



TELANGANA GRAMEENA BANK
(Sponsored by State Bank of India)
HYDERABAD

Balance Sheet As on 31.03.2025

(Amt in 000s)			
Particulars	Sch.	As on 31.03.2025 (Audited)	As on 31.03.2024 (Audited)
CAPITAL AND LIABILITIES			
Capital	1	57,28,69	18,07,23
Reserves and Surplus	2	8374,54,25	2495,05,12
Deposits	3	32273,01,69	14194,81,38
Borrowings	4	16613,32,40	6456,97,30
Other Liabilities and Provisions	5	683,73,37	260,24,37
TOTAL		58001,90,40	23425,15,40
ASSETS			
Cash and Balances with Reserve Bank of India	6	1457,18,06	566,24,07
Balances with Banks and Money at call and short notice	7	9134,31,94	5368,10,34
Investments	8	5445,24,92	2383,81,52
Advances	9	40647,80,16	14576,01,69
Fixed Assets	10	135,67,42	50,19,33
Other Assets	11	1181,67,90	480,78,45
TOTAL		58001,90,40	23425,15,40
Contingent Liabilities	12	117,24,26	69,77,28
Bills for Collection			

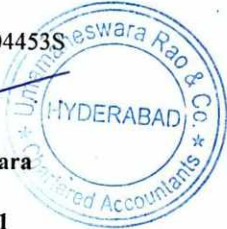
The schedules referred to above form an integral part of the Balance Sheet.

As per our report of even date

For M/s Umamaheswara Rao & Co.,
Chartered Accountants
Firm Registration No. 004453S



CA Rakesh Bhanu Amara
Partner
Membership No. 228411



For Telangana Grameena Bank



T. Chandra Sekhar
General Manager-I



Y. Sobha
CHAIRMAN



Sri V. Siva Kumar
GM (RRB), SBI, Corporate Centre
Director

Smt. Deepthy Sunil
DGM, NABARD
Director

Sri. Raju Ratlavat
AGM, RBI
Director

Sri Priyabrata Mishra
DGM (ABU-GSS), SBI, LHO
Director

Sri. Rayi Ravi
Addl. Sec, Finance Dept,
Govt. Of TG, Director

Dr. B. Gopi, IAS
Director of Agri,
Govt. Of TG, Director

Date: 29.04.2025
Place: Hyderabad



TELANGANA GRAMEENA BANK
(Sponsored by State Bank of India)
HYDERABAD

Profit and Loss as at the year ended 31.03.2025

(Amt in 000s)

Particulars	Sch.	Year ended on 31.03.2025 (Audited)	Year ended on 31.03.2024 (Audited)
I. Income			
Interest earned	13	2736,75,20	1925,01,54
Other income	14	362,00,59	269,95,23
Provision return back		35,71,63	0
Total		3134,47,42	2194,96,77
II. Expenditure			
Interest expended	15	1513,11,96	1056,36,06
Operating expenses	16	719,54,79	400,10,65
Provisions and Contingencies		7,46,09	29,83,98
Total		2240,12,84	1486,30,69
III. Profit / Loss			
Profit for the year before Tax		894,34,58	708,66,08
Less: Provision for Income Tax	-	220,00,00	178,00,00
(Less)/Add:(DTL) / DTA	+	9,500	(1,58,54)
Profit after Tax	a	675,29,58	529,07,54
Profit brought forward from previous year	b	5796,74,51	1501,28,33
Appropriations of Profit(a)			
Transfer to Statutory reserves	i	135,05,91	105,81,51
Transfer to capital reserve	ii	0	0
Transfer to revenue & other reserves	iii	0	0
Transfer to special reserves U/s 36(i)(viii) of IT Act, 1961	iv	20,00,00	12,80,00
Balance of CFY Profit	v	520,23,67	410,46,03
Balance carried over to balance sheet(b+v)		6316,98,18	1911,74,36

The schedules referred to above form an integral part of the Balance Sheet.

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Date: 29.04.2025
Place: Hyderabad

SCHEDULE-1 - CAPITAL

(Amt in 000s)			
	Particulars	As on 31.03.2025 (audited)	As on 31.03.2024 (audited)
I	Authorised Capital (2,00,00,00,000 shares of Rs.10/- each)	2000,00,00	2000,00,00
II	Issued Capital (5,72,86,944 shares of Rs.10/- each)	57,28,69	18,07,23
III	Subscribed and Paid up Capital (5,72,86,944 shares of Rs.10/- each)	57,28,69	18,07,23
	TOTAL	57,28,69	18,07,23

SCHEDULE-2 - RESERVES AND SURPLUS

	Particulars	As on 31.03.2025 (audited)	As on 31.03.2024 (audited)
I	Statutory Reserves		
	Opening Balance	527,19,62	421,38,12
	Additions during the year	1066,56,50	105,81,51
	Deductions during the year	0	0
	Total	1593,76,12	527,19,63
II	Capital Reserves		
	Opening Balance	4,91,14	4,91,14
	Additions during the year	130,64,75	0
	Deductions during the year	0	0
	Total	135,55,89	4,91,14
III	Share premium		
	Opening Balance	0	0
	Additions during the year	0	0
	Deductions during the year	0	0
	Total	0	0
IV	Special Reserve U/s 36(1)(viii)		
	Opening Balance	51,20,00	38,40,00
	Additions during the year	267,30,22	12,80,00
	Deductions during the year	0	0
	Total	318,50,22	51,20,00
IV	Revenue and other Reserves		
	Opening Balance	0	0
	Additions during the year	9,73,84	0
	Deductions during the year	0	0
	Total	9,73,84	0
V	Balance of Profit & Loss Account	6316,98,18	1911,74,35
	TOTAL (I, II, III, IV & V)	8374,54,25	2495,05,12

SCHEDULE-3 - DEPOSITS

	Particulars	As on 31.03.2025 (audited)	As on 31.03.2024 (audited)
A. I.	Demand Deposits		
	i. From Banks	0	0
	ii. From Others	423,88,86	148,69,69
II	Saving Bank Deposit	11688,32,05	4993,33,97
III	Term Deposits		
	i. From Banks	4968,30,97	2622,05,59
	ii. From Others	15192,49,81	6430,72,13
	TOTAL of (I II and III)	32273,01,69	14194,81,38
B.	I. Deposits of branches in India	32273,01,69	14194,81,38
	II. Deposits of branches outside India	0	0
	TOTAL	32273,01,69	14194,81,38



CHIEF MANAGER (ACCOUNTS)

SCHEDULE-4 - BORROWINGS

(Amt in 000s)

	Particulars	As on 31.03.2025 (audited)	As on 31.03.2024 (audited)
I	Borrowing in India		
	i. Reserve Bank of India	672,00,00	210,00,00
	ii. Other Banks (SBI & Indusind)	2549,18,25	679,16,14
	iii. Other institutions and agencies		
	a) NABARD	12947,84,93	5321,85,86
	b) National Housing Bank (NHB)	421,98,82	230,52,80
	c) MUDRA	9,72,80	0
	c) NSFDC	12,57,60	15,42,50
II	Borrowings outside India	0	0
	Total (I & II)	16613,32,40	6456,97,30
	TOTAL OF I & II	16613,32,40	6456,97,30

SCHEDULE-5 - OTHER LIABILITIES AND PROVISIONS

	Particulars	As on 31.03.2025 (audited)	As on 31.03.2024 (audited)
I	Bills payable	55,58,67	25,06,68
II	Inter-office adjustment (Net)	913	,19,91
III	Interests accrued	38,78,06	19,74,26
IV	Others (including provisions)		
	General Provision on Standard Advances	124,93,18	47,84,69
	Provision for Pension & NPS	0	0
	Provision for Income Tax	0	0
	Others Liabilities	464,34,33	167,38,83
	TOTAL	683,73,37	260,24,37

SCHEDULE-6 CASH AND BALANCES WITH RESERVE BANK OF INDIA

	Particulars	As on 31.03.2025 (audited)	As on 31.03.2024 (audited)
I	Cash in hand	107,36,33	46,95,52
II	Balance with Reserve Bank of India		
	i. In Current Account	1349,81,73	519,28,55
	ii. In other Accounts	0	0
	TOTAL (I and II)	1457,18,06	566,24,07



CHIEF MANAGER (ACCOUNTS)

SCHEDULE-7 BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE

(Amt in 000s)

	Particulars	As on 31.03.2025 (audited)	As on 31.03.2024 (audited)
I	In India:		
	i) Balances with Banks:		
	a. In current Accounts	48,46,52	23,44,66
	b. In other Deposit Accounts	9085,85,42	5344,65,68
	ii) Money at call and short notice		
	a. With Banks	0	-
	b. With other institutions	-	-
	TOTAL (i & ii)	9134,31,94	5368,10,34
II	Out side India:		
	i. In current Accounts	-	-
	ii. In other Dep.Accounts	-	-
	iii. Money at call and short notice	-	-
	TOTAL (i, ii, iii)	-	-
	GRAND TOTAL (I and II)	9134,31,94	5368,10,34

SCHEDULE-8 INVESTMENTS

(Amt in 000s)

	Particulars	As on 31.03.2025 (audited)	As on 31.03.2024 (audited)
I	Investments in India in		
	i. Government Securities	5430,24,92	2368,81,52
	Less: Provision /Depreciation	0	-
	Net SLR	5430,24,92	2368,81,52
	ii. Other approved securities	-	-
	iii. Shares	-	-
	iv. Debentures and Bonds	15,00,00	15,00,00
	Less: Provision	-	-
	Sub total Non-SLR	15,00,00	15,00,00
	v. Subsidiaries and/or joint ventures	-	-
	vi. Others		
	IVP / KVP etc.	-	-
	Mutual Funds	-	-
	Less: Provision	-	-
	Sub total Non-SLR	-	-
	Total Non-SLR (Net)	15,00,00	15,00,00
	TOTAL-Net Investments in India	5445,24,92	2383,81,52
II	Investments outside India	-	-
	Less: Provision /Depreciation	-	-
	TOTAL Net of II	-	-
	GRAND TOTAL (I+II)	5445,24,92	2383,81,52



CHIEF MANAGER (ACCOUNTS)

SCHEDULE-9 ADVANCES

(Amt in 000s)

	Particulars	As on 31.03.2025 (audited)	As on 31.03.2024 (audited)
A	i. Bills purchased and discounted	-	-
	ii. Cash Credits, overdrafts and loans repayable on demand	25012,61,76	9983,51,69
	iii. Term Loan	15635,18,40	4592,50,00
	TOTAL	40647,80,16	14576,01,69
B	i. Secured by tangible assets	34542,66,10	11738,32,67
	ii. Covered by Bank / Govt guarantees	-	-
	iii. Unsecured	6105,14,06	2837,69,02
	TOTAL	40647,80,16	14576,01,69
C	I. Advances in India		
	i. Priority Sector	27988,32,67	11144,32,52
	Less: IBPC Issued	-	-
	Sub Total	27988,32,67	11144,32,52
	ii. Public Sector	-	-
	iii. Banks	-	-
	iv. Others	12659,47,49	3431,69,17
	TOTAL	40647,80,16	14576,01,69
	II. Advances Outside India:		
	i. Due from Banks	-	-
	ii. Due from others	-	-
	TOTAL	-	-
	GROSS ADVANCES	41518,27,92	14840,69,44
	Less: INCA	-	-
	Less: Provisions for B&D debts	870,47,76	264,67,75
	NET ADVANCES	40647,80,16	14576,01,69

SCHEDULE-10 FIXED ASSETS

	Particulars	As on 31.03.2025 (audited)	As on 31.03.2024 (audited)
I	Premises		
	At cost as on 31st March	14,66,46	14,66,46
	i. Additions during the year	21,01,30	0
	ii. Deduction during the year	0	0
	iii. Depreciation during the year	3,461	80
	iv. Depreciation to date	1,39,78	1008
	TOTAL I	34,27,96	14,56,38
II	Other Fixed Assets (including furniture and fixtures)		
	At cost as on 31st March	93,41,98	85,05,05
	i. Additions during the year	148,93,66	8,45,95
	ii. Deduction during the year	0	378
	iii. Depreciation during the year	17,39,39	7,06,70
	iv. Depreciation to date	140,96,18	57,84,27
	TOTAL II	101,39,46	35,62,95
III	Capital work in progress		
	At cost as on 31st March	0	0
	i. Additions during the year	0	0
	ii. Deduction during the year	0	0
	TOTAL III	0	0
	TOTAL I & II.	135,67,42	50,19,33



CHIEF MANAGER (ACCOUNTS)

SCHEDULE-11 OTHER ASSETS

(Amt in 000s)

