N. K. BHARGAVA & CO.
Chartered Accountants

INDEPENDENT AUDITOR'S LIMITED REVIEW REPORT

To
The Board of Directors
The Nainital Bank Limited
Nainital

Report on Limited Review of Interim Financial Information

1. We have reviewed the accompanying Statement of unaudited financial results of **The Nainital Bank Limited ('the Bank') for the half year ended 30th September, 2026** (the 'Statement') (attached herewith). The Management is responsible for the preparation and fair presentation of this interim financial result in accordance with Accounting Standards specified under section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014, and provisions of Section 29 of the Banking Regulation Act, 1949 and circulars, guidelines and directions issued by the Reserve Bank of India ("RBI") from time to time and other accounting principles generally accepted in India. Our responsibility is to issue a report and express a conclusion on this interim financial information based on our review.

2. We conducted our review in accordance with Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by ICAI. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free from material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

3. Emphasis of Matter
   We draw attention to the following matters:
   a. Note no. 14 of Schedule 18 of accompanying statement of unaudited financial results with regard some debit / credit entries outstanding in

various heads of accounts included in Inter Branch Adjustments/ Clearing adjustments etc. are subject to reconciliation.

b. The Bank needs to ensure that provisioning is calculated accurately based on the appropriate sub-classification of Non-Performing Assets (NPAs) and in accordance with the applicable RBI-prescribed provisioning norms.

However, our Conclusion is not modified in respect of the above matters.

4. In the conduct of our review, in addition to 5 branches covering 20.93% of the advance portfolio of the bank reviewed by us, we have also relied on the review reports received from the branch statutory auditors of 26 branches. This review report of 31 (5+26) branches covers 50.14% of the advance portfolios of the bank. Apart from these review reports, in the conduct of our review, we have also relied upon the returns received from 147 unreviewed branches of the bank (including Service Branch).

5. Based on our review and subject to limitations as mentioned in Paragraph 2 above, nothing has come to our attention that causes us to believe that the accompanying statement of Unaudited Standalone Financial Results together with the notes thereon prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed, including the manner in which it is to be disclosed, or that it contains any material misstatement, or that it has not been prepared in accordance with the relevant guidelines/prudential norms issued by the Reserve Bank of India in respect of Income Recognition, Asset Classification, Provisioning and other Related Matters, except for the disclosures relating to Basel III Capital Regulations, Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio as at September 30, 2026, which have been disclosed on the Bank's website and in respect of which a link has been provided in the Statement and have not been reviewed by us.

6. The statement includes comparative figures for the half year ended September 30, 2025, which have been reviewed by the predecessor central statutory auditor of the bank, where they had expressed an unmodified conclusion vide their reports on financial statements.

The statement also includes figures for the year ended March 31, 2026, which have been audited by the predecessor central statutory auditor of the bank, where they had expressed an unmodified opinion on such financial results.

For and on behalf of
N.K. Bhargava & Co.
Chartered Accountants

NARENDRA KUMAR BHARGAVA
Digitally signed by NARENDRA KUMAR BHARGAVA

N. K. Bhargava
Partner
Membership No.: 080624
FRN No.: 000429N
Place: New Delhi
Date: 16-10-2026
UDIN: 26080624HQAFCB7205

THE NAINITAL BANK LTD
Head Office :Nainital Bank House
Seven Oaks,Mallital
Nainital 263001 (Uttarakhand)

BALANCE SHEET OF THE NAINITAL BANK LIMITED
AS ON 30th SEPTEMBER 2026

(` In thousands)

CAPITAL AND LIABILITIES	SCHEDULE	As on 30.09.2026	As on 31.03.2026	As on 30.09.2025
Capital	1	165,72,99	165,72,99	165,72,99
Reserves & Surplus	2	961,30,63	932,63,30	908,35,13
Deposits	3	8751,90,03	8623,66,84	8071,15,35
Borrowings	4	0	0	18,90,000
Other Liabilities & Provisions	5	151,61,27	168,19,27	228,46,12
	Total	**10030,54,92**	**9890,22,40**	**9562,69,59**
ASSETS				
Cash & Balances With Reserve Bank of India	6	298,64,20	299,68,38	312,21,88
Balances with Banks & Money at call and Short Notice	7	1584,81,87	1866,03,68	2177,21,94
Investments	8	1979,59,67	1618,29,49	1772,70,87
Advances	9	5348,60,14	5228,32,64	4557,63,70
Fixed Assets	10	62,64,50	66,84,72	70,61,07
Other Assets	11	756,24,54	811,03,49	672,30,13
	Total	**10030,54,92**	**9890,22,40**	**9562,69,59**
Contingent Liabilities	12	93,57,97	82,78,54	104,85,12
Bills for collection				
Significant Accounting Policies	17			
Notes on Accounts Schedules referred above form an integral part of Balance Sheet	18			

Gopal Singh Gusain
Non Executive -
Independent Chairman
DIN - 03522170

Sushil Kumar Lal
Managing Director &
Chief Executive Officer
DIN - 11029008

Kuldeep Singh
Executive Director
DIN- 11018445

Binita Shah
Non-Executive -
Independent Director
DIN - 01538965

Manas Ranjan Biswal
Non-Executive -
Independent Director
DIN - 081628008

Neelam Damodharan
Non-Executive -
Independent Director
DIN - 07759291

Balu Kenchappa
Non-Executive
Independent Director
DIN - 11684853

Manish Kaura
Non-Executive
Non-Independent Director
Din - 11195774

Ashok Kumar Moharana
Non-Executive
Non-Independent Director
Din - 11624772

Sumanta Chakrabarti
Chief Financial Officer
M.N. No 064367

Vivek Sah
Company Secretary
M.N. No 35315

as per our report of even date
For NK Bhargava & Co
Chartered Accountants
FRN- 000429N

NARENDRA KUMAR BHARGAVA
Digitally signed by NARENDRA KUMAR BHARGAVA

CA N.K. Bhargava
Partner,M.N.No. 080624

Place : Nainital
Date : 16 October 2026

CIN - U65923UR1922PLC000234

THE NAINITAL BANK LTD
Head Office :Nainital Bank House
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Nainital 263001 (Uttarakhand)

THE NAINITAL BANK LIMITED

PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED 30th SEPTEMBER 2026

(` In thousands)

	SCHEDULE	Half Year Ended 30.09.2026	Year Ended 31.03.2026	Half Year Ended 30.09.2025
I. INCOME				
Interest Earned	13	361,42,84	725,65,40	350,09,63
Other Income	14	23,41,10	49,60,65	20,81,05
	Total	**384,83,94**	**775,26,05**	**370,90,68**
II.EXPENDITURE				
Interest Expended	15	203,92,99	395,22,26	197,80,83
Operating Expenses	16	135,90,77	263,70,57	127,33,85
Provisions & Contingencies		9,71,26	53,08,49	15,57,03
	Total	**349,55,02**	**712,01,32**	**340,71,71**
III.PROFIT				
Net profit for the year		**35,28,92**	**63,24,73**	**30,18,97**
Profit available for appropriation		**35,28,92**	**63,24,73**	**30,18,97**
IV.APPROPRIATIONS				
Transfer to Statutory Reserve		0	15,81,18	0
Transfer to Special reserve created u/s 36(i)(viii)		0	2,49,25	0
Transfer to Proposed Dividend		0	0	-
Balance Carried over to Balance Sheet		35,28,92	44,94,30	30,18,97
	Total	**35,28,92**	**63,24,73**	**30,18,97**
Earnings per share (Rs)				
Basic		**2.13**	**3.82**	**1.82**
Diluted		**2.13**	**3.82**	**1.82**

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as per our report of even date
For NK Bhargava & Co
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FRN- 000429N

NARENDRA KUMAR BHARGAVA
Digitally signed by NARENDRA KUMAR BHARGAVA

CA N.K. Bhargava
Partner,M.N.No. 080624

Place : Nainital
Date : 16 October 2026

CIN - U65923UR1922PLC000234

THE NAINITAL BANK LTD
Head Office:Naini Bank House
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THE NAINITAL BANK LIMITED
STATEMENT OF CASH FLOW FOR THE PERIOD ENDED 30th September 2026

(` in Thousands)

	Period Ended	Year Ended
	30.09.2026	31.03.2026
A. Cash flow from operating activities :		
Net profit before taxes.	**464307**	**848004**
Adjustments for :		
Depreciation on fixed Assets	**81978**	**159470**
Provision in respect of NPA.	76374	-1025815
Provision for standard assets restr,	-64055	121889
(Profit) Loss on sale of fixed Assets.	-549	92
Deferred Tax for Current year	-20156	-36586
	537899	**67053**
Adjustment for :		
(Increase)/Decrease in investments	-3679178	2275377
(Increase)/Decrease in advances	-1202750	-5643893
(Increase)/Decrease in other assets	547895	-1948051
Increase/(Decrease) in Borrowings	0	0
Increase/(Decrease) in deposits	1282320	3678496
Increase/(Decrease) in other liabilities and provisions	-157963	347570
Direct Taxes Provision.	-111415	-215531
Net cash from operating activities (A)	**-2783192**	**-1438978**
B. Cash flow from investing activities :		
Purchase/Transfer in of fixed assset	-40311	-83182
Sale/Transfer in of fixed assset	903	729
Changes in Trade related investments	0	0
Dividend received from subsidiaries/others	0	0
Net Cash from investing activities (B)	**-39408**	**-82453**
C.Cash flow from financing activities		
Share Capital	0	482837
Share Premium	0	1207091
Unsecured Redeemable Bonds	0	0
Dividend	0	0
Interest paid/payable on unsecured redeemable bonds	0	0
Net Cash from financing activities (C)	**0**	**1689928**
Net increase in cash & cash equivalents (A)+(B)+(C)	**-2822600**	**168497**
Opening Cash & cash equivalents	**21657206**	**21488709**
Closing Cash & cash equivalents	**18834606**	**21657206**

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as per our report of even date
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NARENDRA KUMAR BHARGAVA
Digitally signed by NARENDRA KUMAR BHARGAVA

CA N.K. Bhargava
Partner,M.N.No. 080624

Place : Nainital
Date : 16 October 2026

THE NAINITAL BANK LTD
Head Office :Nainital Bank House
Seven Oaks,Mallital
Nainital 263001 (Uttarakhand)

(` in Thousands)

SCHEDULE 1-CAPITAL

	As on 30/09/2026	As on 31/03/2026	As on 30/09/2025
Authorised Capital (23,00,00,000 Equity Shares of Rs. 10/- each)	**230,00,00**	**230,00,00**	**230,00,00**
Issued Capital 16,57,29,905 Equity Shares of Rs.10/- each	165,72,99	165,72,99	165,72,99
Subscribed Capital 16,57,29,905 Equity Shares of Rs.10/- each	165,72,99	165,72,99	165,72,99
Called up Capital 16,57,29,905 Equity Shares of Rs.10/- each (Bank of Baroda holds 98.62%)	165,72,99	165,72,99	165,72,99
Less: Calls Unpaid	NIL	NIL	NIL
Add: Forfeited Share	NIL	NIL	NIL
Total	**1657299**	**165,72,99**	**1657299**

SCHEDULE 2- RESERVES & SURPLUS

I Statutory Reserve :			
Opening Balance	226,23,73	210,42,55	210,42,55
Addition during the year	0	15,81,18	0
Closing Balance	**226,23,73**	**226,23,73**	**210,42,55**
II Capital Reserve :			
a) Revaluation Reserve			
Opening Balance	20,95,23	21,35,26	21,35,26
addition/deletion during the year -	0		0
Depreciation on account of revaluation of premises transferred to Profit & Loss Account	(1,775)	(4,003)	(2,005)
Closing Balance	**20,77,48**	**20,95,23**	**21,15,21**
III Share Premium :			
Opening Balance	258,12,85	137,41,94	137,41,94
Addition During the Year	0	120,70,91	120,70,91
Deduction During the Year*			
Closing Balance	**258,12,85**	**258,12,85**	**258,12,85**
IV Revenue & Other Reserves			
(i) **Investment Fluctuation Reserve :**			
Opening Balance	21,24,74	21,24,74	21,24,74
Addition During the Year			
Less: Transferred To Reserve	21,24,74		
Closing Balance	**0**	**21,24,74**	**21,24,74**
(ii) **Investment Reserve A/C**			
Opening Balance	0	0	0
Addition During the Year			
Deductions during the year			
Closing Balance	**0**	**0**	**0**
(iii) **special reserve u/s 36(1) (VIII)**			
Opening Balance	31,38,31	28,89,06	28,89,06
Adition During the Year	0	2,49,25	0
Deductions during the year			
Closing Balance	**31,38,31**	**31,38,31**	**28,89,06**
(iv) **AFS Reserve**			
Opening Balance	(74,425)	3,61,12	3,61,12
Adition During the Year			
Deductions during the year	66,159	11,05,37	2,27,77
Closing Balance	**(1,40,584)**	**(74,425)**	**13,335**
(v) **Balance in Profit & Loss Account**			
Opening Balance	382,12,69	336,78,36	336,78,36
Addition : Surplus in Profit & Loss Account	35,28,92	45,34,33	30,18,97
Addition : Depreciation pertaing to revalued Asset	17,75		20,05
Addition : Reversal of Investment Fluctuation Reserve	21,24,74		
Closing Balance	**438,84,10**	**382,12,69**	**367,17,38**
Total (I,II,III&IV)	**961,30,63**	**932,63,30**	**908,35,13**

THE NAINITAL BANK LTD
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(` in Thousands)

SCHEDULE 3 -DEPOSITS

	As on 30/09/2026	As on 31/03/2026	As on 30/09/2025
A I) Demand Deposits			
i)From Banks	31,15	1,35,72	71,34
ii)From Others	394,18,34	502,45,71	358,51,33
Total	**394,49,49**	**503,81,43**	**359,22,67**
II) Savings Bank Deposits	**3041,46,92**	**2987,22,74**	**2870,87,12**
III) Term Deposits			
i)From Banks	398,09,34	397,67,15	326,64,79
ii)From Others	4917,84,28	4734,95,52	4514,40,77
Total	**5315,93,62**	**5132,62,67**	**4841,05,56**
Total (I, II & III)	**8751,90,03**	**8623,66,84**	**8071,15,35**
B I)Deposits of Branches in India	**8751,90,03**	**8623,66,84**	**8071,15,35**
II)Deposits of Branches outside India			
Total (I & II)	**8751,90,03**	**8623,66,84**	**8071,15,35**
NOTE: Lien marked deposits out of total deposits			
Sept 26 - Rs. 505,94,86 and Sept 25 - Rs. 364,06,47			

