



झारखण्ड ग्रामीण बैंक JHARKHAND GRAMIN BANK

Scheduled Bank Owned by Government

7TH

Annual Report

वार्षिक प्रतिवेदन 2025-26



Courtesy meet with Hon'ble Governor of Jharkhand



Recognition by PFRDA for excellence in APY enrolments & outreach



Chairman Welcoming RBI Deputy Governor Shri Rohit Jain



Chairman Delivering the Keynote Address at the ICAI Ranchi Annual Seminar



**Participation in State Welfare Schemes: Guruji Student Credit
Card Yojna Interaction Program**



**Honored for Financial Inclusion: JGB Receives the SLBC SHG-NRLM
Credit Linkage Excellence Award**





झारखण्ड ग्रामीण बैंक

(सरकारी स्वामित्वाधीन अनुसूचित बैंक)

प्रधान कार्यालय

मार्केट कॉम्प्लेक्स, तीसरी मंजिल, जिला परिषद कार्यालय परिसर,
कचहरी रोड, रांची - 834 001 (झारखंड)
फ़ोन : 949 27 54 000, ई-मेल : ho@jrgbank.bank.in
वेबसाईट : www.jrgbank.bank.in

JHARKHAND GRAMIN BANK

(Scheduled bank Owned by Government)

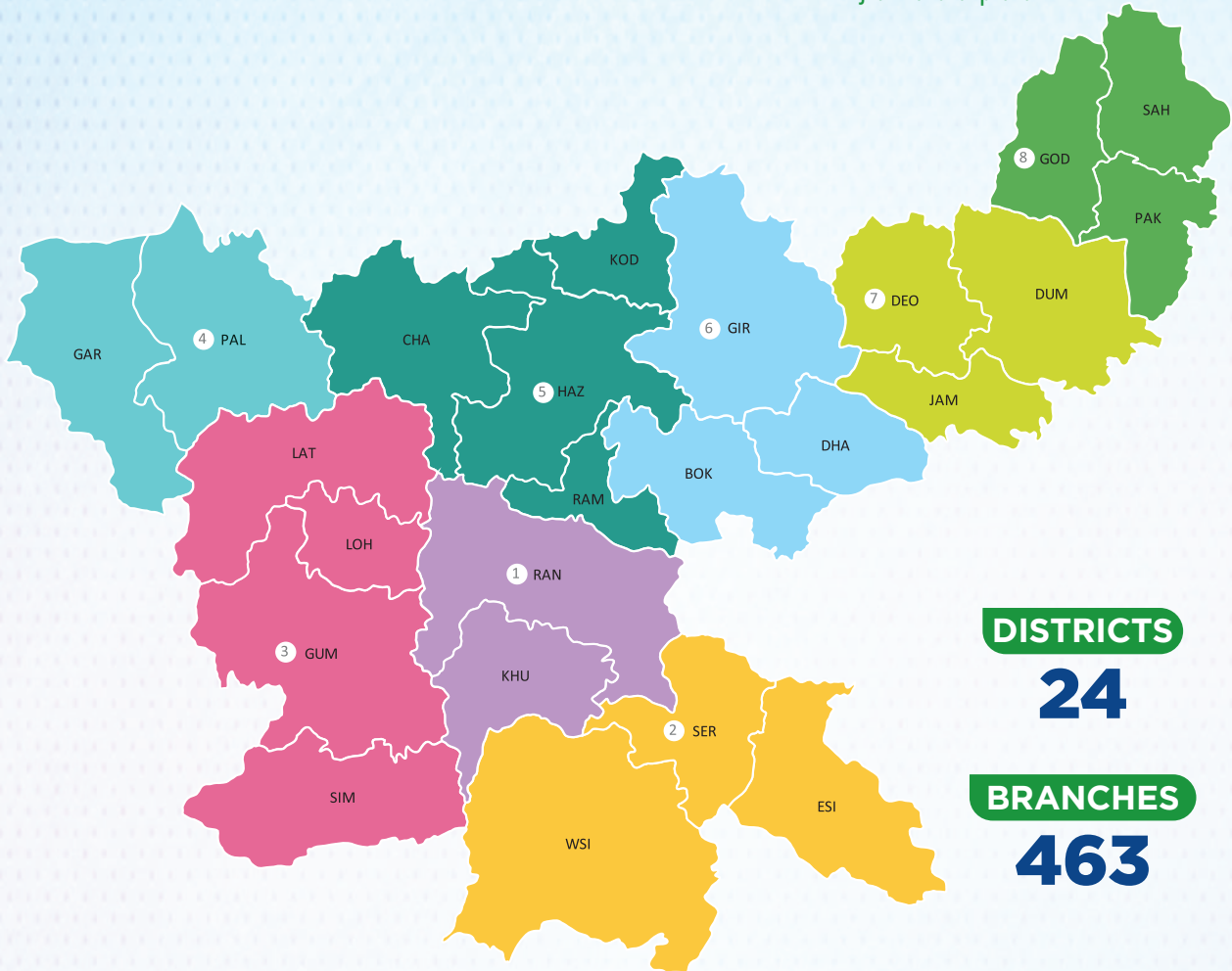
Head Office

Market Complex, 3rd floor, Zila Parishad Office Premises,
Kutchery Road, Ranchi - 834 001 (Jharkhand)
Phone : 949 27 54 000, e-mail : ho@jrgbank.bank.in
Website : www.jrgbank.bank.in



"working exclusively for the people of jharkhand"

#JharkhandKaApnaBank



DISTRICTS

24

BRANCHES

463

Regional Office	Ranchi
District: 2	Branch: 48

Regional Office	Singbhum
District: 3	Branch: 82

Regional Office	Gumla
District: 4	Branch: 48

Regional Office	Palamau
District: 2	Branch: 73

Regional Office	Hazaribag
District: 4	Branch: 40

Regional Office	Giridih
District: 3	Branch: 48

Regional Office	Deoghar
District: 3	Branch: 71

Regional Office	Godda
District: 3	Branch: 53

संतोष कुमार गंगवार

राज्यपाल, झारखण्ड



लोक भवन, राची-८३४००१

झारखण्ड

दूरभाष : 0651-2283465

संदेश

यह हर्ष का विषय है कि झारखण्ड ग्रामीण बैंक वित्तीय वर्ष 2025-26 के समापन पर अपना 7वाँ वार्षिक प्रतिवेदन प्रकाशित कर रहा है।

ग्रामीण एवं दूरस्थ क्षेत्रों में बैंकिंग सेवाओं के विस्तार, वित्तीय समावेशन तथा विभिन्न जनकल्याणकारी योजनाओं के प्रभावी क्रियान्वयन में झारखण्ड ग्रामीण बैंक ने महत्वपूर्ण भूमिका निभाई है। प्रधानमंत्री जन-धन योजना, प्रधानमंत्री जीवन ज्योति बीमा योजना, प्रधानमंत्री सुरक्षा बीमा योजना तथा अटल पेंशन योजना सहित विभिन्न सामाजिक सुरक्षा योजनाओं के माध्यम से समाज के अंतिम व्यक्ति तक वित्तीय सेवाओं की पहुँच सुनिश्चित करने के लिए बैंक द्वारा किए जा रहे प्रयास सराहनीय हैं। किसानों, स्वयं सहायता समूहों, सूक्ष्म एवं लघु उद्यमियों तथा ग्रामीण समुदायों को वित्तीय सहायता उपलब्ध कराकर बैंक राज्य के आर्थिक एवं सामाजिक विकास में महत्वपूर्ण योगदान दे रहा है।

डिजिटल बैंकिंग को बढ़ावा देते हुए ग्राहकों को सरल, सुरक्षित एवं सुविधाजनक सेवाएँ उपलब्ध कराने के लिए बैंक द्वारा किए जा रहे प्रयास भी प्रशंसनीय हैं। मुझे विश्वास है कि झारखण्ड ग्रामीण बैंक भविष्य में भी राज्य के समावेशी एवं सतत विकास में अपनी महत्वपूर्ण भूमिका निभाता रहेगा।

मैं झारखण्ड ग्रामीण बैंक के अधिकारियों एवं कर्मियों को 7वें वार्षिक प्रतिवेदन के सफल प्रकाशन के लिए हार्दिक बधाई देता हूँ तथा बैंक की निरंतर प्रगति एवं उज्ज्वल भविष्य के लिए अपनी शुभकामनाएँ प्रेषित करता हूँ।

ह./-

(संतोष कुमार गंगवार)

RRB Vigilance Conclave, 2025 - Hosted by Jharkhand Gramin Bank



Chairman in Panel Discussion: NITI Aayog State Workshop



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LETTER OF TRANSMITTAL

झारखण्ड ग्रामीण बैंक
जिला परिषद मार्केट कॉम्प्लेक्स,
कचहरी रोड, राँची-834001(झारखण्ड)

JHARKHAND GRAMIN BANK
Zila Parishad Market Complex,
Kutchery Road, Ranchi - 834001(Jharkhand)

दिनांक : 18-06-2026

Date : 18-06-2026

सेवा में,

सचिव
वित्तीय सेवा विभाग
वित्त मंत्रालय
जीवन दीप भवन,
संसद मार्ग, नई दिल्ली-110001

Dear Sir,

Secretary,
Department of Financial Services
Ministry of Finance
Jeevandeep Building
Sansad Marg, New Delhi-110001

क्षेत्रीय ग्रामीण बैंक अधिनियम 1976 धारा (20) के प्रावधानों के अनुसरण में इस के साथ निम्नलिखित दस्तावेज प्रस्तुत कर रहा हूँ:

In pursuance of the provision of the Regional Rural Bank Act, 1976 Section (20) herewith present the following document:

1. 31 मार्च 2026 (1 अप्रैल 2025 से 31 मार्च 2026) की समाप्ति अवधि पर झारखण्ड ग्रामीण बैंक के लेखा परीक्षित वार्षिक लेखों की प्रति के साथ-साथ सांविधिक अंकेक्षकों का प्रतिवेदन और
2. 31 मार्च, 2026 को समाप्त वर्ष (1 अप्रैल 2025 से 31 मार्च 2026) के दौरान झारखण्ड ग्रामीण बैंक के कार्यों का वार्षिक प्रतिवेदन।

1. The Audited Annual accounts of the Jharkhand Gramin Bank for the period ended 31st March, 2026 (1st April, 2025 to 31st March 2026) statutory auditor's report and
2. The Annual Report on the working of the Jharkhand Gramin Bank for the year ended 31st March, 2026 (1st April, 2025 to 31st March 2026)

ह./-
(मदन मोहन बरियार)
अध्यक्ष

Sd/-
(Madan Mohan Bariar)
Chairman

अध्यक्ष की ओर से / From Chairman's Desk

वित्तीय वर्ष 2025-26 के दौरान बैंक की उपलब्धियों और प्रगति को समाहित करते हुए झारखण्ड ग्रामीण बैंक की 7वीं वार्षिक रिपोर्ट प्रस्तुत करते हुए मुझे अत्यंत हर्ष एवं गर्व की अनुभूति हो रही है। गत वित्तीय वर्ष हमारी संस्थागत यात्रा में एक ऐतिहासिक पड़ाव रहा है। क्षेत्रीय ग्रामीण बैंक अधिनियम, 1976 के प्रावधानों के अंतर्गत भारत सरकार ने राजपत्र अधिसूचना संख्या S.O. 4835(E) दिनांक 23 अक्टूबर 2025 के माध्यम से आधिकारिक रूप से बैंक का नाम “ झारखण्ड राज्य ग्रामीण बैंक” से परिवर्तित कर “ झारखण्ड ग्रामीण बैंक” कर दिया है। ग्रामीण विकास, वित्तीय समावेशन एवं ग्राहक सेवा के प्रति हमारी प्रतिबद्धता पूर्ववत् अटूट बनी हुई है।



It is a matter of immense pride and privilege to present the 7th Annual Report of Jharkhand Gramin Bank (JGB), highlighting the Bank's achievements and progress during the financial year 2025-26. This financial year marks a landmark evolution in our corporate identity. Pursuant to the Regional Rural Banks Act, 1976, the Central Government officially reconstituted our identity from Jharkhand Rajya Gramin Bank to Jharkhand Gramin Bank via Gazette Notification S.O. 4835(E) dated October 23, 2025. While the name has evolved, our commitment

to serving the people of Jharkhand and contributing to rural prosperity remains stronger than ever.

सुदृढ़ वित्तीय प्रदर्शन

गत वर्ष के दौरान बैंक ने ₹235.27 करोड़ का अब तक का सर्वाधिक शुद्ध लाभ अर्जित किया है। साथ ही, निष्क्रिय खातों को पुनः सक्रिय करने एवं वित्तीय समावेशन को बढ़ावा देने के प्रयासों में उत्कृष्ट प्रदर्शन के लिए भारतीय रिज़र्व बैंक से ₹4.56 करोड़ की प्रोत्साहन राशि प्राप्त हुई है।

Robust Financial Performance

The year witnessed remarkable financial performance, with the Bank recording its highest-ever Net Profit of ₹235.27 Crore. Further strengthening our financial position, we earned an incentive of ₹4.56 Crore from the Reserve Bank of India for our focused efforts in activating inoperative accounts and enhancing financial inclusion.

डिजिटल परिवर्तन एवं साइबर सुरक्षा की दिशा में उल्लेखनीय प्रगति

बैंक ने डिजिटल बैंकिंग को सुदृढ़ बनाने की दिशा में महत्वपूर्ण उपलब्धियाँ हासिल की हैं। कुल बैंकिंग लेन-देन का 91.49% हिस्सा सुरक्षित वैकल्पिक बैंकिंग माध्यमों के माध्यम से संपादित हुआ है। साइबर सुरक्षा को सशक्त करने के उद्देश्य से सभी शाखाओं में नेटवर्क एक्सेस कंट्रोल (NAC) लागू किया गया तथा ₹50 करोड़ की साइबर बीमा पॉलिसी प्राप्त की गई है।

Accelerating Digital Transformation & Cyber Security

Digital transformation continued to be a key focus area. Secure alternate delivery channels accounted for 91.49% of the Bank's total transaction volume, reflecting growing customer adoption of digital banking services. To reinforce cybersecurity and operational resilience, all branches were covered under Network Access Control (NAC), and a Cyber Insurance Policy of ₹50 Crore was put in place.

समावेशी विकास हेतु रणनीतिक साझेदारियाँ

ग्रामीण विकास एवं ग्राहक सेवा को नई दिशा प्रदान करने के उद्देश्य से बैंक ने कई महत्वपूर्ण समझौता ज्ञापनों (MoUs) पर हस्ताक्षर किए। इनमें नाबार्ड के साथ ई-केसीसी एवं जनसेतु पहल, टाटा पावर सोलर के साथ रूफटॉप सोलर वित्तपोषण तथा प्रेज्हा फाउंडेशन के साथ व्यावसायिक शिक्षा ऋण कार्यक्रम प्रमुख हैं।

Strategic Partnerships for Inclusive Growth

During the year, the Bank entered into several strategic partnerships to expand outreach and improve service delivery. Key Memoranda of Understanding (MoUs) were signed with NABARD for E-KCC and JANSETHU initiatives, Tata Power Solar for financing rooftop solar installations, and Prejha Foundation for supporting vocational education loans.

सामाजिक सुरक्षा योजनाओं में अग्रणी योगदान

सामाजिक सुरक्षा योजनाओं के विस्तार में बैंक ने उल्लेखनीय योगदान दिया। वर्ष के दौरान प्रधानमंत्री जीवन ज्योति बीमा

Strengthening Social Security Coverage

Our commitment to social security and welfare remained unwavering. The Bank enrolled 1,28,327

योजना (PMJJBY) के अंतर्गत 1,28,327, प्रधानमंत्री सुरक्षा बीमा योजना (PMSBY) के अंतर्गत 1,82,904 तथा अटल पेंशन योजना (APY) के अंतर्गत 1,34,252 नामांकन किए गए। प्रति शाखा औसत APY नामांकन के आधार पर बैंक ने देश में अपनी अग्रणी स्थिति बनाए रखी है।

महिला सशक्तिकरण एवं ग्रामीण उद्यमिता को बढ़ावा

महिला सशक्तिकरण एवं ग्रामीण आजीविका संवर्धन बैंक की प्राथमिकताओं में रहा। “उद्यमी दीदी” पहल के अंतर्गत 2,302 महिला स्वयं सहायता समूह सदस्यों को सूक्ष्म उद्यमी के रूप में विकसित किया गया है। “मईयां सम्मान योजना” के 16,000 से अधिक लाभार्थियों को कृषि मुद्रा ऋण योजना के अंतर्गत ₹171 करोड़ का वितरण किया गया है। साथ ही, आंगनवाड़ी कर्मियों के लिए सेविका सुविधा नामक एक विशेष ऋण योजना भी प्रारंभ की गई है।

विस्तार और ग्राहक अनुभव में सुधार

बैंक ने अपनी पहुँच का विस्तार करते हुए वर्ष 2025-26 के दौरान 13 नई शाखाएँ खोलीं। इसके अतिरिक्त, 100 से अधिक शाखाओं का आधुनिकीकरण एवं फेसलिफ्टिंग कर उन्हें अधिक ग्राहक-अनुकूल एवं आधुनिक स्वरूप प्रदान किया गया है।

राज्य एवं राष्ट्रीय स्तर पर सम्मान

बैंक के उत्कृष्ट कार्यों को राज्य एवं राष्ट्रीय स्तर पर सराहा गया है। बैंक ने PMFME योजना में प्रथम स्थान, गुरुजी क्रेडिट कार्ड योजना में तृतीय स्थान प्राप्त किया है। साथ ही, स्वयं सहायता समूह बैंक लिंकेज के लिए राष्ट्रीय पुरस्कार तथा PMEGP के अंतर्गत राज्य का सर्वश्रेष्ठ प्रदर्शन करने वाले बैंक का सम्मान भी प्राप्त हुआ।

आभार

ये सभी उपलब्धियाँ हमारे ग्राहकों एवं हितधारकों के सहयोग, नियामक संस्थाओं के दिशा-निर्देशों तथा बैंक के समर्पित कर्मचारियों के सामूहिक प्रयासों का परिणाम हैं। मैं भारत सरकार, झारखण्ड सरकार, भारतीय स्टेट बैंक, भारतीय रिज़र्व बैंक तथा नाबार्ड के प्रति उनके सतत मार्गदर्शन एवं सहयोग के लिए हार्दिक आभार व्यक्त करता हूँ। साथ ही, झारखण्ड ग्रामीण बैंक परिवार के सभी निष्ठावान कर्मियों को उनके परिश्रम एवं समर्पण के लिए साधुवाद देता हूँ।

मुझे पूर्ण विश्वास है कि हम सभी के संयुक्त प्रयासों से झारखण्ड ग्रामीण बैंक भविष्य में भी समावेशी विकास, सतत प्रगति एवं उत्कृष्ट बैंकिंग सेवाओं के नए कीर्तिमान स्थापित करता रहेगा।

मदन मोहन बरियार
अध्यक्ष
झारखण्ड ग्रामीण बैंक

beneficiaries under PMJJBY, 1,82,904 under PMSBY, and 1,34,252 under APY. We are particularly proud to have maintained our position as the leading bank in the country in terms of average APY enrolments per branch.

Empowering Rural Communities and Women

Empowering rural communities, especially women, continued to be at the heart of our mission. Through the “Udyami Didi” initiative, 2,302 women SHG members were transformed into micro-entrepreneurs. Under the “Maiya Samman Yojana,” the Bank disbursed ₹171 Crore to more than 16,000 beneficiaries. We also introduced a dedicated loan scheme named Sevika Suvidha for Anganwadi personnel to support their socio-economic advancement.

Expanding Reach and Enhancing Customer Experience

In line with our expansion strategy, the Bank opened 13 new branches during the year, strengthening our presence across the State. Simultaneously, more than 100 branches underwent modern facelifting to enhance customer convenience and improve the overall banking experience.

Recognition and Achievements

The Bank's efforts received recognition at both State and National levels. We secured the 1st position under PMFME, 3rd position under the Guruji Credit Card Scheme, received a National Award for SHG Bank Linkage, and were recognized as the Best Performing Bank under PMEGP in Jharkhand.

Acknowledgements

These accomplishments are the result of the collective efforts of our customers, stakeholders, regulators, and employees. I express my sincere gratitude to the Government of India, Government of Jharkhand, SBI, RBI, and NABARD for their continued guidance and support. I also place on record my appreciation for the unwavering dedication, professionalism, and commitment displayed by Team JGB.

Together, we shall continue our journey towards inclusive growth, sustainable development, and excellence in banking.

Madan Mohan Bariar
Chairman
Jharkhand Gramin Bank

निदेशक मंडल / Board of Directors



श्री मदन मोहन बरियार
अध्यक्ष, झारखण्ड ग्रामीण बैंक
Shri Madan Mohan Bariar
Chairman, Jharkhand Gramin Bank



श्री प्रवीण अवस्थी
उप महाप्रबंधक, भारतीय स्टेट बैंक, कॉर्पोरेट केन्द्र, मुम्बई
Shri Praveen Awasthi
DGM, SBI, Corporate Centre Mumbai



श्री शुभेन्दु नारायण दास
उप महाप्रबंधक, भारतीय स्टेट बैंक, स्थानीय प्रधान कार्यालय, पटना
Shri Suvendu Narayan Das
DGM, SBI, LHO, Patna



श्री बसंत पॉल मिंज
सहायक महाप्रबंधक, आर.बी.आई., राँची
Sri Basant Paul Minz
AGM, RBI, Ranchi



श्री गौरव कुमार
उप-महाप्रबंधक, नाबार्ड, राँची
Shri Gaurav Kumar
DGM, NABARD, Ranchi



श्रीमती संध्या गुप्ता
अपर सचिव, वित्त विभाग, झारखण्ड सरकार
Smt Sandhya Gupta
Special Secretary, GOJ



श्री अजय कुमार मिश्रा
निदेशक, वित्तिय सेवा विभाग, भारत सरकार
Shri Ajay Kumar Mishra
Director, Dept. of Financial Services,
GOI



श्री प्रेम मिश्र
नामित निदेशक, भारत सरकार
Shri Prem Mittal
Nominee Director, GOI



डॉ. राजश्री जयंती
नामित निदेशक, भारत सरकार
Dr. Rajshree Jayanty
Nominee Director, GOI

बैंक की प्रशासनिक व्यवस्था Administrative Setup of the Bank



श्री मदन मोहन बरियार
अध्यक्ष, झारखण्ड ग्रामीण बैंक
Shri Madan Mohan Bariar
Chairman, Jharkhand Gramin Bank



श्री जसबीर सिंह
महाप्रबंधक, सतर्कता
Shri Jasbir Singh
General Manager, Vigilance



श्री सुशान्त कुमार पाणि
महाप्रबंधक, प्रशासन
Shri Sushanta Kumar Pani
General Manager, Administration



श्री राजकुमार गुप्ता
महाप्रबंधक, व्यवसाय
Shri Rajkumar Gupta
General Manager, Business



श्री रूपेश कुमार
महाप्रबंधक, आईटी, एफआई एवं डिपॉजिट
Shri Rupesh Kumar
General Manager, IT, FI & Deposit



श्री रविन्द्र कुमार सिन्हा
सहायक महाप्रबंधक, प्रशासन
Shri Rabindra Kumar Sinha
Asst General Manager,
Administration



श्री संजय कुमार
सहायक महाप्रबंधक, व्यवसाय
Shri Sanjay Kumar
Asst General Manager, Business



श्री मनोज कुमार ठाकुर
प्रमुख-आंतरिक अंकेक्षण विभाग
Shri Manoj Kumar Thakur
Head-Internal Audit Department

क्षेत्रीय प्रबंधक एवं क्षेत्रीय कार्यालय Regional Manager & Regional Office



Shri Mukesh Kr. Verma(AGM)
Ranchi Region

1st Floor, R.S. Square NH-33,
Dumardaga, Near Tirupati Petrol
Pump, Booty More,
Ranchi-835217 (Jh.)



Shri Srikant Katare
Singhbhum Region

Ward No. - 10, Archana Tower,
2nd Floor, Dimna Road,
Jamshedpur - 831012 (Jh.)



Shri Kamal Kishor
Gumla Region

Jaspur Road,
Baraik Mohalla
Gumla - 835207 (Jh.)



Shri Arun Kumar
Palamu Region

Church Road, Daltonganj
Daltonganj-822101 (Jh.)



Shri Bhola Dani
Hazaribagh Region

Guru Babban Complex,
Shiv Mandir Chowk, (Korra)
Hazaribagh - 825301 (Jh.)



Shri Manish Kanojia
Giridih Region

Powerhouse Chowk,
Giridih - 815301 (Jh.)



Shri Rupesh Kumar
Deoghar Region

Nand Ganga Bhawan
Caster Town, P.S. Lal Mishra
Road Deoghar - 814112 (Jh.)



Shri Ashish Kumar
Godda Region

Guljarbagh, Godda
Godda - 814133 (Jh.)