	Particulars	As on 31.03.2025 (audited)	As on 31.03.2024 (audited)
I	Inter-office adjustments (Net)	0	0
II	Interest accrued	214,39,44	189,17,42
III	Tax paid in advances / tax deducted at source *	35,61,21	6,28,58
IV	Stationery and stamps	24	25
V	Non-banking assets acquired in satisfaction of claims	0	0
VI	Others		
	a) Int Subvention Recble from GOI / NABARD	686,20,71	272,46,76
	b) Miscellaneous Assets (Frauds, Cash stolen)	0	0
	c) Others (suspense utility services etc.)	245,46,30	12,85,44
	TOTAL	1181,67,90	480,78,45

* Net of Provisions

SCHEDULE-12 CONTINGENT LIABILITIES

	Particulars	As on 31.03.2025 (audited)	As on 31.03.2024 (audited)
I	Claims against the Bank not acknowledged as debts	10,99,54	4,83,16
II	Liability for partly paid Investments	-	-
III	Liability on account of outstanding forward exchange contracts	-	-
IV	Guarantee given on behalf of constituents	-	-
	a. In India	21,55,94	6,76,05
	b. Outside India	-	-
V	Acceptances, Endorsements and other obligations	-	-
VI	Other items for which the Bank is contingently liable (DEAF Account)	84,68,78	58,18,07
	TOTAL	117,24,26	69,77,28


 CHIEF MANAGER (ACCOUNTS)

SCHEDULE-13 INTEREST EARNED

(Amt in 000s)

	Particulars	Year ended on 31.03.2025 (audited)	Year ended on 31.03.2024 (audited)
I	Interest on advances /discount on bills	2087,43,47	1368,12,71
II	Interest on Investments	246,41,33	174,90,35
	Less: amortisation of premium	(1,13,34)	(1,30,55)
III	Interest on balances with Reserve Bank of India and other inter-bank funds	403,63,40	381,56,27
IV	Others	4,034	1,72,76
	TOTAL	2736,75,20	1925,01,54

SCHEDULE-14 OTHER INCOME

	Particulars	Year ended on 31.03.2025 (audited)	Year ended on 31.03.2024 (audited)
I	Commission, exchange and brokerage.	212,68,37	137,84,59
II	Profit on sale of Investments		
	Less: Loss on Sale of Investments	(,12,03)	1,54,70
III	Profit on revaluation of investments		
	Less: Loss on revaluation of Investments	0	0
IV	Profit on sale of Land, Buildings and Other Assets		
	Less: Loss on sale of Land, Buildings and Other Assets	0	-21
V	Profit on exchange transactions		
	Less: Loss on exchange transactions	0	0
VI	Income earned by way of dividends etc., from subsidiaries/companies and/or joint ventures in abroad/in India	0	0
VII	Miscellaneous Income	149,44,25	130,56,15
	TOTAL	362,00,59	269,95,23

SCHEDULE-15 INTEREST EXPENDED

	Particulars	Year ended on 31.03.2025 (audited)	Year ended on 31.03.2024 (audited)
I	Interest on deposits	1008,60,51	740,86,25
II	Interest on Reserve Bank of India / Inter bank borrowings	0	0
III	Others		
	a. SBI / Other Banks Overdraft	81,77,08	27,66,51
	b. NABARD - REFINANCE	380,67,50	265,45,93
	c. NHB - REFINANCE	31,63,32	11,14,16
	d. MUDRA, NSFDC etc	10,43,55	11,23,21
IV	Interest on IBPC participation	0	0
	TOTAL	1513,11,96	1056,36,06



CHIEF MANAGER (ACCOUNTS)

SCHEDULE-16 OPERATING EXPENSES

(Amt in 000s)

	Particulars	Year ended on 31.03.2025 (audited)	Year ended on 31.03.2024 (audited)
I	Payments to and provisions for employees	554,58,84	306,17,45
II	Rent, taxes and lighting	26,39,78	17,25,50
III	Printing and stationery	3,03,36	1,82,52
IV	Advertisement and publicity	642	93
V	Depreciation on Bank's property	9,43,43	7,06,92
VI	Director's fees, allowances and expenses	0	0
VII	Auditors fees and expenses (including branch auditors)	1,37,41	,39,20
VIII	Law charges	894	558.78
IX	Postage, Telegrams, Telephones etc.	,62,54	,38,72
X	Repairs and maintenance	33,00,03	13,63,59
XI	Insurance	27,51,82	15,81,12
XII	Other expenditure	63,42,22	37,49,12
	TOTAL	719,54,79	400,10,65


CHIEF MANAGER (ACCOUNTS)

Date: 29.04.2025

TELANGANA GRAMEENA BANK
HYDERABAD

SCHEDULE - 17: Significant Accounting Policies:

A. Basis of Preparation:

The Bank's financial statements are prepared under the historical cost convention, on the accrual basis of accounting on Going Concern basis, unless otherwise stated and conform in all material aspects to Generally Accepted Accounting Principles (GAAP) in India, which comprise applicable statutory provisions, regulatory norms /guidelines prescribed by the National Bank for Agriculture and Rural Development (NABARD) / Reserve Bank of India (RBI), Banking Regulation Act 1949, Regional Rural Bank Act, 1976 and amendments thereto and Accounting Standards issued by the Institute of Chartered Accountants of India (ICAI), and practices prevalent in banking industry in India.

B. Use of estimates:

The preparation of financial statements requires the management to make estimates and assumptions considered in the reported amount of assets and liabilities (including contingent liabilities) as on the date of financial statements and the reported income and expenses during the reporting period. Management believes that the estimates used in preparation of the financial statements are prudent and reasonable and are based upon management's evaluation of the relevant facts and circumstances as of the date of financial statements. Future results could differ from these estimates and the differences between the actual results and the estimates are recognized in the period in which the results are known /materialized.

C. Significant Accounting Policies:

1. Revenue Recognition:

- 1.1. Income and expenditure are accounted on accrual basis, except otherwise stated.
- 1.2. Interest / Discount Income is recognized in the Profit and Loss Account as it accrues except,
 - (i) Income from Non-Performing Assets (NPAs), comprising of advances, and Investments which is recognized upon realization, as per the prudential norms prescribed by the RBI.
 - (ii) Overdue interest on investments.
- 1.3. Profit / Loss on sale of investments is recognized in the Profit and Loss Account. However, the profit on sale of investments in the "Held to Maturity (HTM)" category is appropriated (net of applicable taxes and amount required to be transferred to statutory reserve) to "capital reserve account". The discount, if any, on Interest bearing securities, on acquisition of investments in Held to Maturity (HTM) category is accounted for at the time of sale / redemption
- 1.4. Dividend is accounted on an accrual basis where the right to receive the dividend is established.
- 1.5. Commission & Exchange and locker rent are recognized on cash basis.
- 1.6. Interest on overdue term deposits is accounted for on renewal.

- 1.7. In case of suit filed accounts, legal and other expenses incurred are charged to Profit and Loss Account and at the time of recovery of such expenses is accounted as income.

2. Investments

The transactions in Government Securities and other than Government Securities are recorded on "Settlement Date".

2.1. Classification:

Investments are classified into three categories viz., Held to Maturity (HTM), Available for Sale (AFS) and Held for Trading (HFT) as per RBI guidelines.

2.2. Basis of Classification:

- Investments that Bank intends to hold till maturity are classified as "Held to Maturity (HTM)".
- Investments that are held principally for resale within 90 days from the date of purchase are classified as "Held for Trading (HFT)".
- Investments, which are not classified in the above two categories, are classified as "Available for Sale (AFS)". An investment is classified as HTM / HFT / AFS at the time of its purchase and subsequent shifting amongst categories is done in conformity with regulatory guidelines.

2.3. Disclosure in Balance Sheet:

Investments are classified and disclosed in Balance Sheet as Government Securities, other Approved Securities, Shares, Debentures and Bonds, Subsidiaries and Joint Ventures and Others.

2.4. Valuation: The securities in each classification are valued in accordance with RBI guidelines as detailed here under:

- i. In determining the acquisition cost of an investment:
 - (a) Brokerage / Commission received on subscriptions is reduced from the cost.
 - (b) Brokerage, Commission, Security Transaction Tax etc paid in connection with the acquisition of investments or expensed upfront and excluded from cost.
 - (c) Broken period interest paid / received on debt instruments is treated as interest expense / income and is excluded from cost or sale consideration.
 - (d) Stamp duty Value paid on acquisition of Mutual Funds is considered as purchase value or capitalized in books of account.
 - (e) Cost is determined on the weighted average cost method for investments under AFS and HFT category and FIFO basis (First in First Out) for investments under HTM category.
- ii. Transfer of securities from HFT / AFS category to HTM category is carried out at the lower of acquisition cost / book value / market value on the date of transfer. The depreciation, if any, on such transfer is fully provided for. However, transfer of securities from HTM category to AFS category is carried out at acquisition price / book value. After transfer, these securities are immediately revalued and resultant depreciation, if any, is provided.
- iii. **Held to Maturity category:** Investments under Held to Maturity category are carried at acquisition cost unless it is more than the face value, in which case the premium is amortized over the remaining period of maturity on constant yield basis. Such amortization of premium is adjusted against income under the head "Interest on Investments".

- iv. Investments in equity shares of other companies are valued at historical cost. A provision is made for diminution, other than temporary, for each investment individually.
- v. **Available for Sale and Held for Trading Categories:** Investments under AFS and HFT category are individually re-valued at market price or fair value determined as per regulatory guidelines, and only the net depreciation of each group for each category (viz., Government Securities, other Approved Securities, Shares, Debentures and Bonds, Subsidiaries and Joint Ventures and Others) is provided for and net appreciation, is ignored. On provision for depreciation, the book value of the individual security remains unchanged after marking to market.
- vi. Investments are classified as Performing and Non-performing, based on the guidelines issued by the RBI. Investments become non-performing where:
 - a) Interest / installment (including maturity proceeds) is due and remains unpaid for more than 90days.
 - b) In the case of equity shares, in the event the investment in the shares of any company is valued at Rs.1/- per company on account of the non availability of the latest balance sheet, those equity shares will be reckoned as NPI.
 - c) If any credit facility availed by any entity is NPA in the books of the bank, investment in any of the securities issued by the same entity would also be treated as NPI and vice versa.
 - d) The investments in debentures/bonds, which are deemed to be in the nature of advance, are also subjected to NPI norms as applicable to investments.

2.5. Accounting for Repo / Reverse Repo Transactions:

The Bank entered Repurchase and Reverse Repurchase Transactions with RBI under Liquidity Adjustment Facility (LAF). Repurchase Transaction represents borrowing by selling the securities with an agreement to repurchase the securities. Reverse Repo Transactions on the other hand represent lending funds by purchasing the securities.

- a) Transactions with RBI under Liquidity Adjustment Facility (LAF) are accounted for as Collateralised Lending and Borrowing transactions.
- b) Balance in Repo Account is classified under Schedule-4 (Borrowings) and balance in Reverse Repo Account is classified under Schedule-6 (Balance with Banks and Money at call & short notice).
- c) Borrowing cost of Repo transactions and Revenue on Reverse Repo transactions, with RBI is accounted for as interest expense and interest income, respectively.

3. Loans or Advances and Provisions thereon:

- 3.1. Loans and advances are classified as performing and non performing, based on the guidelines issued by the RBI. Loan assets become Non-Performing Asset (NPA) where:
 - In respect of agriculture advances:
 - i) For short duration crops, where the installment of principal or interest remains overdue for two crop seasons and

- ii) For long duration crops, where the principal or interest remains overdue for one crop season.

▪ In respect of Non-Agriculture advances:

- i) In respect of term loans, interest and /or installment of principal remains overdue for a period of more than 90 days.
- ii) In respect Overdraft or Cash Credit Advances, the account remains "out of order", i.e. if the outstanding balance exceeds sanctioned limit or drawing power continuously for a period 90 days, or if there are no credits continuously for 90 days as on the date of balance sheet, or if the credits are not adequate to cover the interest due during the same period.

3.2. Provisions are made for NPAs as per the extant guidelines/directives prescribed by the RBI and advised by NABARD:

All advances have been classified under four categories i.e., Standard Assets, Sub-standard Assets, Doubtful Assets and loss Assets. Provisions on Advances are made as under:

- a) **Standard Assets:** General Provision for Standard Assets at the following rates:

Direct advances to Agriculture and SME sectors at 0.25%

Commercial Real Estate sector at 1%

All other advances not included in (1) & (2) above at 0.40%

This general provision is reflected in schedule 5 of the Balance Sheet under the head "Other liabilities and provisions – other provisions" and is not considered for arriving at the net NPAs.

