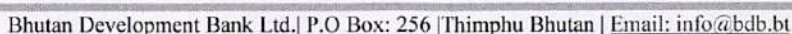




\*All items in 000' Ngultrum

| Sl. No. |  | 30/09/2024       | 30/09/2023       |
|---------|--|------------------|------------------|
| 1       | <b>Total Tier 1 Capital</b>                        | <b>3,548,142</b> | <b>2,124,449</b> |
| a       | Paid up Capital                                    | 1,946,415        | 600,317          |
| b       | General Reserves                                   | 886,754          | 886,754          |
| c       | Share premium Account                              | 0                | 0                |
| d       | Retained Earnings                                  | 732,348          | 654,753          |
|         | <b>Less:-</b>                                      |                  |                  |
| e       | Losses for the Current Year                        | 0                | 0                |
| f       | Holdings of Tier 1 instruments issued by other FIs | 17,375           | 17,375           |

| Sl. No. |                                   | 30/09/2024       | 30/09/2023       |
|---------|-----------------------------------|------------------|------------------|
| 1       | <b>Total Tier II Capital</b>      | <b>2,493,456</b> | <b>1,046,182</b> |
| a       | Capital Reserve                   | 0                | 0                |
| b       | Fixed Assets Revaluation Reserve  | 0                | 0                |
| c       | Exchange Fluctuation Reserve      | 0                | 0                |
| d       | Investment Fluctuation Reserve    | 0                | 0                |
| e       | Research and Development Fund     | 82,704           | 82,830           |
| f       | Asset Pending Foreclosure Reserve | 533,644          | 0                |
| g       | Bond Redemption Reserve           | 0                | 0                |
| h       | General Provision                 | 257,391          | 153,286          |
| i       | Capital Grants                    | 0                | 0                |
| j       | Subordinated Debt                 | 1,549,357        | 678,237          |
| k       | Profit for the Year               | 70,360           | 131,829          |







འབྲུག་གོང་འཕེལ་དངུལ་ཁང་ཚད་འཛིན།  
**Bhutan Development Bank Limited**  
*"Your Development Partner"*

**Item 23: Risk Weighted Assets (Current Year and Previous Year)**

| 30/09/2024  |                             | Balance Sheet Amount | Risk Weight (%) | Risk Weighted Asset |
|---|-----------------------------|----------------------|-----------------|---------------------|
| Sl. No.   | Assets                      |                      |                 |                     |
| 1   | Zero - Risk Weighted Assets | 8,491,340            | 0%              | 0                   |
| 2   | 20% - Risk Weighted Assets  | 6,787,351            | 20%             | 1,357,470           |
| 3   | 50% - Risk Weighted Assets  | 7,422,602            | 50%             | 3,711,301           |
| 4   | 100% - Risk Weighted Assets | 14,821,665           | 100%            | 14,821,665          |
| 5   | 150% - Risk Weighted Assets | 0                    | 150%            | 0                   |
| 6   | 200% - Risk Weighted Assets | 0                    | 200%            | 0                   |
| 7   | 250% - Risk Weighted Assets | 0                    | 250%            | 0                   |
| 8   | 300% - Risk Weighted Assets | 0                    | 300%            | 0                   |
| <b>Add: Risk Weighted Assets for Operational Risk</b> |                             |                      |                 | 1,048,999           |
| <b>Off Balance Sheet Items (After applying CCF)</b>   |                             |                      |                 | 286,776             |
| <b>Grand Total</b>                                    |                             | <b>37,522,957</b>    |                 | <b>21,226,211</b>   |

| 30/09/2023  |                             | Balance Sheet Amount | Risk Weight (%) | Risk Weighted Asset |
|---|-----------------------------|----------------------|-----------------|---------------------|
| Sl. No.   | Assets                      |                      |                 |                     |
| 1   | Zero - Risk Weighted Assets | 8,057,800            | 0%              | 0                   |
| 2   | 20% - Risk Weighted Assets  | 4,937,533            | 20%             | 987,507             |
| 3   | 50% - Risk Weighted Assets  | 10,002               | 50%             | 5,001               |
| 4   | 100% - Risk Weighted Assets | 19,546,060           | 100%            | 19,546,060          |
| 5   | 150% - Risk Weighted Assets |                      | 150%            | 0                   |
| 6   | 200% - Risk Weighted Assets | 0                    | 200%            | 0                   |
| 7   | 250% - Risk Weighted Assets | 0                    | 250%            | 0                   |
| 8   | 300% - Risk Weighted Assets | 0                    | 300%            | 0                   |
| <b>Add: Risk Weighted Assets for Operational Risk</b> |                             |                      |                 | 1,017,289           |
| <b>Grand Total</b>                                    |                             | <b>32,551,394</b>    |                 | <b>21,555,856</b>   |





