

THE AKOLA URBAN CO-OPERATIVE BANK LTD., AKOLA
SIGNIFICANT ACCOUNTING POLICIES AND NOTES ON ACCOUNTS FOR THE YEAR ENDED
31ST MARCH 2026

I. OVERVIEW

The Akola Urban Co-Operative Bank Ltd. ("The Bank") was established on 19th April, 1963. The bank is a Multi-State Scheduled Co-operative Bank having 37 branches as on 31st March, 2026. The Bank is providing wide range of Banking & Financial Services including Corporate Banking, Retail Banking products and Treasury Operations.

1. BASIS OF PREPARATION

The financial statements have been prepared and presented under the historical cost convention on the accrual basis of accounting, unless otherwise stated, and comply with generally accepted accounting principles, statutory requirements prescribed under the Banking Regulation Act, 1949 as amended, and The Multi-State Co-operative Societies Act, 2002 and rules made thereunder, circulars and guidelines issued by The Reserve Bank of India (RBI) from time to time, the Accounting Standards (AS) issued by The Institute of Chartered Accountants of India (ICAI) and current practices prevailing within the Banking Industry in India.

2. USE OF ESTIMATES

The preparation of the financial statements, in conformity with generally accepted accounting principles, requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities, revenues and expenses and disclosure of contingent liabilities at the date of the financial statements. Actual results could differ from those estimates. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. Any revisions to the accounting estimates are recognized prospectively.

II. SIGNIFICANT ACCOUNTING POLICIES

1. Accounting Convention:

The financial statements are drawn up in accordance with the historical cost and going concern concept and in accordance with generally accepted accounting principles and practices prevailing in the Banking Industry in India, except otherwise stated.

2. Cash Flow Statements (AS 3)

For the purpose of preparation of Cash Flow Statement, Cash and Cash Equivalents include highly liquid short-term investments for short period in form of Cash, balances held in current accounts with other Banks (including Term Deposits) and Money at Call & Short Notice, in accordance with AS 3 issued by the ICAI. The Cash flows are reported using indirect method.

3. Revenue Recognition (AS 9):

Items of Income and expenditures are generally accounted for on accrual basis, except for the following items.

- i. Interest income on nonperforming assets which is recognized on receipt basis as per income recognition and asset classification norms of RBI
- ii. Commission from Government against franking business & commission of guarantees are recognized in the year of receipt only for entire period, including the period which is yet to be expired



- iii. Dividend, D-mat charges and Locker Rent is recognized as income on receipt basis.
- iv. Income from distribution of insurance products is recognized on the basis of income received.

4. Property, Plant and Equipment (AS 10):

- i. Computers, Furniture & Fixtures, Plant & Machinery, Leasehold improvement and Motor Cars are stated at cost less depreciation.

Premises (including Freehold Land): These are stated at the revalued amounts less depreciation.

Leasehold land is stated at revalued amounts less amortization over the lease period

- ii. Premises have been revalued as per Revaluation Policy approved by Board of Directors. The surplus arising out of such revaluation is carried to Premises and is accounted under Revaluation Reserve. Depreciation on the revalued asset is charged to the Profit and Loss Account and an amount equivalent to the amount of depreciation on the revaluation is appropriated from the Revaluation Reserve to the Profit & Loss account.
- iii. Cost includes incidental expenses incurred on acquisition of assets
- iv. Depreciation is charged on straight Line Method except computer hardware and software on which depreciation is charged as per RBI guidelines
- v. Fixed Assets are depreciated at the rates considered appropriate by the Management as under:

Sr. No.	Assets	Rate of Depreciation	
a)	Building	2.50%	SLM
b)	Furniture & Fixture	10.00%	SLM
c)	Computer Hardware & Software	33.33%	SLM
d)	Mobile & Battery	33.33%	SLM
e)	Plant & Machinery		
	1)General	10.00%	SLM
	2)Specified Plant Machinery	20.00%	SLM
f)	Vehicle	25.00%	SLM

5. Investments:

- i. Categorization of investments

In accordance with guidelines issued by RBI, the Bank classifies its investment portfolio into the following three categories:

- a. **Held to Maturity (HTM)** - Securities acquired by the Bank with the intention to hold till maturity.



- b. **Held for Trading (HFT)** – Securities acquired by the Bank with the intention to trade.
- c. **Available for Sale (AFS)** – Securities which do not fall within the above two categories are classified as 'Available for Sale'

ii. **Classification of Investments**

For the purpose of disclosure in the Balance Sheet, Investments are classified as required under the Banking Regulation Act, 1949 and RBI guidelines as follows:

Government Securities, Shares in co-operative institutions, Security Receipts and other Investments.

iii. **Transfer of investments between categories**

Transfer between categories of investments is accounted as per the RBI guidelines

iv. **Valuation of Investments**

- a. **'Held to Maturity'** – These investments are carried at their acquisition cost less amortization. Any premium on acquisition is amortized over the period remaining up to maturity
- b. **'Held for Trading'** – The individual scrip in the HFT category is marked to market at monthly intervals. The net resultant depreciation in each classification is recognized in the Profit and Loss Account. Net appreciation, if any, is ignored
- c. **'Available for Sale'** – The individual scrip in the AFS category is marked to market at the year-end or at more frequent intervals. The net resultant depreciation in each classification is recognized in the Profit and Loss Account. Net appreciation, if any, is ignored.
- d. Market value of Government Securities (excluding Treasury Bills) is determined based on the price list published by RBI or the prices periodically declared by FBIL for valuation at year-end. In case of unquoted Government Securities, market price or fair value is determined as per the rates published by FBIL.
- e. Market value of other approved securities is determined based on the yield curve and spreads provided by FBIL.
- f. Broken period interest on debt instruments is treated as a revenue item. Brokerage, commission, etc. pertaining to investments paid at the time of acquisition are charged to revenue.
- g. Investments are identified and classified as per applicable RBI guidelines. Depreciation on securities is not set off against the appreciation in other securities as per RBI guidelines. Interest on non-performing investments is not recognized in the Profit and Loss Account until received.

