ANNUAL REPORT 2026

CITIZENS CO-OPERATIVE BANK LTD.

It's Time for Better Banking

A multi-state co-operative bank

50th YEARS

CELEBRATION

1976 - 2026

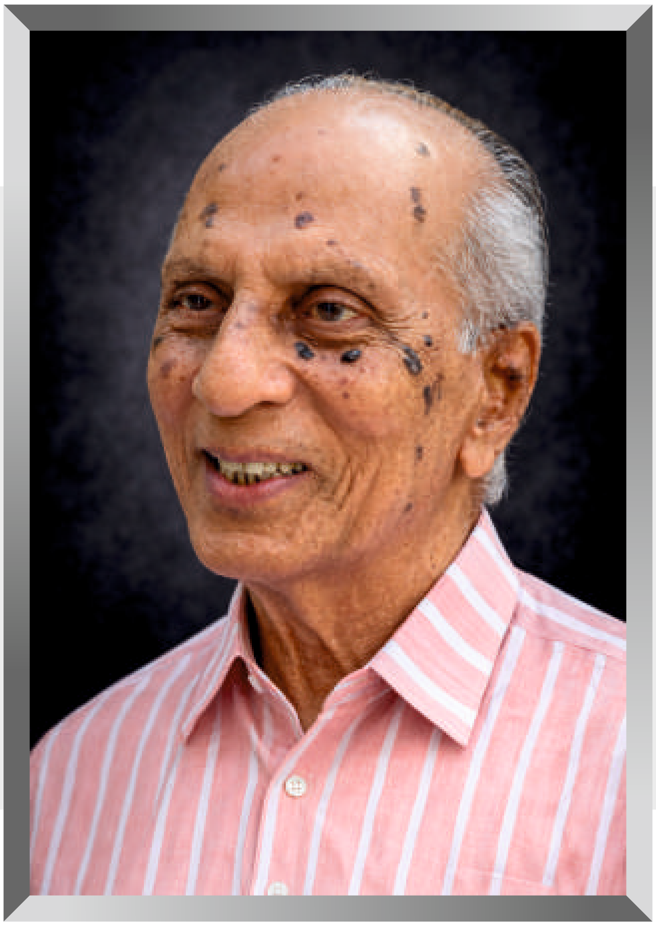
Your Trust, Our Support.

BUSINESS LOAN | PERSONAL LOAN | HOME LOAN | GOLD LOAN

SAVING ACCOUNT | CURRENT ACCOUNT | RECURRING DEPOSIT

વિશ્વાસ | પરિશ્રમ | સલામતી | પ્રગતિ

न हन्यते



સ્વ. શ્રી અશ્વિનભાઈ મહેતા

(1934 - 2016)

Founder Managing Director

કાર્યકાળ : 1976 - 2016

BOARD OF DIRECTORS

Shri Ketanbhai Natwarlal Rathod	Chairman
Shri Hiralalbhai Chunilal Manek	Director
Shri Mahendrabhai Chottalal Rajvir	Director
Shri Vimalbhai Mohanlal Dhami	Director
Smt Rajeshriben Chandrakant Vaghela	Director
Smt Mayuriben Bhaveshbhai Kumbhani	Director
Shri Kiritbhai Chottalal Rajvir	Director
Shri Sachinbhai Babubhai Mehta	Director
Shri Jignasubhai Suryakantbhai Chhaya	Director
Shri Sanjaybhai Chandrkantbhai Sanghvi	Director
Shri Bhaveshbhai Arunbhai Vyas	Director

Managing Director & CEO
SHRI HARITBHAI A MEHTA

H. P. MEHTA & CO.
CHARTERED ACCOUNTANTS
F.R.N.116927W

AUDIT CLASS
"A"

Head Office :
Jawahar Road, Near Mahatma Gandhi Vidhyalaya, Rajkot-360 001
Phone : 0281 - 2224933 - 2226732

NOTICE

Notice is hereby given to all the delegates of the bank that 52nd Annual General Meeting of the delegates of the Bank will be held on 28th June, 2026 Sunday 11:00 am at the Regd. Office of the Bank, Jawahar Road, Rajkot to transact the following business.

1. To confirm and approve the minutes of the Annual General Body Meeting held on 30th June, 2025.
2. To Receive, Consider and Adopt the Audited Balance sheet as on 31st, March, 2026 and the Profit & Loss Account for the year ended on that date.
3. To Receive, Consider and Adopt the Auditor's Report and Annual Report for the year ended on 31st March, 2026.
4. To approve the appropriation of Net profit for the year ended on 31st March, 2026.
5. To approve the name of the Statutory Auditor for the F.Y. 2026-27, recommended by the Board of Directors, subject to approval of Reserve Bank of India.
6. To write-off old NPA accounts of the bank as certified by the statutory Auditor if any.
7. To approve proposal of addition & amendment of Bye law No. 3, 4, 20B2, 34A, 34A1, 34.2(a), 35.(copy of the proposed amendment is enclosed herewith)
8. Any other items with the permission of the Chairman.

Dt. 04/06/2026
Rajkot

By the Order of Board of Director
Harit A. Mehta
Managing Director & CEO

Note:- In absence of quorum, if the working of AGM is not possible as per above scheduled time, then as per bye law 30(c) meeting will be adjourned for another 30 minutes and even if there is No quorum it will start again after half an hour at same place and date as per the agenda items.

BOARD OF DIRECTORS' REPORT

50 Years Milestone (Golden Jubilee Year)

The Financial Year 2025-26 marks a historic and proud milestone in the journey of our Bank as we celebrate the completion of 50 glorious years of dedicated service to our members, customers and the community. This Golden Jubilee Year is a testament to the unwavering trust of our stakeholders, the visionary leadership of our past and present Board of Directors, and the relentless commitment of our employees.

Since its inception, the Bank has remained committed to the core principles of cooperation, financial inclusion, transparency and customer-centric banking. Over the past five decades, the Bank has successfully evolved into a strong and trusted Urban Co-operative Bank while maintaining its cooperative values and social responsibility. The Board of Directors/ Management expresses heartfelt gratitude to all members, depositors, borrowers, customers, regulators, correspondent banks and well-wishers for their continued confidence and support throughout this remarkable journey. The Board also places on record its sincere appreciation for the valuable guidance received from the Reserve Bank of India, Central and State Registrar of Co-operative Societies and other regulatory authorities from time to time. Recent governance and disclosure expectations for Urban Co-operative Banks continue to emphasize stronger governance, professionalism and transparency in annual reporting.

The Golden Jubilee celebration is not merely a commemoration of the past, but also a reaffirmation of our vision for the future. The Bank remains focused on strengthening digital banking services, enhancing customer experience, maintaining robust financial health and contributing meaningfully towards inclusive economic growth. As we step into the next phase of our journey, we rededicate ourselves to the cooperative movement with renewed energy, innovation and commitment, aspiring to achieve greater milestones in the years ahead. The Board conveys its sincere thanks to all stakeholders who have been an integral part of this successful 50-year journey and seek their continued support and blessings for a brighter future.

I extend a warm welcome to all of you at the 52nd Annual General Meeting of the Bank. Your directors have pleasure in presenting the Annual Report of the Bank with the audited Balance Sheet, Profit & Loss Account and the Report on Business and Operations for the year ended March 31, 2026. On behalf of the Board of Directors Your Bank could perform as per expectations and delivered commendable growth during the year. Your Bank will continue to strive for process and product improvements in view of evolving customers and industry requirements. We hereby present the Annual Report of your Bank for the year ended 31st March 2026 along with its audited Annual Financial Statements.

Key Financial Highlights and Ratios:

The following charts indicate the Key Financial performance indicators of your Bank for the current year vis-à-vis the previous year.

Financial Indicators:

(Rs. in Crore)

Performance Parameter	F.Y. 2024-25	F.Y. 2025-26	% Change
Total Business Mix	1062.30	1126.13	6.01%
Deposits	662.09	710.39	7.30%
Advances	400.21	415.74	3.88%
Investments (incl. SLR/NON SLR/BANK DEPOSITS)	312.80	304.92	-2.52%
Share Capital	25.73	27.92	8.51%
Membership Number	14269	15043	5.42%
Reserves & Surplus	84.13	92.33	9.75%
Working Capital	788.45	848.04	7.56%
Net Profit	9.66	10.00	3.52%
Credit/ Deposit Ratio %	60.45 %	58.52%	-1.93%
Gross NPAs %	5.68 %	4.91%	0.77%
Net NPAs %	0.00	0.00	0.00
CRAR %	22.60 %	23.33%	0.73%
No: of Branches	10	10	-

Appropriations:

The profit before tax and provisions of the Bank for fiscal 2025-26 is Rs. 16.07 crores and net profit after provisions and contingencies of Rs. 10.00 crores. The Board of Directors recommends the following appropriations out of the current year's Net Profit for the approval of the members at the Annual General Meeting.

1.	StatutoryReserve	₹ 2,50,16,427.00
2.	Cooperative Education Fund	₹ 10,00,657.00
3.	Co-operative Rehabilitation, Reconstruction and Development Fund	₹ 10,00,657.00
4.	Reserve for Unforeseen Losses	₹ 1,00,06,570.00
5.	Charity Fund	₹ 5,00,000.00
6.	Dividend12%*	₹ 3,15,44,612.00
7.	Building Fund	₹ 2,00,00,000.00
8.	Investment Fluctuation Reserve	₹ 1,00,00,000.00
9.	Members Welfare Fund	₹ 5,00,000.00
10.	Reserve fund(Remaining Balance of Profit)	₹ 4,96,783.83
	Total Net Profit	₹ **10,00,65,706.83**

Dividend Proposed*

Bank's Performance during the Financial Year 2025-26:

During the year, your Bank's performance on all financial parameters remained strong. Your Bank crossed a milestone of 1126.13 crores of its business mix. In deposits, your Bank grew by 7.30 % in FY 2025-26. Total Advances registered growth of 3.88%
.
The asset quality of the Bank also improved and the gross NPAs came down to 4.91%. The net NPAs of the Bank stood at ZERO level and the overall financial position of your Bank continues to be strong as reflected in the Capital to Risk Weighted Assets Ratio of 23.33% as against the minimum statutory requirement of 12%.

Deposits:

The Deposits stand at Rs. 710.39 crores as against Rs. 662.09 crores of the previous year. The total deposits of your Bank showed a growth of Rs.48.30 crores with a growth rate of 7.30%. While your Bank continues to lay emphasis on low-cost deposits, i.e. CASA, your Bank also showed reasonable growth of 13% in Term Deposits and maintained its Cost of Deposits at 7.48%. In future also, your Bank will continue to take appropriate strategic actions to have quantitative as well as qualitative growth in deposits.

Advances and Asset Quality:

During FY 2025-26 your Bank's Total Advances stood at Rs. 415.74 crores against previous year Rs. 400.21 crores. Your Bank has registered 3.88% growth in total advances. Your Bank is offering Retail Loans at attractive interest rates. Your Bank has a well-defined credit rating model which plays an important role in ensuring that the credit proposals conform to the prescribed norms and guidelines and credit facilities are allowed only if the Bank is satisfied about the merits of the proposal.
Your Bank has adopted strong recovery measures and made good recoveries in Non-Performing Assets. Gross NPAs have come down by 0.77% (as of March 2026) to Rs. 20.43 crores on account of recoveries of NPAs.
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Priority Sector Lending:

In terms of the guidelines of the RBI, the Priority Sector Lending (PSL) targets for the Primary (Urban) Cooperative Banks would increase, Your Bank's achievement of Priority Sector Loans is 83.23% as on March 31, 2026, as against the regulatory target of 60%.

