

1. Capital Expenditure:

For the year 2025-26, capital expenditure proposed for opening of 10 new branches as well as capital expenditure planned in the FY 2024-25 towards procurement of computer Hardware items for Technology Management Division expected to be completed in the FY2025-26.

The other developments in the area of Technology, like Daily Deposit Collection through online facility, Online portal for customers, Mobile Applications, Implementation of Security operation Centre, Centralized Health monitoring Solution to CCTV installed in HO and Branches, Digitalization of Bank Documents, procurement of MS Licenses for operating systems & Database and implementation of Mobile Application and etc. are planned in the FY 2025-26. Considering the above developments, the total Capital Expenditure for FY 2025-26 is proposed to be Rs.3450.00 Lakh.

We have estimated the overall capital expenditure for FY 2026-27 amounting to Rs.1,936 Lakh.

2. Revenue Expenditure:

For FY 2025-26, based on general business requirements and growth forecasts, Revenue Expenditure has been determined as Rs.32,727 Lakh.

We have estimated the overall Revenue expenditure for FY 2026-27 amounting to Rs.37,102 Lakh.