The Rajkot Commercial Co. Operative Bank Ltd

60th Annual Report
2025-26

RCC BANK

॥ બેંક આપના દ્વારે ॥

Customer is always king

બોર્ડ ઓફ ડિરેક્ટર્સ

શ્રી ડો. બીનાબેન ડી. નારોલા	ચેરપર્સનશ્રી
શ્રી કેતનભાઈ એમ. પટેલ	ડિરેક્ટરશ્રી
શ્રી કિરીટભાઈ ટી. પુજારા	ડિરેક્ટરશ્રી
શ્રી મનોજભાઈ પી. વીરડીયા	ડિરેક્ટરશ્રી
શ્રી શ્વેતાબેન વી. કક્કડ	ડિરેક્ટરશ્રી
શ્રી નિલેશભાઈ જી. ઘાટલીયા	ડિરેક્ટરશ્રી / BOM
શ્રી રાધિકાબેન એસ. ભાતેલીયા	ડિરેક્ટરશ્રી / BOM
શ્રી જતીનભાઈ બી. પરમાર	ડિરેક્ટરશ્રી
શ્રી જેનીલભાઈ એન. નથવાણી	ડિરેક્ટરશ્રી
શ્રી વિરાજભાઈ ડી. નારોલા	ડિરેક્ટરશ્રી
શ્રી રીશીભાઈ જે. ચૌહાણ	ડિરેક્ટરશ્રી
શ્રી ભાવેશભાઈ એલ. ખુંટ	ડિરેક્ટરશ્રી
શ્રી અનિલભાઈ જે. ત્રિવેદી	ડિરેક્ટરશ્રી

બોર્ડ ઓફ મેનેજમેન્ટ

શ્રી મોનિકાબેન એ. રૂપારેલ	સભ્યશ્રી
શ્રી ધ્રુતિબેન પી. વસાણી	સભ્યશ્રી
શ્રી પ્રકાશભાઈ એન. ખંધેડીયા	સભ્યશ્રી

અધિકારીગણ

પુરૂષોત્તમ બી. પીપરીયા	CEO & જનરલ મેનેજર
પ્રકાશ એન. શંખાવલા	ડેપ્યુટી જનરલ મેનેજર
જુલી આર. પીપરીયા	AGM & IT Head

ઓડીટર

વિજય પોપટ & એસોસીએટ્સ	સ્ટેચ્યુટરી ઓડીટર
એન. સી. બચ્છા & કું.	કન્કરન્ટ ઓડીટર

૩૧-૦૩-૨૦૨૬

સભાસદોની સંખ્યા	૧૭,૭૧૮
નોમીનલ સભાસદોની સંખ્યા	૯૪
થાપણદારોની સંખ્યા	૨૪,૨૦૪
ધિરાણ લેનારની સંખ્યા	૮૭૮
કર્મચારીઓની સંખ્યા	૪૯
શાખાઓ (મુખ્ય શાખા સહીત)	૫
ઓડીટ વર્ગ	અ

વાર્ષિક સાધારણ સભાની નોટીસ

આ બેંકનાં સર્વે સભાસદો, પ્રતિનિધિ સભાસદો અને નિમંત્રીતોને ખબર આપવામાં આવે છે કે, આ બેંકની સાંઈઠમી વાર્ષિક સાધારણ સભા તા.૨૪-૦૬-૨૦૨૬ ને બુધવારના રોજ સવારે ૦૯:૦૦ કલાકે બેંકની વાણીયાવાડી શાખા : ''શેઠશ્રી જયંતિલાલ કુંડલીયા સેવા સંકુલ'', વાણીયાવાડી/ગાયત્રીનગર મેઈન રોડ, કુંદન હોસ્પિટલ સામે, રાજકોટ મુકામે નીચે બતાવેલ કાર્યસુચી માટે મળશે તો તેમાં હાજરી આપવા વિનંતિ.

કાર્યસુચી

૦૧. તા. ૨૧-૦૬-૨૦૨૫ ના રોજ મળેલ વાર્ષિક સાધારણ સભાની કાર્યવાહીની નોંધ (મિનિટ્સ) વંચાણે લેવા અને બહાલ રાખવા બાબત.

૦૨. પેટા નિયમની કલમ-૧૭(૧) મુજબ બેંકનાં કામકાજના સને ૨૦૨૫-૨૬ ના વર્ષના બોર્ડ ઓફ ડિરેકટર્સે તૈયાર કરેલ અહેવાલની નોંધ લેવા અને મંજુર રાખવા બાબત.

૦૩. પેટા નિયમની કલમ-૧૭(૧) મુજબ બોર્ડ ઓફ ડિરેકટર્સે મંજુર કરેલ તા. ૩૧-૦૩-૨૦૨૬ ના રોજ પુરા થતા વર્ષ માટેનુ ઓડીટ થયેલ નફા-નુકશાન ખાતુ અને તા. ૩૧-૦૩-૨૦૨૬ ના રોજનુ પાકુ સરવૈયુ મંજુર કરવા તથા પ્રમાણીત અન્વેષકશ્રી તરફથી આવેલ હિસાબ તપાસણી (ઓડીટ રીપોર્ટ) ની યાદીની નોંધ લેવા બાબત.

૦૪. પેટા નિયમની કલમ-૧૭(૧) મુજબ બોર્ડ ઓફ ડિરેકટર્સે ભલામણ કર્યા મુજબ બેંકના સને ૨૦૨૫-૨૬ ના વર્ષના ચોખ્ખા નફાની ફાળવણી મંજુર કરવા બાબત.

૦૫. પેટા નિયમની કલમ-૧૭(૩) મુજબ અને રીઝર્વ બેંક ઓફ ઈન્ડીયાના તા.૨૬-૦૪-૨૦૨૧ ના સરક્યુલરના પરિપેક્ષમાં સને ૨૦૨૬-૨૭ ના વર્ષ માટે સ્ટેચ્યુટરી ઓડીટરની અપોઈન્ટમેન્ટ/રીઅપોઈન્ટમેન્ટ કરવા અંગે

૦૬. પેટા નિયમની કલમ-૧૭(૪) અને પેટા નિયમની કલમ - ૫ મુજબ બોર્ડ ઓફ ડિરેકટર્સ સને ૨૦૨૬-૨૭ ના વર્ષ દરમ્યાન કેટલું ભંડોળ એકઠું કરી શકે તે હદ નકકી કરવા બાબત.

૦૭. આપણી બેંકની નિયમનકારી ઓથોરીટી/સક્ષમ સત્તાધિશો સાથે થયેલ પત્ર વ્યવહાર વંચાણે લઇ નોંધ લેવા બાબત.

૦૮. ખરાબ લ્હેણાઓ રાઇટઓફ બાબત.

૦૯. ચુંટણી/વરણી ની નોંધ/બહાલી બાબત.

૧૦. સને ૨૦૨૫-૨૬ દરમ્યાન બાયબેક કરેલ શેર અને સહકારી કાયદાની કલમ-૪૭ હેઠળ થયેલ કાર્યવાહીને બહાલ રાખવા બાબત.

૧૧. સને ૨૦૨૬-૨૭ માટેનું વાર્ષિક અંદાજપત્ર મંજુર કરવા બાબત.

૧૨. ગત વર્ષમાં થયેલ વિવિધ ઓડીટ/ઈન્સ્પેકશન અંગેનાં ઓડીટ/ઈન્સ્પેકશન રીપોર્ટ અને તેના તૈયાર થયેલ દુરસ્તી અહેવાલો વંચાણે લેવા બાબત.

૧૩. કર્મચારીઓ(એચ.આર.) બાબત.

૧૪. પેટા નિયમની કલમ-૧૭(૬) મુજબ પ્રમુખ સ્થાનેથી અથવા પ્રમુખશ્રીની મંજુરીથી જે કામ માટે દરખાસ્ત રજુ થાય તે.

ઉપરોકત એજન્ડાને લગત ગત સાધારણ સભાની મીનીટ્સ બુકનો ઉતારો તેમજ સને ૨૦૨૫-૨૬ ના વર્ષનુ ઓડીટ થયેલ પાકુ સરવૈયુ, નફા-નુકશાન ખાતુ, ઓડીટ અહેવાલ સહિતના એજન્ડાની આઇટમને લગત/અન્વયેના અન્ય સાધનીક કાગળો, જોડાણો, પત્રકો પ્રતિનિધિઓને રવાના કરવામાં આવ્યા છે ઉપરાંત આજથી બેંકના સમય દરમ્યાન બેંકની વડી કચેરીએ ઉપલબ્ધ કરવામાં આવ્યા છે જેનો સભાસદો અને પ્રતિનિધિ સભાસદો ઉતારો કરી શકશે, અભ્યાસ કરી શકશે.

સ્થળ : રાજકોટ

તારીખ : ૦૮-૦૬-૨૦૨૬

બોર્ડ ઓફ ડિરેકટર્સના આદેશથી

પુરૂષોત્તમ પીપરીયા

CEO & જનરલ મેનેજર

વિશેષ નોંધ:

૧. સર્વે સભાસદોને જાણ કરવામાં આવે છે કે આપનુ સને ૨૦૨૨-૨૩, ૨૦૨૩-૨૪ અને ૨૦૨૪-૨૫ ના વર્ષનું જમા પડેલ ડિવિડન્ડ અદ્યતન KYC રજુ કરી મેળવી લેશો અન્યથા નિતીનિયમાનુસાર સમય મર્યાદા પુરી થયે અનામત ખાતે લઈ જવામાં આવશે.

૨. સભાસદે પોતાના આર.સી.સી. બેંકના કોઈપણ પ્રકારના ખાતામાં છેલ્લા બે નાણાંકીય વર્ષમાં ઓછામાં ઓછો એક વાર નાણાંકીય વ્યવહાર કરેલો હોવો જોઈએ અને સભાસદે રીઝર્વ બેંક ઓફ ઈન્ડીયાની માર્ગદર્શીકા અનુસાર KYC રજુ કરવા જોઈશે અન્યથા જે તે સભાસદના સભાસદ તરીકેના હક્કોને બેંક પરત્વેની જવાબદારી ઉપર વિપરીત અસર થયા વગર બેંક સભાસદના હક્કો સ્થગીત કરી શકશે.

ચેરપર્સનશ્રીનો અહેવાલ

સભાસદ, ગ્રાહક અને સહકારી મિત્રો,

આ બેંકની સાંઈઠમી વાર્ષિક સાધારણ સભાના પ્રસંગે તા.૩૧-૦૩-૨૦૨૬ ના રોજ પુરા થતા વર્ષના કામકાજનો અહેવાલ, ઓડીટ થયેલા હિસાબો, અન્વેષક રીપોર્ટ તેમજ અન્ય માહિતી બોર્ડ ઓફ ડીરેકટર્સ વતી આપની સમક્ષ રજુ કરતા આનંદની લાગણી અનુભવુ છું.

શેર ભંડોળ

તા. ૩૧-૦૩-૨૦૨૫ ની સ્થિતિએ શેર ભંડોળ	વર્ષ દરમ્યાન વધારો	વર્ષ દરમ્યાન શેર પરત	વર્ષ દરમ્યાન સરભર	તા. ૩૧-૦૩-૨૦૨૬ ની સ્થિતિએ શેર ભંડોળ
૭,૩૮,૬૯,૦૩૫.૦૦	૬૨,૪૨,૦૨૫.૦૦	૪૮,૭૯,૫૬૦.૦૦	૪,૧૨૫.૦૦	૭,૫૨,૨૭,૩૭૫.૦૦

અનામત ભંડોળ અને અન્ય ભંડોળ

ક્રમ	ફંડનો પ્રકાર	૩૧-૦૩-૨૦૨૫	વધારો/ઘટાડો	૩૧-૦૩-૨૦૨૬
૦૧	સ્ટેચ્યુટરી રીઝર્વ ફંડ	૬૯,૯૪,૮૯,૬૭૧.૩૧	૧૨,૬૪,૨૩,૨૧૧.૬૧	૮૨,૫૯,૧૨,૮૮૨.૯૨
૦૨	બિલ્ડીંગ ફંડ	૧૭,૨૭,૯૬,૮૫૧.૩૩	૨,૦૦,૦૦,૦૦૦.૦૦	૧૯,૨૭,૯૬,૮૫૧.૩૩
૦૩	બેડ એન્ડ ડાઉટફુલ ડેબ્ટ રીઝર્વ	૩,૨૦,૪૪,૫૪૯.૮૫	૧,૩૦,૦૦,૦૦૦.૦૦	૪,૫૦,૪૪,૫૪૯.૮૫
૦૪	પ્રોવિઝન ફોર સ્ટાન્ડર્ડ એસેટ્સ	૧,૦૦,૦૦,૦૦૦.૦૦	---	૧,૦૦,૦૦,૦૦૦.૦૦
૦૫	ઇન્વેસ્ટમેન્ટ ફલકચ્યુએશન રીઝર્વ	૬,૦૦,૦૦,૦૦૦.૦૦	---	૬,૦૦,૦૦,૦૦૦.૦૦
૦૬	ઇન્વેસ્ટમેન્ટ ડેપ્રિશીએશન ફંડ	૦.૦૦	૧,૦૫,૦૦,૦૦૦.૦૦	૧,૦૫,૦૦,૦૦૦.૦૦
૦૭	મેમ્બર્સ વેલફેર ફંડ	૫,૦૦,૦૦૦.૦૦	૧૦,૦૦૦.૦૦	૫,૧૦,૦૦૦.૦૦
	કુલ	૯૭,૪૮,૩૧,૦૭૨.૪૯	૧૬,૯૯,૩૩,૨૧૧.૬૧	૧૧૪,૪૭,૬૪,૨૮૪.૧૦

NPA

ક્રમ	વિગત	તા. ૦૧-૦૪-૨૦૨૫ની સ્થિતિએ	વધારો/ઘટાડો	તા. ૩૧-૦૩-૨૦૨૬ની અંતિત
૦૧	કુલ ધીરાણ	૧૨૨,૧૨,૨૫,૧૦૩.૩૮	૩,૯૬,૨૦,૫૬૪.૫૯	૧૨૬,૦૮,૪૫,૬૬૭.૯૭
૦૨	NPA ધીરાણ	૨,૧૧,૪૨,૦૯૦.૫૦	-૩૨,૯૬,૮૨૪.૦૦	૧,૭૮,૪૫,૨૬૬.૫૦
૦૩	NPA ખાતાની સંખ્યા	૨૧	-૧	૨૦
૦૪	PA ધીરાણ	૧૨૦,૦૦,૮૩,૦૧૨.૮૮	૪,૨૯,૧૭,૩૮૮.૫૯	૧૨૪,૩૦,૦૦,૪૦૧.૪૭
૦૫	BDDRની જોગવાઇ	૩,૨૦,૪૪,૫૪૯.૮૫	૬૫,૦૦,૦૦૦.૦૦	૩,૮૫,૪૪,૫૪૯.૮૫
૦૬	BDDRની જરૂરી જોગવાઇ	૧,૨૭,૯૫,૧૧૬.૧૦	૭૯,૬૨,૧૯૨.૬૦	૨,૦૭,૫૭,૩૦૮.૭૦
૦૭	નેટ NPA ની રકમ	-૧,૦૯,૦૨,૪૬૦.૩૨	૯૭,૯૬,૮૨૩.૦૩	-૨,૦૬,૯૯,૨૮૩.૩૫
૦૮	ગ્રોસ NPA %	૧.૭૩%	-૦.૩૧%	૧.૪૨%
૦૯	નેટ NPA %	-૦.૯૨%	-૨.૬૧%	-૧.૬૯%

બોર્ડ ઓફ ડિરેકટર્સ વતી
ડો. બીનાબેન ડી. નારોલા
ચેરપર્સનશ્રી

CEO & જનરલ મેનેજરશ્રી ની સ્પીચ

બોર્ડ ઓફ ડિરેક્ટર્સના માર્ગદર્શન હેઠળ બેંકના સાથી કર્મચારીગણના સહયોગથી બજાવેલ પ્રસંશનીય કામગીરીને કારણે ઉત્કૃષ્ટ પરિણામો મેળવવામાં બેંકે સફળતા મેળવી છે જે બાબત નીચેની આંકડાકીય માહિતી ઉપરથી ફલીત થાય છે.