प्रधान कार्यालय के वरिष्ठ अधिकारीगण Senior Officials of Head Office



श्री रामचरण प्रसाद रजक
मुख्य प्रबन्धक, SARB
Shri Ramcharan Prasad Rajak
Chief Manager, SARB



श्री राकेश कुमार झा
मुख्य अनुपालन अधिकारी
Shri Rakesh Kumar Jha
Chief Compliance Officer



श्री कुमार अभिनव
अध्यक्ष के कार्यकारी सचिव
Shri Kumar Abhinav
Executive Secretary to Chairman



श्री अनील कुमार गुप्ता
विभागाध्यक्ष, ऋण विभाग
Shri Anil Kumar Gupta
HOD, Credit Department



श्री कुमार अभिषेक
विभागाध्यक्ष, सतर्कता विभाग
Shri Kumar Abhishek
HOD, Vigilance Department



श्री राजीव राज राणा
विभागाध्यक्ष, सी वी ई एवं वित्तीय समावेशन विभाग
Shri Rajiv Raj Rana
HOD, CVE & Financial Inclusion Department



श्री राहुल रोशन
विभागाध्यक्ष, अनुपालन विभाग
Shri Rahul Roshan
HOD, Compliance Department



श्री राजा कुमार झा
विभागाध्यक्ष, सूचना प्रौद्योगिकी विभाग
Shri Raja Kumar Jha
HOD, Information Technology Department



श्री अभिषेक कुमार
विभागाध्यक्ष, योजना, निवेश एवं कराधान विभाग
Shri Abhishek Kumar
HOD, Planning, Investment & Taxation Department



श्री मनोज कुमार चौधरी
विभागाध्यक्ष, लेखा विभाग
Shri Manoj Kumar Choudhary
HOD, Accounts Department



श्री नितेश कुमार
विभागाध्यक्ष, विधि विभाग
Shri Nitesh Kumar
HOD, Law Department



मो. अज़िमुल हक
विभागाध्यक्ष, एन पी ए प्रबंधन विभाग
Md. Azimul Haque
HOD, NPA Management Department



श्री अमित कुमार
विभागाध्यक्ष, मानव संसाधन विभाग
Shri Amit Kumar
HOD, Human Resource Department



श्री हरिओम रस्तोगी
विभागाध्यक्ष, जोखिम प्रबंधन विभाग
Shri Hariom Rastogi
HOD, Risk Management Department



श्री पंकज कुमार सिन्हा
वरीय प्रबंधक, सूचना प्रौद्योगिकी विभाग
Shri Pankaj Kumar Sinha
Senior Manager, IT Department



श्री अंकित श्रीवास्तव
वरीय प्रबंधक, ऋण विभाग
Shri Ankit Srivastava
Senior Manager, Credit Department



श्री सौरभ कुमार
वरीय प्रबंधक, अंकेक्षण विभाग
Shri Saurabh Kumar
Senior Manager, Audit Department



श्री रविन्द्र कुमार
वरीय प्रबंधक, अंकेक्षण विभाग
Shri Ravindra Kumar
Senior Manager, Audit Department



श्री नंद कुमार झा
वरीय प्रबंधक, अंकेक्षण विभाग
Shri Nand Kumar Jha
Senior Manager, Audit Department

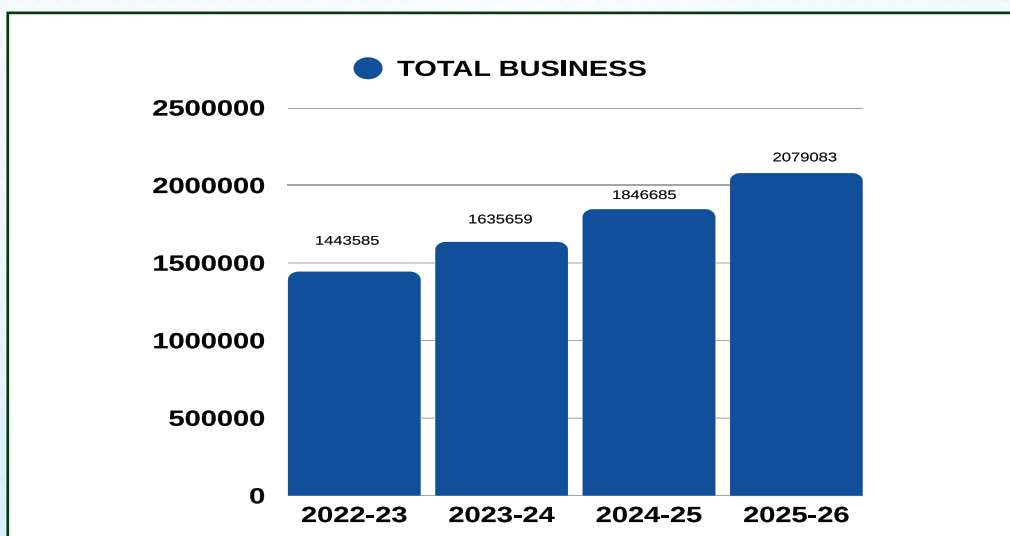
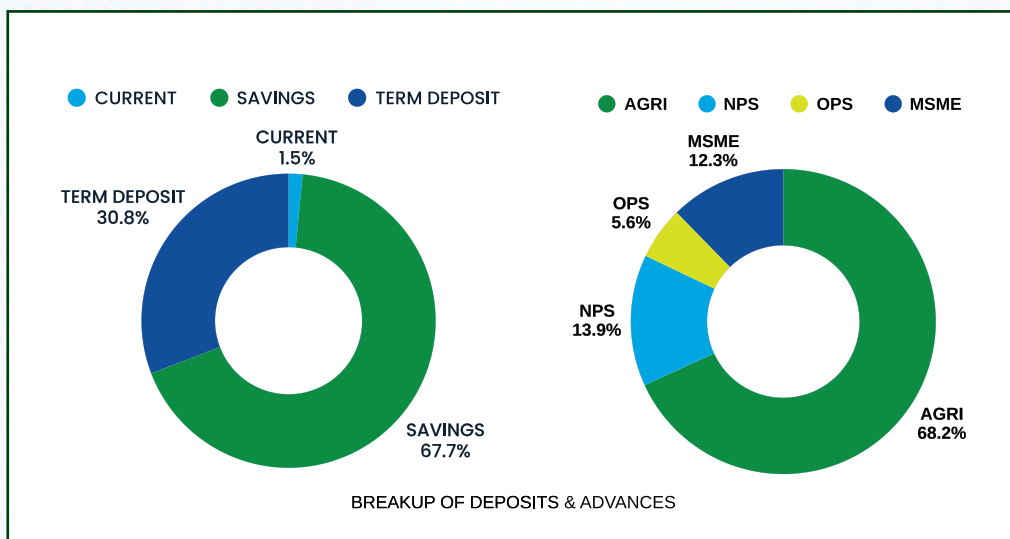
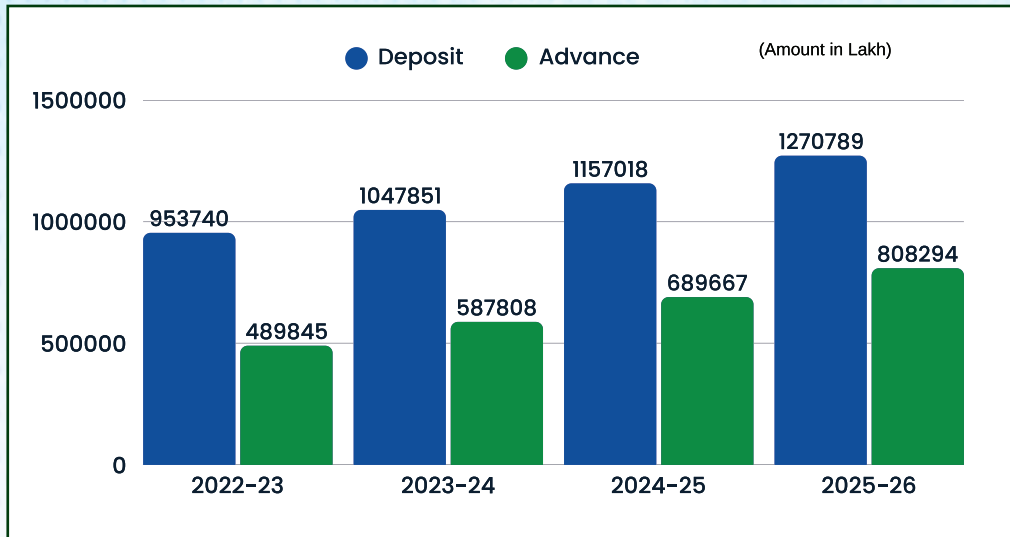
बैंक की उपलब्धि : एक झलक

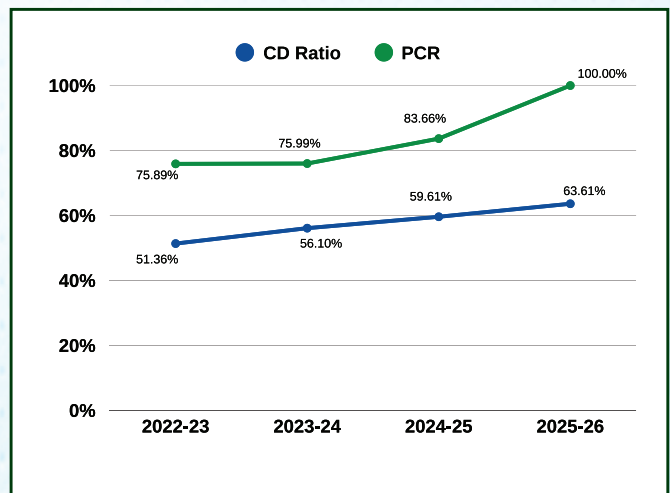
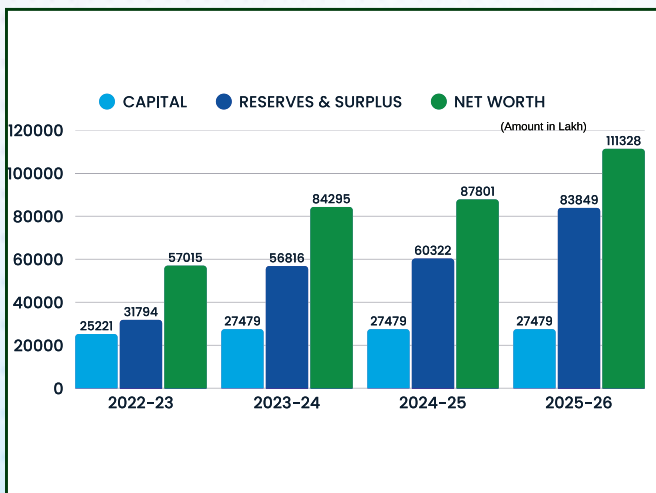
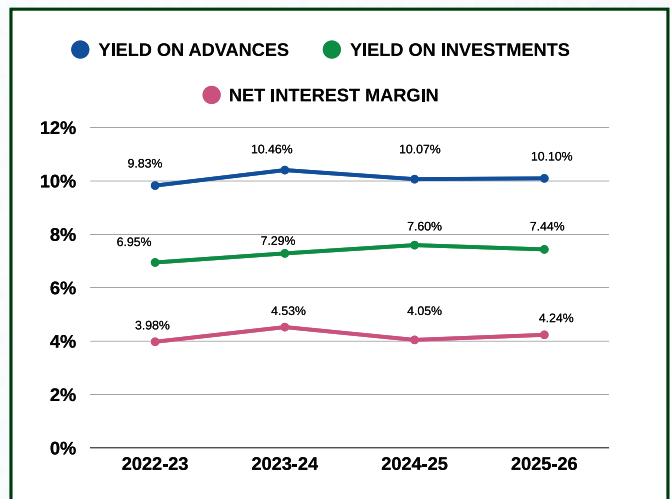
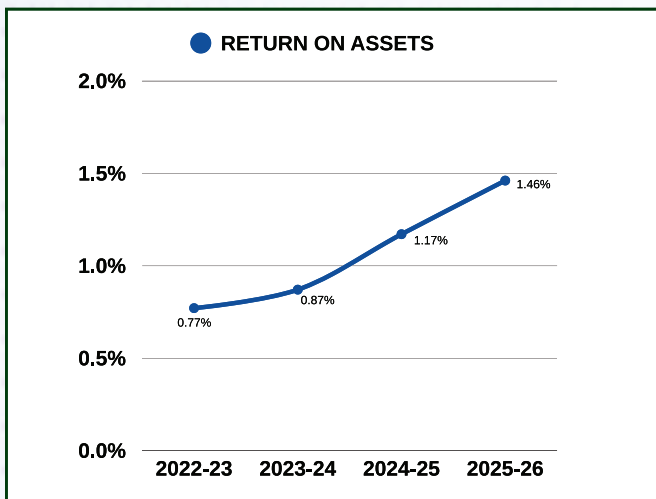
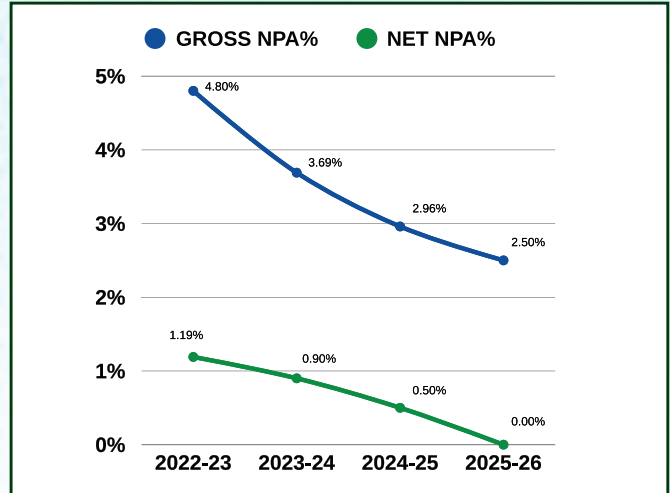
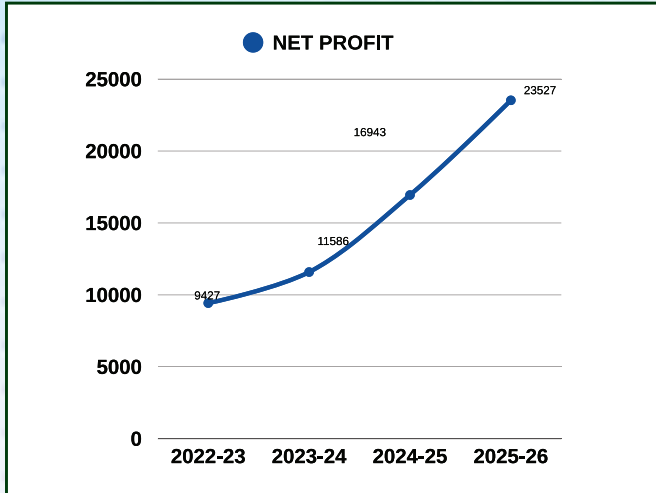
Performance of the Bank : At a Glance

		2024-25	2025-26
A.	Key Performance Indicators		
1.	No. of Districts covered	24	24
2.	No. of Branches	450	463
	a. Rural	361	374
	b. Semi-urban	64	64
	c. Urban	25	25
	d. Metropolitan	0	0
3.	Total Staff (Excluding Sponsor Bank Staff)	1648	1550
	of which Officers.	862	869
4.	Deposits	1157018	1270789
	Growth %	10.42%	9.83%
5.	Borrowing Outstanding	234955	261784
	Growth %	13.36%	11.42%
6.	Gross Loan & Adv. Outstanding	689667	808294
	Growth %	17.33%	17.20%
	of 6 above, loans to Priority Sector	589999	695546
	of 6 above, loans to Non-Priority sector	99668	112748
7.	CD Ratio	59.61%	63.61%
8.	Investment Outstanding	470005	474459
	SLR investment outstanding	453483	458940
	Non SLR investment Outstanding	16522	15519
B.	AVERAGES		
9.	Average Deposits	1056934	1180743
	Growth %	8.49%	11.71%
10.	Average Borrowings	216007	239289
	Growth %	4.06%	10.78%
11.	Average Loans & Advances	632880	746382
	Growth %	18.55%	17.93%
12.	Average Investment	693999	744454
	Growth %	0.11%	7.27%
13.	Average Working Funds	1447200	1612342
	Growth %	8.36%	11.41%
C.	LOANS ISSUED DURING THE YEAR		
14.	Loans issued during the year	442569	525566
	Growth%	(-) 5.92%	18.75%
	of 14 above, loans to Priority Sector	397350	470479
	of 14 above, Loans to Non-Priority Sector	45219	55087
D.	PRODUCTIVITY		
15.	Per Branch	4104	4490
	Per Staff (including office attendants)	1121	1341
E.	RECOVERY PERFORMANCE		
16.	Total		
	Demand	338142	352573
	Recovery	307709	324021
	Overdues	30433	28552
	Recovery % (June Position)	91.00%	91.90%
17.	Farm Sector		
	Demand	244877	227659
	Recovery	224636	215235

		2024-25	2025-26
	Overdues	20241	12424
	Recovery % (June Position)	91.73%	94.54%
18.	Non-Farm Sector		
	Demand	93265	124914
	Recovery	83073	111786
	Overdues	10192	13128
	Recovery % (June Position)	89.07%	89.49%
F.	ASSET CLASSIFICATION (LOANS & ADVANCES)		
19.	a) Standard	669219	788124
	b) Sub-standard	3587	3288
	c) Doubtful	16391	16522
	d) Loss	470	360
	Total	689667	808294
20.	a) Std. Assets % to Gross Loans & Adv. O/S	97.04%	97.50%
	b) Gross NPA	20448	20170
	c) Gross NPA %	2.96%	2.50%
	d) Net NPA	3342	00
	e) Net NPA %	0.50%	00
	f) Provision Coverage Ratio (PCR)	83.66%	100%
G.	PROFITABILITY ANALYSIS		
21.	Interest paid on		
	a) Deposits	41521	46005
	b) Borrowings	15341	15765
22.	Salary	25712	21807
23.	Other Operating Expenses	9657	12915
24.	Provision made during the year		
	a) Against loans & Advances	3300	5020
	b) Other provision	17142	24048
25.	Interest received on		
	a) Loans & Advances	63709	75408
	b) Current Account with SBI & RBI	-	
	c) SLR/Non-SLR investment/TDR with Banks/Other approved securities	51736	54654
	d) Others	-	
26.	Other Income	14171	19024
27.	Profit/Loss	16943	23527
H.	OTHER INFORMATION		
28.	Share capital Deposit Received	-	
29.	DICGC		
	a) Claims Settled-Cumulative	-	
	b) Claims received but pending adjustment	-	
	c) Claim spending with the Corporation	-	
30.	Cumulative Provision		
	a) Against NPA	17107	20170
	b) Against tangible assets, frauds etc	800.00	667.92
31.	Interest Derecognised		
	a) During the year	Nil	Nil
	b) cumulative	Nil	Nil
32.	Loans Written off during the year		
	a) No. of Accounts	3545	2336
	b) Amount	2373	1773
33.	Accumulated Losses	-	

Financial Dashboard





झारखण्ड ग्रामीण बैंक

प्रधान कार्यालय: राँची

झारखण्ड

निदेशक मंडल की रिपोर्ट

क्षेत्रीय ग्रामीण बैंक अधिनियम, 1976 की धारा 20 के अनुसार, निदेशक मंडल 31 मार्च 2026 को समाप्त वर्ष के लिए बैंक की तुलन पत्र एवं लाभ-हानि खाते के साथ सातवीं वार्षिक रिपोर्ट प्रस्तुत करते हुए अत्यंत हर्ष का अनुभव कर रहा है।

1. बैंक का संक्षिप्त विवरण

झारखंड ग्रामीण बैंक की स्थापना 1 अप्रैल 2019 को पूर्ववर्ती वनांचल ग्रामीण बैंक एवं झारखंड ग्रामीण बैंक के समामेलन के फलस्वरूप हुई। यह समामेलन भारत सरकार के वित्त मंत्रालय, वित्तीय सेवा विभाग द्वारा दिनांक 31 जनवरी 2019 को जारी राजपत्र अधिसूचना संख्या 454 के अनुसार प्रभावी किया गया। स्थापना के समय बैंक का नाम झारखंड राज्य ग्रामीण बैंक (JRGB) रखा गया था तथा इसे भारतीय स्टेट बैंक के प्रायोजन में कार्यरत किया गया।

वित्तीय वर्ष 2025-26 के दौरान बैंक की संस्थागत यात्रा में एक महत्वपूर्ण उपलब्धि दर्ज की गई। क्षेत्रीय ग्रामीण बैंक अधिनियम, 1976 की धारा 3 की उपधारा (1) के अंतर्गत प्रदत्त शक्तियों का प्रयोग करते हुए, भारत सरकार ने बैंक का नाम झारखंड राज्य ग्रामीण बैंक (JRGB) से परिवर्तित कर झारखंड ग्रामीण बैंक (JGB) कर दिया है। यह परिवर्तन दिनांक 23 अक्टूबर 2025 की राजपत्र अधिसूचना संख्या का.आ. 4835(अ) / S.O. 4835(E) के माध्यम से अधिसूचित किया गया था, जिसे बाद में दिनांक 28 नवंबर 2025 को जारी शुद्धिपत्र (Corrigendum) द्वारा संशोधित एवं स्पष्ट किया गया।

भारतीय स्टेट बैंक के सतत प्रायोजन एवं मार्गदर्शन में, झारखंड ग्रामीण बैंक वित्तीय समावेशन को सुदृढ़ करने, ग्रामीण समृद्धि को बढ़ावा देने तथा झारखंड राज्य के नागरिकों को सुलभ, प्रौद्योगिकी-संचालित, सुरक्षित एवं ग्राहक-केंद्रित बैंकिंग सेवाएँ उपलब्ध कराने के लिए निरंतर प्रतिबद्ध है।

2. कार्य क्षेत्र एवं शाखा नेटवर्क

झारखंड ग्रामीण बैंक झारखंड के सभी 24 जिलों में 08 क्षेत्रीय कार्यालयों, 462 शाखाओं और 01 सेवा शाखा वाले एक मजबूत नेटवर्क के माध्यम से काम करता है, जो राज्य के हर ब्लॉक में अपनी उपस्थिति सुनिश्चित करता है। इस व्यापक कवरेज के साथ, बैंक को भारतीय स्टेट बैंक और बैंक ऑफ इंडिया के बाद झारखंड में तीसरा सबसे बड़ा बैंकिंग नेटवर्क होने का गौरव प्राप्त है।

JHARKHAND GRAMIN BANK

Head Office : Ranchi

Jharkhand

DIRECTOR'S REPORT

In terms of Section 20 of the Regional Rural Bank Act, 1976, the Board of Directors takes immense pleasure in presenting the 7th Annual Report along with the balance sheet and Profit & Loss Account of the Bank for the year ended 31st March 2026.

1. Bank in Brief

Jharkhand Gramin Bank commenced its operations on April 1, 2019, following the amalgamation of the erstwhile Vananchal Gramin Bank and Jharkhand Gramin Bank. This amalgamation was executed in accordance with Gazette Notification No. 454 issued by the Ministry of Finance, Department of Financial Services, Government of India, dated January 31, 2019. At its inception, the institution was designated as Jharkhand Rajya Gramin Bank (JRGB) under the sponsorship of the State Bank of India.

A significant institutional milestone occurred during this fiscal year. In exercise of the powers conferred by sub-section (1) of section 3 of the Regional Rural Banks Act, 1976, the Central Government officially changed the name of the institution to Jharkhand Gramin Bank (JGB). This statutory change was formalized via Gazette Notification S.O. 4835(E) dated October 23, 2025, and subsequently amended via a government corrigendum on November 28, 2025.

Under the continued guidance of the State Bank of India, Jharkhand Gramin Bank remains dedicated to fostering rural prosperity and delivering robust, tech-driven, and equitable financial services across the state of Jharkhand.

2. Area of Operation & Branch Network

Jharkhand Gramin Bank operates across all 24 districts of Jharkhand through a robust network comprising 08 Regional Offices, 462 branches, and 01 service branch, ensuring presence in every block of the state. With this extensive coverage, the Bank holds the distinction of being the third-largest banking network in Jharkhand, following the State Bank of India and Bank of India.

SL	REGIONAL OFFICE	DISTRICT	METROPOLITAN	URBAN	SEMI URBAN	RURAL	TOTAL BRANCHES
1	RANCHI	RANCHI	-	7	2	29	39
2		KHUNTI	-	-	1	9	9
REGION TOTAL			-	7	3	38	48
3	SINGBHUM	PASCHIMI SINGHBHUM	-	-	3	26	29
4		PURBI SINGHBHUM	-	5	4	24	33
5		SERAIKELA-KHARSAWAN	-	1	-	19	20
REGION TOTAL			-	6	7	69	82
6	GUMLA	GUMLA	-	-	2	17	19
7		LATEHAR	-	-	5	6	11
8		LOHARDAGGA	-	-	1	6	7
9		SIMDEGA	-	-	1	10	11
REGION TOTAL			-	-	9	39	48
10	PALAMU	PALAMAU	-	-	9	36	45
11		GARHWA	-	-	6	22	28
REGION TOTAL			-	-	15	58	73
12	HAZARIBAG	HAZARIBAG	-	2	2	15	19
13		CHATRA	-	-	1	10	11
14		KODERMA	-	-	1	4	4
15		RAMGARH	-	-	2	3	6
REGION TOTAL			-	2	6	32	40
16	GIRIDIH	BOKARO	-	2	4	10	16
17		DHANBAD	-	4	4	5	13
18		GIRIDIH	-	1	-	18	19
REGION TOTAL			-	7	8	33	48
19	DEOGHAR	DEOGHAR	-	3	2	20	25
20		DUMKA	-	-	2	29	31
21		JAMTARA	-	-	3	12	15
REGION TOTAL			-	3	7	61	71
22	GODDA	GODDA	-	-	3	19	22
23		PAKUR	-	-	1	10	11
24		SAHEBGANJ	-	-	5	15	20
REGION TOTAL			-	-	9	44	53
BANK TOTAL			-	25	64	374	463

3. अधिकृत पूँजी

क्षेत्रीय ग्रामीण बैंक (संशोधन अधिनियम) 2015 के संदर्भ में, बैंक की अधिकृत पूँजी 200,00,00,000 इक्विटी शेयर रु.10/- प्रति शेयर की दर से कुल रु. 2000 करोड़ है।

4. पूँजी एवं संचय

31.03.2026 तक, बैंक की प्रदत्त जमा पूँजी रु 274.79 करोड़ है, जो भारत सरकार (50 प्रतिशत) भारतीय स्टेट बैंक (पूर्वतक बैंक) (35 प्रतिशत) और झारखण्ड सरकार (15 प्रतिशत) प्रदत्त है।

3. Authorized Capital

As per the Regional Rural Bank (Amendment) Act, 2015, the authorized capital of the Bank is ₹2,000 crore, consisting of 200,00,00,000 equity shares of ₹10 each.

4. Capital & Reserves

As of 31st March 2026, the Bank's paid-up share capital stood at ₹274.79 crore, contributed by the Government of India (50%), State Bank of India (35%), and the Government of Jharkhand (15%).

		(Amt in Lakh)	
Capital		2024-25	2025-26
1 Tier-I			
a. Paid up Capital		27478.57	27478.57
b. Share Capital Deposit		-	-
c. Statutory Reserves & Surplus		15086.07	19791.41
d. Capital Reserves		1270.73	1270.73
e. Other Reserves		37102.07	55487.99
f. Spl. Reserve u/s 36(1) (Viii) of income Tax act 1961		-	-
g. Surplus in P&L		-	-
Total reserves (b+c+d+e+f+g)		53458.87	76550.13
Total Tier-I Capital		80937.44	104028.70
2 Tier-II			
a. Undisclosed Reserves		-	-
b. Revaluation Reserves		-	-
c. General Provisions & Reserves		1356.93	1356.93
d. Investment fluctuations Reserves/Fund		6863.92	7299.34
e. Tier II Perpetual Bonds		515.25	515.25
Total Tier-II Capital		8736.10	9171.52
Grand Total (Tier I+Tier II)		89673.54	113200.22
Deferred Tax Assets		121.28	121.28
Net Total (Tier I+Tier II)		89552.26	113078.94
3. a. Adjusted value of funded risk assets i.e., balance sheet items		753836.13	864768.33
b. Adjusted value of non-funded risk assets i.e., balance sheet items		7216.19	7216.19
c. a+b		761052.32	871984.52
d. Percentage of Capital (Tier-I+Tier II) to Risk Weighted Assets		11.77%	12.97%

5. जमाराशि

31 मार्च 2026 तक कुल जमाराशि ₹12707.89 करोड़ थी, पिछले वर्ष की तुलना में 9.83% की वृद्धि दर्ज की गई है। CASA जमाराशि कुल जमाराशि का 69.17% है।

5. Deposits

As of 31st March 2026, total deposits stood at ₹12707.89 crore, marking a growth of 9.83% over the previous year. CASA deposits constitute 69.17% of the total deposits.