- b) **Sub-Standard Assets:** A loan asset that has remained non performing for a period less than or equal to 12 months.

Particulars	Rates prescribed as per IRAC Norms (NABARD Guidelines)	Additional rates adopted by the Bank	Total specific provision rate
Secured Portion	10.00%	90.00%	100.00%
Unsecured Portion	20.00% (minimum)	80.00%	100.00%

- c) **Doubtful Assets:** A loan asset that has remained in the substandard category for a period of 12months.

Particulars	Rates prescribed as per IRAC Norms (NABARD Guidelines)		Additional rates adopted by the Bank	Total specific provision rate
Secured Portion	Up to 1 year	20.00%	80.00%	100.00%
	1 to 3 years	30.00%	70.00%	100.00%
	> 3 years	50.00%	50.00%	100.00%
Unsecured Portion		100.00%	100.00%	100.00%

- d) **Loss Assets:** A loan asset where Loss has been identified but the amount has not been fully written off. 100% Provision on outstanding advances.

- 3.3. Advances are net of specific loan provisions, unrealized interest, ECGC claims received.
- 3.4. For Restructured / rescheduled assets, provisions are made in accordance with the extant guidelines issued by the RBI.
- 3.5. In the case of loan accounts classified as NPAs, an account may be reclassified as performing asset if it confirms to the guidelines prescribed by the regulators.
- 3.6. Amounts recovered against debts written off in earlier years are recognized as revenue in the year of recovery.
- 3.7. General provisions made for Standard Assets as per extent RBI guidelines are reflected in Schedule 5 of the Balance Sheet under the head "Other Liabilities & Provisions" & are not considered for arriving at the net NPAs.
- 3.8. Interest realized on NPAs are taken into income account provided the credits in the account towards interest are not out of fresh/additional credit facilities sanctioned to the borrower concerned.

4. Floating Provisions:

The Bank has a policy for creation and utilization of floating provisions for advances, investments and general purpose. The quantum of floating provisions to be created is assessed at end of the each financial year.

5. Fixed Assets, Depreciation and Amortization:

- 5.1. Fixed Assets are carried at historical cost less accumulated depreciation / amortization.
- 5.2. Cost includes cost of purchase and all expenditure directly attributable to or incur in connection with acquiring the said asset before it is put to use. Subsequent expenditure incurred on the assets put to use are capitalized only when it increases the future benefits from such assets or their functioning capability.
- 5.3. Depreciation / amortization is provided on straight line method as per the rates stated below.

Description of Fixed Assets	Depreciation / amortization rate
Buildings	1.667%
Furniture & Fixtures other than Electrical Equipment	10%
Computers; Computer Software forming an integral part of the Computer hardware; Computer Software which does not form an integral part of Computer hardware and cost of Software Development.	33.33%
Automated Teller Machine / Cash Deposit Machine /Coin Dispenser / Coin Vending Machine and other Electrical Equipment	20.00%
Servers	25.00%
Network Equipments	20.00%
Motor Vehicles	20.00%
Safe Deposit Lockers, Fire Proof Data Safe	5.00%

- 5.4. In respect of assets acquired during the year, depreciation is charged on proportionate basis for the number of days the assets have been put to use during the year.
- 5.5. Assets costing less than Rs.1000/- each are charged off in the year of purchase.

6. Impairment of Assets:

Fixed Assets are reviewed for impairment whenever events or changes in circumstances warrant that the carrying amount of an asset may not be recoverable. Recoverability of assets to be held and used is measured by a comparison of the carrying amount of an asset to future Net Discounted Cash Flows expected to be generated by the asset. If such assets are considered to be impaired, the impairment to be recognised is measured by the amount by which the carrying amount of the asset exceeds the fair value of the asset.

7. Employee Benefits:

7.1. Short Term employee Benefits:

The undiscounted amount of short-term employee benefits, such as medical benefits etc., which are expected to be paid for the services rendered by employees, are recognised during the period when the employee renders the service.

7.2. Long Term Employee Benefits

i) Defined Benefit Plans:

- a) **Gratuity:** For all the eligible employees, the bank provides for Gratuity liability based on actuarial valuation. Liability is funded by way of contribution made to a fund administered by "Telangana Grameena Bank Employees Gratuity Fund Trust".
- b) **Leave Encashment:** For all the employees who have completed five years of service, the Bank provides for Leave Encashment liability based on actuarial valuation.
- c) **Pension:** The Bank provides for pension to all eligible employees who have joined the Bank on or before 31.03.2010. The benefit is in the form of monthly payments as per rules to vested employees on retirement or on death while in employment, on termination of employment. Vesting occurs at different stages as per rules. The Bank makes monthly contributions to the pension fund at 10% of the salary. The Bank provides for this liability based on the actuarial valuation. The pension liability is reckoned based on an independent actuarial valuation carried out annually and bank makes such additional contributions periodically to the fund as may be required to secure payment of the benefits under the Pension Regulations.

ii) Defined Contribution Plans :

- a) Contributions made to Provident Fund are recognized as an Expense and charged to the Profit and Loss Account on accrual basis.
- b) **National Pension Scheme (NPS):** The Bank operates a new pension scheme (NPS) for all the employees who have joined the Bank after 31.03.2018. The employees, who have joined the Bank between 01.04.2010 to 31.03.2018, have been given an option to join NPS voluntarily. As per the scheme, the covered employees contribute 10% of their basic pay plus dearness allowance to the scheme together with a matching contribution from the Bank. Pending

completion of registration procedures of the employees concerned, these contributions are retained as deposits in the Bank and earn interest at the same rate as that of the current account of Provident Fund balance. The Bank recognizes such annual contributions and interest as an expense in the year to which they relate. Upon receipt of the Permanent Retirement Account Number (PRAN), the consolidated contribution amounts will be transferred to the NPS Trust.

8. Income Tax Expense:

The Income Tax, if any applicable, is computed in accordance with relevant tax provisions under the Income Tax Act, 1961 as applicable to Regional Rural Banks.

Income Tax expense is the aggregate amount of current tax and deferred tax. Current tax expense and deferred tax expense are determined in accordance with the provisions of the Income tax Act, 1961 and as per the Accounting Standard 22 – “Accounting for Taxes on Income” respectively and which are based on the tax laws prevailing in India.

Deferred tax adjustments comprise of changes in the deferred tax assets or liabilities during the year. Deferred tax assets and liabilities are recognized by considering the impact of the timing differences between taxable income and accounting income for the current year, and carry forward losses. Deferred tax assets and liabilities are measured using tax rates and tax laws that have been enacted or substantively enacted at the Balance Sheet date. The impact of changes in Deferred tax assets and liabilities is recognized in the Profit and Loss Account. Deferred Tax assets are recognized and reassessed at each reporting date, based upon management's judgment as to whether their realization is considered as reasonably certain. Deferred tax assets are recognized on carry forward of unabsorbed depreciation and tax losses only if there is virtual certainty supported by convincing evidence that such deferred tax assets can be realized against future profits.

9. Government Grants:

Government grants available to the enterprise are considered for:

- a) Where there is a reasonable assurance that the enterprise will comply with the conditions attached to them.
- b) Where such benefits have been earned by the enterprise and it is reasonably certain that the ultimate collection will be made.

Grants received from the government towards specific fixed assets, are shown as deduction from the gross value of the asset concerned in arriving at its book value.

10. Contingent Liabilities & Provisions:

- 10.1. In conformity with AS-29 “Provisions, Contingent Liabilities and Contingent assets”, issued by ICAI, the bank recognizes the provisions only when it has a present obligation as a result of a past event and would result in probable outflow of resources embodying economic benefits will be required to settle the obligation, and when a reliable estimate of the amount of the obligation can be made.

TELANGANA GRAMEENA BANK
HEAD OFFICE: HYDERABAD

SCHEDULE-18- NOTES TO ACCOUNTS-MARCH 2025

1. BIFURCATION OF ASSETS AND LIABILITIES OF ANDHRA PRADESH GRAMEENA VIKAS BANK (APGVB) BETWEEN ANDHRA PRADESH AND TELANGANA

Consequent upon reorganization of the state of Andhra Pradesh into Telangana and Andhra Pradesh states vide "The Andhra Pradesh Reorganisation Act, 2014", the Government of India vide notification Nos 2719E & 2718E, removed all the 5 districts viz. (Warangal, Medak, Khammam, Nalgonda and Mahabubnagar) from the jurisdiction of Andhra Pradesh Grameena Vikas Bank (APGVB) and attached to Telangana Grameena Bank (TGB) respectively.

However, APGVB continued to operate in its original jurisdiction upto 31.12.2024 covering erstwhile 5 districts (now 21 reorganised districts) of Telangana and 3 erstwhile districts (Now 7 reorganized districts) of residual Andhra Pradesh due to technicalities/difficulties involved in implementing the above mentioned GOI notification dated 20th Oct 2014.

The Department of Financial Services (DFS) vide OM dated 17th June 2022 sought for opinion from the Department of Legal Affairs (DoLF), Ministry of Law and Justice. The DoLF, GOI vide its E. Office No 60984; Dy.No 449069/Adv.B/2022 & Dy. No 449406 (RKS) 2022 dt 27/06/2022 opined that bifurcation of RRBs has to be done in accordance with the relevant provisions of "The AP reorganization Act, 2014".

Pursuant to notification NO F. No. 15/15/2015(E)-RRB of DFS, GOI dated 13th November 2024, the bifurcation of the APGVB Bank's Assets and Liabilities between the two states viz Andhra Pradesh and Telangana has been made, based on the Audited Financial position as of 31-03-2024 and as per the working group's recommendations. As a result the 493 Branches, 9 RBOs, 2 administrative offices belonged to APGVB were merged into TGB effective from 01-01-2025.

In accordance with the WG's recommendations, the reserves have been apportioned between the two Banks in proportion to the Business Ratio. The respective share of reserves, as determined, has been received by Telangana Grameena Bank (TGB) as detailed below:-

(Amt in Cr)			
Particulars	Reserve as on 31.12.2024	Reserves Received from APGVB	Total Reserves As on 01.01.2025
Statutory Reserves	527.20	931.51	1,458.71
Capital Reserves	4.91	7.55	12.46
Special Reserve u/s 36(1)(viii) of Income Tax Act, 1961.	51.20	247.30	298.50
Revenue and other Reserves	0.00	9.74	9.74
Balance in Profit and Loss Account	2,272.61	3,885.00	6,157.61
Total reserves	2855.92	5081.10	7937.02

- The assets and liabilities of the APGVB were apportioned between the two Banks as per directions of DFS and the WG recommendations/Steering Committee directions from time to time.

Upon Bifurcation, the Assets and liabilities received by TGB on 01-01-2025 are as under:

(Amt in Cr)	
ASSETS	Assets Bifurcated From APGVB to TGB
Cash and Balances with RBI	686.16
Advances	22526.80
Investments	6479.82
Fixed Assets	83.83

Other Assets	1344.39
Total Assets(A)	31,121.00

LIABILITIES	Liabilities Bifurcated From APGVB to TGB
Share Capital	39.21
Reserve and Surplus	5081.10
Deposits	16829.41
Borrowings	7865.89
Other liabilities	1182.30
Total Liabilities(B)	30997.91

Excess of Assets Over Liabilities(A-B)	123.09
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The excess of assets received from APGVB are adjusted in Capital Reserves.

2. The outstanding entries relating to inter branch transactions, inter office accounts and suspense, sundry deposit, clearing adjustment are in the process of reconciliation / adjustment. The management considers that the amounts involved are not material and are not suspicious in nature and substance for considering provision.

balancing provision.

(Amt in lakhs)								
S.no	Time Period	No of Entries	Dr	Amount Of DR	No of entries	Cr	Amount of Cr entries	Net Cr Position
1	Upto 3 months		0		0	2	9.30	9.30
2	3 to 6 months		0		0	0	0	0
3	6 months to 1 year		0		0	0	0	0
4	1 Year to 5 years		0		0	0	0	0
5	Above 5 years		0		0	0	0	0
	TOTAL		0		0	2	9.30	9.30

3. Stationery, except security forms and stamps, purchased during the year have been treated as consumed and charged to the expense account. However expenses in respect of security forms and stamps amounts are charged to the expense account based on their usage during the year.

4. Provisions towards NPAs:

- a. As per the review and the assessment by the management of the Bank, the provision required towards Bad & Doubtful Debts as per IRAC Norms is Rs 87047.76 lakhs (Previous year Rs. 26467.75 lakhs). The aggregate amount of provision made in the books of account as on 31.03.2025 is **Rs 87047.76 Lakhs** (Previous Year Rs.26467.75 Lakhs) incremental provision of Rs 60580.01 lakhs(previous year 84.84 lakhs).
- b. The amount **Rs 12493.18 Lakhs** (Previous Year Rs.4784.69 Lakhs) being the general provisions considered in the accounts upto March 31st, 2025 under the head "General Provision on Standard Advances" as stated in item 4 of schedule 5.

