

## SCHEDULES FORMING PART OF THE BALANCE SHEET

for the year ended March 31, 2025

Particulars	(₹ in 000's)	
	As on March 31, 2025	As on March 31, 2024
<b>SCHEDULE -1 CAPITAL</b>		
<b>Authorised Capital</b>		
2,625,000,000 Equity Shares of ₹ 10 each (Previous Year: 2,625,000,000 Equity Shares of ₹ 10 each)	26,250,000	26,250,000
<b>Issued, Subscribed and Called up Capital</b>		
1,935,003,643 Equity Shares of ₹ 10 each (Previous Year: 1,958,763,276 Equity Shares of ₹ 10 each)	19,350,036	19,587,633
Less: Current Year: Nil ( Previous Year: Cancellation of 1,440,036,800 Equity shares of ₹ 10 each held by the holding Company due to amalgamation (refer note 18(30)))	-	14,400,368
	<b>19,350,036</b>	<b>5,187,265</b>
Current Year: Nil (Previous Year: 200,000,000 11% Preference Shares (Perpetual Non-Cumulative Non-Convertible) of ₹ 10 each)	-	2,000,000
Less: Current Year: Nil (Previous Year: Cancellation of 200,000,000 11% Preference Shares (Perpetual Non-Cumulative Non-Convertible) of ₹ 10 each held by the holding company due to amalgamation (refer note 18(30)))	-	2,000,000
	-	-
<b>Share Capital pending Allotment</b>		
Current Year: Nil (Previous Year: 1,412,702,033 equity shares of ₹ 10 each to be issued to share holders of UFSL (Ujjivan Financial Services Limited) on amalgamation (refer note 18(30)))	-	14,127,020
	-	14,127,020
	<b>19,350,036</b>	<b>19,314,285</b>
<b>Paid up Capital</b>		
518,726,476 Equity Shares of ₹ 10 each (Previous Year: 1,954,706,625 Equity Shares of ₹ 10 each)	5,187,265	19,547,066
Less: Current Year: Nil (Previous Year: Cancellation of 1,440,036,800 Equity shares of ₹ 10 each held by the holding Company due to amalgamation (refer note 18(30)))	-	14,400,368
Add: 3,575,134 Equity Shares of ₹ 10 each (Previous Year: 4,056,651 Equity Shares of ₹ 10 each in pursuant to exercise of employee stock option)	35,751	40,567
Add: 1,412,702,033 Equity Shares of ₹ 10 each (Previous Year: Nil) in pursuant to amalgamation (refer note 18(30)))	14,127,020	-
	<b>19,350,036</b>	<b>5,187,265</b>
Current Year: Nil (Previous Year: 200,000,000 11% Preference Shares (Perpetual Non-Cumulative Non-Convertible) of ₹ 10 each)	-	2,000,000
Less: Current Year: Nil (Previous Year: Cancellation of 200,000,000 11% Preference Shares (Perpetual Non-Cumulative Non-Convertible) of ₹ 10 each held by the holding company due to amalgamation (refer note 18(30)))	-	2,000,000
	-	-
<b>Share Capital pending Allotment</b>		
Current Year: Nil (Previous Year: 1,412,702,033 equity shares of ₹ 10 each to be issued to share holders of eUFSL (Ujjivan Financial Services Limited) on amalgamation (refer note 18(30)))	-	14,127,020
	-	14,127,020
<b>TOTAL</b>	<b>19,350,036</b>	<b>19,314,285</b>



Schedules forming part of the Balance Sheet  
for the year ended March 31, 2025 (Contd.)

