

| Item 21: Tier 1 Capital and its Sub-components | | | |
|--|--|-------------------------|-------------------------|
| S.No. | | 30.09.2024 | 30.09.2023 |
| 1. | Total Tier 1 Capital | 7,013,979,040.17 | 6,361,378,312.18 |
| a. | Paid Up Capital | 3,000,000,000.00 | 3,000,000,000.00 |
| b. | General Reserves | 2,789,641,733.46 | 2,396,353,749.35 |
| c. | Share Premium Account | | |
| d. | Retained Earnings | 1,224,337,306.71 | 1,022,314,252.50 |
| Less:- | | | |
| e. | Losses for the Current Year (Other Comprehensive Loss) | | (57,289,689.67) |
| f. | Buyback of FI's own shares | | |
| g. | Holdings of Tier 1 Instruments issued by FI's | | |

| Item 22: Tier 2 Capital and its Sub-components | | | |
|--|---|-------------------------|-------------------------|
| S.No. | | 30.09.2024 | 30.09.2023 |
| 1. | Tier II Capital | 5,358,312,429.92 | 3,440,522,822.09 |
| a. | Capital Reserve | | |
| b. | Fixed Asset Revaluation Reserve | 322,593,730.98 | 333,331,988.76 |
| c. | Exchange Fluctuation Reserve | 353,782,845.49 | 323,032,517.09 |
| d. | Investment Fluctuation Reserve | | |
| e. | Research & Development Reserve | | |
| f. | General Provision | 795,791,478.89 | 697,664,029.23 |
| g. | Asset Pending Foreclosures | | |
| h. | Capital Grants | | |
| i. | Subordinated Debt | 2,780,150,000.00 | 1,500,000,000.00 |
| j. | Profit for the Year (as of 30.09.2024 & 2023) | 1,105,994,374.56 | 586,494,287.01 |

| Item 23: Risk Weighted Exposure Table (Current Period & COPY) | | | | | | |
|---|---------------------------|---------------|---------------------------|--------------------------|---------------------------|--------------------------|
| S.No. | Assets | Risk Weight % | 30.09.2024 # | | 30.09.2023 # | |
| | | | Balance Sheet Amount# | Risk Component | Balance Sheet Amount# | Risk Component |
| 1. | Zero-Risk Weighted Assets | 0% | 30,063,370,383.04 | - | 28,181,166,472.86 | 632,002,569.94 |
| 2. | 20% Risk Weighted Assets | 20% | 5,096,400,656.95 | 1,019,280,131.39 | 3,160,012,849.69 | 3,617,723,930.11 |
| 3. | 50% Risk Weighted Assets | 50% | 6,012,969,251.82 | 3,006,484,625.91 | 7,235,447,860.22 | 69,700,974,271.01 |
| 4. | 100% Risk Weighted Assets | 100% | 77,885,525,302.95 | 77,885,525,302.95 | 69,700,974,271.01 | 69,700,974,271.01 |
| 5. | 150% Risk Weighted Assets | 150% | 402,628,321.26 | 603,942,481.89 | | |
| 6. | 200% Risk Weighted Assets | 200% | | | | |
| 7. | 250% Risk Weighted Assets | 250% | | | | |
| 8. | 300% Risk Weighted Assets | 300% | | | | |
| | Grand Totals | | 119,460,893,916.03 | 82,515,232,542.14 | 108,277,601,453.78 | 73,950,700,771.06 |

| Item 24: Capital Adequacy Ratios | | | |
|----------------------------------|---|-------------------|------------------|
| S.No. | | 30.09.2024 | 30.09.2023 |
| 1. | Tier 1 Capital | 7,013,979,040.17 | 6,361,378,312.18 |
| a. | of which Counter-Cyclical Capital Buffer (CCyB) (if applicable) | | |
| b. | of which Sectoral Capital Requirements (SCR) (if applicable) | | |
| | i. | | Sector 1 |
| | ii. | | Sector 2 |
| | iii. | | Sector 3 |
| 2. | Tier 2 Capital | 5,358,312,429.92 | 3,440,522,822.08 |
| 3. | Total qualifying Capital | 12,372,291,470.08 | 9,801,901,134.27 |
| 4. | Core CAR | 8.14% | 8.31% |
| 5. | BIA | 3,698,182,662.38 | 2,634,519,560.62 |
| a. | of which CCyB (if applicable) expressed as % of RWA | | |
| b. | of which SCR (if applicable) expressed as % of RWA | | |
| | i. | | Sector 1 |
| | ii. | | Sector 2 |
| | iii. | | Sector 3 |
| 6. | CAR | 14.35% | 12.80% |
| 7. | Leverage Ratio | 5.87% | 5.88% |