(amt in lacs)

વિગત	31.03.07	31.03.08	31.03.21	31.03.22	31.03.23	31.03.24	31.03.25	31.03.26
ડિપોઝીટ	16590.93	10389.77	17904.31	19191.92	18785.06	20127.07	19617.17	21272.48
એડવાન્સીસ	11274.43	9984.17	9751.31	9067.13	9692.05	11030.54	12212.25	12608.46
CD રેશીયો	67.96%	96.10%	54.46%	47.24%	51.59%	54.80%	62.25%	59.27%
ગ્રોસ NPA	3775.21	3480.60	479.00	399.45	270.19	280.67	211.42	178.45
નેટ NPA	896.50	636.89	-996.51	-171.89	-402.63	-511.12	-109.03	-206.99
NBA	220.51	197.80	0.00	0.00	0.00	0.00	0.00	87.51
CRAR	16.59%	22.01%	56.92%	73.80%	78.50%	75.25%	78.96%	79.05%
નેટવર્થ	1388.45	1474.81	8406.57	9032.98	8594.75	9013.90	10086.40	10556.51
ગ્રોસ પ્રોફિટ	-54.46	273.89	1089.44	787.75	865.82	1035.18	1166.16	813.73
માંડવાળ/જોગવાઇ	-753.67	-260.21	50.00	50.00	70.00	80.00	95.00	65.00
ટેક્ષ પહેલા નફો (PBT)	-808.13	13.68	1039.44	737.75	795.82	955.18	1071.16	748.73
ઇન્કમટેક્ષ	0.00	0.00	215.00	190.00	195.00	242.94	265.42	214.47
નેટ પ્રોફિટ (PAT)	-808.13	13.68	824.44	547.75	600.82	712.24	805.74	534.26
એકત્રીત ખોટ	808.13	794.46	0.00	0.00	0.00	0.00	0.00	0.00
સ્ટાફ દીઠ પ્રોફિટ	-0.50	2.63	27.24	19.21	20.14	21.64	25.41	18.75
સ્ટાફ દીઠ થાપણ	152.21	99.90	447.61	468.10	436.86	490.90	503.00	434.13
સ્ટાફ દીઠ એડવાન્સ	103.44	96.00	243.78	221.15	225.40	269.04	313.13	257.32
સ્ટાફની સંખ્યા	109	104	40	41	43	41	39	49

આભાર...

આજ રોજ બેંકનો સાંઈઠમો વાર્ષિક અહેવાલ આપની સમક્ષ રજુ કરતા આનંદની લાગણી અનુભવુ છું. વર્ષ દરમ્યાન બેંકના બોર્ડ ઓફ ડિરેક્ટરના ડિરેક્ટર્સશ્રીઓ, સભાસદો તેમજ પ્રતિનિધિ સભાસદોએ ગ્રાહકોની જરૂરીયાતોને ધ્યાનમાં લઇ ત્વરીત નિર્ણયો લીધેલા છે તેમજ બેંકના સભાસદો, ગ્રાહકો તેમજ શુભેચ્છકોએ બેંકની કામગીરીમાં જે સહકાર આપ્યો છે તે અવિસ્મરણીય છે. તે બદલ હું આપ સૌનો આભારી છુ. રીઝર્વ બેંક ઓફ ઈન્ડીયાના અધિકારીશ્રીઓ તેમજ આપણી બેંકના પ્રમાણીત અન્વેષક વિજય પોપટ & એસોસીએટ્સ-પાર્ટનર, ચાર્ટર્ડ એકાઉન્ટન્ટ શ્રી વિજય એસ. પોપટ સાહેબ તેમજ કન્કરન્ટ ઓડીટર એન. સી. બચ્છા & કું.-પ્રોપરાઈટર,ચાર્ટર્ડ એકાઉન્ટન્ટ શ્રી નવિનભાઈ સી. બચ્છા સાહેબ તરફ થી ઓડીટ દરમ્યાન પ્રાપ્ત થયેલ માર્ગદર્શન, સલાહ-સુચન બદલ તેમનો આભારી છુ. ગુજરાત રાજયના કૃષિ અને સહકાર વિભાગ તથા સ્ટેટ રજીસ્ટ્રારશ્રી(સ.મં.), રાજકોટના જીલ્લા રજીસ્ટારશ્રી (સ.મં.) તેમજ નાફકબ અને ગુજરાત અર્બન કો-ઓપ. બેંકસ ફેડરેશનના ચેરમેનશ્રી, સૌરાષ્ટ્ર-કચ્છ અર્બન કો-ઓપ. બેંકસ ફેડરેશનના પ્રમુખશ્રી તરફથી પ્રાપ્ત થયેલ માર્ગદર્શન, સલાહ-સુચન અને સહકાર બદલ તેમનો આભારી છું.

બોર્ડ ઓફ ડિરેક્ટર્સ વતી
પુરૂષોત્તમ પીપરીયા
CEO & જનરલ મેનેજર

નફાની ફાળવણી અંગે બોર્ડ ઓફ ડિરેકટર્સની ભલામણ

નાણાંકીય વર્ષ ૨૦૨૫-૨૬ મા બેંકનો ગ્રોસ પ્રોફિટ રૂા. ૮૧૩.૭૩ લાખ થયેલ છે તે પૈકી પ્રોવિઝન્સ અને ઇન્કમટેકસની રકમ રૂા. ૨૭૯.૬૯ લાખ બાદ કરતા ચાલુ વર્ષનો વહેચણીને પાત્ર પ્રોફિટ (PAT) રૂા.૫૩૪.૦૪ લાખ થયેલ છે. જેની વહેંચણી બેંકના પેટા નિયમ મુજબ કરવા બોર્ડ ઓફ ડિરેકટર્સ આપને નીચે મુજબ ભલામણ કરે છે.

ક્રમ	વિગત	રકમ
૧.	ફાળવણી પાત્ર નફો	૫,૩૪,૦૩,૯૫૯.૭૧
૧.૧	પેટા નિયમની કલમ ૫૦(૧) અને ગુ.સ.મં.કા.ની. ક-૬૭ પ્રમાણે અનામત ભંડોળ ખાતે (ચોખ્ખા નફાના ઓછામાં ઓછા ૨૫% ની મર્યાદામાં)	૧,૫૦,૦૦,૦૦૦.૦૦
૧.૨	પેટા નિયમની કલમ ૫૦(૮) અને ગુ.સ.મં.કા.ની. ક-૬૭(ક) પ્રમાણે બેડ એન્ડ ડાઉટ ફુલ ડેબ્ટ રીઝર્વ ખાતે (ચોખ્ખા નફાના ઓછામાં ઓછા ૧૫%ની મર્યાદામાં) (તા.૨૦-૧૨-૨૦૧૯ના ગેઝેટ અન્વયે ૮%)	૪૫,૦૦,૦૦૦.૦૦
૧.૩	પેટા નિયમની કલમ ૫૦(૨) અને ગુ.સ.મં.કા.ની. ક-૬૮ પ્રમાણે વસુલ આવેલ શેર ભંડોળ પર દર વર્ષે દર સેંકડે ૭.૦૦% મુજબ ડીવીડન્ડ ચુકવવા માટે (શેર ભંડોળના ૧૫%ની મર્યાદામાં)	૫૧,૭૦,૫૪૪.૦૦
૧.૪	પેટા નિયમની કલમ ૫૦(૩) અને ગુ.સ.મં.કા.ની. ક-૬૯ નિયમ-૩૧, પ્રમાણે શિક્ષણ ફાળો (કોઈપણ વર્ષમાં ડીવીડન્ડ વહેંચણીનો દર ૬% કરતા વધારે પરંતુ ૯% સુધી હોય ત્યારે, ચોખ્ખા નફાના ૧.૫% અગર રૂા. ૧ લાખ એ બે માંથી જે ઓછુ હોય તે)	૧,૦૦,૦૦૦.૦૦
૧.૫	પેટા નિયમની કલમ ૫૦(૭) અને ગુ.સ.મં.કા.ની. ક-૭૦-ક પ્રમાણે મેમ્બર્સ વેલફેર ફંડ ખાતે (રાજય સરકાર ઠરાવે તે મુજબ પરંતુ હાલ રાજય સરકારે કોઇ રકમ ઠરાવેલ નથી.)	૫,૪૦,૦૦૦.૦૦
૧.૬	પેટા નિયમની કલમ ૫૦(૬) પ્રમાણે બિલ્ડીંગ ફંડ ખાતે (ચોખ્ખા નફાની વધુમાં વધુ ૨૫%ની મર્યાદામાં)	૧,૨૫,૦૦,૦૦૦.૦૦
૧.૭	ઇન્વેસ્ટમેન્ટ ફલકચ્યુએશન ફંડ ખાતે (રીઝર્વ બેંક ઓફ ઇન્ડીયાની ઇન્વેસ્ટમેન્ટ અંગેની માર્ગદર્શીકા મુજબ)	૧,૦૦,૦૦,૦૦૦.૦૦
૧.૮	ઉપરોક્ત ફાળવણી બાદ બાકી રહેતો નફો અનામત ભંડોળ ખાતે	૫૫,૯૩,૪૧૫.૭૧

ડીવીડન્ડ

આ વર્ષે બોર્ડ ઓફ ડિરેકટર્સ ૭.૦૦% ડીવીડન્ડ જાહેર કરવાની ભલામણ કરે છે.

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED ON 31.03.2026

As per Banking Regulation Act - 1949 U/S - 56 as applicable to co-operative societies U/S - 29, Schedule - III - Form B

31-03-2025	EXPENDITURE	Sch	31-03-2026
Amount	Particulars		Amount
5,91,65,810.89	01. Interest paid on Deposits & Borrowings, etc.	E01	7,64,25,919.33
5,53,50,869.00	02. Salaries, Allowances and Provident Fund	E02	5,31,73,500.24
1,89,750.00	03. Directors & Local Committee Members Fees and Allowances	E03	2,15,750.00
74,81,874.11	04. Rent, Taxes, Insurance, Lighting etc.	E04	94,16,930.28
3,69,640.00	05. Legal Fees	E05	6,23,930.00
8,90,072.66	06. Postage, Telegram, Telephone Charges	E06	12,87,821.24
5,25,000.00	07. Auditor's Fees	E07	6,50,000.00
1,29,65,516.40	08. Depreciation & Repairs to Bank's Property	E08	1,42,76,838.36
18,53,003.56	09. Stationery Printing & Advertisements	E09	21,20,155.08
1,45,53,281.21	10. Other Expenditures	E10	1,72,20,550.26
15,33,44,817.83	Total Expenditure		17,54,11,394.79
9,91,15,843.34	Operating Profit		9,18,73,119.71

31-03-2025	EXPENDITURE		31-03-2026
Amount	Particulars		Amount
15,33,44,817.83	Total Expenditure as above		17,54,11,394.79
9,91,15,843.34	11. Operating Profit	9,18,73,119.71	9,18,73,119.71
1,75,00,000.00	Above Line 2	1,05,00,000.00	
1,75,00,000.00	+ From IDR (Excess)	0.00	
0.00	- For IDR	1,05,00,000.00	
11,66,15,843.34	12. Gross Profit	8,13,73,119.71	
95,00,000.00	- Provisions U/S 36 of IT Act	65,00,000.00	
10,71,15,843.34	13. Net Operating Profit (PBT)	7,48,73,119.71	
2,65,41,822.00	- Provisions	2,14,47,368.00	
5,41,822.00	for Income Tax A.Y. 2024-25	0.00	
2,60,00,000.00	for Income Tax A.Y. 2025-26	9,46,912.00	
0.00	for Income Tax A.Y. 2026-27	2,05,00,456.00	
8,05,74,021.34	14. Net Profit After Tax (PAT)	5,34,25,751.71	
17,050.00	- for Deferred Tax Asset	21,792.00	
8,05,56,971.34	15. Gross Allocable Profit	5,34,03,959.71	
7,56,33,519.27	+ Excess Reserve / Funds Written Back (Below Line)	0.00	0.00
15,61,90,490.61	16. Net Allocable Profit / Balance Carried to Balance Sheet	5,34,03,959.71	
34,55,94,180.44	Total		26,72,84,514.50

As per our report of even date

Place : Rajkot
Date : 06-06-2026

For, Vijay Popat & Associates
Chartered Accountants
Vijay S. Popat (Partner)
Membership No. 103027
ICAI Firm Reg. No. 0117900W
UDIN : 26103027GJETZY9862

Julie Pipariya
AGM & IT Head

Prakash Shankhavala
Dy. Gen. Manager

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED ON 31.03.2026

As per Banking Regulation Act - 1949 U/S - 56 as applicable to co-operative societies U/S - 29, Schedule - III - Form B

31-03-2025	INCOME	Sch	31-03-2026
Amount	Particulars		Amount
22,65,68,889.48	01. Interest & Discount	I01	23,91,38,679.15
585.00	02. Commission, Exchange & Brokerage	I02	566.00
0.00	03. Subsidy, Donation etc.		0.00
0.00	04. Income from non-banking assets and profit from sale of or dealing with such assets	I03	0.00
2,58,91,186.69	05. Other Receipts	I04	2,81,45,269.35
25,24,60,661.17	Total Income		26,72,84,514.50

31-03-2025	INCOME		31-03-2026
Amount	Particulars		Amount
25,24,60,661.17	Total Income as above		26,72,84,514.50
1,75,00,000.00	Excess Reserves / Provision / Funds Written Back (Above Line)		0.00
1,75,00,000.00	From IDR (Excess)		0.00
7,56,33,519.27	Excess Reserves / Provision / Funds Written Back (Below Line)		0.00
6,26,33,519.27	From Bad & Doubtful Debt Reserve (U/s 67 A of GSC Act)		0.00
40,00,000.00	From Charity Fund		0.00
90,00,000.00	From Dividend Equilisation Fund		0.00
34,55,94,180.44	Total		26,72,84,514.50

Purushottam Pipariya
CEO & General Manager

Radhikaben Bhateliya
Professional Director

Nileshbhai Ghataliya
Professional Director

Dr. Binaben Narola
Chairperson

BALANCE SHEET AS ON 31.03.2026

As per Banking Regulation Act - 1949 U/S - 56 as applicable to co-operative societies U/S - 29, Schedule - III - Form A

31-03-2025	CAPITAL & LIABILITIES			31-03-2026
Amount	Particulars	Sch	Sub Amount	Amount
7,38,69,035.00	01. Capital	L01		7,52,27,375.00
10,00,00,000.00	1. Authorised Capital		10,00,00,000.00	
15,00,000.00	150000 shares each of Rs. 10.00		15,00,000.00	
9,85,00,000.00	3940000 shares each of Rs. 25.00		9,85,00,000.00	
7,38,69,035.00	2. Subscribed Capital		7,52,27,375.00	
7,34,310.00	72470 shares each of Rs. 10.00 (P. Y. 73431 shares)		7,24,700.00	
7,31,34,725.00	2980107 shares each of Rs. 25.00 (P. Y. 2925389 shares)		7,45,02,675.00	
7,38,69,035.00	3. Paid up Capital		7,52,27,375.00	
7,34,310.00	72470 shares each of Rs. 10.00 (P. Y. 73431 shares)		7,24,700.00	
7,31,34,725.00	2980107 shares each of Rs. 25.00 (P. Y. 2925389 shares)		7,45,02,675.00	
	of the above held by,			
7,38,69,035.00	a) Individual		7,52,27,375.00	
0.00	b) Co-operative Institution		0.00	
0.00	c) State Government		0.00	
97,48,31,072.49	02. Reserve Fund and Other Reserves	L02		1,14,47,64,284.10
69,94,89,671.31	1. Statutory Reserve		82,59,12,882.92	
9,03,29,530.33	2. Building Fund		10,75,09,788.33	
0.00	3. Dividend Equilisation Fund		0.00	
3,20,44,549.85	4. Bad & Doubtful Debt Reserve(PBT)(U/s 36 of IT Act)		3,85,44,549.85	
0.00	5. Bad & Doubtful Debt Reserve(PAT) (U/s 67 A of GSC Act)		65,00,000.00	
0.00	6. Investment Depreciation Fund		1,05,00,000.00	
15,29,67,321.00	7. Other Funds & Reserves		15,57,97,063.00	
1,00,00,000.00	a) Contingent provision - Standard Assets		1,00,00,000.00	
6,00,00,000.00	b) Investment Fluctuation Reserve		6,00,00,000.00	
5,00,000.00	c) Members Welfare Fund		5,10,000.00	
8,24,67,321.00	d) Building Fund - Utilised		8,52,87,063.00	
0.00	03. Principal Subsidiary State Partnership Fund	L03		0.00
104,87,00,107.49		Total c/f.		121,99,91,659.10

BALANCE SHEET AS ON 31.03.2026

As per Banking Regulation Act - 1949 U/S - 56 as applicable to co-operative societies U/S - 29, Schedule - III - Form A