- h. Bank values security receipts (SR) at Face value as reported by ARC



Company. At the balance sheet date, NAV of the SRs is compared with Face Value and any impairment is provided for in the profit and loss account while gain is ignored.

- i. Investments in Security Receipts (SRs) issued by Asset Reconstruction Companies (ARCs) are valued at cost till the expiry of 6 months from the date of acquisition thereof. Thereafter these are valued on the basis of NAV declared by the ARCs from time to time and any depreciation thereon is recognized in the Profit and Loss account. Appreciation if any in the rating of the SRs over the original face value is ignored. Provisioning for SRs is subjected to the guidelines issued by Reserve Bank of India vide circular no. RBI/DOR/2021-22/86 DOR.STR.REC.51/21.04.048/ 2021-22 dated 24.09.2021 regarding transfer of loan exposures.

v. **Disposal of Investments:**

Investments classified under the HTM category: Realized gains are recognized in the Profit and Loss Account and subsequently appropriated to Investment Fluctuation Reserve. Losses are recognized in the Profit and Loss Account.

Investments classified under the AFS and HFT categories: Realized gains/losses are recognized in the Profit and Loss Account.

6. Advances:

- i. Advances are classified into Standard, Sub-standard, Doubtful and Loss Assets in accordance with the guidelines issued by RBI from time to time.
- ii. Provision on Advances categorized under Sub-standard, Doubtful and Loss Assets is made in accordance with the guidelines issued by RBI. In addition, a general provision has been made on all standard assets as per RBI Master Circular No. RBI/DOR/2025-26/286 DOR.STR.REC.205./21.04.048/2025-26 dated 28 Nov 2025 and in accordance with amendments and clarifications issued from time to time.

In addition to this, a general provision on standard assets is made @ 0.40% of the outstanding amount on a portfolio basis except in case of direct advances to Agricultural and SME sector @ 0.25%, advances to Commercial Real Estate @ 1% and Commercial Real Estate- Residential House Sector @ 0.75%.

In respect of restructured advances, including advances restructured under the COVID Regulatory package, adequate provisioning has been made in accordance with the RBI guidelines issued from time to time

- iii. Recovery received in non-performing advances is first adjusted against the charges, then towards interest and then towards principal. In case of compromise settlement accounts under banks compromise settlement policy or otherwise, it is appropriated as per the terms of the settlement.

7. Employee Benefits (AS 15):

- i. Provident Fund contribution is paid to Employees Provident Fund Organization (EPFO) and is accounted for on accrual basis



- ii. The liability towards employee defined benefits such as Gratuity and Leave Encashment is assessed on actuarial valuation in accordance with Projected Unit Credit Method as per AS 15 (Revised) issued by the ICAI and the same is fully provided for.

8. Segment Reporting (AS 17):

The Bank recognizes the Business Segment as the primary reporting segment and Geographical Segment as the secondary reporting segment, in accordance with RBI guidelines and in compliance with AS 17

Business Segment is classified into

- (a) Treasury
- (b) Corporate and Wholesale Banking,
- (c) Retail Banking and
- (d) Other Banking Operations.

Geographical Segments: The Bank operates only in India and hence the reporting consists only of domestic segment.

9. Related Party Disclosures (AS 18)

There are no related parties which require a disclosure under AS 18 other than the Key Management Personnel

10. Operating Leases (AS 19):

Lease rental obligations in respect of assets taken on operating lease are charged to Profit and Loss Account on straight-line basis over the lease term. Initial direct costs are charged to Profit and Loss account.

11. Earnings per Share (AS 20):

Basic earnings per share is computed by dividing the net profit or loss for the year by the weighted average number of shares (excluding preference shares) outstanding during the year.

12. Income-Tax (AS 22):

The Bank provides for tax based on its assessment of the tax payable as per prevailing provisions of Income Tax Act, 1961, and rules framed there under.

Deferred tax is calculated at the rate of 25.168% and is recognized on timing differences that originate in one period and are capable of reversal in one or more subsequent periods. Deferred Tax Asset is recognized only to the extent that there is reasonable certainty that the assets would be realized in future.

13. Intangible Assets (AS 26):

Software expenses are disclosed in accordance with AS 26 issued for Intangible Assets by the ICAI.

14. Impairment of Assets (AS 28):

The Bank assesses at each Balance Sheet date whether there is any indication that an asset may be impaired. Impairment loss if any is recognized in the statement of Profit & loss to the extent, the carrying amount of asset exceeds its estimated recoverable amount.



15. Provisions, Contingent Liabilities and Contingent Assets (AS 29):

A provision is recognized when the Bank has a present obligation as a result of past event where it is probable that an outflow of resources will be required to settle the obligation, in respect of which a reliable estimate can be made. Provisions are not discounted to its present value and are determined based on best estimate required to settle the obligation at the Balance Sheet date. These are reviewed at each Balance Sheet date and adjusted to reflect the current best estimates.

A disclosure of Contingent Liability is made when there is:

- i) A possible obligation arising from a past event, the existence of which will be confirmed by occurrence or nonoccurrence of one or more uncertain future events not within the control of the Bank; or
- ii) A present obligation arising from a past event which is not recognized as it is not probable that an outflow of resources will be required to settle the obligation or a reliable estimate of the amount of the obligation cannot be made. When there is a possible or a present obligation in respect of which the likelihood of outflow of resources is remote, no provision or disclosure is made. Contingent Assets are not recognized in the financial statements. However, Contingent Assets are assessed continually.