SCHEDULE 4 -BORROWINGS

I Borrowings in India			
i)Reserve Bank Of India	NIL	NIL	NIL
ii)Other Banks	NIL	NIL	189,00,00
iii)Other Institutions and Agencies	NIL	NIL	NIL
II Borrowings outside India			
Total (I & II)	**NIL**	**NIL**	**189,00,00**
III Secured Borrowings Included in I above			

SCHEDULE 5 -OTHER LIABILITIES AND PROVISIONS

I Bills Payable	20,48,26	22,46,43	27,33,79
II Inter Office Adjustments(Net)			
III Interest Accrued	10,58,17	11,78,85	16,08,35
IV Others(Including Provisions)	120,54,84	133,93,99	185,03,98
Total(I,II ,III & IV)	**151,61,27**	**168,19,27**	**228,46,12**

THE NAINITAL BANK LTD
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(` in Thousands)

SCHEDULE 6 -CASH AND BALANCES WITH RESERVE BANK OF INDIA

	As on 30/09/2026	As on 31/03/2026	As on 30/09/2025
I **Cash in hand(Including foreign currency notes nil)**	25,96,44	24,93,77	24,89,11
II **Balances with Reserve Bank of India**			
i)In Current Accounts	272,67,76	274,74,61	287,32,77
ii)In Other Accounts			
Total (I & II)	**298,64,20**	**299,68,38**	**312,21,88**

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

I In India			
i) Balances with Banks			
In Current Accouts	11,08,87	14,67,68	11,37,94
In Other Deposit Accounts	1573,73,00	1851,36,00	2140,84,00
Total	**1584,81,87**	**1866,03,68**	**2152,21,94**
ii)Money at call and short notice			
With banks	0	0	25,00,00
With other institutions	0	0	0
Total	**0**	**0**	**25,00,00**
Total (i & ii)	**1584,81,87**	**1866,03,68**	**2177,21,94**
II Outside India	NIL	NIL	NIL
Total (I & II)	**1584,81,87**	**1866,03,68**	**2177,21,94**

SCHEDULE 8- INVESTMENTS

I **Investments in India(Gross)**			
Break up			
i)Government Securities	1839,38,25	1537,21,48	1658,28,54
ii)Other Approved Securities			
iii)Shares			
iv)Debentures and Bonds	132,58,86	74,01,28	90,10,29
v)Subsidiaries and/or Joint Ventures			
vi)Others(units of UTI , other mutual funds, comm.papers)	7,62,56	7,06,73	24,32,04
Total	**1979,59,67**	**1618,29,49**	**1772,70,87**
II **Investments outside India**	**Nil**	**Nil**	**Nil**
Total (I & II)	**1979,59,67**	**1618,29,49**	**1772,70,87**

THE NAINITAL BANK LTD
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(` in Thousands)

SCHEDULE 9- ADVANCES

	As on 30/09/2026	As on 31/03/2026	As on 30/09/2025
A i)Bills Purchased and Discounted	0	1,36,20	1,67,56
ii)Cash Credit ,Overdrafts , Loans repayable on demand	2565,34,58	2665,98,43	2258,26,67
iii)Term Loans	2783,25,56	2560,98,01	2297,69,47
Total	**5348,60,14**	**5228,32,64**	**4557,63,70**
B i)Secured by Tangible Assets	5109,82,53	5078,59,63	4438,96,86
ii)Covered by Bank/Govt. Guarantees	124,90,87	58,31,52	32,60,94
iii)Unsecured	113,86,74	91,41,49	86,05,90
Total	**5348,60,14**	**5228,32,64**	**4557,63,70**
C I)Advances in India			
i)Priority Sector	2193,56,54	2085,09,67	1970,15,05
ii)Public Sector	0	0	
iii)Banks	0	0	
iv)Others	3155,03,60	3143,22,97	2587,48,65
Net Others	**5348,60,14**	**5228,32,64**	**4557,63,70**
II)Advances outside India	**Nil**	**Nil**	**Nil**
Total	**5348,60,14**	**5228,32,64**	**4557,63,70**

SCHEDULE 10- FIXED ASSETS

I **Premises**			
At cost/revalued amount as on 31st March of the preceeding year	25,27,01	25,27,01	25,27,01
Addition during the Period	0	0	0
Deduction during the Period	0	0	0
Depreciation to date(including incremental depreciation due to revaluation)	4,35,95	4,16,84	3,95,39
Closing Block I	**20,91,06**	**21,10,17**	**21,31,62**
II **Other Fixed Assets(including Furniture & Fixtures)**			
At cost as on 31st March of the preceeding year	157,31,21	149,07,61	149,07,61
Addition during the period	4,03,11	8,31,82	3,85,76
Deductions during the period	3,54	8,21	3,28
Depreciation to date	119,57,34	111,56,67	103,60,64
Closing Block II	**41,73,44**	**45,74,55**	**49,29,45**
Total	**62,64,50**	**66,84,72**	**70,61,07**

SCHEDULE 11- OTHER ASSETS

I Inter Office Adjustment (Net)	1,47	16,48	1,21
II Interest Accrued	92,44,08	92,70,13	103,17,41
III Tax Paid in advance/tax deducted at source	12,75,04	15,05,96	8,86,75
IV Stationery and Stamps	83	82	66
V Deferred Tax Asset	0	0	0
VI Others	651,03,12	703,10,10	560,24,10
Total (I,II,III, IV, V & VI)	**756,24,54**	**811,03,49**	**672,30,13**

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Nainital 263001 (Uttarakhand)

(` in Thousands)

SCHEDULE 12- CONTINGENT LIABILITIES

	As on 30/09/2026	As on 31/03/2026	As on 30/09/2025
I Claims against the Bank not acknowledged as Debts	33,96	33,96	33,96
II Liability against frauds		0	
III Guarantees given on behalf of constituents - in INDIA	27,17,02	21,42,91	47,12,84
IV Acceptances,Endorsements and Other Obligations	0	0	0
V Other items for which the bank iscontingently liable	66,06,99	61,01,67	57,38,32
Total (I,II,III,IV & V)	**93,57,97**	**82,78,54**	**104,85,12**

SCHEDULE 13- INTEREST EARNED

I Interest/Discount on Advances/Bills	213,50,09	445,17,91	192,43,59
II Income on Investments (Net)	59,31,95	121,38,08	62,87,16
Iii Interest on Balances with Reserve Bank Of India and other Inter Bank Placements	63,70,79	137,58,27	68,06,48
IV Others	24,90,01	21,51,14	26,72,40
Total (I,II,III & IV)	**361,42,84**	**725,65,40**	**350,09,63**

SCHEDULE 14- OTHER INCOME

I Commission,Exchange & Brokerage	56,37	1,36,17	88,34
II Profit / Loss on sale of investments	4,68,58	5,66,37	3,64,08
Less: Loss on sale of investments			
III. Profit on revaluation of investments			
Less: Loss on revaluation of investments	0	0	0
IV Profit on sale of land, buildings and other assets	548	(92)	59
Less: Loss on sale of land, buildings and other assets			
V Profit on exchange transaction	0	0	0
Less: Loss on exchnage transaction			
VI Income earned by way of dividend etc.	0	0	0
VI Miscellaneous Income	18,10,67	42,59,03	16,28,04
Total (I,II,III,IV,V,VI)	**23,41,10**	**49,60,65**	**20,81,05**

SCHEDULE 15-INTEREST EXPENDED

I Interest on Deposits	203,88,64	394,77,23	197,76,37
II Interest on RBI / Inter Bank Borrowings	4,35	45,03	4,46
III Others	0	0	0
Total (I, II, & III)	**203,92,99**	**395,22,26**	**197,80,83**

THE NAINITAL BANK LTD
Head Office :Nainital Bank House
Seven Oaks,Mallital
Nainital 263001 (Uttarakhand)

SCHEDULE 16- OPERATING EXPENSES

(` in Thousands)

		As on 30/09/2026	As on 31/03/2026	As on 30/09/2025
I	Payments to and Provisions for Employees	78,67,33	150,36,10	75,83,23
II	Rent,Taxes and Lighting	10,18,63	19,32,67	9,38,20
III	Printing and Stationery	65,24	1,44,75	70,35
IV	Advertisement and Publicity	48,86	84,35	27,39
V	Depreciation on Bank's Property Less:Depreciation adjusted from Capital reserve on account of revaluation of premises	8,19,78	15,94,70	7,77,21
VI	Director's Fees Allowances and Expenses	36,44	64,71	36,51
VII	Auditor's Fees & Expenses (including Branch Auditor's fee & expenses)	46,25	90,14	36,11
VIII	Law Charges	40,48	1,16,71	49,91
IX	Postage,Telegrams,Telephones etc	51,36	1,04,64	69,33
X	Repairs and Maintenance	62,19	1,62,49	81,42
XI	Insurance	3,94,93	9,52,45	4,85,92
XII	Other Expenditure	31,39,26	60,86,86	25,78,27
	Total (I TO XII)	**135,90,77**	**263,70,57**	**127,33,85**

THE NAINITAL BANK LIMITED
(Regd. Office: G.B. Pant Road, Nainital)

ACCOUNTING POLICIES

1. BACKGROUND

The Nainital Bank Limited, incorporated in Nainital, Uttarakhand in the year 1922, is a banking company governed by the Banking Regulation Act, 1949, The Companies act, 2013 and other applicable regulations/guidelines issued from time to time by regulator(RBI) and Govt. of India, the Bank is engaged in providing a wide range of banking and financial services including commercial banking and treasury operations.

2. BASIS OF PREPARATION:

The financial statements are prepared following the going concern concept, on historical cost basis and on the accrual/mercantile basis of Accounting, unless otherwise stated and conform to the Generally Accepted Accounting Principles (GAAP) in India which encompasses applicable statutory provisions, regulatory norms prescribed by the Reserve Bank of India (RBI) from time to time, notified Accounting Standards (AS) issued under Section 133 of the Companies Act, 2013, read together with paragraph 7 of the Companies (Accounts) Rules, 2014, to the extent applicable and current practices prevailing in the banking industry in India. The accounting policies adopted in the preparation of financial statements are consistent with those followed in the previous year.

3. 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 of date of the financial statements and the reported income and expenses for the reporting period. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. Actual results could differ from these estimates. Any revision to the accounting estimates is recognised prospectively in the current and future periods unless otherwise stated.

4. INVESTMENTS:

4.1 Investments are categorized into three categories –

(i) Held to Maturity (HTM),

(ii) Fair Value through profit & loss account (FVTPL), (with a sub category as “Held for Trading”) (HFT), and

(iii) Available for Sale (AFS)

For the purpose of disclosure in the balance sheet, investments are classified and disclosed in Schedule 8 (‘Investments’) under six groups with sub-classification under each category viz., (i) Government Securities, (ii) Other Approved Securities, (iii) Shares, (iv) Debentures & Bonds, (v) Subsidiaries and Joint Ventures and (vi) Others – Units of Mutual Funds, Certificate of Deposits, Commercial Paper, Security Receipts and other investments, in accordance with RBI guidelines.

4.2 Cost of acquisition

Brokerage, commission and securities transaction tax (STT) etc., pertaining to investment, paid at the time of acquisition are charged to the profit and loss account.

4.3 Classification under various categories – broad parameters

The category under which the investments would be classified is decided at the time of acquisition.

I. Investments which the bank intends to hold till maturity i.e., the financial assets are held with an objective to collect the contractual cash flows; and the contractual terms of the security give rise to cash flows that are solely payments of principal and interest on principal outstanding ('SPPI criterion') on specified dates are classified as "Held to Maturity".

II. Securities that meet the following criteria shall be classified under AFS
    a. The security is acquired with an objective that is achieved by both collecting contractual cash flows and selling securities; and
    b. The contractual terms of the security meet the 'SPPI criterion' as given above.

III. Securities that do not qualify for inclusion in HTM or AFS shall be classified under FVTPL. These shall inter-alia include:

The Bank has separate policy for recognition, measurement and operation of investment, in line with RBI circular RBI/DOR/2025-26/162/DOR.MRG.REC.No.81/00-00-001/2025-26 November 28, 2025.

4.4 Valuation of Securities

Any premium/discount on acquisition of securities are amortized over the remaining maturity of the security. Investments classified under the AFS and FVTPL categories are marked-to-market. The market / fair value of quoted investments included in the 'AFS' and 'FVTPL' categories is measured with respect to the Market Price of the Scrip as available from the trades / quotes on the stock exchanges, SGL account transactions, price list of RBI or prices declared by Financial Benchmark India Private Limited (FBIL), periodically. Net depreciation, if any, within each category of investment classification is recognised in AFS reserve. The net appreciation, if any, under each category of Investment is ignored, Except in cases where provision for diminution other than temporary is created, the book value of individual securities is not changed consequent to the periodic valuation of Investments.

The Bank follows settlement date method of accounting for purchase / sale of investments, and weighted average cost method for determining cost **and** accounting of profit on sale of investments. Broken period interest on debt instruments and government securities is treated as a revenue item. Treasury Bills, Commercial Paper and Certificate of Deposits, being discounted instruments, are valued at carrying cost. Units of Mutual Funds are valued at the latest repurchase price / NAV declared by the Mutual Fund.

4.5 Disposal of Investments

Sale / Redemption of Investments Profit or loss on sale / redemption in respect of securities in HFT and AFS category is included in the Profit and Loss account. Profit on sale / redemption of investments in HTM category is included in the Profit and Loss Account and is appropriated to Capital Reserve after adjustments for tax and transfer to Statutory Reserve, as per RBI guidelines.

Investments for which such rates / quotes are not available are valued as per norms laid down by Reserve Bank of India.

Based on RBI Master Direction on Financial Statements - Presentation and Disclosures issued on November 28, 2025: Provision for depreciation on performing standard investments earlier classified as part of provisions and contingencies has been reclassified as part of other income.

4.6 Investment fluctuation reserve

Pursuant to the Reserve Bank of India (Commercial Banks — Classification, Valuation, and Operation of Investment Portfolio) (Second Amendment) Directions, 2026, the requirement to maintain an Investment Fluctuation Reserve (IFR) is discontinued with effect from 18 May 2026.