31-03-2025	PROPERTY & ASSETS			31-03-2026
Amount	Particulars	Sch	Sub Amount	Amount
18,79,01,170.68	01. Cash	A01		16,71,17,525.65
10,68,46,845.00	1. On Hand		9,44,23,663.00	
1,60,54,325.68	2. Current Accounts		2,26,93,862.65	
16,00,000.00	a) RBI (The National Banks)		15,00,000.00	
0.00	b) State Bank of India		0.00	
1,44,54,325.68	c) Central & State Co-op Bank		2,11,93,862.65	
6,50,00,000.00	3. Fixed Deposits Accounts		5,00,00,000.00	
0.00	a) State Bank of India		0.00	
6,50,00,000.00	b) Rajkot District Co-op Bank		5,00,00,000.00	
0.00	c) Central & State Co-op Bank		0.00	
18,76,53,450.33	02. Balances with other Banks	A02		29,55,40,742.35
9,82,53,450.33	1. in Current Accounts		17,61,40,742.35	
0.00	2. in Savings Accounts		0.00	
8,94,00,000.00	3. in Fixed Deposit Accounts		11,94,00,000.00	
0.00	03. Money at Call and Short Notice	A03		0.00
144,00,18,508.00	04. Investments	A04		154,42,86,564.00
125,90,73,508.00	1. Securities of Central & State Governments		136,33,41,564.00	
125,90,73,508.00	1. Book Value	136,33,41,564.00		
127,00,00,000.00	2. Face Value	137,00,00,000.00		
128,60,29,350.00	3. Market Value	136,67,54,940.00		
0.00	2. Other Trustee Securities		0.00	
9,45,000.00	3. Shares in Co-op Institutes		9,45,000.00	
9,40,000.00	a) Rajkot District Co-op Bank Ltd. (18800 shares each of Rs. 50.00)		9,40,000.00	
5,000.00	b) Gujarat State Co-op Bank Ltd. (50 shares each of Rs. 100.00)		5,000.00	
18,00,00,000.00	4. Other Investments (to be specified)		18,00,00,000.00	
18,00,00,000.00	Non-SLR Investment(Mutual Fund)		18,00,00,000.00	
0.00	05. Investment out of Principal / Subsidiary	A05		0.00
	State Partnership Fund			
181,55,73,129.01		Total c/f.		200,69,44,832.00

BALANCE SHEET AS ON 31.03.2026

As per Banking Regulation Act - 1949 U/S - 56 as applicable to co-operative societies U/S - 29, Schedule - III - Form A

31-03-2025	CAPITAL & LIABILITIES			31-03-2026
Amount	Particulars	Sch	Sub Amount	Amount
104,87,00,107.49		Total b/f.		121,99,91,659.10
196,17,16,530.77	04. Deposits and Other Accounts	L04		212,72,47,951.82
66,59,11,573.80	1. Fixed Deposits		78,70,48,965.00	
66,59,11,573.80	a) from Individuals		78,70,48,965.00	
0.00	b) from Central Co-op Banks		0.00	
0.00	c) from Other Societies		0.00	
85,39,33,003.91	2. Savings Bank Deposits		92,45,25,251.15	
85,39,33,003.91	a) from Individuals		92,45,25,251.15	
0.00	b) from Central Co-op Banks		0.00	
0.00	c) from Other Societies		0.00	
44,18,71,953.06	3. Current Deposits		41,56,73,735.67	
44,18,71,953.06	a) from Individuals		41,56,73,735.67	
0.00	b) from Central Co-op Banks		0.00	
0.00	c) from Other Societies		0.00	
0.00	05. Borrowings	L05		0.00
0.00	1. from RBI (The National Bank) State / Central Co-op Bank			0.00
0.00	a) Short Term Loan, Cash Credit & O.D. of which secured against		0.00	
0.00	1. Government & Other Approved Securities		0.00	
0.00	2. Other Tangible Securities		0.00	
0.00	b) Medium Term Loan of which secured against		0.00	
0.00	1. Government & Other Approved Securities		0.00	
0.00	2. Other Tangible Securities		0.00	
0.00	c) Long Term Loan of which secured against		0.00	
0.00	1. Government & Other Approved Securities		0.00	
0.00	2. Other Tangible Securities		0.00	
301,04,16,638.26		Total c/f.		334,72,39,610.92

BALANCE SHEET AS ON 31.03.2026

As per Banking Regulation Act - 1949 U/S - 56 as applicable to co-operative societies U/S - 29, Schedule - III - Form A

31-03-2025	PROPERTY & ASSETS			31-03-2026
Amount	Particulars	Sch	Sub Amount	Amount
181,55,73,129.01		Total b/f.		200,69,44,832.00
122,12,25,103.38	06. Advances	A06		126,08,45,667.97
49,31,46,868.12	1. Short Term (below 15 months) Loan, Cash Credit, O.D.& Bills Discounted		53,30,72,368.71	
49,31,46,868.12	a) of which secured against	53,30,72,368.71		
0.00	a) Government & Other Approved Securities	0.00		
49,31,46,868.12	b) Other Tangible Securities	53,30,72,368.71		
0.00	b) of which unsecured	0.00		
0.00	c) of the Advance amount due from Individual	0.00		
1,31,33,993.27	d) of the Advance amount overdue	1,12,51,324.98		
56,51,282.50	e) Considered Bad & Doubtful of Recovery	59,72,424.50		
15,69,16,564.00	2. Medium Term Loan (15 to 60 months)		8,04,15,640.00	
15,51,06,828.00	a) of which secured against	8,04,15,640.00		
0.00	a) Government & other Approved Securities	0.00		
15,51,06,828.00	b) Other Tangible Securities	7,72,33,778.00		
18,09,736.00	b) of which unsecured	31,81,862.00		
0.00	c) of the Advance amount due from Individual	0.00		
28,91,014.20	d) of the Advance amount overdue	31,78,795.20		
9,53,652.00	e) Considered Bad & Doubtful of Recovery	9,18,216.00		
57,11,61,671.26	3. Long Term Loan (Above 60 months)		64,73,57,659.26	
57,11,61,671.26	a) of which secured against	64,73,57,659.26		
0.00	a) Government & other Approved Securities	0.00		
57,11,61,671.26	b) Other Tangible Securities	64,73,57,659.26		
0.00	b) of which unsecured	0.00		
0.00	c) of the Advance amount due from Individual	0.00		
1,33,05,487.00	d) of the Advance amount overdue	1,57,39,356.00		
1,45,37,156.00	e) Considered Bad & Doubtful of Recovery	1,09,54,626.00		
303,67,98,232.39		Total c/f.		326,77,90,499.97

BALANCE SHEET AS ON 31.03.2026

As per Banking Regulation Act - 1949 U/S - 56 as applicable to co-operative societies U/S - 29, Schedule - III - Form A

31-03-2025	CAPITAL & LIABILITIES			31-03-2026
Amount	Particulars	Sch	Sub Amount	Amount
301,04,16,638.26		Total b/f.		334,72,39,610.92
0.00	**2. from State Bank of India**			0.00
0.00	**a) Short Term Loan, Cash Credit & O.D.** of which secured against		0.00	
0.00	1. Government & Other Approved Securities		0.00	
0.00	2. Other Tangible Securities		0.00	
0.00	**b) Medium Term Loan** of which secured against		0.00	
0.00	1. Government & Other Approved Securities		0.00	
0.00	2. Other Tangible Securities		0.00	
0.00	**c) Long Term Loan** of which secured against		0.00	
0.00	1. Government & Other Approved Securities		0.00	
0.00	2. Other Tangible Securities		0.00	
0.00	**3. from State Government**			0.00
0.00	**a) Short Term Loan, Cash Credit & O.D.** of which secured against		0.00	
0.00	1. Government & Other Approved Securities		0.00	
0.00	2. Other Tangible Securities		0.00	
0.00	**b) Medium Term Loan** of which secured against		0.00	
0.00	1. Government & Other Approved Securities		0.00	
0.00	2. Other Tangible Securities		0.00	
0.00	**c) Long Term Loan** of which secured against		0.00	
0.00	1. Government & Other Approved Securities		0.00	
0.00	2. Other Tangible Securities		0.00	
0.00	**4. Loan from other sources**			0.00
301,04,16,638.26		Total c/f.		334,72,39,610.92

BALANCE SHEET AS ON 31.03.2026

As per Banking Regulation Act - 1949 U/S - 56 as applicable to co-operative societies U/S - 29, Schedule - III - Form A

31-03-2025	PROPERTY & ASSETS			31-03-2026
Amount	Particulars	Sch	Sub Amount	Amount
303,67,98,232.39		Total b/f.		326,77,90,499.97
14,76,87,567.71	07. Interest Receivable	A07		13,76,83,536.08
	of which			
11,85,29,413.60	1. Advances (contra)		11,47,38,034.08	
	a) Overdue Amount			
	b) Amount considered Bad & Doubtful			
9,74,091.00	2. Advances (PA)		6,61,882.00	
2,81,84,063.11	3. Investment		2,22,83,620.00	
0.00	08. Bills Receivable being bills for collection	A08		0.00
	(as per contra)			
0.00	09. Branch Adjustments	A09		0.00
8,24,67,321.00	10. Premises Less Depreciation	A10		8,52,87,063.00
4,35,36,133.00	a) Land		4,77,91,983.00	
3,89,31,188.00	b) Building		3,74,95,080.00	
2,50,68,363.58	11. Furniture & Fixtures Less Depreciation	A11		2,46,78,330.78
1,82,97,979.82	a) Furniture & Fixtures		1,64,68,147.82	
9,22,202.00	b) Computer & Peripherals		21,34,604.00	
37,80,945.44	c) Plant & Machinery		32,87,105.14	
17,47,855.32	d) Electronics Equipments		18,58,923.82	
3,19,381.00	e) Vehicle		9,29,550.00	
9,03,49,355.26	12. Other Assets	A12		8,36,50,849.14
9,08,266.30	1. Stock		6,93,136.28	
11,47,843.10	2. Deposits		22,56,279.35	
99,19,242.40	3. Others		54,09,003.21	
7,83,74,003.46	4. Contra		7,52,92,430.30	
338,23,70,839.94		Total c/f.		359,90,90,278.97

BALANCE SHEET AS ON 31.03.2026

As per Banking Regulation Act - 1949 U/S - 56 as applicable to co-operative societies U/S - 29, Schedule - III - Form A

31-03-2025	CAPITAL & LIABILITIES			31-03-2026
Amount	**Particulars**	**Sch**	**Sub Amount**	**Amount**
301,04,16,638.26		**Total b/f.**		**334,72,39,610.92**
0.00	**06. Bills for Collection Being Bills Receivable**	**L06**		**0.00**
	(as per contra)			
0.00	**07. Branch Adjustments**	**L07**		**0.00**
11,85,29,413.60	**08. Overdue Interest Reserve**	**L08**		**11,47,38,034.08**
	(as per contra)			
15,92,276.00	**09. Interest Payable**	**L09**		**11,25,811.00**
9,56,42,021.47	**10. Other Liabilities & Provisions**	**L10**		**9,13,33,863.26**
62,69,491.21	1 Bills Payable		50,47,570.37	
97,40,028.00	2 Unclaimed Dividend		96,52,376.00	
1,55,861.00	3 Suspense Account		1,51,898.79	
11,02,637.80	4 Sundries Accounts		11,89,587.80	
7,83,74,003.46	5 Contra		7,52,92,430.30	
15,61,90,490.61	**11. Profit & Loss Account**	**L11**		**5,34,03,959.71**
7,16,95,526.03	Balance as per last Balance Sheet		15,61,90,490.61	
7,16,95,526.03	Less : Appropriation towards Various Funds		15,61,90,490.61	
0.00	**Balance Allocable Profit Last Year**		**0.00**	
8,05,56,971.34	Net Profit for the Current Year		5,34,03,959.71	
7,56,33,519.27	Add : Excess Reserves / Provisions / Funds Written Back		0.00	
15,61,90,490.61	**Total Allocable Profit**		**5,34,03,959.71**	
	12. Contingent Liabilities	**C1**	**3,58,53,202.97**	
3,43,59,360.37	a) Unclaimed Deposit Payable - Contra		3,57,28,202.97	
1,25,000.00	b) Liabilities against Guarantee Issued		1,25,000.00	
338,23,70,839.94	**Total**			**360,78,41,278.97**

As per our report of even date

Place : Rajkot
Date : 06-06-2026

For, Vijay Popat & Associates
Chartered Accountants
Vijay S. Popat (Partner)
Membership No. 103027
ICAI Firm Reg. No. 0117900W
UDIN : 26103027GJETZY9862

Julie Pipariya
AGM & IT Head

Prakash Shankhavala
Dy. Gen. Manager

BALANCE SHEET AS ON 31.03.2026

As per Banking Regulation Act - 1949 U/S - 56 as applicable to co-operative societies U/S - 29, Schedule - III - Form A

31-03-2025	PROPERTY & ASSETS			31-03-2026
Amount	Particulars	Sch	Sub Amount	Amount
338,23,70,839.94		Total b/f.		359,90,90,278.97
0.00	13. Non-Banking Assets acquired in Satisfaction of Claims	A13		87,51,000.00
0.00	1. Non-Banking Assets		87,51,000.00	
0.00	14. Profit & Loss Account			0.00
338,23,70,839.94	Total			360,78,41,278.97

Purushottam Pipariya
CEO & General Manager

Radhikaben Bhateliya
Professional Director

Nileshbhai Ghataliya
Professional Director

Dr. Binaben Narola
Chairperson

Schedules of Income

Profit & Loss Account Dt. 31.03.2026

I01 Interest & Discount (amt in Rs.)

31-03-2025	Code	Particulars	31-03-2026
12,26,71,447.82	8001	Interest Received on Advances	12,85,77,946.97
92,12,191.00	8059	Interest Received on Deposits	1,23,98,378.00
7,71,40,166.11	8045	Interest Received on Investments (G-Sec)	8,40,60,096.89
11,84,236.00	8043	Interest Received on Call Deposit	10,55,894.00
61,84,703.00	8060	Interest Received on IT Refund / Other	13,75,802.24
1,01,76,145.55	8054	Short Term Capital Gain - MF	1,16,70,561.05
22,65,68,889.48		**Total**	**23,91,38,679.15**

I02 - Commission, Exchange & Brokerage

31-03-2025	Code	Particulars	31-03-2026
585.00	8061	Commission, Exchange & Brokerage	566.00
585.00		**Total**	**566.00**

I04 - Other Receipts

31-03-2025	Code	Particulars	31-03-2026
0.42	8073	Stationery Income	0.00
14,129.72	8088	Miscellaneous Income	19,856.24
1,00,00,000.00	8089	Recovery of Bad Debt Written-off	87,41,805.80
15,860.42	8079	ECS Processing (Interbank) Charge Income	15,854.24
1,41,750.00	8064	Dividend Income	1,41,750.00
50,77,823.00	8066	Locker Rent Income	59,58,152.00
12,000.00	8093	Profit on Sale of Fixed Asset	0.00
85,668.38	8069	Share Refund / Buyback Fee Income	1,65,898.02
28,792.34	8081	Incentive income	1,03,237.28
1,03,63,200.00	8091	Profit on Sale of Investment	1,28,49,850.00
1,51,948.01	8080	Intercharge Fee Income	1,48,836.97
14.40	8068	Share Transfer Fee Income	28.80
2,58,91,186.69		**Total**	**2,81,45,269.35**
25,24,60,661.17		**Total Income**	**26,72,84,514.50**

I05 - Contra

31-03-2025	Code	Particulars	31-03-2026
1,69,44,119.00	8092	Branch Interest Received	1,51,35,288.00
1,69,44,119.00		**Total**	**1,51,35,288.00**
26,94,04,780.17		**Total Income with Contra**	**28,24,19,802.50**

Schedules of Expenditure

Profit & Loss Account Dt. 31.03.2026

(amt in Rs.)

E01 - Interest Paid on Deposit & Borrowings, etc.

31-03-2025	Code	Particulars	31-03-2026
584,57,662.00	9136	Interest Paid on Deposits	7,19,06,815.00
1,72,260.00	9180	Interest Paid on Borrowings	1,86,646.00
5,35,888.89	9274	Broken Period Int on Gov. Security	43,32,458.33
5,91,65,810.89		**Total**	**7,64,25,919.33**

E02 - Salaries, Allowances & Provident Fund

31-03-2025	Code	Particulars	31-03-2026
4,23,86,689.00	9181	Salaries & Other Allowances	4,59,01,854.00
36,38,603.00	9182	Contribution to Provident Fund	39,11,911.00
1,51,580.00	9183	Provident Fund Administrative Expense	1,61,675.00
78,48,197.00	9184	Leave Encashment Salary Expense	14,50,102.24
12,57,877.00	9185	Insurance Premium for Group Gratuity Scheme	4,82,485.00
1,588.00	9186	Insurance Premium and Contribution for Leave Encashment Scheme	10,60,829.00
0.00	9277	Staff Medical Relief Expense	72,271.00
35,400.00	9187	Insurance Premium for EDLI Scheme	39,673.00
30,935.00	9192	Apprentice Stipend Expense	92,700.00
5,53,50,869.00		**Total**	**5,31,73,500.24**

E03 - Directors & Local Committee Members Fees & Allowances

31-03-2025	Code	Particulars	31-03-2026
1,89,750.00	9254	Conveyance Expenses	2,15,750.00
1,89,750.00		**Total**	**2,15,750.00**

E04 - Rent, Taxes, Insurance, Lighting etc.