(₹ in 000's)		
Particulars	As on March 31, 2025	As on March 31, 2024
<b>SCHEDULE -2 RESERVES AND SURPLUS</b>		
<b>I. Statutory Reserves</b>		
Opening balance	8,797,188	4,160,630
Additions during the year	1,815,258	3,203,727
Additions - Pursuant to scheme of amalgamation (refer note 18(30))	-	1,432,831
<b>Closing balance</b>	<b>10,612,446</b>	<b>8,797,188</b>
<b>II. i) Capital Reserve</b>		
Opening balance	207,127	207,127
Additions during the year	120,961	-
Less: Deductions during the year	-	-
	<b>328,088</b>	<b>207,127</b>
<b>ii) General Reserve</b>		
Opening balance	-	-
Additions during the year ( Refer schedule 18(3)(b))	30,232	-
Less: Deductions during the year	-	-
	30,232	-
<b>Closing balance</b>	<b>358,320</b>	<b>207,127</b>
<b>III. Share Premium</b>		
Opening balance	7,718,959	9,618,960
Additions during the year	101,960	177,119
Deductions - Pursuant to scheme of amalgamation (refer note 18(30)) Net	-	1,827,120
Deductions - Share issue expenses. (refer note 18(30))	-	250,000
<b>Closing balance</b>	<b>7,820,919</b>	<b>7,718,959</b>
<b>IV. Special Reserve u/s 36(i)(viii) of Income Tax Act 1961</b>		
Opening balance	470,000	300,000
Additions during the year	210,000	170,000
Less: Deductions during the year	-	-
<b>Closing balance</b>	<b>680,000</b>	<b>470,000</b>
<b>V. Revenue and Other Reserves</b>		
<b>i. Investment Reserve Account</b>		
Opening balance	3,404	3,404
Additions during the year	-	-
Deductions during the year *	3,404	-
<b>Closing balance</b>	<b>-</b>	<b>3,404</b>
<b>ii. Investment Fluctuation Reserve</b>		
Opening balance	716,720	672,983
Additions during the year	71,006	43,737
<b>Closing balance</b>	<b>787,726</b>	<b>716,720</b>
<b>iii. Available For Sale (AFS)-Reserve (Net of Taxes)</b>		
Opening balance	-	-
Additions during the year	1,182	-
Deductions during the year	-	-
<b>Closing balance</b>	<b>1,182</b>	<b>-</b>
	<b>788,908</b>	<b>720,124</b>
<b>VI. Balance of Profit and Loss Account</b>	20,327,054	18,184,000
	<b>20,327,054</b>	<b>18,184,000</b>
<b>TOTAL (I + II + III + IV + V + VI)</b>	<b>40,587,647</b>	<b>36,097,398</b>

\* As per the RBI guidelines the balance from IRA transferred to General Reserve (HTM/ FVTPL)



Schedules forming part of the Balance Sheet  
for the year ended March 31, 2025 (Contd.)

(₹ in 000's)

Particulars	As on March 31, 2025	As on March 31, 2024
<b>SCHEDULE -3 DEPOSITS</b>		
<b>A. I. Demand Deposits</b>		
(i) From banks	321,504	731,028
(ii) From others	10,925,099	7,609,621
<b>II. Savings Bank Deposits</b>	84,940,932	75,662,415
<b>III. Term Deposits</b>		
(i) From banks	81,275,844	62,633,090
(ii) From others	198,841,463	167,985,444
<b>TOTAL (I + II + III)</b>	<b>376,304,842</b>	<b>314,621,598</b>
<b>B. Deposits of branches</b>		
I. In India	376,304,842	314,621,598
II. Outside India	-	-
<b>TOTAL (I + II)</b>	<b>376,304,842</b>	<b>314,621,598</b>

(₹ in 000's)

Particulars	As on March 31, 2025	As on March 31, 2024
<b>SCHEDULE -4 BORROWINGS</b>		
<b>I. Borrowings in India</b>		
(a) Reserve Bank of India	9,900,000	6,500,000
(b) Other banks	-	1,500,000
(c) Other institutions and agencies	18,553,630	13,708,153
<b>TOTAL</b>	<b>28,453,630</b>	<b>21,708,153</b>
<b>II. Borrowings Outside India</b>	-	-
<b>TOTAL (I + II)</b>	<b>28,453,630</b>	<b>21,708,153</b>
<b>Secured borrowings included in I and II above</b>	<b>25,453,630</b>	<b>17,208,153</b>

(₹ in 000's)

Particulars	As on March 31, 2025	As on March 31, 2024
<b>SCHEDULE -5 OTHER LIABILITIES AND PROVISIONS</b>		
(i) Bills payable	2,602,635	2,771,593
(ii) Inter-office adjustments (net)	-	-
(iii) Interest accrued	2,475,174	2,361,114
(iv) Standard asset provisions (Refer schedule 18(4)(j))	1,626,788	1,401,381
(v) Others (including provisions)*	4,594,377	5,223,402
<b>TOTAL</b>	<b>11,298,974</b>	<b>11,757,490</b>

\*includes floating provision (Refer schedule 18(4)(a))

(₹ in 000's)

Particulars	As on March 31, 2025	As on March 31, 2024
<b>SCHEDULE - 6 CASH AND BALANCES WITH RESERVE BANK OF INDIA</b>		
<b>I. Cash in Hand</b>	1,951,300	1,947,989
<b>II. Balances with Reserve Bank of India</b>		
(a) In Current Account	15,412,403	11,445,159
(b) In Other Accounts	13,970,000	11,790,000
<b>TOTAL (I + II)</b>	<b>31,333,703</b>	<b>25,183,148</b>





Schedules forming part of the Balance Sheet  
for the year ended March 31, 2025 (Contd.)

