



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

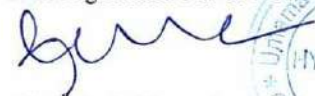
Balance Sheet As on 31.03.2025

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

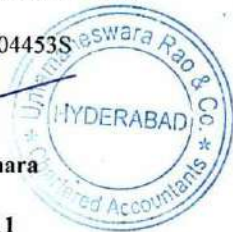
The schedules referred to above form an integral part of the Balance Sheet.

As per our report of even date

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



CA Rakesh Bhanu Amara
Partner
Membership No. 228411



For Telangana Grameena Bank


T. Chandra Sekhar
General Manager-I


Y. Sobha
CHAIRMAN



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

Smt. Deepthy Sunil
DGM, NABARD
Director

Sri. Raju Ratlavat
AGM, RBI
Director

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

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

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

Date: 29.04.2025
Place: Hyderabad



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

Profit and Loss as at the year ended 31.03.2025

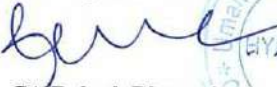
(Amt in 000s)

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

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

As per our report of even date

For M/s Umamaheswara Rao & Co.,
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CA Rakesh Bhanu Amara
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Date: 29.04.2025
Place: Hyderabad

SCHEDULE-1 - CAPITAL

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

SCHEDULE-2 - RESERVES AND SURPLUS

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

SCHEDULE-3 - DEPOSITS

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



CHIEF MANAGER (ACCOUNTS)

SCHEDULE-4 - BORROWINGS

(Amt in 000s)

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

SCHEDULE-5 - OTHER LIABILITIES AND PROVISIONS

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

SCHEDULE-6 CASH AND BALANCES WITH RESERVE BANK OF INDIA

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



CHIEF MANAGER (ACCOUNTS)

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

(Amt in 000s)

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

SCHEDULE-8 INVESTMENTS

(Amt in 000s)

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



CHIEF MANAGER (ACCOUNTS)

SCHEDULE-9 ADVANCES

(Amt in 000s)

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

SCHEDULE-10 FIXED ASSETS

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



CHIEF MANAGER (ACCOUNTS)

SCHEDULE-11 OTHER ASSETS

(Amt in 000s)

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

* Net of Provisions

SCHEDULE-12 CONTINGENT LIABILITIES

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


 CHIEF MANAGER (ACCOUNTS)

SCHEDULE-13 INTEREST EARNED

(Amt in 000s)

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

SCHEDULE-14 OTHER INCOME

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

SCHEDULE-15 INTEREST EXPENDED

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


CHIEF MANAGER (ACCOUNTS)

SCHEDULE-16 OPERATING EXPENSES

(Amt in 000s)

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


CHIEF MANAGER (ACCOUNTS)

Date: 29.04.2025