

SCHEDULES FORMING PART OF THE BALANCE SHEET

for the year ended March 31, 2026

SCHEDULE -1 CAPITAL

(₹ in 000's)

Particulars	As on March 31, 2026	As on March 31, 2025
Authorized Capital		
2,62,50,00,000 Equity Shares of ₹10 each (Previous Year: 2,62,50,00,000 Equity Shares of ₹ 10 each)	2,62,50,000	2,62,50,000
Issued, Subscribed and Called up Capital		
1,94,27,14,414 Equity Shares of ₹10 each (Previous Year: 1,93,50,03,643 Equity Shares of ₹10 each)	1,94,27,144	1,93,50,036
	1,94,27,144	1,93,50,036
Paid up Capital		
1,93,50,03,643 Equity Shares of ₹10 each (Previous Year: 51,87,26,476 Equity Shares of ₹10 each)	1,93,50,036	51,87,265
Add: 77,10,771 Equity Shares (Previous Year: 35,75,134 Equity Shares) of ₹ 10 each in pursuant to exercise of employee stock option	77,108	35,751
Add: Nil for current year (Previous Year: 1,41,27,02,033 Equity Shares of ₹10 each) in pursuant to amalgamation	-	1,41,27,020
TOTAL	1,94,27,144	1,93,50,036

SCHEDULE -2 RESERVES AND SURPLUS

(₹ in 000's)

Particulars	As on March 31, 2026	As on March 31, 2025
I. Statutory Reserves		
Opening balance	1,06,12,446	87,97,188
Additions during the year	17,31,586	18,15,258
Closing balance	1,23,44,032	1,06,12,446
II. i) Capital Reserve		
Opening balance	3,28,088	2,07,127
Additions during the year	2,43,008	1,20,961
Less: Deductions during the year	-	-
Closing balance	5,71,096	3,28,088
ii) General Reserve - Investment (Refer note 18(3)(b))		
Opening balance	30,232	-
Additions during the year	-	30,232
Less: Deductions during the year	-	-
Closing balance	6,01,328	3,58,320
III. Share Premium		
Opening balance	78,20,919	77,18,959
Additions during the year	2,11,919	1,01,960
Less: Deductions during the year	-	-
Closing balance	80,32,838	78,20,919
IV. Special Reserve u/s 36(1)(viii) of Income Tax Act 1961		
Opening balance	6,80,000	4,70,000
Additions during the year	90,000	2,10,000
Less: Deductions during the year	-	-
Closing balance	7,70,000	6,80,000
V. Revenue and Other Reserves		
i. Investment Reserve Account (IRA)		
Opening balance	-	3,404
Additions during the year	-	-
Less: Deductions during the year*	-	3,404
Closing balance	-	-
ii. Investment Fluctuation Reserve		
Opening balance	7,87,726	7,16,720
Additions during the year	2,62,274	71,006
Less: Deductions during the year	-	-
Closing balance	10,50,000	7,87,726

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Particulars	(₹ in 000's)	
	As on March 31, 2026	As on March 31, 2025
iii. Available For Sale (AFS) Reserve (Net of taxes)		
Opening balance	1,182	-
Additions during the year	-	1,182
Less: Deductions during the year	1,182	-
Closing balance	-	1,182
iv. General Reserve- Employee Stock Option Scheme		
Opening balance	-	-
Additions during the year	31,130	-
Deductions during the year	-	-
Closing balance	31,130	-
	10,81,130	7,88,908
VI. Balance of Profit and Loss Account	2,49,26,530	2,03,27,054
	2,49,26,530	2,03,27,054
* As per the RBI guidelines the balance from IRA transferred to General Reserve (HTM/ FVTPL) (Note. Schedule 18(1.3))		
TOTAL (I + II + III +IV +V +VI)	4,77,55,858	4,05,87,647

SCHEDULE -3 DEPOSITS

Particulars	(₹ in 000's)	
	As on March 31, 2026	As on March 31, 2025
A. I. Demand Deposits		
(i) From banks	4,52,157	3,21,504
(ii) From others	1,37,86,953	1,09,25,099
II. Savings Bank Deposits	11,63,92,329	8,49,40,932
III. Term Deposits		
(i) From banks	10,92,94,043	8,12,75,844
(ii) From others	21,67,57,866	19,88,41,463
(of which the deposits against which lien is marked out of the total deposits is ₹ 1,74,36,606 (Previous year- ₹ 1,93,79,939))		
TOTAL (I + II + III)	45,66,83,348	37,63,04,842
B. Deposits of branches		
I. In India	45,66,83,348	37,63,04,842
II. Outside India	-	-
TOTAL (I + II)	45,66,83,348	37,63,04,842