31-03-2025	Code	Particulars	31-03-2026
12,47,600.00	9206	Building Rent Expense	13,17,495.00
4,98,936.00	9208	Municipal / Council Taxes	4,71,271.00
28,900.00	9212	Professional Tax Expense	10,900.00
15,47,092.00	9213	Electric Expense	16,50,556.00
13,18,147.91	9216	GST Expenses	27,77,308.97
5,32,598.00	9214	Insurance Premium Expense	6,24,479.00
23,08,600.20	9215	Insurance Premium (DICGC) Expense	25,64,920.31
74,81,874.11		**Total**	**94,16,930.28**

E05 - Legal Fees

31-03-2025	Code	Particulars	31-03-2026
1,04,890.00	9222	Legal Expense	1,15,930.00
2,64,750.00	9221	Legal Consultation Fees	5,08,000.00
3,69,640.00		**Total**	**6,23,930.00**

E06 - Postage, Telegram, Telephone Charges

31-03-2025	Code	Particulars	31-03-2026
34,415.70	9226	Postage Expense	57,566.00
2,44,199.00	9227	Telephone Expense	7,01,866.82
6,11,457.96	9228	Lease Line / Internet Charge	5,28,388.42
8,90,072.66		**Total**	**12,87,821.24**

E07 - Auditors Fees

31-03-2025	Code	Particulars	31-03-2026
5,25,000.00	9231	Audit Fees Expense	6,50,000.00
5,25,000.00		**Total**	**6,50,000.00**

Schedules of Expenditure

Profit & Loss Account Dt. 31.03.2026

E08 - Depreciation & Repairs to Bank's Property (amt in Rs.)

31-03-2025	Code	Particulars	31-03-2026
80,01,958.00	9235	Depreciation on Fixed Assets	79,10,531.00
4,25,927.00	9241	Building Maintenance & Repairing Expense	6,99,035.00
1,37,889.06	9242	Furniture & Fixtures Repairing Expense	9,409.00
8,05,061.84	9243	Plant & Machinery Maintenance Expense	8,27,088.50
30,79,926.50	9244	Computer & Peripherals Maintenance Expense	45,26,761.86
4,92,500.00	9245	Software Maintenance Expenses	1,70,173.00
22,254.00	9246	Vehicle Maintenance Expense	1,33,840.00
1,29,65,516.40		**Total**	**1,42,76,838.36**

E09 - Stationery Printing & Advertisement

31-03-2025	Code	Particulars	31-03-2026
6,79,656.58	9236	Stationery Printing Expense	7,11,973.68
11,73,346.98	9237	Advertisement & Business Development Expense	14,08,181.40
18,53,003.56		**Total**	**21,20,155.08**

E10 - Other Expenditures

31-03-2025	Code	Particulars	31-03-2026
57,800.00	9251	Subscription Fee Expense	73,360.00
1,49,716.00	9253	Travelling Expense	1,46,283.00
3,34,475.00	9257	Hospitality Expense	4,64,540.00
17,810.00	9255	Vehical Fare Expense	24,035.00
10,85,209.09	9256	Miscellaneous Expense	10,63,268.80
3,24,080.42	9262	Uniform / Dress Expense	44,391.00
44,015.00	9252	Books, Periodicals, News Paper Expense	34,069.00
30,282.00	9263	Water Expense	29,236.00
1,42,015.00	9261	Seminar, Function Expense	9,661.00
1,08,550.00	9190	Staff Training Seminar Participation Fees	64,139.00
25,87,512.00	9294	Amortisation of Premium on Investment	78,46,744.00
6,429.02	9265	Digital Signature Certification Expense	37,548.18
3,89,827.75	9266	Other Consultation & Processing Expense	4,92,392.55
1,43,937.89	9259	Bank Charges	1,44,124.96
57,32,682.00	9267	Jobwork Expense	47,35,615.00
4,45,000.00	9271	NPCI Certification Fees	75,000.00
1,61,688.40	9272	Rupay ATM Card Expense	85,926.00
0.00	9298	Loss on Sale/Dead/Scrap on Fixed Assets	25,045.50
40,070.20	9273	CERSAI Processing Expense	42,377.30
1,76,072.00	9275	Fuel Expenses	2,19,069.00
13,13,800.00	9285	Loss on Trading / Sale of G-Securities	0.00
12,62,309.44	9276	Transaction and Intercharge Fee Expense	15,63,724.97
1,45,53,281.21		**Total**	**1,72,20,550.26**
15,33,44,817.83		**Total Expenses**	**17,54,11,394.79**

E12 - Contra

31-03-2025	Code	Particulars	31-03-2026
1,69,44,119.00	9270	Branch Interest Paid	1,51,35,288.00
1,69,44,119.00		**Total**	**1,51,35,288.00**
17,02,88,936.83		**Total Expenses with Contra**	**19,05,46,682.79**

Schedules of Capital & Liabilities

Balance Sheet as on Dt. 31.03.2026

L01 - Share Capital

(amt in Rs.)

31-03-2025	Code	Particulars	31-03-2026
7,38,69,035.00	504	Paid up Share Capital	7,52,27,375.00
7,38,69,035.00		**Total**	**7,52,27,375.00**

L02 - Reserve Fund & Other Reserves

31-03-2025	Code	Particulars		31-03-2026
69,94,89,671.31	511	**Statutory Reserve Fund**		**82,59,12,882.92**
9,03,29,530.33	514	**Building Fund**		**10,75,09,788.33**
0.00	515	**Dividend Equilisation Fund**		**0.00**
3,20,44,549.85		**Bad & Doubtful Debt Reserve**		**4,50,44,549.85**
3,20,44,549.85	519	Bad & Doubtful Debt Reserve(PBT) (U/s 36 of IT Act)	3,85,44,549.85	
0.00	518	Bad & Doubtful Debt Reserve(PAT) (U/s 67 A of GSC Act)	65,00,000.00	
0.00	521	**Investment Depreciation Fund**		**1,05,00,000.00**
15,29,67,321.00		**Other Reserves**		**15,57,97,063.00**
1,00,00,000.00	536	General Provision against Standard Assets	1,00,00,000.00	
6,00,00,000.00	522	Investment Fluctuation Reserve	6,00,00,000.00	
5,00,000.00	524	Members Welfare Fund	5,10,000.00	
8,24,67,321.00	525	Building Fund-Utilised	8,52,87,063.00	
97,48,31,072.49		**Total**		**114,47,64,284.10**

L04 - Deposit & Other Accounts

31-03-2025	Code	Particulars		31-03-2026
66,59,11,573.80		**Fixed Deposit**		**78,70,48,965.00**
		From Individuals		
20,61,60,422.00	2101	Simple Term Deposit	24,28,16,410.00	
45,95,89,116.80	2111	Re-investment Term Deposit	54,42,17,549.00	
1,62,035.00	2121	Double Term Deposit	15,006.00	
		From Other Societies		
85,39,33,003.91		**Savings Bank Deposit**		**92,45,25,251.15**
		From Individuals		
84,66,48,608.62	1001	Savings Deposit	91,27,68,414.83	
72,59,549.54	1003	Savings Deposit - Association	1,17,34,052.19	
		From Other Societies		
24,845.75	1002	Savings Deposit - Society	22,784.13	
44,18,71,953.06		**Current Deposit**		**41,56,73,735.67**
		From Individuals		
37,12,73,311.52	1101	Current Deposit	37,44,80,509.11	
2,19,27,737.06	1201	Cash Credit [HYP] - Credit Balance	1,20,84,713.88	
4,80,37,261.76	1501	Secured Overdraft - Credit Balance	2,67,84,768.94	
6,33,642.72	1508	Secured Overdraft - Staff Credit Balance	23,23,743.74	
		From Other Societies		
0.00		Current Deposit - Society	0.00	
196,17,16,530.77		**Total**		**212,72,47,951.82**

L08 - Overdue Interest Reserve

31-03-2025	Code	Particulars		31-03-2026
11,85,29,413.60		**O I R - (Accrued)**		**11,47,38,034.08**
2,04,55,735.72	2911	O I R	1,66,64,356.20	
9,80,73,677.88	2920	O I R - Unsecured OD	9,80,73,677.88	
11,85,29,413.60		**Total**		**11,47,38,034.08**

Schedules of Capital & Liabilities

Balance Sheet as on Dt. 31.03.2026

L09 - Interest Payable (amt in Rs.)

31-03-2025	Code	Particulars	31-03-2026
14,17,715.00	4261	Interest Payable - Matured Term Deposit	8,11,039.00
1,74,561.00	4001	Interest Payable - Saving Deposit	3,10,183.00
0.00	4291	Interest Payable - Borrowing	4,589.00
15,92,276.00		**Total**	**11,25,811.00**

L10 - Other Liabilities & Provisions

31-03-2025	Code	Particulars		31-03-2026
62,69,491.21		**Bills Payable**		**50,47,570.37**
18,08,297.44	4601	Payslip / Banker's Cheque Payable	20,21,064.25	
3,29,645.00	4602	Draft / At Par Cheque Payable	2,54,412.00	
1,36,500.00	4604	ATM Payable	1,05,800.00	
3,961.86	4605	POS Payable	6,694.05	
25,53,466.00	4606	IMPS Payable	15,54,802.00	
13,43,438.24	4608	UPI Payable	9,71,425.12	
37,373.53	4569	SGST Payable	59,670.74	
37,373.53	4570	CGST Payable	59,670.73	
2,365.72	4571	IGST Payable	1,718.74	
17,069.89	4572	Intercharge fee - Liability	12,312.74	
97,40,028.00		**Unclaimed Dividend**		**96,52,376.00**
97,40,028.00	4525	Dividend Payable	96,52,376.00	
1,55,861.00		**Suspense Account**		**1,51,898.79**
0.00	4622	Suspense Account	10.01	
1,55,861.00	4643	Miscellaneous Liabilities (Sundries)	1,51,888.78	
11,02,637.80		**Other Payable**		**11,89,587.80**
4,86,139.80	4612	Provision for Audit Fees	5,09,519.80	
6,16,498.00	4616	Employee's Provident Fund Payable	6,80,068.00	
7,83,74,003.46		**Contra**		**7,52,92,430.30**
1,78,89,643.09	4629	Staff Leave Encashment Fund (LIC)	1,89,38,771.33	
3,43,59,360.37	4631	Unclaimed Deposit Payable - Contra	3,57,28,202.97	
2,60,00,000.00	4547	Provision for Income Tax	2,05,00,456.00	
1,25,000.00	4628	Bank's Liabilities Under BG/LC	1,25,000.00	
9,56,42,021.47		**Total**		**9,13,33,863.26**

L11 - Profit & Loss Account

31-03-2025	Code	Particulars		31-03-2026
0.00		**Allocable Profit Previous Year**		**0.00**
7,16,95,526.03		Balance as per Last Balance Sheet	15,61,90,490.61	
7,16,95,526.03		Less : Appropriation toward various Funds	15,61,90,490.61	
15,61,90,490.61		**Net Allocable Profit / Balance Carried to B/s**		**5,34,03,959.71**
8,05,56,971.34	888	Net Operating Allocable Profit for Current Year	5,34,03,959.71	
7,56,33,519.27		Below The Line Fund / Reserve Created PAT	0.00	
15,61,90,490.61		**Total**		**5,34,03,959.71**

C1 - Contingent Liabilities (Mirror Accounts)

31-03-2025	Code	Particulars		31-03-2026
3,44,84,360.37		**Contingent Liabilities**		**3,58,53,202.97**
3,43,59,360.37	4631	Unclaimed Deposit Payable - Contra	3,57,28,202.97	
1,25,000.00	4628	Liabilities against Guarantee Issued	1,25,000.00	
3,44,84,360.37		**Total**		**3,58,53,202.97**

Schedules of Property & Assets

Balance Sheet as on Dt. 31.03.2026

A01 - Cash

(amt in Rs.)

31-03-2025	Code	Particulars		31-03-2026
10,68,46,845.00		**1. Cash**		**9,44,23,663.00**
10,68,46,845.00	101	Cash on Hand	9,44,23,663.00	
1,60,54,325.68		**2. Balance in Current Accounts**		**2,26,93,862.65**
16,00,000.00	5175	Reserve Bank of India	15,00,000.00	
0.00	5191	State Bank of India	0.00	
1,05,91,874.61	5174	Rajkot District Co-op Bank Ltd.	1,01,57,275.61	
38,62,451.07	5172	Gujarat State Co-op Bank Ltd.	1,10,36,587.04	
6,50,00,000.00		**3. Fixed Deposit Accounts with**		**5,00,00,000.00**
6,50,00,000.00	5239	Rajkot District Co-op. Bank Ltd.	5,00,00,000.00	
0.00	5236	Gujarat State Co-op. Bank Ltd.	0.00	
18,79,01,170.68		**Total**		**16,71,17,525.65**

A02 - Balances with Other Banks

31-03-2025	Code	Particulars		31-03-2026
9,82,53,450.33		**1. Balance in Current Accounts**		**17,61,40,742.35**
23,39,328.75	5201	Bank of Baroda (Nationalized for CRR)	26,30,247.51	
5,20,776.53	5203	Central Bank of India (Nationalized for CRR)	6,70,772.56	
4,36,981.23	5218	HDFC Bank Ltd (Private Non - CRR)	0.00	
4,40,93,589.76	5216	ICICI Bank Ltd. (Private Non - CRR)	5,95,39,681.89	
3,99,62,774.06	5226	Yes Bank Ltd. (Private Non - CRR)	7,04,54,679.40	
1,09,00,000.00	5233	Punjab National Bank Ltd. (Nationalized for CRR)	4,28,44,495.99	
0.00	5202	UCO Bank Ltd. (Nationalized for CRR)	865.00	
0.00		**2. Balance in Savings Accounts**		**0.00**
8,94,00,000.00		**3. Balance in Fixed Deposits**		**11,94,00,000.00**
1,70,00,000.00	5281	Yes Bank Ltd.	1,70,00,000.00	
99,00,000.00	5257	UCO Bank	1,99,00,000.00	
0.00	5259	Central Bank of India	2,00,00,000.00	
3,25,00,000.00	5271	ICICI Bank Ltd.	3,25,00,000.00	
3,00,00,000.00	5284	Punjab National Bank Ltd.	3,00,00,000.00	
18,76,53,450.33		**Total**		**29,55,40,742.35**

Schedules of Property & Assets

Balance Sheet as on Dt. 31.03.2026

A04 - Investments (amt in Rs.)

31-03-2025	Code	Particulars		31-03-2026
125,90,73,508.00		**Securities in State & Central Government - SLR**		**136,33,41,564.00**
10,05,17,968.00	**5352**	**State Government**	**30,16,39,060.00**	
5,05,17,968.00	3	06.70% MH SDL - 2028	5,03,45,312.00	
5,00,00,000.00	7	07.28% GJ SDL - 2029	5,00,00,000.00	
0.00	8	07.20% KA SDL - 2029	5,12,93,748.00	
0.00	9	07.63% HR SDL - 2029	5,00,00,000.00	
0.00	10	08.08% KA SDL - 2028	5,00,00,000.00	
0.00	11	08.53% GJ SDL - 2028	5,00,00,000.00	
96,56,91,590.00	**5351**	**Central Government**	**91,49,98,754.00**	
2,00,00,000.00	5	08.28% GOI - 2032	2,00,00,000.00	
20,29,88,746.00	6	09.20% GOI - 2030	20,23,90,998.00	
15,03,80,344.00	7	07.88% GOI - 2030	15,02,85,256.00	
14,52,40,000.00	8	06.57% GOI - 2033	14,52,40,000.00	
14,93,35,000.00	9	06.19% GOI - 2034	14,93,35,000.00	
24,77,47,500.00	10	06.22% GOI - 2035	24,77,47,500.00	
5,00,00,000.00	13	07.72% GOI - 2025	0.00	
19,28,63,950.00	**5353**	**Treasury Bills**	**14,67,03,750.00**	
4,69,83,150.00	20	364 DTB 06112025	0.00	
4,85,60,050.00	21	182 DTB 19062025	0.00	
4,84,77,600.00	22	182 DTB 11092025	0.00	
4,88,43,150.00	23	182 DTB 07082025	0.00	
0.00	28	182 DTB 30042026	4,86,91,900.00	
0.00	29	182 DTB 11062026	4,89,58,450.00	
0.00	30	364 DTB 30072026	4,90,53,400.00	
18,09,45,000.00		**Non - SLR Investments**		**18,09,45,000.00**
9,45,000.00		**Shares in Co-op Institutes**	**9,45,000.00**	
9,40,000.00	5378	Rajkot District Co-op Bank Ltd.	9,40,000.00	
5,000.00	5376	Gujarat State Co-op Bank Ltd.	5,000.00	
18,00,00,000.00		**Mutual Funds Investments**	**18,00,00,000.00**	
3,00,00,000.00	5359	ICICI Prudential Mutual Fund	3,00,00,000.00	
3,00,00,000.00	5365	AXIS Mutual Fund	3,00,00,000.00	
3,00,00,000.00	5361	Baroda BNP Paribas Mutual Fund	3,00,00,000.00	
3,00,00,000.00	5362	HDFC Mutual Fund	3,00,00,000.00	
3,00,00,000.00	5363	Kotak Mutual Fund	3,00,00,000.00	
3,00,00,000.00	5364	SBI Mutual Fund	3,00,00,000.00	
144,00,18,508.00		**Total**		**154,42,86,564.00**

Schedules of Property & Assets

Balance Sheet as on Dt. 31.03.2026

A06 - Advances (amt in Rs.)

