

FINANCE & ACCOUNTS DEPARTMENT / वित्त एवम लेखा विभाग

CO: F&A: 2026-27: 15

दिनांक: 06/04/2026

Regulator / Investor / General Public

Reg: Disclosure on coverage of Statutory Audit.

Ref: CO: F & A: 2025-26: 30 dated 29/04/2025.

In continuation to our earlier disclosure, please find the following items for information:


As per Regulatory Guidelines & Board Approved Policy:

1. The minimum coverage is of 70% of fund based & non-fund-based exposure.

The actual coverage made, is as under:

1. The fund & non-fund-exposure covered in FY-2024-25 is 78%, which constitutes, as under:
  - a. Top 20 Branches Audited by Statutory Central Auditors- 43%.
  - b. Branches Audited by Statutory Branch Auditors- 35%.
2. The fund based outstanding covered in FY-2024-25 is 76%, which constitutes, as under:
  - a. Top 20 Branches Audited by Statutory Central Auditors- 41%.
  - b. Branches Audited by Statutory Branch Auditors- 35%.

This is for information only.

  
(Tikam Gupta)  
Dy. General Manager- F & A  
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Regulator / Investor / General Public

Reg: Disclosure on coverage of Statutory Audit.

As per Regulatory Guidelines & Board Approved Policy:

1. The minimum coverage is of 70% fund based and non-fund-based exposure.

The actual coverage made, is as under:

1. The Business covered for the current year (FY ended March 31<sup>st</sup>, 2025) is 78.19%.
2. The Business covered in previous year (FY ended March 31<sup>st</sup>, 2024) was 74.25%.

Financial Year	Regulatory Stipulation / Board Approved Coverage	Actual Coverage
2024-25	70% of Fund Based & Non-Fund Based Credit Exposure.	Fund Based- 77.30% Non-Fund Based- 95.33% Total- 78.19%
2023-24	70% of Fund Based & Non-Fund Based Credit Exposure.	Fund Based- 74.25% Non-Fund Based- 92.96% Total- 75.16%
2022-23	70% of Fund Based & Non-Fund Based Credit Exposure.	Fund Based- 76.99% Non-Fund Based- 95.45% Total- 75.16%

This issues in compliance to Reserve Bank of India guidelines.

(O. P. Srivastava)

Dy. General Manager- F & A