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TELANGANA GRAMEENA BANK

Scheduled Bank Owned by Government

Balance Sheet as on 31.03.2026

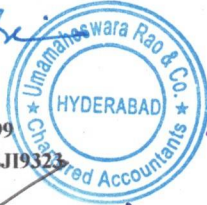
(Amt in 000s)

Particulars	Sch.	As on 31.03.2026	As on 31.03.2025
CAPITAL AND LIABILITIES			
Capital	1	57,28,69	57,28,69
Reserves and Surplus	2	9657,38,09	8374,54,25
Deposits	3	34604,68,62	32165,66,42
Borrowings	4	17930,68,52	16613,32,40
Other Liabilities and Provisions	5	824,87,01	791,08,64
TOTAL		63074,90,93	58001,90,40
ASSETS			
Cash and Balances with Reserve Bank of India	6	1146,05,36	1457,18,06
Balances with Banks and Money at call and short notice	7	11574,87,92	9134,31,94
Investments	8	5402,77,36	5445,24,92
Advances	9	43625,42,81	40647,80,16
Fixed Assets	10	137,85,23	135,67,42
Other Assets	11	1187,92,25	1181,67,90
TOTAL		63074,90,93	58001,90,40
Contingent Liabilities	12	188,97,74	117,24,26
Bills for Collection			

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

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

Krishna Sai
CA Krishna Sai G H
Partner
Membership No. 233399
UDIN: 26233399LLPZJI9323



Prakash
Sri Prakash Chandra
Baror, GM (RRB),
SBI, Corporate Centre
Director

R Ganapathy
Sri. R.Ganapathy
GM, NABARD
Director

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

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

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

For Telangana Grameena Bank

K. Prathapa Reddy
K.Prathapa Reddy
Chairman



Raju Ratlavat
Sri. Raju Ratlavat
AGM, RBI
Director

Vivek Gupta
Sri. Vivek Gupta
DFS, Govt. of India
Director

Date: 20.04.2026
Place: Hyderabad



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TELANGANA GRAMEENA BANK

Scheduled Bank Owned by Government

Profit and Loss for the year ended 31.03.2026

(Amt in 000s)

Particulars	Sch.	Year ended on 31.03.2026	Year ended on 31.03.2025
I. Income			
Interest earned	13	5417,91,66	2736,75,20
Other income	14	605,98,94	397,72,22
Total		6023,90,60	3134,47,42
II. Expenditure			
Interest expended	15	2881,37,16	1513,11,96
Operating expenses	16	1240,30,05	719,54,79
Provisions and Contingencies		144,95,52	7,46,09
Total		4266,62,73	2240,12,84
III. Profit / Loss			
Profit for the year before Tax		1757,27,87	894,34,58
Less:Provision for Income Tax	-	447,91,67	220,00,00
(Less)/Add:(DTL) / DTA	+	(26,52,36)	,95,00
Profit after Tax	a	1282,83,84	675,29,58
Profit brought forward from previous year	b	6316,98,18	5796,74,51
Appropriations of Profit(a)			
Transfer to Statutory reserves	i	256,56,77	135,05,91
Transfer to Capital reserve	ii	0	0
Transfer to Investment Fluctuation Reserve	iii	30,76,89	0
Transfer to Special reserves U/s 36(i)(viii) of IT Act,1961	iv	33,40,00	20,00,00
Balance of CFY Profit	v	962,10,18	520,23,67
Balance carried over to balance sheet(b+v)		7279,08,36	6316,98,18

For M/s Umamaheswara Rao & Co.,
Chartered Accountants
Firm Registration No. 0044535

Krishna Sai G H
CA Krishna Sai G H
Partner
Membership No. 233399
UDIN: 26233399LLPZJI9323



Prakash Chandra
Sri Prakash Chandra
Baror,GM (RRB),
SBI,Corporate Centre
Director

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

R. Ganapathy
Sri. R. Ganapathy
GM, NABARD
Director

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

For Telangana Grameena Bank

K. Lakshmi
K. Lakshmi
General Manager-Ops

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

K. Prathapa Reddy
K.Prathapa Reddy
Chairman

Raju Ratlavat
Sri.Raju Ratlavat
AGM, RBI
Director

Vivek Gupta
Sri. Vivek Gupta
DFS, Govt. of India
Director



Date: 20.04.2026
Place: Hyderabad

SCHEDULE-1 - CAPITAL

(Amt in 000s)

	Particulars	As on 31.03.2026	As on 31.03.2025
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	57,28,69
III	Subscribed and Paid up Capital (5,72,86,944 shares of Rs.10/- each)	57,28,69	57,28,69
	TOTAL	57,28,69	57,28,69