Item 25: Loans and NPL by Sectoral Classification

| SI No | Sector | 30.09.2024 | | 30.09.2023 | |
|-------|---|--------------------------|-------------------------|--------------------------|-------------------------|
| | | Total Loans | NPL | Total Loans | NPL |
| 1 | Agriculture | 270,734,470.28 | 17,049,872.67 | 375,723,151.87 | 35,963,265.85 |
| 2 | Manufacturing/Industry | 9,637,387,947.48 | 360,965,290.59 | 7,200,492,723.01 | 333,825,812.60 |
| 3 | Service & Tourism | 15,953,468,409.58 | 257,808,810.97 | 17,441,187,143.41 | 741,526,846.22 |
| 4 | Trade & Commerce | 5,495,967,953.46 | 979,134,398.07 | 2,986,809,154.39 | 708,904,846.33 |
| 5 | Housing | 28,303,923,155.30 | 753,342,760.53 | 24,712,330,143.09 | 594,219,967.17 |
| 6 | Transport | 1,381,260,111.83 | 359,410,240.35 | 1,641,449,026.16 | 380,033,099.35 |
| 7 | Loans to Purchase Securities + medical loan | 521,173,085.88 | | 363,445,550.69 | 33,502,519.34 |
| 8 | Personal Loans | 905,314,104.68 | 56,355,394.12 | 870,025,645.35 | 66,096,021.59 |
| 9 | Education Loan | 5,740,192,715.95 | 93,936,505.03 | 8,885,533,390.38 | 74,188,401.08 |
| 10 | Loan against term deposits | 557,782,067.62 | 17,110,974.86 | 526,128,423.82 | 15,620,798.56 |
| 11 | Loans to FI (s) | 181,874,868.98 | - | - | - |
| 12 | Infrastructure Loans | - | - | - | - |
| 13 | Staff Loans (incentives) | 906,301,087.10 | 7,963,649.31 | 815,195,189.61 | - |
| 14 | Loans to govt Owned Companies | 4,997,196,115.62 | - | 2,566,834,505.99 | - |
| 15 | Consumer Loan | 5,208,806,170.86 | 55,607,198.70 | 5,393,706,055.39 | 58,999,721.95 |
| 16 | Government ways and means | - | - | - | - |
| | Total | 80,061,382,264.62 | 2,958,685,095.20 | 73,778,860,103.16 | 3,042,881,300.04 |



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

| SI No | Counter Party | 30.09.2024 | 30.09.2023 |
|----------|---------------------------------|--------------------------|--------------------------|
| 1 | Overdrafts | 9,360,964,683.60 | 8,641,201,179.77 |
| a | Government Corporations | 735,411,310.65 | 615,243,140.44 |
| b | Public Companies | 523,824,106.73 | 255,428,065.29 |
| c | Private Companies | 4,286,757,761.33 | 6,848,614,451.31 |
| d | Sole Proprietorship | 2,988,181,583.72 | |
| e | Individuals | 644,915,052.19 | 921,915,522.73 |
| f | Commercial Banks | - | |
| g | Non-Bank Financial Institutions | 181,874,868.98 | - |
| 2 | Term Loans | 70,651,828,874.51 | 65,089,380,129.04 |
| a | Government Corporations | 4,392,644,578.54 | 1,951,591,365.55 |
| b | Public Companies | 834,153,644.83 | 320,276,051.47 |
| c | Private Companies | 13,394,980,546.80 | 18,241,004,827.69 |
| d | Sole Proprietorship | 7,591,978,107.43 | |
| e | Individuals | 44,438,071,996.91 | 44,576,507,884.33 |
| f | Commercial Banks | - | |
| g | Non-Bank Financial Institutions | | |
| | Total | 80,012,793,558.11 | 73,730,581,308.81 |
| | Bills | 10,011,640.00 | 2,187,939.60 |
| | Credit Cards | 38,577,066.51 | 46,090,854.75 |
| | Total Loan Outstanding | 80,061,382,264.62 | 73,778,860,103.16 |