				(Amt in Lakh)
Type of Deposit		Mar-25	Mar-26	Growth %
Savings Bank		781149	859506	10.03%
Current Deposit		17375	19500	12.23%
Term Deposit		358494	391783	9.29%
Total		1157018	1270789	9.83%
Average Cost of Deposit		3.93%	3.90%	-0.03%
Per Branch Deposit		2571	2745	6.77%
Per employee (Including sub staff) Deposit		702	820	16.81%

6. जमाकर्ता शिक्षा एवं जागरूकता निधि (डीईएएफ)

भारतीय रिजर्व बैंक द्वारा जारी दिशा-निर्देशों के अनुपालन में, बैंक द्वारा जमाकर्ता शिक्षा एवं जागरूकता निधि (डीईएएफ) योजना, 2014 को क्रियान्वित किया गया है। इस योजना के अंतर्गत, जमा खातों में शेष राशि, जिसमें पिछले 10 वर्षों से कोई लेन-देन नहीं हुआ है, को दावा रहित जमा के रूप में वर्गीकृत किया जाता है तथा भारतीय रिजर्व बैंक द्वारा बनाए गए डीईएएफ में स्थानांतरित कर दिया जाता है।

FY 2025-26 तक, कुल ₹18.49 करोड़ डीईएएफ में स्थानांतरित किए गए हैं। कुल स्थानांतरित राशि में से, ₹11.30 करोड़ (ब्याज रहित) के दावे प्राप्त हुए हैं तथा उनका निपटान किया गया है।

पिछले दो वित्तीय वर्षों के दौरान डीईएएफ में स्थानांतरण तथा प्रतिपूर्ति का वर्ष-वार विवरण इस प्रकार है:

(Amt in Lakh)			
Sl. No.	Particulars	2024-25	2025-26
1	Opening Balance of amount transferred to DEAF	172.53	9568.81
2	Add: Amount transferred to DEAF during the year	10456.40	1848.99
3	Less: Amount reimbursed by DEAF against claims	1060.12	1129.98
4	Closing Balance of amount transferred to DEAF	9568.81	10287.82

7. नकदी एवं बैंकों में अवशेष

वर्ष 2025-26 के अंत में धारित नकदी एवं औसत नकदी का विवरण निम्नानुसार रहा। विवरण में धारित औसत नकदी, जमा के प्रतिशत में निम्न रहा।

6. Depositor Education and Awareness Fund (DEA Fund)

In compliance with the guidelines issued by the Reserve Bank of India, the Depositor Education and Awareness Fund (DEA Fund) Scheme, 2014 has been implemented by the Bank. Under this scheme, balances in deposit accounts which have not witnessed any transactions for the past 10 years are classified as unclaimed deposits and are transferred to the DEA Fund maintained by the Reserve Bank of India.

FY 2025-26, a total of ₹18.49 crore have been transferred to the DEAF. Out of the total transferred amount, claims have been received and settled amounting to ₹11.30 crore (excluding interest).

The year-wise details of transfers to and reimbursements from the DEAF during the last two financial years are as follows:

7. Cash and Balances With Bank

The cash held by the Bank at the end of the financial year 2025-26, along with the average cash during the year, is reported below. Details also include average cash as a percentage of average deposits.

(Amt in Lakh)		
Sl. No.	Particulars	As on 31.03.2026
1	Cash in Hand	1555
2	Average Cash in Hand	3338
3	Average cash as % to average deposits	0.29%
4	Balance with RBI	39744
5	Balance with other Bank (CA)	7468

8. पुनर्वित्त

बैंक के कार्यशील कोष को बढ़ाने में पुनर्वित्त की महत्वपूर्ण भूमिका होती है। बैंक मुख्य रूप से नाबार्ड से पुनर्वित्त प्राप्त करता है। 31 मार्च 2026 तक, नाबार्ड पुनर्वित्त का बकाया शेष ₹2500.45 करोड़ था। इसके अतिरिक्त, एनबीसीएफडीसी, एनएसटीएफडीसी, एनएचएफडीसी और एनएसकेएफडीसी सहित अन्य एजेंसियों से ₹24.31 करोड़ का पुनर्वित्त प्राप्त किया गया। 31 मार्च 2026 तक बैंक द्वारा प्राप्त कुल पुनर्वित्त राशि ₹2524.76 करोड़ थी। हमने पुनर्वित्त एजेंसियों को सभी बकाया राशि का समय पर पुनर्भुगतान सुनिश्चित किया है।

9. निवेश

बैंक का कुल निवेश ₹8065.39 करोड़ (अन्य बैंकों में जमा राशि शामिल करते हुए) है जो निम्नानुसार है। कुल जमा के अनुपात में निवेश का प्रतिशत वर्तमान वर्ष में 63.47 प्रतिशत रहा। निवेश से सम्बंधित निर्णय निदेशक मण्डल द्वारा अनुमोदित निवेश नीति के अनुसार बैंक के निवेश समिति द्वारा ली जाती है।

भारतीय रिजर्व बैंक के दिशा निर्देशों के अनुसार, बैंक द्वारा आयोजित निवेश (एस एल आर एवं नॉन-एस एल आर) को "हेल्ड टू मैच्योरिटी", "सेल के लिए उपलब्ध" और "ट्रेडिंग के लिए हेल्ड" श्रेणी के अन्तर्गत वर्गीकृत किया गया है। बाजार के जोखिमों को नियंत्रित करने के लिए, बैंक द्वारा मार्च 2026 तक अपने निवेश पोर्टफोलियो के विरुद्ध कुल ₹3016 लाख का एमटीएम (MTM) प्रावधान रखा गया है।

8. Refinance

Refinance plays a key role in augmenting the Bank's working funds. The Bank mainly avails re-finance from NABARD. As of 31st March 2026, the outstanding balance of NABARD refinance was ₹2500.45 Crore. Additionally, refinance was availed from other agencies, including NBCFDC, NSTFDC, NHFDC, and NSKFDC, to the tune of ₹24.31 Crore. The total refinance availed by the Bank as of 31st March 2026 amounted to ₹2524.76 Crore. We have ensured timely repayment of all the dues to the refinance agencies.

9. Investments

The Bank's total investments stood at ₹8065.39 Crore (including deposits with other banks), representing 63.47% of total deposits. Investment-related decisions are made by the Investment Committee in accordance with the Bank's board-approved Investment Policy.

Investments held by Bank in SLR and Non-SLR are classified under the "Held to Maturity," "Available for Sale," and "Held for Trading" categories as per RBI guidelines. To mitigate market risks, the Bank maintained a total MTM provision of ₹3016 Lakh against its investment portfolio as of March 2026.

(Amt in Lakh)				
Sl. No.	Particulars	Total Amt.	SLR	Non-SLR
1	In Term deposit A/c	332080	0	332080
2	Other Investment			
	a. In Govt. Securities	458940	458940	0
	b. In other Securities	15519	0	15519
	Total	806539	458940	347599

10. गैर-निष्पादित निवेश के विरुद्ध प्रावधान

मौजूदा दिशानिर्देशों के अनुसार, बैंक ने गैर-निष्पादित निवेश के विरुद्ध ₹2.69 लाख का 100% प्रावधान किया है।

10. Provision Against NPI

As per the extant guidelines, the Bank has made a 100% provision of ₹2.69 lakh against Non-Performing Investments (NPI).

11. ऋण और अग्रिम

31 मार्च 2026 तक बैंक के ऋण और अग्रिम का क्षेत्रवार वर्गीकरण इस प्रकार है:

11. Loans And Advances

Sectoral distribution of the Bank's loans and advances, as of 31st March 2026, is as follows:

(Amt in Lakh)					
LOANS & ADVANCES		31.03.2025		31.03.2026	
Sl. No.	Priority Sector	A/C	Amt.	A/C	Amt.
1	Agriculture & Allied activities	474862	474232	487126	550713
2	MSME	32095	78787	33169	99560
3	Other Priority Sector	8047	36981	6229	45273
	Total Priority sector	515004	589999	526524	695546
	Total Non-Priority sector	22503	99668	25525	112748
	Grand Total	537507	689667	552049	808294
	out of which (under Priority sector)				
	Small Road Transport operators	2204	4788	2252	5607
	Housing Loan	2279	23086	3010	38124
	Education Loan	433	1349	673	2561

12. वार्षिक ऋण योजना के तहत प्रदर्शन

बैंक ने वित्त वर्ष 2025-26 के लिए वार्षिक ऋण योजना के तहत निर्धारित लक्ष्य का 70.50% हासिल किया।

12. Performance Under Annual Credit Plan

The Bank achieved 70.50% of the target set under the Annual Credit Plan for FY 2025-26.

13. एनआरएलएम/पीएमएफएमई के तहत प्रदर्शन

वित्तीय वर्ष के दौरान, बैंक ने एनआरएलएम के तहत 3448 स्वयं सहायता समूहों (एसएचजी) को ₹384.31 करोड़ की नई क्रेडिट लिंकेज प्रदान की। 95679 एसएचजी आज की तिथि तक, संचित क्रेडिट लिंकेज की गई है, जिसमें कुल ₹2516.12 करोड़ का वितरण किया गया है।

13. Performance Under NRLM/PMFME

During the financial year, the Bank achieved fresh credit linkage to 3448 Self Help Groups (SHGs) amounting to ₹384.31 crore under NRLM. As on date, the cumulative credit linkage stands at 95679 SHGs, with a total disbursement of ₹2516.12 crore.

वित्तीय वर्ष 2025-26 के दौरान बैंक द्वारा PMFME योजना के अंतर्गत 631 ऋण स्वीकृत एवं वितरित किए गए। इस उल्लेखनीय उपलब्धि के साथ बैंक ने राज्य के सभी बैंकों में प्रथम स्थान प्राप्त किया, जो सूक्ष्म खाद्य प्रसंस्करण उद्यमों के विकास एवं वित्तीय समावेशन के प्रति बैंक की प्रतिबद्धता को दर्शाता है।”

“During the financial year 2025-26, the Bank sanctioned and disbursed 631 loans under the PMFME Scheme, achieving the highest performance among all banks in the State and securing the first position. This accomplishment reflects the Bank's strong commitment to promoting micro food processing enterprises and fostering inclusive economic growth.”

14. नए ऋण उत्पाद

सेविका सुविधा व्यक्तिगत ऋण योजना के अंतर्गत बैंक द्वारा आंगनवाड़ी सेविकाओं एवं सहायिकाओं को वित्तीय सहायता प्रदान की जा रही है। यह एक ऐसा वर्ग है जो पूर्व में सरकारी उपक्रम बैंकों की ऋण सुविधाओं से काफी हद तक वंचित था। इस योजना का उद्देश्य उनकी व्यक्तिगत वित्तीय आवश्यकताओं की पूर्ति करना, उन्हें आर्थिक रूप से सशक्त बनाना तथा उनके जीवन स्तर में सुधार लाना है। अब तक इस योजना के अंतर्गत 160 महिला लाभार्थियों को वित्तपोषित किया जा चुका है तथा कुल ₹1.75 करोड़ का ऋण वितरित किया गया है। यह पहल महिलाओं के सामाजिक एवं आर्थिक सशक्तिकरण की दिशा में बैंक की प्रतिबद्धता को दर्शाती है।

15. परिसंपत्ति वर्गीकरण एवं प्रावधान

भारतीय रिजर्व बैंक के निर्देशानुसार बैंक ने परिसंपत्ति का वर्गीकरण एवं प्रावधान सम्बन्धी मानदंडों के अनुरूप दिनांक 31.03.2026 के आधार पर निम्नलिखित श्रेणी में परिसंपत्ति को वर्गीकृत एवं प्रावधान किया गया।

As on 31.03.2026 (Amt. in Lakh)		
	Amt. O/S	Provision
Standard Assets	788124	2255
Sub Standard Assets	3288	3288
Doubtful Assets	16522	16522
Loss Assets	360	360
Additional Provision	-	-
TOTAL	808294	22425

16. एनपीए प्रबंधन

बैंक की गैर-निष्पादित परिसंपत्तियाँ (एनपीए) 31 मार्च 2025 के ₹204.48 करोड़ के स्तर से ₹2.78 करोड़ घटकर 31 मार्च 2026 को ₹201.70 करोड़ हो गई। सकल एनपीए अनुपात 46 आधार अंकों की कमी के साथ 2.96% से 2.50% हो गया। शुद्ध अग्रिमों के प्रतिशत के रूप में शुद्ध एनपीए 0.50% से घटकर 0.00% हो गया। शुद्ध एनपीए ₹33.42 करोड़ से घटकर ₹0 करोड़ हो गया। सभी खंडों में अनुत्पादक परिसंपत्ति में कमी दर्ज की गई है।

14. New Loan Products

Under the Sevika Suvidha Personal Loan Scheme, our bank has extended financial support to Anganwadi Sevikas and Sahayikas—a segment previously untouched by government undertaking banks. This initiative is designed to meet their personal credit needs, empower them to fulfil essential requirements, and uplift their overall standard of living. So far, 160 women have been financed under the scheme with a total loan amount of ₹1.75 crore.

15. Asset Classification And Provisioning

The Bank has classified its assets in compliance with RBI guidelines, and as of 31st March 2026, following provisions were made in different categories.

16. NPA Management

The Bank's Non-Performing Assets (NPA) decreased by ₹2.78 crore, from ₹204.48 crore as of 31st March 2025 to ₹201.70 crore as of 31st March 2026. The gross NPA ratio decreased by 46 basis points, from 2.96% to 2.50%. Net NPAs as a percentage of net advances decreased from 0.50% to 0.00%. In absolute terms, net NPAs decreased from ₹33.42 crore to ₹0 crore. The reduction in GNPA was observed across all segments.

		(Amt in Lakh)
	2024-25	2025-26
NPA at the beginning of the year	21688	20448
Recovery against NPA	10794	6358
Addition	9554	6080
NPA at the end of the year	20448	20170
Net NPA	3342	00
Net NPA %	0.50%	00

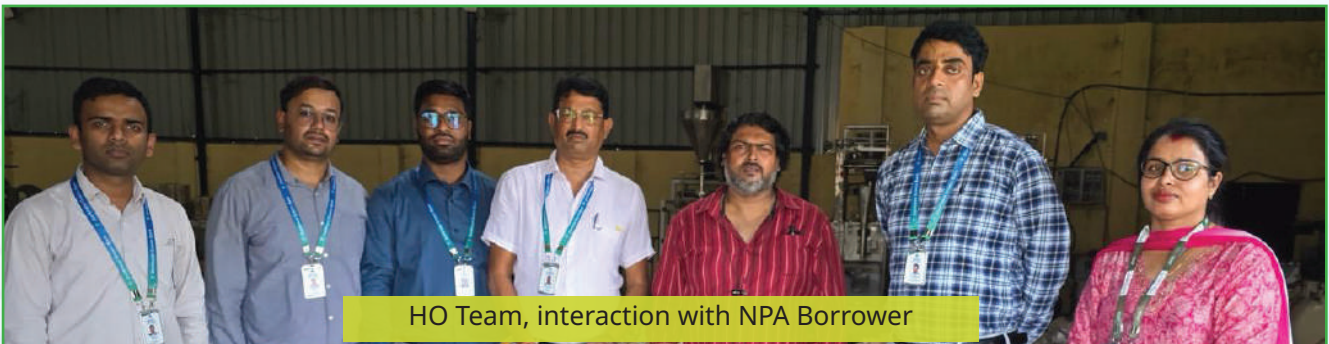
कानूनी संसाधनों के माध्यम से एनपीए में कमी (वित्त वर्ष 2025-26)

परिसम्पति गुणवत्ता को सुदृढ़ करने एवं वसूली में सुधार हेतु, बैंक ने वित्त वर्ष 2025-26 के दौरान विभिन्न कानूनी उपायों के माध्यम से सतत प्रयास जारी रखे। सारफ़ेसी अधिनियम, प्रमाण पत्र वाद, एवं समझौता निपटान के अंतर्गत वसूली की गई। वसूली का विवरण निम्नानुसार है:

NPA Reduction Through Legal Recourse (FY 2025-26)

To strengthen asset quality and improve recovery, the Bank continued its efforts through various legal measures. During the financial year 2025-26, recoveries were effected under the SARFAESI Act, Certificate Cases, and Compromise Settlements. Details of Recoveries made are mentioned here under

		(Amt in Lakh)
Particulars	Achievement (A/c)	Achievement (Amount)
SARFAESI	18	199.97
DRT	03	101.89
Certificate Case	298	169.51
Compromise Settlement	232	241.35
Total	551	712.72



17. व्यवसाय समीक्षा

बैंक का व्यवसाय 31 मार्च 2025 के ₹18466.85 करोड़ से बढ़कर 31 मार्च 2026 को ₹20790.83 करोड़ हो गया है, जो ₹2323.98 करोड़ यानी 12.58% की वृद्धि दर्शाता है।

18. लाभ विश्लेषण

बैंक ने 31 मार्च 2026 को ₹235.27 करोड़ का शुद्ध लाभ दर्ज किया है, जबकि पिछले वर्ष यह ₹169.43 करोड़ था।

19. अर्जित आय

पिछले वर्ष की तुलना में वित्त वर्ष 2025-26 के दौरान अर्जित आय का विवरण इस प्रकार है:

		(Amt in Lakh)
	2024-25	2025-26
1. Interest Income from advances	63709	75408
2. Interest on investment (Including Bank Balance)	51736	54654
3. Income from non-fund business	14171	19024
Total	129616	149086

20. ब्याज और अन्य व्यय

वित्त वर्ष 2025-26 के दौरान पिछले वर्ष की तुलना में विभिन्न उद्देश्यों के लिए भुगतान किया गया ब्याज इस प्रकार है:

		(Amt in Lakh)
	2024-25	2025-26
1. Interest on Deposits	41521	46005
2. Interest on Borrowings	15341	15764
3. Other Expenses	35369	34722
Total	92231	96491

21. स्थानांतरण मूल्य तंत्र (ट्रांसफर प्राइस मैकेनिज्म)

शाखाओं के जमा पर प्रधान कार्यालय द्वारा देय ब्याज तथा शाखाओं के अग्रिमों पर प्रधान कार्यालय द्वारा प्राप्त ब्याज का विवरण निम्नलिखित है।

	(Amt. in Lakh)
Items	
Interest paid to Branches	63555.03
Interest received from branches	1999.85

17. Business Review

The Bank's business has grown from ₹18466.85 crore as of 31st March 2025 to ₹20790.83 crore as of 31st March 2026, registering a growth of ₹2323.98 crore i.e., 12.58%.

18. Profit Analysis

The Bank has registered a net profit of ₹235.27 crore as of 31st March 2026, compared to ₹169.43 crore for the previous year.

19. Income Earned

Details of income earned during FY 2025-26 compared to Previous year are as follows:

20. Interest and Other Expenditure

Interest paid for various purposes during FY 2025-26 compared to the previous year are as follows:

21. Transfer Price Mechanism

The Bank has adopted a Transfer Price mechanism. Details of interest paid by the Head Office to branches on deposits and interest received from branches on advances are as follows:

22. प्राथमिकता क्षेत्र ऋण प्रमाणपत्र (PSLC)

पीएसएलसी (Priority Sector Lending Certificates) के सौदे बैंक के पास उपलब्ध प्राथमिकता क्षेत्र ऋण (Priority Sector Lending) अधिशेष तथा प्राथमिकता क्षेत्र के उप-क्षेत्रों में निर्धारित लक्ष्यों से अधिक उपलब्ध अधिशेष पर निर्भर करते हैं। ये लक्ष्य भारतीय रिज़र्व बैंक द्वारा 'Dealing in Priority Sector Lending Certificates (PSLC)' संबंधी दिशा-निर्देशों के तहत, परिपत्र संख्या RBI/2015-16/366 FIDD.CO.Plan. BC.23/04.09.01/2015-16 दिनांक 07 अप्रैल 2016 तथा मास्टर डायरेक्शन – Priority Sector Lending (PSL) – Target and Classification, 2025 (24 मार्च 2025 तक अद्यतन) में निर्धारित किए गए हैं। सभी ट्रेड किए गए PSLC 31 मार्च तक समाप्त हो जाएंगे और रिपोर्टिंग तिथि (31 मार्च) के बाद वैध नहीं होंगे, चाहे वे पहली बार जिस भी तारीख को बेचे गए हों।

“प्राथमिकता क्षेत्र ऋण प्रमाणपत्र” में व्यापार पर हमारी ऋण नीति के अनुसार, हमने वित्तीय वर्ष 2025-26 के दौरान प्राथमिकता क्षेत्र के तहत छोटे और सीमांत किसानों के कृषि ऋणों के अधिशेष को ₹4550.00 करोड़ तक बेचा है और ₹2000.00 करोड़ की PSLC जनरल खरीदी है। हमारे बैंक ने इस वित्तीय वर्ष 2025-26 में ₹111.15 करोड़ की पर्याप्त आय अर्जित की है। PSLC के तहत व्यापार करते समय हमारे बैंक ने RBI के दिशानिर्देशों के अनुसार प्राथमिकता क्षेत्र के साथ-साथ सभी उप-क्षेत्रों में न्यूनतम वैधानिक आवश्यकता को बनाए रखा है।

23. M.O.U के अंतर्गत उपलब्धियाँ

वर्ष 2025-26 के लिए M.O.U. के अंतर्गत बैंक की उपलब्धियाँ इस प्रकार हैं:

22. Priority Sector Lending Certificates (PSLC)

PSLC deals depend upon the availability of priority sector surplus and priority sector sub sector surplus over and above the target defined under the Reserve Bank of India guidelines on “Dealing in priority sector lending certificate (PSLC) issued vide circular number RBI/2015-16/366 FIDD.CO.Plan.BC.23/04.09.01/2015-16 dated April 07, 2016 and the Master Direction- Priority Sector Lending(PSL) -Target and Classification, 2025 updated as an March 24 2025. All traded PSLCs will expire by March 31st and will not be valid beyond the reporting date (March 31st), irrespective of the date it was first sold.

As per our Credit Policy on trading in “Priority Sector Lending Certificates”, we have sold surplus of Small & Marginal farmers Agri lendings under Priority Sector to the tune of ₹4550.00 Crore and purchased PSLC General to the tune of ₹2000.00 Crore during Financial Year 2025-26. Our Bank has earned substantial income of 111.15 Crore in this Financial Year 2025-26. While trading under PSLC our Bank has maintained Minimum Statutory requirement in Priority sector as well as in all sub-sectors as per RBI Guidelines.

23. Achievements Under MoU

The Bank's achievements under the MOU commitments for the year 2025-26 are as follows:

PARAMETER	UNIT	Mar-25	MoU target for FY 2025-26	target level for FY 2025-26	Position as on 31.03.2026	Achievment % as on 31.03.2026
DEPOSITS	AMT	11570.18	1157.00	12727.18	12707.89	99.85%
CASA %	(%)	69.02%	Maintain > 67%		69.17%	103.24%
TOTAL ADVANCES	AMT	6896.67	1241.00	8137.67	8082.94	99.33%
AGRICULTURE & ALLIED ACTIVITIES ADVANCES	AMT	4742.32	852.00	5594.32	5507.13	98.44%
MSME ADVANCES	AMT	787.87	157.00	944.87	995.6	105.37%
RETAIL ADVANCES	AMT	1366.48	232.00	1598.48	1580.21	98.86%
HOUSING LOANS (OTHER THAN GSS)	AMT	552.93	83.00	635.93	680.26	106.97%

PARAMETER	UNIT	Mar-25	MoU target for FY 2025-26	target level for FY 2025-26	Position as on 31.03.2026	Achievment % as on 31.03.2026
PRIORITY SECTOR LENDING	(%)	99.20%	Minimum	75% of total advances	100.20%	133.60%
GROSS NPA	(%)	2.96%		Below 2.5%	2.50%	100%
NET PROFIT / LOSS (AFTER TAX)	AMT	169.43		200.00	235.27	117.64%
AUCA (RECOVERY Excluding Fraud)	AMT	6.01		6.40	6.71	104.84%
OTHER INCOME	AMT	141.71		155.00	190.24	122.74%
EXPENSES RATIO	(%)	48.61%		Below 45%	52.36%	116.36%
COST OF DEPOSIT	(%)	3.93%		Below 3.8%	3.90%	102.63%
YIELD ON ADVANCES	(%)	10.07%		Above 9.65%	10.10%	104.66%
NET INTEREST MARGIN	(%)	4.05%		Above 4.6%	4.24%	92.17%
ROA	(%)	1.17%		Above 1.35%	1.46%	108.15%
ROE	(%)	19.30%		Above 20.7%	21.13%	102.08%
PROVISION COVERAGE RATIO	(%)	83.66%		Above 70%	100%	142.86%
CD RATIO	(%)	59.61%		Above 64%	63.61%	99.39%
BUSINESS PER EMPLOYEE	AMT	11.21%		12.10	13.41	110.83%
REGULAR SB/ CA OPENING (BY BRANCH ONLY)	(No.)	105315		230000	100694	43.78%
V-KYC(%) OF NEWLY OPENED ACCOUNTS	(No.)	10.09%		10%	32.82%	328.20%
MOBILE BANKING REGISTRATION	(No.)	51660		56800	76708	135.05%

24. प्रमुख वित्तीय अनुपात

औसत कार्यशील निधि के अनुसार, 31 मार्च 2026 तक बैंक के प्रमुख वित्तीय अनुपात प्रस्तुत किए गए हैं।

24. Key Financial Ratios

As per the average working fund, the key financial ratios of the Bank as on 31st March 2026 are presented in the annexure section.

JHARKHAND GRAMIN BANK		
FINANCIAL RATIOS AS ON 31.03.2026		
	2025	2026
Total Average Working Fund in"000"	144720011	161234246
Cost of Deposit	3.93%	3.90%
Cost of Borrowings	7.10%	6.59%
Cost of funds	3.93%	3.83%
Yield on Advances	10.07%	10.10%
Yield on Investment	7.60%	7.44%
Other income as to working fund	0.98%	1.18%

JHARKHAND GRAMIN BANK			
FINANCIAL RATIOS AS ON 31.03.2026			
Return on Asset		1.17%	1.46%
Net Interest Margin		4.05%	4.24%
Cost of Management		2.44%	2.15%
Risk cost (Provisions)		1.41%	1.12%

25. क्रॉस सेल व्यवसाय

जीवन बीमा: बैंक ने वित्त वर्ष 2025-26 के दौरान वार्षिक लक्ष्य ₹47 करोड़ के मुकाबले ₹47.97 करोड़ का व्यवसाय किया, जो कि पिछले वित्त वर्ष की तुलना में ₹6.08 करोड़ की वृद्धि दर्शाता है।

साधारण बीमा: बैंक ने वित्त वर्ष 2025-26 के दौरान वार्षिक लक्ष्य ₹46.09 करोड़ के मुकाबले ₹44.50 करोड़ का व्यवसाय किया, जिससे पिछले वित्त वर्ष की तुलना में ₹9.21 करोड़ की वृद्धि दर्ज की गई।

म्यूचुअल फंड: दिनांक 31.03.2026 को हमारा कुल नेट एयूएम (Net AUM) ₹277.80 करोड़ रहा।

26. सामाजिक सुरक्षा योजनाओं के तहत प्रदर्शन

वित्त वर्ष 2025-26 के दौरान भारत सरकार की सामाजिक सुरक्षा योजनाओं में बैंक का प्रदर्शन इस प्रकार है:

25. Cross Sell Business

Life Insurance: Bank achieved ₹47.97 crore against an Annual target of ₹47 crore during FY 2025-26, registering a growth of ₹6.08 crore compare to last financial year.