5. Employee Benefits:

Defined Benefit plans:-

a. **Gratuity:-**

- i. The bank has made a provision of Rs. 328.00 lakhs (previous year Rs.173.00 Lakhs) to meet the gratuity liability of the employees based on the actuarial valuation whereby the total gratuity liability of the employees as at 31st March 2025 stood at Rs.15115.03 lakhs (previous year Rs.3959.20 lakhs)
- ii. The above gratuity liability is funded through i) SBI Life Insurance Co., Ltd., in the name of corpus of TGB to the extent of Rs.7475.16 lakhs (Previous Year Rs.1589.12 Lakhs), and through ii) LIC held in the name corpus of TGB to the extent of Rs.175.34 lakhs (Previous Year Rs.881.37 Lakhs), iii) SUD Life Insurance Co. Ltd in the name of corpus of TGB to the extent of Rs.5541.59 lakhs (Previous Year Rs.2459.44 Lakhs), iv. India First life Insurance Co. Ltd in the name of corpus of TGB to the extent of Rs.2514.28 lakhs (Previous Year Rs.0 Lakhs) v). ICICI Life Insurance Co. Ltd in the name of corpus of TGB to the extent of Rs.2514.42 lakhs (Previous Year Rs.0 Lakhs) Funds with TGB Nallakunta Branch in current account to the extent of Rs.340.28 lakhs (Previous Year Rs. 0.93 lakhs).

b. **Pension Liability for the year 2024-25**

- i. The bank has made a provision of Rs. 14700.00 lakhs(previous year Rs.2836.00 Lakhs) to meet the Pension liability of the employees based on the actuarial valuation whereby the total Pension liability of the employees as at 31st March 2025 stood at Rs.148131.04 lakhs (previous year Rs.46457.01 lakhs)
- ii. The above Pension liability is funded through
 - i) SBI Life Insurance Co., Ltd., in the name of corpus of TGB to the extent of Rs.40216.76 lakhs (Previous Year Rs.15404.81 Lakhs), and through
 - ii) LIC held in the name corpus of TGB to the extent of Rs.437.65 lakhs (Previous Year Rs.3404.14 Lakhs),
 - iii) SUD Life Insurance Co. Ltd in the name of corpus of TGB to the extent of Rs.36600.81 lakhs (Previous Year Rs.10851.37 Lakhs),
 - iv.. India First life Insurance Co. Ltd in the name of corpus of TGB to the extent of Rs.5035.16 lakhs (Previous Year Rs.0 Lakhs)
 - v). ICICI Life Insurance Co. Ltd in the name of corpus of TGB to the extent of Rs.25780.17 lakhs (Previous Year Rs.5262.66 Lakhs)
 - vi). Future Generali Insurance Co. Ltd in the name of corpus of TGB to the extent of Rs.5732.69 lakhs (Previous Year Rs.0 Lakhs)
 - vii). Bajaj Life Insurance Co. Ltd in the name of corpus of TGB to the extent of Rs.842.24 lakhs (Previous Year Rs.776.40 Lakhs)
 - viii). Adithya Life Insurance Co. Ltd in the name of corpus of TGB to the extent of Rs.20687.02 lakhs (Previous Year Rs.10837.60 Lakhs)
 - ix).Funds with TGB Nallakunta Branch in current account to the extent of Rs.768.19 lakhs (Previous Year Rs. 28.60 lakhs).

c. **Leave Encashment Liability :-**

- i. The bank has made a provision of Rs. 105.00 lakhs (previous year Rs 482.10 Lakhs) to meet the leave encashment liability of the employees based on the actuarial valuation whereby the total liability of the employees as at 31st March 2025 stood at Rs.12104.52 lakhs (previous year 4416.19 lakhs).

6. **Taxation:**

a) **Current Year Tax:**

Based on the computation of taxable income for the year, an amount of Rs.220,00.00 **Lakhs** (Previous Year Rs. 178,00 Lakhs) has been provided in the books of accounts towards liability for current tax.

b) Deferred Tax:**(Amount Rs. in Lakhs)**

Particulars		
<u>Deferred Tax Liabilities:</u>	2024-25	2023-24
1) On Difference between Book value of depreciable assets as per books of accounts and written down value for tax purpose	114.76	38.70
Opening	38.70	50.72
Timing differences originating during the year	76.06	
Timing differences reversed during the year		(12.02)
Adjustment / (reversed) on account of change in tax rates	-	
Closing	114.76	38.70
2) On Special Reserves	8,016.06	1,288.60
Opening	1,288.60	-
Timing differences originating during the year	6,727.46	1,288.60
Timing differences reversed during the year	-	
Adjustment / (reversed) on account of change in tax rates	-	
Closing	8,016.06	1,288.60
Total	8,130.82	1,327.30
<u>Deferred Tax Assets:</u>	-	-
- On Disallowances u/s 43B of Income Tax Act, 1961	3,177.54	1,111.56
Opening	1,111.56	-
Timing differences originating during the year	2,065.98	1,111.56
Timing differences reversed during the year	-	
Adjustment / (reversed) on account of change in tax rates.	-	
Closing	3,177.54	1,111.56
Net Deferred Tax Asset / (Liability)	(4,953.28)	(215.74)
Opening balance	(5048.28)	(57.20)
Provision/(Reversal)	(95.00)	158.54

7. Managerial Remuneration:

The particulars of the Managerial remuneration have been disclosed in additional disclosures in item number 27 under disclosures as per NABARD guidelines.

8. As per Banking Regulation Act, 1949, the bank has appropriated an amount of Rs.135,05.91 Lakhs (Previous Year Rs. 105,81.51 Lakhs) being 20% of its Profit and transferred to Statutory Reserve account.
9. As per RBI guidelines, the bank has recognised an amount of Rs. Rs. 113.34 lakhs (Previous Year Rs. 130.55 Lakhs) being the amortisation of premium paid in respect of Government Securities over the period of maturity.

10. Leases:

The Bank has taken premises for its operations on operating lease, which are cancellable leases. As and when the period of lease is ended, suitable actions will be taken for renewals based on the mutual negotiations with the owners of premises. The total lease payment for the year charged to Profit and Loss account is Rs. 1396.18 lakhs (Previous year Rs. 943.87 lakhs).

11. Accounting For Government Grants:

Bank has not received any grant from NABARD during the current financial year. Bank has received Rs 22.04 lakhs as a Capital grant from NABARD towards Micro ATMs during the previous financial year.

12. Segment reporting:

Primary (Business Segment): The Bank operates solely the banking sector Industry including investments, not liable to different risks and rewards. Hence the figures relates to that particular segment only.

Secondary (Geographical Segment): The banks activates/operations are confined for providing banking services only in the State of Telangana and hence the figures relates to that particular segment only.

13. Related Party Transactions:-

As per Para 9 of the Accounting Standard 18 issued by the ICAI on "Related Party Disclosures" the Bank, being a state-controlled enterprise is not required to make disclosures of related party relationships with other state-controlled enterprises and transactions with such enterprises. The other related party transactions are disclosed below:

Managerial Remuneration:

(Amount in ₹ lakhs)

Particulars	2024-25	2023-24
Smt Y. Sobha, Chairman	50.80	37.68
Sri. V. S Mahesh, General Manager (IT)(Till July 2023)	0.00	18.17
Smt. K.P. Shobha Rani, General Manager-IT(Till June 2024)	11.92	35.26
Sri K V Prasad, General Manager-III(Till June 2024)	13.31	34.12
Sri D. Ramesh, General Manager-II	45.20	27.45
Smt. Bharati Thayar, General Manager (Vigilance)	49.41	29.08
Sri. T. Chandra Sekhar, General Manager-I	40.16	15.78
Smt. Komanduru Lakshmi, General Manager-IT(From June 2024)	28.97	0.00
Sri. T.Sudhakar, General Manager-III(From June 2024)	28.90	0.00
Sri. V.Anil, General Manager-IV (From January 2025)	3.00	0.00
Sri. K.V. Krishna Sarma, General Manager-V (From January 2025)	3.00	0.00
Sri. S. Satish Babu, Chief Manager(Audit) (from October 2024)	13.01	0.00

Directors of the Bank:

S.no	Name of the Director	Nominee
1	Smt. Y. Sobha, Chairman	State Bank of India
2	Sri. V. Siva Kumar, GM (RRB), SBI, Corporate Centre	State Bank of India
3	Sri. Priyabrata Mishra, DGM, SBI, LHO	State Bank of India
4	Smt. Deepthy Sunil, DGM	NABARD
5	Sri. Raju Ratlavat, AGM	Reserve Bank of India
6	Sri. Rayi Ravi, Addl. Sec, Finance Dept.	Government of Telangana
7	Dr. B. Gopi, IAS, Director of Agriculture	Government of Telangana

(Amt Rs. in Lakhs)

14. Earnings per share

Particulars	As on 31.03.2025	As on 31.03.2024
Net profit after tax available for equity shareholders	52023.67	41046.03
Number of equity shares	5728.69	1807.23
Weighted number of equity shares	5728.69	1807.23
Basic earnings per share (in Rs.)	9.08	22.71
Diluted earnings per share (in Rs.)	9.08	22.71
Nominal value per equity share (in Rs.)	10.00	10.00

15. Impairment of Assets

In the opinion of Bank's management, there is no indication of impairment to the Assets during the current financial year and previous financial year.

16. There are no Capital Commitments as on 31.03.2025

DISCLOSURES AS PER NABARD GUIDELINES
ANNEXURE TO NOTES FORMING PART OF THE ACCOUNTS (SCHEDULE – 18)

17. Regulatory Capital

a) Composition of Regulatory Capital (As per Basel-I norms)

(Amount in ₹ Crore)

Sr.No.	Particulars	As on 31.03.2025	As on 31.03.2024
i)	Common Equity Tier 1 capital (CET 1) / Paid up share capital and reserves (net of deductions, if any)	8431.83	2513.12
ii)	Additional Tier 1 capital / Other Tier 1 capital	-	-
iii)	Tier 1 capital (i + ii)	8431.83	2513.12
iv)	Tier 2 capital	124.93	47.85
v)	Total capital (Tier 1+Tier 2)	8556.76	2560.97
vi)	Total Risk Weighted Assets (RWAs)	33665.09	12691.74
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs) / Paid-up share capital and reserves as percentage of RWAs	25.05	19.80
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	25.05	19.80
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	0.37	0.38
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	25.42	20.18
xi)	Leverage Ratio	NA	NA
xii)	Percentage of the shareholding of		
	a) Government of India	50.00	50.00
	b) State Government (specify name)	15.00	15.00
	c) Sponsor Bank	35.00	35.00
xiii)	Amount of paid-up equity capital raised during the year	Nil	Nil
xiv)	Amount of non-equity Tier 1 capital raised during the year, 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.	Nil	Nil
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.	Nil	Nil

18. 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 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	47.01	1813.02	911.17	1164.36	1749.44	1714.31	3401.16	5984.56	3791.76	1080.54	10615.69	32273.02
Advances	0.00	624.20	556.44	1221.62	2112.77	1406.93	6266.93	14751.78	10152.34	2213.38	2211.89	41518.28
Investments	0.00	0.00	3.91	0.00	0.00	10.06	74.21	6.49	2147.22	405.85	2797.50	5445.24
Borrowings	0.00	672.00	0.00	0.00	0.00	0.00	3925.03	7697.49	2789.14	1520.63	9.03	16613.32
Foreign Currency assets	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Foreign Currency liabilities	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL

19. Investments

a) Composition of Investment Portfolio as at 31.03.2025

(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	2470.04	0.00	0.00	0.00	0.00	0.00	2470.04	0.00	0.00	0.00	0.00	2470.04
Less: Provision for non-performing investments (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	2470.04	0.00	0.00	0.00	0.00	0.00	2470.04	0.00	0.00	0.00	0.00	2470.04
Available for Sale												
Gross	2960.21	0.00	0.00	15.00	0.00	0.00	2975.21	0.00	0.00	0.00	0.00	2975.21
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	2960.21	0.00	0.00	15.00	0.00	0.00	2975.21	0.00	0.00	0.00	0.00	2975.21
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	5430.25	0.00	0.00	15.00	0.00	0.00	5445.25	0.00	0.00	0.00	0.00	5445.25
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	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	5430.25	0.00	0.00	15.00	0.00	0.00	5445.25	0.00	0.00	0.00	0.00	5445.25