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

| As of period ending 30.09.2024 | On Demand | 1-30 days | 31-90 days | 91-180 days | 181-270 days | 271-365 days | Over 1 year | TOTAL |
|---|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|---------------------------|
| Cash in hand | 1,546,272,822.35 | - | - | - | - | - | - | 1,546,272,822.35 |
| Govt Securities | - | - | - | - | - | - | - | - |
| Investment securities | - | - | 373,364,284.90 | 95,341,916.60 | - | - | 12,282,817,000.00 | 12,282,817,000.00 |
| Loans & advances to banks | 1,810,739,389.91 | 2,217,560,000.00 | 250,000,000.00 | 200,000,000.00 | - | - | 969,735,141.12 | 1,438,441,342.62 |
| Loans & advances to customers | 111,964,674.37 | 387,542,047.99 | 1,192,658,949.50 | 1,531,325,076.77 | 1,587,760,436.68 | 2,767,148,172.12 | 70,197,675,799.55 | 4,572,132,989.91 |
| Other assets | 7,417,647,948.40 | 9,406,478,476.20 | - | - | - | - | 1,976,287,257.44 | 77,776,075,156.96 |
| TOTAL ASSETS | 10,886,624,835.03 | 12,011,580,524.19 | 1,816,023,234.40 | 1,826,666,993.37 | 1,587,760,436.68 | 2,767,148,172.12 | 85,520,348,798.11 | 116,416,152,933.89 |
| Amounts owed to other banks | 699,786.32 | - | - | - | - | - | - | 699,786.32 |
| Demand deposits | 1,436,488,804.01 | 1,436,488,804.01 | 1,436,488,804.01 | 1,436,488,804.01 | 1,436,488,804.01 | 1,436,488,804.01 | 23,564,076,480.03 | 32,183,009,304.12 |
| Savings deposits | 2,007,825,832.49 | 2,007,825,832.49 | 2,007,825,832.49 | 2,007,825,832.49 | 2,007,825,832.49 | 2,007,825,832.49 | 21,026,139,049.06 | 33,073,094,044.01 |
| Time deposits | 32,000.00 | 3,740,663,655.24 | 1,245,956,024.53 | 2,090,135,688.15 | 2,127,768,757.43 | 2,199,136,040.69 | 23,397,144,902.69 | 34,800,837,068.73 |
| Bonds & other negotiable instruments | - | - | - | - | - | - | 2,780,150,000.00 | 2,780,150,000.00 |
| Other liabilities | - | - | - | - | - | - | 13,578,362,790.71 | 13,578,362,790.71 |
| TOTAL LIABILITIES | 3,445,046,422.83 | 7,184,978,291.75 | 4,690,270,661.04 | 5,534,450,324.66 | 5,572,083,393.94 | 5,643,450,677.20 | 84,345,873,222.49 | 116,416,152,993.89 |
| Assets/Liabilities | 3.16 | 1.67 | 0.39 | 0.33 | 0.28 | 0.49 | 1.01 | 1.00 |
| Net Mismatch in each Time Interval | 7,441,578,412.21 | 4,826,602,232.44 | -2,874,247,426.64 | -3,707,783,331.29 | -3,984,322,957.26 | -2,876,302,505.08 | 1,174,475,575.63 | 0.00 |
| Cumulative Net Mismatch | 7,441,578,412.21 | 12,268,180,644.65 | 9,393,933,218.01 | 5,686,149,886.71 | 1,701,826,929.45 | -1,174,475,575.63 | -0.00 | -0.00 |