(₹ in 000's)		
Particulars	As on March 31, 2025	As on March 31, 2024
<b>SCHEDULE - 7 BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE</b>		
<b>I. In India</b>		
<b>(i) Balances with Banks</b>		
(a) in Current Accounts	235,956	56,474
(b) in Other Deposit Accounts*	128,294	128,294
<b>(ii) Money at Call and Short Notice</b>		
(a) with Banks	-	-
(b) with Other Institutions	-	-
<b>TOTAL (i + ii)</b>	<b>364,250</b>	<b>184,768</b>
<b>II. Outside India</b>		
(i) In Current Accounts		
(ii) In Other Deposits Accounts	-	-
(iii) Money at Call and Short Notice	-	-
<b>TOTAL (I + ii + iii)</b>	<b>-</b>	<b>-</b>
<b>TOTAL (I+II)</b>	<b>364,250</b>	<b>184,768</b>

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

(₹ in 000's)		
Particulars	As on March 31, 2025	As on March 31, 2024
<b>SCHEDULE - 8 INVESTMENTS</b>		
<b>I. Investments in India in (Refer schedule 18(3)(b)) (net of provisions)</b>		
(i) Government Securities	90,190,321	86,426,836
(ii) Other approved Securities	-	-
(iii) Shares	4,247	1,002
(iv) Debentures and Bonds	4,765,550	-
(v) Subsidiaries and/or Joint Ventures	-	-
(vi) Others [Certificate of Deposits (CD), Commercial Paper (CP), Pass Through Certificates (PTC), Security Receipts (SR)]	22,339,784	11,232,344
<b>TOTAL</b>	<b>117,299,902</b>	<b>97,660,182</b>
<b>II. Investments Outside India in (net of provisions)</b>		
(i) Government Securities (Including local authorities)	-	-
(ii) Subsidiaries and/or Joint Ventures abroad	-	-
(iii) Other Investments	-	-
<b>TOTAL</b>	<b>-</b>	<b>-</b>
<b>TOTAL (I+II)</b>	<b>117,299,902</b>	<b>97,660,182</b>
<b>III. Gross Value of Investments</b>	<b>117,672,955</b>	<b>97,660,182</b>
Less: Provision for depreciation (Refer schedule 18(4)(F)(ii))	373,053	-
<b>Net value of investments</b>	<b>117,299,902</b>	<b>97,660,182</b>



Schedules forming part of the Balance Sheet  
for the year ended March 31, 2025 (Contd.)

(₹ in 000's)

Particulars	As on March 31, 2025	As on March 31, 2024
<b>SCHEDULE -9 ADVANCES (NET OF PROVISIONS)</b>		
<b>A</b> (i) Bills Purchased and Discounted	-	-
(ii) Cash Credits, Overdrafts and Loans repayable on demand	29,604,328	12,635,273
(iii) Term Loans	284,295,712	256,193,918
<b>TOTAL</b>	<b>313,900,040</b>	<b>268,829,191</b>
<b>B</b> (i) Secured by Tangible Assets (Including Own Fixed Deposits and Book Debts)	133,324,714	62,235,748
(ii) Covered by Bank/Government Guarantees	446,109	624,211
(iii) Unsecured (Refer schedule 18(5)(d))	180,129,217	205,969,232
<b>TOTAL</b>	<b>313,900,040</b>	<b>268,829,191</b>
<b>C I. Advances in India</b>		
(i) Priority Sectors	215,473,126	209,942,007
(ii) Public Sector	-	-
(iii) Banks	-	-
(iv) Others	98,426,914	58,887,184
<b>TOTAL</b>	<b>313,900,040</b>	<b>268,829,191</b>
<b>II. Advances Outside India</b>	-	-
(i) Due from Banks	-	-
(ii) Due from Others	-	-
a) Bills purchased and discounted	-	-
b) Syndicated loans	-	-
c) Others	-	-
<b>TOTAL</b>	-	-
<b>TOTAL (I+II)</b>	<b>313,900,040</b>	<b>268,829,191</b>

(₹ in 000's)

Particulars	As on March 31, 2025	As on March 31, 2024
<b>SCHEDULE -10 FIXED ASSETS</b>		
<b>I. Premises</b>	-	-
At cost as on 31st March of the preceding year	-	-
Additions during the year	-	-
Deductions during the year	-	-
Depreciation to date	-	-
<b>II. Other Fixed Assets (Including Furniture and Fixtures) (Refer Schedule 18(26.2) &amp; 18(26.3))</b>		
At cost as on 31st March of the preceding year	8,774,745	6,877,992
Additions during the year	1,858,453	2,315,077
Deductions during the year	(248,322)	(418,324)
Depreciation to date	(5,947,474)	(4,826,204)
<b>TOTAL</b>	<b>4,437,402</b>	<b>3,948,541</b>
<b>III. Capital Work In Progress (Including Capital Advances)*</b>	131,729	318,102
*Includes intangible asset for the current year ₹ 1,31,729 (for previous year ₹ 3,14,940) ₹ in '000		
<b>TOTAL (I+II+III)</b>	<b>4,569,131</b>	<b>4,266,643</b>



Schedules forming part of the Balance Sheet  
for the year ended March 31, 2025 (Contd.)