III. NOTES FORMING PART OF THE ACCOUNTS FOR THE YEAR ENDED 31ST MARCH, 2026:

1. Payments to Micro, Small, Medium Enterprises (MSME)

Payments to Micro, Small, Medium Enterprises (MSME) registered suppliers, as per information available with the Bank, have been made within the timeline specified in Micro, Small, Medium Enterprises Development Act, 2006.

2. EVENTS OCCURRING AFTER BALANCE SHEET DATE (AS 4)

There are no major events occurring after the balance sheet date which needs to be incorporated into the financial statements.

3. Net Profit or Loss for the Period, Prior Period Items and Changes in Accounting Policies (AS 5)

Prior Period Items:

Followings are the prior period income

Particulars	Rs. In Lakhs
Commission on Insurance	16.70

Change in Accounting Policy:

There is no change in the Significant Accounting Policies adopted during the year ended 31st March 2026 as compared to those followed in the previous financial year 2024-25 except as mentioned in para 6. iv related to recovery in non-performing advances.

4. PROPERTY, PLANT & EQUIPMENT (FIXED ASSET) (AS 10)

The Bank has revalued immovable properties on 31st March 2026, however, immovable properties were revalued on 31st March 2023 based on the valuation reports of the external independent valuers. Closing balance of Revaluation Reserve as on 31st March 2026 is Rs 8,657.30 Lakhs (Previous Year Rs. 8,819.95 Lakhs)



5. EMPLOYEE BENEFITS (AS 15)

The details as required by AS 15 issued by the ICAI pertaining to Gratuity is as under:
Amount in Crore Rs

Sr. No	Particulars	Gratuity (Funded) 31.03.2026	Gratuity (Funded) 31.03.2025
1	Discount rate	6.86%	6.66 %
2	Expected Return on plan assets	6.66%	7.55 %
3	Salary Escalation Rate	5.00%	5.00 %
4	Reconciliation of opening and closing balance of the present value of the defined benefit obligation:		
	Opening Present value of obligation	24.00	22.03
	Interest cost	1.51	1.47
	Current service cost	1.00	0.93
	Liability transfer in		
	Benefits paid	-2.66	-2.51
	Past Service Cost		
	Actuarial (gains) / loss on obligations	2.40	2.07
	Present value of obligation as at Year End	26.25	24.00
5	Reconciliation of opening & closing balance of fair value of plan assets:		
	Opening Fair value of plan assets	32.63	30.96
	Expected return on plan assets	2.08	2.31
	Contributions	--	1.81
	Transfer from other entities		
	Benefits paid	-2.66	-2.51
	Actuarial gain / (loss) on plan assets	-2.07	0.04
	Fair value of plan assets as at Year End	29.98	32.63
6	Amount recognized in Balance Sheet		
	Present value of obligations as at Year End	26.25	24.00
	Fair value of Plan Assets as at Year End	29.98	32.63
	(Assets) / Liability as at Year End	3.73	-8.63
7	Expenses recognized in Profit and Loss Account		
	Current service cost	1.00	0.93
	Interest cost	1.51	1.47
	Return on Plan Assets	2.08	2.31
	Past Service Cost		
	Net actuarial (gain) / loss	2.07	2.03
	Expenses recognized in Profit and Loss Account	4.90	0.09

Data as required by AS 15 issued by the ICAI pertaining to Leave Encashment is as under:

Sr. No	Particulars	Leave Encashment (Funded) 31.03.2026	Leave Encashment (Funded) 31.03.2025
1	Discount rate	6.86%	-
2	Salary Escalation Rate	5.00%	-
3	Present value of obligations as at Year End	26.24	5.15
4	Fair value of Plan Assets as at Year End	31.69	9.26
5	(Assets) / Liability as at Year End	-5.45	-4.10



6. SEGMENT REPORTING (AS 17)

Primary Segment Reporting (By Business Segments) is as under:

Rs in Crores

Business Segments	Treasury		Corporate/ Wholesale Banking		Retail Banking		Other Banking Business		TOTAL	
	CY	PY	CY	PY	CY	PY	CY	PY	CY	PY
Revenue	58.76	52.27	31.61	25.50	74.88	82.77	32.26	11.53	197.51	172.07
Result	6.21	5.79	11.02	3.25	38.42	8.38	32.26	3.05	87.91	20.47
Unallocated Expenses									64.63	0.00
Operating Profit									23.28	20.47
Income Taxes									6.42	6.75
Extraordinary Profit/ Loss									2.77	(1.08)
Net Profit									14.10	14.80
Other Information										
Segment Assets	821.90	742.80	285.91	229.13	858.32	771.48	0.05	354.15	1,966.18	2,097.56
Unallocated Assets									268.88	10.25
Total Assets									2,235.06	2,107.81
Segment Liabilities	50.41	741.93	308.09	217.32	1,614.12	731.27	39.27	417.29	2,011.88	2,107.81
Unallocated Liabilities									223.17	0.00
Total Liabilities									2,235.06	2,107.81

7. RELATED PARTY DISCLOSURE (AS 18)

Since Shri R. M. Sontakke, the Chief Executive Officer (CEO) of the Bank is a single party under the category Key Management Personnel, no further details need to be disclosed in terms of RBI circular RBI/DOR/2025-26/289 DOR.ACC.REC. No.208/21.04.018/2025-26 dt.28th November 2025

(Amount in Rs. Crore)

Items/Related Party	Parent (as per ownership or control)	Subsidiaries	Associate s/Joint Ventures	Key Management Personnel	Relatives of Key Management Personnel	Total
Borrowings#	0.00	0.00	0.00	0.00	0.00	0.00
Deposits#	0.00	0.00	0.00	0.001	0.02	0.021
Placement of deposits#	0.00	0.00	0.00	0.00	0.00	0.00