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

| As of period ending 30.09.2023 | On Demand | 1-30 days | 31-90 days | 91-180 days | 181-270 days | 271-365 days | Over 1 year | TOTAL |
|---|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|---------------------------|--------------------------|---------------------------|
| Cash in hand | 2,258,263,521.28 | - | - | - | - | - | - | 2,258,263,521.28 |
| Govt Securities | - | - | 1,980,750,000.00 | - | - | - | 9,901,817,000.00 | 11,882,567,000.00 |
| Investment securities | - | - | 1,216,320,000.00 | 650,000,000.00 | 102,270,000.00 | - | 874,547,498.00 | 976,817,498.00 |
| Loans & advances to banks | 1,123,796,788.04 | 485,806,216.93 | 1,216,320,000.00 | 650,000,000.00 | 102,270,000.00 | - | 66,205,301,291.52 | 2,990,116,788.04 |
| Loans & advances to customers | 297,047,086.99 | 485,806,216.93 | 974,958,435.90 | 1,172,942,771.66 | 1,595,105,210.32 | 1,203,547,839.94 | 1,987,605,507.80 | 71,934,708,853.25 |
| Other assets | - | 14,700,579,104.65 | - | 1,822,942,771.66 | 1,697,375,210.32 | 1,203,547,839.94 | 78,969,271,297.32 | 16,688,184,612.45 |
| TOTAL ASSETS | 3,679,107,396.31 | 15,186,385,321.57 | 4,172,028,435.90 | 1,822,942,771.66 | 1,697,375,210.32 | 1,203,547,839.94 | 78,969,271,297.32 | 106,730,658,273.02 |
| Amounts owed to other banks | 688,860.51 | - | - | - | - | - | - | 688,860.51 |
| Demand deposits | 2,391,047,193.20 | 2,391,047,193.20 | 2,391,047,193.20 | 2,391,047,193.20 | 2,391,047,193.20 | 2,391,047,193.20 | 15,541,806,755.80 | 29,888,089,915.01 |
| Savings deposits | 2,353,202,849.21 | 2,353,202,849.21 | 2,353,202,849.21 | 2,353,202,849.21 | 2,353,202,849.21 | 2,353,202,849.21 | 15,295,818,519.87 | 29,415,035,615.14 |
| Time deposits | 32,000.00 | 74,216,085.83 | 4,330,754,067.28 | 3,723,603,720.74 | 1,467,545,452.96 | 1,759,040,620.63 | 21,376,430,760.75 | 32,731,622,708.19 |
| Bonds & other negotiable instruments | - | - | - | - | - | - | 1,500,000,000.00 | 1,500,000,000.00 |
| Other liabilities | - | - | - | - | - | - | 13,195,221,174.18 | 13,195,221,174.18 |
| TOTAL LIABILITIES | 4,744,970,902.92 | 4,818,466,128.24 | 9,075,004,109.69 | 8,467,853,763.15 | 6,211,795,496.37 | 6,503,290,663.04 | 66,909,277,210.60 | 106,730,658,273.02 |
| Assets/Liabilities | 0.78 | 3.15 | 0.46 | 0.22 | 0.27 | 0.19 | 1.18 | 1.00 |
| Net Mismatch in each Time Interval | -1,065,863,506.61 | 10,367,919,193.33 | -4,902,975,673.79 | -6,644,910,991.50 | -4,514,420,286.05 | -5,299,742,823.10 | 12,059,994,086.72 | 0.00 |
| Cumulative Net Mismatch | -1,065,863,506.61 | 10,367,919,193.33 | 5,464,943,519.54 | -1,179,967,471.96 | -5,694,387,757.01 | -10,994,130,580.11 | 1,065,863,506.61 | 1,065,863,506.61 |