Treasury Operations:

Your Bank focuses primarily on the management of funds, maintenance of statutory reserves (cash reserve ratio and statutory liquidity ratio), asset liability gaps, interest rate risks, liquidity positions and investments. Your Bank ensures availability of adequate liquidity to meet the needs of asset growth, operational expenses and payment obligations. Further, to manage liquidity mismatches, the treasury department actively participates in money market operations i.e. SLR and Non-SLR securities and Fixed Deposits with other Banks and also invests in Mutual Funds as per the guidelines of Reserve Bank of India. As on 31st March 2026, the Investment portfolio of your Bank stood at Rs.304.92 crores (SLR, NON SLR, OTHER BANK FDs) as against the previous year's figure of Rs. 312.80 crores.

Further, looking at the market scenario and safeguarding its investments, as of 31st March 2026, your Bank holds Investment Depreciation Reserve of Rs. 3.76 crores and Investment Fluctuation Reserve of Rs. 3.46 crores. Your Bank has a Board-approved investment policy framed in accordance with RBI guidelines and a standard operating procedure for carrying out treasury transactions and governing investments in various instruments such as bonds, treasury bills, mutual funds and other approved products.

Dividend:

Your directors are pleased to recommend dividend 12% *. (proposed*)

Share Capital, Net Worth and Capital Adequacy:

Your Bank's Authorised Share Capital is Rs 50.00 crores and the Paid-Up Capital stands at Rs. 27.92 crores. The Net Worth of your Bank stands at Rs.87.97 crores as on 31st March 2026. Your Bank has robust Capital to Risk Weighted Assets Adequacy Ratio of 23.33% as against the minimum requirement of 12% as per RBI guidelines.

Risk Management:

Your Bank has a well-defined Risk Evaluation and Management system in place. Risk in your Bank is managed through a framework of policies and principles approved by the Board of Directors from time-to-time. Your Bank has adopted Risk Based Internal Audit (RBIA) system. Bank's Risk Management ensures identification, measurement, monitoring and mitigation of all pertinent risks and aligns its function for comprehensive solutions. Your Bank continues to focus on refining and improving its risk measurement systems. The main risks faced by the Bank are credit risk, market risk, operational risk and liquidity risk. Adequate checks and balances exist in respect of Customer on-boarding, monitoring of transactions and reporting of suspicious transactions.

Bank Guarantee and Letter of Credit:

Your Bank has tie-up arrangements with Private Banks for issuance of Bank Guarantees and establishing Letters of Credit on behalf of your Bank's clientele engaged in imports and exports.

Audit and Inspection:

Your Bank has in place a sound system for internal and concurrent audit. Your Bank has adopted Risk Based Internal Audit (RBIA) system in line with RBI guidelines. All branches are covered under concurrent audit as well as internal audit. The Audit Committee of the Board gives directions, oversees the total audit function of the Bank, follows-up on the statutory / concurrent audit of the Bank and the inspection carried out by regulators. The audit process is evaluated every year to ensure that all new RBI guidelines and statutory requirements as also technological enhancements taking place in the Banking industry, are taken care of by incorporating the required changes in the audit and inspection process. Your Bank also undertakes Information System Audit (IS) by qualified external agencies on an annual basis. Further, as per the requirements of RBI, the Concurrent Auditor, on an ongoing basis, audits the Investments portfolio of your Bank and a quarterly certificate of verification is forwarded to RBI.

Reserve Bank of India Inspection:

The RBI has conducted Select Scope of Inspection - Online for the year March 31, 2024, and the compliances of same already fulfilled and further RBI has conducted Short Scope Inspection for the year ended March 31, 2025, and the compliances process of same is ongoing.

Human Resource Management:

Your Bank acknowledges the critical role of its employees in achieving its present and future organizational goals and believes that investing in employees will ultimately result in a stronger, effective and more valuable workforce. The committed and motivated human capital is the core strength to ensure that your Bank continues to maintain its legacy of achieving higher business goals year after year.

Information Technology and Digital Initiatives:

Your Bank has been continuously investing in technology to improve customer experience for last few years. Your Bank has embarked on a new journey of digitalization. Your Bank is using world class Oracle cloud services of Core Banking Solution (CBS). This platform will give your Bank the ability to deliver its services more effectively and efficiently to its customers. This will also ensure seamless and user- friendly on-boarding through multiple channels and hence, manual interventions will be substantially reduced.
Your Bank has been offering innovative products with the objective of enabling smooth banking transactions for its customers and focusing on increasing customer base with digital technology being the driving force. Your Bank has also enhanced the digital experience for the customers by providing state-of-the-art Internet Banking {view based}, Mobile Banking and Unified Payments Interface (UPI) and BBPS services.

E Tax Service:

Your Bank extends E Tax service free of charge to customers for payment of various taxes in collaboration with IDBI Bank. Through this service, the customers can pay various taxes like Income Tax, TDS etc.

Bancassurance:

Your Bank is engaged as a corporate agent with Generali Central Life Insurance Co. Ltd., and Bajaj Allianz General Insurance Company Limited as a Third-Party Service Provider for soliciting Insurance Business in the life and general insurance sector. Your Bank aims to offer best-in-class products to its customers relating to life and general insurance.

Other Services:

Apart from the services, your Bank also offers free SMS facilities, free ATM facility as well as Locker facilities at its selected outlets.

Logo & New TAG line:

As Bank proudly celebrate 50th anniversary this year, we are thrilled to announce a fresh, modern update to our brand identity to reflect our evolution while staying true to the cooperative values that got us here, we are introducing an updated logo and a new tagline **"It's time for a better banking".**

GRATITUDE

Your Board wishes to place on record the appreciation of the support which the Board of Directors and the Bank has received from all its shareholders and other stakeholders, including depositors, borrowers as also your Board of Directors is specially acknowledge the valuable contribution of Shri Harit A. Mehta – Managing Director & CEO and Shri Lalit J. Joshi- General Manager and the Staff at all levels for their full support in the pursuit of organizational growth and excellence and devotion to duty with sincerity and thanks them profusely for the confidence and trust that they have reposed in the Board and your Bank. Your Board would also like to place on record the deep sense of gratitude to the authorities of the Reserve Bank of India, the Office of the Central Registrar of Co-operative Societies - New Delhi, Registrars of Co-operative Societies of the States of Gujarat, the Office of the Commissioner for Co-operation and Registrar of Co-operative Societies, Maharashtra State, bankers, legal advisors and auditors for their valuable guidance, support and co-operation. Your Board wishes to assure all shareholders that it is aware of its responsibility as the leading Bank in the Urban Co-operative Banking Sector and it will continue to strive towards attaining new heights in coming years through continued steadfast commitment and sustained efforts.

For and on behalf of the Board,

Ketanbhai N Rathod
Chairman

PROGRESS CHART

(Rs. In Lakhs)

Year	Share Capital	Reserve Fund	Advances	Deposits	Working Capital	Profit	Dividend	Audit Class
2005-06	297.99	1175.83	9262.92	16486.36	18411.67	77.63	12.00%	A
2006-07	320.73	1225.47	9442.27	16865.22	18852.96	82.58	12.00%	A
2007-08	362.42	1412.30	9663.93	17399.53	19686.97	106.88	14.00%	A
2008-09	453.87	1517.26	9888.24	18968.07	21605.68	112.67	14.00%	A
2009-10	548.93	1648.53	11366.25	22147.26	25058.89	145.92	14.00%	A
2010-11	773.53	1816.40	12660.64	23908.72	26895.97	195.99	14.00%	A
2011-12	906.63	1959.69	15377.57	26361.94	29905.00	189.23	15.00%	A
2012-13	970.40	2103.16	16554.12	28967.80	32928.21	260.38	15.00%	A
2013-14	1045.51	2319.70	17607.02	31488.58	35324.00	303.61	15.00%	A
2014-15	1086.80	2451.56	20341.23	36652.06	40706.00	323.75	15.00%	A
2015-16	1244.93	2726.00	20701.19	42426.96	42487.00	355.27	15.00%	A
2016-17	1495.06	3324.55	21532.03	48254.58	55583.75	359.59	15.00%	A
2017-18	1635.53	3570.33	23771.46	46771.54	54898.90	388.90	12.50%	A
2018-19	1775.66	3940.49	28155.01	52003.49	59493.41	532.00	12.50%	A
2019-20	1926.79	4390.32	29195.68	51375.98	59455.05	534.46	N/A *	A
2020-21	1934.78	5007.61	30874.82	57538.58	66518.60	571.15	12.00%	A
2021-22	2044.23	5775.97	34296.12	59604.93	69657.03	568.85	12.00%	A
2022-23	2127.59	6560.29	35305.65	62550.58	73093.65	618.09	12.00%	A
2023-24	2246.97	7388.74	37057.22	62712.31	74358.04	806.14	12.00%	A
2024-25	2572.74	8412.57	40020.60	66212.98	78845.01	965.88	12.00%	A
2025-26	2792.48	9232.53	41574.47	71039.20	84803.55	1000.66	12.00% (Proposed)	A

*** DIVIDEND NON DECLARED AS PER RBI DIRECTION & DISTRIBUTED AS PER RBI CIRCULAR NO. RBI/2019-10/218 DOR.BP.BC.NO.64/21.02.067/2019-20 DATED APRIL 17TH 2020**

Independent Auditors Report
For the year ended on 31st March, 2026

To,
The Members
Citizens Co-operative Bank Limited,
RAJKOT

Report on the Financial Statements

1. We have audited the accompanying financial statements of The Citizens Co-operative Bank Limited as on the date **31st March 2026** which comprises the Balance Sheet as at **31st March 2026** and also the Profit & Loss Account for the year ended on **31st March 2026**. A summary of significant accounting policies and other explanatory information and Long Form Audit Report.

Management's Responsibility for the Financial Statements

2. Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with Banking Regulation Act 1949 & MSCS Act 2002 Of India in accordance with the Accounting Standards / Principles Issued by the Institute of Chartered Accountants of India. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

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

4. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of 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 statement in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

5. We believe that the audit evidences we have obtained are 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 said Financial Statements together with the Significant Accounting Policies and Notes on Accounts forming part of aforesaid accounts and our Comments and Observations contained in Audit Reports enclosed here with,

give the information required by Banking Regulation Act, 1949 as well as Multi State Co-operative Societies Act, 2002 and Rules made there under in the manner so required for Urban Co-operative Banks and give a true fair view in conformity with the accounting principles generally accepted in India:

a) In the case of the **Balance Sheet** of state of **affairs** of the Bank as at **31st March, 2026:**

b) In the case of the Profit & Loss Account of the profit for the year ended on that date.

Report on other Legal and Regulatory Requirements

7. The Balance Sheet and the Profit & Loss account have been drawn up in Form "A" and "B" respectively of the Third Schedule of the provision of section 29 of Banking Regulation Act, 1949 (AACS) and Multi State Co-operative Societies Act, 2002 and rules made there under.

8. As required by section 73 (4) of Multi State Co-operative Societies Act,2002 and subject to the limitation of the audit indicated in paragraph above and subject to the limitation of disclosure required therein.

