International Year of Cooperatives 2025

As a leader,
I found that the most powerful motivator for my team
was a simple note of thanks for their outstanding work.

VISION
QUALITY
EDUCATION
CONTACTS
TEAMWORK
BUSINESS
STRATEGY

28th Annual Report
2024 - 2025

SYMBOL OF TRUST

Rajkot Peoples Co-Operative Bank Ltd.

A Zero Net NPA Bank

'Sabhasad Bhavan', 01, Manhar Plot, Gondal Road, Rajkot - 360 002.
Ph. : 0281-2480942, E-mail : rpcbho@rpcbank.in

Contents

Board of Directors

(w.e.f. 13.06.2022)

01.	Shree Dineshbhai Rupareliya શ્રી દિનેશભાઈ રૂપારેલીયા	Chairman ચેરમેન
02.	Shree Bhargavbhai Rathod શ્રી ભાર્ગવભાઈ રાઠોડ	Vice Chairman વાઈસ ચેરમેન
03.	Shree Bhavanbhai Mendpara શ્રી ભવાનભાઈ મેંદપરા	Director - Prof. ડીરેકટર (વ્યાવસાયિક)
04.	Shree Dineshchandra Aajda શ્રી દિનેશચંદ્ર આજડા	Director - Prof. ડીરેકટર (વ્યાવસાયિક)
05.	Shree Arjanbhai Vaishnav શ્રી અરજણભાઈ વૈષ્નવ	Director ડીરેકટર
06.	Smt. Manishaben Limbasiya શ્રીમતી મનીષાબેન લીંબાસીયા	Director ડીરેકટર
07.	Smt. Diptiben Jodhani શ્રીમતી દિપ્તીબેન જોધાણી	Director ડીરેકટર
08.	Smt. Chandniben Bhanderi શ્રીમતી ચાંદનીબેન ભંડેરી	Director ડીરેકટર
09.	Shree Kishorbhai Bhesaniya શ્રી કિશોરભાઈ ભેસાણીયા	Director ડીરેકટર
10.	Shree Vijaybhai Malani શ્રી વિજયભાઈ માલાણી	Director ડીરેકટર
11.	Shree Jaybhai Vaghela શ્રી જયભાઈ વાઘેલા	Director ડીરેકટર
12.	Shree Hareshbhai Sagapariya શ્રી હરેશભાઈ સગપરીયા	Director ડીરેકટર
13.	Shree Vallabhbhai Chovatiya શ્રી વલ્લભભાઈ ચોવટીયા	Director ડીરેકટર

૨૮મી વાર્ષિક સાધારણ સભા

તારીખ : ૨૮.૦૬.૨૦૨૫ ને શનિવાર

સમય : સાંજે ૦૬.૦૦ કલાકે

સ્થળ : પિઝા બુફે, નોકઆઉટ બોલિંગ કલબની સામે, ધરમશી કોરાટ રોડ, કાલાવડ રોડની બાજુમાં, મોટા મવા, રાજકોટ-૩૬૦ ૦૦૫

Know Your Bank (KYB)

Rajkot Peoples Co-Operative Bank Ltd.

RCS Regi. No.	:	29673 - 1997 Dt. 22.07.1997
RBI Licence No.	:	UBD GUJ 1497P Dt. 22.10.1997
PAN	:	AAAAR0526P
TAN NO.	:	RKTR00401C
GST No.	:	24AAAAR0526P1ZH
Bank Code	:	445
OSS Code	:	08680701
DICGC Code No.	:	86807 G-353
DEAF Code No.	:	0721
LEI No.	:	3358 0032 NEAMJ 1Z1EM 05

Founder Chairman	:	**Shamjibhai Khoont**
Chairman	:	**Dineshbhai Rupareliya**
MD & CEO	:	**Shamjibhai Khoont**
General Manager	:	**Satyaprakash Khokhara**
Phone No.	:	0281 - 2480942, 3
E-mail	:	rpcbho@rpcbank.in
Website	:	www.rpcbank.in
Admin & Reg. Off.	:	**"Sabhasad Bhavan",** 1, Manhar Plot, Gondal Road, Rajkot - 360 002

Branches

No.	Branch Name	Std Code + Phone	E-mail	RBI Licence Number
01.	Main	0281-2480942-3	rpcbho@rpcbank.in	UBD/GUJ/1497 P Dt. 22.10.1997
02.	Marketing Yard	0281-2704831	yard@rpcbank.in	UBD / AH / 480 Dt. 18.10.1999
03.	Swaminarayan Chowk	0281-2367805	snc@rpcbank.in	UBD / AH / 571 Dt. 11.12.2000
04.	Devpara	0281-2391680	dev@rpcbank.in	UBD / AH / 572 Dt. 11.12.2000
05.	Mayani Chowk	0281-2377662	mayani@rpcbank.in	UBD / AH / 616 Dt. 17.10.2001
06.	Rail Nagar	89804 10300 / 89804 10400	bedi@rpcbank.in	UBD / AH / 965 Dt. 19.05.2016
07.	Vavdi Industrial Area	8153000059 / 8155000059	vavdi@rpcbank.in	UBD / AH / 1048 Dt. 03.01.2017

Above all branches are situated at Rajkot City.

Statutory Auditor

H. J. Raiyani & Co.
Chartered Accountants
ICAI FRN : 124963W
Membership No. : 116620

Audit Class "A"

Concurrent Auditor

R. M. Chovatiya & Associates
Chartered Accountants
Rajkot.

Toll Free No. for RuPay ATM cum Debit Card

98250 49927

૨૮મી વાર્ષિક સાધારણ સભાની નોટીસ

આથી બેંકના પ્રતિનિધિ સભાસદ (ડેલીગેટ)ને જણાવવાનું કે, બેંકની **૨૮મી વાર્ષિક સાધારણ સભા તા. ૨૮.૦૬.૨૦૨૫ ને શનિવારના રોજ સાંજે ૦૬.૦૦ કલાકે** નીચે દર્શાવેલ કાર્યસૂચિ માટે **પિઝા બુફે, નોકઆઉટ બોલિંગ ક્લબની સામે, ધરમશી કોરાટ રોડ, કાલાવડ રોડની બાજુમાં, મોટા મવા, રાજકોટ-૩૬૦ ૦૦૫** ખાતે મળશે, જેમાં સમયસર હાજરી આપવા વિનંતી.

વાર્ષિક સાધારણ સભાની કાર્યસૂચિ

૦૧.	તારીખ ૨૯.૦૩.૨૦૨૫ ના રોજ મળેલ ખાસ સાધારણ સભાની કાર્યવાહી નોંધ વંચાણે લઈ બહાલી આપવા અંગે.
૦૨.	તારીખ **૩૧.૦૩.૨૦૨૫** ના રોજ પૂરાં થતાં વર્ષનો બોર્ડ ઓફ ડિરેક્ટર્સે તૈયાર કરેલ કામકાજનો વાર્ષિક અહેવાલ તેમજ વર્ષ **૨૦૨૪-૨૦૨૫** નો ઓડીટ રીપોર્ટ, ઓડિટેડ સરવૈયું અને નફા-નુકશાન ખાતુ વિગેરે હિસાબો મંજુર કરવા અંગે.
૦૩.	બોર્ડ ઓફ ડિરેક્ટર્સે ભલામણ કરેલ **૨૦૨૪-૨૦૨૫** ના વર્ષના નફાની વહેંચણી મંજુર કરવા અંગે.
૦૪.	વર્ષ **૨૦૨૪-૨૦૨૫** માટે ડિવિડન્ડ જાહેર કરવા અંગે.
૦૫.	વર્ષ **૨૦૨૪-૨૦૨૫** દરમિયાન RBI Inspection તેમજ સ્ટેચ્યુટરી, કોન્કરંટ અને ઇન્ટરનલ ઓડિટ રીપોર્ટ અને તેની દુરસ્તી રીપોર્ટની નોંધ લઈ બહાલી આપવા અંગે.
૦૬.	સને **૨૦૨૫-૨૦૨૬** ના વર્ષ માટે સ્ટેચ્યુટરી ઓડીટરની નિમણુંક અંગે.
૦૭.	બેંકના કામકાજ માટે સંચાલક મંડળ દ્વારા બહારથી કરજ લેવાની મહત્તમ મર્યાદા નક્કી કરવા અંગે.
૦૮.	બેંકના જૂના અને જામી ગયેલા શકમંદ લેણાં માંડવાળ / ટેકનીકલ રાઈટ-ઓફ બાબત.
૦૯.	બેંકના પેટા નિયમોમાં સુધારા કરવા અંગે.
૧૦.	રજીસ્ટ્રાર સહકારી મંડળીઓના પરિપત્ર ક્રમાંક વહટ/૬૧૩/ક/૧૧૧/૨૦૨૫ તા. ૨૪.૦૪.૨૦૨૫ ના પરિપત્ર અન્વયે બેંકના સભાસદોને ભેટ આપવા અંગે.
૧૧.	બેંકના ડેલીગેટ્સ / ડીરેક્ટર્સની ચૂંટણીને બહાલ રાખવા બાબત.
૧૨.	ગુજરાત સહકારી મંડળીઓ અધિનિયમ ૧૯૬૧, કલમ ૭૧(છછ)(૧) અન્વયે બિલ્ડીંગ ફંડનો ઉપયોગ કરવા બાબત.
૧૩.	અધ્યક્ષ સ્થાનેથી અથવા અધ્યક્ષશ્રીની અનુમતિથી જે કંઈ રજુ થાય તે અંગે વિચારણા કરવા અને નિર્ણય લેવા બાબત.

સ્થળ : રાજકોટ
તારીખ : ૦૭.૦૬.૨૦૨૫

બોર્ડ ઓફ ડિરેક્ટર્સના આદેશથી
શામજીભાઈ ખૂંટ
એમ.ડી. & સી.ઈ.ઓ.

નોંધ : કોરમના અભાવે મીટીંગ મુલતવી રહેશે તો તે જ દિવસે અડધા કલાક બાદ ઉપરોક્ત કામો માટે હાજર સભ્યોનું કોરમ ગણી તે જ સ્થળે આ મીટીંગ મળશે જેને કોરમનો બાધ રહેશે નહીં.

મેનેજિંગ ડીરેકટરશ્રીનો સંદેશ

આજની આ ખુશીની પળે, આપણી બેંક તેનો **૨૮ મો નાણાંકીય અહેવાલ** રજૂ કરી રહી છે. આપ સૌના સહકાર અને વિશ્વાસથી **બેંકે છેલ્લા ૨૮ વર્ષોમાં સર્વોચ્ચ નફો મેળવવાનું ધ્યેય પ્રાપ્ત કર્યુ છે,** જે આપણા બધાં માટે ગૌરવની ક્ષણ છે. આર્થિક વૃદ્ધિ અને સફળતા પાછળ આપનો વિશ્વાસ, હંમેશા આપેલ સમર્થન અને અમારી સમર્પિત ટીમની પ્રતિબદ્ધ સેવા મુખ્ય છે. અમારા કર્મચારીઓ '**સ્મિત સાથે સેવા**'ના સિદ્ધાંત પર કાર્ય કરી રહ્યા છે, જે આપણી બેંકની આગવી ઓળખ બની ગઈ છે. આપની સાથે મળીને અમે ભવિષ્યમાં પણ વધુ સારો વિકાસ કરીશું. તમારા સહયોગ અને વિશ્વાસ માટે હૃદયપૂર્વક આભાર.

આ વર્ષે આપણી બેંકે સુશાસન (Good Governance) હેઠળ નવી નીતિ અમલમાં મુકી છે, જેમાં લોન (Advances), રોકડ ક્રેડીટ (Cash Credit) અને ખર્ચ (Expenditure) સંબંધિત અધિકારોને વિવિધ સ્તરના અધિકારીઓમાં વિતરણ (Decentralisation of Powers) કરવામાં આવ્યું છે. આ વ્યવસ્થાના પરિણામે બેંકની શેરમૂડીમાં નોંધપાત્ર વૃદ્ધિ થઈ છે, અને અમો આનંદ સાથે જણાવતા ગૌરવ અનુભવીએ છીએ કે **નાણાંકીય વર્ષ ૨૦૨૪-૨૦૨૫ ના અંતે આપણી બેંકની માલીકીની મૂડી (Own Fund) ૫૦ કરોડથી વધુ થઈ ગયેલ છે.** RBIના નિયમો અનુસાર આ મૂડીના આધારે હવે આપણી બેંકનું કાર્યક્ષેત્ર માત્ર રાજકોટ, જામનગર, જૂનાગઢ અને મોરબી પૂરતું સીમિત ન રહેતા સમગ્ર ગુજરાતનું મળવાપાત્ર છે. આ સફળતા માટે તમારા વિશ્વાસ, સહકાર અને અમારા કર્મચારીઓની મહેનત જ મુખ્ય આધાર રહ્યા છે. ભવિષ્યમાં પણ અમે આ ગતિશીલ પ્રગતિ જાળવી રાખીશું.

આપણી આ નવી નીતિ અને કાર્યપ્રણાલી સાથે બેંકની પ્રતિબદ્ધતા અને શ્રેષ્ઠતા તરફનો દ્રષ્ટિકોણ વધુ મજબૂત બન્યો છે.

હું ખૂબ ગર્વ અનુભવી રહ્યો છું કે આપણી બેંક **૧ એપ્રિલ ૨૦૦૭ થી 0% Net NPA જાળવી રાખેલ છે.** આ એક મોટી એચિવમેન્ટ છે અને આ દર્શાવે છે કે અમે અમારા ગ્રાહકોની ઓળખાણ અને ગહન સમીક્ષા કરતી વખતે કડક નિયમો અને માર્ગદર્શિકાઓને અનુસરીએ છીએ. આનું પરિણામ એ છે કે આ નાણાંકીય વર્ષમાં આપણી બેંકની શેર મૂડીમાં **૧૬૯.૦૬%** નો વધારો થયો છે. **તા. ૦૧.૦૪.૨૦૦૭ પછી એક પણ નવું ખાતું એન.પી.એ. થયેલ નથી.**

RBIના તા. ૨૫.૦૭.૨૦૨૪ના સરક્યુલર મુજબ રૂા. ૨૫ લાખ સુધીની નાની રકમની લોન તા. ૩૧.૦૩.૨૦૨૫ના રોજ ૪૦% હોવી જોઈએ જેની સામે બેંકની આ પ્રકારની લોન ૬૧% કરતા વધારે છે.