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

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

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

| As of period ending 30.09.2023 | On Demand | 1-30 days | 31-90 days | 91-180 days | 181-270 days | 271-365 days | Over 1 year | TOTAL |
|--------------------------------------|-------------------------|--------------------------|-------------------------|-------------------------|-------------------------|-------------------------|--------------------------|---------------------------|
| Cash in hand | 2,258,263,521.28 | - | - | - | - | - | - | 2,258,263,521.28 |
| Gov't Securities | - | - | 1,980,750,000.00 | - | - | - | 9,901,817,000.00 | 11,882,567,000.00 |
| Investment securities | - | - | - | - | - | - | 976,817,498.00 | 976,817,498.00 |
| Loans & advances to banks | 1,123,796,788.04 | - | 916,320,000.00 | 950,000,000.00 | - | - | - | 2,990,116,788.04 |
| Loans & advances to customers | 0.00 | 21,300,139.30 | 2,840,585.50 | 43,470,064.07 | 38,995,470.56 | 96,197,886.49 | 71,731,904,707.33 | 71,934,708,853.25 |
| Other assets | - | 14,700,579,104.65 | - | - | - | - | 1,987,605,507.80 | 16,688,184,612.45 |
| TOTAL ASSETS | 3,382,060,309.32 | 14,721,879,243.95 | 2,899,910,585.50 | 993,470,064.07 | 38,995,470.56 | 96,197,886.49 | 84,598,144,713.13 | 106,730,658,273.02 |
| Amounts owed to other banks | 688,860.51 | - | - | - | - | - | - | 688,860.51 |
| Demand deposits | 2,391,047,193.20 | 2,391,047,193.20 | 2,391,047,193.20 | 2,391,047,193.20 | 2,391,047,193.20 | 2,391,047,193.20 | 15,541,806,755.80 | 29,888,089,915.01 |
| Savings deposits | 2,353,202,849.21 | 2,353,202,849.21 | 2,353,202,849.21 | 2,353,202,849.21 | 2,353,202,849.21 | 2,353,202,849.21 | 15,295,818,519.87 | 29,415,035,615.14 |
| Time deposits | - | 100,000,000.00 | 1,251,730,630.14 | 2,191,656,483.03 | 74,175,944.25 | 1,215,431,590.19 | 27,898,628,060.58 | 32,731,622,708.19 |
| Bonds & other negotiable instruments | - | - | - | - | - | - | 1,500,000,000.00 | 1,500,000,000.00 |
| Other liabilities | - | - | - | - | - | - | - | - |
| TOTAL LIABILITIES | 4,744,938,902.92 | 4,844,250,042.41 | 5,995,980,672.55 | 6,935,906,525.44 | 4,818,425,986.66 | 5,959,681,632.60 | 13,195,221,174.18 | 13,195,221,174.18 |
| Assets/Liabilities | 0.71 | 3.04 | 0.48 | 0.14 | 0.01 | 0.02 | 1.15 | 1.00 |
| Net Mismatch in each Time Interval | -1,362,878,593.60 | 9,877,629,201.54 | -3,096,070,087.05 | -5,942,436,461.37 | -4,779,430,516.10 | -5,863,483,746.11 | 11,166,670,202.70 | 0.00 |
| Cumulative Net Mismatch | -1,362,878,593.60 | 9,877,629,201.54 | 6,781,559,114.49 | 839,122,653.11 | -3,940,307,862.99 | -9,803,791,609.10 | 1,362,878,593.60 | 1,362,878,593.60 |



Item 29: Non performing Loans and Provisions

| Sl.No. | Particulars | 30.09.2024 | 30.09.2023 |
|----------|-----------------------------------|-------------------------|-------------------------|
| 1 | Amount of NPL's (Gross) | 2,958,685,095.20 | 3,042,881,300.04 |
| a | Substandard | 1,104,408,889.25 | 1,191,619,877.45 |
| b | Doubtful | 616,273,870.62 | 738,863,734.78 |
| c | Loss | 1,238,002,335.33 | 1,112,397,687.81 |
| 2 | Specific Provisions | 1,559,065,650.51 | 1,591,888,739.35 |
| a | Substandard | 214,809,760.06 | 252,104,298.33 |
| b | Doubtful | 287,125,081.88 | 367,303,460.47 |
| c | Loss | 1,057,130,808.57 | 972,480,980.55 |
| 3 | Interest in Suspense | 253,255,322.59 | 237,371,118.91 |
| a | Substandard | 30,360,088.97 | 40,420,871.29 |
| b | Doubtful | 42,023,706.86 | 57,033,540.36 |
| c | Loss | 180,871,526.76 | 139,916,707.26 |
| 4 | Net NPLs | 1,146,364,122.10 | 1,213,621,441.78 |
| a | Substandard | 859,239,040.22 | 899,094,707.83 |
| b | Doubtfull | 287,125,081.88 | 314,526,733.95 |
| c | Loss | (0.00) | |
| 5 | Gross NPL's to Gross Loans | 3.70% | 4.12% |
| 6 | Net NPLs to net Loans | 1.47% | 1.69% |
| 7 | General Provisions | 765,344,069.66 | 697,664,029.23 |
| a | Standard | 731,454,889.96 | 590,267,180.45 |
| b | Watch | 64,336,588.92 | 107,396,848.78 |