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 account as required by law have been kept by the Bank so far as appears from our examination those books and proper returns adequate for the purpose of our audit have been received from the branches not visited by us.

c) The transaction of the Bank which came to our notice has been within the powers of the Bank.

d) The Balance Sheet and the Profit & Loss Account dealt with by this Report are in agreement with the Books of Account and Returns.

e) In our opinion, the Balance Sheet and profit & Loss Account comply with the applicable Accounting Standards issued by the Institute of Chartered Accountants of India (ICAI) to the extent applicable.

f) To the best of our belief and according to information and explanation given to us, the transactions of the Bank, which have come to our notice, have been within the competence of the Bank and are in compliance with RBI guideline as applicable to the Bank time to time.

g) To the best of our knowledge and belief and according to information and explanation given to us, there has been no material impropriety or irregularity if the expenditure or in the realization of money due to the Bank.

9. As per the information and explanation given to us and based on our examination of the books of account and other records, we have not come across material instances which need to be reported under Rules 27 (3) of

As per rule 27 (3) (a-f)

a) During the course of audit no such transaction which appear to be contrary to the provisions of the Multi State Co-operative Societies Act, the rules or the bye-laws of the Bank have taken place.

b) During the course of audit no such transactions which appear to be contrary to the guidelines issued by the Reserve Bank of India have taken place.(Except as already disclosed in note to Accounts)

c) During the course of audit money belonging to the Bank which appears to the auditor to be bad or doubtful for recovery have been classified as per IRAC Norms as prescribed by the RBI from time to time subject to Notes to the Accounts.

d) During the course of audit Bank has not granted loans to directors and their relatives except in the form of FDOD / FD Loan in tune with the RBI guidelines issued from time to time.

For H P MEHTA & CO
Chartered Accountants

CA Pratik H .Mehta
(Partner)
M. No. : 112227
FRN : 116927W
PAN : AADFH8247B

27-29C, Ushakiran Apartment,
Sardar Nagar Main Road,
RAJKOT -360 001 [Gujarat]

Date	:	**21/05/2026**
Place	:	**Rajkot**
UDIN NO	:	**26112227KTTULE9262**

PROFIT AND LOSS ACCOUNT AS ON 31/03/2026

31/03/2025	EXPENSES		31/03/2026
	INTEREST ON DEPOSIT & BORROWING		
363786818.26	INT PAID ON DEPOSITS	406468717.00	
56862.00	INT PAID ON DECEASED CURRENT A/C	9021.00	
	******TOTAL******	**406477738.00**	**406477738.00**
	STAFF SALARY & ALLOW, PF ETC		
41433297.53	SALARY & D.A. EXPENSE	42443481.22	
3784437.00	STAFF PROVIDENT FUND EXPENSE	3868470.00	
138000.00	LEAVE TRAVEL ASSISTANCE EXPENSE	132000.00	
42500.00	MEDICAL EXPENSE	37500.00	
1590582.00	PERFORMANCE INCENTIVE	2239950.00	
767035.00	STAFF PRODUCTIVITY INCENTIVE	705043.00	
4445726.00	EXGRATIA PAYMENT EXP.	4591136.00	
30000.00	STAFF MBA FEES REIMBURSEMENT EXP	171206.00	
0.00	LEAVE ENCASHMENT EXP (CONTRACTUAL)	4490.00	
0.00	LEAVE ENCASHMENT PREMIUM EXP	80000.00	
	******TOTAL******	**54273276.22**	**54273276.22**
	DIRECTOR SEATING FEES		
137000.00	DIRECTOR CONVEYANCE FEE EXP	144500.00	
	******TOTAL******	**144500.00**	**144500.00**
	BUILDING RENT, ELECT.,TAX,INSU, ETC		
4923094.60	BUILDING RENT	5008717.50	
1978309.01	ELECTRICITY EXPENSE	1901252.45	
897121.00	INSURANCE PREMIUM EXPENSE	899570.00	
958479.00	MUNCI. CORP. TAX EXPENSE	1115581.00	
1911726.00	BUILDING MAINTENANCE EXPENSE	1321334.00	
7628347.80	DICGC PREM. EXP. G61-42876	8254540.75	
1320000.00	BUILDING RENT - GST	1392600.00	
32431.00	ELECTRICITY EXP. - GST	23145.00	
13565.00	BUILDING MAINT. EXP. - GST	0.00	
	******TOTAL******	**19916740.70**	**19916740.70**
	LEGAL FEES EXPENSE		
190750.00	LEGAL FEES EXPENSE	266850.00	
	******TOTAL******	**266850.00**	**266850.00**
	POSTAGE-TELEPHONE EXP.		
11454.00	POSTAGE EXPENSE	16425.00	
303800.05	TELEPHONE EXPENSE- GST	414647.14	
96651.30	POSTAGE EXP.-GST	82774.30	
	******TOTAL******	**513846.44**	**513846.44**
	AUDIT FEES EXP.		
95000.00	AUDIT FEES EXPENSE	100000.00	
1386500.00	AUDIT FEES EXP.-GST	711000.00	
	******TOTAL******	**811000.00**	**811000.00**
437959486.55	**BALANCE C/F**		**482403951.36**

PROFIT AND LOSS ACCOUNT AS ON 31/03/2026

31/03/2025	INCOMES		31/03/2026
	INTEREST INCOME		
379615295.75	INT RECEIVED ON ADVANCES	407801519.14	
61701985.00	INT RECEIVED ON DEPOSITS	55670844.00	
140108390.95	INT RECEIVED ON INVESTMENT	159729884.44	
35985324.68	RETURN ON M.F. INVESTMENT	33634078.51	
21741.83	INT.RECEIVED ON I.T. REFUND	0.00	
	******TOTAL******	**656836326.09**	**656836326.09**
	COMMISSION-EXCHANGE		
75471.88	COMMISSION INCOME	27829.55	
0.00	GUARANTEE COMMISSION INCOME	21390.00	
12815	COMMISSION ON ADHESIVE STAMP FRANKING	16327	
574525.00	INSU. AGENCY COMMISSION A/C.	542244.00	
	******TOTAL******	**607790.55**	**607790.55**
	OTHER INCOME		
1694.00	SHARE TRANSFER FEES	88.00	
1667000.00	LOCKER RENT FEES	1642750.00	
3540.00	PRE-CLOSURE CHARGE	0.00	
165150.00	INCOME FROM DIVIDEND	165150.00	
1340.15	BBPS INTERCHANGE REVENUE	1338.65	
64471.90	IMPS INTERCHANGE CHARGE INCOME	48961.87	
1156945.68	ATM CHARGES	1053924.60	
8546649.82	PROCESSING FEE	8742508.34	
179709.61	UPI INTERCHANGE CHARGE INCOME	232651.18	
453260.00	CASH HANDLING CHARGE	577570.00	
	******TOTAL******	**12464942.64**	**12464942.64**
	INTEREST ON I.B.T		
0.00	INTEREST ON I.B.T ACCOUNT	0.00	
	******TOTAL******	**0.00**	**0.00**
	MISC INCOME		
1931074.39	SERVICE CHARGE	2199741.51	
9079.00	PMJJBY-LIC-INSURANCE PREMIUM INCOME	23903.00	
229647.40	CIBIL CHARGE INCOME	407854.90	
0.00	PROFIT ON SALE OF INVESTMENT	3063170.24	
0.00	MISC INCOME	50833.06	
	******TOTAL******	**5745502.71**	**5745502.71**
	ADDITIONAL ITEMS		
4405871.00	LOSS OF ERSTWHILE PARSHWANATH CO OP BANK LTD WRITTEN BACK	0.00	
	******TOTAL******	**0.00**	**0.00**
	LOSS		
636910983.04	**BALANCE C/F**		**675654561.99**

PROFIT AND LOSS ACCOUNT AS ON 31/03/2026

31/03/2025	EXPENSES		31/03/2026
437959486.55	**BALANCE B/F**		**482403951.36**
	DEPRECIATION AND REPAIRS TO PROPERTY		
5855300.00	DEPRICIATION EXPENSE	7003900.00	
	******TOTAL******	**7003900.00**	**7003900.00**
	STATIONARY, PRINTING & ADVERTISEMENT EXP		
122800.00	ADVERTISEMENT EXPENSE	241200.00	
963921.00	STATIONERY PRINTING EXPENSE	862255.00	
298378.96	ADVERTISEMENT EXP.-GST	277626.34	
54745.30	STATIONERY PRINTING EXP.-GST	35049.00	
	******TOTAL******	**1416130.34**	**1416130.34**
	ENTERTAINMENT EXP.		
231088.00	ENTERTAINMENT EXPENSE	248857.00	
	******TOTAL******	**248857.00**	**248857.00**
	OTHER EXPENSES		
64978.00	SUBSCRIPTION EXPENSE	11800.00	
139732.00	TRAVELING EXPENSE	213839.80	
3669374.17	PETTY EXPENSE	3716590.33	
417795.13	OFFICE EXPENSE	632487.59	
95448.00	CONVEYANCE EXPENSE	121729.00	
267225.00	AC PLANT MAINTENANCE EXPENSE	241200.00	
0.00	SBI LIFE GROUP GRATUITY FUND PREM EXP	50000.00	
0.00	BUSINESS DEVELOPMENT EXPENSE	3919809.00	
13990.00	PROFESSIONAL TAX EXPENSE	28544.00	
2241729.00	PREMIUM AMORTIZATION EXPENSE	3798481.00	
806249.00	LIC GROUP GRATUITY FUND PREMIUM EXPEN	19316.00	
0.00	C-KYC FEES EXP.GST	340.60	
478750.00	CYBER SECURITY EXPENSE	550000.00	
29600.00	OFFICE REPAIRING EXP-GST	0.00	
2402848.00	PROFIT/LOSS ON SALE OF INVESTMENT	0.00	
24299.00	GENERATOR MAINT. EXP.-DIESEL	29896.00	
2183614.88	COMMISSION EXPENSE	2204427.25	
2280541.60	CBS CONNECTIVITY EXP.- GST	2367038.70	
1591719.00	SOFTWARE MAINT. EXP.- GST	5553092.00	
200000.00	CONSULTANCY CHARGES EXP	100000.00	
111388.00	MOTOR VEHI. MAINT. EXP.-FUEL	126834.00	
2768238.87	GST EXPENSE A/C	4123842.11	
142969.00	SUBSCRIPTION EXP.-GST	248800.00	
54273.69	IMPS INTERCHANGE CHARGE EXPENSE	53699.90	
2490.25	PETTY EXP.-GST	0.00	
150000.00	CYBERSECURITY CONSULTANCY EXP.	80000.00	
601613.57	OFFICE EXP.-GST	541140.36	
8474.75	COMMISSION EXP.-GST	86059.25	
173535.00	AC PLANT MAINT. EXP.-GST	0.00	
2544931.40	COMPU. MAINT. EXP.-GST	3966671.40	
30000.00	UPS MAINT. EXP.-GST	37000.00	
468981527.12	**BALANCE C/F**		**491072838.70**