Items/Related Party	Parent (as per ownership or control)	Subsidiaries	Associate s/Joint Ventures	Key Management Personnel	Relatives of Key Management Personnel	Total
Advances#	0.00	0.00	0.00	0.00	0.00	0.00
Investments#	0.00	0.00	0.00	0.00	0.00	0.00
Non-funded commitments#	0.00	0.00	0.00	0.00	0.00	0.00
Leasing/HP arrangements availed#	0.00	0.00	0.00	0.00	0.00	0.00
Leasing/HP arrangements provided#	0.00	0.00	0.00	0.00	0.00	0.00
Purchased of fixed assets	0.00	0.00	0.00	0.00	0.00	0.00
Sale of fixed assets	0.00	0.00	0.00	0.00	0.00	0.00
Interest Paid	0.00	0.00	0.00	0.00	0.00	0.00
Interest Received	0.00	0.00	0.00	0.00	0.00	0.00
Rendering of Services*	0.00	0.00	0.00	0.00	0.00	0.00
Receiving of Services*	0.00	0.00	0.00	0.00	0.00	0.00
Management of contracts*	0.00	0.00	0.00	0.00	0.00	0.00

8. LEASES (AS 19)

Lease rental obligations in respect of assets taken on operating lease are charged to Profit and Loss Account on straight-line basis over the lease term. Initial direct costs are charged to Profit and Loss Account.

The Bank has operating leases and the disclosures under AS 19 on "Leases" issued by the ICAI are as follows:

Particulars	31.03.2026	31.03.2025
Future lease rental payable as at the end of the year		
- Not later than one year	130.77	82.99
- Later than one year and not later than five years	481.30	224.33
- Later than five years	1,002.49	409.82
Total of minimum lease payments recognized in the profit and loss account for the year	94.30	56.45
Total of future minimum sub-lease payment expected to be received under non- cancellable sub-lease	NIL	NIL
Sub-lease payments recognized in the profit and loss account for the year	NIL	NIL

9. EARNINGS PER SHARE (EPS) (AS 20):

Particulars	31.03.2026	31.03.2025
Net Profit after Tax attributable to Equity Shareholders (before appropriations) Rs. in lakhs	1,409.57	1,480.21
Weighted Average No. of Equity Shares outstanding during the period (Actual)	286,91,682	286,71,806
Basic Earnings Per Share (Rs.)	4.91	5.16
Diluted Earnings Per Share (Rs.)	4.91	5.16



10. Deferred Tax Assets/Liabilities as on 31.03.2026 (AS-22) (Rs. In Lakhs)

Sr. No.	Particulars	2025-26	2024-25
A	Deferred Tax Assets		
i	Provision for BDDR	913.35	708.19
ii	Provision for Standard Assets	0.00	115.54
iii	Fixed Assets	160.33	0.00
	Sub Total(A)	1,073.68	823.73
B	Deferred Tax Liability		
i	Loss of Nagarik Sahakari Bank Indore	49.94	49.94
ii	Fixed Assets	95.39	95.39
iii	BDDR 2024	411.28	0.00
iv	Provision for Standard Assets	115.54	0.00
	Sub Total (B)	672.15	145.33
C	Total (A-B)	401.53	678.40

11. Intangible Assets (AS26) 31.03.2026 (Rs in Lakhs)

Sr. No.	Particulars	2025-2026	2024-2025
1	Opening Balance	16.15	25.22
2	Add during the year	12.53	4.25
3	Less Amortized during the year	14.67	13.32
	Closing Balance	14.01	16.15

12. IMPAIRMENT OF ASSETS (AS 28)

The Bank has ascertained that there is no material impairment of any of its assets and as such no provision under Accounting Standard 28 on Impairment of Assets issued by the ICAI is required.

13. PROVISIONS, CONTINGENT LIABILITIES AND CONTINGENT ASSETS (AS 29):

- i. Contingent Liabilities on account of Claims against Bank not acknowledged as debts, Bank Guarantees, Letters of Credit, Forward Contracts and Bills under Import LCs are as follows:

Particulars	Rs in Lakhs	
	31.03.2026	31.03.2025
Bank Guarantee	10,271.10	10,428.86
Letter of Credit	NIL	NIL
TOTAL	10,271.10	10,428.86

ii. Transfers to Depositor Education and Awareness Fund (DEA Fund)

Particulars	Rs in Lakhs	
	31.03.2026	31.03.2025
Opening Balance of amounts transferred to DEAF	1,978.90	1,820.02
Add: Amounts transferred to DEAF during the year	148.67	195.90
Less: Amounts reimbursed by DEAF towards claims*	25.34	37.02
Closing Balance of amounts transferred to DEAF	2,102.23	1,978.90



IV. DISCLOSURE IN TERMS OF RBI GUIDELINES:

(As per RBI Master Direction RBI/DoR/2025-26/289 DoR.ACC.REC.No.208/21.04.018 /2025-26 dated 28/11/2025)

1. Regulatory Capital

i) Composition of Regulatory Capital

Rs in Crores

Sr. No.	Particulars	Current Year	Previous Year
i)	Common Equity Tier 1 capital (CET 1)* / Paid up share capital and reserves [@] (net of deductions, if any)	173.55	143.13
ii)	Other Tier 1 capital	NIL	NIL
iii)	Tier 1 capital (i + ii)	173.55	143.13
iv)	Tier 2 capital	14.06	13.83
v)	Total capital (Tier 1+Tier 2)	187.61	156.96
vi)	Total Risk Weighted Assets (RWAs)	1,123.63	1,003.37
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)* /Paid-up share capital and reserves as percentage of RWAs [@]	15.45%	14.27%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	15.45%	14.26%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.25%	1.38%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	16.70%	15.64%
xi)	Percentage of the shareholding of a)Government of India b)State Government (specify name) [§] c)Sponsor Bank [§]	Not Applicable	Not Applicable
xii)	Amount of paid-up equity capital raised during the year (Net)	0.05	0.80
xiii)	Amount of non-equity Tier 1 capital raised during the year, of which: perpetual non-cumulative preference shares, perpetual debt instruments,	NIL NIL	NIL NIL
xiv)	Amount of Tier 2 capital raised during the year, of which perpetual non-cumulative preference shares, perpetual debt instruments	NIL NIL	NIL NIL

ii) Draw down from Reserves

No draw down from reserves during the year 2025-26.