5. ADVANCES AND PROVISIONS THEREON:

Advances are classified as standard and non-performing assets and provisions are made as per the prudential norms prescribed by RBI. Advances stated in the Balance Sheet are net of provisions, interest suspense, claims received from credit guarantee institutions and recoveries pending appropriation and held in sundry account. Interest on non-performing advances is transferred to an unrealized interest account and not recognized in profit and loss account until received. Amounts recovered against debts written off is recognised as income and provisions no longer considered necessary based on the current status of the borrower, is reversed to the profit and loss account. In respect of restructured / rescheduled assets, provision is made in accordance with RBI guidelines, including diminution in the fair value of the assets to be provided on restructuring, as applicable.

Provision for standard assets, is made in accordance with the guidelines and at levels stipulated by RBI from time to time.

Transfer of advances through inter-bank participation is undertaken with and without risk in accordance with RBI guidelines. In case of participation with risk, the aggregate amount of participation sold / purchased by the Bank is reduced from / included in advances. In case of participation without risk, the aggregate amount of participation sold / purchased by the Bank is classified under borrowings / investments.

6. FLOATING PROVISIONS:

The floating provisions are utilized only for contingencies under extraordinary circumstances specified in extent guidelines of RBI and in with prior permission of Reserve Bank of India.

7. FIXED ASSETS:

Premises and other fixed assets are accounted for at historical cost (or revalued amounts, as the case may be), as reduced by depreciation written off. The cost includes cost of purchase and all expenditure such as site preparation, installation cost, expenditure incurred for development of software, and GST (net of ITC). Subsequent expenditure incurred on the assets already in use are capitalised only when it increases the future benefits from such assets or their functioning capacity.

Revaluation of Fixed Assets

Premises are revalued periodically (every 3rd year) by two independent valuers, to reflect current market valuation. Appreciation, if any, on revaluation is credited to Revaluation Reserve under Capital Reserves. Additional Depreciation on the revalued asset is charged to the Profit and Loss Account and appropriated from the Revaluation Reserves to Other Revenue Reserve. A decrease in the carrying amount of an asset arising on revaluation should be charged to the statement of profit and loss. However, the decrease should be debited directly revaluation surplus to the extent of any credit balance existing in the revaluation surplus in respect of that asset.

Intangible Assets

- It is an identifiable asset without physical substance form which future economic benefits are expected to generate and meets recognition criteria as prescribed in Accounting Standard 26 issued by ICAI and applicable guidelines of Regulator viz RBI**. Example – Software License fees (CBS, Treasury/Third party applications), Implementation cost.**

8. DEPRECIATION:

8.1 Depreciation on Fixed Assets [other than those referred in Paragraph 7.2] is provided in accordance with Schedule II to the Companies Act, 2013 as per written down value method, as per following table, except in case of revalued assets, in respect of which depreciation is provided on the basis of estimated useful life of these revalued assets

Sr. No.	Description of fixed Assets	Method of charging depreciation/ Amortization	Useful Life (Years)	Depreciation/ amortization rate
1.	Computers (End user device such as laptop, desktop)	Straight Line Method	3 Years	33.33% Per annum
2.	Computer software's, forming an integral part of hardware	Straight Line Method	3 Years	33.33% Per annum
3.	Servers and networks/Network devices (Data Centers/Data Recovery Centre etc)	Straight Line Method	6 Years	16.67 % Per annum
4.	Intangible Assets	Straight Line Method	6 Years	16.67 % Per annum
5.	General furniture and fittings	Written Down Value method	10 Years	25.89 % Per annum

6	Office Equipment's	Written Down Value method	5 Years	45.07 % Per annum
7	Plant and Machinery	Written Down Value method	15 Years	18.10 % Per annum
8	Vehicles - Motor cycles, Scooters and other 2 wheelers	Written Down Value method	10 Years	25.89 % Per annum
9	Vehicles – Motor Cars and other four wheelers	Written Down Value method	8 Years	31.23 % Per annum
10	Revalued buildings	Written Down Value method	Useful life as per revaluation	As per useful life

8.2 Depreciation on Computers (Laptops/Desktop/Printer) and Software forming an integral part of Computer Hardware, is provided on Straight Line Method at the rate of 33.33% p.a., as per the guidelines of RBI. Depreciation on additions is provided proportionately from the date of purchase/put to use.

9. RESERVES AND SURPLUS

Revenue and other Reserves include, Investment fluctuation reserve, Special reserve created under section 32(E) of the Income Tax Act, 2025 and AFS reserves.

10. EMPLOYEE BENEFITS

10.1 PROVIDENT FUND

Provident fund is a statutory obligation as per The Nainital Bank Limited PF Rules, the Bank pays fixed contribution at pre-determined rates. The obligation of the Bank is limited to such fixed contribution. The contributions are charged to Profit and Loss Account. The fund is managed by The Nainital Bank Limited Provident Fund Trust.

10.2 GRATUITY

Gratuity liability is a statutory obligation being higher of gratuity payment as per The Nainital Bank Limited Gratuity Fund Rules and Regulations and Payment of Gratuity Act 1972. This is provided for on the basis of an actuarial valuation.

10.3 PENSION

Pension liability is a defined benefit obligation under The Nainital Bank Ltd (Employees) Pension Regulations 1995, and is provided for on the basis of actuarial valuation, for the employees who

have joined Bank up to 31.03.2010 and opted for pension. The pension liability is funded by The Nainital Bank Limited (Employees) Pension Fund Trust.

New Pension Scheme the Bank contributes 14% of the total basic salary + DA of certain employees enrolled under National Pension Scheme (NPS), a defined contribution plan, which is managed and administered by pension fund management companies. The amounts so contributed/paid by the Bank to the NPS during the year are recognized in the profit and loss account.

10.4 Wage revision- The wage revision of Bank employees takes place after every five years through bilateral talks between Indian Bank Association (IBA), (a representative body of management of Banks) and Employees Unions & Officers' Associations. The last wage revision had become applicable w.e.f. November 01, 2022.

11. REVENUE RECOGNITION

In respect of existing NPAs, where suit is not filed, recoveries effected in the account (including recovery under Public Money Recovery Act.) from time to time shall be appropriated in the following manner:

i. Towards all costs, commission, charges and expenses paid or incurred by the Bank

ii. Towards interest, additional interest, further interest, penal interest due to the Bank.

iii. Towards Principal (Instalment).

Recovery in suit filed/decreed accounts shall be appropriated as per the directives of the Court, in case of absence of directives, as applicable to non-suit filed account.

In case of Resolution/Settlement through NCLT or compromise sanctioned account, recovery should be appropriated as per the terms of compromise sanction/resolution settlement.

The appropriation of recovery in Standard Accounts is effected as per the date of demands raised and the earliest demand is being satisfied in the following order:

• Towards all costs, commission, charges and expenses paid or incurred by the Bank

• Towards interest, additional interest, further interest, penal interest due to the Bank

• Towards payment of the principal money

Income by way of Fees, all Commission (other than commission on sale of third party product, banc assurance & Priority Sector Lending Certificate trading), commission on bank guarantees / letters of credit, locker rent, annual fee on cards are accounted on receipt basis. Commission on sale of third party product, banc assurance & Priority Sector Lending Certificate trading are accounted on accrual basis.

Processing / other fees collected on loans approved / disbursed, along with related loan acquisition costs are recognised at inception / renewal of the facility.

In view of uncertainty of collection of income in cases of Non-performing Assets/Investments, such income is accounted for only on realisation in terms of the RBI guidelines.

Income (other than mentioned above)/ expenditure is generally recognised on accrual basis. Dividend income and interest on Income Tax refund is recognised when the right to receive payment is established. Goods & Service Tax input credit is accounted for in the books within the time limit prescribed under CGST Rules, 2017, as amended.

12. IMPAIRMENT OF ASSETS

Impairment losses (if any) on Fixed Assets (including revalued assets) are recognised in accordance with AS 28 (Impairment of Assets) issued by the ICAI and charged off to Profit and Loss Account.

The carrying amount of assets is reviewed at each Balance Sheet date if there is any indication of impairment based on internal/external factors. An impairment loss is recognised wherever the carrying amount of an asset exceeds its recoverable amount. The recoverable amount is the greater of the assets net selling price and value in use. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and risks specific to the asset. After impairment, depreciation is provided on the revised carrying amount of the asset over remaining useful life.

13. TAXES ON INCOME:

Income Tax expense comprises of current tax provision made after due consideration of the judicial pronouncements and legal opinion (i.e. the amount of tax for the period determined in accordance with the Income Tax Act, 2025, the rules framed there under and considering the material principles set out in Income Computation and Disclosure Standards) and the net change in the deferred tax asset or liability during the year.

Deferred income taxes recognize timing differences between taxable income and accounting income that originate in one period and are capable of reversal in one or more subsequent periods. Deferred Tax Assets are recognized in the books of account to the extent of their future reversibility. Deferred Tax Liabilities are recognized fully in the year of accrual. Deferred tax is measured based on the tax rates and the tax laws enacted or substantively enacted at the Balance Sheet date.

The effect on deferred tax assets and liabilities of a change in tax rates is recognised in the income statement in the period of enactment of the change.

14. EARNINGS PER SHARE

The bank reports basic and diluted earnings per equity share in accordance with the AS 20 (Earnings per Share) issued by the ICAI. Basic earnings per equity share have been computed by dividing net income by the weighted average number of equity shares outstanding for the period. Diluted earnings per equity share have been computed using the weighted average number of equity shares and dilutive potential equity shares outstanding during the period.

15. PROVISIONS, CONTINGENT LIABILITIES AND CONTINGENT ASSETS

As per AS 29 (Provisions, Contingent Liabilities and Contingent Assets) issued by the ICAI, the Bank recognises provisions only when it has a present obligation as a result of a past event, it is probable that an 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. Contingent liability is disclosed unless the possibility of an outflow of resources embodying economic benefit

is remote. Contingent Assets are not recognised in the financial statements since this may result in the recognition of income that may never be realised.

16. SEGMENT REPORTING

The Bank recognizes the Business Segment as the Primary reporting segment and Geographical segment as the Secondary reporting segment in accordance with the RBI guidelines and in compliance with the Accounting Standard 17 issued by ICAI.

17. CASH AND CASH EQUIVALENTS

Cash and cash equivalents include cash in hand, balances with the Reserve Bank of India, balances with other banks and money at call and short notice.

18. Corporate Social Responsibility Expenditure towards corporate social responsibility, in accordance with Companies Act, 2013 is recognised in the Profit and Loss Account.

19. OTHERS/MISC.

Loan are classified as short term in case the maturity is less than 12 months. Loans other than short term are classified as long term.

THE NAINITAL BANK LIMITED
Regd. Office: G.B. Pant Road, Nainital -263001

SCHEDULE 18: NOTES TO ACCOUNTS FOR THE PERIOD ENDED SEPTEMBER 30th,2026

(1) Regulatory capital

(i) Composition of regulatory capital

(Amount in ₹ crore)

Sr. No.	Particulars	Current year (30-09-2026)	Previous year (30-09-2025)
i)	Common Equity Tier 1 capital (CET 1)	1066.22	996.43
ii)	Additional Tier 1 capital	0.00	0.00
iii)	Tier 1 capital (i + ii)	1066.22	996.43
iv)	Tier 2 capital	33.97	51.54
v)	Total capital (Tier 1 + Tier 2)	1100.19	1047.97
vi)	Total Risk Weighted Assets (RWAs)	5859.04	5217.51
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)	18.20%	19.10%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	18.20%	19.10%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	0.58%	0.99%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	18.78%	20.09%
xi)	Leverage Ratio	10.32%	10.11%
xii)	Percentage of the shareholding of a) Government of India b) State Government c) Sponsor Bank d) Banks and financial institution	98.62%	98.62%
xiii)	Amount of paid-up equity capital raised during the year	Nil	48.28
xiv)	Amount of non-equity Tier 1 capital raised during the year,	Nil	Nil
xv)	Amount of Tier 2 capital raised during the year	Nil	Nil

(ii) Draw down from Reserves:

An amount of Rs. 17.74 lacs have been appropriated from revaluation reserve to revenue reserve in compliance of AS-10 (accounting for fixed asset) the same reflects the depreciation on revalued portion of fixed asset.

(2) Asset liability management

(i) 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	80.47 (75.03)	382.25 (380.10)	274.22 (266.63)	246.98 (185.68)	386.90 (320.89)	453.70 (388.97)	1160.58 (823.02)	1976.26 (1905.35)	3754.25 (3695.93)	26.47 (22.79)	9.82 (6.76)	8751.90 (8071.15)
Advances	16.25 (17.22)	89.52 (101.75)	106.78 (119.45)	221.88 (246.80)	157.22 (159.51)	401.09 (159.58)	438.51 (392.29)	353.66 (299.06)	1882.80 (1729.89)	457.08 (412.21)	1223.81 (919.88)	5348.60 (4557.64)
Investments	314.62 (245.18)	0.00 (0.00)	24.94 (0.00)	192.06 (176.74)	65.52 (55.42)	77.43 (67.14)	200.01 (191.44)	340.74 (342.13)	647.40 (633.92)	101.63 (19.65)	15.25 (41.09)	1979.60 (1772.71)
Borrowings	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (189.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (189.00)
Foreign Currency assets	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)
Foreign Currency liabilities	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)

Note: Figures in bracket indicates previous year figures for corresponding period (i.e 30th September, 2025)

(ii) Liquidity coverage ratio (LCR):

(Amount in ₹ crore)

		Q1 2026-27		Q2 2026-27	
		Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)
High Quality Liquid Assets					
1.	**Total High Quality Liquid Assets (HQLA)**	**1597.76**	**1597.76**	**1763.50**	**1763.50**
Cash Outflows					
2.	**Retail deposits and deposits from small business customers, of which:**	**6311.87**	**486.35**	**6470.10**	**500.86**
(i)	**Stable deposits**	**3113.96**	**160.56**	**3157.33**	**163.08**
1.i.a	Deposits with IMB	194.47	14.59	208.62	15.65
1.i.b	Deposits without IMB	2919.49	145.97	2948.71	147.43
(ii)	**Less stable deposits**	**3197.91**	**325.78**	**3312.77**	**337.78**
1.(ii).a	Deposits with IMB	239.70	29.96	259.96	32.50