Composition of Investment Portfolio as at 31.03.2024

(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	1427.82	0.00	0.00	0.00	0.00	0.00	1427.82	0.00	0.00	0.00	0.00	1427.82
Less: Provision for non-performing investments (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	1427.82	0.00	0.00	0.00	0.00	0.00	1427.82	0.00	0.00	0.00	0.00	1427.82
Available for Sale												
Gross	941.00	0.00	0.00	15.00	0.00	0.00	956.00	0.00	0.00	0.00	0.00	956.00
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	941.00	0.00	0.00	15.00	0.00	0.00	956.00	0.00	0.00	0.00	0.00	956.00
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	2368.82	0.00	0.00	15.00	0.00	0.00	2383.82	0.00	0.00	0.00	0.00	2383.82
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	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	2368.82	0.00	0.00	15.00	0.00	0.00	2383.82	0.00	0.00	0.00	0.00	2383.82

b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount in ₹ lakhs)

Particulars	As on 31.03.2025	As on 31.03.2024
i) Movement of provisions held towards depreciation on investments		
a. Opening balance	0.00	0.00
b. Add: Provisions made during the year	0.00	0.00
c. Less: Write off / write back of excess provisions during the year	0.00	0.00
d. Closing balance	0.00	0.00
ii) Movement of Investment Fluctuation Reserve		
a. Opening balance	0.00	0.00
b. Add: Amount transferred during the year	0.00	0.00
c. Less: Drawdown	0.00	0.00
d. Closing balance	0.00	0.00
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	0.00	0.00

c) Sale and transfers to/from HTM category

- Bank has not sold securities to/from HTM category in the current Financial Year.
- Bank has transferred Rs.412.81 crores from HTM to AFS and Rs.116.94 from AFS to HTM during the year ended 31.03.2025.

d) Non-SLR investment portfolio

i. Non performing non-SLR investments

(Amount in ₹ Crore)

Sr.No.	Particulars	As on 31.03.2025	As on 31.03.2024
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 provisions held	0.00	0.00

ii. Issuer composition of non-SLR investments

(Amount in ₹ Crore)

S.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)	(8)	(9)	(10)	(11)	(12)
		As on 31.03.25	As on 31.03.24	As on 31.03.25	As on 31.03.24	As on 31.03.25	As on 31.03.24	As on 31.03.25	As on 31.03.24	As on 31.03.25	As on 31.03.24
a)	PSUs	15.00	15.00	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
b)	FIs	0.00	0.00	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
c)	Banks	0.00	0.00	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
d)	Private Corporates	0.00	0.00	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL

e)	Subsidiaries / Joint Ventures	0.00	0.00	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
f)	Others	0.00	0.00	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
g)	Provision held towards depreciation	0.00	0.00	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Total	15.00	15.00	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL

e) Repo transactions (in face value terms)

As at 31.03.2025:

(Amount in ₹ Crore)

	Minimum outstanding during the year		Maximum outstanding during the year		Daily average outstanding during the year		Outstanding as on 31.03.2025	
	FV	MV	FV	MV	FV	MV	FV	MV
i) Securities sold under repo								
a) Government securities	0.00	0.00	790.00	791.14	319.92	321.58	672.00	668.43
b) Corporate debt securities								
c) Any other securities								
ii) Securities purchased under reverse repo								
a) Government securities	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
b) Corporate debt securities								
c) Any other securities								

➤ FV: Fair value

➤ MV: Market Value

As at 31.03.2024:

(Amount in ₹ Crore)

	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding as on 31.03.2024
ii) Securities sold under repo				
a) Government securities	11.94	224.83	193.60	223.80
b) Corporate debt securities				
c) Any other securities				
iii) Securities purchased under reverse repo				
a) Government securities	62.29	267.17	21.96	--
b) Corporate debt securities				
c) Any other securities				

f) Government Security Lending (GSL) transactions (in market value terms)
As at 31.03.2025:

(Amt in crores)

	Outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Total volume of transactions during the year	Outstanding as on March 31 st 2025
Securities lent through GSL transactions	NIL	NIL	NIL	NIL	NIL
Securities borrowed through GSL transactions	NIL	NIL	NIL	NIL	NIL
Securities placed as collateral under GSL transactions	NIL	NIL	NIL	NIL	NIL
Securities received as collateral under GSL Transactions	NIL	NIL	NIL	NIL	NIL

As at 31.03.2024:

(Amt in crores)

	Outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Total volume of transactions during the year	Outstanding as on March 31 st 2024
Securities lent through GSL transactions	NIL	NIL	NIL	NIL	NIL
Securities borrowed through GSL transactions	NIL	NIL	NIL	NIL	NIL
Securities placed as collateral under GSL transactions	NIL	NIL	NIL	NIL	NIL
Securities received as collateral under GSL Transactions	NIL	NIL	NIL	NIL	NIL

20. Asset quality

a) Classification of advances and provisions held as on 31.03.2025

(Amount in ₹ 000's)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	145760168.71	1169083.48	1438967.63	38723.39	2646774.50	148406943.21
Opening balance from APGVB (31.12.2024)	232841132.47	2680934.66	5700004.35	8455.86	8389394.87	241230527.34
Add: Additions during the year					7429617.50	
Less: Reductions during the year					9761010.78	
Closing balance	406478016.12	3086566.03	5580104.26	38105.80	8704776.09	415182792.21
Reductions in Gross NPAs due to:						
i) Up gradation					3412948.02	
ii) Recoveries (excluding recoveries from upgraded accounts)					5076017.48	
iii) Technical/ Prudential Write-offs					0.00	
iv) Write-offs other than those under (iii) above					1272045.28	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	478469.19	1169083.48	1438967.63	38723.39	2646774.50	
Add: Fresh provisions made/added from APGVB during the year					7542416.30	
Less: Excess provision reversed/ Write-off loans					1484414.71	
Closing balance of provisions held	1249317.46	3086566.03	5580104.26	38105.80	8704776.09	
Net NPAs						
Opening Balance		0.00	0.00	0.00	0.00	
Add: Fresh additions during the year					0.00	
Less: Reductions during the year					0.00	
Closing Balance		0.00	0.00	0.00	0.00	

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

Ratios (in per cent)	As on 31.03.2025	As on 31.03.24
Gross NPA to Gross Advances	2.10%	1.78%
Net NPA to Net Advances	0.00	0.00
Provision coverage ratio	100%	100%

b) Sector-wise Advances and Gross NPAs

(Amounts in ₹ crore)

	Sector*	As on 31.03.2025			As on 31.03.2024		
		Total Advances O/s	Gross NPAs	% of Gross NPAs to Total Adv	Total Advances O/s	Gross NPAs	% of Gross NPAs to Total Adv
A	Priority Sector						
i.	Agriculture & Allied activities	23137.47	711.36	3.07	9223.56	223.49	2.42
	KCC	13890.36	585.92	4.22	5593.95	185.76	3.32
	SHG	8809.31	113.45	1.29	3421.69	31.70	0.93
ii.	Advances to Business/Industries eligible under PS	394.53	44.36	11.24	121.35	8.54	7.03
iii.	Services	2484.27	74.69	3.01	928.12	16.63	1.79
	Cash Credit	2484.27	74.69	3.01	928.12	16.63	1.79
iv.	Personal Loans	2810.79	8.90	0.31	1122.57	2.62	0.23
	Of which						
	Housing Loan	2760.38	7.99	0.29	1106.98	2.38	0.21
	Sub-total (A)	28827.06	839.31	2.91	11395.60	251.28	2.20
B	Non-priority Sector:						
i.	Agriculture and allied activities	-	-	-	-	-	-
ii.	Industry	-	-	-	-	-	-
iii.	Services	-	-	-	-	-	-
iv.	Personal Loans	12691.22	31.17	0.25	3445.09	13.40	0.39
	Of which						
	Jewellery Loan*	6791.12	0.81	0.01	1672.46	0.31	0.02
	DL/CDL*	498.64	3.47	0.7	282.55	1.16	0.41
	Sub-total (B)	12691.22	31.17	0.25	3445.09	13.40	0.39
	Total (A+B)	41518.28	870.48	2.10	14840.69	264.68	1.78

*Sub-sectors with outstanding balances more than 10% of the Sector total are disclosed separately.

c) Overseas assets, NPAs and revenue

Particulars	As on 31.03.2025	As on 31.03.2024
Total Assets	NIL	NIL
Total NPA	NIL	NIL
Total Revenue	NIL	NIL

d) Particulars of resolution plan and restructuring

Details of accounts subjected to restructuring

(Amount in ₹ Crore)

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		As on 31.03.2025	As on 31.03.2024	As on 31.03.2025	As on 31.03.2024	As on 31.03.2025	As on 31.03.2024	As on 31.03.2025	As on 31.03.2024	As on 31.03.2025	As on 31.03.2024
Standard	Number of borrowers	0	Nil	Nil	Nil	0	48	354	397	354	441
	Gross Amount (₹ crore)	0	Nil	Nil	Nil	0.00	1.19	40.81	46.34	40.81	47.51
	Provision held (₹ crore)	0	Nil	Nil	Nil	0.00	0.12	0.16	4.63	4.08	4.71
Sub-standard	Number of borrowers	0	Nil	Nil	Nil	47	23	4	6	51	29
	Gross Amount (₹ crore)	0	Nil	Nil	Nil	1.09	0.69	0.57	0.54	1.66	1.23
	Provision held (₹ crore)	0	Nil	Nil	Nil	1.09	0.69	0.57	0.54	1.66	1.23
Doubtful	Number of borrowers	92	127	Nil	Nil	23	0	4	1	119	128
	Gross Amount (₹ crore)	0.40	0.52	Nil	Nil	0.71	0	0.27	0.03	1.38	0.51
	Provision held (₹ crore)	0.40	0.52	Nil	Nil	0.71	0	0.27	0.03	1.38	0.51
Total	Number of borrowers	92	127	Nil	Nil	70	71	362	404	524	601
	Gross Amount (₹ crore)	0.40	0.52	Nil	Nil	1.80	1.88	41.65	46.91	43.85	49.31
	Provision held (₹ crore)	0.40	0.52	Nil	Nil	1.80	0.81	1.00	5.20	7.12	6.51

e) Disclosure of transfer of loan exposures

In the case of stressed loans transferred or acquired, the following disclosures should be made:

Details of stressed loans transferred during the year (to be made separately for loans classified as NPA and SMA)			
(all amounts in ₹ crore)		To ARCs	To permitted transferees
			To other transferees (please specify)
No: of accounts		NA	NA
Aggregate principal outstanding of loans transferred		NA	NA
Weighted average residual tenor of the loans transferred		NA	NA
Net book value of loans transferred (at the time of transfer)		NA	NA

Aggregate consideration	NA	NA	NA
Additional consideration realized in respect of accounts transferred in earlier years	NA	NA	NA
Details of loans acquired during the year			
(all amounts in ₹ crore)	From SCBs, RRBs, UCBs, StCBs, DCCBs, AIFs, SFBs and NBFCs including Housing Finance Companies (HFCs)		From ARCs
Aggregate principal outstanding of loans acquired	NA		NA
Aggregate consideration paid	NA		NA
Weighted average residual tenor of loans acquired	NA		NA

f) Fraud accounts

Particulars	For the year ended 31.03.2025	For the year ended 31.03.2024
Number of frauds reported	2	6
Amount involved in fraud (₹ crore)	0.30	1.42
Amount of provision made for such frauds (₹ crore)	0.02	0.78
Amount of Unamortised provision debited from 'other reserves' as at the end of the year (₹ crore)	0	0

* Total fraud amount during Dec/2024 is Rs12.24lakhs and an amount of Rs10.24lakhs was recovered and an amount of Rs. 2.00lakhs provision was made and paid towards false PMJJBY insurance claim by debiting to Provisions.

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

As per RBI Circular No. RBI/2021-22/31 on "Resolution Framework 2.0: Resolution of Covid-19 related stress of Individuals and small business" dated 05.05.2021 the Bank has rescheduled 515 Housing Loan and Tractor Loan accounts amounting to Rs 5633.35 lakh - and created 10% provision of Rs 563.35 lakh during March, 2024, in accordance with the circular guidelines. Out of 515 accounts, 83 loan accounts were closed during CFY and 77 accounts with O/s Rs 211 lakh slipped into NPA for which 100% provisions were continued. Remaining 355 accounts are in Standard with O/s of Rs 3835 lakh. Out of the standard a/c's 81 customers have paid more than 30% of the loan amount and for the rest of the a/c's i.e., for 274 a/c's with o/s Rs.4081 lakh, continued provisions Rs.16.32 lakh as on 31.03.2025.