SCHEDULE-2 - RESERVES AND SURPLUS

	Particulars	As on 31.03.2026	As on 31.03.2025
I	Statutory Reserves		
	Opening Balance	1593,76,12	527,19,62
	Additions during the year	256,56,77	1066,56,50
	Deductions during the year	0	0
	Total	1850,32,89	1593,76,12
II	Capital Reserves		
	Opening Balance	135,55,89	4,91,14
	Additions during the year	0	130,64,75
	Deductions during the year	0	0
	Total	135,55,89	135,55,89
III	Share premium		
	Opening Balance	0	0
	Additions during the year	0	0
	Deductions during the year	0	0
	Total	0	0
IV	Revenue and other Reserves		
	Opening Balance	328,24,06	51,20,00
	Additions during the year		
	i. Special Reserve U/s 36(1)(viii)	33,40,00	267,30,22
	ii. Investment Fluctuation Reserve	30,76,89	0
	iii. Others	0	9,73,84
	Deductions during the year	0	0
	Total	392,40,95	328,24,06
VI	Balance of Profit & Loss Account	7279,08,36	6316,98,18
	TOTAL (I, II, III, IV, V & VI)	9657,38,09	8374,54,25

SCHEDULE-3 - DEPOSITS

	Particulars	As on 31.03.2026	As on 31.03.2025
A. I.	Demand Deposits		
	i. From Banks	0	0
	ii. From Others	339,90,76	423,88,86
II	Saving Bank Deposit	12473,41,33	11686,39,70
III	Term Deposits		
	i. From Banks	5039,17,12	4968,30,97
	ii. From Others	16752,19,41	15087,06,89
	TOTAL of (I II and III)	34604,68,62	32165,66,42
B.	I. Deposits of branches in India	34604,68,62	32165,66,42
	II. Deposits of branches outside India	0	0
	TOTAL	34604,68,62	32165,66,42



 CHIEF MANAGER (ACCOUNTS)

SCHEDULE-4 - BORROWINGS

(Amt in 000s)

	Particulars	As on 31.03.2026	As on 31.03.2025
I	Borrowing in India		
	i. Reserve Bank of India	0	672,00,00
	ii. Other Banks	3769,07,59	2549,18,25
	iii. Other institutions and agencies	14161,60,93	13392,14,15
II	Borrowings outside India	0	0
	Total (I & II)	17930,68,52	16613,32,40
	Borrowings included in I & II above	17930,68,52	16613,32,40
	TOTAL OF I & II	17930,68,52	16613,32,40

SCHEDULE-5 - OTHER LIABILITIES AND PROVISIONS

	Particulars	As on 31.03.2026	As on 31.03.2025
I	Bills payable	76,69,57	55,58,67
II	Inter-office adjustment (Net)	,55,47	913
III	Interests accrued	73,95,81	146,13,33
IV	Others (including provisions)	673,66,16	589,27,51
	TOTAL	824,87,01	791,08,64

SCHEDULE-6 CASH AND BALANCES WITH RESERVE BANK OF INDIA

	Particulars	As on 31.03.2026	As on 31.03.2025
I	Cash on hand	115,60,94	107,36,33
II	Balance with Reserve Bank of India		
	i. In Current Account	1030,44,42	1349,81,73
	ii. In other Accounts	0	0
	TOTAL (I and II)	1146,05,36	1457,18,06

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

	Particulars	As on 31.03.2026	As on 31.03.2025
I	In India:		
	i) Balances with Banks:		
	a. In current Accounts	45,98,70	48,46,52
	b. In other Deposit Accounts	11528,89,22	9085,85,42
	ii) Money at call and short notice		
	a. With Banks	-	-
	b. With other institutions	-	-
	TOTAL (i & ii)	11574,87,92	9134,31,94
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)	11574,87,92	9134,31,94



CHIEF MANAGER (ACCOUNTS)

SCHEDULE-8 INVESTMENTS

(Amt in 000s)

	Particulars	As on 31.03.2026	As on 31.03.2025
I	Investments in India in		
	i. Government Securities	5387,77,36	5430,24,92
	ii. Other approved securities	-	-
	iii. Shares	-	-
	Non SLR		
	iv. Debentures and Bonds	15,00,00	15,00,00
	v. Subsidiaries and/or joint ventures	-	-
	vi. Others	-	-
	Total Non-SLR (Net)	15,00,00	15,00,00
	TOTAL-Net Investments in India	5402,77,36	5445,24,92
II	Investments outside India	-	-
	GRAND TOTAL (I+II)	5402,77,36	5445,24,92

SCHEDULE-9 ADVANCES

	Particulars	As on 31.03.2026	As on 31.03.2025
A	i. Bills purchased and discounted	-	-
	ii. Cash Credits, overdrafts and loans repayable on demand	26040,47,58	25012,61,76
	iii. Term Loan	17584,95,23	15635,18,40
	TOTAL	43625,42,81	40647,80,16
B	i. Secured by tangible assets	31332,82,41	34542,66,10
	ii Covered by Bank / Govt guarantees	6998,74,56	-
	iii. Unsecured	5293,85,84	6105,14,06
	TOTAL	43625,42,81	40647,80,16
C	I. Advances in India		
	i. Priority Sector	33809,29,26	27988,32,67
	ii. Public Sector	-	-
	iii. Banks	-	-
	iv. Others	9816,13,55	12659,47,49
	TOTAL	43625,42,81	40647,80,16
	II. Advances Outside India:		
	i. Due from Banks	-	-
	ii. Due from others	-	-
	TOTAL	-	-
	GROSS ADVANCES	46547,81,41	41518,27,92
	Less: INCA	-	-
	Less: IBPC Issued	2000,00,00	-
	Less: Provisions for B&D debts	922,38,60	870,47,76
	NET ADVANCES	43625,42,81	40647,80,16