આપણી ટીમની પ્રતિબદ્ધતા અને કાર્યમાં અખંડિત નિષ્ઠા સાથે બેંકનો નફો જાળવવા માટે અમે સતત પરિશ્રમ કરી રહ્યા છીએ. અમારી મહેનત અને તમારા સહયોગ દ્વારા અમે એક અદ્ભુત માઈલસ્ટોન પ્રાપ્ત કર્યો છે, જેથી નાણાકીય વર્ષ ૨૦૨૪-૨૦૨૫ માં **કુલ ડીપોઝીટ રૂા. ૨૮૨ કરોડ, એડવાન્સીસ રૂા. ૧૮૧ કરોડ** અને આપણી બેંકનો **બિઝનેસ રૂા. ૪૬૩ કરોડ** થયો છે, જે ગત વર્ષની સરખામણીમાં **રૂા. ૬૪ કરોડ વધારે** છે.

બેંકના વિકાસને અવિરત જાળવી રાખવા, વહીવટી પ્રક્રિયા સરળ અને ઝડપી બનાવવા, વિવિધ ગ્રાહકલક્ષી સેવાઓ ત્વરિત અને સ્પર્ધાત્મક રીતે પૂરી પાડવા તેમજ બેંકિંગ બિઝનેસના અસરકારક વ્યવસ્થાપન, સંચાલન, નિયંત્રણ અને નિરીક્ષણ માટે ઇન્ફોર્મેશન ટેકનોલોજીની આવશ્યક્તાને લક્ષ્યમાં લઈને આ કાર્ય RBI ના માધ્યમથી આપણી બેંક દ્વારા CTS, ECS, NACH Clearing, RTGS / NEFT, ABPS, RuPay ATM - cum - Debit Card, SMS Alert, Mobile Banking, IMPS, BBPS & UPI વગેરે જેવી ડીજીટલ સેવાઓ પ્રદાન કરવામાં આવે છે. બેંક તથા ગ્રાહકો સાયબર ફ્રોડનો ભોગ ન બને અથવા તેને અટકાવી શકાય તે માટે RBI ની માર્ગદર્શિકા મુજબ Cyber Securty Norms મુજબનાં પગલાંઓ આપણી બેંક દ્વારા લેવામાં આવેલા છે.

આજે આનંદ અને ગૌરવની ક્ષણે, આપ સૌ સાથે એક સુખદ સમાચાર શેર કરવા ઇચ્છીએ છીએ. આપણી બેંકને **૮મી શાખા** ખોલવા માટેના એક્શન પ્લાનને RBI દ્વારા પ્રાથમિક મંજૂરી આપવામાં આવી છે. આ મહત્વપૂર્ણ મંજૂરી આપણાં તમામ સભાસદના વિશ્વાસ, ગ્રાહકોના અવિરત સમર્થન અને કર્મચારીઓની અવિરત મહેનતનું ફળ છે. આ નવી શાખા દ્વારા અમે વધુ વિસ્તૃત અને સુવિધાપૂર્ણ બેંકિંગ સેવાઓ પ્રદાન કરી શકીશું.

આગામી વર્ષોમાં પણ બેંકની ઉત્કૃષ્ટ પ્રગતિ માટે બેંકના સભાસદો, ગ્રાહકો, સંચાલક મંડળ તથા કર્મચારીઓ પાસેથી ઉત્સાહપ્રેરક સાથ અને સહકારની અપેક્ષા સહ....

શામજીભાઈ ખૂંટ
એમ.ડી. & સી.ઈ.ઓ.

બોર્ડ ઓફ ડીરેકટર્સનો અહેવાલ

આપણી બેંકનો આ ૨૮ મો વાર્ષિક અહેવાલ અને તા. ૩૧.૦૩.૨૦૨૫ ના રોજ પુરા થતાં વર્ષના વાર્ષિક હિસાબો આપની સમક્ષ રજુ કરતા બોર્ડ ઓફ ડીરેકટર્સના સભ્યો આનંદની લાગણી અનુભવે છે.

૦૧. ફાઈનાન્સીયલ પોઝીશન

આપણી બેંકની આર્થિક સ્થિતિ નીચેની આંકડાકીય માહિતી પરથી જાણી શકાય છે.

(રકમ રૂા. લાખમાં)

વિગત	૩૧.૦૩.૨૦૨૦	૩૧.૦૩.૨૦૨૧	૩૧.૦૩.૨૦૨૨	૩૧.૦૩.૨૦૨૩	૩૧.૦૩.૨૦૨૪	૩૧.૦૩.૨૦૨૫
સભાસદોની સંખ્યા	૧૯,૭૬૫	૨૦,૫૨૭	૨૧,૦૮૬	૨૦,૮૫૯	૨૧,૦૧૯	૨૧,૯૨૧
શેર ભંડોળ	૪૧૭.૯૯	૪૦૩.૯૬	૪૬૪.૮૨	૪૫૪.૫૯	૪૨૮.૧૬	૧,૧૫૨.૦૦
રિઝર્વ અને અન્ય ફંડો	૨,૫૬૨.૨૪	૨,૭૮૧.૯૨	૩,૩૦૫.૩૦	૩,૮૭૪.૬૮	૪,૨૭૮.૬૪	૪,૫૫૦.૮૩
થાપણ	૨૨,૭૨૭.૨૨	૨૫,૬૧૪.૪૫	૨૫,૨૮૪.૫૯	૨૪,૭૦૮.૮૫	૨૫,૯૦૭.૧૭	૨૮,૨૧૮.૨૭
ધિરાણ	૧૧,૧૬૨.૦૫	૯,૮૧૭.૩૧	૧૦,૯૭૬.૬૦	૧૨,૫૬૦.૯૪	૧૪,૦૩૧.૬૩	૧૮,૧૮૧.૬૬
ચોખ્ખો નફો	૨૫૮.૦૭	૨૪૨.૦૫	૨૭૬.૮૦	૨૪૦.૭૧	૩૬૫.૧૮	૩૯૯.૭૫
કાર્યકારી ભંડોળ	૨૬,૨૬૨.૯૮	૨૯,૩૫૬.૫૦	૨૯,૫૯૮.૯૯	૨૯,૨૬૦.૧૮	૩૧,૧૦૦.૫૨	૩૫,૧૫૧.૩૫

૦૨. થાપણો

ભૂતકાળમાં ઘણી સહકારી બેંકોની સ્થિતિ નાજુક થઈ ગઈ હતી ત્યારે આપણે થાપણદારોનો વિશ્વાસ ટકાવી રાખવામાં, કુલ થાપણોનું પ્રમાણ અને હરિફાઈયુક્ત પરિસ્થિતિમાં ત્વરિત અને ઉત્કૃષ્ટ ગ્રાહક સેવાના કારણે CASA ડીપોઝીટનું ઉંચું પ્રમાણ જાળવી રાખવામાં સફળ રહ્યા છીએ. જે નીચે મુજબની માહિતિ પરથી જાણી શકાય છે.

(રકમ રૂા. લાખમાં)

ડીપોઝીટ	૨૦૨૦	૨૦૨૧	૨૦૨૨	૨૦૨૩	૨૦૨૪	૨૦૨૫
CASA ડીપોઝીટ	૧૪,૭૨૬.૭૯	૧૭,૪૯૯.૬૨	૧૭,૯૨૬.૮૮	૧૭,૭૫૯.૫૧	૧૮,૪૩૦.૩૪	૧૮,૩૦૧.૩૩
હાઈ–કોસ્ટ ડીપોઝીટ	૮,૦૦૦.૪૩	૮,૧૧૪.૮૪	૭,૩૫૭.૭૧	૬,૯૪૯.૩૪	૭,૪૭૬.૮૩	૯,૯૧૬.૯૪
કુલ ડીપોઝીટ	૨૨,૭૨૭.૨૨	૨૫,૬૧૪.૪૬	૨૫,૨૮૪.૫૯	૨૪,૭૦૮.૮૫	૨૫,૯૦૭.૧૭	૨૮,૨૧૮.૨૭
CASA ડીપોઝીટનું પ્રમાણ	૬૪.૮૦ %	૬૮.૩૨ %	૭૦.૯૦ %	૭૧.૮૮ %	૭૧.૧૪ %	૬૪.૮૬ %

આપણી બેંકની થાપણો પૈકી CASA ડીપોઝીટ તા. ૩૧.૦૩.૨૦૨૫ ના રોજ રૂા. ૧૮,૩૦૧.૩૩ લાખ થયેલ છે. જે કુલ થાપણોના ૬૪.૮૬% છે, જે આપણી બેંક દ્વારા ગ્રાહકોને પ્રદાન કરવામાં આવતી ત્વરિત અને ઉત્કૃષ્ટ ગ્રાહકસેવાનું પ્રતિબિંબ અને ગ્રાહકોના આપણી બેંક પ્રત્યેના અતૂટ વિશ્વાસનું પ્રતિક છે.

૦૩. રોકાણો

આપણી બેંકના તા. ૩૧.૦૩.૨૦૨૫ ના રોજ કુલ રોકાણો રૂા. ૧૦,૩૨૯.૮૮ લાખ છે, જે પૈકી રૂા. ૮,૧૧૪.૫૪ લાખનું રોકાણ કેન્દ્ર / રાજ્ય સરકારની વિવિધ જામીનગીરીઓમાં કરવામાં આવેલ છે. રૂા. ૨૨૧૫.૩૪ લાખનું મ્યુચ્યુઅલ ફંડ + GSC + RDC બેંકના શેરમાં બાકીનું રોકાણ કરવામાં આવેલ છે.

૦૪. શેરમૂડી

આપણી બેંકના સભાસદોની સંખ્યા ગત વર્ષે ૨૧૦૧૯ હતી, જે તા. ૩૧.૦૩.૨૦૨૫ ના રોજ ૨૧૯૨૧ થયેલ છે, તેમજ ૨૦૨૩-૨૦૨૪ ના વર્ષના અંતે

શેરમૂડી રૂા. ૪૨૮.૧૬ લાખ હતી તે વર્ષ ૨૦૨૪-૨૦૨૫ માં વધીને રૂા. ૧,૧૫૨ લાખ થયેલ છે, જે ગત વર્ષની સરખામણીમાં ૧૬૯.૦૬% નો જંગી વધારો દર્શાવે છે.

૦૫. ધિરાણ અને પ્રાયોરીટી સેક્ટર

આપણી બેંકના સહકારના પાયાના સિધ્ધાંતો તેમજ રિઝર્વ બેંક ઓફ ઇન્ડીયાની માર્ગદર્શિકા અનુસાર સભાસદો તેમજ બેંકના ગ્રાહકોની વાસ્તવિક જરૂરિયાતો માટે કુલ ધિરાણ અને પ્રાથમિક્તા પ્રાપ્ત ક્ષેત્રોમાં આપવામાં આવેલ વિવિધ ધિરાણોની તા. ૩૧.૦૩.૨૦૨૫ ના રોજની વિગતો નીચે મુજબ છે.

ADVANCES TO PRIORITY SECTOR REPORT

[Amount in Lacs]

Sr. No	PRIORITY SECTOR ITEMS	Priority Sector		Weaker Section		NPA	
		No.of A/c	Balance o/s	No.of A/c	Balance o/s	No.of A/c	Balance o/s
	ALL PRIORITY SECTOR						
1	Advances to individuals for activities allied to agriculture	149	267.16	17	24.62	---	---
2	Cottage Ind/SSI/Devp of new and renewable sources of energy	799	6,946.37	112	665.32	5	100.86
3	Advances to road and water transport operators	3	12.47	---	---	---	---
4	Private retail traders	385	2,551.14	65	229.33	5	27.88
5	Small Business Enterprises	637	4,109.94	245	967.75	---	---
6	Professional and Self Employed Persons	375	844.41	156	241.86	---	---
7	Educational Loans	---	---	---	---	---	---
8	Housing Loan up to 35 Lakhs	67	651.74	16	170.31	---	---
9	All other priority loan	232	904.96	44	160.96	---	---
	Total Priority Sector Advances (A)	**2,647**	**16,288.19**	**655**	**2,460.15**	**10**	**128.74**
	All Non - Priority Sector						
1	Other Non Priority Sector	147	503.57	7	8.06	---	---
2	Real Estate / comm property	4	417.36	---	---	---	---
3	Housing loan above 30 Lacs	6	144.10	1	14.89	---	---
4	Housing loan above 28 Lacs to 30 Lacs	1	22.98	---	---	---	---
5	Staff Housing Loan	25	295.61	1	1.58	---	---
6	Commercial Real Estate	3	509.86	---	---	---	---
	Total Non Priority Sector Advances (B)	**186**	**1,893.48**	**9**	**24.53**	**---**	**---**
	Total Advances (A+B)	**2,833**	**18,181.66**	**664**	**2,484.68**	**10**	**128.74**
7	Priority Sector % to Total Advances	**---**	**89.59%**	**---**	**---**	**---**	**---**
8	Total Weaker section % to Total Advances	**---**	**13.67%**	**---**	**---**	**---**	**---**
9	Priority Weaker section % to Total Priority Advances	**---**	**15.10%**	**---**	**---**	**---**	**---**
10	Micro Enterprises	**---**	**60.81%**	**---**	**---**	**---**	**---**

૦૬. નાના ધિરાણ અને વિવિધ લક્ષ્યાંકો

તા. ૩૧.૦૩.૨૦૨૫ ના રોજ પ્રાયોરીટી સેક્ટર, વિકર સેક્શન અને રૂા. ૨૫.૦૦ લાખની મર્યાદા સુધીના ધિરાણોના રીઝર્વ બેંક ઓફ ઇન્ડીયાની માર્ગદર્શિકા અનુસાર લક્ષ્યાંક અને એચીવમેન્ટની વિગતો નીચે મુજબ છે.