2. Asset liability management

a) Maturity pattern of certain items of assets and liabilities as on 31.03.2026

Rs in Crores

	Day1	2 to 7 days	8 to 14 days	15 to 30 Days	31 days to 2 months	Over 2 months and up to 3 Months	Over 3 months and up to 6 Months	Over 6 months and up to 1year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	57.50	44.45	43.65	47.93	88.92	162.00	163.16	423.35	847.62	15.37	4.36	1898.31
Advances	0.60	4.66	19.40	14.57	27.36	66.00	66.48	201.91	543.22	87.45	91.99	1123.64
Investments	10.35	40.05	26.35	29.55	119.48	75.00	76.21	216.71	199.95	2.77	2.69	799.11
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

3. Investments

i) Composition of Investment Portfolio as at 31.03.2026

Rs in Crores

	Investments in India							Investments outside in India				Total investments	
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government Securities	Subsidiaries and/or joint ventures	Others	Total investments outside in India		
Held to Maturity													
Gross	288.41	0.00	0.00	0.00	0.00	0.00	288.41	0.00	0.00	0.00	0.00	0.00	288.41
Less: Provision	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	288.41	0.00	0.00	0.00	0.00	0.00	288.41	0.00	0.00	0.00	0.00	0.00	288.41
Available for Sale													
Gross	202.24	0.00	1.91	0.00	0.00	32.94	237.09	0.00	0.00	0.00	0.00	0.00	237.09
Less: Provision	8.23	0.00	0.00	0.00	0.00	33.07	41.30	0.00	0.00	0.00	0.00	0.00	41.30
Net	194.01	0.00	1.91	0.00	0.00	-0.13	195.79	0.00	0.00	0.00	0.00	0.00	195.79
Held for Trading													
Gross	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: Provision for depreciation and 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
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
Total Investments	490.65		1.91			32.94	525.50	0.00	0.00	0.00	0.00	0.00	525.50
Less: Provision for non-performing investments	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: Provision for depreciation and NPI	8.23	0.00	0.00	0.00	0.00	33.07	41.30	0.00	0.00	0.00	0.00	0.00	41.30
Net	482.42	0.00	1.91	0.00	0.00	-0.13	484.20	0.00	0.00	0.00	0.00	0.00	484.20



Composition of Investment Portfolio as at 31.03.2025

Rs in crores

	Investments in India							Investments outside in India				Total investments
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government Securities	Subsidiaries and/or joint ventures	Others	Total investments outside in India	
Held to Maturity												
Gross	394.62	0.00	0.00	0.00	0.00	0.00	394.62	0.00	0.00	0.00	0.00	394.62
Less: Provision	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	394.62	0.00	0.00	0.00	0.00	0.00	394.62	0.00	0.00	0.00	0.00	394.62
Available for Sale												
Gross	123.81	0.00	1.91	0.00	0.00	58.30	184.02	0.00	0.00	0.00	0.00	184.02
Less: Provision	2.04	0.00	0.00	0.00	0.00	57.07	59.11	0.00	0.00	0.00	0.00	59.11
Net	121.77	0.00	1.91	0.00	0.00	1.23	124.91	0.00	0.00	0.00	0.00	124.91
Held for Trading												
Gross	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: Provision for depreciation and 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
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
Total Investments	518.43	0.00	1.91	0.00	0.00	58.30	578.64	0.00	0.00	0.00	0.00	578.64
Less: Provision for non-performing investments	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: Provision for depreciation and NPI	2.04	0.00	0.00	0.00	0.00	57.07	59.11	0.00	0.00	0.00	0.00	59.11
Net	516.39	0.00	1.91	0.00	0.00	1.23	519.53	0.00	0.00	0.00	0.00	519.53

ii) Movement of provisions for Depreciation and Investment Fluctuation Reserve

(Amount in Rs. Crore)

Particulars	2025-26	2024-25
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	59.14	66.25
b) Add: Provisions made during the year	6.16	0.14
c) Less: Write off / write back of excess provisions during the year	24.00	7.25
d) Closing balance	41.30	59.14
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	8.09	2.42
b) Add: Amount transferred during the year	1.02	5.67
c) Less: Drawdown	0.00	0.00
d) Closing balance	9.11	8.09
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	3.87%	4.44%



iii) **Sale and transfers to / from HTM category**

During the year bank has transfer securities of Rs. 105.71 Crores from HTM to AFS category on 06/05/2025. Bank has provided Rs. 0.02 Crores towards IDR for depreciation as per FBIL rate. Appreciation on the same has been ignored by the bank.

iv) **There are no transfers from HTM category, other than as permitted by RBI Guidelines.**

v) **Non-SLR investment portfolio**

a) **Non-performing non-SLR investments**

Sr. No.	Particulars	2025-26	2024-25
a)	Opening balance	0.00	0.00
b)	Additions during the year since 1 st April	0.00	0.00
c)	Reductions during the above period	0.00	0.00
d)	Closing balance	0.00	0.00
e)	Total Provision held	0.00	0.00

V. **Issuer composition of non-SLR investments**

(Amount in Rs. Crore)

Sr No	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
		CY	PY	CY	PY	CY	PY	CY	PY	CY	PY
		31/3/26	31/3/25	31/3/26	31/3/25	31/3/26	31/3/25	31/3/26	31/3/25	31/3/26	31/3/25
a)	PSUs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b)	FIs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c)	Banks	273.60	164.16	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d)	Private Corporates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e)	Subsidiaries / Joint Ventures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
f)	Others	34.85	60.20	0.00	0.00	0.00	0.00	0.00	0.00	1.91	1.91
g)	Provision held towards depreciation	33.07	57.07	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	308.45	224.36	0.00	0.00	0.00	0.00	0.00	0.00	1.91	1.91

VI. **Repo transactions**

No repo transactions during the current year & previous year.