31-03-2025	Code	Particulars		31-03-2026
49,31,46,868.12		**Short Term Loans, C.C., O.D., etc**		**53,30,72,368.71**
49,31,46,868.12		**Secured**	**53,30,72,368.71**	
19,65,55,537.94	1206	Cash Credit - Hypothecation	24,01,49,076.64	
25,29,29,828.60	1507	Secured Overdraft	24,70,79,054.52	
3,39,17,816.17	1108	Overdraft against FDRs	3,34,97,411.24	
8,07,344.00	1107	Overdraft against NSC / KVP / LIP	12,66,279.00	
58,25,595.41	1502	Secured Overdraft Staff	71,30,072.31	
29,12,805.00	3109	Loan against FDRs	39,50,475.00	
1,97,941.00	3110	Loan against NSC / KVP / LIP	0.00	
72,80,78,235.26		**Medium & Long Term Loans**		**72,77,73,299.26**
72,62,68,499.26		**Secured**	**72,45,91,437.26**	
1,80,22,096.00	3114	Gold Silver Ornaments Loan	2,41,39,311.00	
2,20,96,193.00	3115	Machinery Loan	3,16,64,517.00	
20,32,92,268.26	3121	Housing Loan	23,76,18,245.26	
19,71,209.00	3122	Commercial Real Estate Loan	19,53,674.00	
1,95,495.00	3125	Mortgage Loan	1,62,470.00	
31,90,80,724.00	3117	Business Loan	37,73,43,164.00	
74,09,265.00	3116	Vehicle Loan	78,82,824.00	
73,61,018.00	3109	Loan against FDRs	1,08,47,750.00	
1,43,90,778.00	3126	Staff Housing Loan	1,31,66,545.00	
11,21,32,119.00	3123	CRE-Builder and Contractor	65,35,560.00	
13,03,273.00	3112	Personal Loan - Others	8,99,595.00	
1,86,81,611.00	3119	Education Loan	1,23,77,782.00	
3,32,450.00	3110	Loan against NSC / KVP / LIP	0.00	
18,09,736.00		**Unsecured**	**31,81,862.00**	
91,509.00	3116	Vehicle Loan	91,509.00	
17,18,227.00	3112	Personal Loan - Others	30,90,353.00	
122,12,25,103.38		**Total**		**126,08,45,667.97**

Schedules of Property & Assets

Balance Sheet as on Dt. 31.03.2026

A06 - Overdues (amt in Rs.)

31-03-2025	Code	Particulars		31-03-2026
1,31,33,993.27		**Short Term Loans, C.C., O.D., etc**		**1,12,51,324.98**
		Secured	**1,12,51,324.98**	
		Cash Credit & Overdraft	1,12,51,324.98	
		Term Loans	0.00	
		Unsecured	**0.00**	
		Cash Credit & Overdraft	0.00	
		Term Loans	0.00	
28,91,014.20		**Medium Term Loans**		**31,78,795.20**
		Secured	23,70,651.00	
		Unsecured	8,08,144.20	
1,33,05,487.00		**Long Term Loans**		**1,57,39,356.00**
		Secured	1,57,39,356.00	
		Unsecured	0.00	
2,93,30,494.47		**Total**		**3,01,69,476.18**

A06 - Bad & Doubtful

31-03-2025	Code	Particulars		31-03-2026
56,51,282.50		**Short Term Loans, C.C., O.D., etc**		**59,72,424.50**
		Secured	**59,72,424.50**	
		Cash Credit & Overdraft	59,72,424.50	
		Term Loans	0.00	
		Unsecured	**0.00**	
		Cash Credit & Overdraft	0.00	
		Term Loans	0.00	
9,53,652.00		**Medium Term Loans**		**9,18,216.00**
		Secured	7,51,008.00	
		Unsecured	1,67,208.00	
1,45,37,156.00		**Long Term Loans**		**1,09,54,626.00**
		Secured	1,09,54,626.00	
		Unsecured	0.00	
2,11,42,090.50		**Total**		**1,78,45,266.50**

A07 - Interest Receivable

31-03-2025	Code	Particulars		31-03-2026
11,95,03,504.60		**Advances**		**11,53,99,916.08**
9,74,091.00	6000	Term Loans & Cash Credit - P. A.	6,61,882.00	
2,04,55,735.72	6039	Term Loans & Cash Credit - N.P.A.	1,66,64,356.20	
9,80,73,677.88	1109	Unsecured Overdraft	9,80,73,677.88	
2,81,84,063.11		**Investment**		**2,22,83,620.00**
1,21,86,063.00	6041	Term Deposit	1,06,19,023.00	
1,59,98,000.11	6045	Government Securities	1,16,64,597.00	
14,76,87,567.71		**Total**		**13,76,83,536.08**

A10 - Premises Less Depreciation

31-03-2025	Code	Particulars	31-03-2026
4,35,36,133.00	5401	Land	4,77,91,983.00
3,89,31,188.00	5402	Building	3,74,95,080.00
8,24,67,321.00		**Total**	**8,52,87,063.00**

Schedules of Property & Assets

Balance Sheet as on Dt. 31.03.2026

A11 - Furniture & Fixtures Less Depreciation (amt in Rs.)

31-03-2025	Code	Particulars	31-03-2026
1,82,97,979.82	5431	Furniture & Fixtures	1,64,68,147.82
9,22,202.00	5438	Computers & Peripherals	21,34,604.00
37,80,945.44	5436	Plant & Machinery	32,87,105.14
17,47,855.32	5442	Electrical / Electronics Equipments	18,58,923.82
3,19,381.00	5440	Vehicle	9,29,550.00
2,50,68,363.58		**Total**	**2,46,78,330.78**

A12 - Other Assets

31-03-2025	Code	Particulars		31-03-2026
9,08,266.30		**Stock**		**6,93,136.28**
4,76,842.30	5451	Stationery Stock	3,69,085.28	
8,100.00	5452	Adhesive Stamp Stock	0.00	
4,23,324.00	5453	Rupay ATM Card Stock	3,24,051.00	
11,47,843.10		**Deposits**		**22,56,279.35**
88,817.00	5463	Electricity Deposit	88,817.00	
4,00,000.00	5470	Security Deposit for Rented Premises	4,00,000.00	
25,612.18	5588	Advance Against CERSAI	24,705.15	
6,33,413.92	5549	Advance Sarvatra Technology	17,42,757.20	
99,19,242.40		**Others**		**54,09,003.21**
1,63,881.00	5542	Deferred Tax Asset	1,42,089.00	
38,257.53	5558	Claim Receivable - DEAF 2014 Scheme	2,33,322.83	
23,22,712.92	5586	IMPS Receivable	16,97,082.00	
11,23,516.59	5592	UPI Receivable	12,10,255.38	
13,36,443.40	5528	SGST Unutilised Cenvat Credit	7,47,236.00	
15,74,368.40	5529	CGST Unutilised Cenvat Credit	9,61,681.00	
57,223.50	5530	IGST Unutilised Cenvat Credit	0.00	
3,942.00	5490	TDS On Other Income	0.00	
57,887.06	5531	Intercharge Fee - Asset	0.00	
32,00,000.00	5593	Advance Against Purchase of Property	0.00	
41,010.00	5594	Raiya Road Branch - Work in Progress	4,16,937.00	
0.00	4538	TDS Payable - Cash Withdrawal	400.00	
7,83,74,003.46		**Contra**		**7,52,92,430.30**
1,78,89,643.09	5556	Investment of Staff Leave Encashment Fund	1,89,38,771.33	
2,60,00,000.00	5498	Advance Income Tax Paid	2,05,00,000.00	
3,43,59,360.37	5557	DEAF 2014 Scheme With RBI - Contra	3,57,28,202.97	
1,25,000.00	5555	Customer's Liabilities Under BG / LC	1,25,000.00	
0.00	5490	TDS On Other Income	456.00	
9,03,49,355.26		**Total**		**8,36,50,849.14**

A13 - Non Banking Assets acquired in Satisfaction of claims

31-03-2025	Code	Particulars	31-03-2026
0.00	5591	Non Banking Assets	87,51,000.00
0.00		**Total**	**87,51,000.00**

Independent Auditor's Report

To,
The Members,
The Rajkot Commercial Co Operative Bank Ltd,
Rajkot

Report on Financial Statements

1. We have audited the accompanying financial statement of **The Rajkot Commercial Co Operative Bank Ltd.**, Rajkot which Comprise the balance sheet as at **31st March 2026**, and the profit and loss account, and the cash flow statement for the year ended on that date annexed thereto, and a summary of significant accounting policies and other explanatory information.

Incorporated in these financial statements are the returns of all 5 Branches audited by us. Separate audit observations for all the 5 branches audited by us are submitted with these financial statements.

Management's Responsibility for the financial statement

2. Management is responsible for the preparation of these financial statement in accordance with the section 29 read with section 31 of Banking Regulation Act 1949 (as applicable to co-operative societies), the guidelines issued by Reserve Bank of India, the Registrar of cooperative societies, Gujarat, the Gujarat co-operative Societies Act,1961 and the Gujarat co-operative Societies Rules ,1965 (as applicable) and generally accepted accounting principles in India so far as applicable to the Bank. This responsibility includes design, Implementation and maintenance of internal control relevant to the preparation and presentation of the financial statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

3. Our responsibility is to express an opinion on these financial statement based on our audit. We conducted our audit in accordance with standards on Auditing issued by the institute of Chartered Accountants of India. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statement are free from material misstatements.

4. An audit involves performing procedures to obtain audit evidence about the amounts and disclosure in the financial statements. The procedures selected depend on the auditor's judgement, including the assessment of the risk of material misstatement of the financial Statements, whether due to fraud or error. In making those risk assessments , the auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

5. We believe that the audit evidence we have obtained in sufficient and appropriate to provide a basis for our audit opinion.

Opinion

6. In our opinion and to the best of our information and according to the explanations given to us, the financial statements together with the notes thereon give the information required by the banking regulation Act, 1949 (as applicable to co – operative societies), the Gujarat co- operative societies Act, 1961 and the guidelines issued by the reserve bank of India and Registrar of cooperative societies, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India :

(a) In the case of the balance sheet, read with the notes thereon is a full and fair balance sheet containing all necessary particulars, is properly drawn up so as to exhibit a true and fair view of state of affairs of the bank as at 31st March 2026 ;

(b) In the case of the profit and loss account, of the profit / loss for the year ended on 31st March 2026 ; and

(c) In the case of the cash flow statement, of the cash flows for the year ended on 31st March 2026.

Report on the Legal & Regulatory Requirements

7. The Balance Sheet and the profit and Loss Account have been drawn up according to form "A" and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949 and provisions of The Gujarat Co–operative societies Act, 1961 and the Gujarat Co–operative societies Rules, 1965. They give the information as required to be given under the law and are in conformity with it

8. **We report that:**

(a) We have obtained all the information and Explanation, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found them to be satisfactory.

(b) In our Opinion, proper books of accounts 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 the branches / offices.

(c) The transactions of the bank which come to our notice are within the powers of the bank.

(d) The Balance Sheet and Profit and Loss Account dealt with by this report, are in agreement with the books of account and the returns.

(e) The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks.

9. We further report that for the year under audit, the bank has been awarded "A" classification.

Place : Rajkot
Date : 06.06.2026
UDIN : 26103027GJETZY9862

For, Vijay Popat & Associates
Chartered Accountants
Vijay S. Popat (Partner)
Membership No. 103027
ICAI Firm Reg. No. 0117900W
Penal No. : RAJ/CA FIRM/26

THE RAJKOT COMMERCIAL CO-OP BANK LTD.

SIGNIFICANT ACCOUNTING POLICIES

A. Basis of Preparation

These accounts are prepared by following the going concern concept on historical cost basis, consistently, and are in conformity with the statutory provisions required under Banking Regulation Act,1949 and in accordance with the generally accepted accounting principles, circulars and guidelines issued by the Reserve Bank of India ('RBI'), Accounting Standards ('AS') issued by the Institute of Chartered Accountants of India ('ICAI'), to the extent applicable and current practices prevailing within the banking industry in India.

B. Uses of Estimates

The preparation of financial statements requires the management to make estimates and assumptions to the reported amount of assets and liabilities (including contingent liabilities) as of 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. Future result could differ from these estimates. Any revision to the estimates is recognized prospectively in the current and future periods.

C. Investments

I) Classification

As per Reserve Bank of India guidelines, entire investments are classified in three categories viz.

1. Held to Maturity
2. Available for Sale
3. Held for Trading

Disclosure of investment under three categories mentioned above is under five classifications viz.

1. Government securities (Central & State)
2. Other approved securities
3. Shares of other Co-Operative institutions
4. Bonds of PSUs
5. Others.

ii) Valuation of investments

1. Held to Maturity

Investments under this category are not marked to market and are carried at acquisition cost or at amortized cost. If investments were acquired at premium over the face value, the premium is being amortized over the remaining period till maturity at quarterly intervals and as per the RBI Guidelines and this investment is shown at amortized cost.

2. Available For Sale

Individual script in this category is marked to market quarterly basis and net depreciation under this category is recognized. The net appreciation, if any under this category is ignored till it is realized.

3. Held for Trading

Individual script in this category is marked to market quarterly basis and net depreciation under this category is recognized. The net appreciation, if any under this category is ignored till it is realized.

In respect of Securities included in any of the above three categories where interest / principal is in arrears for more than 90 days, income is not recognized, as per prudential norms.

Investment under HTM and AFS is shown at the cost of acquisition and Broken period interest paid to seller will be treated as an item of expenditure under P & L Account and will be debited to "Broken Period interest on Gov. Security".

D. Advances

i. The bank has followed prudential norms formulated by Reserve Bank of India, from time to time, as to Asset classification, Income Recognition and Provisioning on Advances and has accordingly classified its advances into Standard, Sub-standard, Doubtful and Loss Assets. The NPAs are stated at the gross value and the provisioning thereof are in accordance with the prudential norms prescribed by Reserve Bank of India.

ii. It is the practice of the bank to recognise the NPA accounts on ongoing basis, and interest reversal of NPA accounts at same time.

iii. It is the practice of the bank since long that the recovery in NPA account is first appropriated towards principle only and after recovery of principle in full the further recovery if any will be appropriated towards interest income.

iv. Provisions made on advances classified as standard assets, are in accordance with the prudential norms prescribed by Reserve Bank of India.

v. If entire overdue amount is paid in sub-standard Account, then the same will be upgraded to Standard Account.

vi. Amounts recovered against bad debts written off in earlier years are recognized in the Profit & Loss account.

vii. Bank charges the interest on sum of principal and interest outstanding for standard and sub-standard categories accounts. For Doubtful category, Bank charges the interest on amount of principal outstanding only.

E. Fixed Assets & Depreciation

i. Premises and other fixed assets have been accounted for at historical cost less depreciation except land.

ii. Depreciation is provided for at quarterly intervals. Other fixed Assets are depreciated on Written Down Value (WDV) method at the rates as per the Income Tax Act, 1961 (Act) and Computers & Peripherals are depreciated on straight line method in 3 years as per RBI guidelines. On addition in assets the bank provides depreciation as per Act i.e. full depreciation for the purchase / acquisition in the first six months of the financial year and half depreciation for the purchase / acquisition in the rest of the financial year.

F. Revenue Recognition

1. Income

a) Interest and other income are being accounted on accrual basis except following which are recognized on realization basis as per RBI guidelines.

i. Interest on NPA
ii. Locker Rent
iii. Dividend on shares of Co-Operative Institutions
iv. Commission Income
v. Capital Gain on sale of Mutual Funds
vi. Profit on T-Bills

b) For the purpose of calculating the amount of interest accrued on standard advances, bank had calculated interest on balance outstanding of previous day and reckoned accordingly.

2. Expense

a) Revenue expenditure is accounted for on accrual basis except the following which are recognized on payment basis
i. Postage, Telephone, Electricity & Local authorities dues
ii. Leave Encashment Payment

G. Staff benefits

The bank has taken group gratuity insurance with the Life Insurance Corporation of India (LIC) for payment of retirement gratuity under the group gratuity scheme as well as Leave Encashment Scheme of LIC. The annual contribution to Gratuity and Leave Encashment Fund are paid on yearly basis, as per actuarial valuation of accrued liability in this respect by LIC and recognised as expenses in the Profit & Loss Account.

Staff Leave Encashment Fund is shown as contra in balance sheet and interest received on fund and contribution, expenses towards fund is netted and excess, if any, is recognised to Profit & Loss Account.

H. Taxes on Income

i) Current Tax is provided at the amount expected to be paid to the taxation authorities, using applicable tax rates, tax laws and judicial pronouncement / legal opinion.

ii) Deferred tax, comprising of tax effect of timing difference between taxable and accounting incomes for the period, is recognized keeping in view the consideration of prudence in respect of deferred tax assets and deferred tax liabilities.