1.(ii).b	Deposits without IMB	2958.21	295.82	3052.81	305.28
3.	**Unsecured wholesale funding, of which:**	**1681.55**	**758.75**	**1687.30**	**767.58**
(i)	Operational deposits (all counterparties)	0.00	0.00	0	0
(ii)	Non-operational deposits (all counterparties)	1681.55	758.75	1687.30	767.58
(iii)	Unsecured debt	0.00	0.00	0.00	0.00
4.	Secured wholesale funding	0.00	0.00	0.00	0.00
5.	Additional requirements, of which	**967.82**	**54.58**	**982.18**	**54.91**
(i)	Outflows related to derivative exposures and other collateral requirements	0.00	0.00	0.00	0.00
(ii)	Outflows related to loss of funding on debt products	0.00	0.00	0.00	0.00
(iii)	Credit and liquidity facilities	967.82	54.58	982.18	54.91
6.	Other contractual funding obligations	101.94	101.94	117.80	117.80
7.	Other contingent funding obligations	80.06	2.40	84.54	2.54
8.	**Total Cash Outflows**	**9143.25**	**1404.02**	**9341.92**	**1443.69**
Cash Inflows					
9.	Secured lending (e.g. reverse repos)	0.00	0.00	0.00	0.00
10.	Inflows from fully performing exposures	390.95	263.40	670.72	506.74
11.	Other cash inflows	188.45	94.22	191.17	95.59
12.	**Total Cash Inflows**	**579.40**	**357.62**	**861.89**	**602.33**
13	Total HQLA	**1597.76**	**1597.76**	**1763.50**	**1763.50**
14.	Total Cash Outflows less Total Cash Inflows	8563.85	1046.40	8480.03	841.36
15.	25% of Total Cash outflows	2285.81	351.00	2335.48	360.92
16.	Total Net Cash Outflows [Higher of 14 or 15]	8563.85	1046.40	8480.03	841.37
17.	Liquidity Coverage Ratio (%)(HQLA/Total net Cash Outflows)		**152.69%**		**209.60%**

Qualitative-

The Basel Committee for Banking Supervision (BCBS) had proposed the liquidity coverage ratio (LCR) in order to ensure that a bank has an adequate stock of unencumbered high quality liquid assets (HQLA) to survive a significant liquidity stress lasting for a period of 30 days. LCR is defined as a ratio of HQLA to the total net cash outflows estimated for the next 30 calendar days. As per the RBI guidelines the minimum LCR required to be maintained by banks shall be implemented in the phased manner from January 1, 2015 as given below.

Starting from January 1	2015	2016	2017	2018	2019

Minimum LCR	60%	70%	80%	90%	100%

Further due to Covid 19 pandemic RBI has revised the LCR guidelines w.e.f. 17.04.2020, details as given below:

From date of circular to September 30, 2020	80%
Oct 1, 2020 to March 31, 2021	90%
April 1, 2021 onwards	100%

The LCR has two components:
(a)The value of the stock of high-quality liquid assets (HQLA) in stressed conditions.
(b) Total net cash outflows: The term "Total net cash outflows" is defined as "Total expected cash outflows" minus "Total expected cash inflows" in the specified stress scenario for the subsequent 30 calendar days (the stressed period).

LCR = Stock of High-Quality Liquid Assets/Total Net Cash Outflows over the next 30 calendar days >=100%

Main Drivers of LCR:

High Quality Liquid Assets (HQLA):
Liquid assets comprise of high-quality assets that can be readily sold or used as collateral to obtain funds in a range of stress scenarios. They should be unencumbered i.e. without legal, regulatory or operational impediments. Assets are considered to be high quality liquid assets if they can be easily and immediately converted into cash at little or no loss of value.
Bank's composition of HQLA mainly consists of government securities in excess of minimum Statutory Liquidity Ratio (SLR), the extent allowed under the Marginal Standing Facility (MSF) and the Facility to Avail Liquidity for LCR (FALLCR). Additionally, cash, balances in excess of cash reserve requirement with RBI. Level 2 HQLA primarily consisted of AA- and above rated corporate bonds and commercial papers.

Intra-period changes as well as changes over time

LCR on consolidated basis were 199.54%, 256.33% and 206.08% as at the months ended July 2026, August 2026 and September 2026 respectively as against the regulatory requirement of 100%.

Concentration of Funding Sources:

A significant counterparty is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the bank's total liabilities. The significant counterparty Deposit as of 30th September 2026 was from "UP Gramin Bank" i.e 1.85%, of our Total Liabilities.

Top 20 depositors of the Bank constitute 10.22% of our total deposit.

Derivative Exposures and potential collateral calls:

As on 30 September 2026, Bank's exposure to Derivative is NIL.

Currency Mismatch in the LCR:

As per the RBI guidelines, the LCR standard is required to be met on one single currency, Bank is

maintaining LCR on daily basis in INR. As on 30th September 2026, Bank deals only in INR, hence no currency mismatch.

Description of the degree of centralization of liquidity management and interaction between the group's units:

The liquidity management for the Bank is the responsibility of the Board of Directors. Board of Directors has delegated its responsibilities to a Committee of the Board called as the "Risk Management Committee of Board". The Committee is responsible for overseeing the inter linkages between different types of risk and its impact on liquidity.

Bank has a ALM Policy which provides the broad guidelines under which all the bank operates in terms of liquidity and interest rate risk. The monitoring of liquidity and interest rate risk management of the Bank's operations of the bank is being done by the Bank's ALM Cell of Risk Management Department.

Other inflows and outflows in the LCR calculation:

Bank's Cash Outflow mainly consists of Retail Deposit, Unsecured Wholesale Funding, and Funding from other legal entity customers, Undrawn Committed Credit & Liquidity Facilities, Guarantees Letter of Credit & Trade Finance, and Other Contractual Outflows.
The cash Inflow mainly consists of amount received from Retail & Small Business Counterparties, amount to be received from Non-Financial Wholesale Counterparties, amount to be received from Financial Institutions & RBI, and from Other Contractual Cash Inflows.

The net cash outflows are calculated by applying RBI prescribed outflow factors to the various categories of liabilities as well as to undrawn commitments, partially offset by inflows from assets maturing within 30 days.

The average LCR for the period ended Sept 2026 was 209.60% comfortably above RBI prescribed minimum requirement i.e.100%. Average cash outflows were Rs 1443.69 Crore, Average cash inflows were Rs 602.33 Crores. Average High Quality Liquid Assets were Rs 1763.50 Crores of the period ended Sept 2026.

***c)* NSFR Disclosure Standards**

NSFR Qualitative Disclosure

The RBI guidelines stipulated the implementation of NSFR effective from 1st October 2021 at a consolidated level with disclosure from quarter ended December 2021. Accordingly, the bank is computing the Consolidated NSFR. The NSFR is defined as the amount of Available Stable Funding relative to the amount of Required Stable Funding;

NSFR= (Available Stable Funding (ASF)) / (Required Stable Funding (RSF))

Available stable funding (ASF) is measured based on the broad characteristics of relative stability of funding sources, including contractual maturity of its liabilities and the differences in the tendency of different types of funding providers to withdraw their funding. Required Stable Funding (RSF) is a function of the liquidity characteristics and residual maturities of the various assets held by the bank including Off-Balance Sheet (OBS) exposures.

The table attached herewith sets out the un-weighted and weighted value of the NSFR components as on 30th September 2026 based on audited financials.

At a consolidated level, the NSFR of the bank comes out to 170.09% as on 30th September 2026 against the requirement of 100% as per RBI guidelines.

To promote the consistency and usability of disclosures related to the NSFR and to enhance market discipline, bank is required to publish its NSFR according to a common template given by RBI. Bank is therefore required to publish this disclosure along with the publication of financial statements (i.e. typically quarterly or semi-annually), irrespective of whether the financial statements are audited. The NSFR information is calculated on a consolidated basis and presented in Indian Rupee.
Data must be presented as quarter-end observations. Both un-weighted and weighted values of the NSFR components are to be disclosed unless otherwise indicated. Weighted values are calculated as the values after applying ASF (Available stable funding) or RSF (Required stable funding) factors.

RBI in its circular dated 05.02.2021 decided that NSFR guidelines will come into effect from October 1,2021.

Rs.In Crs

Appendix II						
NSFR Disclosure Template-30.09.2026						
(Rs.in Crore)		**Unweighted value by residual maturity**				**Weighted value**
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item						
1	Capital: (2+3)	0.00	0.00	0.00	1100.19	1100.19
2	Regulatory capital	0.00	0.00	0.00	1100.19	1100.19
3	Other capital instruments	0.00	0.00	0.00	0.00	0.00
4	Retail deposits and deposits from small business customers: (5+6)	3,057.44	1,974.67	1,793.31	0.00	6,302.81
5	Stable deposits	1,848.21	684.38	665.78	0.00	3,038.46
6	Less stable deposits	1,209.23	1,290.29	1,127.53	0.00	3,264.35
7	Wholesale funding: (8+9)	158.42	132.94	850.05	0.00	188.18
8	Operational deposits	0.00	0.00	0.00	0.00	0.00
9	Other wholesale funding	158.42	132.94	850.05	0.00	188.18
10	Other liabilities: (11+12)	**0.00**	**1,002.77**	**0.00**	**725.27**	**759.46**
11	NSFR derivative liabilities		0.00	0.00	0.00	
12	All other liabilities and equity not included in the above categories	0.00	1,002.77	0.00	725.27	759.46
13	Total ASF (1+4+7+10)					**8350.64**
14	Total NSFR high-quality liquid assets Assets (HQLA)					

15	Deposits held at other financial institutions for operational purposes	11.09	0.00	0.00	0.00	5.54
16	Performing loans and securities: (17+18+19+21+23)	0.00	5,297.62	768.28	2,062.21	3,562.35
17	Performing loans to financial institutions secured by Level 1 HQLA	0.00	0.00	0.00	0.00	0.00
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	0.00	0.00	0.00	0.00	0.00
19	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	0.00	2,319.51	176.24	772.69	1,736.00
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0.00	0.00	0.00	0.00	0.00
21	Performing residential mortgages, of which:	0.00	119.08	32.96	1,141.15	819.47
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0.00	119.08	32.96	1,141.15	819.47
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	0.00	2,859.03	559.08	148.37	1,006.88
24	Other assets: (sum of rows 25 to 29)	0.00	1667.41	0.00	0.00	1339.13
25	Physical traded commodities, including gold					
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		0.00	0.00	0.00	0.00
27	NSFR derivative assets		0.00	0.00	0.00	0.00

28	NSFR derivative liabilities before deduction of variation margin posted		0.00	0.00	0.00	0.00
29	All other assets not included in the above categories	0.00	1,667.41	0.00	0.00	1,339.13
30	Off-balance sheet items		82.22	0.00	0.00	2.47
31	**Total RSF (14+15+16+24+30)**					**4,909.49**
32	**Net Stable Funding Ratio (%)**					**170.09%**

(3) Investments

(i) **Composition of investment portfolio**

(all amounts in ₹ crore)

	Current Year (30-09-2026)							Previous Year(30-09-2025)						
	HTM		AFS	FVTPL		Subsidiaries, Associates & JVs		HTM		AFS	FVTPL		Subsidiaries, Associates & JVs	
	At cost	Fair Value		HFT	non-HFT	At cost	Fair Value	At cost	Fair Value		HFT	non-HFT	At cost	Fair Value
I. Investments in India														
(i) Government securities	1173.16	1173.16	666.22	0	0			940.96	940.96	717.32	0	0		
(ii) Other approved securities	0	0	0	0	0			0	0	0	0	0		
(iii) Shares	0	0	0	0	0			0	0	0	0	0		
(iv) Debentures and Bonds	0	0	97.30	0	10.35			0	0	79.24	0	10.86		
(v) Subsidiaries, associates and joint ventures														
(vi)Others	0	0	24.94	0	7.63			0	0	24.32	0	0		
Total	1173.16	1173.16	788.46	0	17.98			940.96	940.96	820.88	0	10.86		
Less: Provisions for impairment / NPI														
Net	1173.16	1173.16	788.46	0	17.98			940.96	940.96	820.88	0	10.86		
II. Investments outside India														
(i) Government securities (including local authorities)	0	0	0	0	0			0	0	0	0	0		
(i) Subsidiaries, associates and joint ventures														

(iii) Other investments	0	0	0	0	0			0	0	0	0	0		
Total	0	0	0	0	0			0	0	0	0	0		
Less: Provisions for impairment / NPI	0	0	0	0	0			0	0	0	0	0		
Net	0	0	0	0	0			0	0	0	0	0		
Total investments (I+II)	1173.16	1173.16	788.46	0	17.98			940.96	940.96	820.88	0	10.86		

(ii) **Fair value hierarchy of investment portfolio measured at fair value on balance sheet**

(In ₹ Crore)

	Current Year (30-09-2026)								**Previous Year (30-09-2025)**							
	AFS				**FVTPL**				**AFS**				**FVTPL**			
	Level 1	**Level 2**	**Level 1**	**Level 2**	**Level 1**	**Level 2**	**Level 1**	**Level 2**	**Level 1**	**Level 2**	**Level 1**	**Level 2**	**Level 1**	**Level 2**	**Level 1**	**Level 2**
I. Investments in India																
(i) Government securities	666.22	0	0	666.22	0	0	0	0	717.32	0	0	717.32	0	0	0	0
(ii) Other approved securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(iii) Shares	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(iv) Debentures and Bonds	97.30	0	0	97.30	0	10.35	0	10.35	79.24	0	0	79.24	0	10.86	0	10.86
(v) Subsidiaries, associates and joint ventures																
(vi)Others	24.94	0	0	24.94	7.63	0	0	7.63	24.32	0	0	24.32	0	0	0	0
Total	788.46	0	0	788.46	7.63	10.35	7.63	17.98	820.88	0	0	820.88	0	10.86	0	10.86
II. Investments outside India	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(i) Government securities (including local authorities)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(i) Subsidiaries, associates and joint ventures																
(iii) Other investments																
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total investments (I+II)	788.46	0	0	788.46	7.63	10.35	0	17.98	820.88	0	0	820.88	0	10.86	0	10.86

(iii) **Net gains / (losses) on Level 3 financial instruments recognised in AFS-Reserve and Profit and Loss Account**

	Current Year (30-09-2026)	Previous Year (30-09-2025)
Recognised in AFS-Reserve	0	0
Recognised in Profit and Loss Account	0	0

(iv) **Details of sales made out of HTM: Details of sales made out of HTM shall be disclosed in the notes to accounts of the financial statements as per the format given below.**

(all amounts in ₹ crore)

		Current Year (30-09-2026)	Previous Year (30-09-2025)
A	Opening carrying value of securities in HTM	0	0
B	Carrying value of all HTM securities sold during the year	0	0
C	Less: Carrying values of securities sold under situations exempted from regulatory limit*	0	0
D	Carrying value of securities sold (D=B-C)	0	0
E	Securities sold as a percentage of opening carrying value of securities in HTM (E=D÷A)	0	0
F	Amount transferred to Capital Reserve in respect of HTM securities which were sold at a gain	0	0

(v) **Reclassification between categories of investments**: Nil

(vi) **Movement of provisions for non-performing investments (NPIs) and investment fluctuation reserve**

(Amount in ₹ crore)

Particulars	Current Year (30-09-2026)	Previous Year (30-09-2025)
i) Movement of provisions held towards NPIs		
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	21.25
b) Add: Amount transferred during the year	0.00	0.00
c) Less: Drawdown	0.00	0.00
d) Closing balance	0.00	21.25
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and FVTPL (including HFT) category.	0.00%*	2.55% 831.17

*Pursuant to the Reserve Bank of India (Commercial Banks — Classification, Valuation, and Operation of Investment Portfolio) (Second Amendment) Directions, 2026, the requirement to maintain an Investment Fluctuation Reserve (IFR) is discontinued with effect from 18 May 2026. The IFR balance as at 17 May 2026 is transferred to the bank's General Reserve.