Format for disclosures to be made for year ending March 2025

(Amounts in ₹ lakh)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position (A)	Of (A), aggregate debt that slipped into NPA	Of (A) amount written off	Of (A) amount paid by the borrowers	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the year ending March 2025
Personal Loans	4633.97	5.86	0	606.38	4021.73
Corporate persons*	0	0	0	0	0
Of which MSMEs	188.31	109.57	0	19.47	59.27
Others	0	0	0	0	0
Total	4752.28	115.43	0	555.85	4081.00

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

21. Exposures

a) Exposure to real estate sector

(Amount in ₹ Crore)

Category	As on 31.03.25	As on 31.03.24
<i>i) Direct exposure</i>		
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.	7143.73	2229.11
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;	23.91	1.93
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures – i. Residential ii. Commercial Real Estate	NIL	NIL
<i>ii) Indirect Exposure</i> Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	NIL	NIL
Total Exposure to Real Estate Sector	7167.64	2231.04

b) Exposure to capital market

(Amount in ₹ Crore)

Particulars	As on 31.03.2025	As on 31.03.2024
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;	NIL	NIL
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;	NIL	NIL
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;	NIL	NIL
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;	NIL	NIL
v) Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and marketmakers;	NIL	NIL
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;	NIL	NIL
vii) Bridge loans to companies against expected equity flows / issues;	NIL	NIL
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	NIL	NIL
ix) Financing to stockbrokers for margin trading	NIL	NIL
x) All exposures to Venture Capital Funds (both registered and unregistered)	NIL	NIL
Total exposure to capital market	NIL	NIL

c) Risk category-wise country exposure

(Amount in ₹ Crore)

Risk Category	Exposure (net) as on 31.03.2025	Provision held as on 31.03.2025	Exposure (net) as on 31.03.2024	Provision held as on 31.03.2024
Insignificant	NA	NA	NA	NA
Low	NA	NA	NA	NA
Moderately Low	NA	NA	NA	NA
Moderate	NA	NA	NA	NA
Moderately High	NA	NA	NA	NA
High	NA	NA	NA	NA
Very High	NA	NA	NA	NA
Total	NA	NA	NA	NA

d) Unsecured advances

The Bank has classified the credit facilities extended to SHGs as unsecured for the accounts sanctioned upto the limit of Rs 10 lakh and for the accounts above sanction limit of Rs 10 lakh, 75% of the outstanding amount covered under CGFMU (Credit Guarantee Funds for Micro Units) is classified as secured and remaining as unsecured.

(Amounts in ₹ crore)

Particulars	As on 31.03.2025	As on 31.03.2024
Total unsecured advances of the bank	6105.14	2837.69
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

e) Factoring exposures

Factoring exposures shall be separately disclosed.

f) Intra-group exposures

The following is the summary of significant related party transactions:

(Amounts in ₹ lakh)

Particulars	For the year ended 31 st March 2025	For the year ended 31 st March 2024
Refinance received from State Bank of India	NIL	NIL
Interest paid to SBI	7210.42	1682.89
Investments made with:		
SBI - in the form of STDRs	575031.68	104600.82
SBI Fund Management Private Limited	0.00	0.00
Interest received from SBI	14012.72	2970.66
Profit on sale of Investments on SBI	0.00	0.00
Contributions to Gratuity Fund with SBI Life Insurance Company Limited	7475.16	1589.12
Contributions to Group Leave Encashment Policy with SBI Life Insurance Company Limited	0.00	0.00
Contributions to Pension Trust Policy with SBI Life Insurance Company Limited on behalf of Trust	40216.76	15404.81
Current Account Balance with SBI	4846.28	3341.95
Breach of limits on intra-group exposures and regulatory action thereon, if any	NIL	NIL

22. Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits

(Amount in Crore)

Particulars	As on 31.03.2025	As on 31.03.2024
Total deposits of the twenty largest depositors	5243.02	3026.53
Percentage of deposits of twenty largest depositors to total deposits of the bank	16.24%	21.32%

b) Concentration of Advances

(Amount in Crore)

Particulars	As on 31.03.2025	As on 31.03.2024
Total advances to the twenty largest borrowers	33.69	26.35
Percentage of advances to twenty largest borrowers to total advances of the bank	0.08%	0.18%

c) Concentration of exposures

(Amount in Crore)

Particulars	As on 31.03.2025	As on 31.03.2024
Total exposure to the twenty largest borrowers/customers	33.69	26.35
Percentage of exposures to the twenty largest borrowers/customers to the total exposure of the bank on borrowers/customers	0.08%	0.18%

d) Concentration of NPAs

(Amount in Crore)

Particulars	As on 31.03.2025	As on 31.03.2024
Total Exposure to the top twenty NPA accounts	13.39	3.10
Percentage of exposures to the twenty largest NPA exposures to total Gross NPAs.	1.53%	1.17%

23. Derivatives

a) Forward rate agreement/Interest rate swap

(Amount in ₹ Crore)

Particulars	As on 31.03.2025	As on 31.03.2024
i) The notional principal of swap agreements	Not entered into any	Not entered into any
ii) Losses which would be incurred if counterparties failed to fulfill their obligations under the agreements	transactions in derivatives in the current year as on 31.03.2025.	transactions in derivatives in the current year as on 31.03.2024.
iii) Collateral required by the bank upon entering into swaps		
iv) Concentration of credit risk arising from the swaps		
v) The fair value of the swap book		

b) Exchange traded interest rate derivatives

S.no	Particulars	As on 31.03.2025	As on 31.03.2024
i)	Notional principal amount of exchange traded interest rate derivatives undertaken during the year (instrument wise)	Not entered into any transactions in derivatives in the current and previous years	Not entered into any transactions in derivatives in the current and previous years
ii)	Notional principal amount of exchange traded interest rate derivatives outstanding as on March 31 st 2025 (instrument wise)		
iii)	Notional principal amount of exchange traded interest rate derivatives outstanding and not 'highly effective' (instrument wise)		
iv)	Mark to market value of exchange traded interest rate derivatives outstanding and not 'highly effective' (instrument wise)		

c) Disclosures on risk exposure in derivatives**i) Qualitative disclosures**

Bank has not entered into any transactions in derivatives as on 31.03.2025.

ii) Quantitative disclosures

Bank has not entered into any transactions in derivatives as on 31.03.2025.

d) Credit default swaps

Not Applicable

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

(Amount in ₹ Crore)

Sr.No	Particulars	As on 31.03.2025	As on 31.03.2024
i)	Opening balance of amounts transferred to DEA Fund	58.18	25.75
ii)	Add: Amounts transferred to DEA Fund during the year ended 2025	27.43	33.76
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.92	1.33
iv)	Closing balance of amounts transferred to DEA Fund	84.69	58.18

25. Disclosure of complaints**a) Summary information on complaints received by the bank from customers and from the Offices of Ombudsman**

Sr.No	Particulars	2022-23	2023-24	2024-25
	Complaints received by the bank from its customers			
1.	Number of complaints pending at beginning of the year	0	0	9
2.	Number of complaints received during the year	103	558	1307
3.	Number of complaints disposed during the year	103	549	1289
3.1	Of which, number of complaints rejected by the bank	0	0	0
4.	Number of complaints pending at the end of the quarter	0	9	18
	Maintainable complaints received by the bank from Office of Ombudsman			
5.	Number of maintainable complaints received by the bank from Office of Ombudsman	38	32	57
5.1.	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	38	32	55
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	0	0	0
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	0	0	2
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0	0

Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2021 (Previously Banking Ombudsman Scheme, 2006) and covered within the ambit of the Scheme.

b) 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 As on 31.03.2024	Number of complaints pending at the end of the Dec quarter	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
FY 2024-25					
Ground - 1	0	69	-14.8%	1	0
Ground - 2	1	95	-36%	2	0
Ground - 3	4	167	149%	2	0
Ground - 4	0	2	-	-	0
Ground - 5	3	136	5.4%	8	0
Others	1	838	539%	5	0
Total	9	1307	134%	18	0
FY 2023-24					
Ground - 1	0	81	2600%	0	0
Ground - 2	0	150	1264%	1	0
Ground - 3	0	67	168%	4	0
Ground - 4	0	0	-100%	0	0
Ground - 5	0	129	2480%	3	0
Others	0	131	126%	1	0
Total	0	558	442%	9	0

Ground-1: ATM/DEBIT CARDS RELATED

Ground-2: Mobile/Internet/Electronic Banking Related

Ground-3: Loans and Advances

Ground-4: Levy of Charges

Ground-5: UPI Related

Others: Sought for information (Forgot MPIN/Reset of MPIN/ATM Card lost/IFS CODE ENQ, etc..)

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

Sl.No	Penalties imposed by the Reserve Bank of India under the provisions of	Penalties
(i)	Banking Regulation Act, 1949	NIL
(ii)	Payment and Settlement Systems Act, 2007	NIL
(iii)	Government Securities Act, 2006 (for bouncing of SGL)	NIL
(iv)	REPO- number of instances of default as well as the quantum of penalty paid to the Reserve Bank of India	NIL

27. Disclosures on remuneration

Particulars of Managerial Remuneration:

(Amount in ₹ lakhs)

Particulars	For the year ended 31 st March 2025	For the year ended 31 st March 2024
Smt Y. Sobha, Chairman	50.80	37.68
Sri. V. S Mahesh, General Manager (IT)(Till July 2023)	0.00	18.17
Smt. K.P. Shobha Rani, General Manager-IT(Till June 2024)	11.92	35.26
Sri K V Prasad, General Manager-III(Till June 2024)	13.31	34.12
Sri D. Ramesh, General Manager-II	45.20	27.45
Smt. Bharati Thayar, General Manager (Vigilance)	49.41	29.08
Sri. T. Chandra Sekhar, General Manager-I	40.16	15.78
Smt. Komanduru Lakshmi, General Manager-IT(From June 2024)	28.97	0.00
Sri. T.Sudhakar, General Manager-III(From June 2024)	28.90	0.00
Sri. V.Anil, General Manager-IV (From January 2025)	3.00	0.00
Sri. K.V. Krishna Sarma, General Manager-V (From January 2025)	3.00	0.00
Sri. S. Satish Babu, Chief Manager(Audit) (from October 2024)	13.01	0.00

28. Other Disclosures:

a) Business Ratios

Particular	As on 31.03.2025	As on 31.03.2024
i) Interest income as a percentage to working Funds	8.53%	8.81%
ii) Non-interest income as a percentage to Working Funds	1.13%	1.23%
iii) Cost of Deposits	5.57%	5.51%
iv) Net Interest Margin	3.99%	4.16%
v) Operating Profit as a percentage to Working Funds	2.81%	3.38%
vi) Return on Assets	2.10%	2.42%
vii) Business (deposits plus advances) per employee(in ₹ crore)	16.14	15.71
viii) Net Profit per employee (in ₹ crore)	0.15	0.29

b) Bancassurance business

The details of fees / brokerage earned in respect of insurance broking, agency and bancassurance business undertaken by them shall be disclosed for both the years as on 31.03.2025 and as on 31.03.2024.

(Amount in lakh)

2024-25	2023-24
1807.96	1175.15

c) Marketing and distribution

Banks shall disclose the details of fees / remuneration received in respect of the marketing and distribution function (excluding bancassurance business) undertaken by them.

(Amount in lakh)

2024-25	2023-24
147.46	160.34

d) Disclosures regarding Priority Sector Lending Certificates (PSLCs)

The bank has sold and purchased following priority sector advances through Priority sector lending certificate (PSLC) in RBI's e-Kuber platform during the Nine months ended 31.03.2025 on various dates.

(Amt in Lakh)

Sale of PSLC			
	Segment	Amount	Premium Earned
	PSLC SM	699000.00	13685.00
	PSLC Agri	50000.00	135.00
	PSLC Micro Enterprise	0.00	0.00
	TOTAL	749000.00	13820.00
Purchase of PSLC:			
	Segment	Amount	Premium Paid
	PSLC GENERAL	390000.00	39.00
	PSLC Micro Enterprise	0.00	0.00
	PSLC A	0.00	0.00
	TOTAL	390000.00	39.00

e) Provisions and contingencies

(Amt in Crore)

Sl. No	Provision debited to Profit and Loss Account	As on 31.03.2025	As on 31.03.2024
i.	Provisions for NPI	0.00	0.00
ii.	Provision towards NPA	0.00	24.51
iii.	Provision made towards Income tax	220.00	178.00
iv.	Provision for Others	0.00	0.00
V	Provision on Standard Assets	7.44	5.33
Vi	Provision on Frauds	0.02	0.00
	TOTAL	229.46	207.84

f) Payment of DICGC Insurance Premium

(Amount in Crore)

Sr.No.	Particulars	As on 31.03.2025	As on 31.03.2024
i)	Payment of DICGC Insurance Premium	20.90*	14.82
ii)	Arrears in payment of DICGC premium	NIL	NIL

* Includes payment made for e-APGVB branches for 3 months

g) Disclosure on amortization of expenditure on account of enhancement in family pension of employees of banks: Nil**h) Disclosure on amortisation of additional pension liability on account of implementation of Pension Scheme in RRBs with effect from November 1, 1993:**

Bank has not availed facility of amortisation of additional pension liability on account of implementation of Pension Scheme in RRBs. Pursuant to the directions given by DFS, MOF, Govt. of India vide its letter No.F.No 8/4/2024-RRB, dated 03.10.2024 through NABARD, the Bank's Board vide Circular Resolution No.60/2024, dated 04.10.2024 approved the directives concerning amendments in RRB (Employees') Pension Regulations, 2018 under the provisions of section 30 of the RRBs Act, 1976.