PROFIT AND LOSS ACCOUNT AS ON 31/03/2026

31/03/2025	INCOMES		31/03/2026
636910983.04	BALANCE B/F		675654561.99
636910983.04	BALANCE B/F		675654561.99

PROFIT AND LOSS ACCOUNT AS ON 31/03/2026

31/03/2025	EXPENSES		31/03/2026
468981527.12	**BALANCE B/F**		**491072838.70**
0.00	TRAINING EXP.-GST	7600.00	
26528.92	MOTOR VEHI. MAINT. EXP.- GST	58729.78	
100300.00	CURR. COUNT. MACH. MAINT. EXP.-GST	141590.00	
85384.00	STAMP FRANK. MACH. MAINT.EXP.-GST	0.00	
60725.00	CCTV CAMERA MAINT.EXP.-GST	112450.00	
15000.00	GENERATOR MAINT. EXP.- GST	15600.00	
48304.90	LIFT MAINT. EXP. - GST	50720.00	
451688.93	INTERCHANGE CHARGE-EMV CARD	31592.73	
2736000.00	DIGITAL TRANSACTION FEE(STPL) EXP	0.00	
50000.00	NPCI PROD. CERT. ISSUE EXP.	25000.00	
266946.68	UPI INTERCHANGE CHARGE EXPENSE	266408.66	
0.00	RECOVERY EXPENSE	353687.00	
	****TOTAL****	**33886016.46**	**33886016.46**
164088577.49	PROFIT BEFORE PROVISION	150695706.83	
	PROVISION		
20000000.00	RESERVE FOR BAD & DOUBTFUL DEBTS	0.00	
5000000.00	SPECIAL RESERVE U/S 36(1) VIII	0.00	
35000000.00	PROVISION FOR INCOME TAX	37830000.00	
5000000.00	RESERVE FOR CYBER SECURITY & I.T. INFRASTRUCTURE	0.00	
2500000.00	CONTIGENT PROVISION AGST STD ASSETS	0.00	
0.00	INVESTMENT DEPRICIATION RESERVE	33500000.00	
	****TOTAL****	**71330000.00**	**71330000.00**
96588577.49	**PROFIT**		**100065706.83**
636910983.04	****GRAND TOTAL****		**696354561.99**

Date: **21/05/2026**
Rajkot

As per report of even date, significant accounting Policies and Notes on Accounts are forming parts of Financial Statement

For,
H.P. MEHTA & CO.
CHARTERED ACCOUNTANTS

(CA PRATIK H MEHTA)
Partner

MRN: 112227
F.R.N.:- 116927W
UDIN NO:- 26112227KTTULE9262

PROFIT AND LOSS ACCOUNT AS ON 31/03/2026

31/03/2025	INCOMES		31/03/2026
636910983.04	BALANCE B/F		675654561.99
	RESERVES AND PROVISIONS WRITTEN BACK		
0.00	INVESTMENT FLUCTUATION RESERVE	20700000.00	
	****TOTAL****	20700000.00	20700000.00
636910983.04	****GRAND TOTAL****		696354561.99

LALIT J. JOSHI
(GENERAL MANAGER)

HARITBHAI A. MEHTA
(MD & CEO)

BHAVESHBHAI A. VYAS
(DIRECTOR)

MAHENDRABHAI C. RAJVIR
(DIRECTOR)

KETANBHAI N. RATHOD
(CHAIRMAN)

Balance Sheet as on 31st March 2026

31/03/2025	LIABILITIES		31/03/2026
500000000.00	**1. SHARE CAPITAL**		**500000000.00**
	1. AUTHORISED SHARE CAPITAL		
	20000000 SHARE EACH OF RS. 25/-		
	2. SUBSCRIBE SHARE CAPITAL		
257274175.00	11169922 SHARES EACH OF RS. 25/-		**279248050.00**
	1. Held by Individuals	279248050.00	
	2. Held by Co-operative Institutions	0.00	
	3. Held by State Government	0.00	
	2. RESERVE FUNDS & OTHER RESERVES		
260583172.77	STATUTORY RESERVE	286613079.26	
252354369.04	RESERVE FOR BAD & DOUBTFUL DEBTS	252354369.04	
118763243.12	BUILDING FUND	143763243.12	
16657682.00	RESERVE PROVISION FOR BDDR FRAUD CASES THANE	16657682.00	
3881340.41	CO-OPERATIVE PRACHAR FUND	3881340.41	
3353172.05	CHARITY FUND	3453172.05	
4718475.14	MEMBERS WELFARE FUND	5625475.14	
23024441.32	CONTINGENT PROVISION AGST. STD. ASSETS	23024441.32	
47800000.00	INVESTMENT FLUCTUATION RESERVE	34600000.00	
4100000.00	INVESTMENT DEPRICIATION RESERVE	37600000.00	
42230000.00	SPECIAL RESERVE U/S 36(1) VIII	42230000.00	
43791628.00	RESERVE FOR UNFORESEEN LOSSES	53450486.00	
20000000.00	RESERVE FOR CYBER SECURITY & IT INFRASTRUCTURE	20000000.00	**923253288.34**
	3. PRINCIPAL / SUBSIDIARY STATE-		
	PARTNERSHIP FUND ACCOUNT :		
	4. DEPOSITS		
4657148335.97	1. FIXED DEPOSITS	5266244139.97	
	INDIVIDUALS Rs. 5199349856.97		
	SOCIETIES Rs. 66894283.00		
1220687985.94	2. SAVINGS DEPOSITS	1255690860.87	
	INDIVIDUALS Rs. 1224961768.57		
	SOCIETIES Rs. 30729092.30		
743462157.74	3. CURRENT DEPOSITS	581985244.63	
	INDIVIDUALS Rs. 576001651.64		
	SOCIETIES Rs. 5983592.99		
	TOTAL DEPOSITS		**7103920245.47**
7719830178.50	**TOTAL C/F**		**8306421583.81**

Balance Sheet as on 31st March 2026

31/03/2025	ASSETS		31/03/2026
	1. CASH		
40616793.00	ON HAND	47550285.00	
442461668.92	CASH WITH RBI - NATIONALISED & STATE/DIST. CO-OP.	876492521.25	**924042806.25**
	2. BALANCES WITH OTHER BANKS		
97553607.55	CURRENT DEPOSITS	167049213.27	
0.00	SAVINGS DEPOSITS	0.00	
844900000.00	FIXED DEPOSITS	814600000.00	**981649213.27**
0.00	**3. MONEY AT CALL & SHORT NOTICE**	0.00	**0.00**
	4. INVESTMENT :		
	IN CENTRAL & STATE GOVT. SECURITY		
55112466.00	-Central Govt.	208927466.00	
1622832786.54	-State Govt.	2019534783.78	
599024450.00	-Treasury Bill	0.00	
0.00	IN OTHERS TRUSTEE SECURITY		
6101000.00	IN CO-OP. INSTITUTION	6101000.00	**2234563249.78**
	5. INVESTMENT OUT OF THE PRINCIPAL		
	SUBSIDIARY STATE PARTNERSHIP FUND		
	6. ADVANCES :		
2040663770.73	**A : SHORT TERM LOANS (CC/OD/BP)**	1962515977.41	
	1. AGAINST GOVT. & OTHER APPROVED		
	SECURITY : Rs. ---- NIL ----		
	2. AGAINST OTHER TANGIBLE		
	SECURITIES : Rs. 1737885319.65		
	3. OF THE ADVANCES AMOUNT DUE		
	FROM INDIVIDUAL : Rs. :1962515977.41		
	4. OF THE ADV. AMT. OVERDUE : Rs. 127071813.01		
	5. CONSIDERED BAD & DOUBTFUL		
	OF RECOVERY : Rs. -		
1350390357.78	**B : MEDIUM TERM LOANS**	1385879593.59	
	1. AGAINST GOVT. & OTHER APPROVED		
	SECURITY : Rs. ---- NIL ----		
	2. AGAINST OTHER TANGIBLE		
	SECURITIES : Rs. 1315378282.84		
	3. OF THE ADVANCES AMOUNT DUE 1385879593.59		
	4. OF THE ADV. AMT. OVERDUE : Rs. 67866924.23		
	5. CONSIDERED B & D OF RECOVERY : Rs. -		
7099656900.52	**TOTAL C/F**		**4140255269.30**

Balance Sheet as on 31st March 2026

31/03/2025	LIABILITIES		31/03/2026
7719830178.50	**TOTAL B/F**		**8306421583.81**
0.00	**4. MONEY AT CALL & SHORT NOTICE**		**0.00**
0.00	**5. BORROWINGS FROM :**		**0.00**
	RBI, FROM S B I, FROM STATE GOVT.		
	FROM STATE/DIST. CO-OP. BANKS		
	6. BILLS FOR COLLECTION BEING		
0.00	BILLS RECEIVABLE AS PER CONTRA	0.00	**0.00**
0.00	**7. BRANCH ADJUSTMENT**	0.00	**0.00**
218420103.12	**8. OVERDUE INTEREST RESERVE**	232952365.55	**232952365.55**
	ON NPA : 2047270.32		
	ON NPA (Contra): 230905095.23		
7476160.00	**9. INTEREST PAYABLE**	6984872.00	**6984872.00**
	10. OTHER LIABILITIES		
3040.00	NOMINAL MEMBERS FEES	3255.00	
1800.00	PROFESSIONAL TAX DEDUCTION	0.00	
6985092.00	DIVIDEND PAYABLE	8186220.00	
4991252.48	PAY SLIP ACCOUNT	4637861.96	
681498.89	GST PAYABLE CONSO	886767.51	
0.00	SUNDRY CREDITORS	4500000.00	
558374.91	GST PAYABLE	153944.13	
4013569.00	INCOME TAX DEDUCTION (F D)	5210787.00	
280799	TDS PAYABLE (CASH WITHDRAWAL)	189428	
31369.43	I T TDS (CONTRACTOR)	30074	
1669000.00	PROPERTY TAX PAYABLE	1669000.00	
0.00	SGST INPUT CREDIT A/C	11400.14	
0.00	CGST INPUT CREDIT A/C	11400.14	
25226.00	DEFFERED TAX LIABILITIES	25226.00	
38207030.66	PROVISION FOR INCOME TAX 2024-25	0.00	
487996.01	SGST INPUT CR A/C CONSO	636040.00	
534106.83	CGST INPUT CR A/C CONSO	682150.82	
0.00	INCOME TAX PROVISION 2025-2026	38001656.66	**64835211.36**
8004196596.83	**TOTAL C/F**		**8611194032.72**

Balance Sheet as on 31st March 2026

31/03/2025	ASSETS		31/03/2026
7099656900.52	**TOTAL B/F**		**4140255269.30**
611005705.80	**C : LONG TERM LOANS**	809051140.60	
	1. AGAINST GOVT. & OTHER APPROVED		
	SECURITY : Rs. ----- NIL ----		
	2. AGAINST OTHER TANGIBLE		
	SECURITIES : Rs. 809051140.60		
	3. OF THE ADVANCES AMOUNT DUE		
	FROM INDIVIDUAL : Rs. : 809051140.60		
	4. OF THE ADV. AMT. OVERDUE : Rs. 9313316		
	5. CONSIDERED BAD & DOUBTFUL OF RECOVERY : Rs. --NIL –		
	TOTAL ADVANCES		**4157446711.60**
	7. INTEREST RECEIVABLES		
40673540.00	INTEREST REC. ON DEPOSITS	30369799.00	
35360401.00	INTEREST REC. ON INVESTMENTS	42214061.00	
216283586.32	INTEREST REC. ON ADVANCES (NPA) (CONTRA)	230905095.23	**303488955.23**
	8. BILLS RECEIVABLES		
	BEING BILLS FOR COLLECTION		
0.00	AS PER CONTRA	0.00	**0.00**
0.00	**9. BRANCH ADJUSTMENT**	0.00	**0.00**
7655370.03	**10. FURNITURE-FIXTURES DEAD STOCK**		
	LESS : DEPRECIATION		
	FURNITURE-FIXTURES	9242116.74	
	DEAD STOCK	937060.15	**10179176.89**
24655240.66	**11. PREMISES**		
	LAND	4671890.00	
	BUILDING CONSTRUCTION	34663608.22	
	WORK IN PROGRESS HEAD OFFICE	1595865.65	**40931363.87**
	12. OTHER ASSETS		
	A) Tangible Assets		
2505181.03	SAFE DEPOSIT VAULT	2254581.03	
356260.80	CC TV CAMERA SECURITY SYS	608065.80	
386181.68	A/C PLANT	322931.68	
35330.58	LIFT	26530.58	
1189488.10	COMPUTERS	2024562.67	
832988.90	MOTOR VEHICLE A/C	624788.90	
394300.00	STAMP FRANKING MACHINE	98100.00	
67225.00	GENERATOR A/C	57125.00	**6016685.66**
	B) Other Assets		
1349574.96	CBS SOFTWARE A/C	986474.96	
10953.00	STPL-PLATINUM ATM CARD	10953.00	
2572470.00	ADHESIVE STAMP ADVANCE	76311.00	
8044990698.38	**TOTAL C/F**		**8658318162.55**