	AFS Reserve (30-09-2026)	**(Amount in ₹ crore)**
		in Crs
1	Opening Balance on 01-04-2026	(7.44)
2	Decrease in AFSR during the period	6.61
3	Increase during the period	0.00
4	Closing Balance as on 30-09-2026	(14.05)

	Profit/(Loss) through FVTPL (30-09-2026)	**(Amount in ₹ crore)**
1	Opening Balance on 01-04-2026	0.00
2	Increase in FVTPL during the period	0.66
3	Decrease during the period	0.33
4	Closing Balance as on 30-09-2026	0.33

(vii) **Non-SLR investment portfolio**

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

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year (30-09-2026)	Previous Year (30-09-2025)
a)	Opening balance	0.00	0.00
b)	Additions during the year since 1st 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

Note- Under the NCLT proposal for IL&FS Transportation Networks Limited (NPA account) the bank received 400000 InvIT units, each with a face value of INR 100.00, totaling Rs. 4.00 crore. The Bank have recorded the same as NPI Investment of the bank at the nominal value of Rs.1.00 only for all the 400,000.00 InvIT units.

(b) **Issuer composition of non-SLR investments**

(Amount in ₹ crore)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
(1)	(2)	(3)		(4)		(5)		(6)		(7)	
		Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year
a)	PSUs	39.07	39.76	39.07	39.76	0	0	0	0	0	0
b)	FIs		0		0	0	0	0	0	0	0
c)	Banks	34.11	50.33	34.11	50.33	0	0	0	0	0	0
d)	Private Corporates					0	0	0	0	0	0
e)	Subsidiaries / Joint Ventures					0	0	0	0	0	0
f)	Others	67.03	24.32	67.03	24.32	0	0	0.00	0	0	0
g)	Provision held towards NPI										
	Total	**140.21**	**114.41**	**140.21**	**114.41**	0	0	**0.00**	**0**	**0**	**0**

(viii) **Repo transactions (in face value and market value terms)**

(Amount in ₹ crore)

	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding as on June 30

	FV	MV	FV	MV	FV	MV	FV	MV
i) Securities sold under repo a) Government securities b) Corporate debt securities c) Any other securities	0	0	0	0	0	0	0	0
ii) Securities purchased under reverse repo a) Government securities b) Corporate debt securities c) Any other securities	0	0	0	0	0	0	0	0

(ix) **Government Security Lending (GSL) transactions (in market value terms)**

As at 30.09.2026 (current year balance sheet date)

(Amount in ₹ crore)

	Minimum 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 June 30**
Securities lent through GSLs transactions	0	0	0	0	0
Securities borrowed through GSLs transactions	0	0	0	0	0
Securities placed as collateral under GSL transactions	0	0	0	0	0
Securities received as collateral under GSL Transactions	0	0	0	0	0

As at 30.09.2026 (current year balance sheet date)

(Amount in ₹ crore)

	Minimum 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 Sept 30**
Securities lent through GSLs transactions	0	0	0	0	0

Securities borrowed through GSL transactions	0	0	0	0	0
Securities placed as collateral under GSL Transactions	0	0	0	0	0
Securities received as collateral under GSL Transactions	0	0	0	0	0

(x) Investment in SRs (Security Receipts):

Detail of Fund	Level	Face Value	Fair Value	No. of Units	Face Value/SR	NAV
NARCL TRUST - 0031	L1	70673000.00	76256167.00	70673	1000	107.90

The Security Receipts (SRs) of Rs. 7,06,73,000 issued by NARCL Trust under the consortium-approved resolution plan for M/s Kurukshetra Expressways Pvt. Ltd. have been recognised as investments at their face value, in accordance with the approved resolution and applicable accounting standards.

	Particulars	**SRs issued within past 5 years**	**SRs issued more than 5 years ago but within past 8 years**	**SRs issued more than 8 years ago**
(i)	Book value of SRs backed by NPAs sold by the bank as underlying	7.63	0	0
	Provision held against (i)	0.00	0	0
(ii)	Book value of SRs backed by NPAs sold by other banks / financial institutions / non-banking financial companies as underlying	0	0	0
	Provision held against (ii)	0	0	0
Total (i) + (ii)		**7.63**	**0**	**0**

Movement of Value of Security Receipts

1	Opening Balance on 01-04-2026	7.07
2	Added during the period*	0.56
3	Decrease during during the period	0.00
4	Closing Balance as on 30-09-2026	7.63

*Due to increase in NAV

(4) Asset quality

(i) Classification of advances and provisions held as on 30th Sept, 2026:

	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	5214.17	45.99	155.92	69.69	271.60!	5485.77
Add: Additions during the year					58.01	
Less: Reductions during the year					50.01	
Closing balance	5335.49	51.23	161.06	67.31	279.60@	5615.09
Reductions in Gross NPAs due to:						
i) Upgradation					28.00	
ii) Recoveries (excluding recoveries from upgraded accounts)					20.98	
iii) Technical / Prudential Write-offs					0.00	
iv) Write-offs other than those under (iii) above					1.03	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	40.66	9.61	114.16	68.70	192.47	233.13
Add: Fresh provisions made during the year					28.06	
Less: Excess provision reversed / Write-off loans					20.42	
Closing balance of provisions held	34.25	12.09	121.68	66.34	200.11	234.36
Net NPAs						
Opening Balance					14.15	

	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Add: Fresh additions during the year					20.34	
Less: Reductions during the year					21.34	
Closing Balance					13.11	
Floating Provisions						62.85
Opening Balance						0.00
Add: Additional provisions made during the year						0.00
Less: Amount drawn down during the year (Rationale for drawdown may be explained by way of a note below the table)						0.00
Closing balance of floating provisions						62.85
Technical write-offs and the recoveries made thereon						
Opening balance of Technical / Prudential written-off accounts						282.19
Add: Technical / Prudential write-offs during the year						0.00
Less: Recoveries made from previously technical / prudential written-off accounts during the year						0.57
Closing balance						281.62

! The opening Gross NPA excludes Interest Suspense of Rs.8.57 Crore
@Excluding Interest Suspense of Rs.8.85 Crore

Classification of advances and provisions held as on 30th Sept 2025:

(Amount in ₹ crore)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	4575.17	55.84	250.87	79.49	386.20!	4961.37
Add: Additions during the year					41.48	
Less: Reductions during the year					38.28	
Closing balance	4465.66	56.54	249.78	83.08	389.40	4855.06
Reductions in Gross NPAs due to:						
i) Upgradation					18.18	
ii) Recoveries (excluding recoveries from upgraded accounts)					18.77	
iii) Technical/ Prudential Write-offs					0.00	
iv) Write-offs other than those under (iii) above					1.33	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	28.47	8.67	207.52	78.86	295.05	323.52
Add: Fresh provisions made during the year					13.41	
Less: Excess provision reversed/ Write-off loans					13.19	
Closing balance of provisions held	31.67	10.22	202.91	82.14	295.27	326.94
Net NPAs #						
Opening Balance					25.92	
Add: Fresh additions during the year					3.20	
Less: Reductions during the year					0.00	
Closing Balance					29.12	

	Standard	Non-Performing				Total
	Total Standard Advances	**Sub-standard**	**Doubtful**	**Loss**	**Total Non-Performing Advances**	
Floating Provisions						
Opening Balance						62.85
Add: Additional provisions made during the year						0.00
Less: Amount drawn down during the year						0.00
Closing balance of floating provisions						62.85
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written-off accounts						179.68
Add: Technical/ Prudential write-offs during the year						0.00
Less: Recoveries made from previously technical/ prudential written-off accounts during the year						0.39
Closing balance						179.29

! The opening Gross NPA excludes Interest Suspense of Rs.8.49 Crore
@Excluding Interest Suspense of Rs.9.28 Crore

Ratios (in %)	**Current year (30-09-2026)**	**Previous year (30-09-2025)**
Gross NPA to Gross Advances	4.97	8.02
Net NPA to Net Advances	0.25	0.65
Provision coverage ratio	94.05	91.97

(ii) Sector-wise advances and Gross NPAs

(Amounts in ₹ crore)

Sr. No.	Sector*	Current Year (30-09-2026)			Previous Year (30-09-2025)		
		Outstanding Total Advances#	**Gross NPAs#**	**Percentage of Gross NPAs to Total Advances in that sector**	**Outstanding Total Advances !**	**Gross NPAs !**	**Percentage of Gross NPAs to Total Advances in that sector**
i)	Priority Sector						
a)	Agriculture and allied activities	788.34	109.79	13.93	819.04	125.59	15.34
b)	Advances to industries sector eligible as priority sector lending	276.37	23.28	8.42	329.05	120.59	36.65
c)	Services	732.01	58.98	8.06	600.23	56.30	9.38
d)	Personal loans	585.49	18.80	3.21	470.07	12.71	2.70
	Subtotal (i)	**2382.21**	**210.85**	**8.85**	**2218.39**	**315.19**	**14.21**
ii)	Non-priority Sector						
a)	Agriculture and allied activities	6.19	6.19	100	6.19	6.19	100
b)	Industry	171.84	1.32	0.77	160.09	13.31	8.31
c)	Services	382.57	5.40	1.41	140.01	9.30	6.64
d)	Personal loans	2672.28	55.84	2.09	2330.39	45.41	1.95
	Sub-total (ii)	**3232.88**	**68.75**	**2.13**	**2636.68**	**74.21**	**2.81**
	Total (I + ii)	**5615.09**	**279.60**	**4.98**	**4855.07**	**389.40**	**8.02**

#Excludes Interest Suspense of Rs.8.85 Crore
! Excludes Interest Suspense of Rs.9.28 Crore

(iii) **Overseas assets, NPAs and revenue :** Nil

(iv) **Particulars of resolution plan and restructuring**

a) **Particulars of resolution plan implemented vide circular DBR.No.BP.BC.45/21.04.048/2018-19 dated June 7, 2019** - NIL

b) **Details of accounts subjected to restructuring**

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

(c) In accordance with RBI Circular No. DBR.No.BP.BC.18/21.04.048/2018-19 dated 01.01.2019, RBI circular No DOR. No. BP. BC. 34/21.04.048/2019-20 dated 11.02.2020 & RBI circular No DOR. No. BP. BC/4/21.04.048/2020-21 dated 06.08.2020 on 'Restructuring of Advances - Micro, Small and Medium Enterprises (MSME) Sector' (One Time Restructuring):

(Amounts in ₹ crore)

No of Accounts	Amount as on 30th Sept 2026	Provision Held
-	-	-

(d) In accordance with RBI circular No DOR.STR.REC.12/21.04.048/2021-22 dated 05.05.2021 & RBI circular No DOR.STR.REC.21/21.04.048/2021-22 dated 04.06.2021 on Resolution Framework 2.0 – Resolution of Covid-19 related stress of Micro, Small and Medium Enterprises (MSMEs), the details of accounts restructured is as under.

(Amounts in ₹ crore)

No of Accounts	Funded O/s as on 30.09.2026	Provision Held
29	3.35	0.32

(e) In accordance with the RBI Cir. No. DOR.STR.REC.11/21.04.048/2021-22 dated 05.05.2021 on "Resolution Framework – 2.0: Resolution of COVID – 19 related stress of Individuals1 and Small Business2", the number of borrower accounts where modification were sanctioned and implemented and the aggregate exposure to such borrowers are as under: -

(Amount In ₹ Lakhs)

No of Accounts	Aggregate exposure as on 30.09.2026	Provision Held
46	5.37	0.44

1. Individual covers only Personal Loan segment as per RBI circular No DOR. No. BP.BC/3/21.04.048/2020-21 dated August 6, 2020 and now covered in to para 5(a) of RBI circular No DOR.STR.REC.11/21.04.048/2021-22 dated May 5, 2021.

2. Small Business (including retail trade and wholesale trade) extended to individual which were covered under MSME as per RBI circular No DOR. No. BP.BC/4/21.04.048/2020-21 dated August 6, 2020 and now covered in to para 5(b) of RBI circular No DOR.STR.REC.11/21.04.048/2021-22 dated May 5, 2021.

(f) Disclosure as per the RBI Cir. No. DOR.STR.REC.11/21.04.048/2021-22 dated 05.05.2021 on "Resolution Framework – 2.0: Resolution of COVID – 19 related stress of Individuals and Small Business", is as under: -

Sl. No	Description	Individual Borrowers		Small businesses	Total
		Personal Loans	Business Loans		
(A)	Number of requests received for invoking resolution process under Part A	43	2	1	46
(B)	Number of accounts where resolution plan has been implemented under this window	43	2	1	46
(C)	Exposure to accounts mentioned at (B) before implementation of the plan (Rs. In Crore)	4.99	0.36	0.01	5.37
(D)	Of (C), aggregate amount of debt that was converted into other securities	-	-	-	-
(E)	Additional funding sanctioned, if any, including between invocation of the plan and implementation	-	-	-	-
(F)	Increase in provisions on account of the implementation of the resolution plan (Rs. In Crores)	0.43	0.001	0.00003	0.44

(g) Details of Loan Assets subjected to restructuring during financial year 2020-21:

(Amount In Crore)

S.No.	Name of Account	Restructured amount	Date of restructure	Provision
		-	-	-

(v) **Divergence in asset classification and provisioning:** No divergence pointed out by the RBI during the review period, therefore nothing to be reported in terms of circular no. RBI/2022-23/130 DOR.ACC.REC.No.74/21.04.018/2022-23 dated, October 11, 2022

(vi) **Disclosure of transfer of loan exposure**: Nil

(vii) **Disclosure on Co-Lending Arrangements (CLA): Nil**

(viii) **Non-Fund Based (NFB) Credit Facilities**: A bank shall disclose the details of NFB credit facilities in the format given below.