The amended pension regulations were notified in the official Gazette of India on 01.11.2024, as per with retrospective effect from 01.11.1993. The Bank paid 100% pension arrears to all the eligible existing pensioners/ family pensioners/resigned/ Compulsory Retirement Scheme (CRS) /removal from service as under

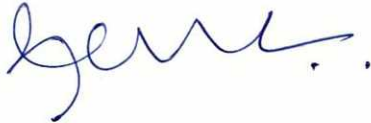
a) In respect of 145 TGB Pensioners, Family pensioners, etc., an amount of Rs.1073 lakhs being 100% was paid through Pension Fund "Telangana Grameena Bank Employees Pension Fund Trust" during the year.

b) In respect of 827 APGVB pensioners, Family Pensioners, etc., the APGVB has paid and amount of Rs.6190 lakhs before bifurcation of Assets and liabilities of i.e before 31.12.2024 and balance amount of Rs.5847 lakhs was paid by TGB out of from the Provisions received from APGVB during the year.

29. Except for impact of Bifurcation of APGVB between Telangana and Andhra Pradesh states as stated under Item 1 above, the previous years' figures have been regrouped / rearranged wherever necessary to make them comparable with the current years' figures.

30. The amounts in the Financial Statements have been rounded off to the nearest Rupees in thousands (000's).

As per our report of even date
for M/s Umamaheswara Rao & Co.,
Chartered Accountants
Firm Registration No. 004453S



CA. Rakesh Bhanu Amara
Partner
Membership No 228411

For Telangana Grameena Bank



T. Chandra Sekhar
GENERAL MANAGER-I



Y. Sobha
CHAIRMAN

Date: 29.04.2025
Place: Hyderabad.

**TELANGANA GRAMEENA BANK**

(Sponsored by State Bank of India)

HYDERABAD**Statement of Capital Funds, Risk Assets / Exposures and Risk Asset Ratio
As on 31.03.2025****Part A – Capital Funds and Risk Assets Ratio****(Rs. in 000's)**

I	Capital Funds		
A	Tier I Capital elements		
	(a) Paid-up capital & Capital Deposit		57,28,69
	Less : Intangible assets and losses		0
	Sub Total		57,28,69
	(b) Reserves & surplus		
	1. Statutory		1593,76,12
	2. Capital reserve		135,55,89
	3. Other reserves		328,24,06
	4. Surplus in Profit & Loss Account		6316,98,18
	Sub Total		8374,54,25
	Total of A		8431,82,95
B	Tier II capital elements		
(i)	General provisions and loss reserves		0
(ii)	Revenue and other reserves		0
(iii)	General provisions for Standard assets		124,93,18
(iv)	Excess of provision on account of bad and doubtful debts		0
	Total of B		124,93,18
	1.25% of Risk weighted assets as per eligibility		420,81,36
	Total of B i.e. Tier II Capital (Total of other reserves & surplus reserve) OR 1.25% of Risk Weighted assets which ever is less)		124,93,18
	Grand Total (A+B)		8556,76,13
II	Risk Assets		
(a)	Adjusted value of funded risk assets i.e., on Balance Sheet items (to tally with Part 'B')		33632,53,67
(b)	Adjusted value of non-funded and off-Balance Sheet items (to tally with Part 'C')		32,55,47
(c)	Total risk-weighted assets (a+b)		33665,09,14
III	Percentage of capital funds to risk-weighted assets [I : II (III)]		25.42

As per our report of even date

For M/s Umamaheswara Rao & Co.,

Chartered Accountants

Firm Registration No. 004453S

CA Rakesh Bhanu Amara
Partner

Membership No. 228411



For Telangana Grameena Bank

T. Chandra Sekhar
General Manager-I**Y. Sobha**
Chairman

Date: 29.04.2025

Place: Hyderabad



TELANGANA GRAMEENA BANK

(Sponsored by State Bank of India)

HYDERABAD

Part B – Weighted Assets i.e., on Balance Sheet Items as on 31.03.2025

(Rs. in 000's)

Sl.No.	Particulars	Book value	Risk weight	Adjusted Value
I	Cash & Bank Balance			
(a)	Cash in hand (including foreign currency notes)	107,36,33	0	0
(b)	Balances with banks in India			
i)	Balances with RBI	1349,81,73	0	0
ii)	Balances with banks			
	1. Current account (in India and outside India)	4,84,652	20	9,69,30
	2. Other accounts (in India and outside India)	9085,85,42	22.50	2044,31,72
	3. Current account balances with other RRBs	0		
II	Money at Call and Short Notice	0	20.00	0
III	Investments			
(a)	Government and other approved securities*	5430,24,92	2.50	135,75,62
(b)	Others Bonds(net of depreciation provided)	15,00,00	102.50	15,37,50
	Others Mutual Funds(net of depreciation provided)	0	127.50	0
IV	Advances 20 TO 125%	41518,27,92		30937,32,96
	Loans and advances, bills purchased and discounted and other credit			
(a)	Claims guaranteed by Government of India			
(b)	Claims guaranteed by State Governments			
(c)	Claims on public sector undertakings of Government of India			
(d)	Claims on public sector undertakings of State Governments			
(e)	Others (Net) \$		0-100	
	Outstanding Rs			
	Less : Cash Margin			
V	Premises (net of depreciation provided)	135,67,42	100	13567,42
VI	Furniture and fixtures (net of depreciation provided)		100	
VII	Other Assets (Breakup sheet enclosed)	1181,67,90	0-100	354,39,14
	Total	58872,38,15		33632,53,67

\$, # - Details of Break-up enclosed

Part C – Weighted Non-funded Exposures / Off-Balance Sheet Items

Each off-Balance Sheet item may be submitted in the format indicated below:

Nature of item	Book value	Conversion Factor	Equivalent value	Risk Weight	Adjusted Value
BG's	21,55,94	100	21,55,94	100	21,55,94
DEAF	84,68,78	100	84,68,78	0	0
Claims against Bank not ack as	10,99,54	100	10,99,54	100	10,99,54
	117,24,26		117,24,26		32,55,47

As per our review report of even date

For M/s Umamaheswara Rao & Co.,

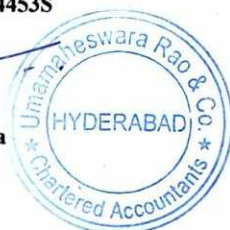
Chartered Accountants

Firm Registration No. 004453S

CA Rakesh Bhanu Amara

Partner

Membership No. 228411



For Telangana Grameena Bank

T. Chandra Sekhar
General Manager-I

Y. Sobha
Chairman

Date: 29.04.2025

Place: Hyderabad

**TELANGANAGrameenaBank**

(Sponsored by State Bank of India)

HYDERABAD**CALCULATION OF CAPITAL ADEQUACY NORMS DETAILS OF ADVANCES AS ON 31.03.2025**

(Rs.in 000s)

	Total O/s	Total Margin and Provisions	Net Book value	% of Risk weight	Adjusted value
Loans & Advances					
Housing loans to individuals against the mortgage of residential house, properties upto 20 lakhs.	2303,84,11	6,28,10	2297,56,01	50	1148,78,00
Housing loans to individuals against the mortgage of residential house, properties above Rs 20 lakh & upto 75 lakh	4715,29,55	95,581	4705,73,74	50	2352,86,86
Housing loans to individuals against the mortgage of residential house, properties above Rs.75 lakh	124,55,77	0	124,55,77	75	93,41,83
Consumer credit including Personal loans and credit cards.	186,80,62	3,42,88	183,37,74	125	229,22,17
# Loans upto Rs.1.00 lakh against gold and silver ornaments.	2040,15,09	2424	2039,90,85	50	1019,95,43
Educational loans	103,41,05	90,79	102,50,26	100	102,50,26
\$ Advances against term deposits, life policies, NSCs, IVPs and KVP where adequate margin is available.	371,65,97	418	371,61,79	0	0
@ Loans of staff of banks, which are fully covered by superannuation benefits and mortgage of flat / house.	836,16,15	45,52	835,70,63	20	167,14,13
CGFMU	3917,87,40	0	3917,87,40	0	0
CGTMSE	24,55,169	0	245,51,69	0	0
Other Advances (other than the advances mentioned in column No.a, b, c, d & e of II)	26673,00,52	849,56,24	25823,44,28	100	25823,44,28
TOTAL	41518,27,92	870,47,76	40647,80,16		30937,32,96

As per our review report of even date

For M/s Umamaheswara Rao & Co.,

Chartered Accountants

Firm Registration No. 004453S

CA Rakesh Bhanu Amara

Partner

Membership No. 228411



For Telangana Grameena Bank

T. Chandra Sekhar
General Manager-I

Y. Sobha
Chairman

Date: 29.04.2025

Place: Hyderabad

Independent Auditors' Report

To
The Members of Telangana Grameena Bank,

Report on Audit of the Financial Statements

Opinion



1. We have audited the financial statements of Telangana Grameena Bank ('the Bank'), which comprise the Balance Sheet as at 31st March 2025, the Profit and Loss account and the Cash Flow Statement for the year then ended, and notes to financial statements including a summary of significant accounting policies and other explanatory information in which are included returns for the year ended on that date of 24 branches audited by us and 577 branches audited by statutory branch auditors. The branches audited by us and those audited by other auditors have been selected by the Bank in accordance with the guidelines issued to the Bank by the National Bank for Agriculture and Rural Development (NABARD).

Also included in the Balance Sheet, the Profit and Loss Account and the Cash Flow Statement are the returns from 332 branches and 17 Regional Offices which have not been subjected to audit. These unaudited branches and regional offices account for 24.95 % of advances, 23.24% of deposits, 22.57% of interest income and 16.01% of interest expenses.

2. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by the Regional Rural Bank Act, 1976, Banking Regulation Act, 1949 and circulars and guidelines issued by the Reserve Bank of India ('RBI') and National Board for Agricultural and Rural Development ('NABARD') from time to time and in the manner so required for bank and are in conformity with accounting principles generally accepted in India and:
 - a. the Balance Sheet, read with the notes thereon is a full and fair Balance Sheet containing all the necessary particulars, is properly drawn up so as to exhibit a true and fair view of the state of affairs of the Bank as at 31st March, 2025;
 - b. the Profit and Loss Account, read with the notes thereon shows a true balance of profit and
 - c. the Cash Flow Statement gives a true and fair view of the cash flows for the year ended on that date.

