



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

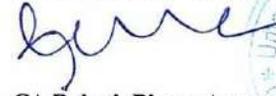
**Balance Sheet As on 31.03.2025**

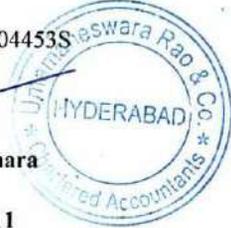
(Amt in 000s)			
Particulars	Sch.	As on 31.03.2025 (Audited)	As on 31.03.2024 (Audited)
<b>CAPITAL AND LIABILITIES</b>			
Capital	1	57,28,69	18,07,23
Reserves and Surplus	2	8374,54,25	2495,05,12
Deposits	3	32273,01,69	14194,81,38
Borrowings	4	16613,32,40	6456,97,30
Other Liabilities and Provisions	5	683,73,37	260,24,37
<b>TOTAL</b>		<b>58001,90,40</b>	<b>23425,15,40</b>
<b>ASSETS</b>			
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
<b>TOTAL</b>		<b>58001,90,40</b>	<b>23425,15,40</b>
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)
<b>I. Income</b>			
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
<b>Total</b>		<b>3134,47,42</b>	<b>2194,96,77</b>
<b>II. Expenditure</b>			
Interest expended	15	1513,11,96	1056,36,06
Operating expenses	16	719,54,79	400,10,65
<b>Provisions and Contingencies</b>		<b>7,46,09</b>	<b>29,83,98</b>
<b>Total</b>		<b>2240,12,84</b>	<b>1486,30,69</b>
<b>III. Profit / Loss</b>			
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)
<b>Profit after Tax</b>	<b>a</b>	<b>675,29,58</b>	<b>529,07,54</b>
<b>Profit brought forward from previous year</b>	<b>b</b>	<b>5796,74,51</b>	<b>1501,28,33</b>
<b>Appropriations of Profit(a)</b>			
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
<b>Balance carried over to balance sheet(b+v)</b>		<b>6316,98,18</b>	<b>1911,74,36</b>

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

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

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
	<b>TOTAL</b>	<b>57,28,69</b>	<b>18,07,23</b>

**SCHEDULE-2 - RESERVES AND SURPLUS**

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

**SCHEDULE-3 - DEPOSITS**

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


  
 CHIEF MANAGER (ACCOUNTS)

**SCHEDULE-4 - BORROWINGS**

(Amt in 000s)

	Particulars	As on 31.03.2025 (audited)	As on 31.03.2024 (audited)
<b>I</b>	<b>Borrowing in India</b>		
	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
<b>II</b>	<b>Borrowings outside India</b>	0	0
	<b>Total (I &amp; II)</b>	<b>16613,32,40</b>	<b>6456,97,30</b>
	<b>TOTAL OF I &amp; II</b>	<b>16613,32,40</b>	<b>6456,97,30</b>

**SCHEDULE-5 - OTHER LIABILITIES AND PROVISIONS**

	Particulars	As on 31.03.2025 (audited)	As on 31.03.2024 (audited)
<b>I</b>	<b>Bills payable</b>	55,58,67	25,06,68
<b>II</b>	<b>Inter-office adjustment (Net)</b>	913	,19,91
<b>III</b>	<b>Interests accrued</b>	38,78,06	19,74,26
<b>IV</b>	<b>Others (including provisions)</b>		
	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
	<b>TOTAL</b>	<b>683,73,37</b>	<b>260,24,37</b>

**SCHEDULE-6 CASH AND BALANCES WITH RESERVE BANK OF INDIA**

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



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

**SCHEDULE-8 INVESTMENTS**

(Amt in 000s)

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



CHIEF MANAGER (ACCOUNTS)

**SCHEDULE-9 ADVANCES**

(Amt in 000s)

	Particulars	As on 31.03.2025 (audited)	As on 31.03.2024 (audited)
<b>A</b>	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
	<b>TOTAL</b>	<b>40647,80,16</b>	<b>14576,01,69</b>
<b>B</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
	<b>TOTAL</b>	<b>40647,80,16</b>	<b>14576,01,69</b>
<b>C</b>	<b>I. Advances in India</b>		
	i. Priority Sector	27988,32,67	11144,32,52
	Less: IBPC Issued	-	-
	<b>Sub Total</b>	<b>27988,32,67</b>	<b>11144,32,52</b>
	ii. Public Sector	-	-
	iii. Banks	-	-
	iv. Others	12659,47,49	3431,69,17
	<b>TOTAL</b>	<b>40647,80,16</b>	<b>14576,01,69</b>
	<b>II. Advances Outside India:</b>		
	i. Due from Banks	-	-
	ii. Due from others	-	-
	<b>TOTAL</b>	<b>-</b>	<b>-</b>
	<b>GROSS ADVANCES</b>	<b>41518,27,92</b>	<b>14840,69,44</b>
	Less: INCA	-	-
	Less: Provisions for B&D debts	870,47,76	264,67,75
	<b>NET ADVANCES</b>	<b>40647,80,16</b>	<b>14576,01,69</b>

**SCHEDULE-10 FIXED ASSETS**

	Particulars	As on 31.03.2025 (audited)	As on 31.03.2024 (audited)
<b>I</b>	<b>Premises</b>		
	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
	<b>TOTAL I</b>	<b>34,27,96</b>	<b>14,56,38</b>
<b>II</b>	<b>Other Fixed Assets (including furniture and fixtures)</b>		
	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
	<b>TOTAL II</b>	<b>101,39,46</b>	<b>35,62,95</b>
<b>III</b>	<b>Capital work in progress</b>		
	At cost as on 31st March	0	0
	i. Additions during the year	0	0
	ii. Deduction during the year	0	0
	<b>TOTAL III</b>	<b>0</b>	<b>0</b>
	<b>TOTAL I &amp; II.</b>	<b>135,67,42</b>	<b>50,19,33</b>


  
**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
	<b>TOTAL</b>	<b>1181,67,90</b>	<b>480,78,45</b>

\* 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, Endorsments and other obligations	-	-
VI	Other items for which the Bank is contingently liable (DEAF Account)	84,68,78	58,18,07
	<b>TOTAL</b>	<b>117,24,26</b>	<b>69,77,28</b>

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

**SCHEDULE-14 OTHER INCOME**

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

**SCHEDULE-15 INTEREST EXPENDED**

	Particulars	Year ended on 31.03.2025 (audited)	Year ended on 31.03.2024 (audited)
<b>I</b>	Interest on deposits	1008,60,51	740,86,25
<b>II</b>	Interest on Reserve Bank of India / Inter bank borrowings	0	0
<b>III</b>	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
<b>IV</b>	Interest on IBPC participation	0	0
	<b>TOTAL</b>	<b>1513,11,96</b>	<b>1056,36,06</b>

  
CHIEF MANAGER (ACCOUNTS)

**SCHEDULE-16 OPERATING EXPENSES**

(Amt in 000s)

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

  
CHIEF MANAGER (ACCOUNTS)

Date: 29.04.2025