VII. **Government Security Lending (GSL) transactions**

No Government security lending (GSL) transactions repo transactions during the current year & previous year.



4. Asset Quality

(i) Classification of advances and provision held as on 31.03.2026 (Rs in Crores)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances & NPAs						
Opening Balance	968.27	15.02	16.11	1.22	32.35	1,000.62
Add: Additions during the year					101.60	123.02
Less: Reductions during the year*					102.20	0.00
Closing balance	1,091.89	10.07	21.68	0.00	31.75	1,123.64
*Reductions in Gross NPAs due to:						
Up gradation					7.10	
Recoveries (excluding recoveries from upgraded accounts)					4.08	
Technical/ Prudential Write-offs					5.42	
Write-offs					0.00	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	4.59	1.94	29.27	1.22	32.43	37.02
Add: Fresh provisions made during the year					9.00	9.00
Less: Excess provision reversed/ Write-off loans					(16.34)	(16.34)
Closing balance of provisions held	4.59	1.01	24.08	0.00	25.09	29.68
Net NPAs						
Opening Balance		0.00	0.00	0.00	0.00	
Add: Fresh additions during the year					6.66	
Less: Reductions during the year					0.00	
Closing Balance		0.00	0.00	0.00	6.66	
Floating Provisions						
Opening Balance						0.00
Add: Additional provisions made during the year						0.00
Less: Amount drawn during the year						0.00
Closing balance of floating provisions						0.00
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written-off accounts						32.60
Add: Technical/ Prudential write-offs during the year						5.42
Less : Recoveries made from previously technical/ prudential written-off account during the year						7.18
Closing balance						30.84



Classification of advances and provision held as on 31.03.2025

(Rs in Crores)

	Standard	Non-Performing			Total	
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances & NPAs						
Opening Balance	913.92	10.05	16.43	1.00	27.48	941.40
Add: Additions during the year					141.92	59.22
Less: Reductions during the year*					137.05	0.00
Closing balance	968.27	15.02	16.11	1.22	32.35	1,000.62
*Reductions in Gross NPAs due to:						
Up gradation					119.92	
Recoveries (excluding recoveries from upgraded accounts)					17.13	
Technical/ Prudential Write-offs					0.00	
Write-offs					0.00	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	4.59	1.01	3.90	0.95	5.86	27.69
Add: Fresh provisions made during the year					2.43	4.75
Less: Excess provision reversed/ Write-off loans					0.00	0.00
Closing balance of provisions held	4.59	1.94	5.84	1.22	9.00	32.44
Net NPAs						
Opening Balance		0.00	0.00	0.00	0.00	
Gross Standard Advances & NPAs					0.00	
Less: Reductions during the year					0.00	
Closing Balance		0.00	0.00	0.00	0.00	
Floating Provisions						
Opening Balance						0.00
Add: Additional provisions made during the year						0.00
Less: Amount drawn during the year						0.00
Closing balance of floating provisions						0.00
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written-off accounts						44.64
Add: Technical/ Prudential write-offs during the year						0.00
Less : Recoveries made from previously technical/ prudential written-off account during the year						12.04
Closing balance						32.60



Classification of advances and provisions held as on 31.03.2026

(Rs in Crores)

Ratios (in percent)	2025-26	2024-25
Gross NPA to Gross Advances	2.83%	3.23%
Net NPA to Net Advances	0.61%	0.00%
Provision coverage ratio	79.04%	100.27%

(ii) Sector-wise Advances and Gross NPAs

Rs in Crores

Sr. No.	Sector	Current Year			Previous Year		
		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
i)	Priority Sector						
a)	Agriculture and allied activities	63.12	5.63	8.92%	55.79	6.09	10.01%
b)	Advances to industries sector eligible as priority sector lending	168.2	4.28	2.54%	139.08	8.66	6.22%
c)	Services	429.79	15.33	3.57%	377.02	9.18	2.43%
d)	Personal loans	48.72	2.61	5.36%	76.36	2.62	3.41%
	Subtotal (i)	709.83	27.85	3.92%	648.25	26.55	4.10%
ii)	Non-priority Sector						
a)	Agriculture and allied activities	-	-	-	-	-	-
b)	Industry	-	-	-	-	-	-
c)	Services	26.06	-	0.00%	16.01	-	-
d)	Personal loans	387.75	3.90	1.01%	336.35	5.79	1.72%
	Sub-total (ii)	413.81	3.90	0.94%	352.36	5.79	1.64%
	Total (i + ii)	1,123.64	31.75	2.83%	1,000.61	32.34	3.23%

(iii) Overseas assets, NPAs and revenue

Bank does not have any overseas assets, NPAs and Revenue during the Previous Financial year and Current Financial Year.