ક્રમ	વિગત	ટાર્ગેટ %	એચીવમેન્ટ %
૦૧	તા. ૩૧.૦૩.૨૦૨૫ ના રોજ કુલ ધિરાણો પૈકી પ્રાયોરીટી સેક્ટર ધિરાણ	૬૫.૦૦%	૮૯.૫૯%
૦૨	તા. ૩૧.૦૩.૨૦૨૫ ના રોજ કુલ ધિરાણો પૈકી વિકર સેક્શન ધિરાણ	૧૧.૭૫%	૧૩.૬૭%
૦૩	તા. ૩૧.૦૩.૨૦૨૫ ના રોજ કુલ ધિરાણ પૈકી રૂા. ૨૫.૦૦ લાખ સુધીના ધિરાણો	૪૦.૦૦%	૬૧.૯૭%

રીઝર્વ બેંક ઓફ ઇન્ડિયાની માર્ગદર્શિકા મુજબ આપણી બેંક દ્વારા તા. ૩૧.૦૩.૨૦૨૫ સુધીમાં ઉપર દર્શાવ્યા અનુસારના વિવિધ સેક્ટરમાં **રૂા. ૨,૫૨૩.૭૩** લાખનું સોનાના દાગીનાઓ સામેનું ધિરાણ પણ કરવામાં આવેલું છે, પરંતુ શેર, ડિબેન્ચર કે તેના જેવી અન્ય જામીનગીરી સામે કોઈપણ પ્રકારનું ધિરાણ કરેલ નથી.

આપણી બેંકનું ધિરાણ સમગ્ર આર્થિક અને વિવિધ પ્રવૃત્તિમાં વહેંચાયેલું છે, જેથી બજારમાં ઉદ્ભવતા આકસ્મિક પરિવર્તનોથી બેંકની વસુલાત પર કે આર્થિક વ્યવહારો પર વિપરિત અસર થવાની શક્યતા નહિવત્ રહેલી છે.

૦૭. ડિવીડન્ડ

બેંકના બોર્ડ ઓફ ડીરેક્ટર્સ દ્વારા વર્ષ ૨૦૨૪-૨૦૨૫ માટે સભાસદોને **૧૨% ડિવીડન્ડ** આપવા માટે જોગવાઈ અને ભલામણ કરવામાં આવેલી છે. જે ચૂકવવા માટે મંજૂર કરવા વિનંતી છે.

૦૮. મૂડી પર્યાપ્તતા

રીઝર્વ બેંકની માર્ગદર્શિકા મુજબ સીઆરએઆર ઓછામાં ઓછું ૧૨% હોવું જોઈએ, જેની સામે તા. ૩૧.૦૩.૨૦૨૫ ના રોજ આપણી બેંકની સીઆરએઆર **૨૫.૯૩%** છે, જે બેંકની આર્થિક સધ્ધરતા પ્રદર્શિત કરે છે.

૦૯. શેરમૂડી અને માલિકીનું ભંડોળ

આપણી બેંકના માલિકીનું ભંડોળ તા. ૩૧.૦૩.૨૦૨૫ના રોજ **રૂા. ૫,૭૦૨.૮૩ લાખ**ની સપાટીએ પહોંચેલ છે.

૧૦. નફો અને તેની ફાળવણી

આપણી બેંકનું તા. ૩૧.૦૩.૨૦૨૫ ના રોજ પૂરાં થતાં વર્ષનું નફા-નુકશાન ખાતું **રૂા. ૫,૩૩,૭૫,૨૬૨.૯૩** નો કુલ નફો અને **રૂા. ૩,૯૯,૭૫,૨૬૨.૯૩** નો ચોખ્ખો નફો દર્શાવે છે. આપણી બેંકના પેટા કાયદા અને ગુજરાત સહકારી મંડળીઓના કાયદાની જોગવાઈઓ મુજબ ચોખ્ખા નફાની ફાળવણી આપ સર્વેની મંજૂરીની અપેક્ષાએ નીચે મુજબ રજૂ કરીએ છીએ.

	Appropriations of Net Profit [Subject to 28th AGM Approval]		As on 31.03.2025	As on 31.03.2024
1.	Appropriations of Net Profit [Subject to AGM Approval]		3,99,75,262.93	3,65,18,337.25
2	Transfer to Statutory Reserves	25.00% of Net Profit	99,93,816.00	1,64,33,251.76
3	Proposed Dividend (Previous Year 10%)	12.00% of Share Capital	63,68,032.00	43,11,276.00
4	BDDR As per Section 67A of GSC Act (Previous Year 8%)	15.00% of Net Profit	59,96,289.00	29,21,466.98
5	Building Fund	20.00% of Net Profit	79,95,053.00	73,03,667.45
6	Education Fund	1.50% of Net Profit or Rs. 2,00,000/- whichever is less	2,00,000.00	2,00,000.00
7	Investment Fluctuation Reserve		94,19,000.00	53,45,806.92
8	Total of Appropriations [2 to 7]		3,99,72,190.00	3,65,15,469.11
9	Remaining Profit [1 - 8]		3,072.93	2,868.14
10	Dividend Equilaization Fund	20% of the remaining profit	614.59	573.63
11	Charity Fund	20% of the remaining profit	614.59	573.63
12	Co-Operative Propoganda Fund	20% of the remaining profit	614.59	573.63
13	Members Welfare Fund	20% of the remaining profit	614.59	573.63
14	Social Walfare Fund	10% of the remaining profit	307.29	286.81
15	Staff Benefit Fund	5% of the remaining profit	153.64	143.41
16	Festival Fund	5% of the remaining profit	153.64	143.40
17	Total of Appropriations [10 to 16]		3,072.93	2,868.14
18	Balance carried over to Balance Sheet		---	---

૧૧. બેંકનું કાર્યક્ષેત્ર

આપણી બેંકનું કાર્યક્ષેત્ર રાજકોટ, જૂનાગઢ, જામનગર અને મોરબી જિલ્લાઓ છે. હાલમાં આપણી બેંક હેડ ઓફિસ અને છ શાખાઓ સાથે રાજકોટ શહેરમાં કાર્યરત છે. નાણાંકીય વર્ષ ૨૦૨૫-૨૦૨૬ માં બેંકનું કાર્યક્ષેત્ર સમગ્ર ગુજરાત રાજ્યમાં વધારવાની દરખાસ્ત આર.બી.આઈ. તેમજ આર.સી.એસ.ના નિયમોને આધીન મોકલવાનું આયોજન છે.

૧૨. તાલીમ અને સેમિનાર

તાલીમ અને સેમિનારના આયોજન દ્વારા કાર્યરત સ્ટાફના જ્ઞાનમાં વૃધ્ધિ થાય અને બેંક કામગીરી કાર્યદક્ષતાથી થઈ શકે તે માટે સ્ટાફને અન્ય સંસ્થાઓમાં તાલીમ માટે અવારનવાર મોકલવામાં આવે છે. કર્મચારીઓ માટે મોટીવેશ્નલ પ્રોગ્રામનું પણ આયોજન કરવામાં આવે છે. આ ઉપરાંત બેંકના ચેરમેનશ્રી, વાઈસ ચેરમેનશ્રી તથા બોર્ડ ઓફ ડીરેકટરશ્રીઓ પણ અવારનવાર સેમિનારમાં ભાગ લઈને કો-ઓપરેટીવ બેંકોની ગતિવિધિ અંગેની સતત જાણકારી પ્રાપ્ત કરે છે.

૧૩. સામાજિક જવાબદારીઓ

'જેનું તન મજબૂત તેનું મન મજબૂત' એ ઉક્તિને સાર્થક કરવામાં અને સામાજિક જવાબદારીઓ અદા કરવામાં આપણી બેંક હંમેશા અગ્રેસર રહેલ છે. શરીર સંતુલન શિબિર, યોગશિબિર, ચશ્મા મુક્તિ શિબિર, બ્રેસ્ટ કેન્સર અંગેની જાગૃતિ માટેની પુસ્તિકાના વિતરણ, વ્યસન મુક્તિ અભિયાન દ્વારા સમાજના લોકોની આરોગ્યની સુખાકારી માટે આપણે હંમેશા સક્રિય રહ્યા છીએ. બેંકના કર્મચારીઓ માટે એચ.ડી.એફ.સી. અરગો જનરલ ઇન્સ્યોરન્સ કંપની લિ. પાસેથી ગૃપ પર્સનલ એક્સીડેન્ટ ઇન્સ્યોરન્સ પોલિસી તેમજ દરેક કર્મચારી તથા તેમના ફેમીલી મેમ્બર દીઠ રૂ. ૩.૦૦ લાખની ગૃપ હેલ્થ ઇન્સ્યોરન્સ પોલિસી પણ લેવામાં આવેલી છે.

૧૪. સમાપન

સભાસદો તથા ગ્રાહકોનો અપ્રતિમ વિશ્વાસ અને સહકાર તથા મેનેજમેન્ટ અને કાર્યદક્ષ સ્ટાફના પ્રયત્નોથી આપણી બેંક ગ્રાહક સેવા ક્ષેત્રે અગ્રીમ હરોળમાં રહેલ છે. આ માટે રીઝર્વ બેંક ઓફ ઇન્ડિયા, ગુજરાત અર્બન કો-ઓપરેટીવ બેંક ફેડરેશન, સૌરાષ્ટ્ર-કચ્છ અર્બન કો-ઓપરેટીવ બેંક ફેડરેશન, ગુજરાત રાજ્ય સહકારી બેંક લિ., રાજકોટ ડિસ્ટ્રીક્ટ કો-ઓપરેટીવ બેંક લિ., રાજકોટ જિલ્લા સહકારી સંઘ તથા જિલ્લા રજીસ્ટ્રારશ્રી અને અન્ય અધિકારીઓ તથા ઓડીટરશ્રી વગેરે તરફથી જરૂરી સલાહ-સૂચનો અને માર્ગદર્શન મળેલ છે તે બદલ તેઓ સર્વેના આપણે આભારી છીએ.

બોર્ડ ઓફ ડીરેકટર્સ વતી

શામજીભાઈ ખૂંટ
એમ.ડી. & સી.ઈ.ઓ.

INDEPENDENT AUDITORS' REPORT

To,
The Members of
RAJKOT PEOPLES CO-OPERATIVE BANK LTD.
Rajkot.

REPORT ON THE FINANCIAL STATEMENTS

We have audited the accompanying financial statements of **RAJKOT PEOPLES CO-OPERATIVE BANK LTD.** ("the Bank"), as at **March 31, 2025** Which comprise the Balance Sheet as at **31 March 2025**, and the statement of Profit and Loss Account for the year then ended, and a summary of significant accounting policies and other explanatory information. The returns of 07 Branches audited by us are incorporated in these financial statements.

MANAGEMENT'S RESPONSIBILITY FOR THE FINANCIAL STATEMENTS

The Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position of the Bank in accordance with the Banking Regulation Act, 1949 (as applicable to co-operative societies), the guidelines issued by the Reserve Bank of India, the Registrar of Co-operative 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 financial statements that are free from material misstatement, whether due to fraud or error.

AUDITORS' RESPONSIBILITY

Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with standards on Auditing issued by the Institute of Chartered Accounts of India. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether financial statements are free from material misstatements.

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 the risks of material misstatements 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 and fair preparation 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 evaluation 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 statements.

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

OPINION

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 requires by the Banking Regulation Act,1949 (as applicable to co-operative societies), the Gujarat Co-Operative Societies Act, 1961 and the guidelines issued by Reserve Bank of India and Registrar of Co-Operative 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, of state of affairs of the Bank as on **31st March 2025**; and

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

REPORT ON OTHER LEGAL AND REGULATORY REQUIREMENTS

1. The Balance Sheet and the Profit and Loss Account have been drawn up in acordance with the provisions of section 29 in Forms "A" and "B" respectively of the third Schedule to Banking Regulation Act,1949 and provision of The Gujarat Co-Operative Societies Act, 1961 and the Gujarat Co-Operative Societies Rules, 1965 as amended from time to time.

2. We report that:

   a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and have found to be satisfactory.

   b) In our opinion, proper books of account 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 purpose of our audit have been received from the branches/offices.

   c) The transaction of the Bank which have come to our notice are within the powers of the Bank.