		Current year (30-09-2026)	Current year (30-09-2026)	Previous year (30-09-2025)	Previous year (30-09-2025)
		Secured* Portion	Unsecured Portion	Secured* Portion	Unsecured Portion
I	Outstanding Guarantees (₹ crore)	85.34	-	90.25	-
	i)In India	85.34	-	90.25	-
	ii)Outside India	-	-	-	-
II	Acceptances, Endorsements and other Obligations (₹ crore)	-	-	-	-
III	Other NFB Credit facilities (₹ crore)	-	-	-	-
* Secured portion is as defined under Reserve Bank of India (Commercial Banks – Credit Facilities) Directions, 2025.					

(i) **Fraud accounts:** A bank shall disclose details on the number and amount of frauds as well as the provisioning thereon as per template given below.

	Current year (30-09-2026)	Previous year (30-09-2025)
Number of frauds reported	2	6
Amount involved in fraud (₹ crore)	0.10	49.33
Amount of provision made for such frauds (₹ crore)	0.10	6.61
Amount of unamortised provision debited from 'other reserves' as at the end of the year (₹ crore)	0	0

(ii) **Disclosure related to project finance:** A bank shall make appropriate disclosures related to project finance as below:

Sl. No	Item Description	Number of accounts	Total outstanding (in ₹ crore)
1	Projects under implementation accounts at the beginning of the quarter.	NIL	
2	Projects under implementation accounts sanctioned during the quarter.		
3	Projects under implementation accounts where DCCO has been achieved during the quarter		
4	Projects under implementation accounts at the end of the quarter. (1+2-3)		
5	Out of '4' – accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked.		
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.		
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation.		
5.3	Out of '5' – accounts in respect of which Resolution plan has failed.		
6	Out of '5', accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked due to change in scope and size of the project.		
7	Out of '5', account in respect of which cost overrun associated with extension in original / extended DCCO, as the case may be, was funded		
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously		
7.2	Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuously		
8	Out of '4' – accounts in respect of which resolution process not involving extension in original / extended DCCO, as the case may be, has been invoked.		
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented.		
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation.		
8.3	Out of '8' – accounts in respect of which Resolution plan has failed.		

(iii) Disclosure under resolution framework for COVID-19-related Stress

(Amounts in ₹ crore)

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

(5) Exposures

(i) Exposure to real estate sector

(Amount in ₹ crore)

Category	Current year (30.09.2026)	Previous year (30.09.2025)
i) Direct exposure		
a) Residential Mortgages		
Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	**1720.25** (554.00)	**1485.32** (432.49)
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.	86.54	80.06
c) Investments in Mortgage-Backed Securities (MBS) and other securitised exposures		
i. Residential		
ii. Commercial Real Estate		
ii) Indirect Exposure Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.		
Total Exposure to Real Estate Sector	**1806.99**	**1565.39**

****Exposure to Commercial Real Estate includes**

Funded Exposure	86.74	80.06
Non Funded Exposure	0	0
Total Exposure	**86.74**	**80.06**

***include staff housing loans.**

(ii) **Exposure to capital market**:: Nil

(iii) **Risk category-wise country exposure** : NA

(iv) **Unsecured advances:** A bank shall disclose the total amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken as also the estimated value of such intangible collateral as per the following format.

(Amounts in ₹ crore)

Particulars	Current year (30.09.2026)	Previous year (30.09.2025)
Total unsecured advances of the bank	115.20	86.14
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	-	-
Estimated value of such intangible securities	-	-

(V) Factoring exposures: Nil

(VI) Intra-group exposures: Nil

(VII) Unhedged foreign currency exposure: NA

(VIII) Loans against gold and silver collateral

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

Particulars	Loan outstanding		Average ticket size (₹ crore)	Average LTV ratio	Gross NPA (%)
	₹ crore	As % of Total Loans			
1. **Opening balance of the FY [(a)+(b)]**	**145.43**				
(a) Consumption loans	**70.62**	**48.56%**	**0.028**	**70%**	**0.28%**
(b) Income generating loans	**74.81**	**51.44%**	**0.035**	**70%**	**0.02%**
2. New loans sanctioned and disbursed during the FY [(c)+(d)]	**75.10**				NA
(c) Consumption loans	**27.88**	**37.12**	**0.0236**	**70%**	NA
				NA	NA
(d) Income generating loans	**47.22**	**62.88**	**0.0370**	**70%**	NA
3. Renewals sanctioned and disbursed during the FY					NA
4.Top-up loans sanctioned and disbursed during the FY					NA
5. Loans repaid during the FY [(e)+(f)]	**101.87**			NA	NA
(e) Consumption loans	**57.69**	**56.63%**	**0.021**	NA	NA
			NA	NA	NA
(f) Income generating loans	**44.18**	**43.37%**	**0.029**	NA	NA

6. Non-Performing Loans recovered during the FY [(g) + (h)]	**0.29**			NA	NA
(g) Consumption loans	**0.24**	**72.73%**	**0.02**	NA	NA
			NA	NA	NA
(h) Income generating loans	**0.05**	**27.27%**	**0.0025**	NA	NA
7. Loans written off during the FY [(i) + (j)]	0			NA	NA
(i) Consumption loans				NA	NA
			NA	NA	NA
(j) Income generating loans				NA	NA
8. Closing balance at the end of FY [(k) + (l)]	**159.62**				
(k) Consumption loans	**92.18**	**57.75%**	**0.0374**	**70%**	**0.28%**
(l) Income generating loans	**67.44**	**42.25%**	**0.0275**	**70%**	**0.64%**

b) Details of gold and silver collateral and auctions

Sr. No.	Particulars	
(a)	Unclaimed gold or silver collateral at the end of the financial year (in grams)	0
(b)	Number of loan accounts in which auctions were conducted	0
(c)	Total outstanding in loan accounts mentioned in (b)	0
(d)	Gold or silver collateral acquired during the FY due to default of loans (in grams)	0
(e)	Gold or silver collateral auctioned during the FY (in grams)	0
(f)	Recovery made through auctions during the FY (in ₹ crore)	0
(g)	Recovery percentage:	0
(h)	as % of value of gold or silver collateral	0
(i)	as % of outstanding loan	0

(IX) Exposures to Related Parties:

(Amount in ₹ crore)

Sr. No.	Particulars	Previous Year (30-09-2026)	Current Year(30-09-2025)
A. Loans to Related Parties			
1.	Aggregate value of loans sanctioned to related parties during the year	0.00	0.00
2	Aggregate value of outstanding loans to related parties as on 30th Sept 2026	0.36	0.37
3.	Aggregate value of outstanding loans to related parties as a proportion of total credit exposure as on 31st March (in %)	0.01%	0.01%

4.	Aggregate value of outstanding loans to related parties which are categorized as:		
	(i) Special Mention Accounts as on 30th Sept 2026	0.00	0.00
	(ii) Non-Performing Assets as on 30th Sept 2026	0.00	0.00
5.	Amount of provisions held in respect of loans to related parties as on 31st March	0.00	0.00
B.Contracts and Arrangements involving Related Parties			
6.	Aggregate value of contracts and arrangements awarded to related parties during the year	0.00	0.00
7.	Aggregate value of outstanding contracts and arrangements involving related parties as on 30th Sept 2026	0.00	0.00

(6) Concentration of deposits, advances, exposures and NPAs

(i) Concentration of deposits

(Amount in ₹ crore)

Particulars	Current Year (30-09-2026)	Previous Year (30-09-2025)
Total deposits of the twenty largest depositors	894.62	765.86
Percentage of deposits of twenty largest depositors to total deposits of the bank	10.22	9.48

(ii) Concentration of advances

(Amount in ₹ crore)

Particulars	Current Year (30-09-2026)	Previous Year (30-09-2025)
Total advances to the twenty largest borrowers	295.11	366.85
Percentage of advances to twenty largest borrowers to total advances of the bank	5.24%	7.47%

(iii) Concentration of exposures

(Amount in ₹ crore)

Particulars	Current Year (30-09-2026)	Previous Year (30-09-2025)
Total exposure to the twenty largest borrowers / customers	317.91	366.85
Percentage of exposures to the twenty largest borrowers / customers to the total exposure of the bank on borrowers / customers	4.97%	7.47%

(iv) Concentration of NPAs

(Amount in ₹ crore)

Particulars	Current Year (30-09-2026)	Previous Year (30-09-2025)
Total Exposure to the top twenty NPA accounts	51.65	158.31

Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	18.47%	40.65%

(v) **Provision on standard advances**

(Amount in ₹ crore)

Particulars	Current Year (30-09-2026)	Previous Year (30-09-2025)
Provisions towards Standard Assets	33.67	30.25
Provision for Covid Relief Accounts	--	--
Provision for Restructured Accounts	0.58	1.42
Total Provision for Standard Accounts	34.25	31.67

(7) Derivatives

(i) **Details of derivative portfolio**

(all amounts in ₹ crore)

	Current year			Previous Year		
	Level 1	**Level 2**	**Level 3**	**Level 1**	**Level 2**	**Level 3**
Interest Rate Derivatives						
MTM – Assets	0	0	0	0	0	0
MTM – Liabilities	0	0	0	0	0	0
Net Gain / Loss recognised in Profit &Loss Account	0	0	0	0	0	0
Exchange Rate Derivatives						
MTM – Assets	0	0	0	0	0	0
MTM – Liabilities	0	0	0	0	0	0
Net Gain / Loss recognised in Profit &Loss Account	0	0	0	0	0	0
Credit Risk Derivatives						
MTM – Assets	0	0	0	0	0	0
MTM – Liabilities	0	0	0	0	0	0
Net Gain / Loss recognised in Profit &Loss Account						
Other Derivatives (specify)						
MTM – Assets	0	0	0	0	0	0
MTM – Liabilities	0	0	0	0	0	0
Net Gain / Loss recognised in Profit &Loss Account	0	0	0	0	0	0

(ii) **Forward rate agreement / Interest rate swap**

(Amount in ₹ crore)

Particulars	Current Year (30-09-2026)	Previous Year (30-09-2025)

i)	The notional principal of swap agreements	0	0
ii)	Losses which would be incurred if counterparties failed to fulfil their obligations under the agreements	0	0
iii)	Collateral required by the bank upon entering into swaps	0	0
iv)	Concentration of credit risk arising from the swaps (for example, exposures to particular industries, or swaps with highly geared companies.)	0	0
v)	The fair value of the swap book (Note - If the swaps are linked to specific assets, liabilities, or commitments, the fair value shall be the estimated amount that the bank would receive or pay to terminate the swap agreements as on the balance sheet date. For a trading swap the fair value shall be its mark to market value)	0	0

Note: Nature and terms of the swaps including information on credit and market risk and the accounting policies adopted for recording the swaps shall also be disclosed.

(iii) **Exchange traded interest rate derivatives**

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year (30-09-2026)	Previous Year (30-09-2025)
i)	Notional principal amount of exchange traded interest rate derivatives undertaken during the year (instrument wise)	0	0
ii)	Notional principal amount of exchange traded interest rate derivatives outstanding as on March 31 ….(instrument wise)	0	0
iii)	Notional principal amount of exchange traded interest rate derivatives outstanding and not 'highly effective' (instrument wise)	0	0
iv)	Mark to market value of exchange traded interest rate derivatives outstanding and not 'highly effective' (instrument wise)	0	0

(iv) **Disclosures on risk exposure in derivatives**

(a) **Qualitative disclosures: NA**

(b) **Quantitative disclosures**

(Amount in ₹ crore)

Sr. No	Particular	Current Year (30-09-2026)		Previous Year (30-09-2025)	
		Currency Derivatives	Interest rate derivatives	Currency Derivatives	Interest rate derivatives
a)	Derivatives (Notional Principal Amount)				
	i) For hedging	0	0	0	0
	ii) For trading	0	0	0	0
b)	Marked to Market Positions [1]				
	i) Asset (+)	0	0	0	0
	ii) Liability (-)	0	0	0	0
c)	Credit Exposure [2]				
d)	Likely impact of one percentage change in interest rate (100*PV01)				
	i) on hedging derivatives	0	0	0	0
	ii) on trading derivatives	0	0	0	0
e)	Maximum and Minimum of 100*PV01 observed during the year				
	i) on hedging	0	0	0	0
	ii) on trading	0	0	0	0

(v) **Credit default swaps : NA**

(8) Disclosures relating to securitization : Nil

(9) Off balance sheet SPVs sponsored (which are required to be consolidated as per accounting norms)

Name of the SPV sponsored	
Domestic	**Overseas**
Nil	

(10) Transfers to Depositor Education and Awareness Fund (DEA Fund)

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year (30-09-2026)	Previous Year (30-09-2025)

i)	Opening balance of amounts transferred to DEA Fund	48.40	41.70
ii)	Add: Amounts transferred to DEA Fund during the year	4.09	3.92
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.32	0.85
iv)	Closing balance of amounts transferred to DEA Fund	52.17	44.77

(11) Disclosure of complaints

(i) Summary information on complaints received by a bank from customers and from the Offices of Ombudsman (previously office of banking ombudsman)

Sr. No		Particulars	Current Year (30-09-2026)	Previous Year (30-09-2025)
	Complaints received by the bank from its customers			
1.		Number of complaints pending at beginning of the year	27	34
2.		Number of complaints received during the year	1204*	980*
3.		Number of complaints disposed during the year	1164	964
	3.1	Of which, number of complaints rejected by the bank	0	47
4.		Number of complaints pending at the end of the year	67	50
	Maintainable complaints received by the bank from Office of Ombudsman			
5.		Number of maintainable complaints received by the bank from Office of Ombudsman	20^	12
	5.1.	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	11	1
	5.2	Of 5, number of complaints resolved through conciliation / mediation / advisories issued by Office of Ombudsman	9	11
	5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	0	0
6.		Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0
Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2026 (Previously Banking Ombudsman Scheme, 2006) and covered within the ambit of the Scheme.				