General Insurance: Bank achieved ₹44.50 crore against an Annual target of ₹46.09 crore during FY 2025-26, registering a growth of ₹9.21 crore compare to last financial year.

Mutual Fund: The Net AUM (Assets Under Management) as on 31st March 2026 stood at ₹277.80 Crore.

26. Performance Under Government Social Security Schemes

The Bank's performance in the Government of India's social security schemes during FY 2025-26 is as follows:

Social Security Schemes	SLBC Target for (2025-26)	Achievement during FY (2025-26)	Achievement % FY (2025-26)
APY	45000	134252	298.34%
PMJJBY	257400	128327	49.86%
PMSBY	468000	182904	39.08%

Social Security Schemes	MOU Target for (2025-26)	Achievement during FY (2025-26)	Achievement % FY (2025-26)
APY	134252	45000	298.34%
PMJJBY	128327	122000	105.19%
PMSBY	182904	173000	105.72%
PMJDY	107546	85000	126.52%

हमारी शाखाओं में आधार नामांकन सह अद्यतन केंद्र

भारत सरकार के इलेक्ट्रॉनिकी एवं सूचना प्रौद्योगिकी मंत्रालय द्वारा जारी दिशा-निर्देशों के अनुपालन में, झारखण्ड ग्रामीण बैंक को भारतीय विशिष्ट पहचान प्राधिकरण (UIDAI) के लिए पंजीयक – भारतीय स्टेट बैंक के अधीन नामांकन एजेंसी के रूप में नियुक्त किया गया है। तदनुसार, बैंक ने झारखण्ड राज्य में अपनी शाखाओं के माध्यम से 44 आधार नामांकन सह अद्यतन केंद्रों की स्थापना की है।

27. वित्तीय समावेशन

बैंकिंग सेवाओं को पिछड़े और दूरदराज़ क्षेत्रों तक पहुंचाने के उद्देश्य से, बैंक ने 13 कॉर्पोरेट बीसी के माध्यम से 1,456 बैंक मित्रों/बैंक सखियों की नियुक्ति की है। सभी ने बीसी/बीएफ प्रमाणन परीक्षा उत्तीर्ण की है, और इनमें से 123 बैंक मित्र प्रमाणित ऋण वसूली एजेंट (DRA) भी हैं।

वित्त वर्ष 2025-26 के दौरान बैंक मित्रों द्वारा 111296 नए खाते खोले गए, जिससे 31 मार्च 2026 तक कुल 4,84,807 बचत खाते खोले जा चुके हैं। जनवरी 2025 में सीएसपी पर माइक्रो एटीएम सेवा शुरू की गई, जिससे रुपये कार्ड आधारित लेनदेन और जमा खातों की शुरुआत संभव हुई।

“आपका बैंक आपके द्वार” पहल के तहत, बैंक की 08 मोबाइल एफआई वैन दूरदराज़ क्षेत्रों में बैंकिंग सेवाएं प्रदान कर रही हैं, जबकि बैंक मित्र वरिष्ठ नागरिकों, दिव्यांगों और अस्वस्थ ग्राहकों को आरबीआई दिशा-निर्देशों के अनुसार घर-घर बैंकिंग सेवाएं दे रहे हैं।

28. वित्तीय साक्षरता केंद्र (FLCs)

नाबार्ड के सहयोग से बैंक ने झारखंड के सभी 24 जिलों में वित्तीय साक्षरता केंद्र (FLCs) स्थापित किए हैं। वित्त वर्ष 2025-26 में, बैंक ने 4920 वित्तीय एवं डिजिटल साक्षरता शिविर (FDLCs)।

बैंक ने भारतीय रिजर्व बैंक की वित्तीय साक्षरता सप्ताह 2026 (9 से 13 फरवरी) में भी सक्रिय भागीदारी निभाई, जिसका विषय था “KYC-सुरक्षित बैंकिंग की ओर पहला कदम”। इस

AADHAR ENROLLMENT CUM UPDATE CENTERS AT OUR BRANCHES

In terms of guidelines / directives issued by Ministry of Electronic and IT, Government of India, Jharkhand Gramin Bank has been appointed as Enrollment Agency of UIDAI under Registrar - State Bank of India and apropos to which Bank has established Aadhaar Enrolment cum Update Centres at 44 Branch premises across Jharkhand.

27. Financial Inclusion

To extend banking services to underserved and remote areas, the Bank appointed 1,456 Bank Mitras/Bank Sakhis through 13 Corporate BCs. All have passed BC/BF certification, and 123 are certified Debt Recovery Agents (DRAs).

Bank Mitras facilitated 111296 new account openings during the year, with a cumulative total of 4,84,807 savings accounts opened as of 31st March 2026. Micro ATM services were launched at CSPs in January 2025 to enable RuPay-based transactions and deposit account openings.

Under the “Apka Bank Apke Dwar” initiative, 08 mobile FI vans are providing banking services in remote areas, while Bank Mitras are extending home-based services to senior citizens, differently-abled individuals, and ailing customers in line with RBI guidelines.

28. Financial Literacy Centres (FLCs)

With NABARD's support, the Bank operates Financial Literacy Centres (FLCs) in all 24 districts of Jharkhand. In FY 2025-26, 4920 Financial & Digital Literacy Camps.

The Bank also actively participated in RBI's Financial Literacy Week 2026 (Feb 9-13) themed “KYC-Your First Step to Safe Banking”, focusing on financial empowerment of women

अभियान के तहत महिलाओं को घरेलू बजट, बचत, जोखिम प्रबंधन और ऋण जागरूकता जैसे विषयों पर जानकारी दी गई। इन प्रयासों ने क्षेत्र में वित्तीय समावेशन को सशक्त रूप से बढ़ावा दिया है।

29. डिजिटल अवसंरचना को सुदृढ़ बनाना

बैंक ने पारंपरिक कार्यप्रणालियों से हटकर एक सुरक्षित, डिजिटल-फर्स्ट डिलीवरी मॉडल को तीव्रता से अपनाया है, जिसके परिणामस्वरूप अब कुल लेनदेन का 91 प्रतिशत से अधिक वैकल्पिक वितरण चैनलों के माध्यम से निष्पादित किया जा रहा है। इंटरनेट और मोबाइल बैंकिंग को बायोमेट्रिक लॉगिन, सरल ऐप सक्रियण और डिजिटल री-केवाईसी जैसी आधुनिक सुविधाओं से अपग्रेड किया गया है, जबकि रणनीतिक फिनटेक समझौतों से यूपीआई क्यूआर और माइक्रो एटीएम नेटवर्क का विस्तार हुआ है। सुरक्षा स्तर पर, बैंक ने सभी 100% शाखाओं में नेटवर्क एक्सेस कंट्रोल (NAC), एक केंद्रीय फायरवॉल, रियल-टाइम धोखाधड़ी निगरानी हेतु एंटरप्राइज फ्रॉड रिस्क मैनेजमेंट (EFRM) प्रणाली और ₹50 करोड़ की साइबर बीमा पॉलिसी लागू की है। इसके अतिरिक्त, विनियामक अनुपालन हेतु कोर प्रणालियों को सशक्त करते हुए, व्यक्तिगत, स्वर्ण, वाहन, आवास, केसीसी और स्वयं सहायता समूह (SHG) ऋण पोर्टफोलियो में लोन ऑरिजिनेशन सिस्टम (LOS) का पूर्ण कार्यान्वयन कर एक कुशल और विस्तार योग्य डिजिटल बुनियादी ढांचा स्थापित किया गया है।

30. पॉश (कार्यस्थल पर महिलाओं के यौन उत्पीड़न की रोकथाम संबंधी नीति)

झारखंड ग्रामीण बैंक सभी कर्मचारियों के लिए सुरक्षित, संरक्षित एवं समावेशी कार्य वातावरण प्रदान करने हेतु प्रतिबद्ध है। कार्यस्थल पर महिलाओं के यौन उत्पीड़न की रोकथाम (POSH) अधिनियम के प्रावधानों के अनुपालन में, कार्यस्थल पर यौन उत्पीड़न से संबंधित शिकायतों के निवारण एवं समाधान हेतु एक आंतरिक शिकायत समिति (Internal Complaint Committee - ICC) का गठन किया गया है।

आंतरिक शिकायत समिति (ICC) शिकायतों को निष्पक्ष, गोपनीय एवं समयबद्ध तरीके से प्राप्त करने, जांच करने तथा उनका समाधान करने के लिए उत्तरदायी है। सतत निगरानी एवं जागरूकता सुनिश्चित करने के उद्देश्य से समिति द्वारा अनुपालन

through household budgeting, savings, risk management, and credit awareness. These efforts have strengthened financial inclusion across the region.

29. Strengthening Digital Infrastructure

The Bank accelerated its digital transformation by migrating from traditional workflows to a secure, digital-first model, resulting in alternate delivery channels accounting for more than 91% of total transaction volume. Consumer platforms were upgraded with user-friendly features like biometric login, simplified app activation, and digital Re-KYC, while strategic fintech alliances expanded UPI QR and Micro ATM penetration. Concurrently, the Bank fortified its IT posture through 100% branch deployment of Network Access Control (NAC), a centralized Firewall, real-time tracking via an Enterprise Fraud Risk Management (EFRM) system, and a ₹50 Crore Cyber Insurance policy. Furthermore, core backend systems were optimized for compliance and efficiency, highlighted by the comprehensive implementation of the Loan Origination System (LOS) across major retail, agricultural, and SHG credit segments to establish a highly resilient and scalable digital core.

30. POSH (POLICY ON SEXUAL HARASSMENT OF WOMEN AT WORKPLACE)

Jharkhand Gramin Bank is committed to providing a safe, secure, and inclusive work environment for all employees. In compliance with the provisions of the Prevention of Sexual Harassment (POSH) Act, an Internal Complaint Committee (ICC) has been constituted to address and redress complaints related to sexual harassment at the workplace.

The Internal Complaint Committee (ICC) is responsible for receiving, investigating, and resolving grievances in a fair, confidential, and timely manner. To ensure continuous oversight and awareness, the Committee conducts regular

की समीक्षा, निवारक उपायों पर चर्चा तथा कार्यस्थल की सुरक्षा एवं कर्मचारियों के कल्याण को सुदृढ़ करने हेतु नियमित रूप से त्रैमासिक बैठकें आयोजित की जाती हैं।

quarterly meetings to review compliance, discuss preventive measures, and strengthen workplace safety and employee well-being.

POSH Compliance Status for FY 2025-26

Particulars	Details
No.of Meetings conducted during FY 2025-26	14
No.of Complaints received during FY 2025-26	Nil



POSH - ICC (Internal complaint committee) Meeting



Members of ICC

कर्मचारी कल्याण: अनुसूचित जाति / अनुसूचित जनजाति और अन्य पिछड़ी जाति

विविधता, समावेशन और समानता के प्रति हमारी प्रतिबद्धता अटल है। बैंक अनुसूचित जाति (एससी), अनुसूचित जनजाति (एसटी), अन्य पिछड़ा वर्ग (ओबीसी), आर्थिक रूप से कमजोर वर्ग (ईडब्ल्यूएस) और विकलांग व्यक्तियों (पीडब्ल्यूडी) के लिए भारत सरकार की आरक्षण नीतियों का सख्ती से पालन करता है।

हमने सौहार्दपूर्ण औद्योगिक संबंध बनाए रखे हैं और भर्ती और पदोन्नति के मामलों में सभी वैधानिक दायित्वों का पालन किया है। सकारात्मक कार्रवाई नीतियों के अनुरूप, बैंक पदोन्नति प्रक्रिया में उचित अवसर और तैयारी सुनिश्चित करने के लिए सभी पात्र एससी/एसटी/ओबीसी उम्मीदवारों को पदोन्नति-पूर्व प्रशिक्षण भी प्रदान करता है।

बैंक प्रभावी शिकायत निवारण सुनिश्चित करने और सकारात्मक और समावेशी कार्यस्थल बनाए रखने के लिए कल्याण संघों के

Staff Welfare – Scheduled Caste / Scheduled Tribe & Other Backward Caste

Our commitment to diversity, inclusion, and equality remains steadfast. The Bank rigorously adheres to the Government of India's reservation policies for Scheduled Castes (SC), Scheduled Tribes (ST), Other Backward Classes (OBC), Economically Weaker Sections (EWS), and Persons with Disabilities (PwDs).

We have maintained cordial industrial relations and complied with all statutory obligations in matters of recruitment and promotion. In alignment with affirmative action policies, the Bank also provides pre-promotion training to all eligible SC/ST/OBC candidates to ensure fair opportunity and preparedness in the promotion process.

The Bank conducts regular meetings with representatives of welfare associations to ensure

प्रतिनिधियों के साथ नियमित बैठकें आयोजित करता है। सभी स्तरों पर कर्मचारियों के मनोबल और उत्साह को बढ़ाने के लिए हर संभव प्रयास किया गया है।

31 मार्च 2026 तक, 1,550 कर्मचारियों की कुल संख्या में से, एससी/एसटी/ओबीसी कर्मचारियों का प्रतिनिधित्व इस प्रकार है:

- अनुसूचित जाति (एससी): 15%
- अनुसूचित जनजाति (एसटी): 13%
- अन्य पिछड़ा वर्ग (ओबीसी): 32%

दिव्यांग व्यक्तियों के लिए समान अवसर

झारखंड ग्रामीण बैंक सभी कर्मचारियों को सम्मान और गरिमा के साथ कार्य करने का अवसर प्रदान करते हुए, रोजगार में समान अवसर और समावेशी कार्यस्थल सुनिश्चित करने के लिए प्रतिबद्ध है, जैसा कि “दिव्यांगजन अधिकार अधिनियम, 2016 (RPwD Act, 2016)” में प्रावधानित है। शारीरिक रूप से दिव्यांग कर्मचारियों को सहयोग देने हेतु बैंक निम्नलिखित सुविधाएं प्रदान करता है:

1. **आवागमन भत्ता:** सरकार द्वारा समय-समय पर जारी दिशानिर्देशों के अनुसार सभी दिव्यांग कर्मचारियों को प्रदान किया जाता है।
2. **स्थानांतरण में प्राथमिकता:** कर्मचारियों की व्यक्तिगत आवश्यकताओं को ध्यान में रखते हुए स्थानांतरण के समय प्राथमिकता दी जाती है।
3. **पदोन्नति में आरक्षण – दिव्यांगजन (PwDs) के लिए** समान अवसर प्रदान करने की बैंक की प्रतिबद्धता के अनुरूप, वर्ष 2016 से पदोन्नति प्रक्रिया में 4% आरक्षण लागू किया गया है। तदनुसार, चार कर्मचारियों को पूर्व प्रभाव (Retrospective Effect) से पदोन्नति प्रदान की गई।

effective grievance redressal and maintain a positive and inclusive workplace. Every effort has been made to boost employee morale and enthusiasm across all levels.

As on 31st March 2026, out of the total manpower strength of 1,550 employees, the representation of SC/ST/OBC staff is as follows:

- Scheduled Caste (SC): 15%
- Scheduled Tribe (ST): 13%
- Other Backward Class (OBC): 32%

Equal Opportunities for Persons with Disabilities (PWDs)

Jharkhand Gramin Bank is committed to providing equal opportunities in employment and creating an inclusive workplace where all employees are treated with respect and dignity, as per the Rights of Persons with Disabilities Act, 2016 (RPwD Act, 2016). To support physically handicapped staff members, the Bank offers the following facilities:

1. **Conveyance Allowance:** Paid to all disabled employees as per Government guidelines, updated periodically.
2. **Preference in Posting:** Considered during transfers to accommodate individual needs.
3. **Reservation in Promotion:** In line with the Bank's commitment to equal opportunity for PWDs, 4% reservation in promotion for Persons with Disabilities (PwDs) has been implemented with effect from 2016. Accordingly, four employees were granted promotions with retrospective effect.

एपीआर में कोहोर्ट प्रणाली का कार्यान्वयन

बैंक ने प्रदर्शन मूल्यांकन की निष्पक्षता, पारदर्शिता और प्रभावशीलता को बढ़ाने के उद्देश्य से अपने वार्षिक मूल्यांकन रिपोर्टिंग प्रारूप में कोहोर्ट सिस्टम शुरू किया है। इस प्रणाली के तहत, अधिकारियों को नौकरी में समान भूमिका और प्रदर्शन स्तरों के आधार पर कोहोर्ट में समूहीकृत किया जाता है। यह संरचित दृष्टिकोण तुलनीय कार्य करने वाले सहकर्मियों के बीच तुलना की अनुमति देकर अधिक अनुरूपित और डेटा-संचालित आकलन को सक्षम बनाता है।

कोहोर्ट सिस्टम वर्ष भर कर्मचारी की प्रगति की निरंतर ट्रैकिंग की सुविधा प्रदान करता है और समान कार्यात्मक समूह के सहकर्मियों के सापेक्ष व्यक्तिगत प्रदर्शन को मापने के लिए एक स्पष्ट बेंचमार्क प्रदान करता है। इस पहल से योग्यता को बढ़ावा मिलने, उच्च प्रदर्शन करने वालों की अधिक प्रभावी ढंग से पहचान करने और लक्षित विकास हस्तक्षेपों का समर्थन करने की उम्मीद है।

वित्तीय वर्ष 2025-26 में नियुक्ति- बैंक के विभिन्न संवर्गों में उत्पन्न रिक्तियों को भरने हेतु वित्तीय वर्ष 2025-26 की भर्ती प्रक्रिया वर्तमान में प्रगति पर है। मई 2026 तक, विज्ञापित 153 रिक्तियों के विरुद्ध कुल 84 उम्मीदवार बैंक में शामिल हुए। शेष रिक्तियों को यथासमय आरक्षित सूची (Reserve List) से भरे जाने का प्रस्ताव है। अप्रैल एवं मई माह में कार्यभार ग्रहण करने वाले अभ्यर्थियों का संवर्गवार विवरण निम्नानुसार है:



Cohort System in APR

The Bank has introduced the Cohort System in its annual appraisal reporting format with the objective of enhancing the fairness, transparency, and effectiveness of performance evaluations. Under this system, officers are grouped into cohorts based on similar job roles and performance levels. This structured approach enables more tailored and data-driven assessments by allowing comparisons among peers performing comparable functions.

The Cohort System facilitates continuous tracking of employee progress over the year and provides a clearer benchmark to measure individual performance relative to peers within the same functional group. This initiative is expected to promote meritocracy, identify high performers more effectively, and support targeted development interventions.

Recruitment in FY 2025-26 – The recruitment process for FY 2025-26 is currently underway to fill vacancies arising in various cadres of the Bank. As of May 2026, a total of 84 candidates have joined the Bank against 153 advertised vacancies. The remaining vacancies are proposed to be filled from the Reserve list in due course. The cadre wise details of candidates joined in April and May are as under:



Sl. No	Cadre	No of Vacancies	Number of Candidates Joined
1	Officer Scale-III	04	03
2	Officer Scale-II	14	05
3	Officer Scale-I	50	37
4	Office Assistant (Multipurpose)	85	39
Total		153	84

*अप्रैल और मई 2026 के दौरान योगदान दिया।

*Joined in April and May 26.

स्टाफ स्थिति

स्टाफ की स्थिति दिनांक 31.03.2026 को निम्नानुसार है:

Staff Position

Staff position as on 31.03.2026 is as under:

Staff Position		March 2025	March 2026
1	Officers deputed from Sponsor Bank	06	06
2	Officers/Employees of our Bank	1648	1550
a	Officers	862	869
b	Office Assistant (Multipurpose)	688	613
c	Office Attendant	98	68
Total		1654	1556

नए एचआरएमएस मॉड्यूल का कार्यान्वयन

डिजिटल परिवर्तन की दिशा में एक महत्वपूर्ण पहल करते हुए बेहतर दक्षता व कर्मचारी अनुभव के लिए प्रौद्योगिकी के उपयोग की हमारी प्रतिबद्धता में, हमारे बैंक ने इस वर्ष एक नया डिजिटल एचआरएमएस पोर्टल सफलतापूर्वक शुरू किया है, जो पूर्व एचआरएमएस सिस्टम की तुलना में उन्नत कार्यक्षमताओं और उपयोगकर्ता-केंद्रित सुविधाओं की एक विस्तृत श्रृंखला प्रदान करता है। दिसंबर-2024 से, सभी कर्मचारियों के वेतन संवितरण को इस उन्नत प्रणाली के माध्यम से सुचारू रूप से किया गया है। पोर्टल एक व्यापक और विस्तृत कर्मचारी प्रोफाइल भी उपलब्ध कराता है।

कर्मचारी प्रशिक्षण

बैंक ने क्षेत्रीय कार्यालयों/मुख्यालय में आंतरिक कार्यक्रमों और प्रतिष्ठित राष्ट्रीय प्रशिक्षण संस्थानों के सहयोग से 855 कर्मचारियों को प्रशिक्षण प्रदान किया।

Implementation of New HRMS Module

In a significant step towards digital transformation and our commitment to leveraging technology for enhanced efficiency and employee experience, our Bank has successfully launched a New Digital HRMS portal this year, which offering a wide array of enhanced functionalities and user-centric features compared to the previous HRMS system. Since December-2024, salary disbursement of all the staff has been seamlessly processed through this upgraded system. The portal hosts a comprehensive and detailed staff profile.

Staff Training

The Bank provided training to 855 staff members through internal programmes at Regional Offices/Head Office and in collaboration with reputed national training institutes.

2025-26		
NAME OF INSTITUTES / TRAINING CENTERS		NO. OF STAFFS
1	BIRD, Lucknow	28
2	NPCI, Kolkata	02
3	BIRD, Kolkata	45
4	RBI, Ranchi	18
5	SBILD, Dehradun	02
6	NABARD, Ranchi	12
7	In-House Training Centre	524
8	RBI, Pune (CAB)	180
9	SBIRB, Hyderabad & SBIIT, Hyderabad	26
10	RBI, Patna & RBI Bhopal	06
11	UIDAI, Kolkata and Ranchi	04
12	Others	08
TOTAL		855



31. औद्योगिक संबंध

वित्तीय वर्ष 2025-26 के दौरान बैंक के भीतर औद्योगिक संबंध सौहार्दपूर्ण रहा। सकारात्मक और सहयोगात्मक कार्य वातावरण बनाए रखने के लिए बैंक ने लगातार कर्मचारी प्रतिनिधियों के साथ मिलकर कार्य किया है।

32. लेखापरीक्षा और निरीक्षण

आंतरिक लेखापरीक्षा

झारखण्ड ग्रामीण बैंक के गठन के बाद, निदेशक मंडल द्वारा एक जोखिम केंद्रित आंतरिक लेखापरीक्षा (आरएफआईए) नीति को मंजूरी दी गई, जिसमें पूर्ववर्ती झारखण्ड ग्रामीण बैंक

31. Industrial Relations

During the financial year 2025-26, industrial relations within the Bank remained harmonious. The Bank has consistently worked in cooperation with employee representatives to maintain a positive and collaborative work environment.

32. Audit & Inspection

Internal Audit

After the formation of Jharkhand Gramin Bank, a Risk Focused Internal Audit (RFIA) Policy was approved by the Board of Directors, incorporating salient features from the Risk Based Internal

और वनांचल ग्रामीण बैंक की जोखिम आधारित आंतरिक लेखापरीक्षा नीतियों की प्रमुख विशेषताएं शामिल की गई हैं। आरएफआई नीति के अलावा, निरंतर निगरानी और अनुपालन सुनिश्चित करने के लिए बैंक में एक समवर्ती लेखापरीक्षा नीति भी लागू है।

बैंक के संचालन में जोखिम शमन के महत्व को पहचानते हुए, जोखिमों की पहचान करने और उन्हें प्रभावी ढंग से प्रबंधित करने पर अधिक जोर दिया गया है। आरएफआई नीति न केवल यह आकलन करती है कि मुख्यालय, भारतीय रिजर्व बैंक और भारत सरकार द्वारा जारी निर्धारित प्रक्रियाओं और दिशानिर्देशों का पालन किया जा रहा है या नहीं, बल्कि शाखा स्तर पर अपनाए गए आंतरिक नियंत्रण और जोखिम शमन उपायों की प्रभावशीलता पर भी ध्यान केंद्रित करती है।

समवर्ती लेखा परीक्षा प्रणाली (CAS)

बैंक में समवर्ती लेखा परीक्षा प्रणाली नियामक प्राधिकरण द्वारा निर्धारित जोखिम संवेदनशील क्षेत्रों को कवर करती है। RBI के दिशा-निर्देशों के अनुसार बैंक द्वारा विकसित जोखिम

Audit Policies of the erstwhile Jharkhand Gramin Bank and Vananchal Gramin Bank. In addition to the RFIA Policy, a Concurrent Audit Policy is also in place in the Bank to ensure continuous monitoring and compliance.

Recognizing the importance of risk mitigation in the Bank's operations, greater emphasis has been laid on identifying and managing risks effectively. The RFIA Policy not only assesses whether the prescribed procedures and guidelines issued by the Head Office, Reserve Bank of India, and the Government of India are being followed but also focuses on the effectiveness of internal controls and risk mitigation measures adopted at branch level.

Concurrent Audit System (CAS)

Concurrent Audit System in the Bank covers risk sensitive areas, as prescribed by the Regulatory Authority. Branches are categorised as Extremely High Risk/Very High Risk/High

Internal Audit Coverage Summary (FY 2025-26):	
Particulars	Number of Branches
Total Branches Due for Audit	308
Branches Audited up to 31.03.2026	308
Target for Branch Compliance Audit	296
Branches with Compliance Audit Closed up to 31.03.2026	296

The Revamped Audit Policy has been introduced in our Bank with effect from 01.04.2025. As per the revised policy, branches previously rated "A+" shall now be considered under the "AA" category, while branches rated "A" shall be classified under the "AB", "BA", and "BB" categories, as applicable.