Balance Sheet as on 31st March 2026

31/03/2025	LIABILITIES		31/03/2026
8004196596.83	**TOTAL B/F**		**8611194032.72**
	11. PROFIT & LOSS		
	PROFIT AS PER LAST		
	BALANCE SHEET	96588577.49	
	LESS : APPROPRIATION	96588577.49	
	BALANCE OF LAST YEAR PROFIT	0.00	
	ADD : PROFIT FOR THE YEAR BROUGHT	0.00	
96588577.49	FROM P & L A/C.	100065706.83	**100065706.83**
8100785174.32	**GRAND TOTAL**		**8711259739.55**

1015000.00	Contingent Liabilities	1165000.00	
25470928.85	CCB LIC Employees CCGC Investment A/c	1802357.69	
36492921.79	DEAF 2014 Scheme with RBI	38854838.90	
13986521.14	Leave Encashment Fund A/c Aditya Birla Sunlife Insu. Co. Ltd	2770469.61	
0.00	Investment Under Leave Encashment Scheme-sbi Life Insu. Co. Ltd	9960570.00	
0.00	CCB EMPLOYEES SBI LIFE GGCA INVEST. A/C	18980010.00	**73533246.20**

Date : 21/05/2026
Place : Rajkot

As per report of even date, significant accounting Policies and Notes on Accounts are forming parts of Financial Statement

For, **H.P. MEHTA & CO.**
CHARTERED ACCOUNTANTS

(CA PRATIK H MEHTA)
Partner
MRN: 112227
F.R.N.:- 116927W
UDIN NO:- 26112227KTTULE9262

Balance Sheet as on 31st March 2026

31/03/2025	ASSETS		31/03/2026
8044990698.38	**TOTAL B/F**		**8658318162.55**
24.00	POST ADVANCE	24.00	
15400.00	SUNDRY DEBTOR	0.00	
439591.00	INSURANCE PREMIUM ADVANCE	604535.00	
465854.25	STATIONERY PRINTING STOCK	416811.35	
982000.00	BUILDING RENT ADVANCE	901000.00	
20651.00	INCOME TAX RECEIVABLES (TDS)	112578.00	
399686.09	GST VENDOR ACCOUNT	1070929.07	
56151.22	CLAIM RECEIVABLE FROM RBI	1507.42	
190594.78	BAJAJ ALLIANZ GENERAL INSURANCE CO.	0.00	
460125.12	STPL-BBPS-PREPAID	816363.87	
96216.00	SECURITY DEPOSIT [PGVCL]	96216.00	
452882.00	SHARE CAPITAL DIFFERENCE THANE BR.	452882.00	
9073.00	CERSAI ADVANCE PAYMENT	8269.65	
3200000.00	RAGHAV CONSTRUCTION	0.00	
0.00	INCOME TAX ADVANCE (2025-26)	40000000.00	
0.00	STPL- DEBIT EMV CONTACTLESS CARD	263942.00	
202133.94	SGST INPUT CREDIT A/C	0.00	
202133.94	CGST INPUT CREDIT A/C	0.00	
105184.76	IGST INPUT CREDIT A/C	1555887.53	
57708.00	TDS RECEIVABLE (FD)	31943.00	
3700000.00	INCOME TAX ADVANCE (F.Y. 2016-17)	3700000.00	
712560.00	EXPENSE RECEIVEABLE ON NPA A/C	734405.00	
3647853.47	SHIV SHAKTI INTERIOR	0.00	
0.00	SARVATRA TECHNOLOGIES PVT LTD	226.74	
926596.37	IGST INPUT CR A/C CONSO	977394.41	
1771094.00	MIRAJ CONSTRUCTION	0.00	
37500000.00	INCOME TAX ADVANCE 2024-25	0.00	
180963.00	STPL-PLATINUM CONTACTLESS ATM CARD	72923.00	
0.00	TTSL REFUNDABLE SECURIYT DEPOSIT	50000.00	**52941577.00**
8100785174.32			**8711259739.55**

LALIT J. JOSHI
(GENERAL MANAGER)

HARITBHAI A MEHTA
(MD & CEO)

BHAVESHBHAI A. VYAS
(DIRECTOR)

MAHENDRABHAI C. RAJVIR
(DIRECTOR)

KETANBHAI N. RATHOD
(CHAIRMAN)

SIGNIFICANT ACCOUNTING POLICIES AND NOTES ON ACCOUNTS
(FORMING PART OF AUDIT REPORT FOR THE YEAR ENDED 31/03/2026)

SIGNIFICANT ACCOUNTING POLICIES:

1. Accounting Convention

The financial statements are prepared by following the going concern concept on historical cost basis unless otherwise stated and conform to statutory provisions and practices prevailing in India.

2. Use of Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent liabilities at the date of the financial statements and the results of operations during the reporting period end. Although these estimates are based upon management's best knowledge of current events and actions, actual results could differ from these estimates.

3. Advances

A. The classification of advances into Standard, Sub-standard, Doubtful and Loss assets as well as provision on non-performing advances has been arrived at in accordance with the guidelines issued by the RBI from time to time. In addition to this, a general provision on standard assets has been made as per the RBI circular number BP.BC.63/21.04.048/2019-20 dated 27/03/2020.

B. NPA Provision

Standard Assets	Provision for commercial Real Estate Sector is at 1% & all other Loans & Advances is as per 0.40%
Substandard	10%
Doubtful	100% of unsecured portion plus 20% / 30% / 100% of the secured portion depending on period for which advances has remained doubtful.
Loss Assets	100%

C. The Overdue Interest in respect of Non-Performing Advance is provided separately under 'Overdue Interest Reserve' as per the directives issued by RBI.

D. Additional Provisions carried in accounts over and above requirements under the prudential norms prescribed by the Reserve Bank of India, which can be considered as earmarked reserve is as follows.

(a) Bad & Doubtful Debts Reserve

4. Property, Plant and Equipment (AS 10)

A. Fixed assets are stated at Historical cost less accumulated depreciation and impairment, if any. Cost includes incidental expenditure incurred on the assets before they are ready for intended use.

B. Depreciation on fixed assets purchased during the year is charged at the rates mentioned against the respective asset group in clause D for full year. No Depreciation is charged on fixed assets sold or written off. Depreciation is rounded to nearest hundred rupees.

C. Depreciation is charged over the estimated useful life of the fixed asset on written down value (WDV) except on Computer & Peripherals including software on which depreciation is charged according to straight line method (SLM) @33.33% as per RBI guidelines.

D. Premises and other fixed assets (including land wherever the cost of land is not segregated) are depreciated on written down value method at the following rates.)

Sr.No.	Particulars	Rate of Depreciation
1	Air Conditioner	25%
2	Building	10%
3	CCTV Camera	25%
4	Furniture & Dead Stock	10%
5	Generator	15%
6	Lift	25%
7	Motor Vehicle	25%
8	Safe Deposit Vault	10%
9	Stamp Franking Machine	25%

5. <u>Investments (AS 13)</u>

A. Categorization of Investment

In accordance with guidelines issued by the RBI, the Bank classifies its investment portfolio into the following three categories:

a) **'Held to Maturity'-** Securities acquired by the Bank with the intention to Held Till Maturity.

b) **'Held for Trading'** - Securities acquired by the Bank with the intention to Trade.

c) **'Available for Sale' -** Securities which do not fall within the above two categories are classified as 'Available For Sale'.

B. Classification of Investment

For the purpose of disclosure in the Balance Sheet, Investments have been classified under four groups as required under the RBI guidelines, viz. Government Securities, Other Trustee Securities, Shares in Co-operative Institutions and other Investment.

C. Investment classified as Held to Maturity are carried at acquisition cost unless it is more than face value, in which case the premium is amortized over the period remaining to maturity.

D. Investment classified as Held for Trading and Available for Sale are marked to market scrip wise and the resultant depreciation is recognized in profit & loss account. Net appreciation is ignored.

E. Treasury Bills under the classifications are shown at carrying cost.

F. Profit or Loss on Sale of Investments Held For Trading and Available For Sale is transferred to the Profit & Loss Account.

G. For the purpose of valuation, market value in the case of Central / State Government Securities & PSU bonds is determined as per RBI guidelines, on the basis of the "Yield to Maturity" indicated by Primary Dealer Association of India (PDAI) / Financial Benchmarks of India Private Limited (FBIL). Shares of co-operative Banks and subsidiary company are stated at cost.

6. **Revenue Recognition (AS 9)**

Income / Expenditure are accounted on accrual basis except the following, which are accounted for on cash basis/as per RBI Guidelines.

A. Income:-

- Interest and other income on Non Performing Assets are recognized as per RBI guidelines.
- Locker Rent
- Interest on Overdue Bill
- Commission on Bank Guarantee & Letter of Credit
- Dividend on Investments

B. Expenditure:-

- Law charge, postage & telegram & other Expenses
- Payment of Leave Encashment of the current year
- Insurance Premium
- Audit Fees
- Taxes on Properties

7. **Employee Benefits (AS 15)**

A. Short Terms Employment Benefits

The undiscounted amount of short term employee benefits expected to be paid in exchange for services rendered by employees is recognized during the period when the employee renders the services.

B. Post Employment Benefit Plans

a) Defined Contribution Plans:

The Bank has Defined Contribution Plans for post employment benefits, charged to Profit & Loss Account, in form of : "Provident Fund / Employee's Pension Fund" administered by the Regional Provident Fund Commissioner.

b) Defined Benefit Plans:

Funded Plan: The Bank has Defined Benefit Plan for post employment benefit in the form of Gratuity for all employees administered funded with Life Insurance Corporation of India and SBI Life Insurance Co. Ltd.

C. Long Term Employment Benefits

The liability in respect of Compensated Absences which are expected to be availed as per the norms of the banks. Bank has defined funded plan for Leave Encashment benefit with Aditya Birla Sun Life Insurance Co. Ltd. and SBI Life Insurance Co. Ltd.

8. **Accounting For Taxes On Income (AS 22)**

A. Bank has not made any provisions of the deferred tax assets or liabilities in accordance with AS-22.

B. As the bank is Liable to pay Income Tax on its Net Total Income (which is computed as per the provisions of the Income Tax Act) it has made a lump sum provision out of its current year's profit. Bank is following practice to show Advance Tax in Balance Sheet as Other Assets and Provision as Other Liability in Balance Sheet. When assessment is accomplished by the Income Tax Department, difference of tax payable will be debited to Profit & Loss Account accordingly. In order to decide profit after tax, Bank works out Income Tax payable and makes provision of the same by debiting it to Profit & Loss A/c.

9. Foreign Currency Transaction

A. Foreign currency transactions are managed through the other Private/Nationalized Banks which are duly having the license in the Regard.

B. As the bank is not doing the aforesaid transactions so no comment on the same.

10. Segment Reporting (AS 17)

For the purposes of segment reporting, the reportable segments are:

A. Business Segment

A business segment is distinguishable component of an enterprise that is engaged in providing an individual product or service or a group of related products or services and that is subject to risks and returns that are different from those of other business segments. The Bank operates only in core banking services segment hence the reporting consists only of retail banking segment.