| Sl. No. |   | 30/09/2024       | 30/09/2023       |
|---------|---|------------------|------------------|
| 1       | <b>Tier 1 Capital</b>   | 3,548,142        | 2,124,449        |
| 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       | <b>Tier 2 Capital</b>   | 2,493,456        | 1,046,182        |
| 3       | <b>Total qualifying capital</b>                                 | <b>6,040,413</b> | <b>3,169,101</b> |
|         | Less: Total NPL of Related Parties                              | 1,185            | 1,530            |
| 4       | <b>Core CAR</b>   | <b>16.72%</b>    | <b>9.86%</b>     |
| a       | Of which CCyB (if applicable) expressed as % of RWA             |                  |                  |
| b       | Of which SCR (if applicable) expressed as % of Sectoral RWA     |                  |                  |
|         | i Sector 1  |                  |                  |
|         | ii Sector 2   |                  |                  |
|         | iii Sector 3  |                  |                  |
| 5       | <b>CAR</b>  | <b>28.46%</b>    | <b>14.70%</b>    |
| 6       | <b>Leverage ratio</b>   | <b>9.31%</b>     | <b>6.22%</b>     |



Ar





ལྷན་ཁག་གི་འཕེལ་དུལ་ཁང་ཚད་འཛིན།  
**Bhutan Development Bank Limited**  
*"Your Development Partner"*

**Item 25: Loans and NPL by Sectoral Classification**

| Sl. No. | Sector                        | 30/09/2024        |                  | 30/09/2023        |                |
|---------|-------------------------------|-------------------|------------------|-------------------|----------------|
|         |                               | Total Loans       | NPL (Amount)     | Total Loans       | NPL (Amount)   |
| a       | Agriculture & Livestock       | 4,639,488         | 425,270          | 4,034,947         | 144,315        |
| b       | Forestry & Logging            | 34,802            | 1,416            | 72,684            | 2,499          |
| c       | Production & Manufacturing    | 1,177,379         | 203,031          | 731,591           | 29,751         |
| d       | Mining & Quarrying            | 196,943           | 11,302           | 149,866           | 0              |
| e       | Hotel & Tourism               | 1,180,973         | 81,062           | 1,144,649         | 7,313          |
| f       | Service                       | 1,316,231         | 127,024          | 928,277           | 45,650         |
| g       | Loans to Contractors          | 959,756           | 103,963          | 862,283           | 37,354         |
| h       | Trade & Commerce              | 2,417,250         | 149,482          | 1,871,628         | 32,176         |
| i       | Housing                       | 4,816,685         | 169,018          | 4,367,960         | 145,525        |
| j       | Transport                     | 959,204           | 32,919           | 1,135,609         | 9,953          |
| k       | Personal loan                 | 1,402,169         | 36,411           | 1,258,919         | 25,330         |
| l       | Credit Cards                  | 0                 | 0                | 0                 | 0              |
| m       | Staff Incentive Loan          | 292,346           | 3,706            | 208,352           | 8,750          |
| n       | Loan Against Term Deposits    | 149,348           | 0                | 82,846            | 0              |
| o       | Loan to Government            | 0                 | 0                | 0                 | 0              |
| p       | Loans to FI (s)               | 0                 | 0                | 0                 | 0              |
| q       | Loans for shares & securities | 24,742            | 436              | 28,433            | 0              |
| r       | Education Loan                | 216,872           | 0                | 518,680           | 109,117        |
| s       | Medical Loan                  | 0                 | 0                | 0                 | 0              |
|         | <b>Total</b>                  | <b>19,784,188</b> | <b>1,345,040</b> | <b>17,396,725</b> | <b>597,733</b> |



19



འབྲུག་གོང་འཕེལ་དངུལ་ཁང་ཚད་འཛིན།  
**Bhutan Development Bank Limited**  
*"Your Development Partner"*