Basis for Opinion

3. We conducted our audit in accordance with the Standards on Auditing (SAs) issued by ICAI. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in



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BRANCHES:	GUNTUR	D.No. 29-7-656, 3 rd Floor, 1/16 th Lane, Brodipet, Guntur – 522 002, Tel: 0863- 2355986, 2241392, Fax: 2354524, e-mail: ucognt@yahoo.co.in
	HYDERABAD I	# 1205A, 11 th Floor, Vasavi MPM Grand, Ameerpet x Roads, Hyderabad – 500 073, Tel : 040- 23751833, Fax : 23751823, e-mail: dakshinamurthy@umrcas.com
	HYDERABAD II	Block 4A, 4th Floor, Nirvana Building, Road Number 36, Jubilee Hills, Hyderabad – 500 081, Mobile: +91 74166 92298, e-mail: krishnasai@umrcas.com
	VISAKHAPATNAM	47-3-36, 5 th Floor, Tribhuvanam, Dwarakanagar, Visakhapatnam – 530 016, Tel : 0891-2748236, e-mail: ucovsp@yahoo.co.in
	TIRUPATI	No. 7, 2 nd Floor, Beside A.P. Tourism Office, Sri Devi Complex, Tilak Road, Tirupati – 517 501, e-mail: ucotptv@gmail.com
	GUDIVADA	Sivalayam Street, Gourisankarapuram, Gudivada – 521 301, Tel : 08674-242144, e-mail: babusrikar@yahoo.com

accordance with the code of ethics issued by the Institute of Chartered Accountants of India together with ethical requirements that are relevant to our audit of the financial statements in India, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the code of ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

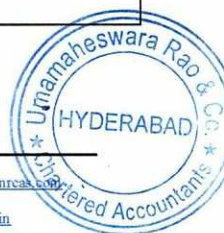
Key Audit Matters

4. Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

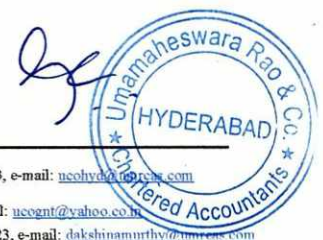
Key Audit Matters	How it has been Addressed
<p><u>Advances :</u></p> <p><u>Accuracy in classification of Loans and advances, provision thereon and recognition of income</u></p> <p>Classification of Advances and Identification of and provisioning for non-performing Advances in accordance with the RBI/NABARD guidelines</p> <p>Advances include Cash credits, Overdrafts loans repayable on demand and Term loans.</p> <p>Advances constitute 70.08% of the Bank's total assets. They are, inter-alia, governed by income recognition, asset classification and provisioning (IRAC) norms and other circulars and directives issued by the RBI/NABARD from time to time which provides guidelines related to classification of Advances into performing and non-performing Advances (NPA). The Bank classifies these Advances based on IRAC norms as per its accounting policy No. 3.2.</p> <p>Identification of performing and non-performing Advances involves establishment of proper mechanism. The Bank accounts for all the transactions related to Advances in its Information Technology System (IT System) viz. Core Banking Solutions (CBS) which also identifies whether the advances are performing or non-performing.</p>	<p>Our audit approach towards advances with reference to the IRAC norms and other related circulars / directives issued by RBI/NABARD and also internal policies and procedures of the Bank includes the testing of the following:</p> <ul style="list-style-type: none"> • Existence and effectiveness of monitoring mechanisms such as Internal Audit, Systems Audit, Credit Audit, Snap Audit and Concurrent Audit as per the policies and procedures of the Bank; • We have examined the efficacy of various internal controls over advances to determine the nature, timing and extent of the substantive procedures and compliance with the observations of the various audits conducted as per the monitoring mechanism of the Bank and NABARD Inspection. • In carrying out substantive procedures at the branches allotted to us, we have examined all large advances while other advances have been examined on a sample basis. • The accuracy of the data input in the system for income recognition, classification into performing and nonperforming Advances and provisioning in accordance with the IRAC Norms in respect of the branches allotted to us;

<p>Further, NPA classification is done through IT System (CBS) and Provisioning on Advances (Performing and Non-Performing) as per the Income Recognition and Asset Classification Norms is being done outside the system using tools like Excel sheets.</p> <p>The carrying value of these advances (net of provisions) may be materially misstated if, either individually or in aggregate, the IRAC norms are not properly followed. Considering the nature of the transactions, regulatory requirements, existing business environment, estimation/judgement involved in valuation of securities, it is a matter of high importance for the intended users of the Financial Statements.</p> <p>Considering these aspects, we have determined this as a Key Audit Matter.</p> <p>Accordingly, our audit was focused on income recognition, asset classification and provisioning pertaining to advances due to the materiality of the balances.</p>	<ul style="list-style-type: none"> • Reliance is also placed on Audit Reports of other Statutory Branch Auditors. • We have performed extensive procedures for verification of the procedure of computation of Provisions outside the IT system, its correctness and the reconciliation of the same with the books of accounts. • Assessed disclosure requirements for classification and provisioning of NPA's in accordance with RBI circulars. <p>Based on the above verification, we are satisfied on the classification of Loans and advances, provision thereon and recognition of income</p>
<p><u>Investments</u></p> <p><u>Classification and Valuation of Investments, Identification of and provisioning for Non-Performing Investments.</u></p> <p>Investments include investments made by the Bank in various Government Securities, Bonds, Debentures and other approved securities.</p> <p>Investments constitute 9.38% of the Bank's total assets.</p> <p>These are governed by the circulars and directives of the RBI/NABARD. These directions, inter-alia, cover valuation of investments, classification of investments, identification of non-performing investments, the corresponding non-recognition of income and provision there against.</p>	<p>Our audit approach towards Investments with reference to the RBI/NABARD Circulars/directives included the review and testing of the design, operating effectiveness of internal controls and substantive audit procedures in relation to valuation, classification, identification of Non-Performing Investments.</p> <p>In particular,</p> <ol style="list-style-type: none"> a. We evaluated and understood the Bank's internal control system to comply with relevant RBI/NABARD guidelines regarding valuation, classification, identification of Non-Performing Investments. b. We assessed and evaluated the process adopted for collection of information from various sources for determining fair value of these investments;

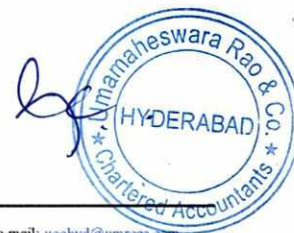
<p>The valuation of each category (type) of the aforesaid securities is to be done as per the method prescribed in circulars and directives issued by the RBI/NABARD which involves collection of data/information from various sources such as FBIL rates, rates quoted on BSE / NSE. Considering the complexities and extent of judgement involved in the valuation, volume of transactions, investments on hand and degree of regulatory focus, this has been determined as a Key Audit Matter.</p> <p>Accordingly, our audit was focused on valuation of Investments, classification, identification of Non-Performing Investments.</p> <p>Further, the bank has been compiling the investment register in Excel tool and has been making all the calculations using the same tool.</p>	<p>c. For the selected sample of Investments in hand, we tested accuracy and compliance with the RBI Master Circulars/NABARD and directions by re-performing valuation for each category of the security. Samples were selected after ensuring that all the categories of Investments (based on nature of security) were covered in the sample;</p> <p>d. We tested the mapping of Investments between the Investments (Excel Tool) and the financial statements to ensure compliance with the presentation and disclosure requirements as per the aforesaid RBI/NABARD Circular/directions.</p> <p>e. We test checked the amortisation of premium on HTM category of investments, test checked the valuation of investments for shift in the category of investments between HTM and AFS.</p> <p>Based on the above verification, we are satisfied on the Classification and Valuation of Investments, Identification of and provisioning for Non-Performing Investments.</p>
<p><u>Bifurcation of Assets And Liabilities of Andhra Pradesh Grameena Vikas Bank (APGVB) between Andhra Pradesh And Telangana</u></p> <p>Consequent to the enactment of “The A.P. Reorganization Act, 2014” and the various Gazette Notifications and directions issued by the Department of Financial Services, Ministry of Finance GOI directions, the Assets and Liabilities of Andhra Pradesh Grameena Bank have been bifurcated between Andhra Pradesh and Telangana based on the Audited Financial position as of 31st March 2024 . The bifurcation has been done with the effective date of bifurcation being 01.01.2025 and on the recommendations of working group (WG) appointed for the purpose.</p>	<p>Our audit Approach involved :</p> <p>Understanding from the management, “The AP Reorganization Act, 2014”, gazette notification and directions issued by Department of Financial Services, MOF, GOI, working Group recommendations, Empowered Committee’s directions concerning the Bifurcation of Assets and Liabilities of Andhra Pradesh Grameena Vikas Bank (APGVB) between the states of Andhra Pradesh and Telangana.</p>



<p>Upon bifurcation, The Telangana Grameena Bank (TGB) has received Assets and Liabilities of 493 branches and other offices and H.O. in Telangana pertaining to APGV Bank. (Refer Note No.1 in schedule 18 of Financial Statements). The Bank has received Assets amounting to Rs 31,121.01 Cr and liabilities amounting to Rs 30,997.91 Cr including Reserves of Rs 6,157.61 Cr. The Balance Sheet size of the Bank has gone up by more than 2 times as at 01.01.2025 as compared to 31.12.2024.</p> <p>Also, while apportioning the Assets and Liabilities, Certain items were considered differently than that of the recommendations of the Working Group, with the directions of Empowered Committee which was appointed by DFS vide its letter F.NO.15/15/2015E-RRB dt. 13 November, 2024.</p> <p>Considering the complexities and significance of the bifurcation on the Bank's Overall Financial Statements, we have considered the adoption of Assets and Liabilities as at 01.01.2025 by Telangana Grameena Bank pertaining to APGVB as Key Audit Matter.</p>	<p>Performed the Audit procedures so as to ensure the correctness of Bifurcation of Assets & Liabilities based on the audited Financials of APGVB as at 31.03.2024 and as per the Working Group's Recommendations.</p> <p>Assessed and evaluated the apportionment methodology in respect of 17 new items out of which 08 are on Assets Side and 09 are on Liabilities side emanating from the Balance Sheet of APGVB during period 01.04.2024 to 31.12.2024.</p> <p>Assessed and evaluated the changes made in the bifurcation Logic while apportioning the Assets and Liabilities based on Working Group Recommendations, in the light of the directions issued by DFS, MOF, GOI and Empowered Committee's directions.</p> <p>Reliance has been placed on special audit report dt.12-12-2025 on the accuracy on migration of bifurcated balances into TGB and the future system integration. We have also reviewed the status and material developments in the legal matters migrated from APGVB.</p> <p>We have tested the management's computation of arriving at the quantum of capital reserve and appropriateness of the disclosures made.</p> <p>Based on the above procedures performed, we are satisfied on the bifurcation and adoption of Assets and Liabilities received from APGVB to TGB as at 01-01-2025.</p>
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Other Matters

- We did not audit the financial statements / information of 577 branches included in the financial statements of the Bank whose financial statements / financial information reflect total assets of Rs. 21,786 Cr as at 31st March 2025 and total revenue of Rs. 1,835 Cr for the year ended on that date, as considered in the financial statements. The financial statements / information of these branches have been audited by the branch auditors whose reports have been furnished to us, and



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in our opinion in so far as it relates to the amounts and disclosures included in respect of branches, are based solely on the report of such branch auditors.

The financial statements of the bank for the year ending March 31st, 2024 were audited by another auditor who expressed an unmodified opinion on those financial statements on 30th April 2024.

Our opinion is not modified in respect of these matters.

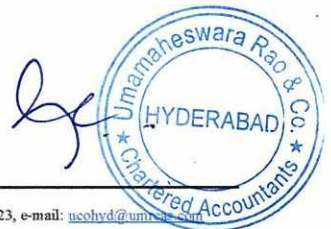
Responsibilities of Management and Those Charged with Governance for the Financial Statements

6. The Bank's Board of Directors is responsible with respect to the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards issued by ICAI, and provisions of Regional Rural Bank Act, 1976, Banking Regulation Act, 1949 and circulars and guidelines issued by the Reserve Bank of India ('RBI') and National Board for Agricultural and Rural Development ('NABARD') from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so. The Board of Directors are also responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

7. Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.



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8. As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
 - Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
 - Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the bank to cease to continue as a going concern.
 - Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
9. We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.
10. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.
11. From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse



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consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on Other Legal and Regulatory Requirements

12. The Balance Sheet and the Profit and Loss Account have been drawn up in Form A and Form B respectively of the Third Schedule to the Banking Regulation Act, 1949;
13. Subject to the limitations of the audit indicated in paragraphs 6 to 14 above and as required by the Regional Rural Bank Act, 1976 and subject also to the limitations of disclosure required therein, we report that:
 - a. We have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purposes of our audit and have found them to be satisfactory;
 - b. The transactions of the Bank which have come to our notice, have been within the powers of the Bank; and
 - c. The returns received from the offices and branches of the Bank have been found adequate for the purposes of our audit.
 - d. In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from branches not visited by us.
 - e. The Balance Sheet, the Profit and Loss Account and the Cash Flow Statement dealt with by this report are in agreement with the books of account and with the returns received from the branches not visited by us;
 - f. The reports on the accounts of the branch offices audited by branch auditors of the Bank have been sent to us and have been properly dealt with by us in preparing this report; and
 - g. In our opinion, the Balance Sheet, the Profit and Loss Account and the Cash Flow Statement comply with the applicable accounting standards, to the extent they are not inconsistent with the accounting policies prescribed by RBI.

For Umamaheswara Rao & Co.

Chartered Accountants

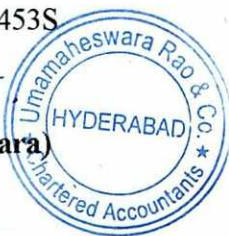
Firm Registration No.004453S



(CA. Rakesh Bhanu Amara)

Partner

Membership No. 228411



Place: Hyderabad

Date : 29th April, 2025

UDIN: 25228411BMJMTL5044

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