(₹ in 000's)		
Particulars	As on March 31, 2025	As on March 31, 2024
<b>SCHEDULE -11 OTHER ASSETS</b>		
I. Inter Office Adjustment (net)	-	-
II. Interest Accrued	4,654,545	4,064,554
III. Tax paid in Advance / Tax Deducted at Source (Net of provision for tax).	750,738	-
IV. Stationery and Stamps	-	-
V. Nonbanking assets acquired in satisfaction of claims	-	-
VI. Deferred Tax Assets	2,212,306	2,274,763
VII. Others	1,806,900	1,758,913
<b>TOTAL</b>	<b>9,424,489</b>	<b>8,098,230</b>

(₹ in 000's)		
Particulars	As on March 31, 2025	As on March 31, 2024
<b>SCHEDULE - 12 CONTINGENT LIABILITIES (REFER SCHEDULE 18(26.4))</b>		
I. Claims against the Bank not acknowledged as debts	221,072	66,684
II. Liability for partly paid Investments	-	-
III. Liability on account of Outstanding Forward Exchange Contracts	-	-
IV. Guarantees given on behalf of Constituents		
(a) In India	10,976	304,367
(b) Outside India	-	-
V. Acceptances, Endorsements and Other Obligations	-	-
VI. Other items for which the Bank is contingently liable - Capital commitments not provided/Others	498,820	1,078,023
<b>TOTAL</b>	<b>730,868</b>	<b>1,449,074</b>

(₹ in 000's)		
Particulars	For the year ended March 31, 2025	For the year ended March 31, 2024
<b>SCHEDULE -13 INTEREST EARNED</b>		
I. Interest /Discount on Advance/bills	55,257,043	49,730,129
II. Income on Investments	8,058,277	6,786,154
III. Interest on Balances with Reserve Bank of India and Other inter-bank funds	109,584	105,565
IV. Others*	118,992	149,693
*includes income from securitisation.		
<b>TOTAL</b>	<b>63,543,896</b>	<b>56,771,541</b>

(₹ in 000's)		
Particulars	For the year ended March 31, 2025	For the year ended March 31, 2024
<b>SCHEDULE- 14 OTHER INCOME</b>		
I. Commission, Exchange and Brokerage	5,886,256	5,076,858
II. Profit on Sale of Investments (net)	429,314	240,294
III. Profit/ (Loss) on Revaluation of Investments (net)	(354,792)	-
IV. Profit/ (Loss) on sale of Land, Building and Other Assets (net)	(4,849)	(14,722)
V. Profit/ (Loss) on Exchange Transactions (net)	-	-
VI. Income earned by way of Dividends etc. from subsidiaries/companies and/or joint ventures abroad/in India	2,500	-
VII. Miscellaneous Income (Refer note 18(26.6))	2,503,545	2,565,089
<b>Total</b>	<b>8,461,974</b>	<b>7,867,519</b>



Schedules forming part of the Balance Sheet  
for the year ended March 31, 2025 (Contd.)

Particulars	(₹ in 000's)	
	For the year ended March 31, 2025	For the year ended March 31, 2024
<b>SCHEDULE- 15 INTEREST EXPENDED</b>		
I. Interest on Deposits	24,988,943	20,307,057
II. Interest on Reserve Bank of India/ Inter-Bank Borrowings	837,543	885,691
III. Others	1,354,739	1,484,291
<b>TOTAL</b>	<b>27,181,225</b>	<b>22,677,039</b>

Particulars	(₹ in 000's)	
	For the year ended March 31, 2025	For the year ended March 31, 2024
<b>SCHEDULE -16 OPERATING EXPENSES</b>		
I. Payments to and Provision for Employees	14,994,926	11,831,824
II. Rent, Taxes and Lighting (including operating lease rentals)	2,103,054	1,783,063
III. Printing and Stationery	305,872	328,408
IV. Advertisement and Publicity	269,094	585,103
V. Depreciation on Banks Property	1,347,239	982,896
VI. Director's Fees, Allowances and Expenses *	31,893	37,989
VII. Auditors' Fees and Expenses (Refer Note 18(19))	18,653	19,589
VIII. Law Charges	152,852	91,185
IX. Postages, Telegrams, Telephones etc.	664,717	539,460
X. Repairs and Maintenance	564,799	493,372
XI. Insurance	374,579	296,125
XII. Other Expenditure (Refer note 18(26.6))	7,104,701	5,801,977
<b>TOTAL</b>	<b>27,932,379</b>	<b>22,790,991</b>

\* Sitting fees for current year paid to eUFSL Directors - ₹ 2,154 (previous year - ₹ 8,378)