*****includes all internal Complaints Management System (CMS) portal complaints, Centralised Public Grievance Redress and Monitoring System (CPGRAMS) Portal and Reserve Bank of India – Banking Ombudsman (RBI BO) complaints and including E-Com/ATM/UPI/POS etc. received during the year i.e. 01.07.2026 to 30.09.2026)

^Above -20- complaints are Reserve Bank of India - Banking Ombudsman (RBI BO) Maintainable complaints which were received during 01.04.2026 to 30.09.2026. -6- more RBI BO complaints are open as on 06.10.2026. Consequently, the -20- Maintainable complaints does not include the still open -6- RBI BO complaints. The status (Maintainable/Non Maintainable) of these -6- open RBI BO complaints shall be updated in subsequent quarter(s).

ATM transaction disputes:

Particulars	Current Year (30-09-2026)	Previous Year (30-09-2025)
No. of complaints pending at the beginning of the year	0	6
Add: No. of complaints received during the year	127	115*
Less: No. of complaints redressed during the year	124	119
No. of complaints pending at the end of the year	3	2

** -115- ATM transaction disputes are exclusive of RBI BO received -5- ATM transaction disputes.

(ii) **Top five grounds of complaints received by the bank from customers**

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase / decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
	Current Year (30-09-2026)				
ATM/Debit Cards	0	127	5.83%	3	1
Loans and advances	3	49	22.50%	5	0
Internet/Mobile/ Electronic Banking	18	671	42.77%	30	3
Account opening/difficulty in operation of accounts	0	16	60.00%	0	0
Facilities for customers visiting the branch/adherence to prescribed working hours by the branch, etc.	0	0	0	0	0
Others	6	341	0.29%	29	3
Total	27	1204	22.86%	67	7
	Previous Year(30-09-2025)				
ATM/Debit	6	120*	-13.04%	3	1

Cards					
Loans and advances	3	40	-20.00%	8	8
Internet/Mobile/ Electronic Banking	12	470	1.51%	9	1
Account opening/difficulty in operation of accounts	0	10	-58.33%	2	1
Facilities for customers visiting the branch/adherence to prescribed working hours by the branch, etc.	0	0	NA	0	0
Others	13	340	26.39%	28	6
Total	34	980	3.81%	50	17

* includes -5- RBI BO ATM related complaints from Q1 (-2- complaints) & Q2 (-3- Complaints) FY 25-26 in addition to above-mentioned -115- above mentioned ATM complaints.

(12) Disclosure of penalties imposed by the RBI

a) Disclosure of penalties imposed by RBI / Overseas Regulators

(Amount in ₹ crore)

Particulars	**Nature of Breach**	**For the period ended 30th Sept, 2026**		**For the period ended 30th Sept 2025**	
		No of Cases	**Amount**	**No of Cases**	**Amount**
Penalties Imposed by RBI	Regulatory & Operational	1	0.0001*	0	0
Penalties Imposed on Overseas territories by their respective regulators		0	0	0	0

* Details of penalty during **2026-27**

Authority	**Amount (in Lakh)**	**Reason**
RBI	0.10	Non exchange of soiled note

b) Disclosure of penalties imposed by other Regulators/authorities.

(Amount in ₹ crore)

Authority	For the period ended 30th Sept 2026		For the period ended 30th Sept 2025	
	No of Cases	Amount	No of Cases	Amount
Banking Ombudsman	1*	0.0002	0	0
Consumer Court	0	0	0	0

* Details of penalty during 2026-27

Authority	Amount (in Lakh)	Reason
Banking Ombudsman	0.02	Delay on the part of the bank in delivery of debit card.

c) Disclosure on imposition of penalty for bouncing of SGL forms

Period Ended	Date of bouncing SGL form	Amount	Remarks
30th Sept 2026	Nil	Nil	Nil
30th Sept 2025	Nil	Nil	Nil

d) Disclosure of penalty imposed by RBI in a reverse repo transaction (Applicable for Defaulting participant).

e) Details of any other penalty imposed by RBI under the various provisions of :

1) Banking Regulation Act, 1949, -
2) Payment and Settlement Act, 2007,-
3) Government Securities Act, 2006. -

(13) Disclosures on remuneration

A bank is required to make disclosure on remuneration of Whole Time Directors / Chief Executive Officers / Material Risk Takers on an annual basis at the minimum, in its Annual Financial Statements.

The bank shall make the disclosures in table or chart format and make disclosures for previous as well as the current reporting year.

Further, a private sector bank and foreign bank (to the extent applicable), shall disclose the following information:

Type of disclosure		Information	
Qualitative	(a)	Information relating to the composition and mandate of the Nomination and Remuneration Committee.	Present composition of NRC Committee Members - 1. Manas Ranjan Biswal - Chairperson 2. Gopal Singh Gusain-Member

			3. Binita Shah - Member 4. Neelam Damodharan -Member
	(b)	Information relating to the design and structure of remuneration processes and the key features and objectives of remuneration policy.	The Bank has formulated and adopted the Remuneration Policy for Non-Executive Chairperson and Non-Executive Directors of the Bank in terms of the relevant provisions of Section 178 of the Companies Act, 2013, the relevant Rules made thereunder, rules relating to Corporate Governance and the Guidelines issued by the RBI, in this regard.
	(c)	Description of the ways in which current and future risks are taken into account in the remuneration processes. It should include the nature and type of the key measures used to take account of these risks.	Nomination and remuneration committee undertakes risk evaluation based on industry standards and risk profile of the Bank.
	(d)	Description of the ways in which the bank seeks to link performance during a performance measurement period with levels of remuneration.	The Nomination & Remuneration and Human Resource Committee (NRHR) considers, the skill set, knowledge, regional and industry experience, track record, expertise and other relevant information and adherence to the fit and proper norms by each Director, before making appropriate recommendations to the Board with regard to their appointment/re-appointment, which is designed to provide the Board with Members who have diverse knowledge, practical experience and requisite set of skills to serve the business interests of the Bank and enhance the overall effectiveness of the Board. In terms of the Policy for Board of Directors, the NRHR assesses the 'Fit and Proper' status of the Director, before considering his candidature for appointment/re-appointment as a Director of the Bank and annually i.e. as at 31st March every year
	(e)	A discussion of the bank's policy on deferral and vesting of variable remuneration and a discussion of the bank's policy and criteria for adjusting deferred remuneration before vesting and after vesting.	Bank has a compensation policy with due incorporation of all such covenants.

	(f)	Description of the different forms of variable remuneration (i.e., cash and types of share-linked instruments) that the bank utilises and the rationale for using these different forms.	Bank has a compensation policy with due incorporation of all such covenants.

			Current Year (30-09-2026)	**Previous Year (30-09-2025)**
Quantitative disclosures (The quantitative disclosures should only cover Whole Time Directors / Chief Executive Officer / Material Risk Takers)	(g)	Number of meetings held by the Nomination and Remuneration Committee during the financial year and remuneration paid to its members.	2	3
	(h)	Number of employees having received a variable remuneration award during the financial year. Number and total amount of sign-on / joining bonus made during the financial year. Details of severance pay, in addition to accrued benefits, if any.	NA	NA
	(i)	Total amount of outstanding deferred remuneration, split into cash, shares and share linked instruments and other forms. Total amount of deferred remuneration paid out in the financial year.	NA	NA
	(j)	Breakdown of amount of remuneration awards for the financial year to show fixed and variable, deferred and non-deferred.	NA	NA
	(k)	Total amount of outstanding deferred remuneration and retained remuneration exposed to ex post explicit and / or implicit adjustments. Total amount of reductions during the financial year due to ex post explicit adjustments. (iii) Total amount of reductions during the financial year due to ex post implicit adjustments.	NA	NA
	(l)	Number of MRTs identified.	NA	NA

	(m)	Number of cases where malus has been exercised. Number of cases where clawback has been exercised. Number of cases where both malus and clawback have been exercised.	NA	NA
GeneralQuantitative Disclosure	(n)	The mean pay for the bank as a whole (excluding sub-staff) and the deviation of the pay of each of its WTDs from the mean pay.	NA	NA

The remuneration paid to non-executive director/chairman during current financial year is Rs. 5,10,000.00 to the MD & CEO is Rs. 30,68,090.00 and to the ED is Rs. 19,43,243.00
Remuneration paid to directors in form of sitting fees is Rs. 32,30,000.00
Total remuneration and siting fees paid to directors are Rs. 87,51,333.00

(14) Other Disclosures

(i) **Business ratios**

Particular	Current Year (30-09-2026)	Previous Year (30-09-2025)
a) Interest Income as a percentage to Working funds	7.13%	7.26%
b) Non-interest income as a percentage to Working funds	0.92%	0.43%
c) Cost of Deposits	4.79%	4.99%
d) Net Interest Margin	3.39%	3.16%
e) Operating Profit as a percentage to Working Funds	0.89%	0.95%
f) Return on Assets	0.76%	0.70%
g) Business (deposits plus advances) per employee (in ₹ crore)	11.35	10.76
h) Profit per employee (in ₹ crore)	0.06	0.05
i) Yield on advance	8.24%	8.55%

(ii) **Banc assurance business**: The total income of the bank in respect of bank assurance business was **Rs 0.77 crore** during the period ended **30th Sept 2026** with details as under

(Amount in ₹ crore)

Sr. No.	Insurance Company	Amount	
		Current Year (30-09-2026)	Previous Year (30-09-2025)
1.	HDFC Life Insurance Company Ltd.	0.09	0.00
2.	IndusInd Nippon Life Insurance Ltd.	0.23	0.27
3.	India First Life Insurance Co. Ltd.	0.20	0.23

4.	National Insurance Company Ltd.	0.01	0.01
5.	Generali Central Insurance Co. Ltd.	0.09	0.08
6.	Care Health Insurance Ltd.	0.08	0.06
7.	Niva Bupa Health Insurance Ltd.	0.07	0.05
	Total	**0.77**	**0.70**

The total income of the bank in respect of other products **Rs 0.087** Crore during the period ended **30th Sept 2026**, with details as under.

(Amount in ₹ crore)

Sr. No.	**Product**	**Amount**	
		Current Year (30-09-2026)	**Previous Year (30-09-2025)**
1.	Atal Pension Yojna	0.044	-
2.	National Pension Scheme	0.028	-
3.	Life Insurance Corp of India (PMJJBY)	0.010	0.007
4.	Demat	0.003	-
5.	Mutual Fund	0.002	0.004
	Total	**0.087**	**0.011**

(iii) **Marketing and distribution**: NIL

(iv) **Disclosures regarding Priority Sector Lending Certificates (PSLCs)**: Nil

(v) **Provisions and contingencies**

(Amount in ₹ crore)

Provision debited to Profit and Loss Account	**Current Year (30-09-2026)**	**Previous Year (30-09-2025)**
Provision towards NPA / Bad Debts Written off	8.71	2.80
Provision made towards Income tax	11.14	10.86
Other Provisions and Contingencies		
- Standard Advance	(6.40)	3.19
- Miscellaneous Provisions	(1.72)	0.09
- Provision for Deferred Tax	(2.02)	(1.37)
Grand Total	**9.71**	**15.57**

(vi) **Implementation of IFRS converged Indian Accounting Standards (Ind AS)**

The Ministry of Corporate Affairs (MCA), in 2015, had notified the Companies (Indian Accounting Standards (IND AS) Rules 2015, which stipulated the adoption and applicability of IND AS in a phased manner beginning from the Accounting period 2016-17, as per said notification banks were required to comply with these standards from 01st April 2018 onwards i.e. during Phase-III of IND-AS implementation, however, RBI vide notification no. "**DBR.BP.BC.No.29/21.07.001/2018-19"** dated March 22nd, 2019, has deferred the applicability of these standards till further notice.

Further RBI from time to time have been instructing Banks to be in preparedness for implementation of Indian Accounting Standards (Ind AS), and submit Proforma Ind AS

Financial Statements from the half year ended September 30th, 2016 onwards. These Proforma Statements are for the regulatory analysis purpose and may not be necessarily be completely IND AS compliant or indicative of the trial format to be specified in the third schedule to the Banking Regulation Act 1949.

Our Bank is regularly submitting half yearly proforma IND AS to RBI within stipulated time.

(vii) **Payment of DICGC Insurance Premium**

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year (30-09-2026)	Previous Year (30-09-2025)
i)	Payment of DICGC Insurance Premium	4.02	5.42
ii)	Arrears in payment of DICGC premium	NIL	NIL

(viii) **Disclosure on amortization of expenditure on account of enhancement in family pension of employees of banks**

The Bank had estimated the additional liability on account of revision in family pension for employees covered as per IBA Joint Note/Bipartite settlement dated November 11, 2020, amounting to Rs. 8.39 Crores which was paid in the last years.