| | | |
|-----------------------------|--------------------------|--------------------------|
| Gross Loans | 80,061,382,264.62 | 73,778,860,103.16 |
| Additional Provision | 472,986,134.56 | |
| Gross NPL | 2,958,685,095.20 | 3,042,881,300.04 |
| Net NPLs | 1,146,364,122.10 | 1,213,621,441.78 |
| NET LOANS | 77,776,075,156.96 | 71,949,600,244.90 |



Item 30: Assets and Investments

| S.No. | Investment | 30.09.2024 | 30.09.2023 |
|-----------|---|--------------------------|--------------------------|
| 1. | Marketable Securities (Interest Earning) | | |
| a. | RMA Securities | - | 1,980,750,000.00 |
| b. | RGOB Bonds/Securities | 12,282,817,000.00 | 9,901,817,000.00 |
| c. | Corporate Bonds | 115,332,000.00 | 115,332,000.00 |
| d. | Others | 753,374,201.50 | 352,270,000.00 |
| | Sub-Total | 13,151,523,201.50 | 12,350,169,000.00 |
| 2. | Equity Investments | | |
| a. | Public Companies | 462,999,664.12 | 396,689,239.00 |
| b. | Private Companies | - | - |
| c. | Commercial Banks | 53,665,542.00 | 62,344,674.00 |
| d. | Non-Bank Financial Institutions | 53,069,935.00 | 50,181,585.00 |
| | <i>Less</i> | | |
| e. | Specific Provisions | - | - |
| | Sub-Total | 569,735,141.12 | 509,215,498.00 |
| 3. | Fixed Assets | | |
| a. | Fixed Assets (Gross) | 2,522,549,171.96 | 2,989,112,068.38 |
| | <i>Less:</i> | | |
| b. | Accumulated Depreciation | 797,049,983.47 | 1,023,900,624.71 |
| c. | Fixed Assets (Net Book Value) | 1,725,499,188.49 | 1,965,211,443.67 |

Item 31: Geographical Distribution of Exposures

| | Domestic | | India | | Other | |
|---------------------------------------|------------------|------------------|----------------|----------------|------------------|----------------|
| | 30.09.2024 | 30.09.2023 | 30.09.2024 | 30.09.2023 | 30.06.2024 | 30.09.2023 |
| Demand Deposits held with other banks | 615,489.00 | 3,645,378.32 | 353,433,994.35 | 338,499,840.69 | 1,456,689,906.56 | 688,512,369.03 |
| Time deposits held with other banks | 2,500,000,000.00 | 1,700,000,000.00 | | | 261,393,600.00 | 259,459,200.00 |
| Borrowings | | | | | | |



Item: 32 Credit Risk Exposure by Collateral

| SI No | Particular | 30.09.2024 | 30.09.2023 |
|-------|--|--------------------------|--------------------------|
| 1 | Secured Loans | 80,058,223,111.23 | 73,667,747,350.28 |
| a | Loans secured by physical/real estate collateral | 69,598,262,999.01 | 66,875,679,523.78 |
| b | Loans Secured by financial collateral | 1,310,233,977.69 | 938,012,801.51 |
| c | Loans secured by guarantees | 9,149,726,134.53 | 5,854,055,024.99 |
| 2 | Unsecured Loans | 3,159,153.39 | 111,112,752.88 |
| 3 | Total Loans | 80,061,382,264.62 | 73,778,860,103.16 |