I. Borrowing Cost

The Borrowing Cost is charged to revenue expenditure.

The accounting policies which are material or critical in determining the results of operations for the year or financial position as set out in the financial statements are in consistence with those adopted in the financial statements for the previous year. The financial statements are prepared on accrual basis except as stated otherwise in the financial statements.

Place : Rajkot
Date : 06.06.2026

For, The Rajkot Commercial Co-op Bank Ltd.

Purushottam Pipariya
CEO & General Manager

NOTES FORMING PARTS ON ACCOUNTS

Introduction

The Rajkot Commercial Co–Operative Bank Ltd. has been registered under co-operative society act and having banking License from RBI No. ACD.GJ.225P on 03.10.1980 for the Main Branch at Rajkot. Also the Bank has license for 4 Branches at Rajkot from the RBI.

01 Reserve and Surplus

a) Statutory Reserve

During the year, the amount of Rs. 90,00,000.00 of Dividend Equalization Fund, the amount of Rs. 6,26,33,519.27 of Bad & Doubtful Debt Reserve(U/s 67 of GSC Act), the amount of Rs. 40,00,000.00 of Charity Fund(which were carried down to Profit and loss Account Below the Line as on 31.03.2025) are appropriated towards Statutory Reserve.

b) Bad & Doubtful Debt Reserve (BDDR)

(i) Bad & Doubtful Debt Reserve (PAT) - (U/s 67 of GSC Act)

During the year, the amount of Rs. 65,00,000.00 appropriated towards Bad & Doubtful Debt Reserve (U/s 67 of GSC Act). Total Bad & Doubtful Debt Reserve (U/s 67 of GSC Act) is Rs. 65,00,000.00 on 31.03.2026.

(ii) Bad & Doubtful Debt Reserve (PBT) - (U/s 36 of IT Act)

(Rs. in lacs)

Particulars	Amount
Opening Balance as on 01.04.2025	320.45
Add : Provision	65.00
Less : Written Off	0.00
Closing Balance as on 31.03.2026	385.45
Required Provision for BDDR	207.57
Surplus in the BDDR	177.88

c) Provision for Standard Assets

(Rs. in lacs)

Particulars	Amount 31.03.2026	Amount 31.03.2025
Provision required for standard assets	39.68	45.90
Provision actually made by the Bank	100.00	100.00

d) Investment Fluctuation Reserve & Investment Depreciation Fund

The amount of IFR as on 31.03.2026 stands at Rs. 600.00 Lacs which is sufficient to comply with the minimum requirement @ 5% of the bank's total investment in HFT and AFS category as per RBI guideline. As on 31.03.2026, Investment Depreciation Fund stands at Rs. 105.00 Lacs which is sufficiant to cover up the erosion in the value of investments held in HFT and AFS categories.

02 Investments

a) The category wise position of holding of "Investment" as on 31.03.2026 are as under.

(Rs. in lacs)

Particulars	Amount
Central Government Security	9149.99
State Government Security	3016.39
Treasury Bill	1467.04
Investments in shares of DCCB and SCCB	9.45
Non SLR Investments in Mutual Funds	1800.00
Total	**15442.87**

b) Investments under "Held To Maturity" (HTM) category are 19.93 % which are within the stipulated limit of 25% of NDTL.

c) Investments held under "Available for Sale" (AFS) category are marked to market on quarterly basis. Net appreciation is ignored and Net depreciation is provided for. As on 31.03.2026, there is Net depreciation of Rs.103.25 lacs in Investment Portfolio under AFS category. Hence, Investment Depreciation Fund of Rs. 105.00 lacs is created during the year. No securities are held under "Held for Trading" (HFT) category.

d) During the year, premium of Rs. 78.47 Lacs is amortized by the bank on Government Securities.

e) As on 31.03.2026, Bank's investment in Mutual Funds (Non SLR) is Rs. 1800.00 Lacs, which is within the stipulated limit of 10% of total deposits as on 31.03.2025.

f) There is no shifting of Government Securities during the year.

03 Inter Bank / Branch Transaction

Reconciliation of Transaction between the Branches and Head office as well as with other banks has been done up to 31.03.2026.

04 AS-17 Segment Reporting

In compliance with Accounting Standard 17 issued by ICAI and also as per RBI Guidelines, details pertaining business segments is disclosed as under.

(1) Business Segments

(Amount in crore)

Business Segments	Treasury		Corporate Banking		Retail Banking		Other Banking Business		Total	
	31.03.26	31.03.25	31.03.26	31.03.25	31.03.26	31.03.25	31.03.26	31.03.25	31.03.26	31.03.25
Revenue	12.22	12.57	Nil	Nil	12.86	12.27	1.65	2.16	26.73	27.00
Result	0.54	3.69	Nil	Nil	5.30	4.86	1.65	2.16	7.49	10.71
Unallocated expenses									Nil	Nil
Operating profit									7.49	10.71
Income Taxes									2.15	2.65
Extraordinary profit/loss	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Net Profit									5.34	8.06
Other Information :										
Segment Assets	197.81	181.55	Nil	Nil	143.97	137.00	Nil	Nil	341.78	318.55
Unallocated Assets									Nil	Nil
Total Assets									341.78	318.55
Segment Liabilities	123.54	112.15	Nil	Nil	90.90	85.90	Nil	Nil	214.44	198.05
Unallocated Liabilities									Nil	Nil
Total Liabilities									214.44	198.05

Note:

1. Result is calculated as revenue minus expense. & Expense is calculated as expenses of that segment plus proportionate of other expenses.
2. Segment asset is calculated as actual assets of that segment plus proportionate of other assets. (Proportionate of other expense/asset is based on actual assets of that segment.)

05 AS-18 Related Party Disclosures

In compliance with Accounting Standard 18 issued by ICAI and also as per RBI Guidelines, details pertaining to Related Party transactions are disclosed as under.

(1) Directors/KMP and their relatives - Loans and other transactions

Sr. No.	Name	Designation	Item	Sanction/ Paid Year	Amount Outstanding/Paid
1	Jenilbhai N. Nathwani - Partner, Shri Raghvendra Foundry	Director	Loan against FD	2025-26	85,75,209.10
2	Suhit H. Pandya	Relatives of Director (Anilbhai J. Trivedi)	Loan against FD	2024-25	50,916.00
3	Induben M. Patel Bhanuben B. Patel	Relatives of Director (Ketanbhai M. Patel)	Premises Taken on Rent	2025-26	2,04,750.00
4	Purushottam B. Pipariya	CEO & General Manager	Staff Overdraft	2024-25	0.00
5	Julie R. Pipariya	Relative of CEO & General Manager	Staff Overdraft	2024-25	0.00

(2) Key Managerial Personnel - Remuneration

Sr. No.	Name	Designation	Item	Year	Amount Paid
1	Shri Purushottam B. Pipariya	CEO & General Manager	Remuneration	2025-26	31,28,869.00

(3) Exposures to Related Parties

(Amount in crore)

Sr. No.	Particulars	31.03.2026	31.03.2025
	A. Loans to Related Parties		
1	Aggregate value of loans sanctioned to related parties during the year	2.26	1.94
2	Aggregate value of outstanding loans to related parties as on 31st March	0.86	1.58
3	Aggregate value of outstanding loans to related parties as a proportion of total credit exposure as on 31st March	0.68%	1.29%
4	Aggregate value of outstanding loans to related parties which are categorized as:		
	(i) Special Mention Accounts as on 31st March	Nil	Nil
	(ii) Non-Performing Assets as on 31st March	Nil	Nil
5	Amount of provisions held in respect of loans to related parties as on 31st March	0.00%	0.00%
	B. Contracts and Arrangements involving Related Parties		
6	Aggregate value of contracts and arrangements awarded to related parties during the year	Nil	Nil
7	Aggregate value of outstanding contracts and arrangements involving related parties as on 31st March	0.02	0.02

(4) Related Party Transactions (As on 31.03.2026)

(Amount in crore)

Items/Related Party	Parent (as per ownership or control)	Subsidi-aries	Associates/ Joint ventures	Key Management Personnel	Relatives of Key Management Personnel	Total
Borrowings	Nil			Nil	Nil	Nil
Deposits				0.13	0.94	1.07
Placement of deposits				Nil	Nil	Nil
Advances				Nil	Nil	Nil
Investments				0.00	0.00	0.00
Non-funded commitments				Nil	Nil	Nil
Leasing/HP arrangements availed				Nil	Nil	Nil
Leasing/HP arrangements provided				Nil	Nil	Nil
Purchase of fixed assets				Nil	Nil	Nil
Sale of fixed assets				Nil	Nil	Nil
Interest Paid				0.00	0.06	0.06
Interest Received				0.00	0.00	0.00
Rendering of services				Nil	Nil	Nil
Receiving of services				Nil	Nil	Nil
Management Contracts				Nil	Nil	Nil

(5) Related Party Transactions (Maximum during F.Y. 2025-26)

(Amount in crore)

Items/Related Party	Parent (as per ownership or control)	Subsidi-aries	Associates/ Joint ventures	Key Management Personnel	Relatives of Key Management Personnel	Total
Borrowings	Nil			Nil	Nil	Nil
Deposits				0.19	1.75	1.95
Placement of deposits				Nil	Nil	Nil
Advances				0.05	0.05	0.10
Investments				0.00	0.00	0.00
Non-funded commitments				Nil	Nil	Nil
Leasing/HP arrangements availed				Nil	Nil	Nil
Leasing/HP arrangements provided				Nil	Nil	Nil

(6) Relatives of Key Managerial Person

Sr. No.	Name	Relation
1	Bharti Purushottam Pipariya	Spouse
2	Maniben Bhurabhai Pipariya	Mother
3	Bhurabhai Nanjibhai Pipariya	Father
4	Ritav Purushottam Pipariya	Son
5	Julie Ritav Pipariya	Son's Wife
6	Neevan Ritav Pipariya	Son's Son
7	Ashita Rasik Limbasiya	Daughter
8	Rasik Popatbhai Limbasiya	Daughter's Husband
9	Shlok Rasik Limbasiya	Daughter's Son
10	Vihan Rasik Limbasiya	Daughter's Son
11	Khimjibhai Bhurabhai Pipaliya	Brother
12	Nimuben Khimjibhai Pipaliya	Brother's Wife
13	Vallabhbhai Bhurabhai Pipaliya	Brother
14	Hansaben Vallabhbhai Pipaliya	Brother's Wife
15	Jayaben Mohanbhai Dobariya	Sister
16	Mohanbhai Bavabhai Dobariya	Sister's Husband
17	Manjulaben Mansukhbhai Ambaliya	Sister
18	Mansukhbhai Narsinhbhai Ambaliya	Sister's Husband

06 AS-22-Taxes on Income

a) The bank has complied with requirements of "AS-22 on Accounting for Taxes on Income" issued by ICAI and accordingly, Deferred Tax Asset is recognized.

b) The net balance of Deferred Tax Asset as per financial statement as on 31.03.2026 is of Rs. 1,42,089.00

07 AS-29 - Provisions, Contingent Liabilities and Contingent Assets

a) Provision of Rs. 205.00 Lacs for Income Tax for A.Y. 2026-27 has been made during the period, any additional tax provision required at the time of completion of audit will be provided in the next year.

b) Required provision on Rs. 9.47 Lacs for Income Tax for A.Y. 2025-26 has been made during the period.

08 Extra ordinary items in Profit & Loss Account

a) As on 31.03.2026, Bank has created provision of BDDR (U/S 36 of IT Act), amounting to Rs. 65.00 lacs.

b) Bank has received recovery of Rs. 67.88 lakh from Madhavpura Mercantile Co-operative Bank which is credited to Recovery of Bad-Debt Written-off.

c) On 31.03.2026, Required provision of Rs. 1,05,00,000.00 has been debited from Profit & Loss Account for Investment Depreciation Reserve.

d) Bank has Non-banking Assets amounting of Rs. 87.50 lakh which is related to auction of customer's property and later, Auction is cancelled at the withdrawal request of buyer. Bank has made 100% provision for said asset.

e) Previous year's figures have been regrouped/reclassified/re-arranged, wherever necessary, to make them comparable with the current year's figure.

09 Disclosure of Information

(Amount in crore)

Sr. No.	Particulars	31.03.2026	31.03.2025	Growth (+/-)
1	**Composition of Regulatory Capital**			
	a) Paid up share capital and reserves	100.86	86.36	14.50
	b) Other Tier 1 capital	3.31	14.46	-11.15
	c) Tier 1 capital (a+b)	104.17	100.82	3.35
	d) Tier 2 capital	8.79	7.72	1.07
	e) Total capital (Tier 1+Tier 2)	112.96	108.54	4.42
	f) Total Risk Weighted Assets (RWAs)	142.89	137.46	5.43
	g) Paid-up share capital and reserves as percentage of RWAs	70.59%	62.83%	7.76%
	h) Tier 1 Ratio	72.90%	73.34%	-0.44%
	i) Tier 2 Ratio	6.15%	5.61%	0.54%
	j) Capital to Risk Weighted Assets Ratio (CRAR)	79.05%	78.96%	0.09%
	k) Amount of paid-up equity capital raised during the year	0.62	0.66	-0.04
	l) Amount of non-equity Tier 1 capital raised during the year	Nil	Nil	Nil
	m) Amount of Tier 2 capital raised during the year	Nil	Nil	Nil

2	**Movement of CRAR**	79.05%	78.96%	0.09 %
3	**Investment**			
	a) Book Value	154.43	144.00	10.43
	b) Face Value	155.09	145.09	10.00
	c) Market Value	154.81	146.75	8.06
4	**Exposure to real estate sector**			
	i) Direct Exposure			
	a) Residential Mortgages			
	Priority	15.41	14.19	1.22
	Non-Priority	11.40	8.08	3.32
	b) Commercial Real Estate	4.77	15.44	-10.67
	c) Investments in MBS and other securitized exposures	Nil	Nil	-
	ii) Indirect Exposure			
	Fund and non fund based exposure to NHB and Housing Finance Companies.	Nil	Nil	-
	Total Exposure to Real Estate Sector	31.58	37.71	-6.13
5	**Unsecured Advances**			
	a) Total unsecured advances	0.32	0.18	0.14
	b) Out of above, amount of advances for which intangible securities have been taken	Nil	Nil	-
	c) Estimated value of such intangible securities	Nil	Nil	-
6	**Concentration of Deposits**			
	a) Total deposits of twenty largest depositors	32.42	27.79	-
	b) Percentage of deposits of twenty largest depositors to total deposits of bank	15.24%	14.16%	-
7	**Concentration of Advances**			
	a) Total advances to twenty largest borrowers	39.15	43.39	-
	b) Percentage of advances to twenty largest borrowers to total advances of bank	31.05%	35.53%	-
8	**Concentration of Exposures**			
	a) Total exposure to twenty largest borrowers/customers	52.99	60.05	-
	b) Percentage of exposures to twenty largest borrower/customers to total exposures of bank	30.78%	35.22%	-

9	**Concentration of NPAs** a) Total exposure to top twenty NPA accounts b) Percentage of exposures to twenty largest NPA exposures to total gross NPAs.	1.78 100.00%	2.11 100.00%	- -
10	**Advances to directors/KMP and their relatives** a) Fund Based b) Non Fund Based	0.86 Nil	1.80 Nil	-0.94 Nil
11	**Provision made during year towards NPAs, Depreciation in Investment, Standard Assets**	1.70	0.95	0.75
12	**Foreign currency Assets &Liabilities**	Nil	Nil	Nil
13	**Restructured Accounts**			

Particulars		**Housing Loan**	**SME debt Restructuring**	**Others**
Standard Advances restructured	Number of Borrowers	Nil	Nil	Nil
	Amount Outstanding	Nil	Nil	Nil
	Sacrifice (diminution in the fair value)	Nil	Nil	Nil
Sub Standard Advances restructured	Number of Borrowers	Nil	Nil	Nil
	Amount Outstanding	Nil	Nil	Nil
	Sacrifice (diminution in the fair value)	Nil	Nil	Nil
Doubtful Advances restructured	Number of Borrowers	Nil	Nil	Nil
	Amount Outstanding	Nil	Nil	Nil
	Sacrifice (diminution in the fair value)	Nil	Nil	Nil
Total	Number of Borrowers	Nil	Nil	Nil
	Amount Outstanding	Nil	Nil	Nil
	Sacrifice (diminution in the fair value)	Nil	Nil	Nil
Application for restructuring which are under process, Package not approved	Number of Borrowers	Nil	Nil	Nil
	Amount Outstanding	Nil	Nil	Nil