(iv) Details of accounts subjected to restructuring as defined as per applicable regulations

(Rs in crores)

		Agriculture and allied activities		Corporate (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		CY	PY	CY	PY	CY	PY	CY	PY	CY	PY
Standard	Number of borrowers	0	0	0	0	0	0	0	0	0	0
	Gross Amount (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision held (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub standard	Number of borrowers	0	0	0	0	0	0	0	0	0	0
	Gross Amount (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision held (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Doubtful	Number of borrowers	0	0	0	0	0	0	1	0	1	0
	Gross Amount (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	7.01	0.00	7.01	0.00
	Provision held (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	1.40	0.00	1.40	0.00
Total	Number of borrowers	0	0	0	0	0	0	1	0	1	0
	Gross Amount (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	7.01	0.00	7.01	0.00
	Provision held (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	1.40	0.00	1.40	0.00

(v) Divergence in Assets Classification & Provisions: - NIL

(vi) Disclosure of transfer of loan exposures

(a) Loans not in default that are acquired during the year

32 A/cs of Rs. 23.02 Crores has been acquired by the bank during the year from other banks/ Financials institutions etc. No higher tenure was given by the bank to the acquired loan borrower.

(b) Details of stressed loans transferred during the year: NIL



(vii) Non-Fund Base Credit Facilities: (Amount Rs in Crore)

		As at March 31/03/2026	As at March 31/03/2026	As at March 31/03/2025	As at March 31/03/2025
		Secured Portion	Unsecured Portion	Secured Portion	Unsecured Portion
I	Outstanding Guarantees	102.71	0.00	104.29	0.00
i)	In India	102.71	0.00	104.29	0.00
ii)	Outside India	0.00	0.00	0.00	0.00
II	Acceptances, Endorsements and other Obligations	0.00	0.00	0.00	0.00
II	Other NFB Credit facilities	0.00	0.00	0.00	0.00

(viii) Fraud accounts

Details on the number and amount of frauds as well as the provisioning thereon:

Rs in Crores

Particulars	2025-26	2024-25
Number of frauds reported	0	0
Amount involved in fraud	0.00	0.00
Amount of provision made for such frauds	0.00	0.00
Amount of Unamortized provision debited from 'other reserves as at the end of the year.	NIL	NIL

(ix) Disclosures related to Project Finance

Bank had not financed any project loans during the year.

(x) Disclosure under Resolution Framework for COVID-19-related Stress

Half yearly Disclosure for the period of March 31, 2026

(Rs in crores)

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 31.03.2026
Personal Loans	0.00	0.00	0.00	0.00	0.00
Corporate persons	0.00	0.00	0.00	0.00	0.00
Of which MSMEs	0.01	0.00	0.00	0.00	0.01
Others	0.00	0.00	0.00	0.00	0.00
Total	0.01	0.00	0.00	0.00	0.01



Half yearly Disclosure for the period of September 30, 2025

(Rs in crores)

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 30.09.2025
Personal Loans	0.00	0.00	0.00	0.00	0.00
Corporate persons	0.00	0.00	0.00	0.00	0.00
Of which MSMEs	0.54	0.00	0.00	0.00	0.54
Others	0.00	0.00	0.00	0.00	0.00
Total	0.54	0.00	0.00	0.00	0.54

5. Exposures

(i) Exposure to Real Estate Sector

(Rs in crores)

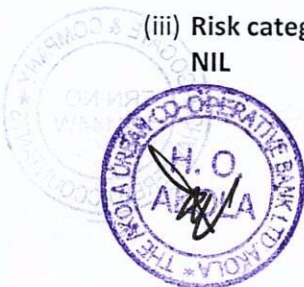
Category	2025-26	2024-25
i) Direct exposure		
a) Residential Mortgages – Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	66.69	33.32
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;	1.77	19.48
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –		
i. Residential	0.00	0.00
ii. Commercial Real Estate	0.00	0.00
iii Indirect Exposure Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	0.00	0.00
Total Exposure to Real Estate Sector	68.46	52.80

(ii) Exposure to capital Market (Rs in crores)

NIL

(iii) Risk category-wise country exposure

NIL



(iv) Unsecured advances

(Rs in crores)

Particulars	2025-26	2024-25
Total unsecured advances of the bank	2.24	2.69
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	NIL	NIL
Estimated value of such intangible securities	NIL	NIL

(v) Factoring exposures:

No factoring exposure of the Bank as on 31.03.2026

(vi) Unhedged foreign currency exposure:

No Unhedged foreign currency exposure of the Bank as on 31.03.2026

(vii) Loans against gold and silver collateral

(a) Details of loans extended against eligible gold and silver collateral

As on 31/03/2026, no loans were sanctioned by the bank against collateral security of gold and silver.

(b) Details of Gold and Silver Collateral & Auctions

Sr. No.	Particulars	Remark
(a)	Unclaimed gold/silver collateral at year end (grams)	Nil
(b)	Number of loan accounts where auctions conducted	Nil
(c)	Total outstanding in those accounts	Nil
(d)	Gold/silver collateral acquired during year (grams)	Nil
(e)	Gold/silver collateral auctioned (grams)	Nil
(f)	Recovery made through auctions (₹ Cr)	Nil
(g)	Recovery % (of collateral value)	Nil
(h)	Recovery % (of outstanding loan)	Nil

6. Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits

(Rs in Crores)

Particulars	2025-26	2024-25
Total deposits of the twenty largest depositors	124.93	23.95
Percentage of deposits of twenty largest depositors to total deposits of the bank	6.55%	1.36%

b) Concentration of advances

(Rs in Crores)

Particulars	2025-26	2024-25
Total advances to the twenty largest borrowers	212.33	130.58
Percentage of advances to twenty largest borrowers to total advances of the bank	18.90%	13.05%



c) **Concentration of exposures** (Rs in Crores)

Particulars	2025-26	2024-25
Total exposure to the twenty largest borrowers/ customers	165.03	130.58
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/customers	14.69%	13.05%

d) **Concentration of NPA** (Rs in Crores)

Particulars	2025-26	2024-25
Total Exposure to the top twenty NPA accounts	23.61	22.11
Percentage of exposures to the twenty largest NPA exposures to total Gross NPAs.	74.36%	68.35%