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

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

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

For, **H.J. Raiyani & Co.**
Chartered Accountants

-sd-
CA Hemal J Raiyani
Partner
FRN 124963W
Membership Number : 116620
UDIN : 25116620BMOFPN1874

Date : 03.06.2025
Place : Rajkot

Balance Sheet as on 31st March, 2025

As per BR Act 1949 u/s 56 (zl) (aacs) Third Schedule u/s 29 - Form A

[Amount in ₹]

	Capital and Liabilities	Sch.	As on 31.03.2025	As on 31.03.2024
1	Capital	1	11,52,00,000.00	4,28,16,400.00
2	Reserve Fund and Other Reserves	2	41,51,07,958.16	39,13,45,702.63
3	Principal / Subsidiary / State Partnership Fund Account	-	---	---
4	Deposits and Other Accounts	3	282,18,26,610.95	259,07,17,053.30
5	Borrowings	4	---	---
6	Bills For Collection Being Bills Receivable (As per Contra)	-	---	---
7	Branch Adjustments	-	---	---
8	Overdue Interest Reserve (NPA) (As per Contra)	-	97,47,50,723.28	136,69,22,832.28
9	Interest Payable	5a	53,82,624.00	38,79,622.00
10	Other Liabilities	5b	11,76,42,663.09	4,47,72,880.35
11	Profit and Loss	2f	3,99,75,262.93	3,65,18,337.25
	Total of Capital and Liabilities		448,98,85,842.41	447,69,72,827.81

	Property and Assets	Sch.	As on 31.03.2025	As on 31.03.2024
1	Cash	6	3,07,75,582.00	1,87,12,360.00
2	Balances with Other Banks	7	53,83,47,533.93	49,71,45,645.66
3	Money at Call and Short Notice	7	---	1,50,00,000.00
4	Investments	8	103,29,88,170.00	108,51,57,970.00
5	Investments Out of The Principal / Subsidiary / State Partnership Funds	-	---	---
6	Advances	9	181,81,65,755.41	140,31,63,419.49
7a	Interest Receivable	10	3,39,20,232.00	2,89,18,665.00
7b	Interest Receivable (NPA) (As per Contra)	-	97,47,50,723.28	136,69,22,832.28
8	Bills Receivable Being Bills For Collection (As per Contra)	-	---	---
9	Branch Adjustments	-	---	---
10	Premises Less Depreciation	11	3,07,67,945.60	3,19,76,828.46
11	Furniture, Fixtures, Vehicle & Computers Less Depreciation	11	1,16,05,226.72	1,34,92,090.06
12	Other Assets	12	1,85,64,673.47	1,64,83,016.86
13	Non Banking Assets Acquired In Satisfaction of Claims	-	---	---
14	Profit And Loss	-	---	---
	Total of Property and Assets		448,98,85,842.41	447,69,72,827.81

a.	Contingent Liabilities	13d	97,91,797.00	92,31,626.00
b.	Off Balance Sheet items	13f(1+2)	7,02,16,563.63	8,18,12,827.71

As per our separate report and notes on account of even date

For, **H.J. Raiyani & Co.**
Chartered Accountants

-sd-
CA Hemal J Raiyani
Partner
FRN 124963W
Membership Number : 116620
UDIN : 25116620BMOFPN1874

-sd-
Vijay Khunt
AGM

-sd-
Satyaprakash Khokhara
General Manager

-sd-
Shamjibhai Khoont
MD & CEO

-sd-
Vijaybhai Malani
Director

-sd-
Kishorbhai Bhesaniya
Director

-sd-
Jaybhai Vaghela
Director

Date : 03.06.2025
Place : Rajkot

Profit & Loss Account for the Year ended on 31st March, 2025

As per BR Act 1949 u/s 56 (zl) (aacs) Third Schedule u/s 29 - Form B

[Amount in ₹]

	Particulars of Income	Sch.	As on 31.03.2025	As on 31.03.2024
1	Interest and Discount	14	26,12,99,032.97	23,96,89,962.69
2	Commission, Exchange and Brokerage	15	7,49,996.46	7,02,697.44
3	Subsidy & Donation	-	---	---
4	Income from non-banking assets and profit from sale of dealing with such assets	-	---	---
5	Other Receipts	16	2,53,20,457.01	1,18,11,591.70
6	Loss (if any)	-	---	---
	Total of Income		28,73,69,486.44	25,22,04,251.83

	Particulars of Expenditure	Sch.	As on 31.03.2025	As on 31.03.2024
1	Interest on Deposit, Borrowings, Etc.	17	9,62,21,650.71	7,58,77,346.15
2	Salaries & Allowances & Provident Fund	18	9,00,45,048.24	10,22,38,820.46
3	Directors & Local Committee Members Fees & Allowances	-	---	---
4	Rent, Taxes, Insurnce, Lighting etc.	19	93,63,869.37	94,36,302.44
5	Law Charges	20i	2,65,500.00	8,80,000.00
6	Postage,Telegrams & Telephone Charges	20ii	7,92,138.31	7,30,549.47
7	Auditors Fees	20iii	9,17,000.00	7,09,500.00
8	Depreciation on and Repairs to Property	20iv+v	89,85,879.46	73,71,278.40
9	Stationery, Printing & Advertisements Etc.	20vi	8,63,003.10	9,77,678.31
10	Loss from Sale of or dealing with non banking assets		---	---
11	Other Expenditure	21	2,69,37,776.32	39,65,464.05
	Total of Expenditure		23,43,91,865.51	20,21,86,939.28
12	Gross Profit before Income Tax & Provisions	-	5,29,77,620.93	5,00,17,312.55
a	**Add :** Excess IT Provision written back	-	3,42,004.00	45,674.70
b	**Add :** Deffered Tax Income	-	55,638.00	5,350.00
c	Net Profit /Loss Above the Line	-	5,33,75,262.93	5,00,68,337.25
d	Add : Below the Line Adjustments/Transfer	22	5,98,12,071.95	---
e	Less: Below the Line Adjustments/Transfer	22	(5,98,12,071.95)	---
f	Net Addition in Net Profit due to the below the line adjustments/Transfer	-	---	---
g	Net Profit (+)/ Loss (-) for the period [after below the line adjustments]	-	5,33,75,262.93	5,00,68,337.25
h	Provision for Income Tax	-	1,33,50,000.00	1,35,00,000.00
i	Public welfare Fund	-	50,000.00	50,000.00
j	Net Profit (+)/ Loss (-) for the period [after below the line adjustments + Income Tax]	-	3,99,75,262.93	3,65,18,337.25
k	Appropriations of Net Profit [Subject to 28th AGM Approval]	23	3,99,75,262.93	3,65,18,337.25

As per our separate report and notes on account of even date

For, **H.J. Raiyani & Co.**
Chartered Accountants

-sd-
Vijay Khunt
AGM

-sd-
Satyaprakash Khokhara
General Manager

-sd-
Shamjibhai Khoont
MD & CEO

-sd-
CA Hemal J Raiyani
Partner
FRN 124963W
Membership Number : 116620
UDIN : 25116620BMOFPN1874
Date : 03.06.2025
Place : Rajkot

-sd-
Vijaybhai Malani
Director

-sd-
Kishorbhai Bhesaniya
Director

-sd-
Jaybhai Vaghela
Director

Schedules to the Balance Sheet as on 31st March, 2025

As per BR Act 1949 u/s 56 (zl) (aacs) Third Schedule u/s 29 - Form A

Schedule - 1

[Amount in ₹]

	Capital	As on 31.03.2025	As on 31.03.2024
a.	**Authorised share capital**		
	i Current Year - 15,00,000 Shares each of Rs.100/-	**15,00,00,000.00**	15,00,00,000.00
	ii Previous Year - 15,00,000 Shares each of Rs.100/-		
b.	**Issued Share Capital**		
	i Current Year - 11,52,000 Shares each of Rs.100/-	**11,52,00,000.00**	4,28,16,400.00
	ii Previous Year - 4,28,164 Shares each of Rs.100/-		
c.	**Subscribed Share Capital**		
	i Current Year - 11,52,000 Shares each of Rs.100/-	**11,52,00,000.00**	4,28,16,400.00
	ii Previous Year - 4,28,164 Shares each of Rs.100/-		
d.	**Called-Up Share Capital**		
	i Current Year - 11,52,000 Shares each of Rs.100/-	**11,52,00,000.00**	4,28,16,400.00
	ii Previous Year - 4,28,164 Shares each of Rs.100/-		
e.	**Paid-Up Share Capital**		
	i Current Year - 11,52,000 Shares each of Rs.100/-	**11,52,00,000.00**	**4,28,16,400.00**
	ii Previous Year - 4,28,164 Shares each of Rs.100/-		
	of e above held by		
	i Individuals	**11,52,00,000.00**	4,28,16,400.00
	ii Cooperative institutions	---	---
	iii State Governments	---	---
	iv Other entities	---	---

Schedule - 2

[Amount in ₹]

	Reserves and surplus	As on 31.03.2025	As on 31.03.2024
a.	**Statutory Reserve**		
	i Opening balance	**12,35,85,035.20**	11,72,30,144.95
	ii Additions during the year	**5,85,24,260.71**	63,54,890.25
	iii Utilisations during the year	---	---
	iv Closing balance	**18,21,09,295.91**	**12,35,85,035.20**
	Other reserves and surplus		
b.	**Capital Reserve**		
	i Opening balance	---	---
	ii Additions during the year	---	---
	iii Utilisations during the year	---	---
	iv Closing balance	---	---
c.	**Revaluation Reserve**		
	i Opening balance	**3,08,15,867.93**	2,51,74,543.86

Continue on next page...

Schedule - 2 [Continued]

[Amount in ₹]

Reserves and surplus			As on 31.03.2025	As on 31.03.2024
	ii	Additions during the year	---	56,41,324.07
	iii	Utilisations during the year	10,92,786.80	---
	iv	**Closing balance**	**2,97,23,081.13**	**3,08,15,867.93**
d.		**Investment fluctuation Reserve**		
	i	Opening balance	3,70,19,193.08	2,97,44,193.08
	ii	Additions during the year	53,45,806.92	72,75,000.00
	iii	Utilisations during the year	1,15,65,000.00	---
	iv	**Closing balance**	**3,08,00,000.00**	**3,70,19,193.08**
e.		**Other reserves (please specify)**		
	1	**Building Fund**		
		i Opening balance	7,06,98,657.94	6,58,84,528.14
		ii Additions during the year	2,52,68,667.45	48,14,129.80
		iii Utilisations during the year	---	---
		iv **Closing balance**	**9,59,67,325.39**	**7,06,98,657.94**
	2	**Investment Depreciation Reserve**		
		i Opening balance	73,95,955.92	73,95,955.92
		ii Additions during the year	---	---
		iii Utilisations during the year	73,95,955.92	---
		iv **Closing balance**	**---**	**73,95,955.92**
	3	**Bad and Doubtful Debt Reserve**		
		i Opening balance	6,58,20,243.50	6,58,20,243.50
		ii Additions during the year	---	---
		iii Utilisations during the year	---	---
		iv **Closing balance**	**6,58,20,243.50**	**6,58,20,243.50**
	3a	**BDR As per GSC Act 1961 - Section 67A**		
		i Opening balance	3,82,25,752.84	3,63,00,100.92
		ii Additions during the year	29,21,466.98	19,25,651.92
		iii Utilisations during the year	4,11,47,219.82	---
		iv **Closing balance**	**---**	**3,82,25,752.84**
	4	**Dividend Equilisation Fund**		
		i Opening balance	6,99,278.50	6,98,816.09
		ii Additions during the year	573.63	462.41
		iii Utilisations during the year	6,99,852.13	---
		iv **Closing balance**	**---**	**6,99,278.50**
	5	**Charity Fund**		
		i Opening balance	18,19,177.35	18,48,714.94
		ii Additions during the year	573.63	462.41
		iii Utilisations during the year	50,000.00	30,000.00
		iv **Closing balance**	**17,69,750.98**	**18,19,177.35**
	6	**General Provision on Standard Assets**		
		i Opening balance	55,00,000.00	49,85,100.00
		ii Additions during the year	---	5,14,900.00
		iii Utilisations during the year	55,00,000.00	---
		iv **Closing balance**	**---**	**55,00,000.00**

Continue on next page...

Schedule - 2 [Continued]

[Amount in ₹]

Reserves and surplus			As on 31.03.2025	As on 31.03.2024
7		Co-Operative Propaganda Fund		
	i	Opening balance	8,71,718.50	8,71,256.09
	ii	Additions during the year	573.63	462.41
	iii	Utilisations during the year	---	---
	iv	**Closing balance**	**8,72,292.13**	**8,71,718.50**
8		Staff Benefit Fund		
	i	Opening balance	2,13,386.15	2,13,270.55
	ii	Additions during the year	143.41	115.60
	iii	Utilisations during the year	---	---
	iv	**Closing balance**	**2,13,529.56**	**2,13,386.15**
9		Members Welfare Fund		
	i	Opening balance	8,93,278.51	8,92,816.10
	ii	Additions during the year	573.63	462.41
	iii	Utilisations during the year	---	---
	iv	**Closing balance**	**8,93,852.14**	**8,93,278.51**
10		Contingency Reserves		
	i	Opening balance	9,00,000.00	9,00,000.00
	ii	Additions during the year	---	---
	iii	Utilisations during the year	9,00,000.00	---
	iv	**Closing balance**	**---**	**9,00,000.00**
11		Public Welfare Fund		
	i	Opening balance	13,25,000.00	12,75,000.00
	ii	Additions during the year	50,000.00	50,000.00
	iii	Utilisations during the year	---	---
	iv	**Closing balance**	**13,75,000.00**	**13,25,000.00**
12		Festival Fund		
	i	Opening balance	1,63,387.12	1,63,271.52
	ii	Additions during the year	143.40	115.60
	iii	Utilisations during the year	---	---
	iv	**Closing balance**	**1,63,530.52**	**1,63,387.12**
13		Social Welfare Fund		
	i	Opening balance	3,99,770.09	3,99,538.89
	ii	Additions during the year	286.81	231.20
	iii	Utilisations during the year	---	---
	iv	**Closing balance**	**4,00,056.90**	**3,99,770.09**
14		Technology Upgradation Fund		
	i	Opening balance	50,00,000.00	36,00,000.00
	ii	Additions during the year	---	14,00,000.00
	iii	Utilisations during the year	---	---
	iv	**Closing balance**	**50,00,000.00**	**50,00,000.00**
f.		Balance in Profit and Loss account		
	i	Opening balance	3,65,18,337.25	2,40,70,649.01
	ii	Additions during the year (Profit for the year)	3,99,75,262.93	3,65,18,337.25
	iii	Reduction during the year (Appropriation of Profit)	3,65,18,337.25	2,40,70,649.01
	iv	**Closing balance of Profit (Before Appropriation)**	**3,99,75,262.93**	**3,65,18,337.25**
		Total of Reserves and Surplus (Excluding Profit)	**41,51,07,958.16**	**39,13,45,702.63**
		Total of Reserves and Surplus (Including Profit)	**45,50,83,221.09**	**42,78,64,039.88**

Schedule - 3

[Amount in ₹]