B. Geographical Segment

A geographical segment is a distinguishable component of an enterprise that is engaged in providing products or services with in a particular economic environment and that is subject to risks and returns that are different from those of components operating in other economic environments. The Bank operates only in India and hence the reporting consists only of domestic segment.

11. Provisions, Contingent Liabilities and Contingent Asset (AS 29)

A. A provision is recognized when there is an obligation as a result of past event, and it is probable that an outflow of resources will be required to settle the obligation, and in respect of which a reliable estimate can be made. Provisions are not discounted to their present value and are determined based on best estimate required to settle the obligation at the Balance Sheet date. These are reviewed at each Balance Sheet date and adjusted to reflect the current best estimates.

B. A disclosure of contingent liability is made when there is:

a) A possible obligation arising from a past event, the existence of which will be confirmed by occurrence or non-occurrence of one or more uncertain future events not within the control of the bank; or

b) A present obligation arising from a past event which is not recognized as it is not probable that an outflow of resources will be required to settle the obligation or a reliable estimate of the amount of the obligation cannot be made.

C. When there is a possible obligation or a present obligation in respect of which the likelihood of outflow of resources is remote, no provision or disclosure is made.

D. Contingent assets are not recognized in the financial statement. However, contingent assets are assessed continually and if it is virtually certain that an inflow of economic benefits will arise, the assets and related income are recognized in the period in which the change occurs.

12. Accounting For Amalgamation (AS 14)

Accounting for Amalgamation is not applicable for the current year as no such amalgamation was done during the year.

13. Earning Per Share (AS 20)

Particulars	2025-26	2024-25
Net profit before appropriation (Rs. In Crore)	10.00	9.66
No. of equity share outstanding	1,11,69,922	1,02,90,967
Basic Earning Per Share (Rs.)	8.95	9.39
Nominal Value per share (Rs.)	25	25

14. Impairment Of Assets (AS 28)

A substantial portion of the Bank's Assets comprise of 'Financial Assets' to which Accounting Standard 28 "Impairment of Assets" is not applicable. In respect of assets to which Standard applies, in the opinion of the management, there are no indications, internal or external, which could have the effect of impairing the value of the assets to any material extent as at 31st March, 2026 requiring recognition in terms of the said standard.

NOTES TO ACCOUNTS

1. The Bank is registered under Multi-State Co-op. Societies Act 2002 (as amended from time to time) since 24/08/2016 in obtaining such registration. The bank has got the NOC from the Registrar of Gujarat State Co-operative Societies Act, 1961.

2. Bank has paid DICGC Premium of Rs.33,68,464.57/- (Including Goods & Services Tax of Rs. 5,13,833.58/-) paid on 16th May 2026 for the half year ended on April 2026 to September 2026 and for October 2025 to March 2026 Rs.50,33,579.51 (Including Goods & Service Tax of Rs.7,67,834.74 with DICGC credit adjustment Rs. NIL)

3. Inter Bank/Branch Transaction

Reconciliation of transaction between branches and Head Office has been done up 31st March 2026.

4. Unpaid dividend

Unpaid dividend to the tune of Rs.83.77 Lakhs for less than three years which remain unpaid for the year 2022-23 (Rs. 22.72 Lac), 2023-24 (Rs. 25.42 Lac) & 2024-25 (Rs. 35.63 Lac) are shown on liability side under the head of Other Liabilities. As per clause 49 of the bye-laws, any dividend is unclaimed up to three year from the date of declaration; it should be credited to Statutory Reserve fund.

5. Investment Depreciation Reserve

Particulars	Amount (Rs in lakhs)
Opening Balance	41.00
Add: Provision made	335.00
Less: Excess Provision Amount written back to P & LA/c	0.00
Closing Balance	376.00

6. Investment Fluctuation Reserve

Particulars	Amount (Rs in lakhs)
Opening Balance	478.00
Add: Addition During the year	75.00
Less: Excess Provision Amount written back to P & LA/c	207.00
Closing Balance	346.00

7. Investment

Particulars	Amount (Rs in lakhs)
Central Govt. Security	2089.27
State Govt. Security	20195.35
Other Approved Security	61.01
Total	22345.63

a) The total investment under HTM category as on 31st March 2026 were Rs.15367.57 Lakhs, which is 23.30% of total NDTL of the Bank. The premium paid on securities has been amortized as per instruction contained in Reserve Bank of India Circular No. UIBD (PCB) CIR. 41/16.20.00/2004/05 dated 28 March 2005. The total amortization amount of Rs.37.98 Lakhs in Profit & Loss account.

b) The total investment under AFS Category as on 31st March, 2026 were 6917.06 Lakhs.

c) The bank does not classify its investments under the Held For Trading (HFT) category.

8. All the Bank accounts were reconciled as on 31st March 2026.

9. Premises & Revaluation

- During the financial year 2025-26 the bank has not revalued any of its properties.

10. The Bank branches are covered by concurrent audit (except thane branch) and inspection audit during the year. The inspection of the Reserve Bank of India was last conducted in February 2026 for the period up to March 25.

11. Previous year's figures have been regrouped/rearranged/reclassified wherever necessary.

KETANBHAI N. RATHOD
CHAIRMAN

HARITBHAI A. MEHTA
MANAGING DIRECTOR
& CEO

MAHENDRABHAI C. RAJVIR
DIRECTOR

BHAVESHBHAI A. VYAS
DIRECTOR

LALIT J. JOSHI
GENERAL MANAGER

FOR H.P. MEHTA & CO.
CHARTERED ACCOUNTANTS

CA PRATIK H MEHTA
PARTNER

M.NO. 112227
FRN: 116927W
UDIN: 26112227KTTULE9262

DATE : 21/05/2026
PLACE : RAJKOT

Annexure III
Disclosure in financial statements

1. Regulatory Capital

a) Composition of Regulatory Capital

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year	Previous Year
i)	Paid up share capital and reserves (net of deductions, if any)	82.25	72.83
ii)	Additional Tier 1 capital*/ Other Tier 1 capital	-	-
iii)	Tier 1 capital (i + ii)	82.25	72.83
iv)	Tier 2 capital	8.31	9.32
v)	Total capital (Tier 1+Tier 2)	90.56	82.15
vi)	Total Risk Weighted Assets (RWAs)	388.14	363.50
vii)	Paid-up share capital and reserves as percentage of RWAs	21.19	20.04
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	21.19	20.04
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	2.14	2.56
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	23.33	22.60
xi)	Amount of paid-up equity capital raised during the year	-	-

b) Draw Down of Reserve:

Sr. No.	Type of Reserve	Drawdown	Remarks
i)	Investment Fluctuation Reserve	Rs. 2,07,00,000	Excess Provision written off to Profit and Loss A/c

2. Asset liability management

a) Maturity pattern of certain items of assets and liabilities

(Amount in ₹ crore)

	Day 1	2 to 7 days	8 to 14 days	15 to 30 Days	31 days to 2 months	Over 2 months and to 3 months	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	-	-	58.02	9.98	0.00	50.56	53.90	108.25	408.58	20.95	0.15	710.39
Advances	-	-	21.95	0.03	0.00	7.24	10.93	186.34	83.51	74.42	31.32	415.74
Investments	-	-	-	-	-	-	-	24.99	15.30	5.00	177.55	222.84
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency assets	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency liabilities	-	-	-	-	-	-	-	-	-	-	-	-

b) Liquidity Coverage Ratio: Not applicable to UCBs

c) Net Stable Funding Ratio: Not applicable to UCBs

3. Investments

a) Composition of Investment Portfolio

As at 31.03.2026

(Amount in ₹ crore)

	Investments in India							Investments in India				Total Investments
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total Investments in India	Government Securities (Including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments Out side	
Held to Maturity												
Gross	153.67	-	-	-	-	-	153.67					153.67
Less: Provision for nonperforming investments (NPI)	-	-	-	-	-	-	-					-
Net	153.67	-	-	-	-	-	153.67					153.67
Available for Sale							-					
Gross	69.17	-	0.61	-	-	-	69.17					69.17
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-					-
Net	69.17	-	-	-	-	-	69.17					69.17
Held for Trading							-		N.A.			-
Gross	-	-	-	-	-	-	-					-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-					-
Net	-	-	-	-	-	-	-					-
Total Investments	222.84	-	0.61	-	-	-	223.45					223.45
Less: Provision for nonperforming investments	-	-	-	-	-	-	-					-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-					-
Net	222.84	-	0.61	-	-	-	223.45					223.45

As at 31.03.2025 (Amount in ₹ crore)

	Investments in India							Investments in India				Total Investments
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total Investments in India	Government Securities (Including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments Outside India	
Held to Maturity												
Gross	147.44	-	-	-	-	-	147.44					147.44
Less: Provision for nonperforming investments (NPI)	-	-	-	-	-	-	-					-
Net	147.44	-	-	-	-	-	147.44					147.44
Available for Sale							-					
Gross	80.25	-	0.61	-	-	-	80.86					80.86
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-					-
Net	80.25	-	0.61	-	-	-	80.86					80.86
Held for Trading							-		N.A.			
Gross	-	-	-	-	-	-	-					-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-					-
Net	-	-	-	-	-	-	-					-
Total Investments	227.69	-	0.61	-	-	-	228.30					228.30
Less: Provision for nonperforming investments	-	-	-	-	-	-	-					-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-					-
Net	227.69	-	0.61	-	-	-	228.30					228.30

b) *Movement of Provisions for Depreciation and Investment Fluctuation Reserve*

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Movement of provisions held towards depreciation on investments		
a) Opening balance	**0.41**	**0.41**
b) Add: Provisions made during the year	**3.35**	**0.00**
c) Less: Write off / write back of excess provisions during the year	**0.00**	**0.00**
d) Closing balance	**3.76**	**0.41**
Movement of Investment Fluctuation Reserve a) Opening balance	**4.78**	**4.28**
b) Add: Amount transferred during the year	**0.75**	**0.50**
c) Less: Drawdown	**2.07**	**0.00**
d) Closing balance	**3.46**	**4.78**
Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	**5.00**	**5.96**

c) *Sale and transfers to/from HTM category*

I) F.Y. 2025-26

HTM TO AFS						
Sr. No.	Name of Security	Present Category	Investment Amount (Face Value Rs.)	Investment Amount (Book Value Rs.)	New Category	Market Value on the date of Conversion
1	8.12% MH SDL 13/11/2025	Held to Maturity	5,00,00,000.00	5,00,05,000.00	Available for sale	5,05,31,750.00
2	8.15% MP SDL 13/11/2025	Held to Maturity	5,00,00,000.00	4,99,95,000.00	Available for sale	5,05,39,550.00
3	8.21% MH SDL 09/12/2025	Held to Maturity	5,00,00,000.00	5,00,00,000.00	Available for sale	5,06,25,650.00
4	6.90% GJ SDL 31/03/2030	Held to Maturity	5,00,00,000.00	5,05,00,000.00	Available for sale	5,08,86,650.00
5	6.97% TN SDL 13/10/2031	Held to Maturity	5,00,00,000.00	5,00,30,000.00	Available for sale	5,08,79,300.00
6	6.93% UP SDL 17/11/2031	Held to Maturity	5,00,00,000.00	5,00,45,000.00	Available for sale	5,08,16,150.00
7	6.84% GJ SDL 08/09/2031	Held to Maturity	5,00,00,000.00	5,00,00,000.00	Available for sale	5,06,10,250.00
8	6.89% GJ SDL 06/10/2031	Held to Maturity	5,00,00,000.00	5,01,35,000.00	Available for sale	5,07,00,450.00

ii) F.Y. 2024-25

HTM TO AFS						
Sr. No.	Name of Security	Present Category	Investment Amount (Face Value Rs.)	Investment Amount (Book Value Rs.)	New Category	Market Value on the date of Conversion
1	6.67% GOI 15/12/2035	Held to Maturity	5,00,00,000.00	4,96,15,000.00	Available for sale	4,77,85,500.00
2	6.67% GOI 15/12/2035	Held to Maturity	5,00,00,000.00	4,89,60,000.00	Available for sale	4,77,85,500.00
3	6.63% MH SDL 14/10/2030	Held to Maturity	3,87,10,000.00	3,87,40,968.00	Available for sale	3,70,63,586.28
4	6.73% TN SDL 13/05/2030	Held to Maturity	5,00,00,000.00	4,99,25,000.00	Available for sale	4,82,23,250.00
5	6.94% RJ SDL 29/09/2033	Held to Maturity	5,00,00,000.00	4,99,70,000.00	Available for sale	4,81,08,700.00

d) Repo Transaction

No Such transactions has been carried out during the last year

e) Non-SLR investment portfolio

I) Non-performing non-SLR investments

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year	Previous Year
a)	Opening balance	NIL	
b)	Additions during the year since 1st April		
c)	Reductions during the above period		
d)	Closing balance		
e)	Total provisions held		