7. **Derivatives**

Bank has not entered into any transactions in foreign exchange agreement or interest rate swaps in the current and previous years

8. **Transfers to Depositor Education and Awareness Fund (DEA Fund)**

(Rs in Crores)

Sr. No.	Particulars	31.03.2026	31.03.2025
i)	Opening Balance of amounts transferred to DEA Fund	19.79	18.20
ii)	Add: Amounts transferred to DEA Fund during the year	1.49	1.96
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.25	0.37
iv)	Closing Balance of amounts transferred to DEA Fund	21.02	19.79

9. **Disclosure of complaints**

i) Summary information on complaints received by Bank from customers and from offices of Ombudsman are as follows:

Sr. No	Particulars	FY 25-26	FY 24-25
	Complaints received by the bank from its customers		
1.	Number of complaints pending at beginning of the year	-	-
2.	Number of complaints received during the year	66	79
3.	Number of complaints disposed during the year	66	79
3.1	Of which, number of complaints rejected by the bank	-	-
4.	Number of complaints pending at the end of the year	-	-
	Maintainable complaints received by the bank from Office of Ombudsman		
5.	Number of maintainable complaints received by the bank from Office of Ombudsman	06	26
5.1	Of 5, number of complaints resolved in favor of the bank by Office of Ombudsman	06	26
5.2	Of 5, number of complaints resolved through conciliation / mediation / advisories issued by Office of Ombudsman	-	-
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	-	-
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)	-	-



ii) Top five grounds 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	Number of complaints pending at end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
FY 25-26					
Ground-1	NIL	48	-12.72	NO	NO
Ground-2	-	01	-80	-	-
Ground-3	-	01	0.00	-	-
Ground-4	-	07	250	-	-
Ground-5	-	09	-43.75	-	-
Others	-	-	-	-	-
Total	-	66	16.46	-	-
FY 24-25					
Ground-1	NIL	55	25	NIL	NIL
Ground-2	-	05	100	-	-
Ground-3	-	01	100	-	-
Ground-4	-	02	100	-	-
Ground-5	-	16	433.33	-	-
Others	-	-	-	-	-
Total	-	79	68.08	-	-

**online complaints relating to UPI, ATM, IMPS, Mobile banking and other digital transaction were not accounted for in previous FY. The same have now been updated in previous & Current FY.

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

The Reserve Bank of India (RBI) has not imposed penalty during Financial Year 2025-2026 and 2024-2025.

11. Other Disclosures

i.) Business ratios

Particulars	2025-26	2024-25
Interest Income as a percentage to Working Funds	7.19%	7.32%
Non-interest income as a percentage to Working Funds	0.38%	0.95%
Cost of Deposits	5.22%	5.13%
Net Interest Margin	3.16%	3.13%
Operating Profit as a percentage to Working Funds	0.54%	1.31%
Return on Assets	0.68%	0.74%
Business (deposits plus advances) per employee (in ₹ crore)	6.60	5.59
Profit per employee (in ₹ crore)	0.03	0.02



ii.) Disclosure on Bank assurance Business

(Rs. in Crores)

Sr. No.	Insurance Company Name	FY 2025-2026		FY 2024-2025	
		Premium Collected During Fy/year	Commission Received During Fy/year	Premium Collected During Fy/year	Commission Received During Fy/year
1	Bajaj General Insurance	1.76	0.35	1.77	0.37
2	HDFC Life Insurance	1.15	0.27	1.81	0.55
3	Lic of India	0.17	0.02	0.37	0.03
4	SBI Life insurance	0.36	0.07	0.00	0.00
	Total	3.43	0.71	3.95	0.94

iii.) Marketing and distribution

Bank has not received any fees/ remuneration in respect of the marketing and distribution function during current and previous year.

iv.) Information Regarding Trading of Priority Sector Lending Certificate (PSLC)

Category of PSLC	Amount of PSLC Sold	No. of Units Sold	Premium Amount per Unit	Premium Amount Received
NIL	NIL	NIL	NIL	NIL

v.) Provisions and Contingencies

(Rs in Crores)

Particular	2025-26	2024-25
Provision for NPI	0.00	0.00
Provision towards NPA	9.00	4.75
Provision made towards Income tax	5.00	6.75
Other Provisions	7.84	0.00
Total	21.84	11.50

vi.) Payment of DICGC Insurance Premium

(Rs in Crores)

Particular	2025-26	2024-25
Payment of DICGC Insurance Premium	2.12	2.04
Arrears in payment of DICGC Premium	0.00	0.00



vii.) Disclosure of facilities granted to directors and their relatives

Statement Showing Particulars of Loans & Advances to the Directors & their Relatives:

(Rs in Crores)

Particulars	Amount O/s at the beginning of the year i.e., 01/04/2025	Amount of Sanctioned during the current period	Amount of O/s at the end of the year 31/03/2026	% of the Total Loans & Advances
Directors	0.93	0.00	0.81	0.07%
Relative of Directors	0.00	0.00	0.00	0.00
Companies/Firms in which Directors are interested	0.00	0.00	0.00	0.00
Directors Relative Surety	0.00	0.00	0.00	0.00
TOTAL	0.93	0.00	0.81	0.07%

- Figures given in brackets pertain to earlier year, unless otherwise specified.
- Previous year's figures have been re-grouped/re-arranged wherever necessary to conform to the presentation of the accounts of the current year.

As per our Report of even date
For M/s. Gogate and Company
Chartered Accountants
FRN124144W



CA S G Deo
Partner
M.No.151099
UDIN-26151099YEDFDD4414
Date: - 18/04/2026
Place: - Akola



For The Akola Urban Co-Operative Bank Ltd., Akola
Multi-State Scheduled Bank



R M Sontakke
Chief Executive Officer