**Item 26: Loans (Over-drafts and Term Loans) by types of counter-party**

| Sl. No.  | Counter party                   | 30/09/2024        | 30/09/2023        |
|----------|---------------------------------|-------------------|-------------------|
| <b>1</b> | <b>Overdrafts</b>               | <b>3,105,590</b>  | <b>2,904,524</b>  |
| a        | Government                      | 0                 | 0                 |
| b        | State Owned Enterprises         | 72,413            | 0                 |
| c        | Public Companies                | 0                 | 0                 |
| d        | Private Companies               | 210,644           | 606,053           |
| e        | Individuals                     | 2,390,714         | 2,298,471         |
| f        | Commercial Banks                | 0                 | 0                 |
| g        | Non-Bank Financial Institutions | 0                 | 0                 |
| h        | NGO                             | 0                 | 0                 |
| i        | Sole Proprietorship             | 431,820           | 0                 |
| <b>2</b> | <b>Term Loans</b>               | <b>16,678,597</b> | <b>14,492,201</b> |
| a        | Government                      | 0                 | 0                 |
| b        | Government Corporation          | 0                 | 0                 |
| c        | Public Companies                | 205,629           | 0                 |
| d        | Private Companies               | 393,779           | 703,589           |
| e        | Individuals                     | 15,699,512        | 13,788,612        |
| f        | Commercial Banks                | 0                 | 0                 |
| g        | Non-Bank Financial Institutions | 0                 | 0                 |
| h        | NGO                             | 0                 | 0                 |
| i        | Sole Proprietorship             | 379678            | 0                 |



*Handwritten signature/initials*





ཐཱ་ཤིན་ཏུ་འཕེལ་དུ་ལ་ཁང་ཆོད་འཛིན།  
Bhutan Development Bank Limited  
"Your Development Partner"

**Item 27: Assets (net of provisions) and Liabilities by Residual Maturity (Current Year and Previous**

| 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                          | 694,846           | 0              | 0                | 0                | 0               | 0                | 0                 | 694,846           |
| Government Securities                 | 0                 | 0              | 0                | 0                | 0               | 0                | 0                 | 0                 |
| Investment Securities                 | 0                 | 0              | 0                | 0                | 0               | 0                | 5,269,439         | 5,269,439         |
| Loans & Advances to Bank              | 0                 | 0              | 0                | 0                | 0               | 0                | 0                 | 0                 |
| Loans & Advances to Customers         | 0                 | 0              | 674              | 28,091           | 519             | 51,386           | 18,685,176        | 18,765,847        |
| Others Assets                         | 1,175,338         | 975,307        | 1,880,075        | 3,721,466        | -139,499        | 1,241,590        | 3,473,991         | 12,328,269        |
| <b>Total</b>                          | <b>1,870,184</b>  | <b>975,307</b> | <b>1,880,749</b> | <b>3,749,558</b> | <b>-138,980</b> | <b>1,292,976</b> | <b>27,428,606</b> | <b>37,058,401</b> |
| Amounts Owed to Others Bank           | 0                 | 0              | 0                | 0                | 0               | 0                | 246,570           | 246,570           |
| Demand Deposits                       | 525,424           | 0              | 0                | 0                | 0               | 0                | 0                 | 525,424           |
| Savings Deposits                      | 13,973,029        | 0              | 0                | 0                | 0               | 0                | 0                 | 13,973,029        |
| Time Deposit                          | 14,392            | 0              | 0                | 274,466          | 12,846          | 142,579          | 14,494,751        | 14,939,033        |
| Bonds & Others Negotiable Instruments | 0                 | 0              | 0                | 0                | 0               | 0                | 1,549,357         | 1,549,357         |
| Other Liabilities                     | 3,440             | 82,127         | 0                | 89,619           | 308             | 10,620           | 5,638,872         | 5,824,987         |
| <b>Total</b>                          | <b>14,516,286</b> | <b>82,127</b>  | <b>0</b>         | <b>364,084</b>   | <b>13,154</b>   | <b>153,199</b>   | <b>21,929,550</b> | <b>37,058,401</b> |
| Assets/Liabilities                    | 13%               | 1188%          | 0%               | 1030%            | -1057%          | 844%             | 125%              | 100%              |
| Net Mismatch in Each Time Interval    | 12,646,102        | -893,180       | -1,880,749       | -3,385,473       | 152,134         | -1,139,777       | -5,499,056        | 0                 |
| Cumulative Net Mismatch               | 12,646,102        | 11,752,922     | 9,872,172        | 6,486,699        | 6,638,833       | 5,499,056        | 0                 | 0                 |