RBI vide their Circular no. "RBI/2021-22/105 DOR.ACC.REC.57/21.04.018/2021-22" dated 4th October 2021, has permitted Banks to amortize the said additional liability over a period of not exceeding 5 (five) years, beginning with financial year ending 31st March 2022, subject to a minimum of 1/5th of the total amount being expensed every year. Bank did not opt the said option and charged the entire amount to the Profit & Loss account in the last FY ended 31st March 2024

a) **Defined Benefit Plans (Funded Obligation - Pension, Leave Encashment and Gratuity)**

a) Change in present value of Defined Benefit Obligation

(Amount in ₹ Cr)

Particulars	Pension		Leave Encashment		Gratuity	
	As on 30.09.2026	As on 30.09.2025	As on 30.09.2026	As on 30.09.2025	As on 30.09.2026	As on 30.09.2025
Opening Defined Benefit Obligation	473.98	453.76	34.33	31.78	33.11	31.97
Opening Adjusted	-	-				
Add- Acquisition Adjustment	-	-			-	
Add: Interest Cost	17.68	16.20	1.28	1.13	1.23	1.14
Add : Past Service Cost	-	-			-	
Add: Current Service Cost	2.12	2.27	1.68	1.61	1.35	1.34

Less: Benefits Paid	(0.99)	(0.81)	(0.97)	(0.60)	(1.65)	(1.14)
Add: Actuarial (Gain)/ loss on obligation	(13.92)	(17.31)	(2.16)	(1.56)	(0.73)	(0.48)
Closing Defined Benefit Obligation	**478.87**	**454.11**	**34.16**	**32.36**	**33.31**	**32.83**

b) Change in Fair value of Plan Assets

(Amount in ₹ Cr)

Particulars	**Pension**		**Leave Encashment**		**Gratuity**	
	As on 30.09.2026	**As on 30.09.2025**	**As on 30.09.2026**	**As on 30.09.2025**	**As on 30.09.2026**	**As on 30.09.2025**
Opening Fair Value of plan assets	122.44	117.09	36.41	35.18	34.34	31.41
Opening Adjusted		-				
Add- Expected Return on Plan Assets	3.98	3.80	1.18	1.14	1.12	1.02
Add- Expected Return on Plan Assets	-	-		-	-	-
Add- Contributions	1.60	5.20	-		-	1.15
Less- Benefits Paid	(14.58)	(6.37)	(0.97)	(0.60)	(1.65)	(1.14)
Add- Actuarial gain/(-)loss		-				
Closing Fair Value of Plan Assets	**113.44**	**119.72**	**36.62**	**35.72**	**33.81**	**32.44**

c) Amount recognized in the Balance Sheet

(Amount in ₹ Cr)

Particulars	**Pension**		**Leave Encashment**		**Gratuity**	
	As on 30.09.2026	**As on 30.09.2025**	**As on 30.09.2026**	**As on 30.09.2025**	**As on 30.09.2026**	**As on 30.09.2025**
a) Closing Defined Benefit Obligation	478.87	454.11	34.16	32.36	33.31	32.83
b) Closing Fair Value of Plan	113.44	119.72	36.62	35.72	33.81	32.44

Assets						
c) Difference	(365.43)	334.39	2.46	3.36	0.50	0.39
d) Unrecognized transitional liability	-	-	-	-	-	-
e) Liability Recognized in the BS	(365.43)	334.39	2.46	3.36	0.50	0.39

d) Amount recognized in the Profit & Loss Account

(Amount in ₹ Cr)

Particulars	Pension		Leave Encashment		Gratuity	
	As on 30.09.2026	As on 30.09.2025	As on 30.09.2026	As on 30.09.2025	As on 30.09.2026	As on 30.09.2025
a) Current Service Cost	2.12	2.27	1.68	1.61	1.35	1.34
b) Past Service Cost	-	-				
c) Interest Cost	17.68	16.20	1.28	1.13	1.23	1.14
d) Expected Return on Plan Assets	(3.98)	(3.80)	(1.18)	(1.14)	(1.12)	(1.02)
e) Net Actuarial Loss/gain(-)	(13.93)	(17.31)	(2.17)	(1.56)	(0.73)	(0.48)
f) Expenses Recognized in P&L	1.89	(2.64)	(0.39)	0.04	0.73	0.98

e) Principal Actuarial Assumptions

Particulars	Pension		Leave Encashment		Gratuity	
	As on 30.09.2026	As on 30.09.2025	As on 30.09.2026	As on 30.09.2025	As on 30.09.2026	As on 30.09.2025
Discount rate	7.69%	7.11	7.69%	7.11	7.69%	7.11
Salary Escalation Rate	5.00%	5.00	5.00%	5.00	5.00%	5.00
Expected	6.50%	6.50	6.50%	6.50	6.50%	6.50

Rate of Return on plan Assets						

(ix) **Disclosure of Letters of Comfort (LoCs) issued by banks: Nil**

(x) **Portfolio-level information on the use of funds raised from green deposits: Nil**

(xi) **Related party disclosure (Accounting Standard 18):**

Names of the related parties and their relationship with the Bank:

(i)	Parent	:	**Bank of Baroda (Major Shareholder with 98.62% equity)**
(ii)	Key Management Personnel	(I)	Sushil Kumar Lal (Managing Director & CEO)
		(II)	Shri Kuldeep Singh (Executive Director)
(iii)	Parent's Subsidiary		**Domestic Subsidiaries**
		(I)	BOB Cards Limited (Formerly known as BOB Financial Solutions Limited)
		(II)	Baroda Global Shared Services Limited
		(III)	Baroda Sun Technologies Ltd.
		(IV)	Baroda BNP Paribas Asset Management India Private Limited (formerly known as BNP Paribas Asset Management India Private Limited)
		(V)	BOB Capital Markets Ltd.
		(VI)	BOB Securities & Giltedge Limited
		(VII)	India First Life Insurance Company Limited
		(VIII)	Baroda BNP Paribas Trustee India Private Limited
			Overseas Subsidiaries
		(I)	Bank of Baroda (Botswana) Ltd.
		(II)	Bank of Baroda (Kenya) Ltd.
		(III)	Bank of Baroda (Uganda) Ltd., Baroda Capital Market (Uganda) Limited
		(IV)	Bank of Baroda (Guyana) Ltd.
		(V)	Bank of Baroda (New Zealand) Ltd.
		(VI)	Bank of Baroda (Tanzania) Ltd.
		(VII)	Bank of Baroda (UK) Ltd.
iv)	Parents' Associates	(I)	Uttar Pradesh Gramin Bank
		(II)	Gujrat Gramin Bank
		(III)	Indo Zambia Bank Limited
v)	Parents' Joint Ventures	(I)	India Infradebt Limited

(Amounts in ₹ crore)

Nature of Transaction	Parent (as per ownership or control)	Parent's Subsidiaries	Associates/ Joint ventures	Key Management Personnel	Relatives of Key Management Personnel	Total
Interest Earned	0.43					0.43
Commission Income		0.20				0.20
Profit on sale of MF		0.14				0.14
Interest Paid	0.04		5.78			5.82
Bank Charges Paid	0.02					0.02
Remuneration	1.15					1.15
Rendering of services						
Deposits (CASA) - Placements - Received Deposits (Term)	3.83	3.62	186.01			3.83 3.62 186.01
Call Lending						
Non-funded commitments At the Year end	0.25					0.25

The maximum balances payable to/receivable from the related parties of the Bank during the period ended 30th Sept, 2026 are given below:

(Amounts in ₹ crore)

Items/ Related Party	Parent (as per Ownership or control)	Parent' s Subsidiaries	Associates/ Joint ventures #	Key Management Personnel	Relatives of Key Management Personnel	Total
Borrowing						
Deposit Received		3.62	186.01			189.63
Placement of deposits	3.83					3.83
Advances *						
Investments						
Non-funded commitments						
Call Lending						
Swap/Forwards Contract						
Investment of related party in Hybrid Capital/ Bonds of the Bank						
Payable under management contracts						
Other receivables (net)		0.02				0.02
Other payables (net)						
Non Funded (BG)	0.25					0.25

(iv) **Segment Reporting (Accounting Standard 17):**

(Amount in ₹ crore)

Business Segments	**Treasury**	**Corporate/ Wholesale Banking**	**Retail Banking**	**Other Banking Operation**	**Total**
Particulars	**30th September 2026**	**30th September 2026**	**30th September 2026**	**30th September 2026**	**30th September 2026**
Revenue	127.15 (134.58)	5.42 (20.99)	250.67 (214.58)	1.60 (0.76)	384.84 (370.91)
Result	33.78 (35.29)	1.70 (4.58)	66.58 (51.92)	1.60 (0.76)	103.66 (92.55)
Unallocated expenses					57.23 (51.51)
Total profit before tax					46.43 (41.05)
Income taxes					11.14

					(10.86)
Extraordinary profit/ loss					0.00 (0.00)
Net profit					35.28 (30.19)
Segment assets	3864.54 (4248.22)	1086.99 (936.33)	5019.56 (4307.54)	0.00 (0.00)	9971.09 (9492.09)
Unallocated assets					62.65 (70.61)
Total assets					10033.74 (9562.70)
Segment liabilities	3421.71 (3783.40)	969.93 (8517.46)	4405.81 (3888.16)	0.00 (0.00)	8903.51 (8517.46)
Unallocated liabilities					1130.23 (1045.24)
Total liabilities					10033.74 (9562.70)

Note: Figures in bracket indicates previous year figures for corresponding period (i.e 30th Sept, 2025)

(v) Statement of contingent Liability & Provisions (Accounting Standard 29):

(Amount in ₹ crore)

Item	**Provision As per AS – 29**							
	Amt. for which the Bank is contingently Liable	**Provision as at the beginning of the Year**	**Addition during the year**	**Amount used during the year**	**Unused amount reversed during the year**	**Provision as at the close of the year**	**Major assumption regarding future events**	**Remarks**
Claims against the Bank not acknowledged as debt*	1.71 (1.71)	1.37 (1.37)	- -	- -	- -	1.37 (1.37)		

Guarantees issued on behalf of constituents	27.17 (47.12)	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA
Acceptance Endorsements and other obligations	0.0 (0.00)	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA
Other items, for which the Bank is contingently liable	66.07 (57.38)	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA

Figures in bracket represents the amount outstanding as at 30th Sept 2025

(vi) Earnings per share:

	Particulars	30th Sept 2026	30th Sept 2025
a)	Earnings per share	2.13	1.82
	Basic	2.13	1.82
	Diluted	2.13	1.82
b)	Amount used as numerator (Profit after tax) (Rs. In Crore)	35.29	30.18
c)	Nominal value of shares	Rs 10.00/-per share	Rs10.00/-per share
d)	Weighted average number of equity shares used as the denominator	165729905 No's	165729905 No's

(vii) Accounting for Taxes on Income (Accounting Standard 22:

Current Tax

The Bank had opted the provision of section 200 of the new income tax act 2025, accordingly effective tax rate is 25.168%.

The bank has made a provision for income tax as tabulated below:

(Amount in ₹ crore)

Item	Current Year (30-09-2026)	Previous Year (30-09-2025)
Provision for Income Tax	11.14	10.86

Deferred Tax

As at the end of 30th Sept 2026, the deferred tax Liability stood at Rs 0.23 Crore, (during

corresponding period in previous year, deferred tax liability was Rs. 4.53 Crore). Major components of Deferred Tax Liabilities as on 30th Sept, 2026 are as under:

The major components of Deferred Tax Liabilities are as under:

(Amount in ₹ crore)

Components	**Closing balance (Amount in Crores)**	**DTA @25.168%**	**DTL @ 25.168%**
AFS Reserve	14.06	3.54	
Provision For Ex-Gratia	0.01	0.003	
Provision For LFC	1.74	0.44	
Provision For baggage	0.09	0.03	
Reserves created as per section 36(1)(viii) of Income Tax Act, 1961	32.71		8.23
Difference in WDV's as per Income Tax Act & Books	15.87	3.99	
Total DTA/ DTL (CURRENT YEAR)	**64.48**	**8.00**	**8.23**
Net DTL as on 30th Sept 2026 **(A)**			0.23
Opening Balance of DTL as on 1st July, 2026 **(B)**			3.19
Amount credited to PL a/c during the period ended Sept 2026 **(B-A)**			**2.96**

(viii) **Accounting Standard -19 - "Lease" Premises taken on operating lease are given below:**

The operating leases primarily comprise office premises, which are renewable at the option of the Bank.

The following table sets forth, for the period indicated, the details of future rental payments on Premises taken on Non-Cancellable operating leases:

(Amount in Crores)

Particulars -Lease Rent Obligations	**Current Year (30-09-2026)**	**Previous Year (30-09-2025)**
Not later than one year	15.34	14.09
Later than one year and not later than five years	48.56	46.10
Later than five years	10.05	11.39
Total	**73.95**	**71.58**

(ix) Technological advancements:

The Bank has upgraded its Core Banking System (CBS) FINCRAFT with industry specific and more robust CBS application **"FINACLE10.X"** and has migrated to new CBS with effect from 11th February 2022. The detailed breakup of cost incurred and depreciation claimed on the project is tabulated below:

(Amount in ₹ crore)

Sr. No.	Particulars	Amount capitalised as per AS-10 and	Depreciation till Sept 2026	Book Value as on June 2026

		other applicable regulations		
1	Tangible items viz high end servers & networks.	40.78	27.54	13.24
2.	Licences, implementation, customisation of new CBS/treasury and other ancillary modules.	34.35	20.25	14.10

(x) Reserve and surplus:

Statutory Reserve pursuant to the requirements of Section 17 of the Banking Regulation Act, 1949 and RBI guidelines dated September 23, 2000, the Balance in statutory reserve account as on 30th Sept,2026 is Rs. 226.24 Crore.

Capital Reserve - Capital Reserve includes appreciation arising on revaluation of immovable properties,

(xi) Net profit or Loss for the period, Prior Period Items and Changes in Accounting Policies (AS 5):

(i) Prior Period Items: During the year, there were no material prior period income / expenditure items.

(ii) Accounting policy: During the year the Bank has refined the accounting policy relating to revenue recognition where Income by way of Fees, all Commission (other than commission on sale of third party product, banc assurance & Priority Sector Lending Certificate trading), commission on bank guarantees / letters of credit, locker rent, annual fee on cards are accounted on receipt basis. Commission on sale of third party product, banc assurance & Priority Sector Lending Certificate trading are accounted on accrual basis.

(xii) Breakup of others in Balance Sheet and Profit and Loss Account which is in excess of 1% of total assets/liabilities and total income respectively:

(Amount in ₹ crore)

Breakup of "Others" under SCHEDULE 11- OTHER ASSETS		
Account Head	**Current Year (30-09-2026)**	**Previous Year (30-09-2025)**
Rural Infrastructure Development Fund (RIDF) deposits (deposits in lieu of shortfall in priority sector lending)	569.39	485.32
Grand Total	**569.39**	**485.32**

Breakup of "Others" under SCHEDULE 13- INTEREST EARNED, exceeding one per cent of total income		
Account Head	**Current Year**	**Previous Year**

	(30-09-2026)	(30-09-2025)
Interest on RIDF deposits	12.02	10.09
Interest From IBPC	12.88	16.63
Grand Total	**24.90**	**26.72**

Breakup of "Others" under SCHEDULE 14- OTHER INCOME		
Account Head	**Current Year (30-09-26)**	**Previous Year (30-09-2025)**
Incidental charges and Processing charges	8.98	7.99
Grand Total	**8.98**	**7.99**

Breakup of "Others" under SCHEDULE 16- OTHER EXPENDITURE		
Account Head	**Current Year (30-09-26)**	**Previous Year (30-09-2025)**
CBS charges	10.04	7.18
Watch & Ward security	4.48	3.41
Grand Total	**14.52**	**10.59**

Additional Disclosures

Re-grouping & Re-classification:

- Previous year's figures have been regrouped where necessary to conform to current year classification.
- Some debit / credit entries outstanding in various heads of accounts included in Inter Branch Adjustments/ Clearing adjustments etc. are subject to reconciliation.