	NIL	NIL	NIL	NIL
Ground - 4	NIL	NIL	NIL	NIL	NIL
Ground - 5	NIL	NIL	NIL	NIL	NIL
Others	NIL	NIL	NIL	NIL	NIL
Total					

²⁷ As per Master List for identifying grounds of complaints as provided in Appendix 1 to circular CEPD.CO.PR.D.Cir.No.01/13.01.013/2020-21 dated January 27, 2021 on 'Strengthening the Grievance Redress Mechanism of Banks'.

1. ATM / Debit Cards Not Applicable	2. Credit Cards Not Applicable	3. Internet / Mobile / Electronic Banking Not Applicable	4. Account opening / difficulty in operation of accounts NIL
5. Mis-selling / Para-banking NIL	6. Recovery Agents / Direct Sales Agents NIL	7. Pension and facilities for senior citizens / differently abled NIL	8. Loans and advances NIL
9. Levy of charges without prior notice / excessive charges / foreclosure charges NIL	10. Cheques/ drafts / bills NIL	11. Non-observance of Fair Practices Code NIL	12. Exchange of coins, issuance / acceptance of small denomination notes andcoins NIL
13. Bank Guarantees / Letter of Credit and documentary credits NIL	14. Staff behavior NIL	15. Facilities for customers visiting the branch / adherence to prescribed working hours by the branch, etc NIL	16. Others NIL

9. Disclosure of penalties imposed by the Reserve Bank of India

Penalties imposed by the Reserve Bank of India under the provisions of the

(i) Banking Regulation Act, 1949 and (ii) Payment and Settlement Systems Act, 2007 shall be disclosed in the 'Notes to Accounts' to the balance sheet in the concerned-bank's next Annual Report. Banks shall make appropriate disclosures on the nature of the breach, number of instances of default and the quantum of penalty imposed.
NIL

10. Other Disclosures

a) Business Ratios

(Rupees in Lakhs)

Particulars	Current year	Previous Year
i) Interest Income as a percentage to Working Funds ²⁸	8.69	8.70
ii) Non-interest income as a percentage to Working Funds ²⁸	1.39	0.19
iii) Cost of Deposits	7.03	6.86
iv) Net Interest Margin ²⁹	3.17	2.68
v) Operating Profit as a percentage to Working Funds ²⁹	2.14	1.26
vi) Return on Assets ³⁰	1.70	0.70

²⁸ Working funds to be reckoned as average of total assets (excluding accumulated losses, if any) as reported to Reserve Bank of India in Form IX , during the 12 months of the financial year.

²⁹ Net Interest Income/ Average Earning Assets. Net Interest Income= Interest Income – Interest Expense

³⁰ Return on Assets would be with reference to average working funds (i.e., total of assets excluding accumulated losses, if any).

Particulars	Current year	Previous Year
vii) Business (deposits plus advances) per employee 31 (in ₹ crore)	16.05	10.91
viii) Profit per employee (in ₹ lakhs)	16.16	6.04

b) Bank assurance business

The details of fees / brokerage earned in respect of insurance broking, agency andbank assurancebusinessundertakenbythemshallbedisclosedforboththecurrent year and previous year. : NIL

c) Disclosures regarding Priority Sector Lending Certificates (PSLCs)

The amount of PSLCs (category-wise) sold and purchased during the year shall be disclosed. : NIL

d) Provisions and contingencies

(Rupees in Lakhs)

Particulars	Current year	Previous Year
i) Provisions for NPI	0.00	0.00
ii) Provision towards NPA	0.91	1.47
iii) Provision made towards Income tax	0.25	0.25
iv) Other Provisions and Contingencies (with details)		
Provision for Std Assets	0.09	0.06
Audit Fee	0.02	0.02

e) Payment of DICGC Insurance Premium

(Rupees in Lakhs)

Sr. No.	Particulars	Current year	Previous Year
i)	Payment of DICGC Insurance Premium	05.66	06.00
ii)	Arrears in payment of DICGC premium	NIL	NIL

³¹ For the purpose of computation of business per employee (deposits plus advances), inter-bank deposits shall be excluded.

f) Disclosure of facilities granted to directors and their relatives

UCBs shall disclose any fund or non-fund (guarantees, letters of credit, etc.) facilities extended to directors, their relatives, companies or firms in which they are interested. : NIL

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ಸಂಸ್ಥಾಪಕ ಅಧ್ಯಕ್ಷರು

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ಪಾಲುದಾರರು
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ಮೆ. ನಂ. 206226, ಫರ್ಮ್ ರಿ. ನಂ. 008203S
UDIN: 26206226AWKVJW3351

ಸ್ಥಳ : ಬೆಂಗಳೂರು.
ದಿನಾಂಕ : 27-06-2026