SCHEDULE -4 BORROWINGS

Particulars	(₹ in 000's)	
	As on March 31, 2026	As on March 31, 2025
I. Borrowings in India		
(a) Reserve Bank of India	1,25,00,000	99,00,000
(b) Other banks	-	-
(c) Other institutions and agencies	2,48,60,113	1,85,53,630
TOTAL	3,73,60,113	2,84,53,630
II. Borrowings Outside India	-	-
TOTAL (I + II)	3,73,60,113	2,84,53,630
Secured borrowings included in I and II above	3,43,60,113	2,54,53,630

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SCHEDULE -5 OTHER LIABILITIES AND PROVISIONS

(₹ in 000's)

Particulars	As on March 31, 2026	As on March 31, 2025
(i) Bills payable	30,08,895	26,02,635
(ii) Inter-office adjustments (net)	-	-
(iii) Interest accrued	26,35,236	24,75,174
(iv) Standard asset provisions	20,13,486	16,26,788
(v) Others (including provisions)* (Refer note 18(28))	55,54,207	45,94,377
TOTAL	1,32,11,824	1,12,98,974

*includes floating provision (Refer note 18(4)(a))

SCHEDULE -6 CASH AND BALANCES WITH RESERVE BANK OF INDIA

(₹ in 000's)

Particulars	As on March 31, 2026	As on March 31, 2025
I. Cash in Hand	19,88,441	19,51,300
(including foreign currency notes - Nil (Previous year - Nil))		
II. Balances with Reserve Bank of India		
(a) In Current account	99,98,279	1,54,12,403
(b) In Other Accounts	1,91,10,000	1,39,70,000
TOTAL (I + II)	3,10,96,720	3,13,33,703

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

(₹ in 000's)

Particulars	As on March 31, 2026	As on March 31, 2025
I. In India		
(i) Balances with banks		
(a) in Current Accounts	4,58,253	2,35,956
(b) in Other Deposit Accounts*	28,26,644	1,28,294
(ii) Money at call and short notice		
(a) with banks	-	-
(b) with other institutions	-	-
TOTAL (i + ii)	32,84,897	3,64,250
II. Outside India		
(i) In Current Accounts	55,132	-
(ii) In Other Deposits Accounts	-	-
(iii) Money at call and short notice	-	-
TOTAL (I + ii + iii)	55,132	-
TOTAL (I+II)	33,40,029	3,64,250

*Includes Fixed Deposits held under lien Current Year :Rs 1,28,294/- (Previous Year: Rs 1,28,294/-)

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SCHEDULE -8 INVESTMENTS

Particulars	(₹ in 000's)	
	As on March 31, 2026	As on March 31, 2025
I. Investments in India in (Refer note 18(3)) (net of provisions)		
(i) Government Securities	10,90,70,407	9,01,90,321
(ii) Other approved Securities	-	-
(iii) Shares	-	4,247
(iv) Debentures and Bonds	46,48,225	47,65,550
(v) Subsidiaries and/or Joint Ventures	-	-
(vi) Others [Certificate of Deposits (CD), Commercial Paper (CP), Pass Through Certificates (PTC), Security Receipts (SR)]	1,35,23,851	2,23,39,784
TOTAL	12,72,42,483	11,72,99,902
II. Investments Outside India in (net of provisions)		
(i) Government Securities (Including local authorities)	-	-
(ii) Subsidiaries and/or Joint Ventures abroad	-	-
(iii) Other Investments	-	-
TOTAL	-	-
TOTAL (I+II)	12,72,42,483	11,72,99,902

SCHEDULE -9 ADVANCES (net of provisions)

Particulars	(₹ in 000's)	
	As on March 31, 2026	As on March 31, 2025
A (i) Bills purchased and discounted	-	-
(ii) Cash credits, overdrafts and loans repayable on demand	4,91,09,309	2,96,04,328
(iii) Term loans	34,84,96,154	28,42,95,712
TOTAL	39,76,05,463	31,39,00,040
B (i) Secured by tangible assets (Including own fixed deposits and book debts)	19,19,80,639	13,33,24,714
(ii) Covered by Bank/Government Guarantees	74,60,611	4,46,109
(iii) Unsecured (Refer note 18(5)(d))	19,81,64,213	18,01,29,217
TOTAL	39,76,05,463	31,39,00,040
C I. Advances in India		
(i) Priority Sectors	25,82,80,327	21,54,73,126
(ii) Public Sector	-	-
(iii) Banks	-	-
(iv) Others	13,93,25,136	9,84,26,914
TOTAL	39,76,05,463	31,39,00,040
II. Advances Outside India		
(i) Due from banks	-	-
(ii) Due from others	-	-
a) Bills purchased and discounted	-	-
b) Syndicated loans	-	-
c) Others	-	-
TOTAL	-	-
TOTAL (I+II)	39,76,05,463	31,39,00,040