CHIEF MANAGER (ACCOUNTS)

SCHEDULE-10 FIXED ASSETS

(Amt in 000s)

	Particulars	As on 31.03.2026	As on 31.03.2025
I	Premises		
	At cost as on 31st March	35,67,76	14,66,46
	i. Additions during the year	148	21,01,30
	ii. Deduction during the year	0	0
	iii. Depreciation during the year	,35,18	948
	iv. Depreciation to date	1,74,96	1,39,78
	TOTAL I	33,94,28	34,27,96
II	Other Fixed Assets (including furniture and fixtures)		
	At cost as on 31st March	242,35,64	93,41,98
	i. Additions during the year	20,84,39	148,93,66
	ii. Deduction during the year	1,57,14	0
	iii. Depreciation during the year	17,33,92	9,33,94
	iv. Depreciation to date	158,30,10	140,96,18
	TOTAL II	103,32,79	101,39,46
III	Capital work in progress		
	At cost as on 31st March	0	0
	i. Additions during the year	,58,16	0
	ii. Deduction during the year	0	0
	TOTAL III	,58,16	0
	TOTAL I, II and III	137,85,23	135,67,42

SCHEDULE-11 OTHER ASSETS

	Particulars	As on 31.03.2026	As on 31.03.2025
I	Inter-office adjustments (Net)	0	0
II	Interest accrued	370,35,52	214,39,44
III	Tax paid in advances / tax deducted at source *	10,25,46	35,61,21
IV	Stationery and stamps	0	24
V	Non-banking assets acquired in satisfaction of claims	0	0
VI	Others	807,31,27	931,67,01
	TOTAL	- 1187,92,25	1181,67,90

* Net of Provisions

SCHEDULE-12 CONTINGENT LIABILITIES

	Particulars	As on 31.03.2026	As on 31.03.2025
I	Claims against the Bank not acknowledged as debts	1,00,74	10,99,54
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	26,39,19	21,55,94
	b. Outside India	-	-
V	Acceptances, Endorsments and other obligations	-	-
VI	Other items for which the Bank is contingently liable (DEAF Account)	161,57,81	84,68,78
	TOTAL	188,97,74	117,24,26



CHIEF MANAGER (ACCOUNTS)

SCHEDULE-13 INTEREST EARNED

(Amt in 000s)

	Particulars	Year ended on 31.03.2026	Year ended on 31.03.2025
I	Interest on advances /discount on bills	4286,82,90	2087,43,47
II	Interest on Investments	360,19,14	246,41,33
	Less: amortisation of premium	(1,25,01)	(1,13,34)
III	Interest on balances with Reserve Bank of India and other inter-bank funds	760,42,06	403,63,40
IV	Others	11,72,57	,40,34
	TOTAL	5417,91,66	2736,75,20

SCHEDULE-14 OTHER INCOME

	Particulars	Year ended on 31.03.2026	Year ended on 31.03.2025
I	Commission, exchange and brokerage.	329,63,55	212,68,37
II	Profit on sale of Investments		
	Less: Loss on Sale of Investments	29,55,36	(,12,03)
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	,25,11	0
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	246,54,92	149,44,25
	TOTAL	605,98,94	362,00,59

SCHEDULE-15 INTEREST EXPENDED

	Particulars	Year ended on 31.03.2026	Year ended on 31.03.2025
I	Interest on deposits	1859,07,06	1008,60,51
II	Interest on Reserve Bank of India / Inter bank borrowings	195,21,53	91,46,32
III	Interest on Other Borrowings	827,08,57	413,05,13
	TOTAL	2881,37,16	1513,11,96



CHIEF MANAGER (ACCOUNTS)

SCHEDULE-16 OPERATING EXPENSES

(Amt in 000s)

	Particulars	Year ended on 31.03.2026	Year ended on 31.03.2025
I	Payments to and provisions for employees	935,19,79	554,58,84
II	Rent, taxes and lighting	51,64,30	26,39,78
III	Printing and stationery	5,12,11	3,03,36
IV	Advertisement and publicity	,83,12	642
V	Depreciation on Bank's property	19,23,21	9,43,43
VI	Director's fees, allowances and expenses	0	0
VII	Auditors fees and expenses (including branch auditors)	1,27,76	1,37,41
VIII	Law charges	,28,77	894
IX	Postage, Telegrams, Telephones etc.	1,53,95	,62,54
X	Repairs and maintenance	68,89,95	33,00,03
XI	Insurance	55,25,78	27,51,82
XII	Other expenditure	101,01,32	63,42,22
	TOTAL	1240,30,05	719,54,79


CHIEF MANAGER (ACCOUNTS)

Date: 20.04.2026