14	**Fixed Assets – Valuation / Revaluation**	Nil	Nil	Nil
15	**Amounts transferred to DEAF**			
	Opening balance of amount transferred to DEAF	3.44	3.11	-
	Add : Amount transferred to DEAF during the year	0.25	0.38	-
	Less : Amount reimbursed by DEAF towards claims	0.10	0.05	-
	Closing Balance of amounts transferred to DEAF	3.59	3.44	-
16	**Business Ratios**			
	a) Interest Income as a percentage to Working Funds	7.43%	7.45%	-0.02%
	b) Non-interest income as a percentage to Working Funds	0.87%	0.85%	0.02%
	c) Cost of Deposits	3.70%	3.18%	0.52%
	d) Net Interest Margin	5.59%	6.12%	-0.53%
	e) Operating Profit as a percentage to Working Funds	2.32%	3.52%	-1.20%
	f) Return on Assets	2.32%	3.52%	-1.20%
	g) Business (deposits plus advances) per employee	6.91	8.16	-1.25
	h) Profit per employee	0.19	0.25	-0.06
17	**Provisions and Contingencies**			
	Provision debited to Profit and Loss Account			
	a) Provisions for NPI	Nil	Nil	-
	b) Provision towards NPA	0.65	0.95	-
	c) Provision made towards Income tax	2.14	2.65	-
	d) Other Provisions and Contingencies	Nil	Nil	-
18	**Deposit Insurance Premium as applicable was paid to DICGC within the prescribed timelines.**			

10 Disclosure of Complaints

Sr. No.	Particulars	31.03.2026	31.03.2025
1	**Complaints received by the bank from its customers**		
	1. Number of complaints pending at beginning of the year	Nil	Nil
	2. Number of complaints received during the year	67	47
	3. Number of complaints disposed during the year	67	47
	3.1 Of which, number of complaints rejected by the bank	Nil	Nil
	4. Number of complaints pending at the end of the year	Nil	Nil

	Maintainable complaints received by the bank from Office of Ombudsman		
	5. Number of maintainable complaints received by the bank from Office of Ombudsman	Nil	Nil
	5.1 Of 5, number of complaints resolved in favor of the bank by Office of Ombudsman	Nil	1
	5.2 Of 5, number of complaints resolved through conciliation/mediation/ advisories issued by Office of Ombudsman	Nil	Nil
	5.3 Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	Nil	Nil
	6. Number of Awards unimplemented within the stipulated time (other than those appealed)	Nil	Nil

Grounds of complaints	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
31.03.2026					
ATM / Debit Cards	Nil	2	50%	Nil	Nil
Internet/Mobile/ Electronic Banking	Nil	4	-100%	Nil	Nil
Other	Nil	61	24.59%	Nil	Nil
Total	Nil	67	29.85%	Nil	Nil
31.03.2025					
ATM / Debit Cards	Nil	1	100%	Nil	Nil
Account opening/ difficulty in operation of account	1	0	-100%	Nil	Nil
Other	Nil	46	360%	Nil	Nil
Total	1	47	327%	Nil	Nil

11 Asset Liability Management

(Amount in crore)

Particulars	Day 1	2 to 7 Days	8 to 14 Days	15 to 30 Days	31 days to 2 months	Over 2 months and upto 3months	Over 3 months and up to 6 Months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	8.13	3.87	6.16	0.24	0.82	1.20	6.05	15.89	167.50	2.81	0.05	212.72
Advances	3.78	3.25	0.00	6.90	0.00	0.00	0.06	0.07	42.10	8.12	61.80	126.08
Investments	18.09	0.00	0.00	4.87	0.00	4.90	4.91	0.00	15.03	50.40	56.23	154.43
Borrowings	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Foreign Currency Assets	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Foreign Currency Liabilities	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil

Note: Volatile Portion of Saving deposits and Current deposits is placed in the Day 1, 2-7 days and 8-14 days time buckets depending on last 1 year experience of bank.

12 Investment

(a) Composition of Investment Portfolio (31.03.2026)

(Amount in crore)

Particulars	Investments in India							Investments outside India*	Total Invest-ments
	Govern-ment Securi-ties	Other Appro-ved Securities	Shares	Debentu-res and Bonds	Subsidi-aries and/ or joint ventures	Others (MF)	Total invest-ments in India		
Held to Maturity									
Gross	40.43	Nil	Nil	Nil	Nil	Nil	40.43	Nil	40.43
Less: Provision for non performing investments (NPI)	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Net	40.43	Nil	Nil	Nil	Nil	Nil	40.43	Nil	40.43
Available for Sale									
Gross	95.91	Nil	0.09	Nil	Nil	18.00	114.00	Nil	114.00
Less: Provision for depreciation and NPI	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Net	95.91	Nil	0.09	Nil	Nil	18.00	114.00	Nil	114.00
Held for Trading									
Gross	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Less: Provision for depreciation and NPI	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Net	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Total Investments	**136.34**	**Nil**	**0.09**	**Nil**	**Nil**	**18.00**	**154.43**	**Nil**	**154.43**
Less: Provision for non-performing investments	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Less: Provision for depreciation and NPI	1.05	Nil	Nil	Nil	Nil	Nil	1.05	Nil	1.05
Net	**135.29**	**Nil**	**0.09**	**Nil**	**Nil**	**18.00**	**153.38**	**Nil**	**153.38**

Note: *As there is no investment outside india sub classification of Investment outside india is not shown.

(b) Composition of Investment Portfolio (31.03.2025)

(Amount in crore)

Particulars	Investments in India							Investments outside India*	Total Invest-ments
	Govern-ment Securi-ties	Other Appro-ved Securities	Shares	Debentu-res and Bonds	Subsidi-aries and/ or joint ventures	Others (MF)	Total invest-ments in India		
Held to Maturity									
Gross	40.39	Nil	Nil	Nil	Nil	Nil	40.39	Nil	40.39
Less: Provision for non performing investments (NPI)	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Net	40.39	Nil	Nil	Nil	Nil	Nil	40.39	Nil	40.39
Available for Sale									
Gross	85.52	Nil	0.09	Nil	Nil	18.00	103.61	Nil	103.61
Less: Provision for depreciation and NPI	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Net	85.52	Nil	0.09	Nil	Nil	18.00	103.61	Nil	103.61
Held for Trading									
Gross	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Less: Provision for depreciation and NPI	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Net	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Total Investments	**125.91**	**Nil**	**0.09**	**Nil**	**Nil**	**18.00**	**144.00**	**Nil**	**144.00**
Less: Provision for non-performing investments	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Less: Provision for depreciation and NPI	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Net	**125.91**	**Nil**	**0.09**	**Nil**	**Nil**	**18.00**	**144.00**	**Nil**	**144.00**

Note: *As there is no investment outside India sub classification of Investment outside India is not required.

(c) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount in crore)

Sr. No.	Particulars	31.03.2026	31.03.2025
(i)	**Movement of provisions held towards depreciation on investments**		
	a) Opening balance	Nil	1.75
	b) Add: Provisions made during the year	1.05	Nil
	c) Less: Write off / write back of excess provisions during the year	Nil	1.75
	d) Closing balance	1.05	Nil
(ii)	**Movement of Investment Fluctuation Reserve**		
	a) Opening balance	6.00	5.00
	b) Add: Amount transferred during the year	Nil	1.00
	c) Less: Drawdown	-	-
	d) Closing balance	6.00	6.00
(iii)	**Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category**	**5.26 %**	**5.79 %**
	a) Add: Amount as per appropriation of profit (Awaiting approval in AGM)	1.00	Nil
	b) Prospective IFR	7.00	6.00
	c) Prospective IFR as a percentage of closing balance of investments in AFS and HFT/Current category	6.14%	5.79%

(d) Non-SLR investment portfolio

(i) Non-performing non-SLR investments

(Amount in crore)

Sr. No.	Particulars	31.03.2026	31.03.2025
1	Opening Balance	Nil	Nil
2	Additions during year since 1st April	Nil	Nil
3	Reductions during the above period	Nil	Nil
4	Closing balance	Nil	Nil
5	Total Provisions held	Nil	Nil

(ii) Issuer composition of non-SLR investments

(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	
		31-03-26	31-03-25	31-03-26	31-03-25	31-03-26	31-03-25	31-03-26	31-03-25	31-03-26	31-03-25
1	PSUs	Nil	Nil	Nil							
2	FIs	Nil	Nil								
3	Banks	0.09	0.09								
4	Private Corporates	Nil	Nil								
5	Subsidiaries/ Joint Ventures	Nil	Nil								
6	Others (Mutual Fund)	18.00	18.00								
7	Provision held towards depreciation	Nil	Nil								
	Total	**18.09**	**18.09**								

e) There are no transactions of Repo / Reverse Repo during the year.

f) Bank has no exposure to factoring and country risk.

g) Bank has not entered into any derivatives transactions during the year.

h) Bank has not purchase / sells the Priority Sector Lending Certificates (PSLCs) during the year.

i) Bank has no exposure to capital market.

j) There is no transaction of Government Security lending during the year / during previous year.

13. Asset Quality

a) Classification of advances and provisions held (31.03.2026)

(Amount in crore)

Particulars	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	120.01	0.56	1.55	Nil	2.11	122.12
Add: Additions during the year					3.07	32.61
Less: Reductions during the year*					3.40	28.65
Closing balance	124.30	0.53	1.25	Nil	1.78	126.08
*Reductions in Gross NPAs due to:						
i) Upgradation					2.52	2.52
ii) Recoveries (excluding recoveries from upgraded accounts)					0.88	0.88
iii) Technical/ Prudential Write-offs					Nil	Nil
iv) Write-offs other than those under (iii) above					Nil	Nil
Provisions (excluding Floating Provisions)						
Opening Balance of provisions held	1.00		3.20		3.20	4.20
Add: Fresh provisions made during the year					0.65	0.65
Less: Excess provision reversed/ Write-off loans					0.00	0.00
Closing balance of provisions held	1.00		3.85		3.85	4.85
Net NPAs						
Opening Balance			-1.09		-1.09	
Add: Fresh additions during the year					2.42	
Less: Reductions during the year					3.40	
Closing Balance			-2.07		-2.07	-2.07
Floating Provisions						
Opening Balance						Nil
Add: Additional provisions made during the year						Nil
Less: Amount drawn down during the year						Nil
Closing balance of floating provisions						Nil

Technical write-offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written-off accounts						Nil
Add: Technical/ Prudential write-offs during the year						Nil
Less: Recoveries made from previously technical/ prudential written-off accounts during the year						Nil
Closing balance						Nil

b) Classification of advances and provisions held (31.03.2025)

(Amount in crore)

Particulars	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	107.50	1.20	1.61	Nil	2.81	110.31
Add: Additions during the year					3.98	36.91
Less: Reductions during the year*					4.68	25.10
Closing balance	120.01	0.56	1.55	Nil	2.11	122.12
*Reductions in Gross NPAs due to:						
i) Upgradation					1.26	1.26
ii) Recoveries (excluding recoveries from upgraded accounts)					3.42	3.42
iii) Technical/ Prudential Write-offs					Nil	Nil
iv) Write-offs other than those under (iii) above					Nil	Nil
Provisions (excluding Floating Provisions)						
Opening Balance of provisions held	1.00	7.92			7.92	8.92
Add: Fresh provisions made during the year					1.55	1.55
Less: Excess provision reversed/ Write-off loans					6.27	6.27
Closing balance of provisions held	1.00	3.20			3.20	4.20

Net NPAs						
Opening Balance			-5.11		-5.11	
Add: Fresh additions during the year					2.43	
Less: Reductions during the year					-1.59	
Closing Balance			-1.09		-1.09	-1.09
Floating Provisions						
Opening Balance						Nil
Add: Additional provisions made during the year						Nil
Less: Amount drawn down during the year						Nil
Closing balance of floating provisions						Nil
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written-off accounts						Nil
Add: Technical/ Prudential write-offs during the year						Nil
Less: Recoveries made from previously technical/ prudential written-off accounts during the year						Nil
Closing balance						Nil

c) Ratios

Sr. No.	Ratios (in per cent)	31.03.2026	31.03.2025	31.03.2024
1	Gross NPA to Gross Advances	1.42 %	1.73 %	2.54 %
2	Net NPA to Net Advances	0.00 %	0.00 %	0.00 %
3	Provision coverage ratio	215.99 %	151.57 %	282.11 %

d) Sector-wise Advances and Gross NPAs

(Amount in crore)

Sr. No.	Sector		31.03.2026			31.03.2025		
			Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstan-ding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)		**Priority Sector**						
	a)	Agriculture and allied activities	0.12	Nil	0.00 %	0.06	Nil	0.00 %
	b)	Advances to industries sector eligible as priority sector lending	37.75	0.26	0.69 %	29.66	0.42	1.41 %
	c)	Services	48.87	0.90	1.84 %	51.78	0.93	1.80 %
	d)	Personal loans	0.00	0.00	0.00 %	0.00	0.00	0.00 %
	e)	Others*	16.87	0.21	1.24 %	15.57	0.34	2.18 %
		Sub-total (i)	**103.61**	**1.37**	**1.32 %**	**97.07**	**1.69**	**1.74 %**
ii)		**Non-priority Sector**						
	a)	Agriculture and allied activities	Nil	Nil	0.00 %	Nil	Nil	0.00 %
	b)	Industry	Nil	Nil	0.00 %	Nil	Nil	0.00 %
	c)	Services	14.02	0.39	2.78 %	16.60	0.40	2.47 %
	d)	Personal loans	0.00	0.00	0.00 %	0.00	0.00	0.00 %
	e)	Others*	8.45	0.02	0.24 %	8.45	0.02	0.24 %
		Sub-total (ii)	**22.47**	**0.41**	**1.82 %**	**25.05**	**0.42**	**1.68 %**
		Total (i + ii)	**126.08**	**1.78**	**1.41 %**	**122.12**	**2.11**	**1.73 %**

Note : *Advances which don't fall under sector a to d are disclosed under e as other.

e) Particulars of resolution plan and restructuring

i) Details of accounts subjected to restructuring

Particulars		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		31.03.26	31.03.25	31.03.26	31.03.25	31.03.26	31.03.25	31.03.26	31.03.25	31.03.26	31.03.25
Standard	Number of borrowers	Nil									
	Gross Amount										
	Provision held										
Sub-standard	Number of borrowers										
	Gross Amount										
	Provision held										
Doubtful	Number of borrowers										
	Gross Amount										
	Provision held										
Total	Number of borrowers										
	Gross Amount										
	Provision held										

ii) There is no application under process for restructuring.

f) Disclosure of transfer of loan exposures.

i) Details of stressed loans transferred during the year.

Particulars	To ARCs	To permitted transferees	To other transferees (please specify)
No: of accounts	Nil		
Aggregate principal outstanding of loans transferred			
Weighted average residual tenor of the loans transferred			
Net book value of loans transferred (at the time of transfer)			
Aggregate consideration			
Additional consideration realized in respect of accounts transferred in earlier years			

ii) Details of loans acquired during the year

Particulars	From SCBs, RRBs, UCBs, StCBs, DCCBs, AIFIs, SFBs and NBFCs including Housing Finance Companies (HFCs)	From ARCs
Aggregate principal outstanding of loans acquired	Nil	
Aggregate consideration paid		
Weighted average residual tenor of loans acquired		

iii) No loan exposures are transferred or acquired from/to any entity during the year.

g) Fraud Accounts

(Amount in crore)

Particulars	31.03.2026	31.03.2025
Number of frauds reported	Nil	Nil
Amount involved in fraud	Nil	Nil
Amount of provision made for such frauds	Nil	Nil
Amount of unamortised provision debited from 'other reserves' as at the end of the year	Nil	Nil

h) 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	Nil				
Corporate persons*					
Of which MSMEs					
Others					
Total					

i) There are no loans under project finance.

j) Loans against Gold Collateral

Particulars	Loans Outstanding		Average Ticket Size (Amount in Crore)	Average LTV Ratio	Gross NPA(%)
	Amount (in crore)	As a % of Total Loans			
1. Opening Balance of the FY [(a)+(b)]	**0.00**	**0.00 %**	**0.00**	**0.00 %**	**0.00 %**
(a) Consumption loans	0.00	0.00 %	0.00	0.00 %	0.00 %
Of which bullet repayments loans	0.00	0.00 %	0.00	0.00 %	0.00 %
(b) Income generating loans	0.00	0.00 %	0.00	0.00 %	0.00 %
2. New loans sanctioned and disbursed during the FY [(c)+(d)]	**2.57**	**2.04 %**	**0.51**	**70.87 %**	
(c) Consumption loans	0.00	0.00 %	0.00	0.00 %	
Of which bullet repayments loans	0.00	0.00 %	0.00	0.00 %	
(d) Income generating loans	2.57	2.04 %	0.51	70.87 %	
3. Renewals sanctioned and disbursed during the FY	**0.00**	**0.00 %**	**0.00**	**0.00 %**	
4. Top-up loans sanctioned and disbursed during the FY	**0.00**	**0.00 %**	**0.00**	**0.00 %**	
5. Loans repaid during the FY [(e)+(f)]	**0.55**	**0.44 %**	**0.11**		
(e) Consumption loans	0.00	0.00 %	0.00		
Of which bullet repayments loans	0.00	0.00 %	0.00		
(f) Income generating loans	0.55	0.44 %	0.11		
6. Non-Performing Loans recovered during the FY[(g)+(h)]	**0.00**	**0.00 %**	**0.00**		
(g) Consumption loans	0.00	0.00 %	0.00		
Of which bullet repayments loans	0.00	0.00 %	0.00		
(h) Income generating loans	0.00	0.00 %	0.00		
7. Loans written off during the FY[(i)+(j)]	**0.00**	**0.00 %**	**0.00**		
(i) Consumption loans	0.00	0.00 %	0.00		
Of which bullet repayments loans	0.00	0.00 %	0.00		
(j) Income generating loans	0.00	0.00 %	0.00		
8. Closing balance at the end of FY[(k)+(l)]	**2.02**	**1.74 %**	**0.40**	**55.64 %**	**0.00**
(k) Consumption loans	0.00	0.00 %	0.00	0.00 %	0.00
Of which bullet repayments loans	0.00	0.00 %	0.00	0.00 %	0.00
(l) Income generating loans	2.02	1.74 %	0.40	55.64 %	0.00

k) There are no loans against Silver Collateral.

l) 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

Place : Rajkot
Date : 06.06.2026

For, The Rajkot Commercial Co-op Bank Ltd.