| 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                          | 849,408           | 0                | 0                | 0                | 0              | 0              | 0                 | 849,408           |
| Government Securities                 | 0                 | 0                | 0                | 0                | 0              | 0              | 0                 | 0                 |
| Investment Securities                 | 0                 | 0                | 1,807,862        | 0                | 0              | 0              | 2,912,975         | 4,720,836         |
| Loans & Advances to Bank              | 0                 | 0                | 0                | 0                | 0              | 0              | 0                 | 0                 |
| Loans & Advances to Customers         | 0                 | 54               | 2,248            | 4,655            | 1,752          | 35,004         | 16,632,919        | 16,676,631        |
| Others Assets                         | 1,220,637         | 1,009,214        | 905,413          | 3,829,105        | 445,507        | 10,803         | 3,016,092         | 10,436,771        |
| <b>Total</b>                          | <b>2,070,045</b>  | <b>1,009,268</b> | <b>2,715,522</b> | <b>3,833,759</b> | <b>447,259</b> | <b>45,807</b>  | <b>22,561,986</b> | <b>32,683,646</b> |
| Amounts Owed to Others Bank           | 0                 | 0                | 0                | 0                | 0              | 0              | 276,083           | 276,083           |
| Demand Deposits                       | 851,193           | 0                | 0                | 0                | 0              | 0              | 0                 | 851,193           |
| Savings Deposits                      | 11,644,102        | 0                | 0                | 0                | 0              | 0              | 0                 | 11,644,102        |
| Time Deposit                          | 5,989             | 0                | 0                | 310,184          | 81,600         | 140,950        | 14,158,822        | 14,697,546        |
| Bonds & Others Negotiable Instruments | 0                 | 0                | 0                | 0                | 0              | 0              | 1,058,070         | 1,058,070         |
| Other Liabilities                     | 1,123             | 40,273           | 0                | 77,398           | 17,909         | 31,179         | 3,988,769         | 4,156,651         |
| <b>Total</b>                          | <b>12,502,408</b> | <b>40,273</b>    | <b>0</b>         | <b>387,582</b>   | <b>99,510</b>  | <b>172,130</b> | <b>19,481,744</b> | <b>32,683,646</b> |
| Assets/Liabilities                    | 17%               | 2506%            | 0%               | 989%             | 449%           | 27%            | 116%              | 100%              |
| Net Mismatch in Each Time Interval    | 10,432,363        | -968,994         | -2,715,522       | -3,446,178       | -347,749       | 126,322        | -3,080,242        | 0                 |
| Cumulative Net Mismatch               | 10,432,363        | 9,463,369        | 6,747,847        | 3,301,669        | 2,953,920      | 3,080,242      | 0                 | 0                 |







འབྲུག་གོང་འཕེལ་དངུལ་ཁང་ཚད་འཛིན།  
Bhutan Development Bank Limited  
"Your Development Partner"

**Item 28: Assets (net of provisions) and Liabilities by Original Maturity (Current Period and Previous Period)**

| 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                          | 694,846           | 0              | 0                | 0                | 0               | 0                | 0                 | 694,846           |
| Government Securities                 | 0                 | 0              | 0                | 0                | 0               | 0                | 0                 | 0                 |
| Investment Securities                 | 0                 | 0              | 0                | 0                | 0               | 0                | 5,269,439         | 5,269,439         |
| Loans & Advances to Bank              | 0                 | 0              | 0                | 0                | 0               | 0                | 0                 | 0                 |
| Loans & Advances to Customers         | 0                 | 0              | 674              | 28,091           | 519             | 51,386           | 18,685,176        | 18,765,847        |
| Others Assets                         | 1,175,338         | 975,307        | 1,880,075        | 3,721,466        | -139,499        | 1,241,590        | 3,473,991         | 12,328,269        |
| <b>Total</b>                          | <b>1,870,184</b>  | <b>975,307</b> | <b>1,880,749</b> | <b>3,749,558</b> | <b>-138,980</b> | <b>1,292,976</b> | <b>27,428,606</b> | <b>37,058,401</b> |
| Amounts owed to Others Bank           | 0                 | 0              | 0                | 0                | 0               | 0                | 246,570           | 246,570           |
| Demand Deposits                       | 525,424           | 0              | 0                | 0                | 0               | 0                | 0                 | 525,424           |
| Savings Deposits                      | 13,973,029        | 0              | 0                | 0                | 0               | 0                | 0                 | 13,973,029        |
| Time Deposit                          | 14,392            | 0              | 0                | 274,466          | 12,846          | 142,579          | 14,494,751        | 14,939,033        |
| Bonds & Others Negotiable Instruments | 0                 | 0              | 0                | 0                | 0               | 0                | 1,549,357         | 1,549,357         |
| Other liabilities                     | 3,440             | 82,127         | 0                | 89,619           | 308             | 10,620           | 5,638,872         | 5,824,987         |
| <b>Total</b>                          | <b>14,516,286</b> | <b>82,127</b>  | <b>0</b>         | <b>364,084</b>   | <b>13,154</b>   | <b>153,199</b>   | <b>21,929,550</b> | <b>37,058,401</b> |
| Assets/Liabilities                    | 13%               | 1188%          | 0%               | 1030%            | -1057%          | 844%             | 125%              | 100%              |
| Net Mismatch in each Time Interval    | 12,646,102        | -893,180       | -1,880,749       | -3,385,473       | 152,134         | -1,139,777       | -5,499,056        | 0                 |
| Cumulative Net Mismatch               | 12,646,102        | 11,752,922     | 9,872,172        | 6,486,699        | 6,638,833       | 5,499,056        | 0                 | 0                 |