Accordingly, the status of the branches is furnished below:

Grade	Position as on 31.03.2025	Position as on 31.03.2026
Low Risk (AA)	30	82
Medium Risk (AB & BA)	420	199
High Risk (BB)	-	153
Very High Risk (AC, BC, CA, CB & CC)	-	11
Extremely High Risk (AD, BD, CD, DA, DB, DC & DD)	-	2
New opened Branches	-	16
Total	450	463

वर्गीकरण मॉडल के आधार पर शाखाओं को अत्यधिक उच्च जोखिम/बहुत उच्च जोखिम/उच्च जोखिम/मध्यम जोखिम/कम जोखिम के रूप में वर्गीकृत किया गया है। सभी अत्यधिक उच्च जोखिम, बहुत उच्च जोखिम और उच्च जोखिम वाली शाखाएँ समवर्ती लेखा परीक्षा के अंतर्गत आती हैं। समवर्ती लेखा परीक्षक ट्रेजरी संचालन को भी कवर करते हैं। JGB ने वित्त वर्ष 2025-26 के दौरान समवर्ती लेखा परीक्षा के तहत 206 शाखाओं को कवर किया है।

ऑफसाइट ट्रांजेक्शन मॉनिटरिंग सिस्टम (OTMS)

लेनदेन ऑडिट को मजबूत करने और बैंक के कोर बैंकिंग सिस्टम से गुजरने वाले लेन-देन की ऑफ-साइट निगरानी की नियामक आवश्यकता को पूरा करने के उपाय के रूप में 2022 में बैंक में ऑफसाइट ट्रांजेक्शन मॉनिटरिंग सिस्टम (OTMS) शुरू किया गया था। विकसित जोखिम गतिशीलता को ध्यान में रखते हुए सिस्टम में निरंतर आधार पर सुधार किए जा रहे हैं।

प्रबंधन लेखापरीक्षा

प्रायोजक बैंक, भारतीय स्टेट बैंक ने आरआरबी अधिनियम की धारा 24 के तहत प्रबंधन लेखापरीक्षा की। 02 सितंबर 2025 की निरीक्षण रिपोर्ट में बैंक को A- रेटिंग दी गई।

33. ग्राहक सेवा और शिकायत निवारण

बैंक ने ग्राहकों की शिकायतों को प्रभावी ढंग से और तुरंत संबोधित करने के लिए एक मजबूत त्रि-स्तरीय शिकायत निवारण तंत्र स्थापित किया है। यह प्रणाली शाखा, क्षेत्रीय कार्यालय और प्रधान कार्यालय स्तर पर संचालित होती है, यह सुनिश्चित करती है कि शिकायतों को उचित स्तर के प्राधिकारी द्वारा संभाला जाए और संरचित तरीके से हल किया जाए।

बैंक ग्राहक शिकायतों को प्राप्ति की तारीख से अधिकतम 21 दिनों की समय सीमा के भीतर हल करने के लिए प्रतिबद्ध है। सतर्कता पहलुओं से जुड़ी शिकायतों को सतर्कता विभाग को भेजा जाता है और निष्पक्ष तथा उचित जांच सुनिश्चित करने के लिए सतर्कता विभाग द्वारा निपटाया जाता है।

Risk/Medium Risk/Low Risk based on the Risk Categorisation model developed by the Bank as per RBI guidelines. All Extremely High Risk, Very High Risk and High-Risk branches are covered under Concurrent Audit. Concurrent Auditors also cover Treasury Operations. JGB has covered 206 branches under Concurrent Audit during FY 2025-26.

Offsite Transaction Monitoring System (OTMS)

Offsite Transaction Monitoring System (OTMS) was introduced in Bank in 2022 as a measure of strengthening transaction audit and to meet the regulatory requirement of off-site surveillance of transactions passing through Bank's Core Banking System. Enhancements in the system are being carried out on an ongoing basis keeping in view the evolving risk dynamics.

Management Audit

The Sponsor Bank, State Bank of India, conducted the Management Audit under Section 24 of the RRB Act. The Bank was awarded a rating of A- in the inspection report dated 02nd September 2025.

33. Customer Service and Complaint Handling

The Bank has established a robust three-tier grievance redressal mechanism to address customer complaints effectively and promptly. This system operates at the Branch, Regional Office, and Head Office levels, ensuring that grievances are handled at the appropriate level of authority and resolved in a structured manner.

The Bank is committed to resolving customer complaints within a maximum time frame of 21 days from the date of receipt. Complaints involving vigilance aspects are referred to and dealt with by the Vigilance Department to ensure impartial and fair investigation.

ग्राहक सेवा के प्रति अपनी प्रतिबद्धता को और मजबूत करने के लिए, बैंक ने एक व्यापक **ग्राहक शिकायत निवारण नीति** अपनाई है, जो शिकायतों से निपटने के सिद्धांतों, प्रक्रियाओं और जिम्मेदारियों को रेखांकित करती है। यह नीति सुनिश्चित करती है कि ग्राहकों की चिंताओं को कुशलतापूर्वक और पारदर्शी तरीके से संबोधित किया जाए, जिससे ग्राहकों का विश्वास और संतुष्टि मजबूत हो।

To further reinforce its commitment to customer service, the Bank has adopted a comprehensive **Customer Grievance Redressal Policy**, which outlines the principles, procedures, and responsibilities for handling complaints. This policy ensures that customers' concerns are addressed efficiently and transparently, thereby strengthening customer trust and satisfaction.

Number of Complaints received during the FY 2025-26	Number of Complaints disposed during the FY 2025-26	Number of Complaints pending as on 31.03.2026
629	628	01

34. सूचना का अधिकार अधिनियम

सूचना का अधिकार अधिनियम, 2005 के प्रावधानों के अनुसार, बैंक ने पारदर्शिता और सूचना के समय पर प्रसार को सुनिश्चित करने के लिए एक प्रभावी ढांचा तैयार किया है।

सभी क्षेत्रीय प्रबंधकों को उनके प्रशासनिक अधिकार क्षेत्र के तहत अपने संबंधित क्षेत्रीय कार्यालयों और शाखाओं से संबंधित आरटीआई मामलों को संभालने के लिए **केंद्रीय लोक सूचना अधिकारी (सीपीआईओ)** के रूप में नामित किया गया है।

मुख्यालय से संबंधित मामलों के लिए, वरिष्ठ प्रबंधक को सीपीआईओ के रूप में नामित किया गया है।

इसके अतिरिक्त, महाप्रबंधक – सतर्कता को बैंक के किसी भी सीपीआईओ द्वारा लिए गए निर्णयों से उत्पन्न होने वाली प्रथम अपीलों को संबोधित करने के लिए प्रथम अपीलीय प्राधिकारी के रूप में नामित किया गया है।

यह संरचित दृष्टिकोण पारदर्शिता, जवाबदेही और सुशासन के सिद्धांतों को बनाए रखने के लिए बैंक की प्रतिबद्धता को दर्शाता है।

34. Right to Information Act

In accordance with the provisions of the **Right to Information Act, 2005**, the Bank has put in place an effective framework to ensure transparency and timely dissemination of information.

All Regional Managers have been designated as **Central Public Information Officers (CPIOs)** for handling RTI matters related to their respective Regional Offices and branches under their administrative jurisdiction.

For matters pertaining to the Head Office, the Senior Manager has been designated as the CPIO.

Additionally, the General Manager – Vigilance has been designated as the First Appellate Authority for addressing first appeals arising from the decisions made by any of the Bank's CPIOs.

Number of RTI applications received during the FY 2025-26	Number of RTI applications disposed during the FY 2025-26	Number of RTI applications pending as on 31.03.2026
119	119	Nil

35. निदेशक मंडल की बैठकें

वित्त वर्ष 2025-26 के दौरान, बोर्ड ने 06 बैठकें आयोजित कीं, जिनमें बैंक के संचालन के महत्वपूर्ण पहलुओं की समीक्षा की गई और शासन और प्रदर्शन को मजबूत करने के लिए कई नीतियाँ तैयार की गई।

S. N.	Board Meeting Number	Date of Meeting
1	43	28.04.2025
2	44	26.06.2025
3	45	08.09.2025
4	46	10.12.2025
5	47	09.02.2026
6	48	24.03.2026

आभार

निदेशक मंडल बैंक के सम्मानित ग्राहकों के प्रति उनके निरंतर विश्वास और समर्थन के लिए हार्दिक आभार प्रकट करता है। साथ ही, भारत सरकार, भारतीय रिज़र्व बैंक, नाबार्ड, प्रायोजक बैंक – भारतीय स्टेट बैंक, तथा झारखंड सरकार को उनके निरंतर सहयोग और मार्गदर्शन के लिए धन्यवाद देता है।

निदेशक मंडल समय पर और प्रभावी रूप से वैधानिक लेखा परीक्षण (स्टैच्युटरी ऑडिट) की पूर्णता के लिए अपनी सराहना व्यक्त करता है तथा सभी वैधानिक लेखा परीक्षकों को उनके पेशेवर सहयोग और समर्थन के लिए हार्दिक धन्यवाद प्रेषित करता है।

निदेशक मंडल बैंक के सभी स्टाफ सदस्यों को उनके समर्पण, प्रतिबद्धता और अथक प्रयासों के लिए धन्यवाद देता है, जिनके योगदान से बैंक के व्यवसाय, लाभप्रदता और संचालन उत्कृष्टता में वृद्धि हुई है।

भविष्य की योजनाओं के अंतर्गत, बैंक वित्तीय समावेशन क्षेत्र में अपनी उपस्थिति को मजबूत करने पर केंद्रित है, विशेष रूप से डिजिटल परिवर्तन, ग्रामीण बैंकिंग विस्तार और सामुदायिक पहुंच पर ध्यान केंद्रित करते हुए।

बैंक यह सुनिश्चित करता है कि वह सुलभ और किफायती बैंकिंग सेवाओं के माध्यम से राज्य भर में वित्तीय सशक्तिकरण और समावेशी विकास को आगे बढ़ाने के लिए प्रतिबद्ध है।

निदेशक मंडल की ओर से।

35. Meetings of the Board of Directors

During FY 2025-26, the Board convened 06 meetings, in which critical aspects of the Bank's operations were reviewed and a range of policies were formulated to strengthen governance and performance.



Acknowledgement

The Board of Directors expresses sincere gratitude to the Bank's valued customers for their continued trust and support. The Board also thanks the Government of India, Reserve Bank of India, NABARD, State Bank of India (Sponsor Bank), and the Government of Jharkhand for their invaluable support and guidance.

The Board places on record its appreciation for the timely and effective completion of the statutory audit and conveys heartfelt thanks to all the appointed statutory auditors for their professional support and co-operation.

The Board extends heartfelt thanks to all staff members for their dedication and contributions to the Bank's growth and operational excellence.

Looking ahead, the Bank remains focused on strengthening its presence in the financial inclusion sector, with particular emphasis on digital transformation, rural banking expansion, and community outreach.

The Bank reaffirms its commitment to advancing financial empowerment and inclusive growth through accessible and affordable banking services.

For & on behalf of Board of Directors.

Corporate Social Responsibility : Distribution of Traffic Barricades and Umbrellas to Ranchi Traffic Police



Honouring Achievers



New Branch Opening - Extending Services



Ensuring Social Securities - Government Insurance Claims



Token of appreciation and respect





Financial Literacy Camps - Bringing Financial Awareness to every doorsteps



सांविधिक लेखा परीक्षक STATUTORY AUDITORS



CA Keshaw Kumar Harodia
Partner



CA Ashok Kumar Mittal
Partner

CENTRAL AUDITOR K A S G & Co. के ए एस जी एण्ड कम्पनी BRANCH AUDITORS

A. K. Agarwal & Associates ए के अग्रवाल एंड एसोसिएट्स	A K Singhanian & Co. ए.के. सिंघानिया एंड कं.
Ashish Khawal & Co. आशीष खोवाल एंड कं.	R K Patania & Co. आर.के. पटानिया एंड कं.
A K Kejariwal & Associates ए के केजरीवाल एंड एसोसिएट्स	R K Garodia & Co. आर.के. गारोडिया एंड कं.
Dudani & Associates दुदानी एंड एसोसिएट्स	Govind Agarwal & Associates गोविन्द अग्रवाल एंड एसोसिएट्स
Agarwal A & Co. अग्रवाल ए एंड कं.	N K Singh & Associates एन.के. सिंह एंड एसोसिएट्स
P S Keshri & Co. पी.एस. केशरी एंड कं.	Sinha & Ghelani सिन्हा एंड घेलानी
Prasad Kumar & Co प्रसाद कुमार एंड कंपनी	S K Sultania एस के सुल्तानिया
P K Gutgutiya & Co. पी के गुटगुटिया एंड कं.	



KASG & Co.

Chartered Accountants



Independent Auditor's Report

To,
The Members of Jharkhand Gramin Bank

Report on the Audit of the Financial Statements

Opinion

1. We have audited the accompanying financial statements of Jharkhand Gramin Bank ('the Bank'), which comprise the Balance Sheet as at 31 March 2026 and the Profit and Loss Account and the cash flow statement for the year then ended, and notes to financial statements including a summary of significant accounting policies and other explanatory information. Incorporated in these financial statements are the returns of:

- a. The Head Office and 46 branches audited by us, and
- b. 225 branches (including one SARB) audited by statutory branch auditors.
- c. 192 branches not covered under audit.

The branches audited by us and those audited by other auditors have been selected by the Bank in accordance with the guidelines issued to the Bank by the National Bank for Agricultural and Rural Development ('NABARD'). Also incorporated in the Balance Sheet and the Profit and Loss Account are the returns from 192 branches which have not been subjected to audit. These unaudited branches account for 24.87% of advances and 30.25% of deposits.

In our opinion and to the best of our information and according to the explanations given to us, except for the matters described in the basis of opinion paragraph of our report, the aforesaid financial statements give the information required by the Regional Rural Bank Act, 1976 and circulars and guidelines issued by the Reserve Bank of India (RBI) and NABARD from time to time and in the manner so required for bank, give a true and fair view in conformity with the accounting principles generally accepted in India of the state of affairs in the case of the:

- a. Balance Sheet of the state of affairs of the Bank as at 31 March, 2026; and
- b. Profit and Loss Account for the year ended 31 March, 2026.

Basis for Opinion

2. We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the ICAI. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with ethical requirements that are relevant to our audit of the financial statements prepared in accordance with the accounting principles generally accepted in India, including the Accounting Standards issued by the ICAI, and



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Branches: Dhanbad, Ranchi, Bokaro, Varanasi, Rudrapur, Raniganj, Kolkata, New Delhi, Gurugram, Bengaluru, Mumbai
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provisions of section 29 of the Banking Regulation Act, 1949 and circulars and guidelines issued by the RBI & NABARD from time to time and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

The following are the basis for our qualified audit opinion:

The Bank's internal financial controls relating to the appraisal, documentation, and monitoring of advances require further strengthening. We observed few instances of inadequate credit appraisal, incomplete supporting documentation, and weak monitoring of advances, which could result in potential misstatements of the advances portfolio.

A. Observation on Core Banking System Issues

During the course of the audit and as also highlighted in observations by NABARD, certain anomalies were observed in the Core Banking System (CBS) which needs attention.

- a) **Absence of Audit Module in CBS:** The Bank's Core Banking System (CBS) does not have an audit module to ensure proper audit trails and system-based monitoring of transactions.
- b) **System Based Asset Classification:** As per prudential norms, asset classification is expected to be system-driven with minimal manual override. This has also been highlighted in NABARD Inspection Report.

Strengthening these aspects will enhance internal control mechanisms and support more effective identification and mitigation of potential errors or irregularities.

B. Observations on Appraisal, Disbursement, and Monitoring Controls

During the course of the audit, following deficiencies were observed:

- a) **Incorrect Application of Interest Rates:**
It has been observed that, in certain loan accounts (mainly WSHG Accounts), interest has not been applied in accordance with the sanctioned terms and applicable benchmark rates. Instances include non-implementation of revised/floating rates and charging of interest at rates lower than prescribed.
- b) **Inconsistencies in Sanctioned Amount and Outstanding Balances:**
It has been observed that, in certain term loan accounts, the outstanding balances have exceeded the originally sanctioned loan amounts, particularly in cases involving moratorium periods. Further, these accounts were not reviewed on regular intervals for such deviations.
- c) **Inconsistencies in Overdraft Accounts Against Deposits:**
In certain overdraft accounts against FDs, LIC Policies, KVP/NSC, it was observed that the outstanding balances have exceeded the sanctioned limit. While these accounts were backed by adequate underlying securities, periodic review and monitoring of such deviations was not carried out.

These aspects indicate deficiencies in system controls and review mechanisms and may





result in misstatement of interest income and consequent misstatement of advances, the cumulative impact of which is presently not quantifiable.

Emphasis of Matter

3. Attention is invited to the following matters:

a. **Automated Provisioning Functionality**

Currently provisioning is performed manually in compliance with RBI norms. However, Board of Directors in meeting dated 05.12.2024 resolved and approved that Automated Provisioning Functionality in the Bank should be implemented. However, the same is yet to be implemented.

Our report is not qualified in respect of this matter.

Key Audit Matters

4. Key audit matters are those matters that, in our professional judgment, were of most significance in own audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. We have determined the matters described below to be the Key Audit Matters to be communicated in our report: -



Sl. No	Key Audit Matters	How it has been addressed
(i)	<u>Classification of Advances, Income Recognition, Identification of and provisioning for non-performing Advances (Refer Schedule 9 read with Note 4 of Schedule 18 to the financial statements)</u> Advances include Cash credits, Overdrafts, Loans repayable on demand and Term loans. These are further categorized as secured by Tangible assets (including advances against Book Debts), covered by Bank/Government Guarantees and Unsecured advances. Advances constitute 45.76% of the Bank's total assets. They are, inter-alia, governed by income recognition, asset classification and provisioning (IRAC) norms and other circulars and directives issued by the RBI/NABARD from time to time which provides guidelines related to classification of Advances into performing and non-performing Advances (NPA). The Bank classifies these Advances based on IRAC norms as per its accounting policy No. 3.2 Identification of performing and non-performing Advances involves establishment of proper mechanism. The Bank accounts for all the transactions related to Advances in its Information Technology System (IT System) viz. Core Banking Solution (CBS) which identifies whether the advances are performing or non-performing. Further, NPA classification is done through IT System (CBS) and provisioning of advances (Performing or non performing) as per the Income Recognition and Asset Classification Norms is being done outside the system using tools like Microsoft Excel. The income recognition asset classification and provisioning if not done properly as per the IRAC norms issue by Reserve Bank of India, may materially impact the financial statements of the bank. Hence, same was taken as Key Audit Matter.	Our audit approach towards advances with reference to the IRAC norms and other related circulars/directives issued by RBI/NABARD and internal policies and procedures of the Bank includes the reviewing on test check basis of the following:- A. The accuracy of the data input in the system for income recognition, classification into performing and non-performing Advances and provisioning in accordance with the IRAC norms in respect of the branches allotted to us; B. Existence and effectiveness of monitoring mechanisms such as Internal Audit, Systems Audit, Credit Audit, Stock Audit, Legal Audit and Concurrent Audit as per the policies and procedures of the Bank; C. We have examined the efficacy of various internal controls over advances to determine the nature, timing and extent of the substantive procedures and compliance with the observations of the various audits conducted as per the monitoring mechanism of the Bank and NABARD Inspection; D. In carrying out substantive procedures at the branches allotted to us, we have examined all large advances while other advances have been examined on a sample basis. E. Reliance is also placed on Audit Reports of other Statutory Branch Auditors and Concurrent Auditors, amongst others. F. We have also relied on the reports of External IT System Audit experts with respect to the business logics / parameters inbuilt in CBS for tracking, identification and stamping of NPAs and provisioning in respect thereof.





		G. We have performed extensive procedures for verification of the procedure of computation of Provisions outside the IT System, its correctness and the reconciliation of the same with the books of accounts.
(ii)	<u>Assessment of Provisions and Contingent liabilities in respect of certain litigations including Direct and Indirect Taxes, various claims filed by other parties not acknowledged as debt (Schedule 12 read with Note 17 (j) of Schedule 18 to the financial statements):</u> There is high level of judgement required in estimating the level of provisioning. The Bank's assessment is supported by the facts of matter, their own judgment, past experience, and advice from legal and independent tax consultants wherever considered necessary. Accordingly, unexpected adverse outcomes may significantly impact the Bank's reported profit and state of affairs presented in the Balance Sheet. We determined the above area as a Key Audit Matter in view of associated uncertainty relating to the outcome of these matters which requires application of judgment in interpretation of law. Accordingly, our audit was focused on analyzing the facts of subject matter under consideration and judgments/ interpretation of law involved.	Our audit approach involved:- A. Understanding the current status of the litigations/tax assessments; B. Examining recent orders and/or communication received from various tax authorities/ judicial forums and follow up action thereon; C. Evaluating the merit of the subject matter under consideration with reference to the grounds presented therein and available independent legal / tax advice. D. Review and analysis of evaluation of the contentions of the Bank through discussions, collection of details of the subject matter under consideration, the likely outcome and consequent potential outflows on those issues
(iii)	<u>Classification and Valuation of Investments, Identification of and provisioning for Non-Performing Investments (Schedule 8 read with Note 3 of Schedule 18 to the financial statements):</u> Investments include investments made by the Bank in various Government Securities, Bonds, Debentures, and other approved securities	Our audit approach towards Investments with reference to the RBI/NABARD Circulars/directives included the review and testing of the design, operating effectiveness of internal controls and substantive audit procedures in relation to valuation, classification, identification of non performing investments (NPIs)



Investments constitute 27.55% of the Bank's total assets. These are governed by the circulars and directives of the RBI/NABARD. These directions of RBI, inter-alia, cover valuation of investments, classification of investments, identification of non- performing investments, the corresponding non-recognition of income and provision there against. The valuation of each category (type) of the aforesaid securities is to be done as per the method prescribed in circulars and directives issued by the RBI/NABARD which involves collection of data/information from various sources such as FIMMDA rates, rates quoted on BSE/NSE. Considering the complexities and extent of judgement involved in the valuation, volume of transactions, investments on hand and degree of regulatory focus, this has been determined as a Key Audit Matter. Accordingly, our audit was focused on valuation of investments, classification, identification of non-performing investments and provisioning related to investments. The bank has appointed SBI Funds Management Limited (SBI-FML), the portfolio management service provider for managing SLR & Non-SLR Funds on non- discretionary basis, on 11.01.2022, and all investments/dis-investments is done on their suggestions after approval of the Investment Committee. Further, the bank has been compiling the investment register as well as income calculation in Excel tool and has been making all the calculations using the same tool.	In particular: A. We evaluated and understood the Bank's internal control system to comply with relevant RBI/NABARD guidelines regarding valuation, classification, identification of NPIs B. We assessed and evaluated the process adopted for collection of information from various sources for determining fair value of these investments; C. For the selected sample of investments in hand, we tested accuracy and compliance with the RBI Master Circulars/NABARD and directions by re-performing valuation for each category of security. Samples were selected after ensuring that all the categories of investments (based on nature of security) were covered in the sample; D. We carried out substantive audit procedures to re-compute independently the provision to be maintained and depreciation to be provided in accordance with the circulars and directives of the RBI/NABARD. E. We have tested the Investments including related documents maintained in Excel with the financial statements to ensure the compliance with the presentation and disclosure requirements as per the aforesaid RBI/NABARD disclosures. F. We have also examined on sample basis that, purchase/sale of the SLR/Non-SLR securities, are being made on the recommendation of SBI- FML, after approving the same by Investment Committee of the Bank. G. Reliance is also placed on the report of Concurrent Auditors.
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Information Other than the Financial Statements and Auditor's Report Thereon

- The Bank's Board of Directors is responsible for the other information. The other information comprises the information included in the Directors' Report etc. in the Annual Report, but does not include the financial statements and our auditor's report thereon. The Annual Report is expected to be made available to us after the date of this auditor's report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the audit or otherwise appears to be materially misstated.

If, based on the work we have performed on the Other Information that we obtained prior to the date of this Auditors' Report, we conclude that there is a material misstatement of this Other Information, we are required to report that fact. We have nothing to report in this regard.

When we read the Directors' Report, including annexures in Annual Report, if any, thereon, if we conclude that there is a material misstatement therein, we are required to communicate the matter to Those Charged with Governance.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

- The Bank's Board of Directors is responsible with respect to the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with the accounting principles generally accepted in India, including the applicable Accounting Standards, and provisions of Section 29 of the Banking Regulation Act, 1949 and circulars and guidelines issued by the Reserve Bank of India ('RBI') and the National Bank for Agricultural and Rural Development (NABARD) from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Bank's financial reporting process.



Auditor's Responsibilities for the Audit of the Financial Statements

7. Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing and opinion on the effectiveness of the Bank's Internal Control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure, and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Materiality is the magnitude of the misstatements in the financial statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the financial statements may be influenced. We consider quantitative materiality and qualitative factors in :

- (i) planning of the scope of our audit work and evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatement in the financial statements.





We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current periods and are therefore the Key Audit Matters. We describes these matters in our auditors report unless law or regulation precludes public disclosure about the matters or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Other Matters

8.
 - a. We draw attention to the change in the name of the Bank from Jharkhand Rajya Gramin Bank to Jharkhand Gramin Bank pursuant to Notification No. S.O. 4835(E) dated 23rd October, 2025, issued by the Central Government and published in the Gazette of India by the Ministry of Finance (Department of Financial Services).
 - b. We did not audit the financial statements / information of 225 branches (including one SARB) and processing centres included in the financial statements of the Bank whose financial statements / financial information covers 59.37% of advances, 57.02% of deposits and 63.92% of non-performing assets as at 31 March 2026 and 25.13% of revenue for the year ended 31 March 2026. The financial statements / information of these branches have been audited by the branch auditors whose reports have been furnished to us, and our opinion in so far as it relates to the amounts and disclosures included in respect of branches, is based solely on the report of such branch auditors.
 - c. The data extracted from Bancs24 software has been compiled for preparation of financial statements for this year.

Our opinion is not modified in respect of this matter.

Report on Other Legal and Regulatory Requirements

9. The Balance Sheet and the Profit and Loss Account have been drawn up in Form A & Form B respectively of the Third Schedule to the Banking Regulations Act, 1949;

Subject to the limitations of the audit indicated in paragraphs 6 to 8 above and as required by the Regional Rural Bank Act, 1976 and subject to the limitations of



disclosure required therein, we report that:

- a. We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of the audit and have found them to be satisfactory;
- b. The transactions of the branch which have come to our notice have been within the powers of the Bank; and
- c. the returns received from the branch have been found adequate for the purposes of our audit.

10. We further report that:

- a. in our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from branches not visited by us;
- b. the Balance Sheet, and the Profit and Loss Account dealt with by this report are in agreement with the books of account and with the returns received from the branches not visited by us;
- c. the reports on the accounts of the branch offices audited by branch auditors of the bank have been sent to us and have been properly dealt with by us in preparing this report; and
- d. In our opinion, the Balance Sheet, and the Statement of Profit and Loss Account comply with the applicable accounting standards, to the extent they are not inconsistent with the accounting policies prescribed by RBI.