Purushottam Pipariya
CEO & General Manager

For, Vijay Popat & Associates
Chartered Accountants
Vijay S. Popat (Partner)
Membership No. 103027
ICAI Firm Reg. No. 0117900W

Cash Flow Statement for the year ended 31.03.2026

(Amount in Rs.)

PARTICULARS	AMOUNT	
A. CASH FLOW FROM OPERATING ACTIVITIES		
Operating Profit		**10,76,30,394.71**
Adjusted For -(1st Daybook)		**1,57,57,275.00**
+ Depreciation	79,10,531.00	
+ Amortization of Premium - G-SEC	78,46,744.00	
Gross Profit		**9,18,73,119.71**
Adjusted For -(2nd Daybook)		**3,84,47,368.00**
- Provision for IDR	1,05,00,000.00	
- Provision for Income Taxes	2,14,47,368.00	
- Provision of Bad & Doubtful Debt Reserve (U/S 36)	65,00,000.00	
Allocable Profit before Below line Adjustment		**5,34,25,751.71**
Below line Adjustment		**21,792.00**
Deferred Tax Asset / Liabilities	21,792.00	
Total Allocable Profit		**5,34,03,959.71**
Adjusted for - Changes in Operating Assets & Liabilities		
Decrease / (Increase) in Current Assets	79,51,537.75	
(Decrease) / Increase in Current Liabilities	15,19,90,144.32	
Decrease / (Increase) in Borrowings (net)	-	
Decrease / (Increase) in Advances (net)	(3,96,20,564.59)	
Deferred Tax Liabilities	(21,792.00)	**12,02,99,325.48**
Cash generated from Operations		**22,79,29,720.19**
Less :		
Direct Taxes Paid - F. Y. 2025-26	2,14,47,368.00	**2,14,47,368.00**
Net Cash Flow from Operating Activities (A)		**20,64,82,352.19**
B. CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of Investment	(87,92,64,950.00)	
Sale / Write off of Fixed Asset	36,670.50	
Sale / Write off of Investment	76,71,50,150.00	
Purchase of Fixed Assets	(1,03,76,910.70)	
Net Cash Flow from Investing Activities (B)		**(12,24,55,040.20)**
C. CASH FLOW FROM FINANCING ACTIVITIES		
Proceeds from issue of Share Capital Including Premium	13,58,340.00	
(Decrease)/Increase in Other Reserve	(1,00,000.00)	
(Decrease)/Increase in Reserve Fund	18,17,995.00	
Net Cash Flow from Financing Activities (C)		**30,76,335.00**

(Amount in Rs.)

PARTICULARS	AMOUNT	
Net Cash Flow during the year (A+B+C)		**8,71,03,646.99**
Opening Balance of Cash Equivelent		37,55,54,621.01
Closing Balance of Cash Equivelent		46,26,58,268.00
Cash/Cash Equivalent at the beginning of the year		
(a) Cash on Hand	10,68,46,845.00	
(b) Balances with other banks		
In RBI / SBI / District / State Co-op Banks	8,10,54,325.68	
In Current Accounts with Banking System	9,82,53,450.33	
In Fixed Deposit with Banking System	8,94,00,000.00	
(c) Money at Call & Short Notice	-	
Cash/Cash Equivalent at the ending of the year		
(a) Cash on Hand	9,44,23,663.00	
(b) Balances with other banks		
In RBI / SBI / District / State Co-op Banks	7,26,93,862.65	
In Current Accounts with Banking System	17,61,40,742.35	
In Fixed Deposit with Banking System	11,94,00,000.00	
(c) Money at Call & Short Notice	-	

Place : Rajkot
Date : 06.06.2026

For, The Rajkot Commercial Co-op Bank Ltd.

Purushottam Pipariya
CEO & General Manager

For, Vijay Popat & Associates
Chartered Accountants
Vijay S. Popat (Partner)
Membership No. 103027
ICAI Firm Reg. No. 0117900W
UDIN : 26103027GJETZY9862

ગ્રાહક સેવાઓ :

૦૧. ડેબીટ કાર્ડ / UPI : કોઈપણ પ્રકારના ચાર્જ વગર બેંકની ડેબીટ કાર્ડ ઈસ્યુઅન્સ પોલીસીને આધિન બેંકનુ Rupay Debit Card મેળવી શકો છો. જેના દ્વારા ગ્રાહક ATM, POS, ECOM, UPI વિગેરે સેવાનો લાભ મેળવી શકે છે. Rupay Debit Card મેળવવા નજીકની શાખા કચેરીનો સંપર્ક કરી શકો છો.

૦૨. મોબાઈલ બેંકીંગ : બેંકની મોબાઈલ બેંકીંગ એપ્લીકેશન સર્વિસ દ્વારા ફંડ ટ્રાન્સફર, RTGS, NEFT, IMPS, ચેકબુક રીકવેસ્ટ, એકાઉન્ટ સ્ટેટમેન્ટ, બેલેન્સ ઈન્કવાયરી વિગેરે સવલતનો ઉપયોગ કરવા નજીકની શાખાનો સંપર્ક કરી મોબાઈલ બેંકીંગ એપ્લીકેશન એકટીવ કરાવી શકો છો.

૦૩. નેટ બેંકીંગ(વ્યુ ઓન્લી) : બેંકની નેટ બેંકીંગ(વ્યુ ઓન્લી) સર્વિસનો ઉપયોગ કરી, બેલેન્સ ઈન્કવાયરી, ચેકબુક રીકવેસ્ટ, એકાઉન્ટ સ્ટેટમેન્ટ વિગેરે સેવા મેળવી શકો છે તે માટે બેંકની વેબસાઈટ rcc.bank.in ઉપર થી રજીસ્ટર્ડ કરી સેવાનો લાભ મેળવી શકો છો.

૦૪. આધાર બેઈઝ ઈ-મેન્ડેટ : બેંકની આધાર બેઈઝ ઈ-મેન્ડેટ સવલતનો ઉપયોગ કરી, કોઈપણ બેંકની લોનના હપ્તાની ચૂકવણી, ઈન્સ્યુરન્સ પેમેન્ટ કરી શકે છે.

૦૫. મીસ કોલ બેલેન્સ : ગ્રાહક પોતાના ખાતામાં રજીસ્ટર્ડ મોબાઈલ નંબર ઉપર થી બેંકના મો. નં. ૭૫૬૭૫૦૬૦૦૦ ઉપર મીસ કોલ કરી પોતાના ખાતાની બેલેન્સ મેળવી શકે છે.

૦૬. ગ્રાહક ફરીયાદ : કોઈપણ પ્રકારની ફરીયાદ માટે ગ્રાહક પોતાના ખાતામાં રજીસ્ટર્ડ મોબાઈલ નંબર ઉપર થી બેંકના મો. નં. ૭૮૭૪૮૭૬૦૦૦ ઉપર મીસ કોલ કર્યે, બેંકના મેસેજ દ્વારા આવેલ લીંક ઉપર થી અથવા બેંકની વેબસાઈટ rcc.bank.in ઉપર થી ફરીયાદ નોંધાવી શકશે તેમજ બેંકની IVR સર્વિસ નં. ૭૫૬૭૪૦૬૦૦૦ ઉપર થી બેંકની કોઈ પણ ડિજીટલ સર્વિસની લીમીટ વધારી-ઘટાડી, ચાલુ-બંધ કરી શકે છે.

૦૭. ટેલીફોનીક ફ્રોડને અટકાવવા બેંકમાંથી તમામ ફોન બેંકના રજી. નં. ૧૬૦૦૪૦૪૧૩૨ ઉપરથી કરવામાં આવે છે જેની નોંધ લેશો.

સભાસદો/ગ્રાહકોના હિતમા જરૂરી

૦૧. ધિરાણ ખાતાઓ પર માસિક વ્યાજના ધોરણે ગણતરી કરવામા આવે છે. વ્યાજ તેમજ મુદ્દલ સમયસર વસુલ ન આવે તો તેવા કરજદારની ભવિષ્યની શાખને ગંભીર અસર પહોંચે છે.

૦૨. જામીન થનાર પ્રત્યેક સભાસદોએ સમજવુ જરૂરી છે કે પાતે કરજદારે લીધેલા કરજની વ્યાજ સહીતની કુલ રકમ તથા કરજ વસુલ કરવા અંગે થતા તમામ ખર્ચની વસુલાત આપવા માટે જવાબદાર છે, નહીં કે ભાગે પડતી રકમ માટે જ. ભાગે આવતી તમામ રકમ પૂરતા જ તેઓ જવાબદાર છે તે માન્યતા ભૂલ ભરેલી છે. બેંક મુળ કરજદારને છોડીને જામીન પાસે સીધી વસુલાત કરવા હક્કદાર છે.

૦૩. આપની થાપણોની મુદત પુરી થયે ૧૪ દિવસમાં રીન્યુ કરવા માટે સજાગ રહેશો. જેથી વ્યાજના નુકશાનને ટાળી શકાય.

૦૪. બેંકમાં ૧૦ વર્ષ કે તેથી વધુ સમય સુધી અનકલેઈમ્ડ રહેલ ડિપોઝીટ ખાતાઓની રકમ RBIના DEAF ફંડમાં મોકલી આપવાની હોય છે.તેથી ડિપોઝીટ ખાતાઓમાં આ બાબતનો ખ્યાલ રાખવો.

૦૫. ડિવીડન્ડ જાહેર થયાની તારીખ થી ડિવીડન્ડની રકમ સભાસદ દ્વારા ત્રણ વર્ષ સુધીમાં નહીં લઈ જવામાં આવે ત્યારે ડિવીડન્ડની રકમ અનામત ભંડોળમાં લઈ જવામાં આવશે.

૦૬. સભાસદે પોતાના ધિ રાજકોટ કોમર્શિયલ કો-ઓપરેટીવ બેંક લી. ના કોઈપણ પ્રકારના ખાતામાં છેલ્લા બે નાણાંકીય વર્ષમાં ઓછામાં ઓછો એક વાર નાણાંકીય વ્યવહાર કરેલો હોવો જોઈએ અને સભાસદે રીઝર્વ બેંક ઓફ ઈન્ડીયાની માર્ગદર્શિકા અનુસાર કે.વાય.સી. રજુ કરવા જોઈશે અન્યથા જે તે સભાસદના સભાસદ તરીકેના હક્કોને બેંક પરત્વેની જવાબદારી ઉપર વિપરીત અસર થયા વગર બેંક સભાસદના હક્કો સ્થગીત કરી શકશે.

૦૭. ગ્રાહકે પોતાના ખાતામાં નોમીનેશન કરવુ જરૂરી છે. ગ્રાહકે પોતાના ખાતામાં નોમિનેશન કરવાથી ખાતા ધારકના અવસાન બાદ ખાતા/થાપણની રકમ સરળતાથી નોમીનીને મળી શકે છે. આથી જો આપના ખાતામાં નોમિનેશન ન કરાવેલ હોય તો આજે જ બેંકની નજીકની શાખા કચેરીએ નોમિનેશન કરાવી તમારા પ્રિયજનોનું ભવિષ્ય સુરક્ષીત કરાવો.

પરવાનગી, પરવાના, નોંધણી, પ્રમાણપત્રો

Registration of Coop Society	સે-6090	Dt. 01.12.1966
Registration of DICGC	43128/G-213	Dt. 30.08.1979
Permission of Trust Act U/s. 35(1)	BPT/APL/1080/3/5777/ઇ	Dt. 14.03.1980
Licence of RBI (Main Branch)	ACD.GJ.225P	Dt. 03.10.1980
Licence of RBI (Raiya Rd. Branch)	AH/54	Dt. 08.07.1994
Licence of RBI (Vaniyavadi Branch) पवि (अह)एसएसएम सं. S1103/11.01.170/2023-24, Dt. 06.10.2023	AH/436	Dt. 23.02.1999
Licence of RBI (Mavdi Rd. Branch)	AH/511	Dt. 10.01.2000
Licence of RBI (Bedi Yard Branch) स.वै.वि.(अह)BMS-II सं. 3659/11.01.170/2014-15, Dt. 02.04.2015	AH/431	Dt. 02.04.2015
Provident Fund Code Number	GJRAJ0040205000	Dt. 18.03.1999
Income Tax TAN	RKTT00104G	Dt. 07.02.2003
LIC Group Gratuity Policy	GG/CA/710003720	Dt. 01.03.2014
LIC Leave Encashment Policy	GLES710004147	Dt. 01.01.2014
LIC Group Insurance Policy	GSLI/645174	Dt. 19.04.1997
Professional Tax No. (Main Branch)	PEC 0467182	Dt. 10.04.2013
Professional Tax No. (Raiya Rd. Branch)	PEC 0467181	Dt. 10.04.2013
Professional Tax No. (Vaniyavadi Branch)	PEC 0467183	Dt. 10.04.2013
Professional Tax No. (Mavdi Rd. Branch)	PEC 0467179	Dt. 10.04.2013
Professional Tax No. (Bedi Yard Branch)	-	Dt. 19.08.2016
Professional Tax No. (For Employee)	PRC 0400165	Dt. 23.11.2010
Income Tax PAN	AABAT4359D	Dt. 14.11.2007
IFSC Code No.	ICIC00RCCBL	---
Bank Code No.	919	---
MICR Code No.	473	---
Pradhan Mantri Suraksha Bima Yojana (PMSBY)	21120042209200000003	Dt. 01.06.2015
Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	610900100116	Dt. 01.06.2015
Pradhan Mantri Awas Yojana (PMAY)	RCCB0401	Dt. 16.08.2019
GST No.	24AABAT4359D1ZO	Dt. 24.03.2017
Atal Pension Yojana (APY)	230012019	Dt. 25.01.2019
Legal Entity Identifier India Limited (LEIL)	335800V539V6IOKAKH20	---
Credit Linked Capital Subsidy Scheme(CLCSS)	rccbank	Dt. 27.01.2021
Indian Institute of Banking & Finance (IIBF)	1413	Dt. 08.04.2005
NDS Call	50270	Dt. 18.10.2022
CKYCR	IN1439	Dt. 12.04.2017
CERSAI	D1396	Dt. 25.05.2019
CGTMSE	MLI ID : 024900000000	Dt. 01.09.2023
FIU-India	BA00002045	---

સફળ સુકાની

શેઠ શ્રી જયંતિલાલ જી. કુંડલીયા

વંદનીય મુરબ્બી શ્રી જયંતિલાલ કુંડલીયાના સિધ્ધાંતો અને આગવી સુજબુજના ધોરણોને બોર્ડ ઓફ ડિરેકટર્સ આગળ વધારતા આર.સી.સી. બેંક દેશભરની બેંકોમાં પ્રથમ હરોળમાં સ્થાન ધરાવે છે.

-: શાખાઓ :-

ક્રમ	શાખા	સરનામુ	ફોન
૦૧	મુખ્ય શાખા	''શેઠશ્રી જયંતિલાલ કુંડલીયા સુવિધા સંકુલ'', ચંદુલાલ બુચ માર્ગ, રાજકોટ.	૦૨૮૧-૨૨૩૮૯૪૬
૦૨	રૈયા રોડ શાખા	''ઇન્દ્રપ્રસ્થ'', રૈયા રોડ, રાજકોટ.	૦૨૮૧-૨૪૫૨૯૫૨
૦૩	વાણીયાવાડી શાખા	''શેઠશ્રી જયંતિલાલ કુંડલીયા સેવા સંકુલ'', વાણીયાવાડી રોડ, રાજકોટ.	૦૨૮૧-૨૩૭૯૯૪૦
૦૪	મવડી રોડ શાખા	''શેઠશ્રી જયંતિલાલ કુંડલીયા સેવા સદન'', મવડી રોડ, રાજકોટ.	૦૨૮૧-૨૩૬૯૯૪૦
૦૫	બેડી યાર્ડ શાખા	ન્યુ માર્કેટીંગ યાર્ડ, મોરબી રોડ, બેડી-રાજકોટ.	૦૨૮૧-૨૭૯૦૩૦૦

The Rajkot Commercial Co.op Bank Ltd.

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