| 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                          | 849,408           | 0                | 0                | 0                | 0              | 0              | 0                 | 849,408           |
| Government Securities                 | 0                 | 0                | 0                | 0                | 0              | 0              | 0                 | 0                 |
| Investment Securities                 | 0                 | 0                | 1,807,862        | 0                | 0              | 0              | 2,912,975         | 4,720,836         |
| Loans & Advances to Bank              | 0                 | 0                | 0                | 0                | 0              | 0              | 0                 | 0                 |
| Loans & Advances to Customers         | 0                 | 54               | 2,248            | 4,655            | 1,752          | 35,004         | 16,632,919        | 16,676,631        |
| Others Assets                         | 1,220,637         | 1,009,214        | 905,413          | 3,829,105        | 445,507        | 10,803         | 3,016,092         | 10,436,771        |
| <b>Total</b>                          | <b>2,070,045</b>  | <b>1,009,268</b> | <b>2,715,522</b> | <b>3,833,759</b> | <b>447,259</b> | <b>45,807</b>  | <b>22,561,986</b> | <b>32,683,646</b> |
| Amounts owed to Others Bank           | 0                 | 0                | 0                | 0                | 0              | 0              | 276,083           | 276,083           |
| Demand Deposits                       | 851,193           | 0                | 0                | 0                | 0              | 0              | 0                 | 851,193           |
| Savings Deposits                      | 11,644,102        | 0                | 0                | 0                | 0              | 0              | 0                 | 11,644,102        |
| Time Deposit                          | 5,989             | 0                | 0                | 310,184          | 81,600         | 140,950        | 14,158,822        | 14,697,546        |
| Bonds & Others Negotiable Instruments | 0                 | 0                | 0                | 0                | 0              | 0              | 1,058,070         | 1,058,070         |
| Other liabilities                     | 1,123             | 40,273           | 0                | 77,398           | 17,909         | 31,179         | 3,988,769         | 4,156,651         |
| <b>Total</b>                          | <b>12,502,408</b> | <b>40,273</b>    | <b>0</b>         | <b>387,582</b>   | <b>99,510</b>  | <b>172,130</b> | <b>19,481,744</b> | <b>32,683,646</b> |
| Assets/Liabilities                    | 17%               | 2506%            | 0%               | 989%             | 449%           | 27%            | 116%              | 100%              |
| Net Mismatch in each Time Interval    | 10,432,363        | (968,994)        | (2,715,522)      | (3,446,178)      | (347,749)      | 126,322        | (3,080,242)       | 0                 |
| Cumulative Net Mismatch               | 10,432,363        | 9,463,369        | 6,747,847        | 3,301,669        | 2,953,920      | 3,080,242      | 0                 | 0                 |





ཅུག་གོང་འཕེལ་དངུལ་ཁང་ཚད་འཛིན།  
Bhutan Development Bank Limited  
"Your Development Partner"