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	
-1	-2	-3		-4		-5		-6		-7	
		Current year	Previous year	Current year	Previous year	Current year	Previous year	Current year	Previous year	Current year	Previous year
a)	PSUs	-	-	-	-	NIL					
b)	FIs	-	-	-	-						
c)	Banks	-	-	-	-						
d)	Private Corporates	-	-	0.50	0.50						
e)	Subsidiaries/ Joint Ventures	-	-	-	-						
f)	Others	0.11	0.11	-	-						
g)	Provision held towards depreciation	-	-	-	-						
	Total *	**0.11**	**0.11**	**0.50**	**0.50**						

4. Asset quality

a) Classification of advances and provisions held[15]

(Amount in ₹ crore)

	Standard	Non-Performing				
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non Performing	Total
Gross Standard Advances and NPAs						
Opening Balance	377.46	1.56	18.80	2.38	22.74	400.20
Add: Additions during the year					16.75	
Less: Reductions during the year*					19.07	
Closing balance	395.32	6.41	11.66	2.35	20.42	415.74
*Reductions in Gross NPAs due to:	-	-	-	-	-	-
i) Upgradation	-	-	-	-	9.11	
ii) Recoveries (excluding recoveries from upgraded accounts)	-	-	-	-	9.96	-
iii) Technical/ Prudential[16] Write-offs	-	-	-	-	-	-
iv) Write-offs other than those under (iii) above	-	-	-	-	-	-
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	2.30	0.16	24.57	2.38	27.11	29.41
Add: Fresh provisions made during the year						
Less: Excess provision reversed / Write-off loans						
Closing balance of provisions held	2.30	0.64	24.11	2.35	27.10	29.40
Net NPAs[17]	-					
Opening Balance	-	-4.38	-	-	-4.38	-4.38
Add: Fresh additions during the year	-					
Less: Reductions during the year	-					
Closing Balance	-	-6.68	-	-	-6.68	-6.68

	Standard	Non-Performing				Total
	Total Standard Advances	Sub standard	Doubtful	Loss	Total Non Performing Advances	
Floating Provisions	-	-	-	-	-	-
Opening Balance	-	-	-	-	-	-
Add: Additional provisions made during the year	-	-	-	-	-	-
Less: Amount drawn down during the year	-	-	-	-	-	-
Closing balance of floating provisions	-	-	-	-	-	-
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written-off accounts	-	-	-	-	-	-
Add: Technical/ Prudential write-offs during the year	-	-	-	-	-	-
Less: Recoveries made from previously technical/ prudential written-off accounts during the year	-	-	-	-	-	-
Closing balance	-	-	-	-	-	-

Ratios[2] (in per cent)	Current Year	Previous Year
Gross NPA to Gross Advances	4.91	5.68
Net NPA to Net Advances	0.00	0.00
Provision coverage ratio	100.00	100.00

b) *Sector-wise Advances and Gross NPAs*

(Amount in ₹ crore)

Sr. No	Sector*	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advan cesin that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advan cesin that sector
I	Priority Sector						
a	Retail Trade	4.10	1.21	29.51	4.38	1.32	30.14
b	Small Business	8.95	1.42	15.87	9.36	1.26	13.46
c	Small scale industries	265.10	7.08	2.67	262.03	8.72	3.33
d	Housing Loans (Purchase / Construc tion of dwelling units and / or repairs to the damaged dwelling units)	42.73	0.67	1.57	31.61	0.83	2.63
e	Agricultural & Allied activities	0.45	0.00	0.00	0.58	0.00	0.00
f	Small Road Transport Operators	3.19	2.24	70.22	3.33	2.24	70.00
g	Professional and Self Employed artisans and craftsmen	3.06	0.25	8.17	3.20	0.27	8.44
h	Education	0.26	0.00	0.00	0.93	0.00	0.00
i	Other Priority Sectors	5.25	0.32	6.09	4.28	0.33	7.71
	TOTAL PRIORITY SECTOR	333.09	13.19	3.96	319.71	14.98	4.69
ii)	Non-priority Sector	0.00	0.00	0.00	0.00	0.00	0.00
a	Medium and Large Industries	0.00	0.00	0.00	0.00	0.00	0.00
b	Export Trade	0.00	0.00	0.00	0.00	0.00	0.00
c	Banks	0.00	0.00	0.00	0.00	0.00	0.00
d	Non-Bank Financial Institution	0.00	0.00	0.00	0.00	0.00	0.00
e	Governments (Central / States)	0.00	0.00	0.00	0.00	0.00	0.00
f	Food Credit (FCI consortium)	0.00	0.00	0.00	0.00	0.00	0.00
g	Real Estate	1.72	0.22	12.79	1.80	0.28	15.55
h	Other PSUs	0.00	0.00	0.00	0.00	0.00	0.00
I	All Other	80.93	7.01	8.66	78.70	7.48	9.50
	TOTAL NON-PRIORITY SECTOR	82.65	7.23	8.74	80.50	7.76	9.64
	TOTAL (I + II)	**415.74**	**20.42**	**4.91**	**400.21**	**22.74**	**5.68**

c) *Overseas assets, NPA and Revenue*

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total Assets, Total NPA and Total Revenue	---	---

d) *Particulars of resolution plan and restructuring*

I. Particulars of resolution plan – **Not applicable**
ii. Details of accounts subject to restructuring - **NIL**

e) *Divergence in asset classification and provisioning*

No such divergence in asset classification and provisioning noticed during the financial year.

f) *Disclosure of transfer of loan exposure*

No such type of transfer is there during the financial year.

g) Details of accounts subjected to restructuring

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

h) *Fraud accounts*

	Current Year	Previous Year
Number of frauds reported	NIL	NIL
Amount involved in fraud (₹ crore)	NIL	NIL
Amount of provision made for such frauds (₹ crore)	NIL	NIL
Amount of Unamortised provision debited from 'other reserves' as at the end of the year (₹ crore)	NIL	NIL

5. Exposures

a) Exposure to real estate sector

(Amount in ₹ crore)

Category	Current Year	Previous Year
I) Direct exposure		
a) Residential Mortgages –		
Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	**74.85**	**59.61**
b) Commercial Real Estate –	**11.43**	**11.78**
Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include. non-fund based (NFB) limits;		
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –		
I.Residential	-	-
ii.Commercial Real Estate	-	-
ii) Indirect Exposure		
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	-	-
Total Exposure to Real Estate Sector	**86.28**	**71.39**

b) Exposure to capital market

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total exposure to capital market	**NIL**	**NIL**

c) Risk category-wise country exposure:- No exposure to country risk.

d) Unsecured advances

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total unsecured advances of the bank	**7.01**	**6.97**
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	**NIL**	**NIL**
Estimated value of such intangible securities	**NIL**	**NIL**

e) Intra-group exposures - NIL

f) Factoring exposure - Not Applicable

g) Unhedged foreign currency exposure - Not Applicable

6. Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	114.23	90.74
Percentage of deposits of twenty largest depositors to total deposits of the bank	**16.08**	**13.70**

*b) Concentration of advances**

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	90.41	79.90
Percentage of advances to twenty largest borrowers to total advances of the bank	**21.75**	**19.96**

	As on 31/03/2025	As on 31/03/2026
Total Advances	400.21	415.74

c) *Concentration of exposures***

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total exposure to the twenty largest borrowers/customers	33.34	33.57
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers	8.02	8.39

**Exposures shall be computed as per applicable RBI regulation

d) *Concentration of NPAs*

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total Exposure to the top twenty NPA accounts	13.33	16.21
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	65.28	71.28

e) *Details of loans extended against eligible gold and silver collateral*

Particulars	Loan outstanding		Average ticket size (₹ crore)	Average LTV ratio	Gross NPA (%)
	₹ crore	As % of Total Loans			
1. Opening balance of the FY [(a)+(b)]	3.28	0.82		70%	0.01%
(a) Consumption loans	0.77	0.19	0.02	70%	0.00%
of which bullet repayment loans	0.58	0.14	0.02	70%	0.00%
(b) Income generating loans (overdraft)	2.51	0.63	0.04	70%	0.01%
2. New loans sanctioned and disbursed during the FY [(c)+(d)]	3.35	0.84			
(c) Consumption loans	0.59	0.15			
of which bullet repayment loans	0.59	0.15			
(d) Income generating loans (overdraft)	2.76	0.69			
3. Renewals sanctioned and disbursed during the FY	NIL	NIL	NA	NA	NA
4. Top-up loans sanctioned and disbursed during the FY	NIL	NIL	NA	NA	NA
5. Loans repaid during the FY [(e)+(f)]	2.93	0.73			
(e) Consumption loans	0.87	0.22			
of which bullet repayment loans	0.68	0.17			
(f) Income generating loans (overdraft)	2.06	0.51			
6. Non-Performing Loans recovered during the FY [(g) + (h)]	0.03	0.01			
(g) Consumption loans	0.00	0.00			
of which bullet repayment loans	0.00	0.00			
(h) Income generating loans (overdraft)	0.03	0.01			
7. Loans written off during the FY [(I) + (j)]	NIL	NIL	NA	NA	NA
(i) Consumption loans	NIL	NIL	NA	NA	NA
of which bullet repayment loans	NIL	NIL	NA	NA	NA
(j) Income generating loans (overdraft)	NIL	NIL	NA	NA	NA
8. Closing balance at the end of FY [(k) + (l)]	3.70	0.89		70%	0.01%
(k) Consumption loans	0.49	0.12	0.02	70%	0.01%
of which bullet repayment loans	0.49	0.12	0.02	70%	0.01%
(l) Income generating loans (overdraft)	3.21	0.77	0.04	70%	0.00%

f) *Details of gold and silver collateral and auction: NIL*

7) Derivatives - Not Applicable

8) Disclosure relating to securitization - Not Applicable

9) Off Balance Sheet SPVs sponsored - Not Applicable

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

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year	Previous Year
I)	Opening balance of amounts transferred to DEA Fund	**3.56**	**3.44**
ii)	Add: Amounts transferred to DEA Fund during the year	**0.32**	**0.37**
iii)	Less: Amounts reimbursed by DEA Fund towards claims	**0.10**	**0.25**
iv)	Closing balance of amounts transferred to DEA Fund	**3.78**	**3.56**