Deposits			As on 31.03.2025	As on 31.03.2024
a	Term Deposits			
	i	Individuals		
	1	Fixed Deposit - Individual-M	6,06,66,722.00	3,98,46,817.00
	2	Fixed Deposit Lockers	3,51,25,088.00	3,46,86,772.00
	3	Re-investment Deposit Individual	67,90,43,243.00	59,60,06,173.00
	4	Recurring Deposit	22,71,663.00	17,02,464.00
	5	Subsidi Fixed Deposit	4,26,83,535.00	4,26,83,535.00
	6	Fixed Deposit - Individual-Q	3,51,80,044.00	1,48,54,804.00
	7	Fixed Deposit - Individual-HF	17,50,000.00	14,67,080.00
	8	Fixed Deposit - Individual-Y	2,00,53,812.00	89,11,927.00
	9	Fixed Deposit - Individual-on Mat	1,44,25,923.00	49,57,195.00
	10	Fixed Deposit - 366 Days	10,000.00	---
	11	Fixed Deposit - 740 Days	25,65,787.00	25,65,787.00
	12	Re Investment Ind 15.00 Lakhs	2,57,18,466.00	---
	13	Fixed Deposits Individual 15 Lakhs MI	6,82,00,000.00	---
	14	Fixed Deposits Individual 15 Lakhs QI	40,00,000.00	---
	ii	Cooperative banks	---	---
	iii	Cooperative societies	---	---
	iv	Others	---	---
		Sub-total (a)	99,16,94,283.00	74,76,82,554.00
b	Savings Deposits			
	i	Individuals		
	1	Savings Deposit - Individual	113,97,29,826.49	118,11,79,354.40
	2	Saving Deposit Locker	11,24,21,164.48	10,11,57,427.07
	3	Saving Deposit - Staff	50,73,044.54	54,78,812.14
	4	Super Savings Deposit	31,60,540.32	24,37,946.31
	5	Fixed Deposit - Super Savings	12,08,13,971.00	13,12,77,409.00
	ii	Cooperative banks	---	---
	iii	Cooperative societies	---	---
	iv	Others	---	---
		Sub-total (b)	138,11,98,546.83	142,15,30,948.92
c	Other Demand Deposits			
	i	Individuals		
	1	Current Deposit Individual	38,69,03,101.30	36,23,40,357.46
	2	Current Overdraft - FDR	1,98,30,859.09	50,07,225.47
	3	Overdrafts Against LIC	9,495.83	35,232.50
	4	Overdraft Against Property- Non SSI	1,11,68,119.77	1,56,49,099.96
	5	Overdraft Against Mortgage	4,40,232.07	8,34,247.81
	6	MSME Overdraft	1,43,23,736.08	2,38,03,811.28
	7	Staff Securad OD	17,80,222.41	24,57,616.34
	8	Cash Credit Against Stock- SSI	41,978.60	20,94,378.40
	9	Cash Credit Against Stock- Non SSI	18,69,065.06	12,80,489.63
	10	Cash Credit Against Stock And Book Debt- SSI	50,40,982.71	71,81,320.85
	11	Cash Credit Against Stock And Book Debt- Non SSI	74,08,548.16	1,87,268.58
	12	Overdraft - Real Estate	---	3,278.10
	13	Silver Jubilee OD	1,17,440.04	6,29,224.00

Continue on next page...

Schedule - 3 [Continued]

[Amount in ₹]

Deposits			As on 31.03.2025	As on 31.03.2024
	ii	Cooperative banks	---	---
	iii	Cooperative societies	---	---
	iv	Others	---	---
		Sub-total (c)	44,89,33,781.12	42,15,03,550.38
		Total (a+b+c)	282,18,26,610.95	259,07,17,053.30

Schedule - 4

[Amount in ₹]

Borrowings			As on 31.03.2025	As on 31.03.2024
a	i	From Reserve Bank of India	---	---
	ii	From the State Bank of India	---	---
	iii	From State Government	---	---
	iv	Loan from other Sources	---	---
		Total	---	---

Note : There is no borrowings show that bifurcation of short, midium, long term loans & cc/od are note applicable.

Schedule - 5a

[Amount in ₹]

Interest Accured		As on 31.03.2025	As on 31.03.2024
1	Accured Interest on Deposits	53,82,624.00	38,79,622.00
	Sub-Total	53,82,624.00	38,79,622.00

Schedule - 5b

[Amount in ₹]

Other Liabilities and Provisions			As on 31.03.2025	As on 31.03.2024
a	Bills Payable			
	1	Pay Slip Account	1,37,60,283.24	48,43,302.04
	2	Cheques Payable HDFC	4,31,96,989.00	2,34,18,239.00
	3	Payslip / DD Payable DEAF-2014	---	17,441.50
	4	Income Tax Payable TDS	4,76,222.00	2,60,882.00
	5	CGST Payable - Income	1,54,832.13	2,03,398.34
	6	SGST Payable - Income	1,54,832.13	2,03,398.34
	7	IGST Payable - Income	3,942.87	2,302.61
	8	IMPS Income Receivable With GST	5,829.44	6,359.22
	9	Income Tax Payable Cash Withdrawal	91,900.00	1,11,004.00
	10	S/A ATM ON US PAYABLE A/C	4,23,900.00	3,93,100.00
	11	S/A POS ON US PAYABLE A/C	49,731.08	27,791.20
	12	S/A IMPS ON US PAYABLE A/C	1,00,10,913.25	---
	13	Provision for Taxation FY 2023-24	---	1,35,00,000.00
	Dividend Payable			
	14	Dividend Payable	11,00,497.00	9,61,117.00
	Sundries			
	15	Sundries	49,100.00	49,100.00

Continue on next page...

Schedule - 5b [Continued]

[Amount in ₹]

Other Liabilities and Provisions			As on 31.03.2025	As on 31.03.2024
	16	Provision for Leave Encashment	---	3,19,980.00
	17	Provision for Audit Fee	3,53,250.00	3,11,175.00
	18	Provision For Expenses Payable	1,38,35,993.00	1,34,393.00
	19	UPI Income Receivable with GST	17,957.36	9,897.10
		Other Liabilities		
	20	CGST Payable - Expenses	51,570.54	---
	21	SGST Payable - Expenses	51,570.54	---
	22	NPCI Billing POS UPI Payable	3,349.51	---
	23	Provision for Taxation FY 2024-2025	1,33,50,000.00	---
		Total of Bills Payable	**9,71,42,663.09**	**4,47,72,880.35**
	24	Provisions for standard assets	75,00,000.00	---
	25	Provisions for NPA	1,30,00,000.00	---
		Total of (24 & 25)	**2,05,00,000.00**	**---**
		Total of (1 to 25)	**11,76,42,663.09**	**4,47,72,880.35**

Schedule - 6

[Amount in ₹]

Cash and Balances with Reserve Bank of India			As on 31.03.2025	As on 31.03.2024
a.		**Cash**	3,07,75,582.00	1,87,12,360.00
b.		**Balances with Reserve Bank of India**		
	i	In current account	---	---
	ii	In reverse repos	---	---
	iii	In other accounts	---	---
		Total	**3,07,75,582.00**	**1,87,12,360.00**

Schedule - 7

[Amount in ₹]

Balances with Banks and Money at Call and Short Notice				As on 31.03.2025	As on 31.03.2024
a.		**With Urban Cooperative Banks**	Schedule 7a (a)		
	i	In current account		27,774.02	27,774.53
	ii	In other deposit accounts		---	---
b.		**With Central and State Cooperative Banks**	Schedule 7a (b)		
	i	In current account	Schedule 7a (b)(i)	3,51,21,137.86	3,29,57,232.86
	ii	In other deposit accounts	Schedule 7a (b)(ii)	5,00,00,000.00	5,00,00,000.00
c.		**With Commercial Banks**			
	i	In current account	Schedule 7a (c)(i)	21,33,98,622.05	14,43,60,638.27
	ii	In other deposit accounts	Schedule 7a (c)(ii)	23,98,00,000.00	26,98,00,000.00
			Sub Total	**53,83,47,533.93**	**49,71,45,645.66**
d.		**Money at Call and Short Notice**			
	i	With Urban Cooperative Banks		---	---
	ii	With Central and State Co.op. Banks		---	---
	iii	With commercial banks		---	---
	iv	With other entities		---	1,50,00,000.00
			Total	**53,83,47,533.93**	**51,21,45,645.66**

Schedule - 7a - Breakup of Balance with banks and money at call and short Notice

[Amount in ₹]

				Particular	As on 31.03.2025	As on 31.03.2024
a				**With Urban Co-Op Bank**		
	i			In current Accounts		
		1		The Mehsana Urban Co-op Bank Ltd	27,774.02	27,774.53
				Sub-Total	**27,774.02**	**27,774.53**
	ii			In Other Accounts [FDR]	---	---
				Sub-Total	---	---
b				**With Central and State Co-Op Bank**		
	i			In current Accounts		
		1		Gujarat State Co Operative Bank Ltd Current	6,55,795.72	9,56,983.72
		2		Rajkot District Co-op Bank Ltd Current	3,44,65,342.14	3,20,00,249.14
				Sub-Total	**3,51,21,137.86**	**3,29,57,232.86**
	ii			In Other Accounts [FDR]		
		1		Rajkot District Co-Op Bank - Fixed	5,00,00,000.00	5,00,00,000.00
				Sub-Total	**5,00,00,000.00**	**5,00,00,000.00**
c				**With Commercial Banks**		
	i			In current Accounts		
		1		State Bank of India main Br Current	10,75,628.72	10,76,277.72
		2		State Bank of India Gymkhana Current	10,21,855.05	10,75,094.05
		3		Bank of Baroda Current	24,424.70	24,925.20
		4		Federal Bank Current Account	81,060.00	1,33,026.00
				Sub-Total	**22,02,968.47**	**23,09,322.97**
		5		IDBI Bank Current RTGS	5,26,71,205.44	5,36,64,243.89
		6		IDBI BANK - CURRENT - CTS-ECS	2,03,88,736.94	1,48,33,535.25
		7		IDBI Bank - Current - ATM	1,33,01,586.71	98,77,305.03
		8		IDBI Bank IMPS Account	1,88,46,676.65	1,29,74,810.21
		9		IDBI Bank Current - UPI	58,87,707.12	1,22,08,063.67
		10		S/A IMPS ON US PAYABLE A/C	---	33,12,899.57
		11		S/A UPI ON US PAYABLE A/C	5,96,910.20	8,07,132.82
				Sub-Total	**11,16,92,823.06**	**10,76,77,990.44**
		12		HDFC Bank Rajkot Current Account	4,42,40,651.82	2,45,82,429.16
		13		Indus Ind Bank Current Account	1,00,62,178.70	90,895.70
		14		Yes Bank Ltd. Payment A/c 141	1,00,000.00	36,00,000.00
		15		Yes Bank Ltd. Collection A/c 153	4,51,00,000.00	61,00,000.00
				Sub-Total	**9,95,02,830.52**	**3,43,73,324.86**
				Grand Total with Commercial Banks (c) (i)	**21,33,98,622.05**	**14,43,60,638.27**
	ii			In Other Accounts [FDR]		
		1		IDBI Bank - FDR	2,50,00,000.00	1,50,00,000.00
		2		INDUSIND BANK FDR	4,50,00,000.00	7,50,00,000.00
		3		DCB Bank FDR Account	11,98,00,000.00	11,98,00,000.00
		4		FEDERAL BANK - FDR	---	6,00,00,000.00
		5		Ujjivan Small Finance Bank Ltd. - FDR	5,00,00,000.00	---
				Sub-Total (c) (ii)	**23,98,00,000.00**	**26,98,00,000.00**
d				**Money at Call and Short Notice**		
	i			With Urban Co-Op Bank	---	---
	ii			With Central and State Co-Op Bank	---	---
	iii			With Commercial Banks	---	---
	iv			With Other Entities		
		1		SBI DFHI CALL	---	1,50,00,000.00
				Sub-Total	---	**1,50,00,000.00**
				Total of Balnces With Banks and Money at call and Short Notice (a to d)	**53,83,47,533.93**	**51,21,45,645.66**

Schedule - 8

[Amount in ₹]

Investments [Net of specific provisions for non-performing investments]		As on 31.03.2025	As on 31.03.2024
a.	Government Securities	81,14,54,170.00	96,36,23,970.00
b.	Other approved Securities	---	---
c.	Investments out of the "Principal/Subsidiary State Partnership Fund"	---	---
	In Share Capital of:		
	i Central cooperative banks	---	---
	ii Primary agriculture credit societies	---	---
	iii Other societies	---	---
d.	Shares		
	i In other cooperative institutions	15,34,000.00	15,34,000.00
	ii In other entities	---	---
e.	Mutual fund units (Market Value Rs. 22,06,57,358.37)	22,00,00,000.00	12,00,00,000.00
	Total	103,29,88,170.00	108,51,57,970.00

Schedule - 8a - Breakup of Investment

[Amount in ₹]