**Item 29: Non-Performing Loans and Provisions**

| Sl. No.  |                                  | 30/09/2024       | 30/09/2023     |
|----------|----------------------------------|------------------|----------------|
| <b>1</b> | <b>Amount of NPLs (Gross)</b>    | <b>1,345,040</b> | <b>597,733</b> |
| a        | Substandard                      | 319,823          | 152,532        |
| b        | Doubtful                         | 343,166          | 303,049        |
| c        | Loss                             | 682,051          | 142,153        |
| <b>2</b> | <b>Specific Provisions</b>       | <b>556,341</b>   | <b>246,246</b> |
| a        | Substandard                      | 41,056           | 23,389         |
| b        | Doubtful                         | 119,727          | 113,274        |
| c        | Loss                             | 395,557          | 109,583        |
| <b>3</b> | <b>Interest-in-Suspense</b>      | <b>202,492</b>   | <b>144,658</b> |
| a        | Substandard                      | 52,699           | 35,587         |
| b        | Doubtful                         | 72,619           | 76,501         |
| c        | Loss                             | 77,175           | 32,570         |
| <b>4</b> | <b>Net NPLs</b>                  | <b>376,888</b>   | <b>206,830</b> |
| a        | Substandard                      | 226,068          | 93,556         |
| b        | Doubtful                         | 150,820          | 113,274        |
| c        | Loss                             | 209,319          | 0              |
| <b>5</b> | <b>Gross NPLs to Gross Loans</b> | <b>6.80%</b>     | <b>3.44%</b>   |
| <b>6</b> | <b>Net NPLs to Net Loans</b>     | <b>1.98%</b>     | <b>1.22%</b>   |
| <b>7</b> | <b>General Provisions</b>        | <b>107,175</b>   | <b>153,286</b> |
| a        | Standard                         | 75,982           | 151,459        |
| b        | Watch                            | 31,193           | 1,827          |



27





འབྲུག་གོང་འཕེལ་དངུལ་ཁང་ཚད་འཛིན།  
Bhutan Development Bank Limited  
"Your Development Partner"

**Item 30: Assets and Investments**

| Sl. No.  | Investment                                      | 30/09/2024       | 30/09/2023       |
|----------|---|------------------|------------------|
| <b>1</b> | <b>Marketable Securities (Interest Earning)</b> |                  |                  |
| a        | RMA securities                                  | 993,000          | 499,563          |
| b        | RGOB Bonds/Securities                           | 2,429,334        | 1,829,334        |
| c        | Corporate Bonds                                 | 1,789,911        | 180,332          |
| d        | Others  | 0                | 1,245,875        |
|          | <b>Sub-total</b>                                | <b>5,212,245</b> | <b>3,755,104</b> |
| <b>2</b> | <b>Equity Investments</b>                       |                  |                  |
| e        | Public Companies                                | 1,258            | 28,442           |
| f        | Private Companies                               | 0                | 0                |
| g        | Commercial Banks                                | 17,375           | 17,375           |
| h        | Non- Bank Financial Institutions                | 38,561           | 11,000           |
|          | <b>Less</b>                                     |                  |                  |
| i        | Specific Provisions                             | 0                | 0                |
|          | <b>Sub-total</b>                                | <b>57,194</b>    | <b>56,817</b>    |
| <b>3</b> | <b>Fixed Assets</b>                             |                  |                  |
| j        | Fixed Assets (Gross)                            | 695,395          | 740,625          |
|          | <b>Less</b>                                     |                  |                  |
| k        | Accumulated Depreciation                        | 520,366          | 489,966          |
| <b>l</b> | <b>Fixed Assets (Net Book Value)</b>            | <b>175,029</b>   | <b>250,659</b>   |

**Item 31: Geographical Distribution of Exposures**

|  | Domestic  |           | India    |          | Other    |          |
|--|-----------|-----------|----------|----------|----------|----------|
|  | 30/09/24  | 30/09/23  | 30/09/24 | 30/09/23 | 30/09/24 | 30/09/23 |
| Demand Deposits held with others banks | 261,369   | 473,082   | 12,763   | 10,002   | 0        | 0        |
| Time Deposits held with others banks   | 5,904,789 | 4,464,450 | 0        | 0        | 0        | 0        |
| Borrowings                             | 114,639   | 122,828   | 0        | 0        | 131,931  | 153,256  |

**Item 32: Credit Risk Exposure by Collateral**

| Sl. No.  | Particulars                                      | 30/09/2024        | 30/09/2023        |
|----------|--|-------------------|-------------------|
| <b>1</b> | <b>Secured Loans</b>                             | <b>19,057,573</b> | <b>17,194,132</b> |
| a        | Loans Secured by Physical/Real Estate collateral | 17,190,935        | 15,999,130        |
| b        | Loans Secured by Financial Collateral            | 149,348           | 97,306            |
| c        | Loan Secured by Guarantees                       | 1,717,291         | 1,097,696         |
| <b>2</b> | <b>Unsecured Loans</b>                           | <b>726,614</b>    | <b>202,593</b>    |
| <b>3</b> | <b>Total Loans</b>                               | <b>19,784,188</b> | <b>17,396,725</b> |