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SCHEDULE -10 FIXED ASSETS

Particulars	(₹ in 000's)	
	As on March 31, 2026	As on March 31, 2025
I. Premises	-	-
At cost as on 31 st March of the preceding year	-	-
Additions during the year	-	-
Deductions during the year	-	-
Depreciation to date	-	-
II. Other Fixed Assets (Including Furniture and Fixtures)(Refer note 18(26.2) & 18(26.3))		
At cost as on 31 st March of the preceding year	1,03,84,876	87,74,745
Additions during the year	16,09,581	18,58,453
Deductions during the year	(2,75,204)	(2,48,322)
Depreciation to date	(71,46,505)	(59,47,474)
TOTAL	45,72,748	44,37,402
III. Capital Work In Progress (Including Capital Advances)*	3,57,940	1,31,729
*Includes intangible asset for the current year ₹ 3,57,940 (for previous year ₹ 1,31,729)		
TOTAL (I+II+III)	49,30,688	45,69,131

SCHEDULE -11 OTHER ASSETS

Particulars	(₹ in 000's)	
	As on March 31, 2026	As on March 31, 2025
I. Inter office adjustment (net)	-	-
II. Interest accrued	62,91,402	46,54,545
III. Tax paid in advance / tax deducted at source (Net of provision for tax)	3,01,588	7,50,738
IV. Stationery and stamps	-	-
V. Nonbanking assets acquired in satisfaction of claims	-	-
VI. Deferred tax assets	22,86,964	22,12,306
VII. Others	23,16,714	18,06,900
TOTAL	1,11,96,668	94,24,489

SCHEDULE - 12 CONTINGENT LIABILITIES (refer note 18(26.4))

Particulars	(₹ in 000's)	
	As on March 31, 2026	As on March 31, 2025
I. Claims against the bank not acknowledged as debts	2,17,648	2,21,072
II. Liability for partly paid investments	-	-
III. Liability on account of outstanding forward exchange contracts	1,37,50,405	-
IV. Guarantees given on behalf of Constituents		
(a) In India	15,543	10,976
(b) Outside India	-	-
V. Acceptances, endorsements and other obligations	-	-
VI. Other items for which the Bank is contingently liable - Capital commitments not provided/Others	8,78,675	4,98,820
TOTAL	1,48,62,271	7,30,868

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SCHEDULE -13 INTEREST EARNED

Particulars	(₹ in 000's)	
	For the year ended March 31, 2026	For the year ended March 31, 2025
I. Interest /discount on Advance/bills	6,07,74,749	5,52,57,043
II. Income on investments	83,03,340	80,58,277
III. Interest on Balances with Reserve Bank of India and other inter-bank funds	1,59,932	1,09,584
IV. Others*	76,466	1,18,992
TOTAL	6,93,14,487	6,35,43,896

* includes income from securitisation.

SCHEDULE- 14 OTHER INCOME

Particulars	(₹ in 000's)	
	For the year ended March 31, 2026	For the year ended March 31, 2025
I. Commission, exchange and brokerage	77,03,182	58,86,256
II. Profit on sale of investments (net)	9,01,712	4,29,314
III. Profit/ (Loss) on revaluation of investments (net)	(27,931)	(3,54,792)
IV. Profit/ (Loss) on sale of land, building and other assets (net)	(10,388)	(4,849)
V. Profit/ (Loss) on exchange transactions (net)	21	-
VI. Income earned by way of dividends etc. from subsidiaries/companies and/or joint ventures abroad/in India	868	2,500
VII. Miscellaneous income (Refer note 18(26.6))	25,07,764	25,03,545
TOTAL	1,10,75,228	84,61,974

SCHEDULE- 15 INTEREST EXPENDED

Particulars	(₹ in 000's)	
	For the year ended March 31, 2026	For the year ended March 31, 2025
I. Interest on deposits	2,85,03,837	2,49,88,943
II. Interest on Reserve Bank of India/ Inter-Bank Borrowings	6,78,820	8,37,543
III. Others	14,21,765	13,54,739
TOTAL	3,06,04,422	2,71,81,225

SCHEDULE -16 OPERATING EXPENSES

Particulars	(₹ in 000's)	
	For the year ended March 31, 2026	For the year ended March 31, 2025
I. Payments to and provision for employees	1,79,09,654	1,49,94,926
II. Rent, taxes and lighting (including operating lease rentals)	20,84,092	21,03,054
III. Printing and stationery	2,51,488	3,05,872
IV. Advertisement and publicity	1,95,577	2,69,094
V. Depreciation on banks property	14,46,420	13,47,239
VI. Director's fees, allowances and expenses*	25,583	31,893
VII. Auditors' fees and expenses (Refer note 18(19))	20,134	18,653
VIII. Law charges	2,26,096	1,52,852
IX. Postages, telegrams, telephones etc.	6,94,359	6,64,717
X. Repairs and maintenance	5,70,906	5,64,799
XI. Insurance	4,14,400	3,74,579
XII. Other expenditure (Refer note 18(26.6))	88,45,237	71,04,701
TOTAL	3,26,83,946	2,79,32,379

* Sitting fees for current year paid to eUFSL Directors - Nil (Previous year - ₹ 2,154)