Particular			As on 31.03.2025	As on 31.03.2024
a	**Government Securities**			
	Investment in Government Security		81,14,54,170.00	96,36,23,970.00
		Sub-Total	81,14,54,170.00	96,36,23,970.00
b	**Other Approved Securities**		---	---
c	**Investment out of the Principal/Subsidiary Partnership Fund**		---	---
d	**Shares**			
	i of Co-Operative Banks and Institutions			
	1 Rajkot District Co-Op Bank Ltd- Share		6,09,000.00	6,09,000.00
	2 Gujarat State Co-Op Bank Ltd -Share		9,25,000.00	9,25,000.00
		Sub-Total	15,34,000.00	15,34,000.00
	ii Of other institutions		---	---
e	**Mutual Fund Units**			
	1 Nippon (Reliance) Mutual Fund	(Market Value Rs. 2,01,15,010.26)	2,00,00,000.00	1,00,00,000.00
	2 HDFC Mutual Fund	(Market Value Rs. 2,00,36,652.82)	2,00,00,000.00	1,00,00,000.00
	3 ICICI Mutual Fund	(Market Value Rs. 2,00,58,099.23)	2,00,00,000.00	1,00,00,000.00
	4 Birlasunlife Mutul Fund	(Market Value Rs. 2,00,51,099.10)	2,00,00,000.00	1,00,00,000.00
	5 S B I Mutual Fund	(Market Value Rs. 2,00,32,436.29)	2,00,00,000.00	1,00,00,000.00
	6 Axis Mutual Fund	(Market Value Rs. 2,00,50,759.72)	2,00,00,000.00	1,00,00,000.00
	7 Kotak Mutul Fund	(Market Value Rs. 2,00,57,371.84)	2,00,00,000.00	1,00,00,000.00
	8 UTI Mutual Fund	(Market Value Rs. 2,00,79,183.79)	2,00,00,000.00	1,00,00,000.00
	9 TATA Mutual Fund	(Market Value Rs. 2,00,63,586.52)	2,00,00,000.00	1,00,00,000.00
	10 Bajaj Finserve Mutual Fund	(Market Value Rs. 2,00,30,660.78)	2,00,00,000.00	1,00,00,000.00
	11 Franklin Templeton Mutual Fund	(Market Value Rs. 2,00,82,498.02)	2,00,00,000.00	---
	12 Baroda BNP Paribas Mutual Fund		---	1,00,00,000.00
	13 DSP Blackrock Mutual Fund		---	1,00,00,000.00
		Sub-Total	22,00,00,000.00	12,00,00,000.00
		Total of Investments	103,29,88,170.00	108,51,57,970.00

* Breakup of Investment in Government Securities

(i)	In Central Government Securities	Book Value	23,57,35,750.00	22,86,92,250.00
		Face Value	23,75,00,000.00	23,25,00,000.00
		Market Value	24,14,99,193.00	23,12,97,215.00
(ii)	In State Government Securities	Book Value	47,59,65,020.00	73,49,31,720.00
		Face Value	48,00,00,000.00	73,90,00,000.00
		Market Value	47,98,93,615.00	73,11,72,223.00
(iii)	Treasury Bills		9,97,53,400.00	---
		Total of G-Sec Investment	81,14,54,170.00	96,36,23,970.00

Schedule - 9

[Amount in ₹]

Advances [Net of specific provisions for non-performing advances]			As on 31.03.2025	As on 31.03.2024
a.	i	Bill purchased and bills discounted	---	---
	ii	Cash credits, overdrafts and loans repayable on demand	99,36,88,282.56	83,48,65,790.36
	iii	Reverse repos	---	---
		a With cooperative banks	---	---
		b With commercial banks	---	---
		c With other institutions	---	---
	iv	Term loans	82,44,77,472.85	56,82,97,629.13
	v	Others	---	---
		Total (a)	181,81,65,755.41	140,31,63,419.49
b.	i	Secured by tangible assets (including book debts)	152,89,76,765.11	119,26,16,100.77
	ii	Secured by bank/Government guarantee	26,75,90,869.72	19,74,54,281.66
	iii	Unsecured	2,15,98,120.58	1,30,93,037.06
		Total (b)	181,81,65,755.41	140,31,63,419.49
		Total of (a) and (b) should be equal	181,81,65,755.41	140,31,63,419.49

Schedule - 9a - Breakup of Advances

[Amount in ₹]

Particular				As on 31.03.2025	As on 31.03.2024
a	Advances				
	i	Bill purchased and Discounted		---	---
	ii	Cash Credits,Overdrafts and Loans repyable on Demand			
		1	Current Overdraft - FDR	1,09,70,103.18	96,75,859.26
		2	Overdraft Against Property-Non SSI	13,10,18,186.25	14,57,44,725.84
		3	Overdraft Against Mortgage	14,81,27,433.21	16,51,27,683.63
		4	MSME Overdraft	16,01,66,488.78	11,01,35,916.18
		5	Staff Securad OD	2,50,84,307.77	1,19,73,366.05
		6	Cash Credit Against Stock- SSI	37,47,953.53	52,16,453.64
		7	Cash Credit Against Stock- Non SSI	99,55,803.62	88,71,683.18
		8	Cash Credit Against Stock And Book Debts-SSI	4,10,43,960.90	7,51,48,399.11
		9	Cash Credit Against Stock And Book Debts Non SSI	1,85,27,543.96	2,48,40,428.69
		10	Overdraft - Real Estate	9,12,92,120.60	2,69,13,512.50
		11	Silver Jubilee OD	10,13,81,850.22	6,81,06,900.88
		12	Gold Loans	25,23,72,530.54	18,31,10,861.40
			Sub-Total of ii	99,36,88,282.56	83,48,65,790.36
	iii	Reverse Repo			
		a	With Co-Operative Bank	---	---
		b	With Commercial Bank	---	---
		c	With Other Instituions	---	---
			Sub-Total of iii	---	---
	iv	Term Loans			
		1	Personal Loans - Others	2,15,98,120.58	1,30,93,037.06
		2	Covid-19 Special Personal Loan	53,74,535.60	1,47,04,255.60
		3	Advance Against NSC/KVP	90,591.00	2,60,791.00
		4	Vehicle Loans	---	44,786.40

Continue on next page...

Schedule - 9a - Breakup of Advances [Continued]

[Amount in ₹]

Particular			As on 31.03.2025	As on 31.03.2024
		5 Loans Against FDR Individual	41,57,645.00	44,06,770.00
		6 Machinery Loans	26,01,43,788.90	16,48,34,274.40
		7 Building Loans	8,27,46,630.58	6,73,18,165.08
		8 Business Enterprise Loan	4,25,18,297.74	4,35,25,869.40
		9 Staff Building Loan	2,86,96,417.00	2,56,11,764.00
		10 Staff Vehicle Loan	36,37,755.40	17,99,709.00
		11 Mortgage Loan	20,36,54,888.71	16,23,25,397.59
		12 Silver Jubilee Loan	16,58,22,591.14	7,03,72,809.60
		13 Solar Rooftop Loan	60,36,211.20	---
		Sub-Tottal of iv	82,44,77,472.85	56,82,97,629.13
		Total Advances	181,81,65,755.41	140,31,63,419.49
b	All outstanding advances (net of provisions made) shall be classified under secured & unsecured as indicated below. The total of (b) shall tally with total of (a)			
	Secured Advances			
	i	Secured by tangible assets (including Bookdebts)	152,89,76,765.11	119,26,16,100.77
		Total of i	152,89,76,765.11	119,26,16,100.77
	ii	Secured by Bank/Government Guarantee		
		1 Current Overdraft - FDR	1,09,70,103.18	96,75,859.26
		2 Loans Against FDR Individual	41,57,645.00	44,06,770.00
		3 Gold Loans	25,23,72,530.54	18,31,10,861.40
		4 Advance Against NSC/KVP	90,591.00	2,60,791.00
		Total of ii	26,75,90,869.72	19,74,54,281.66
	iii	Unsecured		
		1 Personal Loans - Others	2,15,98,120.58	1,30,93,037.06
		Total of iii	2,15,98,120.58	1,30,93,037.06
		Total Advances Secured + Unsecured	181,81,65,755.41	140,31,63,419.49
c.	Short Term Loans, CC, OD & Bill Discounted			
	a.	Government & Other Approved Securites	---	---
	b.	Other Tangible Securities	98,88,04,241.52	82,01,34,871.32
	c.	Unsecured Advances	48,84,041.04	1,47,30,919.04
	d.	Amount Due from Individuals	99,36,88,282.56	83,48,65,790.36
	e.	Amount Considered Bad & Doubtful for Recovery (NPA)	48,84,041.04	1,47,30,919.04
d.	Medium Term Loans			
	a.	Government & Other Approved Securites	90,591.00	2,60,791.00
	b.	Other Tangible Securities	41,57,645.00	44,51,556.40
	c.	Unsecured Advances	2,15,98,120.58	1,30,93,037.06
	d.	Amount Due from Individuals	2,58,46,356.58	1,78,05,384.46
	e.	Amount Considered Bad & Doubtful for Recovery (NPA)	---	---
e.	Long Term Loans			
	a.	Government & Other Approved Securites	---	---
	b.	Other Tangible Securities	79,06,41,330.27	54,25,02,458.67
	c.	Unsecured Advances	79,89,786.00	79,89,786.00
	d.	Amount Due from Individuals	79,86,31,116.27	55,04,92,244.67
	e.	Amount Considered Bad & Doubtful for Recovery (NPA)	79,89,786.00	79,89,786.00
		Total Advances	1,81,81,65,755.41	1,40,31,63,419.49
		Total Gross NPA	1,28,73,827.04	2,27,20,705.04

Schedule - 10

[Amount in ₹]

Interest Receivable		As on 31.03.2025	As on 31.03.2024
a	Inter Branch adjustments (net)	---	---
b	Interest accrued		
	1 Interest Receivable - Deposit	2,13,51,954.00	1,25,30,795.00
	2 Interest/Dividend Receivable Others	1,25,68,278.00	1,63,87,870.00
	Total	3,39,20,232.00	2,89,18,665.00

Schedule - 11

[Amount in ₹]

Premises + F&F + Vehicle + Computer Less Depriciation		As on 31.03.2025	As on 31.03.2024
1	Building	10,44,864.47	11,60,960.53
2	Others - Revaluation of Buildings	2,97,23,081.13	3,08,15,867.93
	Total of Building with Revaluation	3,07,67,945.60	3,19,76,828.46
3	Computers	10,28,488.30	19,55,337.72
4	Furniture and fixtures	86,63,291.65	92,85,638.49
5	Vehicles	19,13,446.77	22,51,113.85
	Total of Computers + F&F + Vehicles	1,16,05,226.72	1,34,92,090.06

Schedule - 12

[Amount in ₹]

Other Assets		As on 31.03.2025	As on 31.03.2024
a.	Deferred tax asset (net)	1,20,266.00	64,628.00
	Sub-Total	1,20,266.00	64,628.00
b	Current Tax Assets (Net)		
	1 Advances Tax Paid 2023-2024	---	1,45,50,000.00
	2 TDS Receivable F Y 2023-2024	---	5,911.00
	3 TDS_RECEIVABLE_PRODUCT	4,076.00	5,436.00
	4 TDS Receivable F Y 2024-25	633.00	---
	5 Advance Tax Paid F Y 2024-2025	1,70,00,000.00	---
	Sub-Total	1,70,04,709.00	1,45,61,347.00
c	Others		
	1 Stationery Stock	91,229.43	2,74,271.34
	2 ATM Card Stock	2,33,769.00	4,14,451.00
	3 Adhesive Stamp Stock	5,400.00	2,400.00
	4 Electricity Deposit	1,46,988.00	1,46,988.00
	5 Telephone Deposit	59,197.77	58,844.67
	6 Advance Balance BBPS	5,20,829.65	6,19,989.25
	7 Advance Payment	1,06,200.00	1,06,200.00
	8 Advance Payment CERSAI	4,498.60	2,681.40
	9 Sarvatra Tech. Pvt. Ltd. BBPS	---	286.03
	10 Advance Payment CKYC	1,566.33	3,136.67
	11 CGST Input Tax Credit	39,338.39	10,985.52
	12 SGST Input Tax Credit	39,338.39	10,985.52
	13 IGST Input Tax Credit	25,257.87	15,581.06
	14 UPI Expenses Payable With GST	29,155.38	14,836.82
	15 HDFC Life Insurance Commission Receivable	810.00	8,944.51
	16 Claim Receivable From RBI DEAF	3,671.00	60,035.00
	17 IMPS Expenses Payable With GST	9,115.68	8,116.58
	18 ATM Expenses Payable with GST	49,970.67	46,511.95
	19 POS Expenses Payable With GST	461.31	277.54
	20 CGST Cash And Credit Balance	13,001.00	25,760.00
	21 SGST Cash And Credit Balance	13,001.00	25,759.00
	22 IGST Cash And Credit Balance	46,899.00	---
	Sub-Total of Others	14,39,698.47	18,57,041.86
	Total	1,85,64,673.47	1,64,83,016.86

Schedule - 13

[Amount in ₹]

	Contingent Liabilities	As on 31.03.2025	As on 31.03.2024
a.	Claims against the bank not acknowledged as debts	---	---
b.	Guarantees given on behalf of constituents	---	---
c.	Acceptances, endorsements, and other obligations	---	---
d.	Amount transferred to Depositor Education and Awareness (DEA) Fund	97,91,797.00	92,31,626.00
e.	Other items for which the bank is contingently liable (to be specified)	---	---
	Total	97,91,797.00	92,31,626.00
f	Off Balance Sheet Items		
	1 Group Gratuity Cash Accumulation Policy GGSV4 - 710003724	4,28,82,836.83	4,48,04,535.63
	2 Group Leave Encashment Policy GLS-710002768	2,73,33,726.80	3,70,08,292.08
	Total	7,02,16,563.63	8,18,12,827.71

Schedule - 14

[Amount in ₹]

	Interest and Discount		As on 31.03.2025	As on 31.03.2024
a.	Interest and discount earned on advances (including bills)	Sub Sch. 14a	16,67,87,235.89	13,37,42,933.80
b.	Interest and discount earned on investments	Sub Sch. 14b	6,38,98,625.66	7,79,06,587.22
c.	Interest earned on balances with RBI and other Inter-bank funds	Sub Sch. 14c	2,16,14,979.00	2,34,95,304.00
d.	Other interest and discount earned	Sub Sch. 14d	89,98,192.42	45,45,137.67
		Total	26,12,99,032.97	23,96,89,962.69

Schedule - 14a - Breakup of Interest and Discount

Interest and discount earned on advances (including bills)

[Amount in ₹]