For K A S G & Co.
Chartered Accountants
Firm Registration No.: 002228C



CA. Ashok Kumar Mittal
Partner
Membership No.: 079206



Place: Ranchi
Date: 22.04.2026

UDIN: 26079206PNNDEV6474



झारखण्ड ग्रामीण बैंक
JHARKHAND GRAMIN BANK
Scheduled Bank Owned by Government

JHARKHAND GRAMIN BANK
Head Office: Ranchi
Form A Form of Balance Sheet

Balance Sheet as on 31st March 2026

(Amt in ₹ '000')

CAPITAL AND LIABILITIES	Schedule	As on 31-03-2026 (Current Year)	As on 31-03-2025 (Previous Year)
CAPITAL	1	2747857	2747857
Reserves & Surplus	2	8384947	6032279
Deposits	3	127078857	115701817
Borrowings	4	26178368	23495546
Other Liabilities & Provisions	5	7825941	6012238
Total:		172215970	153989737
ASSETS			
Cash & Balances with Reserve Bank of India	6	4129885	4914613
Balance with banks & money at call & short notice	7	33954761	27049659
Investments	8	47445893	47000456
Advances	9	78812370	67256071
Fixed Assets	10	152926	114231
Other Assets	11	7720135	7654707
Total:		172215970	153989737
Contingent Liabilities	12	1911300	1759054
Bill for collection		0	0

For Jharkhand Gramin Bank

(Madan Mohan Bariar)
Chairman
Date: 22-04-2026

For K A S G & Co.
Chartered Accountants
FRN:002228C



CA Ashok Kumar Mittal
Partner
Member No.: 079206
UDIN: 26079206PNNDEV6476
Place: Ranchi
Date: 22-04-2026

(Praveen Awasthi)
Director

(On Leave)
(Suvendu Narayan Das)
Director

(Gaurav Kumar)
Director

(Basant Paul Minj)
Director

(Sandhya Gupta)
Director

(On Leave)
(Ajay Kumar Mishra)
Director

(Prem Mittal)
Director

(Dr. Rajshree Jayanty)
Director



 झारखण्ड ग्रामीण बैंक JHARKHAND GRAMIN BANK Scheduled Bank Owned by Government JHARKHAND GRAMIN BANK Head Office: Ranchi Form of Profit and Loss Account for the year ended 31st March 2026 (Amt in ₹ '000')			
	Schedule No.	Year Ended 31-03-2026 (Current Year)	Year Ended 31-03-2025 (Previous Year)
I. INCOME			
Interest Earned	13	13006254	11544574
Other Income	14	1902387	1417069
Total:		14908641	12961643
II. EXPENDITURE			
Interest Expended	15	6176980	5686202
Operating Expenses	16	3472160	3536939
Provisions and Contingencies	16 a	2906833	2044198
Total:		12555973	11267339
III. PROFIT/LOSS			
Net Profit/Loss (-) for the year		2352668	1694304
Profit/Loss (-) brought forward		0	0
Total:		2352668	1694304
IV. APPROPRIATIONS			
Transfer to Statutory Reserves		470534	338861
Transfer to Other Reserves (Including IFR)		1882134	1355443
Transfer to Capital Reserve		0	0
Balance carried over to balance sheet		0	0
Total:		2352668	1694304

For Jharkhand Gramin Bank


(Madan Mohan Bariar)
Chairman
Date: 22-04-2026

For K A S G & Co.
Chartered Accountants
FRN:002228C



CA Ashok Kumar Mittal
Partner
Member No.: 079206
UDIN: 26079206PKNDEV6474
Place: Ranchi
Date: 22-04-2026


(Praveen Awasthi)
Director

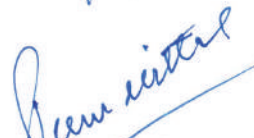

(On Leave)
(Suvendu Narayan Das)
Director


(Gaurav Kumar)
Director


(Basant Paul Minj)
Director


(Sandhya Gupta)
Director

(On Leave)
(Ajay Kumar Mishra)
Director


(Prem Mittal)
Director


(Dr. Rajshree Jayanty)
Director



SCHEDULE 1 - CAPITAL		(Amt in ₹ '000')	
		As on 31-03-2026 (Current Year)	As on 31-03-2025 (Previous Year)
I. NATIONALISED BANK'S CAPITAL			
(Fully owned by Central Government)		Nil	Nil
II. BANKS INCORPORATED OUTSIDE INDIA			
Capital			
(i) The amount brought in by banks by way of start-up capital as prescribed by RBI Should be shown under this head		Nil	Nil
(ii) Amount of deposit kept with the RBI under Section 11(2) of the Banking Regulation Act 1949			
TOTAL:		Nil	Nil
III. OTHER BANKS			
(A) Authorised Capital			
2000000000 shares of ₹10/- each		200000000	200000000
(B) Issued Capital			
274785682 shares of ₹10/- each		2747857	2747857
(C) Subscribed Capital		2747857	2747857
274785682 shares of ₹10/- each			
(D) Called-up Capital			
274785682 shares of ₹10/- each		2747857	2747857
Less: Calls unpaid		0	0
Add: Forfeited shares		0	0
(E) Paid-up Capital		0	0
Total:		2747857	2747857
Total:		2747857	2747857
Note:			
1) Amount of Perpetual Bond ₹51525 (000) for March-26 and March-25 in Schedule-1 is reported to Schedule 4 under borrowing from Sponsor Bank.			
2) Amount of Floating Provision of Standard Asset ₹135693 (000) for March-26 and March-25 in Schedule-1 is reported to Schedule 5 under provision.			
As per Guidelines of RBI Master Direction No. RBI/DOR/2025-26/265 DOR.ACC.REC.No.184/21.04.018/2025-26 Dated November 28, 2025.			



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(Amt in ₹ '000')

SCHEDULE 2 - RESERVES & SURPLUS			
		As on 31-03-2026 (Current Year)	As on 31-03-2025 (Previous Year)
I. Statutory Reserves		1979141	1508607
Opening Balance		1508607	1169746
Addition during the year		470534	338861
Deductions during the year		0	0
II. Capital Reserves		127073	127073
Opening Balance		127073	127073
Addition during the year		0	0
Deductions during the year		0	0
III. Share Premium		0	0
Opening Balance		0	0
Addition during the year		0	0
Deductions during the year		0	0
IV. Revenue and other Reserves		6278733	4396599
Opening Balance		4396599	4384799
Addition during the year		1882134	1355443
Deductions during the year		0	1343643
Total:		8384947	6032279
V. Balance of Profit and Loss Account		0	0
Total: (I, II, III, IV and V)		8384947	6032279

(Amt in ₹ '000')

SCHEDULE 3 - DEPOSITS			
		As on 31-03-2026 (Current Year)	As on 31-03-2025 (Previous Year)
A. I. Demand Deposits		1949994	1737508
(i) From Banks		0	0
(ii) From others		1949994	1737508
II. Savings Bank Deposits		85950608	78114930
III. Term Deposits		39178255	35849379
(i) From Banks		0	0
(ii) From Others		39178255	35849379
Total: (I, II, III)		127078857	115701817
B. (i) Deposits of branches in India		127078857	115701817
(ii) Deposits of branches outside India		0	0
Total:		127078857	115701817





(Amt in ₹ '000')

SCHEDULE 4 - BORROWINGS			
		As on 31-03-2026 (Current Year)	As on 31-03-2025 (Previous Year)
I. Borrowings in India			
(i) Reserve Bank of India		0	0
(ii) Other Banks		930721	1134374
(iii) Other institutions and agencies		25247647	22361172
(i) NABARD		25004535	22193376
(ii) NBCFDC		169	2991
(iii) NSTFDC		195778	144364
(iv) NHFDC		0	0
(v) NSKFDC		0	0
(vi) NSFDC		47165	20441
Total: (I)		26178368	23495546
II. Borrowings outside India			
		0	0
Total: (I and II)		26178368	23495546
Secured borrowings included in above - ₹		25004535	22193376

(Amt in ₹ '000')

SCHEDULE 5 - OTHER LIABILITIES AND PROVISIONS			
		As on 31-03-2026 (Current Year)	As on 31-03-2025 (Previous Year)
I. Bills payable		268252	204350
II. Inter office adjustment (net)		0	0
III. Interest accrued		3602132	3453315
IV. Others (Including provisions)		3955557	2354573
Total:		7825941	6012238



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(Amt in ₹ '000')

SCHEDULE 6 - CASH AND BALANCES WITH RESERVE BANK OF INDIA			
		As on 31-03-2026 (Current Year)	As on 31-03-2025 (Previous Year)
I. Cash in Hand (including foreign currency notes)		155487	157938
II. Balance with Reserve Bank of India		3974398	4756675
(a) in Current account		3974398	4756675
(b) in other accounts		0	0
Total: (I and II)		4129885	4914613

(Amt in ₹ '000')

SCHEDULE 7 - BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE			
		As on 31-03-2026 (Current Year)	As on 31-03-2025 (Previous Year)
I. In India			
(i) Balances with Banks		33954761	27049659
(a) In Current Accounts		746794	867030
(b) In other Deposit Accounts		33207967	26182629
(ii) Money at call and short notice		0	0
(a) With Banks		0	0
(b) With other Institutions		0	0
Total: (I and II)		33954761	27049659
II. Outside India		0	0
(i) in Current Accounts		0	0
(ii) in Other Deposit Accounts		0	0
(iii) Money at call & short notice		0	0
Total: (I, II and III)		0	0
Grand Total: (I and II)		33954761	27049659

(Amt in ₹ '000')

SCHEDULE 8 - INVESTMENTS			
		As on 31-03-2026 (Current Year)	As on 31-03-2025 (Previous Year)
I. Investments in India in			
(i) Government Securities		45894037	45348245
(ii) Other approved Securities		0	0
(iii) Shares		269	269
(iv) Debentures and Bonds		1062824	1163179
(v) Subsidiaries and/or joint ventures		0	0
(vi) Others		488763	488763
Total:		47445893	47000456
II. Investment outside India			
(i) Government Securities (including local authorities)		0	0
(ii) Subsidiaries and/or Joint ventures abroad		0	0
(iii) Other Investments (to be specified)		0	0
Total:		0	0
Grand Total: (I and II)		47445893	47000456





(Amt in ₹ '000')

SCHEDULE 9 - ADVANCES			
		As on 31-03-2026 (Current Year)	As on 31-03-2025 (Previous Year)
A. i) Bill purchased and discounted		0	0
ii) Cash credit, overdrafts and loans repayable on demand		58688310	52118610
iii) Term Loans		20124060	15137461
Total:		78812370	67256071
B. i) Secured by tangible assets		76282951	64866050
ii) Covered by Bank/Government Guarantees		0	0
iii) Unsecured		2529419	2390021
Total:		78812370	67256071
C.I. Advances in India			
i) Priority Sectors		67652362	57361688
ii) Public Sector		0	0
iii) Bank		0	0
iv) Others		11160008	9894383
Total:		78812370	67256071
C.II Advances outside India			
i. Due from Banks		0	0
ii. Due from others		0	0
(a) Bills purchased & Discounted		0	0
(b) Syndicated Loans		0	0
(c) Others		0	0
Total:		0	0
Grand Total: (C I & C II)		78812370	67256071
Note:			
Amount of Advances for March-26 and March-25 in Schedule-9 are reported net of provision for all Segments as per guidelines of RBI Master Direction No. RBI/DOR/2025-26/265 DOR.ACC.REC.No.184/21.04.018/2025-26 Dated November 28, 2025			
ADVANCES		As on 31-03-2026 (Current Year)	As on 31-03-2025 (Previous Year)
Provision Kept under NPA		2017012	1710660
Gross Advances		80829382	68966731



(Amt in ₹ '000')

SCHEDULE 10 - FIXED ASSETS			
		As on 31-03-2026 (Current Year)	As on 31-03-2025 (Previous Year)
I. Permisses			
At cost as on 31st March of the preceding year		0	0
Additions during the year		0	0
Deduction during the year		0	0
Depreciation to date		0	0
II. Other Fixed Assets (Including furniture & fixtures)			
At cost as on 31st March of the preceding year		589827	566324
Addition during the year		63286	23503
Deduction during the year		0	0
Depreciation to date		500187	475596
Total: (I and II)		152926	114231

(Amt in ₹ '000')

SCHEDULE 11 - OTHER ASSETS			
		As on 31-03-2026 (Current Year)	As on 31-03-2025 (Previous Year)
I. Inter-office adjustments(net)		1707	1715
II. Interest accrued		2517069	2413220
III. Tax paid in advance/deducted at source		1319387	519887
IV. Stationery and stamps		3092	3031
V. Non-banking assets acquired in satisfaction of claims		0	0
VI. Others		3878880	4716854
Total:		7720135	7654707

(Amt in ₹ '000')

SCHEDULE 12 - CONTINGENT LIABILITIES			
		As on 31-03-2026 (Current Year)	As on 31-03-2025 (Previous Year)
I. Claims against the bank not acknowledged as debts		721619	721619
II. Liability for partly paid investments		0	0
III. Liability on account of outstanding forward exchange contracts		0	
IV. Guarantees given on behalf of constituents			
(a) In India		160899	80554
(b) Outside India		0	0
V. Acceptances, endorsement & other obligations		0	0
VI. Other Items for which the Bank is Contingently liable		1028782	956881
Total:		1911300	1759054





(Amt in ₹ '000')

SCHEDULE 13 - INTEREST EARNED			
		Year Ended 31-03-2026 (Current Year)	Year Ended 31-03-2025 (Previous Year)
I. Interest/discount on advances/bills		7540821	6370938
II. Income on investments		5465433	5173636
III. Interest on balance with Reserve Bank of India & other Inter-Bank funds		0	0
IV. Others		0	0
Total:		13006254	11544574

(Amt in ₹ '000')

SCHEDULE 14 - OTHER INCOME			
		Year Ended 31-03-2026 (Current Year)	Year Ended 31-03-2025 (Previous Year)
I. Commission, Exchange & Brokerage		367592	323488
II. Profit on sale of investments		73476	102743
Less: loss on sale of Investment		0	0
III. Profit on revaluation of investments		0	0
Less: loss on revaluation of Investment		0	0
IV. Profit on sale of land, buildings and other assets		0	0
Less: loss on sale of land, buildings and other assets		0	0
V. Profit on exchange transactions		0	0
Less: Loss on exchange transactions		0	0
VI. Income earned by way of dividends, etc. from subsidiaries/companies and/ or joint ventures abroad/in India		0	0
VII. Miscellaneous Income		1461319	990838
Total:		1902387	1417069



(Amt in ₹ '000')

SCHEDULE 15 - INTEREST EXPENDED			
		Year Ended 31-03-2026 (Current Year)	Year Ended 31-03-2025 (Previous Year)
I. Interest on deposits		4600522	4152124
II. Interest on Reserve Bank of India/Inter-bank borrowings		71431	38283
III. Others		1505027	1495795
Total:		6176980	5686202

(Amt in ₹ '000')

SCHEDULE 16 - OPERATING EXPENSES			
		Year Ended 31-03-2026 (Current Year)	Year Ended 31-03-2025 (Previous Year)
I. Payment to and provisions for employees		2180693	2571197
II. Rent,taxes and lighting		208151	151541
III. Printing & stationery		11753	11516
IV. Advertisement and publicity		4617	4484
V. Depreciation on banks' property		24591	13474
VI. Director's fees, allowances & Expenses		48	59
VII. Auditor's fees and expenses (including branch auditors)		37910	37386
VIII. Law charges		1341	950
IX. Postage,Telegram &Telephones etc.		5835	2793
X. Repairs and maintenance		7444	11085
XI. Insurance		161539	149708
XII. Other expenditure		828238	582746
Total:		3472160	3536939

(Amt in ₹ '000')

SCHEDULE 16A - PROVISIONS AND CONTINGENCIES			
		Year Ended 31-03-2026 (Current Year)	Year Ended 31-03-2025 (Previous Year)
I. Provision for Standard Advances		32700	30000
II. Provision for NPA Advances		469322	300000
III. Provision for NPI		0	0
IV. Provision for M2M		301600	(199330)
V. Provision for Fraud & Robberies		1101	64028
VI. Provision for Leave Encashment		50000	55500
VII. Provision for Pension Liability		1100000	710000
VIII. Provision for Gratuity		80000	55000
IX. Provision for Deferred Tax		0	0
X. Provision for Wage Revision & Others (Employee Welfare & Branch Visiblity)		0	(2000)
XI. Provision for Tax		872110	1031000
Total:		2906833	2044198





JHARKHAND GRAMIN BANK

Head Office: Market Complex, Third Floor, Zila Parishad Office Premises, Kutchery Road,
Ranchi, Jharkhand-834001

SCHEDULE 17

SIGNIFICANT ACCOUNTING POLICIES for FY 2025-26 (31.03.2026)

A. Background:

Jharkhand Gramin Bank (the Bank) established under the Regional Rural Bank Act, 1976, is engaged in banking and financial services providing a wide range of products and services to individuals, commercial enterprises, corporates, public bodies, and institutional customers. The Bank is governed by the Banking Regulation Act, 1949 and the Regional Rural Bank Act, 1976.

Jharkhand Gramin Bank (formerly known as Jharkhand Rajya Gramin Bank) came into existence on 1st April 2019 (Sponsored by State Bank of India) as per Govt. of India notification No. F. No. 7/8/2017-RRB (JHARKHAND). The name (Jharkhand Gramin Bank) had been changed vide Govt. of India notification No. SO 4835(E) dated 23.10.2025.

Following is the Significant Accounting Policies of Jharkhand Gramin Bank i.e., the specific accounting principles and methods of applying these principles in the preparation and presentation of consolidated financial statements of Jharkhand Gramin Bank.

B. Basis of Preparation:

The Bank's consolidated financial statements have been prepared in accordance with requirements under the Third Schedule of the Banking Regulation Act, 1949. The accounting and reporting policies of the Bank conform to Generally Accepted Accounting Principles in India (Indian GAAP), comprising of regulatory norms / guidelines prescribed by the National Bank for Agriculture and Rural Development (NABARD)/ Reserve Bank Of India (RBI), Banking Regulation Act-1949, Regional Rural Bank Act, 1976 and amendments there to and Accounting Standards issued by the Institute of Chartered Accountants of India (ICAI), and the accounting practices





C. Use of Estimates:

The preparation of financial statements requires the management to make estimates and assumptions that are considered in the reported amounts of assets and liabilities (including contingent liabilities) as on the date of financial statements and the reported income and expenses during the reporting period. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. Actual results could differ from these estimates.

D. Significant Accounting Policies:

1. Revenue Recognition:

- 1.1 Income and Expenditure are accounted on accrual basis, except otherwise stated.
- 1.2 Interest/Discount income is recognized in the Profit and Loss Account on realization basis for following:
 - a. Income from Non-Performing Assets (NPAs) including Investments, as per the prudential norms prescribed by the RBI or other regulatory authorities.
- 1.3 In accordance with the guidelines issued by the Reserve Bank of India, Profit on sale of investments in the "Held to Maturity" category and on sale of Fixed Assets is appropriated to Capital Reserve, net of applicable taxes and amount required to be transferred to Statutory Reserve.
The discount, if any, on acquisition of investments in Held to Maturity (HTM) category is accounted as follows:
 - a. on Interest bearing securities, it is accounted for at the time of sale/ redemption.
 - b. on zero-coupon securities, it is accounted for over the balance tenor of the security on a constant yield basis.
- 1.4 Dividend income is recognized when the right to receive the dividend established.
- 1.5 Commission on Letter of Credit (LC)/ Bank Guarantee (BG), Deferred Payment Guarantee, Government Business, ATM interchange fee & "Upfront fee on restructured account" are recognized on accrual basis proportionately over the period. All other commission and fee income are accounted on their realization.
- 1.6 One-time Insurance Premium paid under Special Home Loan Scheme is amortized over the average loan period of 15 years.





- 1.7 Brokerage, Commission etc. paid/incurred in connection with the issue of Bonds/Deposits are amortized over the tenure of the related Bonds/Deposits and the expenses incurred in connection with the issue are charged upfront.
- 1.8 In accordance with the guidelines issued by the Reserve Bank of India, when the Bank sells its financial assets to Securitization Company (SC)/ Reconstruction Company (RC), the same is derecognized on sale.
 - i. If the sale is at a price below the Net Book Value (NBV) (i.e., book value less provisions held), the shortfall is debited to the Profit and Loss Account in the year of sale.
 - ii. If the sale is for a value higher than the NBV, the excess provision is written back in the year the amounts are received, as permitted by the RBI.

E. Investments:

Investments are accounted for in accordance with the extant RBI guidelines on investment classification and valuation, as given below:

2.1 Classification:

As per RBI guidelines, investments are classified into Held to Maturity (HTM), Available for Sale (AFS) and Held for Trading (HFT) categories. Under each category, the investments are further classified as (i) Government Securities, (ii) Other Approved Securities, (iii) Shares, (iv) Debentures and Bonds and (v) Others like Mutual Fund Units, etc. For disclosure in Balance Sheet, the investments are classified as Investments in India and outside India.

2.2 Basis of Classification

i. Held to Maturity

Investments that the Bank intends to hold till maturity are classified as Held to Maturity (HTM).

ii. Held for Trading

Investments that are held principally for resale within 90 days from the date of purchase are classified as Held for Trading (HFT).

iii. Available for Sale

Investments, which are not classified in the above two categories, are classified as Available for Sale (AFS).

- iv. An investment is classified as HTM/HFT/AFS at the time of its purchase and subsequent shifting amongst categories is done in conformity with regulatory guidelines.





- v. Investments in associates are classified as HTM except in respect of those investments which are acquired and held exclusively with a view to its subsequent disposal. These investments are classified as AFS.

2.3 Valuation:

A. Banking Business:

- i. The transactions in all securities are recorded on a Settlement Date. Cost of investment under AFS and HFT category is determined at the weighted average cost method by the group entities and cost of investments under HTM category is determined on FIFO basis (first in first out) by SBI and weighted average cost method by other group entities.
 - a. Brokerage/commission received on subscriptions is reduced from the cost. Brokerage, commission, securities transaction tax, etc. paid in connection with acquisition of investments are expensed upfront and excluded from cost.
 - b. Broken period interest paid/received on debt instruments is treated as interest expense/income and is excluded from cost/sale consideration.
- ii. **Valuation of investments classified as Held to Maturity:**
 - a. Investments under Held to Maturity category are carried at acquisition cost. The premium paid on acquisition, if any, is amortized over the term to maturity on constant yield basis. Such amortization of premium is accounted as income on investments.
 - b. A provision is made for diminution, other than temporary, for each investment individually.

iii. **Valuation of investments classified as Available for Sale and Held for Trading:**

Investments held under Available for Sale and Held for Trading are individually revalued at market price or fair value determined as per the regulatory guidelines and the net depreciation, if any, of each group for each category (viz., (i) Government securities (ii) Other Approved Securities (iii) Shares (iv) Debentures & Bonds and (v) others) is provided for and net appreciation is ignored.





- iv. **Valuation policy in event of inter category transfer of investments:**
 - a. Transfer of securities from HFT/AFS category to HTM category is carried out at the lower of acquisition cost/book value/market value on the date of transfer. The depreciation, if any, on such transfer is fully provided for.
 - b. Transfer of securities from HTM category to AFS category is carried out on acquisition price/book value. After transfer, these securities are immediately revalued and resultant depreciation, if any, in the Profit and Loss Account
- v. **Valuation in case of sale of NPA (financial asset) to Securitization Company (SC)/ Asset Reconstruction Company (ARC) against issue of Security Receipts:**
 - a. The investment in security receipts obtained by way of sale of NPAs to SC/RC, is recognized at lower of: (i) Net Book Value (NBV) (i.e. book value less provisions held) of the financial asset; and (ii) Redemption value of SR.
 - b. SRs issued by an SC/ARC are valued in accordance with the guidelines applicable to non-SLR instruments. Accordingly, in cases where the SRs issued by the SC/ARC are limited to the actual realization of the financial assets assigned to the instruments in the concerned scheme, the Net Asset Value, obtained from the SC/ARC, is reckoned for valuation of such investments.
 - c. In case of sale of NPA (financial asset) to Securitization Company (SC)/ Asset Reconstruction Company (ARC) against issue of Security Receipts (SR), investment in SR is recognized at lower of: (i) Net Book Value (NBV) (i.e. book value less provisions held) of the financial asset; and (ii) Redemption value of SR. SRs issued by an SC/ ARC are valued in accordance with the guidelines applicable to non-SLR instruments. Accordingly, in cases where the SRs issued by the SC/ ARC are limited to the actual realization of the financial assets assigned to the instruments in the concerned scheme, the Net Asset Value, obtained from the SC/ ARC, is reckoned for valuation of such investments.
- vi. Treasury Bills and Commercial Papers are valued at carrying cost.





2.4 Investments (NPI)

- i. In respect of domestic offices/ entities, based on the guidelines issued by RBI, investments are classified as performing and non-performing as follows:
 - a. Interest/instalment (including maturity proceeds) is due and remains unpaid for more than 90 days.
 - b. In the case of equity shares, in the event the investment in the shares of any company is valued at ₹1 per company on account of the non-availability of the latest Balance Sheet, those equity shares would be reckoned as NPI.
 - c. The Bank also classifies an investment as a non-performing investment, in case any credit facility availed by the same borrower/entity has been classified as a non-performing asset and vice versa. The above is applied to Preference Shares where the fixed dividend is not paid.
 - d. The investments in debentures/bonds, which are deemed to be advance, are also subjected to NPI norms as applicable to investments.

2.5 Accounting for Repo/ Reverse Repo transactions

The Bank enters Repurchase and Reverse Repurchase Transactions with RBI under Liquidity Adjustment Facility (LAF) and also with market participants. Repurchase Transaction represents borrowing by selling the securities with an agreement to repurchase the securities. Reverse Repo Transactions on the other hand, represent lending funds by purchasing the securities.

- a. Transactions with RBI under Liquidity Adjustment Facility (LAF) are accounted for as Collateralized Lending and Borrowing transactions.
- b. In Market Repo and Reverse Repo transaction, securities sold (purchased) and repurchased(resell) are accounted as normal outright sale(purchase) transactions and such movement of securities is reflected using the Repo/ Reverse Repo Accounts and contra entries. The above entries are reversed on the date of maturity. Balance in Repo Account is classified under Schedule 4 (Borrowings) and balance in Reverse Repo Account is classified under Schedule 7 (Balance with Banks and Money at call & short notice).





- c. Borrowing cost of repo transactions and revenue on reverse repo transactions, with RBI or others, is accounted for as interest expense and interest income, respectively.