11. Disclosure of complaints

a) Summary information on complaints received by the bank from customers and from the Offices of Ombudsman[3]

<table>
<tr><th>Sr. No.</th><th></th><th>Particulars</th><th>Previous Year</th><th>Current Year</th></tr>
<tr><td></td><td colspan="4">Complaints received by the bank from its customers</td></tr>
<tr><td>1.</td><td></td><td>Number of complaints pending at beginning of the year</td><td colspan="2" rowspan="5">NIL</td></tr>
<tr><td>2.</td><td></td><td>Number of complaints received during the year</td></tr>
<tr><td>3.</td><td></td><td>Number of complaints disposed during the year</td></tr>
<tr><td></td><td>3.1</td><td>Of which, number of complaints rejected by the bank</td></tr>
<tr><td>4.</td><td></td><td>Number of complaints pending at the end of the year</td></tr>
<tr><td></td><td colspan="4">Maintainable complaints received by the bank from Office of Ombudsman</td></tr>
<tr><td>5.</td><td></td><td>Number of maintainable complaints received by the bank from Office of Ombudsman</td><td>NIL</td><td>NIL</td></tr>
<tr><td></td><td>5.1</td><td>Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman</td><td>NIL</td><td>NIL</td></tr>
<tr><td></td><td>5.2</td><td>Of 5, number of complaints resolved through conciliation / mediation/advisories issued by Office of Ombudsman</td><td>NIL</td><td>NIL</td></tr>
<tr><td></td><td>5.3</td><td>Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank</td><td>NIL</td><td>NIL</td></tr>
<tr><td>6.</td><td></td><td>Number of Awards unimplemented within the stipulated time (other than those appealed)</td><td>NIL</td><td>NIL</td></tr>
</table>

b) Top five grounds of complaints received by the bank from customers

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
	Current Year				
Ground - 1	NIL				
Ground - 2					
Ground - 3					
Ground - 4					
Ground - 5					
Others					
Total					
	Previous Year				
Ground - 1	NIL				
Ground - 2					
Ground - 3					
Ground - 4					
Ground - 5					
Others					
Total					

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

No Penalty imposed in the F.Y. 2025-26 by RBI.

13. Disclosure of Remuneration

Bank is registered under The Multi state Co Operative Societies Act, 2002. Therefore, it is not applicable to the bank

14. Other Disclosures

a) Business ratios

Particular	Current	Previous
I) Interest Income as a percentage to Working Funds	7.34	7.37
ii) Non-interest income as a percentage to Working Funds	0.62	0.67
iii) Cost of Deposits	7.48	7.64
iv) Net Interest Margin	3.15	3.39
v) Operating Profit as a percentage to Working Funds	1.78	2.08
vi) Return on Assets	1.19	1.22
vii) Business (deposits plus advances) per employee (in ₹ crore)	12.80	11.55
viii) Profit per employee (in ₹ crore)	0.11	0.10

b) Bancassurance business

The details of fees / brokerage earned in respect of insurance broking, agency and bancassurance business undertaken by them shall be disclosed for both the current year and previous year.

Particular	Current Year	Previous Year
Insurance Commission from Bajaj Allianz General Insurance Co. Ltd	0.05	0.05

c) Marketing and distribution - NIL

d) Disclosures regarding Priority Sector Lending Certificates (PSLCs) - NIL

e) Implementation of IFRS converged Indian Accounting Standards - Not Applicable

f) Provisions and contingencies

(Amount in ₹ crore)

Provision debited to Profit and Loss Account	Current Year	Previous Year
i) RESERVE FOR BAD & DOUBTFUL DEBTS	0.00	2.00
ii) CONTINGENT PROVISION AGST.STD ASSETS	0.00	0.25
iii) SPECIAL RESERVE U/S 36(1) VIII	0.00	0.50
iv) PROVISION FOR INCOME TAX	3.78	3.50
v) RESERVE FOR CYBER SECURITY & I.T. INFRASTRUCTURE	0.00	0.50
vi) INVESTMENT DEPRECIATION RESERVE	3.35	0.00
TOTAL	**7.13**	**6.75**

g) Payment of DICGC Insurance Premium

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

h) Disclosure of facilities granted to directors and their relatives *(Applicable for UCBs)*

(Amount in ₹ crore)

Sr. No.	Name	Designation	Item	Sanction Year	Outstanding Amount
01	Bhaveshbhai A. Vyas in the name of Pramilaben A. Vyas (Relation - Mother)	Director	FDOD	2023-24	0.00
03	Kiritbhai Rajveer (Partner – Shree Ram Medical Agencies)	Director	FDOD	2024-25	0.03

KETANBHAI N. RATHOD
CHAIRMAN

HARITBHAI A. MEHTA
MANAGING DIRECTOR & CEO

MAHENDRABHAI C. RAJVIR
DIRECTOR

BHAVESHBHAI A. VYAS
DIRECTOR

LALIT J. JOSHI
GENERAL MANAGER

FOR H.P. MEHTA & CO.
CHARTERED ACCOUNTANTS

CA PRATIK H MEHTA
PARTNER
M.NO. 112227
FRN: 116927W
UDIN: 26112227KTTULE9262

DATE: 21/05/2026
PLACE: RAJKOT

KNOW YOUR BANK

BANK NAME	:	CITIZENS CO OPERATIVE BANK LIMITED
BANK CODE	:	086519
RBI LICENSE NO.	:	ACD.GJ76P
MULTI STATE REG.	:	MSCS/CR/1263/2016
PAN	:	AAAAC0325K
GST (GUJARAT)	:	24AAAAC0325K1Z9
GST (MAHARASHTRA)	:	27AAAAC0325K1Z3
TAN	:	RKTC00215F
LEI NO.	:	335800E7PXZXWQQR6P37
CHAIRMAN	:	MR. KETANBHAI N. RATHOD
MD & CEO	:	MR. HARIT A. MEHTA
GENERAL MANAGER	:	MR. LALIT J. JOSHI
PHONE NO.	:	0281-2224933
EMAIL ID	:	ccbmain@ccbrajkot.bank.in
WEBSITE	:	www.ccbrajkot.bank.in
NO. OF BRANCHES	:	9 + 1 (HEAD OFFICE)

PRODCUTS AND SERVICES

ADVANCES FACILITY	DEPOSIT FACILITY	SERVICES
CASH CREDIT OVERDRAFT FACILITY HOUSING LOANS LAGHU UDHYOG VEPAR DHIRAN PROJECT FINANCE MORTGAGE LOAN CONSUMPTION/ PERSONAL LOANS SOLAR ROOFTOP DHIRAN GOLD OVERDRAFT / LOAN	SAVING DEPOSIT CURRENT DEPOSIT SPECIAL FIXED DEPOSIT FIXED DEPOSIT BULK FIXED DEPOSIT RECURRING DEPOSIT STUDENT SAVING ACCOUNT FLEXI DEPOSIT	MOBILE BANKING SMS ALERT NET BANKING (VIEW BASED) MISSED CALL ALERT BBPS UPI RUPAY ATM CUM DEBIT CARD IMPS / RTGS / NEFT NACH CREDIT

ખાતેદારો / સભાસદો માટે અગત્યની સૂચના

- સભાસદોને જણાવવાનું કે દર વર્ષે બેન્કનું ડિવીડન્ડ તમારા ખાતામાં સીધુ જમા થાય તે માટે સિટીઝન્સ કો ઓપરેટીવ બેન્ક લીં માં ખાતું ખોલાવી લેવું, બેન્કના પેટા નિયમ અને મલ્ટી સ્ટેટ સહકારી કાયદા અનુસાર સભાસદે બેન્ક ની કોઈપણ એક સેવા (જેવી કે સેવિંગ્સ / કરંટ / FD ખાતા) લેવી ફરજિયાત છે. જેની ખાસ નોંધ લેશો.
- બેન્કના જે ખાતેદારો/સભાસદોની KYC/CKYC/Re-KYC પુર્તતા કરવાની બાકી હોય તેઓએ તાત્કાલિક ધોરણે તાજેતરના ફોટા, ઓળખના માન્ય પુરાવા, જન્મ તારીખનાં માન્ય પુરાવા, આધારકાર્ડ, પાનકાર્ડ, સરનામાના પુરાવા, વ્યવસાયના પુરાવા, પ્રોજેકટેડ ટર્નઓવર, વાર્ષિક આવકના પુરાવા, મોબાઈલ નંબર, ઇ-મેઈલ એડ્રેસ વિગેરેની વિગતો નિર્ધારીત ફોર્મ સાથે જે શાખામાં ખાતું ચાલતું હોય ત્યાં રૂબરૂ જમા કરાવી જરૂરી પુર્તતા કરવા જણાવવામાં આવે છે.
- જે લોકર ધારકોને લોકર ભાડું ભરવાનું બાકી હોય તો તેઓએ તાત્કાલિક લોકર ભાડું જમા કરાવી જવું તેમજ બેન્ક દ્વારા નિયત કરેલ ફિ-ડીપોઝિટની રકમ જમા કરાવી જવા વિનંતી તેમજ વર્ષમાં એક વખત લોકર ઓપરેટ કરવા વિનંતી છે.
- સગીરમાંથી પુખ્ત થયેલા ખાતેદારોએ રૂબરૂ બેન્ક પર આવી KYC અપડેટ કરાવી ખાતા રેગ્યુલર કરાવી જવા વિનંતી છે.
- ડિપોઝિટ થાપણની મુદત પૂરી થયે ૧૪ દિવસ માં રિન્યુ કરાવી જરૂરી હોય છે. જેથી વ્યાજ ના નુકશાન ને ટાળી શકાય.
- દરેક સભાસદો/ખાતેદારો/લોકર ધારકોએ પોતાના ખાતામાં વારસદારોની નિમણુંક કરવી જરૂરી છે. જો વારસદાર ની નિમણુંક કરેલ ન હોય તો રૂબરૂ બેન્ક માં આવી વારસદાર નિમણુંકનું ફોર્મ જમા કરાવી જવા જણાવવામાં આવે છે. તેમજ જે લોકર ધારકોને RBI ના નિયમ મુજબ નવા એગ્રીમેન્ટ કરાવવાના બાકી હોય તે લોકર ધારકોને તાત્કાલિક નવા એગ્રીમેન્ટ કરવા જણાવવામાં આવે છે.
- આપના ખાતામાં નિયમિત વ્યવહાર કરશો. ૧૦ વર્ષથી વધુ સમયથી વ્યવહાર કરવામાં નહીં આવે તેવા ખાતાની બેલેન્સ રીઝર્વ બેન્ક ના DEAF ફંડમાં જમા કરવામાં આવશે.
- કરજ લેનાર તથા જામીનો બેન્કના લેણા માટે સંયુક્ત તેમજ વ્યક્તિગતરૂપે જવાબદાર છે. દરેક જમીન કરજની કુલ બાકી રકમ માટે સંપૂર્ણ જવાબદાર છે. ભાગે આવતી રકમ પૂરતા જ તેઓ જવાબદાર છે, તે માન્યતા ભૂલ ભરેલ છે.

CITIZENS
CO-OPERATIVE BANK LTD.
It's Time for Better Banking

A multi-state co-operative bank

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(INDIA) Ph. : 022-25381273
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IBKL01642C1 / YESB0CCB002

CITIZENS CO-OPERATIVE BANK LTD.
It's Time for Better Banking
A multi-state co-operative bank

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