	Particular	As on 31.03.2025	As on 31.03.2024
1	Interest Received on Personal Loan	18,42,314.14	9,97,702.70
2	Interest Received on Gold Loan	2,40,56,181.52	1,79,54,456.40
3	Interest Received on Machinary Loan	1,59,73,128.00	1,17,20,844.00
4	Interest Received on Building Loan	63,70,119.06	46,02,982.60
5	Interest Received on Vehicle Loan	3,084.00	5,621.00
6	Interest Received on Cash Credit	1,15,91,730.65	1,56,86,472.60
7	Interest Received on Over Draft	6,36,42,468.75	5,02,49,450.39
8	Interest Received on Business Loan	40,44,167.00	47,01,831.68
9	Interest Received on Loan Agst.-FDR/RD	2,99,912.67	2,15,824.00
10	Interest Received on Staff Loan	14,21,305.00	10,25,509.00
11	Interest Received on Loan NSC//KVP/LIC	18,230.00	35,560.50
12	Penal Interest	25,857.00	4,31,658.60
13	Interest Received on Mortgage Loan	2,96,47,977.10	2,12,19,260.78
14	Interest Received COVID-19 Spe	8,10,508.00	20,12,750.80
15	Interest Received Aatma Nirbhar Sahay Scheme I	---	336.25
16	Interest Received Aatma Nirbhar-2	---	16,271.50
17	Interest Received on Overdraft	70,40,253.00	28,66,401.00
	Total Interest Received	16,67,87,235.89	13,37,42,933.80

Schedule - 14b - Interest and discount earned on investments

[Amount in ₹]

	Particular	As on 31.03.2025	As on 31.03.2024
1	Interest Received on Gov Security	**6,38,28,168.66**	7,77,70,667.22
2	Interest Recevied on T Bill	**70,457.00**	1,35,920.00
	Total	**6,38,98,625.66**	**7,79,06,587.22**

Schedule - 14c - Interest earned on balances with RBI and other Inter-bank funds

[Amount in ₹]

	Particular	As on 31.03.2025	As on 31.03.2024
1	Interest Recd on Rajkot Dist.Co-op Bank	**35,85,729.00**	39,78,174.00
2	Interest Recd on Punjab & Sindh Bank FDr	---	5,76,119.00
3	Interest Recd on IDBI Bank FDR	**12,34,403.00**	10,37,701.00
4	Interest Recd on IndusInd Bank FDR	**37,04,004.00**	37,14,246.00
5	Interest Recd on DCB Bank FDR	**1,08,48,833.00**	1,01,04,503.00
6	Interest Received on FDERAL BANK FDR	**19,75,298.00**	40,84,561.00
7	Interest Received on Ujjivan Small Finance Bank Ltd. FDR	**2,66,712.00**	---
	Total of Earned Interest with Banks	**2,16,14,979.00**	**2,34,95,304.00**

Schedule - 14d - Other interest and discount earned

[Amount in ₹]

	Particular	As on 31.03.2025	As on 31.03.2024
1	Interest Recd on Call Deposit SBI DFHI	**11,70,615.00**	6,92,061.00
2	Income from Sale/Redemption of Mutual Fund	**78,27,577.42**	38,53,076.67
	Total of Other Interest & discount earned	**89,98,192.42**	**45,45,137.67**

Schedule - 15

[Amount in ₹]

	Fee and Commission Income (Schedule 14e)	As on 31.03.2025	As on 31.03.2024
1	Commission Income POS And NACH	**80,923.16**	82,005.36
2	Commission Income Draft	**49,115.16**	58,354.71
3	Commission Income - PMSBY	**1,582.00**	30.00
4	Commission Income CIC Report	**4,06,783.72**	3,58,729.80
5	Commission Income- Life Insurance	**9,505.10**	65,217.72
6	Commission Income IMPS	**52,202.40**	54,684.80
7	Commission Income BBPS	**2,967.25**	2,674.75
8	Commission Income - PMJJBY	**10,781.00**	10,723.00
9	Commission Income UPI	**1,36,136.67**	70,277.30
	Total of Fees and Commission Income	**7,49,996.46**	**7,02,697.44**

Schedule - 16

[Amount in ₹]

Other Income		As on 31.03.2025	As on 31.03.2024
a.	**Dividend received on investments**		
	1. GSC Bank Share Dividend	1,38,750.00	1,38,750.00
	2. RDC Bank Share Dividend	91,350.00	91,350.00
b.	**Profit on sale of Investments Less: loss on sale of investments**	49,15,600.00	8,21,000.00
c.	**Revaluation of investments**	---	---
	Total of (a+b+c)	**51,45,700.00**	**10,51,100.00**
d.	**"Profit on sale of property, plant, and equipment and other assets"**	**6,827.71**	**9,424.11**
e.	**Less: Loss on sale of property, plant, and equipment and other assets**	---	**(15,665.91)**
f.	**Other income (to be specified)**		
	1 ATM Transaction Fee Income	6,08,260.00	5,87,520.06
	2 Share Transfer Fee Income	1,103.38	991.44
	3 Duplicate Certificate Fees Income	1,042.22	1,499.78
	4 Entrance Fee Income	34,876.24	23,157.62
	5 Locker Rent Income	26,93,030.98	25,68,013.83
	6 Inspection Charge Income	7,84,388.75	6,57,393.75
	7 CHQ/ECS Return Charge	10,92,232.00	10,76,952.38
	8 Service Charges	7,93,799.20	12,38,813.16
	9 Processing Charges	63,29,916.05	41,51,683.22
	10 Excess IDR Written Back to Income	73,95,955.92	---
	11 Notice Fee Income	720.00	120.00
	12 Stationery Income	2,07,660.56	2,30,778.26
	13 Cash handling Charges	1,76,000.00	2,29,810.00
	14 Interest Received on Income tax	48,944.00	---
	Sub Total (f)	**2,01,67,929.30**	**1,07,66,733.50**
	Total	**2,53,20,457.01**	**1,18,11,591.70**

Schedule - 17

[Amount in ₹]

Interest Expenses		As on 31.03.2025	As on 31.03.2024
a.	**Interest paid on deposits**		
	1 Interest Paid On Borrowings	9,865.00	27,052.00
	2 Interest Paid on Current Deposit	5,570.05	4,347.61
	3 Interest Paid on Fix Deposit	5,41,56,982.00	4,05,51,055.00
	4 Interest Paid on Recurring Dep	1,15,789.00	88,340.00
	5 Interest Paid on Saving Deposit	3,57,34,396.82	3,02,98,753.54
	6 Interest Paid on Super Saving	61,99,047.84	49,07,798.00
	Total of Interest Paid on Deposits	**9,62,21,650.71**	**7,58,77,346.15**
b.	Interest paid on RBI and inter-bank borrowings	---	---
c.	Interest paid on other borrowings	---	---
d.	Other interest expenses	---	---
	Total	**9,62,21,650.71**	**7,58,77,346.15**

Schedule - 18

[Amount in ₹]

Employee Benefits		As on 31.03.2025	As on 31.03.2024
a.	**Salaries & wages (including allowances & bonus)**		
	1 LTA Expenses	**49,445.00**	41,930.00
	2 Salaries and Other Allowances	**8,15,53,208.00**	8,89,26,432.00
	3 Staff Insurance Fund Expenses	**62,849.00**	64,875.00
	4 Staff Medical Expenses	**1,72,070.00**	1,98,000.00
	5 Staff Provident Fund Service Chg	**2,64,424.00**	2,71,201.00
	6 Staff Uniform Expenses	**1,91,298.18**	2,02,408.04
	7 Training and Seminar Expenses	**12,478.00**	72,000.00
	8 Travelling Expenses	**15,625.00**	89,047.00
	Sub Total	**8,23,21,397.18**	**8,98,65,893.04**
b.	**Post-employment benefits**		
	1 Group Leave Encashment Scheme LIC	**5,96,497.90**	33,90,670.96
	2 Staff Gratuity Expenses LIC	**7,80,992.16**	24,73,450.46
	3 Staff P F Contribution	**63,46,161.00**	65,08,806.00
	Sub Total	**77,23,651.06**	**1,23,72,927.42**
c.	**Others**	---	---
	Total	**9,00,45,048.24**	**10,22,38,820.46**

Schedule - 19

[Amount in ₹]

Rent, Taxes, Insurance, Lighting etc.		As on 31.03.2025	As on 31.03.2024
a.	**Rent, taxes, and energy cost**		
	1 Building Rent Expenses	**32,03,384.64**	30,21,731.64
	2 Electric Expenses	**9,42,737.37**	8,94,955.61
	3 Professional Tax Expenses	**13,650.00**	13,650.00
	4 R M C Taxes	**6,85,056.00**	6,76,609.00
	5 CGST Expenses	**2,40,644.98**	1,84,062.38
	6 SGST Expenses	**2,40,645.00**	1,84,062.38
	7 IGST Expenses	**7,44,950.63**	5,91,992.22
	8 Stamp Duty Charges Mutual Fund	**52,750.00**	25,000.00
	9 TDS Interest Expenses	---	99.00
	10 Stamp Exp. for Locker Agreement	**1,200.00**	6,95,400.00
	Total of a	**61,25,018.62**	**62,87,562.23**
b	**Insurance**		
	1 Insurance Premium	**1,00,057.08**	1,05,112.50
	2 Insurance Premium DICGC	**31,03,458.35**	30,05,510.13
	3 Insurance premium- Vehicle	**35,335.32**	38,117.58
	Total of b	**32,38,850.75**	**31,48,740.21**
	Total	**93,63,869.37**	**94,36,302.44**

Schedule - 20

[Amount in ₹]

	Law Charges	As on 31.03.2025	As on 31.03.2024
i	**Legal and professional charges**		
	1 Consultancy Fee Expenses	91,000.00	2,64,000.00
	2 Legal Fee Expenses	1,74,500.00	6,16,000.00
	Total of i	2,65,500.00	8,80,000.00
ii.	**Postage, Telegrams & Telephone Charges**		
	1 Postage Expenses	7,119.22	10,580.14
	2 Telephone Expenses	7,85,019.09	7,19,969.33
	Total of ii	7,92,138.31	7,30,549.47
iii.	**Auditor's fees and expenses (including branch auditors' fees)**	9,17,000.00	7,09,500.00
iv.	**Depreciation on & Repairs to Property**		
	1 Depreciation - Building	1,16,096.06	1,28,995.61
	2 Depreciation - Computer	9,76,849.42	10,90,464.00
	3 Depreciation - Furniture & Fixtures	13,39,025.55	11,06,271.37
	4 Depreciation - Vehicle	3,37,667.08	3,97,255.38
	Total of iv	27,69,638.11	27,22,986.36
v.	**Repairs and maintenance**		
	1 Computer Expenses	23,98,058.35	3,14,009.50
	2 Fuel Expenses	2,29,092.00	2,66,023.00
	3 Fuel Expenses Generator	12,920.00	25,372.00
	4 KYC/CERSAI Maintenance Expense	77,591.81	3,394.55
	5 Maintance expenses	17,65,054.81	16,97,213.37
	6 Software Fees	12,45,748.36	13,04,276.32
	7 Sweaper Charges	1,37,800.00	1,28,850.00
	8 Repairing to to Banks Property	2,27,340.00	9,06,418.82
	9 Vehicle Repering Expenses	1,22,636.02	2,734.48
	Total of v	62,16,241.35	46,48,292.04
	Total of iv+v	89,85,879.46	73,71,278.40
vi.	**Stationery, Printing & Advertisements etc.**		
	1 Printing and stationery	7,08,331.38	7,16,032.49
	2 Advertisement and publicity	1,54,671.72	2,61,645.82
	Total of vi	8,63,003.10	9,77,678.31

Schedule - 21

[Amount in ₹]

	Other Expenses	As on 31.03.2025	As on 31.03.2024
i.	**Provision on standard assets**	75,00,000.00	5,14,900.00
ii.	**Provision for NPA**	1,30,00,000.00	---
iii.	**Provision for technology upgradation Fund**	---	14,00,000.00
iv.	**Other expenditure (to be specified)**		
	1 Annual General Meeting Expense	38,478.00	23,900.00
	2 ATM POS Transaction Expenses	4,93,917.74	10,76,872.63
	3 Book Newspaper Expenses	14,940.00	18,695.00
	4 CIC Report Expenses	2,36,762.50	2,28,368.40
	5 Entertainment Expenses	1,72,063.62	1,52,446.38
	6 IMPS Tran Expences a/c	78,179.55	91,220.15
	7 Membership and Lawajam Fee	1,86,600.00	2,32,000.00
	8 Remittance Expenses	---	2,115.00
	9 UPI Transaction Expenses	1,94,527.14	1,05,101.12
	10 Business Development Expenses	50,00,000.00	---
	11 Commision Bank Charges [Expenses]	22,307.77	1,19,845.37
	Total-I	2,69,37,776.32	39,65,464.05

Schedule - 22

[Amount in ₹]

	Add below the Line Adjustments	As on 31.03.2025	As on 31.03.2024
a	ADD: " Below the Line Adjustments/Transfer		
	1 Excess IFR written Back	1,15,65,000.00	---
	2 Standard Assets Provision written back	55,00,000.00	---
	3 Excess BDR Written Back as per section 67A of GSC Act	4,11,47,219.82	---
	4 Dividend Equilaization Fund	6,99,852.13	---
	5 Contingency Reserve	9,00,000.00	---
	Sub Total of Addition in Net Profit Below the Line	5,98,12,071.95	---
b	Less: Below the Line Adjustments/Transfer to		
	1 Building Fund	1,15,65,000.00	---
	2 Building Fund	55,00,000.00	---
	3 Building Fund	9,00,000.00	---
	4 Statutory Reserve	4,11,47,219.82	---
	5 Statutory Reserve	6,99,852.13	---
	Sub Total of Addition in Net Profit Below the Line Adjustments/Transfer	5,98,12,071.95	---

Schedule - 23

[Amount in ₹]