3. Loans/Advances and Provisions thereon:

- 3.1 Based on the guidelines/directives issued by the RBI, Loans and Advances are classified as performing and non-performing as follows:
- The term loan is classified a non-performing asset, if interest and/or instalment of principal remains overdue for a period of more than 90 days;
 - An Overdraft or Cash Credit is classified a non-performing asset, if the account remains "out of order", i.e. if the outstanding balance exceeds the sanctioned limit/drawing power continuously for a period of 90 days, or if there are no credits continuously for 90 days as on the date of balance-sheet, or if the credits are not adequate to cover the interest debited during the same period;
 - The bills purchased/discounted are classified as non-performing assets, if the bill remains overdue for a period of more than 90 days;
 - The agricultural advances are classified as non-performing assets, if (a) for short duration crops, where the instalment of principal or interest remains overdue for two crop seasons; and (b) for long duration crops, where the principal or interest remains overdue for one crop season.
- 3.2 NPAs are classified into Sub-Standard, Doubtful and Loss Assets, based on the following criteria stipulated by RBI:
- Sub-standard: A loan asset that has remained non-performing for a period less than or equal to 12 months.
 - Doubtful: A loan asset that has remained in the sub-standard category for a period of 12 months.
 - Loss: A loan asset where loss has been identified but the amount has not been fully written off.
- 3.3 Provisions are made for NPAs as per the extant guidelines prescribed by the regulatory authorities, subject to minimum provisions as prescribed below:
- Substandard Assets: i. A General Provision of 10% on the total outstanding;





Doubtful Assets:

- Secured portion: i. Upto one year – 20%
ii. One to three years – 30%
iii. More than three years – 100%
- Unsecured portion: 100%
- Loss Assets: : 100%

Advances are net of specific loan loss provisions, unrealized interest, ECGC claims received, and bills rediscounted.

- 3.4 For restructured/ rescheduled assets, provisions are made in accordance with the guidelines issued by the RBI, which require that the difference between the fair value of the loan/advances before and after restructuring is provided for, in addition to provision for the respective loans/advances. The Provision for Diminution in Fair Value (DFV) and interest sacrifice, if any, arising out of the above, is reduced from advances.
- 3.5 In the case of loan accounts classified as NPAs, an account may be reclassified as a performing asset if it conforms to the guidelines prescribed by the regulators.
- 3.6 Amounts recovered against debts written off in earlier years are recognized as revenue in the year of recovery.
- 3.7 In addition to the specific provision on NPAs, general provisions are also made for standard assets as per extant RBI Guidelines. These provisions are reflected in Schedule 5 of the Balance Sheet under the head “Other Liabilities & Provisions — Others” and are not considered for arriving at the Net NPAs.
- 3.8 Appropriation of recoveries in NPAs are made in order of priority as under:
 - a.Charges, Costs, Commission etc.
 - b.Unrealized Interest / Interest
 - c.Principal

However, in Compromise and Resolution/Settlement through National Company Law Tribunal (NCLT) cases, the recoveries are appropriated as per the terms of respective compromise/resolution/settlement and in case of suit filed accounts, recovery is appropriated as per directives of respective courts.





4. Fixed Assets, Depreciation and Amortization:

- 4.1 Fixed Assets are carried at cost less accumulated depreciation/ amortization except for freehold premises carried at revalued amount, being fair value at the date of revaluation less accumulated depreciation, as stated otherwise.
- 4.2 Cost includes cost of purchase and all expenditure such as site preparation, installation costs and professional fees incurred on the asset before it is put to use. Subsequent expenditure(s) incurred on the assets put to use are capitalized only when it increases the future benefits from such assets or their functioning capability. The fixed assets in domestic offices/ entities are depreciated at WDV method based on useful life of the assets states as under:

S. No.	Description of Fixed Assets	Percentage Depreciation
1	Computers	33.33%
2	Computer Software forming an integral part of the computer hardware	33.33%
3	Computer Software which does not form integral part of Computer hardware and cost of Software Development	33.33%
4	Automated Teller Machine/ Cash Deposit Machine/Coin Dispenser / Coin Vending Machine	15.00%
5	Other major fixed assets	
	Vehicles	20.00%
	Safe Deposit Lockers	10.00%
	Furniture & Fixtures (Wooden and Steel)	10.00%
	AIR Conditioners	12.50%
	CARPET	33.33%
6	Individual asset from ₹1000- 5,000	100% in the Year of Purchase (started from FY 25-26)
	Individual asset less than ₹1000	Assets costing less than ₹1,000/ each are charged off in the year of purchase.





- 4.3 In respect of assets acquired during the year for domestic operations, depreciation is charged on proportionate basis for the number of days' assets have been put to use during the year.
- 4.4 Assets costing less than ₹1,000 each are charged off in the year of purchase.
- 4.5 In respect of leasehold premises, the lease premium, if any, is amortized over the period of lease (except for premises and land on perpetual lease) and Lease payments for assets taken on Operating lease are recognized as expense in the Profit & Loss account over the lease term on straightline basis.
- 4.6 The Bank revalue freehold immovable assets at every three years. The increase in Net Book Value of the asset due to revaluation is credited to the Revaluation Reserve Account without routing through the Profit and Loss Account. Additional Depreciation on the revalued asset is charged to the Profit and Loss Account and appropriated from the Revaluation Reserves to General Reserve. The revalued asset is depreciated over the balance useful life of the asset as assessed at the time of revaluation.

5. Leases:

The asset classification and provisioning norms applicable to advances, as laid down in Para 3 above, are applied to financial leases also.

6. Impairment of Assets:

Fixed assets are reviewed for impairment whenever events or changes in circumstances warrant that the carrying amount of an asset may not be recoverable. Recoverability of assets to be held and used is measured by a comparison of the carrying amount of an asset to future Net Discounted Cash Flows expected to be generated from the asset. If such assets are considered to be impaired, the impairment to be recognized is measured by the amount which the carrying amount of the asset exceeds the fair value of the asset.

7. Employee Benefits:

7.1 Short Term Employee Benefits:

The undiscounted amount of short - term employee benefits, such as Annual Eye checkup, Medical benefits etc., which are expected to be paid in exchange for the services rendered by employees are recognized during the period when the employee renders the service.





7.2 Long Term Employee Benefits

i. Defined Benefit Plans:

- a. **Provident Fund:** For all the eligible employees, the Bank provides for Provident Fund liability on monthly basis and are recognized as an expense and charged to the Profit & Loss Account on accrual basis. Provident Fund contributions are transferred to Jharkhand Gramin Bank (Employees') Provident Fund administered by Trustees.
- b. **Gratuity:** For all the eligible employees, the Bank provides for Gratuity liability based on actuarial valuation. The Bank makes periodic contributions to Jharkhand Gramin Bank Gratuity Trust administered by Trustees based on an independent external actuarial valuation carried out annually.
- c. **Leave Encashment:** If an officer or employee leaves or discontinues from service or resigns from service, he/she shall be eligible to be paid a sum equivalent to the emoluments in respect of privilege leave to the extent of half of such leave to his credit on the date of cessation of service, subject to a maximum of 120 days. For all the employees who have completed five years of service, the Bank provides for Leave Encashment liability based on actuarial valuation and contributes to SBI Life Insurance Company Limited, HDFC, BAJAJ ALLIANZ, BIRLA SUN LIFE, and LIC on annual basis.
- d. **Pension:** Jharkhand Gramin Bank provides for pension to all eligible employees. The benefit is in the form of monthly payments as per rules to vested employees on retirement or on death while in employment, or on termination of employment. Vesting occurs at different stages as per rules. Jharkhand Gramin Bank makes contribution to the Pension Fund in terms of Jharkhand Gramin Bank (Employees') Pension Fund Rules. The pension liability is reckoned based on an independent actuarial valuation carried out annually and Jharkhand Gramin Bank makes such additional contributions periodically to the Fund as may be required to secure payment of the benefits under the pension regulations.
- e. The cost of providing defined benefits is determined using the projected unit credit method, with actuarial valuations being carried out at each Balance Sheet date. Actuarial gains/losses are immediately recognized in the Profit and Loss Account and are not deferred.





ii. Defined Contribution Plans

Jharkhand Gramin Bank operates a New Pension Scheme (NPS) for all officers/ employees joining Jharkhand Gramin Bank on or after 1st April, 2010, which is a defined contribution plan, such new joiners not being entitled to become members of the existing Jharkhand Gramin Bank Pension Scheme.

As per the scheme, the covered employees contribute 10% of their basic pay plus dearness allowance to the scheme together with 14% contribution from Jharkhand Gramin Bank. Jharkhand Gramin Bank recognizes such annual contributions as an expense in the year to which they relate. Upon receipt of the Permanent Retirement Account Number (PRAN), the contribution amounts are transferred to the NPS account maintained with PFRDA.

8. Taxes on Income:

Income Tax expense is the aggregate amount of current tax and deferred tax expense incurred by the Bank. Current taxes expense and deferred tax expense are determined in accordance with the provisions of the Income Tax Act, 1961 and as per the accounting standard 22-Accounting for Taxes on Income respectively and tax laws prevailing in India. Deferred tax adjustments comprise of changes in the deferred tax assets or liabilities during the year. Deferred tax assets and liabilities are recognized by considering the impact of the timing differences between taxable income and accounting income for the current year and carry forward losses.

Deferred tax assets and liabilities are measured using tax rates and tax laws that have been enacted or substantively enacted at the Balance Sheet date. The impact of changes in Deferred tax assets and liabilities is recognized in the Profit and Loss Account. Deferred tax assets are recognized and re-assessed at each reporting date, based on management's judgement as to whether their realization is considered as reasonably certain.

Deferred Tax Assets are recognized on carry forward of unabsorbed depreciation and tax losses only if there is virtual certainty supported by convincing evidence that such deferred tax assets can be realized against future profits.





9. Provisions, Contingent Liabilities and Contingent Assets:

- 9.1 In conformity with AS - 29 "Provisions, Contingent Liabilities and Contingent Assets", issued by ICAI, the Bank recognizes the provisions only when it has a present obligation as a result of a past event and would result in a probable outflow of resources embodying economic benefits will be required to settle the obligation, and when a reliable estimate of the amount of the obligation can be made.
- 9.2 No provision is recognized for:
- Any possible obligation that arises from past events and existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the bank.
 - Any present obligation that arises from past events but is not recognized because
 - It is not probable that an outflow of resource embodying economic benefits will be required to settle the obligation or
 - Are liable estimate of the amount of obligation cannot be made. Such obligation is recorded as Contingent Liabilities.

These are assessed at regular intervals and only that part of the obligation for which an outflow of resources embodying economic benefits is probable, is provided for, except in the extremely rare circumstances where no reliable estimate can be made.
 - Contingent Assets are not recognized in the financial statements

10. Special Reserves:

Revenue and other Reserve include Special Reserve created under Section 36(i)(viii) of the Income Tax Act, 1961.

11. Cash and cash equivalents:

Cash and cash equivalents include Cash and Balances with RBI, Balances with Banks and money at call and short notice.

12. Capital to Risk Asset Ratio (CRAR):

Capital to Risk Weighted Assets Ratio (CRAR) computation for the Bank is governed by the Reserve Bank of India's consolidated guidelines issued vide Master Direction No. RBI/DOR/2025-26/251 DOR.CAP.REC.170/21-01-002/2025-26 dated November 28, 2025.





13. Inter Bank Participation Certificate (IBPC):

As per the Reserve Bank of India's Master Direction – Priority Sector Lending (Targets and Classification) Directions, 2025, dated November 28, 2025, Inter-Bank Participation Certificates (IBPCs) are not applicable to Regional Rural Banks (RRBs).

14. Priority Sector Lending Certificate (PSLC):

In terms of the Reserve Bank of India guidelines on “Dealing in Priority Sector Lending Certificates (PSLCs)” issued vide circular No. RBI/2015-16/366 FIDD.CO.Plan.BC.23/04.09.01/2015-16 dated April 07, 2016, and the Master Direction – Priority Sector Lending (PSL) – Targets and Classification, 2025 (updated as on March 24, 2025), the Bank has undertaken PSLC transactions during the current financial year.

For Jharkhand Gramin Bank



(Madan Mohan Bariar)
Chairman
Date: 22-04-2026

For K A S G & Co.
Chartered Accountants
FRN:002228C




CA Ashok Kumar Mittal
Partner
Member No.: 079206
UDIN: 28079206 PNNDEV6474

Place: Ranchi
Date: 22-04-2026


(Praveen Awasthi)
Director

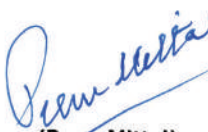
(On Leave)
(Suvendu Narayan Das)
Director

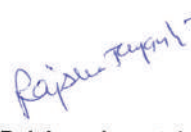

(Gaurav Kumar)
Director


(Basant Paul Minj)
Director


(Sandhya Gupta)
Director

(On Leave)
(Ajay Kumar Mishra)
Director


(Prem Mittal)
Director


(Dr. Rajshree Jayanty)
Director




JHARKHAND GRAMIN BANK

Head Office: 3rd Floor, Zila Parishad Market Complex, Kutchery Road, Ranchi, Jharkhand-834001

SCHEDULE 18

Annexure III

Disclosure in financial statements – 'Notes to Accounts'

1.Regulatory Capital:

(i) Composition of Regulatory Capital

(Amount in ₹ Crore)

S. No.	Particulars	31.03.2026	31.03.2025
i)	Tier 1 Capital	1,039.07	808.17
ii)	Tier 2 Capital	91.72	87.36
iii)	Total Capital (Tier 1+Tier 2) (i + ii)	1,130.79	895.53
iv)	Total Risk Weighted Assets (RWAs)	8719.85	7,610.52
v)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	11.92%	10.62%
vi)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.05%	1.15%
vii)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	12.97%	11.77%
viii)	Percentage of the shareholding of Government of India State Government (Jharkhand) State Bank of India (Sponsor Bank)	50% 15% 35%	50% 15% 35%
ix)	Amount of paid-up equity capital raised for the year ended	0.00	0.00
x)	Amount of perpetual debt instruments raised for the year ended	0.00	0.00

(ii) Draw Down from Reserve: The Bank has not drawn any amount from reserve during the period under review ended March 31, 2026.



2. Asset Liability Management-

i. Maturity pattern of certain items of assets and liabilities (31.03.2026)

(Amount in ₹ Crore)

Maturity Pattern	Deposits	Advances	Investments	Borrowings	Foreign Currency Assets	Foreign Currency Liabilities
Day 1	45.50	185.11	15.00	0.38	NIL	NIL
2 to 7 Days	168.33	75.25	99.00	47.92		
8 to 14 Days	295.55	400.25	35.00	40.00		
15 to 30 Days	143.22	158.22	50.00	0		
31 Days to 2 Months	200.16	45.11	107.51	22.81		
Over 2 Months and up to 3 Months	48.57	58.88	60.00	318.00		
Over 3 Months and up to 6 Months	2.33	3.43	184.90	351.67		
Over 6 Months and up to 1 years	83.52	5.64	2,686.93	1,767.14		
Over 1 Year and up to 3 years	10,090.85	5,290.19	330.76	24.49		
Over 3 Years and up to 5 years	663.51	243.91	1,573.67	40.28		
Over 5 Years	966.35	1,616.95	2922.62	5.15		
Total	12,707.89	8,082.94	8,065.39	2,617.84		

ii. Maturity pattern of certain items of assets and liabilities (31.03.2025)

(Amount in ₹ Crore)

Maturity Pattern	Deposits	Advances	Investments	Borrowings	Foreign Currency Assets	Foreign Currency Liabilities
Day 1	0.01	0.26	38.00	25.00	NIL	NIL
2 to 7 Days	0.01	-	100.00	83.28		
8 to 14 Days	346.15	475.85	28.00	-		
15 to 30 Days	461.06	329.16	10.00	-		
31 Days to 2 Months	9.14	-	55.71	16.66		
Over 2 Months and up to 3 Months	0.73	2.09	100.00	250.00		
Over 3 Months and up to 6 Months	2.01	3.38	382.71	148.27		
Over 6 Months and up to 1 years	87.12	5.29	2,125.65	1,757.92		
Over 1 Year and up to 3 years	9,004.93	4,622.68	213.26	58.71		
Over 3 Years and up to 5 years	670.42	166.35	483.87	4.55		
Over 5 Years	988.60	1291.61	3,781.11	5.15		
Total	11,570.18	6,896.67	7,318.31	2,349.55		



3) Investments

Composition of Investment Portfolio

As at 31.03.2026 (Current Year Balance Sheet Date)

(Amount in ₹ Crore)

	Investments in India							Investments outside India				Total Investments
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India	
Held to Maturity												
Gross	1,556.05	-	-	-	NA	-	1,556.05	-	-	-	-	1,556.05
Less: Provision for non-performing investments (NPI)	-	-	-	-	NA	-	-	-	-	-	-	-
Net	1,556.05	-	-	-	NA	-	1,556.05	-	-	-	-	1,556.05
Available for Sale								-	-	-	-	
Gross	3,033.35	-	0.03	106.28	NA	48.88	3,188.54	-	-	-	-	3,188.54
Less: Provision for depreciation and NPI	1.20	-	0.03	2.75	NA	-	3.98	-	-	-	-	3.98
Net	3,032.15	-	-	103.53	NA	48.88	3,184.56	-	-	-	-	3,184.56
Held for Trading								-	-	-	-	
Gross	-	-	-	-	NA	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	NA	-	-	-	-	-	-	-
Net	-	-	-	-	NA	-	-	-	-	-	-	-
	-			-			-					-
Total Investments	4,589.40	-	0.03	106.28	NA	48.88	4,744.59	-	-	-	-	4,744.59
Less: Provision for non-performing investments	-	-	0.03	-	NA	-	0.03	-	-	-	-	0.03
Less: Provision for depreciation	1.20	-	-	2.75	NA	-	3.95	-	-	-	-	3.95
Net	4,588.20	-	-	103.53	NA	48.88	4,740.61	-	-	-	-	4,740.61



(Amount in ₹ Crore)

	Investments in India						Investments outside India				Total Investments
	Government Securities	Other Approved Securities	Shares	Debt Instruments and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	
Held to Maturity											
Gross	2,028.52	-	-	-	-	-	2,028.52	-	-	-	2,028.52
Less: Provision for non-performing investments (NPI)	-	-	-	-	-	-	-	-	-	-	-
Net	2,028.52	-	-	-	-	-	2,028.52	-	-	-	2,028.52
Available for Sale											
Gross	2,506.31	-	-	116.35	-	48.87	2,671.53	-	-	-	2,671.53
Less: Provision for depreciation and NPI	-	-	-	0.03	-	-	0.03	-	-	-	0.03
Net	2,506.31	-	-	116.32	-	48.87	2,671.50	-	-	-	2,671.50
Held for Trading											
Gross	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-	-
Total Investments	4,534.82	-	-	116.35	-	48.87	4,700.05	-	-	-	4,700.05
Less: Provision for non-performing investments	-	-	-	0.03	-	-	0.03	-	-	-	0.03
Less: Provision for depreciation	-	-	-	-	-	-	-	-	-	-	-
Net	4,534.82	-	-	116.32	-	48.87	4,700.02	-	-	-	4,700.02



Investments (NPIs) and Investment Fluctuation Reserve (IFR)

(Amount in ₹ Crore)

Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
i) Movement of provisions held towards depreciation of investments and NPIs		
a) Opening balance	0.03	41.55
b) Add: Provisions made during the year	30.16	0.00
c) Less: Write off / write back of excess provisions during the year	0.00	41.52
d) Closing balance	30.19	0.03
ii) Movement of Investment Fluctuation Reserve	68.64	61.20
a) Opening balance	4.35	7.44
b) Add: Amount transferred during the year	0.00	0.00
c) Less: Drawdown	72.99	68.64
d) Closing balance		
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	2.41	2.74

ii. Sale and transfers to/from HTM category

During the financial years 2024-25 and 2025-26, the Bank, with the approval of the Board of Directors, undertook reclassification of certain investment securities between the HTM to AFS categories in accordance with the Guidelines for Classification and Valuation of Investments issued by the Reserve Bank of India vide Circular No. RBI/2013-14/434 RPCD.CO.RRB.BC.No.74/03.05.33/2013-14 dated January 07, 2014.

During FY 2025-26, securities having an aggregate book value of ₹866.47 Crore were transferred from the HTM category to the AFS category. Further, during FY 2024-25, securities having an aggregate book value of ₹953.63 Crore were transferred from the HTM category to the AFS category and securities having an aggregate book value of ₹830.71 Crore were transferred from the AFS category to the HTM category.



iii) Non-SLR investment portfolio
a) Non-performing Non-SLR investments

(Amount in ₹ Crore)			
Sr. No.	Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
a	Opening balance	0.03	0.03
b	Additions during the year since 1st April	0.00	0.00
c	Reductions during the above period	0.00	0.00
d	Closing balance	0.03	0.03
e	Total provisions held	0.03	0.03

b) Issuer composition of Non-SLR investments (31.03.2026)

(Amount in ₹ Crore)											
Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
(1)	(2)	(3)		(4)		(5)		(6)		(7)	
		Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year
a)	PSUs	70.37	80.37	70.37	80.37	0	0	0	0	0	0
b)	FIs	25.00	25.00	25.00	25.00	0	0	0	0	0	0
c)	Banks	0	0	0	0	0	0	0	0	0	0
d)	Private Corporates	10.95	10.97	10.95	10.97	0	0	0.03	0.03	0.03	0.03
e)	Subsidiaries/ Joint Ventures	0.00	0.00	0.00	0.00	0	0	0	0	0	0
f)	Others	48.88	48.88	48.88	48.88	0	0	0	0	0	0
g)	Provision held towards depreciation	2.78	0.03	0	0.03	0	0	0	0	0	0
	Total *	155.20	165.19	155.20	165.19	0	0	0.03	0.03	0.03	0.03

Notes:

1. For a bank, the Total under column 3 shall match with the sum of total of Investments included under the following categories in Schedule 8 to the balance sheet:

a) Investment in India in

i) Shares





ii) Debentures and Bonds

iii) Subsidiaries and / or Joint Ventures

iv) Others

b) Investment outside India in (where applicable)

i) Government securities (including local authorities)

ii) Subsidiaries and / or joint ventures abroad

iii) Other investments

2. Amounts reported under columns 4, 5, 6 and 7 above may not be mutually exclusive.

(iv) Repo transactions (in face value and market value terms):

No Transaction in current Financial Year and Previous Financial Year.

(v) Government Security Lending (GSL) transaction (in market value terms):

No Transaction in current Financial Year and Previous Financial Year.



4. Asset quality
(i) Classification of advances and provisions held (31.03.2026)

	Standard	Non-Performing			Total
		Sub-standard	Doubtful	Loss	
Gross Standard Advances and NPAs	Total Standard Advances				Total Non-Performing Advances
Opening Balance (31.03.2025)	6,692.19	35.87	163.91	4.70	204.48
Add: Additions during the year	1,189.05				60.80
Less: Reductions during the year*	0.00				63.58
Closing balance	7,881.24	32.89	165.22	3.59	201.70
*Reductions in Gross NPAs due to:					8,082.94
Upgradation					
Recoveries (excluding recoveries from upgraded accounts)					37.42
Technical / Prudential's Write-offs					8.43
Provisions (excluding Floating Provisions)					17.73
Opening balance of provisions held	19.28	12.78	153.59	4.70	171.07
Add: Fresh provisions made during the year	3.27	20.25	23.34	4.77	48.36
Less: Excess provision reversed/ Write-off loans	0.00	0.14	11.71	5.88	17.73
Closing balance of provisions held	22.55	32.89	165.22	3.59	201.70
Net NPAs					224.25
Opening Balance **					
Add: Fresh additions during the year					33.42
Less: Reductions during the year					14.94
Closing Balance					48.36
Floating Provisions					0.00
Opening Balance					
Add: Additional provisions made during the year					0.00
Less: Amount drawn down ¹ during the year					0.00
Closing balance of floating provisions					0.00





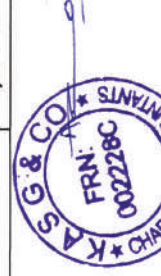
Ratios (in per cent)		Current Year (31.03.2026)	Previous Year (31.03.2025)
Gross NPA to Gross Advances		2.50%	2.96%
Net NPA to Net Advances		0.00%	0.50%
Provision Coverage Ratio (Excluding AUCA)		100.00%	83.66%

i. Sector-wise Advances and Gross NPAs

(Amt. in Crore)

Sr. No.	Sector*	Current Year (31.03.2026)				Previous Year (31.03.2025)		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	
i)	Priority Sector							
a)	Agriculture and allied activities	5,507.13	118.57	2.15%	4,742.32	117.78	2.48%	
b)	Advances to industries sector eligible as priority sector lending	995.60	65.45	6.47%	787.87	72.37	9.19%	
c)	Services	43.70	0.05	0.11%	121.17	0.62	0.51%	
d)	Personal loans	409.03	6.15	1.50%	248.64	5.06	2.04%	
	Subtotal (i)	6,955.46	190.22	2.73%	5,900.00	195.83	3.32%	
ii)	Non-priority Sector							
a)	Agriculture and allied activities	0.00	0.00	0.00%	0.00	0.00	0.00%	
b)	Industry	0.00	0.00	0.00%	0.00	0.00	0.00%	
c)	Services	0.00	0.00	0.00%	0.00	0.00	0.00%	
d)	Personal loans	1,127.48	11.48	1.02%	996.67	8.65	0.87%	
	Sub-total (ii)	1,127.48	11.48	1.02%	996.67	8.65	0.87%	
	Total (I + ii)	8082.94	201.70	2.50%	6,896.67	204.48	2.96%	

to be computed as per applicable regulatory instructions.





ii. Details of accounts subjected to restructuring (as defined as per applicable regulations)
(Amounts in ₹ Crore)

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture & MSME)		Total	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Standard	Number of borrowers	0	0	0	0	0	0	0	0	0	0
	Gross Amount (₹ crore)	0	0	0	0	0	0	0	0	0	0
	Provision held (₹ crore)	0	0	0	0	0	0	0	0	0	0
Sub-standard	Number of borrowers	0	0	0	0	0	0	0	0	0	0
	Gross Amount (₹ crore)	0	0	0	0	0	0	0	0	0	0
	Provision held (₹ crore)	0	0	0	0	0	0	0	0	0	0
Doubtful	Number of borrowers	0	0	0	0	0	0	0	0	0	0
	Gross Amount (₹ crore)	0	0	0	0	0	0	0	0	0	0
	Provision held (₹ crore)	0	0	0	0	0	0	0	0	0	0
Total	Number of borrowers	0	0	0	0	0	0	0	0	0	0
	Gross Amount (₹ crore)	0	0	0	0	0	0	0	0	0	0
	Provision held (₹ crore)	0	0	0	0	0	0	0	0	0	0

iii. Disclosure of transfer of loan exposure: No Loans has been transferred or acquired to /from ARC or SCBs, RRBs, Co-operative Bank, AIFs, SFBs and NBFCs including Housing Finance Companies (HFCs) or permitted transferees / other transferees.

iv. Non-Fund Based (NFB) Credit Facilities:

