

Sectoral exposure 31.03.2025

Sectors	Current Year			Previous Year		
	Exposure (includes on balance sheet and off balance sheet exposure) (₹ crore)	Gross NPAs (₹ crore)	Percenta ge of Gross NPAs to total exposure in that sector	Exposure (includes on balance sheet and off balance sheet exposure) (₹ crore)	Gross NPAs (₹ crore)	Percenta ge of Gross NPAs to total exposure in that sector
1. Agriculture and Allied Activities	0	0	0	0	0	0
2. Industry						
i Micro and Small	0	0	0	1.3	0	0
ii....	0	0	0	0	0	0
Others	0	0	0	0	0	0
Total of Industry (i+ii+...+Others)	0	0	0	1.3	0	0
3. Services						
i Tourism, Hotel and Restaurants	2.98	0	0	5.43	0	0
ii Retail Trade	35.91	8.54	23.78%	47.22	8.44	17.87%
Others						
Total of Services (i+ii+...+Others)	38.89	8.54	21.96%	52.65	8.44	16.03%
4. Personal Loans						
i Retail Loan	12.21	0.16	1.31%	12.6	0.24	1.90%
ii						
Others						
Total of Personal Loans (i+ii+...+Others)	12.21	0.16	1.31%	12.6	0.24	1.90%
5. Others, if any (please specify)						
i Gold Loan	249.63	1.4	0.56%	178.57	1	0.56%
ii Micro Finance Loan	55.3	3.34	6.04%	64.81	0.4	0.62%
iii Vehicle loans	0.2	0.19	95.00%	0.3	0.28	93.33%
Total of Others	305.13	4.93	1.62%	243.68	1.68	0.69%
Total	356.23	13.63	3.83%	310.23	10.36	3.34%