		31.03.2026		31.03.2025	
		Secured Portion	Unsecured Portion	Secured Portion	Unsecured Portion
I	Outstanding Guarantees (₹ crore)				
	i) In India	16.09	0.00	8.06	0.00
	ii) Outside India	0.00	0.00	0.00	0.00
II	Acceptances, Endorsements and other Obligations (₹ crore)	0.00	0.00	0.00	0.00
III	Other NFB Credit facilities (₹ crore)	0.00	0.00	0.00	0.00



v. Fraud Accounts:

Particulars	Current Year 31.03.26	Previous Year 31.03.25
Number of frauds reported	04	07
Amount involved in fraud (₹ crore)	1.04	6.22
Amount of provision made for such frauds (₹ crore)	0.18*	6.22
Amount of Unamortized provision debited from 'other reserves' as at the end of the year. (₹ crore)	NIL	NIL

* Out of Amount involved in fraud ₹ 1.04 Cr, ₹ 0.86 Cr has been recovered. Hence provision required ₹ 1.04 Cr- ₹ 0.86 Cr = ₹ 0.18 Cr (100% provision made).

vi. Disclosure under resolution framework for COVID-19 related Stress:

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan— Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half- year	Exposure to accounts classified as Standard consequent to implementation of resolution plan –Position as at the end of this half-year
Personal Loans					
Corporate persons					
Of which MSMEs					
Others	138.69	1.00	0.00	24.09	114.86
Total	138.69	1.00	0.00	24.09	114.86



5. Exposures

(i) Exposure to real estate sector

Category	(Amount in ₹ crore)	
	Current Year 31.03.2026	Previous Year 31.03.2025
<i>i) Direct exposure</i>		
a) Residential Mortgages – Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	680.26	552.93
b) Commercial Real Estate – Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;	64.90	27.34
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –	-	-
i. Residential	-	-
ii. Commercial Real Estate	-	-
<i>ii) Indirect Exposure</i> Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.		
Total Exposure to Real Estate Sector	745.16	580.27





(ii) Exposure to Capital market

Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
i) Direct investment in equity shares, convertible bonds, convertible debentures and units of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debt;	0.03	0.03
ii) Advances against shares / bonds / debentures or other securities or on clean basis to individuals for investment in shares (including IPOs / ESOPs), convertible bonds, convertible debentures, and units of equity oriented mutual funds;	NIL	NIL
iii) Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security;	NIL	NIL
iv) Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares / convertible bonds / convertible debentures / units of equity oriented mutual funds does not fully cover the advances;	NIL	NIL
v) Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers;	NIL	NIL
vi) Loans sanctioned to corporates against the security of shares / bonds / debentures or other securities or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources;	NIL	NIL
vii) Bridge loans to companies against expected equity flows / issues;	NIL	NIL
viii) Underwriting commitments taken up by the banks in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds;	NIL	NIL
ix) Financing to stockbrokers for margin trading;	NIL	NIL
x) All exposures to Venture Capital Funds (both registered and unregistered)	NIL	NIL
Total exposure to capital market	0.03	0.03



(iii) Risk category-wise country exposure: No exposure to country risk

(iv) Unsecured Advances:

(Amount in ₹ crore)

Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
Total unsecured advances of the bank	260.37	253.33
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	0.82	1.55
Estimated value of such intangible securities	NIL	NIL

(v) Factoring Exposure: NIL

(vi) Intra- Group Exposure: NIL

(vii) Unhedged Foreign Currency Exposure: NIL

(viii) Loans against Gold and Silver Collateral:

a) Details of loans extended against eligible gold and silver collateral:

Particulars	Loan outstanding	As % of Total Loans	Average ticket size	Avg LTV ratio	Gross NPA(%)
1. Opening balance of the FY [(a) + (b)]	24.18	0.35%	0.014		
(a) Consumption loans	23.51	0.34%	0.014	67%	
of which bullet repayment loans	17.63	0.26%	0.014	62%	
(b) Income generating loans	0.67	0.01%	0.012	67%	
2. New loans sanctioned and disbursed during the FY [(c) + (d)]	45.49	0.29%	0.018	64.35%	NA
(c) Consumption loans	45.16	0.29%	0.018	65.20%	NA
of which bullet repayment loans	22.72	0.19%	0.012	62.05%	NA
(d) Income generating loans	0.33	0.00%	0.019	67.12%	NA
3. Renewals sanctioned and disbursed during the FY	0	0	0.000	0	NA
4. Top-up loans sanctioned and disbursed during the FY	0	0	0.000	0	NA
5. Loans repaid during the FY [(e) + (f)]	0	0	0.000	NA	NA
(e) Consumption loans	0	0	0.000	NA	NA
of which bullet repayment loans	0	0	0.000	NA	NA
(f) Income generating loans	0	0	0.000	NA	NA
6. Non-Performing Loans recovered during the FY [(g) + (h)]	0	0	0.000	NA	NA
(g) Consumption loans	0	0	0.000	NA	NA
of which bullet repayment loans	0	0	0.000	NA	NA
(h) Income generating loans	0	0	0.000	NA	NA





7. Loans written off during the FY [(i) + (j)]	0	0	0.000	NA	NA
(i) Consumption loans	0	0	0.000	0	
of which bullet repayment loans	0	0	0.000	0	
(j) Income generating loans	0	0	0.000	0	
8. Closing balance at the end of FY [(k) + (l)]	0	0	0.000	0	
(k) Consumption loans	39.87	0.44%	0.017	67.15%	
of which bullet repayment loans	20.06	0.33%	0.011	64.30%	
(l) Income generating loans	0.42	0.01%	0.018	67.95%	

b) Details of gold and silver collateral and auctions:

Sr. No.	Particulars	
a	Unclaimed gold or silver collateral at the end of the financial year (in grams)	NIL
b	Number of loan accounts in which auctions were conducted	NIL
c	Total outstanding in loan accounts mentioned in (b)	NIL
d	Gold or silver collateral acquired during the FY due to default of loans (in grams)	NIL
e	Gold or silver collateral auctioned during the FY (in grams)	NIL
f	Recovery made through auctions during the FY (in ₹ crore)	NIL
g	Recovery percentage:	NIL
h	as % of value of gold or silver collateral	NIL
i	as % of outstanding loan	NIL

(ix) Exposures to Related Parties

Details of exposures to related parties as defined in Reserve Bank of India (Regional Rural Banks – Credit Risk Management) Directions, 2025.

		Amount in ₹ Crore	
Sr. No.	Particulars	Previous Year	Current Year
A. Loans to Related Parties			
1.	Aggregate value of loans sanctioned to related parties during the year	NIL	
2.	Aggregate value of outstanding loans to related parties as on 31st March		
3.	Aggregate value of outstanding loans to related parties as a proportion of total credit exposure as on 31st March (in %)		
4.	Aggregate value of outstanding loans to related parties which are categorized as:		



	(i) Special Mention Accounts as on 31 st march (ii) Non-Performing Assets as on 31 st March	
5	Amount of provisions held in respect of loans to related parties as on 31 st March	NIL
B.	Contracts and Arrangements involving Related Parties	
	Aggregate value of contract and arrangements awarded to related parties during the year	NIL
	Aggregate value of outstanding contract and arrangements involving related parties as on 31 st March	

6. Concentration of Deposits, Advances, Exposures and NPAs

(i) Concentration of Deposits

(Amount in ₹ Crore)

Particulars	Current Year 31.03.26	PreviousYear 31.03.25
Total Deposits of Twenty largest Depositors	215.00	147.77
Percentage of Deposits (Twenty largest depositors to Total Deposits of the Bank)	1.69%	1.28%

(ii) Concentration of Advances

(Amount in ₹ Crore)

Particulars	Current Year 31.03.26	PreviousYear 31.03.25
Total advances to the twenty largest borrowers	96.57	89.29
Percentage of advances to twenty largest borrowers to total advances of the bank	1.19%	1.29%

(iii) Concentration of exposures

(Amount in ₹ Crore)

Particulars	Current Year 31.03.26	PreviousYear 31.03.25
Total exposure to the twenty largest borrowers/customers	152.83	106.73
Percentage of exposures to the twenty largest borrowers/customers to the total exposure of the bank on borrowers/customers	1.84%	1.55%

(iv) Concentration of NPAs

(Amount in ₹ Crore)

Particulars	Current Year 31.03.26	PreviousYear 31.03.25
Total Exposure to the top twenty NPA accounts	10.98	9.40
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	5.44%	4.60%

7. Derivatives:

- (i) Forward rate agreement / Interest rate swap: NIL
- (ii) Exchange traded interest rate derivatives: NIL
- (iii) Disclosures on risk exposure in derivatives: NIL
- (iv)

8. Transfers to Depositor Education and Awareness Fund (DEA Fund)





(Amt. in ₹Crore)

	As on 31.03.2026	As on 31.03.2025
Opening balance of amounts transferred to DEA Fund	95.69	1.73
Add-Amounts transferred to DEA Fund during the year	18.49	104.56
Less-Amounts reimbursed by DEA Fund towards claims	11.30	10.60
Closing balance of amounts transferred to DEA Fund	102.88	95.69

9. Disclosure of complaints

i. Summary information on complaints received by the bank from customers & from the Offices of Ombudsman

Sr. No.		As on 31.03.2026	As on 31.03.2025
	Complaints received by the bank from its customers		
1	Number of complaints pending at beginning of the year	06	00
2	Number of complaints received during the year	629	627
3	Number of complaints disposed during the year	628	621
3.1	Of which, number of complaints rejected by the bank	00	00
4	Number of complaints pending at the end of the year	07	06
	Maintainable complaints received by the bank from Ombudsman		
5	Number of maintainable complaints received by the bank from Ombudsman	74	73
5.1	Of 5, number of complaints resolved in favor of the bank by Ombudsman	71	73
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Ombudsman	03	00
5.3	Of 5, number of complaints resolved after passing of Awards by Ombudsman against the bank	00	00
6	Number of Awards unimplemented within the Stipulated time (other than those appealed)	00	00

Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2021 and covered within the ambit of the Scheme.



ii. Top five grounds of complaints received by the bank from customers

Grounds of Complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year(01.04.2025 to 31.03.2026)					
Ground - 1	0	56	(+)115.38%	0	0
Ground - 3	0	144	(+)13.39%	4	0
Ground - 4	0	138	(-)32.02%	3	0
Ground - 5	0	84	(+)27.27%	0	0
Ground - 8	0	121	(+)47.56%	0	0
Others	0	86	(-)30.08%	0	0
Total	0	629	(+)0.32%	7	0
Previous Year(01.04.2024 to 31.03.2025)					
Ground - 1	0	26	0.00	0	0
Ground - 3	0	127	(-)4.51%	4	0
Ground - 4	0	203	(+)283.02%	2	0
Ground - 5	0	66	(+)2100.00%	0	0
Ground - 8	0	82	(-)10.87%	0	0
Others	0	123	(-)54.61%	0	0
Total	0	627	(+)8.48%	6	0

As per Master List for identifying grounds of complaints as provided in Appendix 1 to circular CEPD.CO.PRD.Cir.No.01/13.01.013/2020-21 dated January 27, 2021 on 'Strengthening the Grievance Redress Mechanism of Banks'.



1. ATM / Debit Cards	2. Credit Cards	3. Internet / Mobile / Electronic Banking	4. Account opening / difficulty in operation of accounts
5. Mis-selling / Para-banking	6. Recovery Agents / Direct Sales Agents	7. Pension and facilities for senior citizens / differently abled	8. Loans and advances
9. Levy of charges without prior notice / excessive charges / foreclosure charges	10. Cheques / drafts / bills	11. Non-observance of Fair Practices Code	12. Exchange of coins, issuance / acceptance of small denomination notes and coins
13. Bank Guarantees / Letter of Credit and documentary credits	14. Staff behaviour	15. Facilities for customers visiting the branch / adherence to prescribed working hours by the branch, etc	16. Others

10. Disclosure of penalties imposed by the Reserve Bank of India

The Bank has maintained CRR and SLR as per RBI Act 1934 and not defaulted during the financial year under report. No any penalty imposed by RBI.

11. Other Disclosures

(i) Business ratios

Sr No.	Information	As on 31.03.2026	As on 31.03.2025
i)	Interest Income as a percentage to Working Funds	8.07%	7.98%
ii)	Non-interest income as a percentage to Working Funds	1.18%	0.98%
iii)	Cost of Deposits	3.90%	3.93%
iv)	Net Interest Margin	4.24%	4.05%
v)	Operating Profit as a percentage to Working Funds	3.26%	2.58%
vi)	Return on Assets	1.46%	1.17%
vii)	Business (deposits plus advances) per employee (in ₹ Crore)	13.41	11.21
viii)	Profit per employee (in ₹ crore)	0.1518	0.1028

(ii) Bancassurance business:

Amount in ₹ Crore

Information	As on 31.03.2026	As on 31.03.2025
The details of fees/brokerage earned in respect of insurance broking, agency and bancassurance business undertaken by them shall be disclosed for both the current year and previous year	16.99	13.04



(iii) Marketing and Distribution:
Amount in ₹ Crore

Information	Amount in ₹ Crore	
	As on 31.03.2026	As on 31.03.2025
Fees/Remuneration received in respect of the marketing and distribution function (excluding bancassurance business).	3.31	2.83

(iv) Disclosures regarding Priority Sector Lending Certificates (PSLCs)
Priority Sector Lending Certificate (PSLC):

The Bank has purchased/sold the following Priority Sector Lending Certificates during the year:

(in ₹ Crore)

Category	Current Year As on 31.03.2026		Previous Year As on 31.03.2025	
	Purchase	Sell	Purchase	Sell
PSLC Micro Enterprises	0	0	0	0
PSLC Agriculture	0	0	0	0
PSLC General	2,000	0	1,500	0
PSLC Small and Marginal Farmers	0	4,550	0	3,900
Total	2,000	4,550	1,500	3,900



(v) Provisions and contingencies

(Amt. in ₹ Crore)

Sr. No.	Provision debited to Profit and Loss Account	As on 31.03.2026	As on 31.03.2025
i)	Provisions for NPI	0.00	0.00
ii)	Provision towards NPA	46.93	30.00
iii)	Provision made towards Mark to Market	30.16	0.00
iv)	Other Provision and Contingencies (with details)		
a)	Provision on Standard Assets	3.27	3.00
b)	Provision for Fraud & Robberies	0.11	6.40
c)	Provision for Pension Liability	110.00	71.00
d)	Provision for Leave Encashment	5.00	5.55
e)	Provision for Gratuity	8.00	5.50
f)	Provision for Wage Revision, PLI and Others	0.00	0.00
g)	Provision for Income Tax	87.21	103.10

(vi) Payment of DICGC Insurance Premium

Deposit insurance premium as applicable has been paid to DICGC within the prescribed timelines

(vii) Disclosure on amortization of additional pension liability on account of implementation of Pension Scheme in RRBs with effect from November 1, 1993:

The Bank has made Provision of ₹110.00 Crore under Pension liability to Pensioners in the FY2025-26 ended March 31, 2026.

12. Miscellaneous - Amount of provisions made for Income-tax during the year

(Amt. in ₹ Crore)

Particulars	As on 31.03.2026	As on 31.03.2025
Provision for Income Tax	87.21	103.10

13. Disclosure Requirements as per Accounting Standards where the RBI has issued guidelines in respect of disclosure items for 'Notes to Accounts'

13.1. Accounting Standard 5- Net Profit or Loss for the period arrived at after provisions on advances, adjustment to the value of Investments and other usual and necessary provisions.



13.2. Accounting Standard 9- Revenue Recognition

Revenue recognition has not been postponed during the year.

13.3. Accounting Standard 15- Employee Benefit

Bank has made ₹8.00 crore and ₹5.00 Crore for provision for Gratuity and Leave Encashment in Current FY for regular staff and outsourcing staff respectively.

13.4. Accounting Standard 17- Segment Reporting

While complying with the Accounting Standard, banks are required to adopt the following:

Primary and Business Segment

- Treasury operations---Treasury for the purpose of segment reporting includes the entire Investment portfolio i.e. dealing in Government and other Securities and Money market operations.
- Wholesale Banking---Wholesale Banking includes all Advances which are not included under Retail banking.
- Retail Banking-Retail banking includes exposures, which are being complied during the year.

Geographical Segments

Bank's area of operation covers all 24 Districts of Jharkhand State.

13.5 Accounting Standard 18- Related party disclosure

- Related Parties where control / significant influence exists or with whom transaction have taken place during the year.

Sponsor Bank their subsidiaries and associates: State Bank of India

Key Managerial Personnel as on 31.03.2026

Shri Madan Mohan Bariar	:	Chairman
Shri Sushanta Kumar Pani	:	General Manager-Administration
Shri Rajkumar Gupta	:	General Manager-Business
Shri Jasbir Singh	:	General Manager-Vigilance
Shri Rupesh Kumar	:	General Manager-IT, FI-Deposit
Shri Manoj Kumar Thakur	:	Chief Manager-IAD RRB





	Amount in ₹ Crore	
	Current Year 31.03.2026	Previous Year 31.03.2025
Interest Paid on Perpetual Bond of Sponsor Bank	0.34	0.37
Interest Received on TDRs at Sponsor Bank	38.52	35.33
Salary and Allowances to Key Managerial Personnel of Sponsor Bank	2.42	1.76

13.6 Accounting Standard 22- Accounting for Taxes on Income

Provision for income tax during FY 2025-26 is ₹ 87.21 Crore.

13.07 Accounting Standard 25- Interim Financial Reporting

Quarterly / Yearly review has been done by SCA and total items were covered under the quarterly / yearly review as per the relative guidelines.

14. Other Accounting Standards

Bank has complied with others Accounting Standards issued by the institute of Chartered Accountants of India (ICAI).

15. Additional Disclosures

Provisions and Contingencies

(Amt. in ₹ crore)			
S. No.	Particulars	As on 31.03.2026	As on 31.03.2025
a	Opening balance in the floating provisions account	13.56	13.56
b	The quantum of floating provisions made in the accounting	Nil	Nil
c	Amount of draw down made during the accounting year	Nil	Nil
d	Closing balance in the floating provisions account	13.56	13.56

16. Movement in NPAs was as follows:

		(Amt. in ₹ Crore)
Gross NPAs as on 1st April of particular year (Opening balance)		204.48
Additions (Fresh NPAs) during the Financial year		60.79
Sub-total (A)		265.27
Less:		
(i)	Upgradations	37.41
(ii)	Recoveries (excluding recoveries made from upgraded accounts)	8.43



(iii)	Write-offs	17.73
	Sub-total (B)	63.57
	Gross NPAs as on 31.03.2026 (closing balance) (A-B)	201.70

17. In compiling the above balance sheet, certain assumptions as per RBI guidelines and instructions Vide RBI Master Direction RBI/DOR/2025-26/265 DOR.ACC.REC.No. 184/21.04.018/2025-26 dated November 28,2025 have been followed.

- Bank has exposure to sensitive sector (Commercial Real Estate) to the tune of ₹ 64.90 crore.
- Bank has made ₹8.00 crore provision for Gratuity and ₹5.00 crore for Leave encashment as on 31.03.2026.
- Balancing of SLR securities account and reconciliation of bank accounts has been completed up to 31.03.2026.
- No provision is made for the Bonus for financial year 2025-26 as no staff was eligible for bonus.
- No provision has been made in respect of claims in difference of salary for suspended employees.
- Required Provision has already been made for eligible Assets over 90 days.
- Bank has opted out of DICGC scheme on advances and no Risk Fund has been created however, we have paid premium for deposit insurance as per stipulated norms for financial year 2025-26.
- The Disputed Income Tax Liabilities of erstwhile Jharkhand Gramin Bank is related to AY-2007-08 to AY 2013-14 and AY 2018-19, the cases are reassessed after ITAT orders by AO in 2018 and Bank has filed appeal for relief before CIT(A) and hearing in the case is pending. Bank has filed appeal for relief before ITAT on 11.01.2024 against the order u/s 250 (Arising out of order u/s 143 (3) for A.Y. 2018-19).
- Demand was raised against erstwhile Vananchal Gramin Bank for the A.Y-2017-18 for total amount of ₹21.64 Crores. Bank has filed appeal for relief before CIT(A) and hearing in the case is pending.
- Bank has total contingent liability against disputed I Tax demand year wise are summarized below:





erstwhile Jharkhand Gramin Bank		erstwhile Vananchal Gramin Bank	
AY	Disputed Income Tax Liability (Amount in ₹Crore)	AY	Disputed Income Tax Liability (Amount in ₹ Crore)
2007-08	0.07	2017-18	21.64
2008-09	0.01		
2009-10	0.27		
2010-11	0.11		
2011-12	19.38		
2012-13	8.84		
2013-14	7.34		
2018-19	14.51		
Total	50.53	Total	21.64
Total Contingent Liability against disputed I Tax demand			72.17

Out of total disputed demand as on 31.03.2026 is ₹72.17 Crore, amount ₹41.84 Crore is with the Income Tax department against TDS & Deposit of Tax.

GST: There is no disputed GST Liability against the Bank.

Service Tax: There is no disputed Service Tax Liability against the Bank.

18. Recovery from Write off Accounts:

Total amounts of ₹6.71 Crore have been recovered during the financial year from written off accounts.

19. Inter Branch Adjustment Account:

The Closing balance of Branch Clearing General Account is used for all inter Branches and branch to HO transaction where the closing figure is ₹ 0.17 Crore under Inter Office Adjustment account.

20. The figures mentioned in Balance Sheet, Profit & Loss Account and Schedules 1 to 16 have been rounded off to the nearest thousand rupees.



21. The financial account maintained at CBS software for the current financial year.
22. Figures relating to the previous year have been regrouped /rearranged, wherever necessary.
23. Letter of Comfort – Nil
24. Names of Subsidiaries, Associates & Joint Ventures – NIL.

For Jharkhand Gramin Bank



(Madan Mohan Bariar)

Chairman

Date: 22-04-2026

For K A S G & Co.
Chartered Accountants
FRN:002228C



CA Ashok Kumar Mittal
Partner

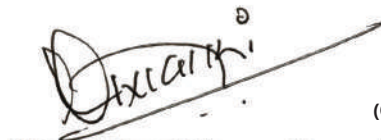
Member No.: 079206

UDIN: 26079206PHNDEV6474

Place: Ranchi

Date: 22-04-2026





(Praveen Awasthi)
Director

(On Leave)

(Suvendu Narayan Das)
Director



(Gaurav Kumar)
Director



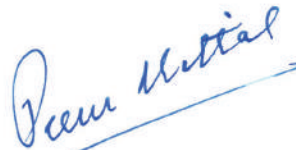
(Basant Paul Min)
Director



(Sandhya Gupta)
Director

(On Leave)

(Ajay Kumar Mishra)
Director



(Prem Mittal)
Director



(Dr. Rajshree Jayanty)
Director





Jharkhand Gramin Bank		
Head Office: Ranchi		
Cash Flow Statement as on March 31, 2026		(₹in 000's)
Particulars	31-03-2026	31-03-2025
Cash Flows From Operating Activities:		
Net Profit after tax	23,52,670.00	16,94,304.00
Add:		
Depreciation debited to P&L	24,591.00	13,474.00
Provision for Income Tax	8,72,110.00	10,31,000.00
Loss/(Gain) on Sale/Discard of Assets (Net)	-73,476.00	-
Investment Fluctuation Reserve Reversed	-	-
Deferred Tax Asset Adjustment	-	-
Interest Paid on Amounts received from SBI, RBI, NABARD	15,76,458.00	15,34,078.00
Income From Investments	-54,65,433.00	-51,73,636.00
Operating Profit From Before Working Capital Changes	-7,13,080.00	-9,00,780.00
Working Capital Changes:		
Increase/(Decrease) in Deposits	1,13,77,040.00	1,09,16,707.00
Increase/(Decrease) in Liabilities & Provisions	9,41,593.00	-34,42,945.08
(Increase)/Decrease in Advances	-1,15,56,301.00	-1,01,23,312.00
(Increase)/Decrease in Other Assets	8,99,768.37	-55,300.00
Less: Income Tax Paid/Refund Received	-9,65,196.37	-6,15,755.92
Net Cash From Operating Activities	-16,176.00	-42,21,386.00
Cash Flow From Investing Activities:		
(Purchase)/Sale of Fixed Assets	-63,286.00	-23,503.00
(Purchase)/Sale of Investments	-3,71,961.00	6,88,501.00
Income From Investment	54,65,433.00	51,73,636.00
Net Cash From Investing Activities	50,30,186.00	58,38,634.00
Cash Flow From Financing Activities:		
Funds From SBI, NABARD, NBCFDC, NSTFDC, NSFDC, CG & SG	26,82,822.00	27,69,636.00
Interest Paid to SBI, NABARD, NBCFDC, NSTFDC, NSFDC	-15,76,458.00	-15,34,078.00
Net Cash From Financing Activities	11,06,364.00	12,35,558.00
Net Increase/(Decrease) in Cash And Cash Equivalents	61,20,374.00	28,52,806.00
Add: Opening Cash and Cash Equivalents		
i) Cash On Hand	1,57,938.00	1,82,998.00





ii) Balance With Reserve Bank of India & Other Banks	56,23,705.00	51,56,606.00
iii) Deposit Accounts	2,61,82,629.00	2,37,71,862.00
Total	3,80,84,646.00	3,19,64,272.00
Note:		
Closing Cash And Cash Equivalents		
i) Cash On Hand	1,55,487.00	1,57,938.00
ii) Balance With Reserve Bank of India & Other Banks	47,21,192.00	56,23,705.00
iii) Deposit Accounts	3,32,07,967.00	2,61,82,629.00
Total	3,80,84,646.00	3,19,64,272.00

Cash Flow Statement is prepared using Indirect Method.

For Jharkhand Gramin Bank



(Madan Mohan Bariar)
Chairman

Date: 22-04-2026
Place: Ranchi

For KASG & Co.
Chartered Accountants
FRN: 002228C



(CA Ashok Kumar Mittal)
Partner

Membership No. 079206
UDIN-26079206PNNDEV6474


(Praveen Awasthi)
Director

(On Leave)
(Suvendu Narayan Das)
Director


(Gaurav Kumar)
Director


(Basant Paul Minj)
Director


(Sandhya Gupta)
Director

(On Leave)
(Ajay Kumar Mishra)
Director


(Prem Mittal)
Director


(Dr. Rajshree Jayanty)
Director


JPL Cricket Tournament & Felicitation Programme



Reaching out Digitally - Awareness and Celebrations



Vigilance Conclave RRBs 2025



Vigilance Awareness Week & Community cleaning



JGB Diaries : Moments of Celebrations



पूरे प्रदेश में विस्तृत,
सम्पूर्ण **झारखण्ड** के लिए कार्यरत बैंक

#JharkhandKaApnaBank



Jharkhand Gramin Bank

Head Office : Market Complex, 3rd floor,
Zila Parishad Office Premises, Kutchery Road,
Ranchi-834001 (Jharkhand)

✉ Contact@jrgbank.bank.in | ☎ 949 27 54 000

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