	Other Appropriation (to be Specified)		As on 31.03.2025	As on 31.03.2024
1.	Appropriations of Net Profit [Subject to 28th AGM Approval]		3,99,75,262.93	3,65,18,337.25
2	Transfer to Statutory Reserves	25.00% of Net Profit	99,93,816.00	1,64,33,251.76
3	Proposed Dividend	12% of Share Capital	63,68,032.00	43,11,276.00
4	BDDR As per Section 67A of GSC Act	15.00% of Net Profit	59,96,289.00	29,21,466.98
5	Building Fund	20.00% of Net Profit	79,95,053.00	73,03,667.45
6	Education Fund	1.50% of Net Profit or Rs. 2,00,000/- whichever is less	2,00,000.00	2,00,000.00
7	Investment Fluctuation Reserve		94,19,000.00	53,45,806.92
8	Total of Appropriations [2 to 7]		3,99,72,190.00	3,65,15,469.11
9	Remaining Profit [1 - 8]		3,072.93	2,868.14
10	Dividend Equilaization Fund	20% of the remaining profit	614.59	573.63
11	Charity Fund	20% of the remaining profit	614.59	573.63
12	Co-Operative Propoganda Fund	20% of the remaining profit	614.59	573.63
13	Members Welfare Fund	20% of the remaining profit	614.59	573.63
14	Social Walfare Fund	10% of the remaining profit	307.29	286.81
15	Staff Benefit Fund	5% of the remaining profit	153.64	143.41
16	Festival Fund	5% of the remaining profit	153.64	143.40
17	Total of Appropriations [10 to 16]		3,072.93	2,868.14
18	Balance carried over to Balance Sheet		---	---

As per our separate report and notes on account of even date

For, **H.J. Raiyani & Co.**
Chartered Accountants

-sd-
Vijay Khunt
AGM

-sd-
Satyaprakash Khokhara
General Manager

-sd-
Shamjibhai Khoont
MD & CEO

-sd-
CA Hemal J Raiyani
Partner
FRN 124963W
Membership Number : 116620
UDIN : 25116620BMOFPN1874

-sd-
Vijaybhai Malani
Director

-sd-
Kishorbhai Bhesaniya
Director

-sd-
Jaybhai Vaghela
Director

Date : 03.06.2025
Place : Rajkot

Notes on Preparation of Financial Statements

[A] Significant Accounting Policies

1. Overview

Rajkot Peoples Co-Operative Bank Ltd. was incorporated on 22.07.1997 and obtained RBI license on 22.10.1997 The Bank offers a wide range of Banking & Financial Services.

2. Basis of Accounting

The financial statements of the Bank have been prepared in accordance with the generally accepted accounting principles in India. The Bank has prepared these financial statements to comply with applicable statutory provisions under the Banking Regulation Act, 1949, Master Direction on Financial Statements - Presentation and Disclosures dated August 30, 2021 as amended from time to time alongwith circulars and guidelines prescribed by Reserve Bank of India (RBI) from time to time, the Accounting Standards (AS) issued by Institute of Chartered Accountants of India (ICAI) to the extent applicable and current practices prevalent in the Urban Co-operative Banking Sector in India as well as applicable provisions of Gujarat State Co-operative Societies Act, 1961.

3. Accounting Convention

The Financial Statements have been prepared following the going concern concept on a historical cost basis under accrual system of accounting and in conformity with the generally accepted accounting practices and applicable statutory provisions to Urban Co-operative Banks in India except otherwise stated.

4. Revenue Recognition (AS-9)

Items of incomes and expenditure are accounted on accrual basis except for the following.

4.1. Interest on Advances, classified as 'non-performing assets' is recognized to the extent realized, as per the directives issued by RBI. Unrealized interest on non-performing advances is shown under “Overdue Interest Reserve” and as 'Interest Receivable 'on liability side and asset side respectively.

4.2. Commission and Exchange, Dividend received from shares of cooperative and other institutions are fully recognized as income on realization.

4.3. Income/interest on mutual funds and exchange if any, are accounted for on cash basis.

4.4. Locker rent is accounted as income on actual receipt basis during the year.

4.5 Income is accounted on accrual basis as and when it is earned except for Income on Non-Performing Assets which is recognized as and when realized, as per Reserve Bank of India directives.

4.6. Insurance expenses, leave travel concession, staff medical expenses, professional tax and property tax are accounted for on payment basis.

5. Investments (AS-13)

5.1 Investments are classified into three categories viz. **Held to Maturity, Available for Sale and Held for Trading** as per RBI guidelines applicable to Urban Co-operative Banks on the following basis.

a. **“Held to Maturity” (HTM)** including investments acquired with the intention to hold them till maturity.

b. **"Held for Trading" (HFT)** including investments acquired with the intention to trade within 90 day of its acquisition.

c. **"Available for Sale" (AFS)** comprising investments not covered by (a) & (b) above i.e. those which are acquired neither for trading purposes nor for being held till maturity. However, for disclosure in Balance Sheet, investments are grouped under five heads as required by RBI guidelines.

i. Government Securities

ii. Other Approved Securities

iii. Shares

iv. Bonds of PSU

v. Others

5.2 Investments classified as **'Held to Maturity (HTM)"** are carried at acquisition cost unless it is more than the face value, in which case the premium is amortized over the residual period of the said investments on prorata basis.

5.3 Investments under **'Held for Trading (HFT)'** category are marked to market scrip-wise on the monthly basis as per guidelines issued by Reserve Bank of India. While net depreciation, if any, under each classification is provided for and net appreciation, if any, is ignored.

5.4 Investments under **'Available for Sale'** category are marked to market scrip-wise as per guidelines issued by Reserve Bank of India. While net depreciation, if any, under each classification is provided for and net appreciation, if any, is ignored.

5.5 The securities in Available for Sale & Held for Trading category are marked to market by debiting Profit & Loss A/c and creating required Investment Depreciation Reserve.

5.6 As investment is classified as HTM, AFS or HFT at the time of its purchase and subsequent shifting amongst the categories is done in conformity with regulatory guidelines. Transfer of scrip from/to HTM category are done once in a year preferably at the beginning of the year, at acquisition cost or book value or market value on the date of transfer, whichever is least and scrip-wise depreciation, if any, is debited to Profit and Loss Account and appreciation, if any, is ignored. Transfer of investments from AFS to HFT or vice-versa is done at the book value. Depreciation carried, if any, on such investments is also transferred from one category to another.

5.7 The bank follows **"Settlement Date"** accounting for recording of purchase and sale transactions in Securities.

5.8 Investments are classified as performing and non-performing, based on the guidelines issued by RBI. In respect of Non-Performing Investments (NPI), income is recognized on cash basis, and provision is made for depreciation/diminution in the value of such securities as per RBI guidelines.

5.9. Valuation of Investment

1. Treasury Bills are valued at carrying cost plus accrued interest from the date of purchase to last day of financial year end.

2. Since regular dividend are received by the bank the valuation of shares of District Co-operative Bank and Gujarat State Co-operative Bank are valued at their face value.

3. Investment in non-quoted mutual funds units is to be valued based on the latest re-purchase price declared by the mutual funds in respect of each scheme. In case of funds with lock-in period or where re-

purchase price / market quote is not available, units are to be valued at Net Asset Value (NAV). If NAV is not available, then these could be valued at cost, till the end of the lock-in period. Income on units of mutual fund (debt/money market mutual fund) is to be booked on cash basis and not on accrual basis.

4. All investment in mutual funds (Non SLR) are classified under AFS category at the time of purchase itself. Valuation of all investment in mutual fund (non-SLR category) is over and above the investment cost, hence Mark to Market not required.

5. Broken period interest on debt instruments is treated as revenue item.

6. There is no Non-Performing Investment (NPI) as on 31.03.2025.

7. **Categorization & Valuation of G-sec as on 31.03.2025**

Classification	Name of Sec.	Book Value	Face Value	Market Value
HTM G-Sec	GOI –Securities	1,48,37,500	1,50,00,000	1,63,20,230
	SDL- Securities	21,73,91,020	22,00,00,000	21,88,97,305
	Total of HTM	**23,22,28,520**	**23,50,00,000**	**23,52,17,535**
AFS G-SEC	GOI –Securities	22,08,98,250	22,25,00,000	22,51,78,963
	SDL- Securities	25,85,74,000	26,00,00,000	26,09,96,310
	T-BILLS	9,97,53,400	10,00,00,000	9,97,53,400
	Total of AFS	**57,92,25,650**	**58,25,00,000**	**58,59,28,673**
	Grand Total	**81,14,54,170**	**81,75,00,000**	**82,11,46,208**

8. No security is kept under Held for Trading (HFT) category as on 31.03.2025.

6. Advances

6.1 The classification of advances into Standard, Sub-standard, Doubtful and Loss assets as well as provisioning on Standard Advances and Non-Performing Advances has been arrived at in accordance with the Income Recognition, Assets Classification and Provisioning Norms prescribed by Reserve Bank of India from time to time.

6.2 The unrealized Interest in respect of advances classified as Non Performing Assets is disclosed as "Overdue Interest Reserve" as per Reserve Bank of India directives.

6.3 In addition, a general provision is made on following categories of standard assets as per RBI guidelines are as under:

Category Provision	(%)
Direct advances to Agricultural and SME Sectors	00.25 %
Commercial Real Estate (CRE) Sector	01.00 %
Commercial Real Estate- Residential Housing Sector (CRE-RH) Sector	00.75 %
Other Standard Assets	00.40 %

6.4. The bank has made provision on standard assets as well as bad and doubtful assets for the year ended on 31.03.2025. The details of provisions held and required against NPA, and standard assets are as under:

Gross NPA amount as on 31.03.2025	Rs.	**128.74**	**Lacs**
NPA Provision made out of Profit & Loss Account	Rs.	**130.00**	**Lacs**
Required Provision for NPA	Rs.	**128.74**	**Lacs**
Surplus Provision in NPA	Rs.	**001.26**	**Lacs**
Gross Advances amount	Rs.	**18,181.66**	**Lacs**
Standard Assets provision out of Profit & Loss Account	Rs.	**75.00**	**Lacs**
Required Provision for Standard Assets	Rs.	**64.84**	**Lacs**
Surplus Provision in Standard Assets	Rs.	**10.16**	**Lacs**

6.5 No Restructuring of advances is carried out.

6.6 Bank has adopted the policy of appropriation of recovery received towards principal amount first and thereafter towards interest receivable in case of NPA accounts on continuous basis as per Board of Directors resolution No.11 dated 14.09.2012 and point No. 6 of Annexure-V of master circular of RBI No. UBD (PCB) MC No. 3 dated 01.07.2010 on IRAC norms.

7. Property, Plant and Equipment and Depreciation (AS-10)

7.1 Property, Plant and Equipment, other than those that have been revalued are carried at historical cost less amortization/depreciation accumulated thereon. Cost comprises the purchase price including non- refundable purchase taxes and any cost attributable for bringing the asset to its working condition for its intended use after deducting trade discount and rebates.

7.2 Depreciation is calculated as per Written Down Value method on property, plant and equipment assets other than Computers and Office Equipment (Batteries etc.)

7.3 Property, plant and equipment Assets are depreciated at the rates considered appropriate by the Management as under:

Fixed Asset	Depreciation Method used	Rate of Depreciation
Land	---	---
Building	WDV	10.00 %
Computer & Peripherals	SLM	33.33 %
Other Equipments	WDV	25.00 %
Electric Equipments	WDV	15.00 %
Furniture & Fixtures	WDV	10.00 %
Vehicles	WDV	15.00 %

7.4 Depreciation on revalued amount is debited to Revaluation Reserve and depreciation on cost is debited to Profit and Loss A/c.

7.5 Computers are depreciated on SLM basis as directed by RBI.

7.6 Depreciation on property, plant and equipment assets is calculated for number of days from the date of purchase to the date financial statements.

7.7 An item of property, plant and equipment is derecognized upon disposal or when no future economic benefits are expected to arise from the asset. Any gain or loss arising on the disposal or retirement of an item of property, plant and equipment is determined as difference between the sales proceeds and the carrying amount of the asset and is recognized in profit and loss.

7.8 All plant and equipment assets individually costing less than Rs. 5000/- are fully depreciated in the year under review.

8. Employee Benefits (AS-15)

8.1 Provident Fund

The retirement benefit in the form of provident fund is a defined contribution scheme. The contributions to the provident fund are charged to Profit and Loss account for the year when the contributions are due. The bank has no liability for future Provident Fund benefits other than its annual contribution towards the fund and recognizes such contributions as an expense in the Profit and Loss account in the period in which employee renders the related service.

8.2 Encashment of Leaves

Accumulated leave is treated as an employee benefit. The bank measures the expected cost of such leaves as an additional amount that it expects to pay because of the unused entitlement that has accumulated at the Balance sheet date. Such compensated leaves are provided for based on the actuarial valuation at the year-end. The bank maintains fund with Life Insurance Corporation of India (LIC) for encashment of leaves to employees. The shortfall, if any, between the present value of the benefit obligation and the fair value of plan assets as on 31st March is paid / provided for and recognized as expense in the profit and loss account.

8.3 Gratuity

The bank operates defined benefit plan for its employees, viz. gratuity liability. The cost of providing benefit under these plan is determined based on actuarial valuation at each year-end. The bank is maintaining a fund under Trust Deed with Life Insurance Corporation of India (LIC) for gratuity payments to employees. The shortfall, if any, between the present value of the benefit obligation and the fair value of plan assets as on 31st March is paid/provided for and recognized as expense in the profit and loss account.

8.4. Bank has paid to Life Insurance Corporation of India towards contribution determined by them as premium during the year as under

Group Gratuity (Cash Accumulation) Policy	Rs.	**7,80,992.19**
Group Leave Encashment Policy	Rs.	**5,96,497.90**

8.5. Fund Value as per statement of LIC as on 31.03.2025

Group Gratuity (Cash Accumulation) Policy No. GGSV4710003724	Rs.	**4,28,82,836.83**
Group Leave Encashment Policy No. GLS710002768	Rs.	**2,73,33,726.80**

9. Related Party disclosures (AS-18)

9.1 The Bank has not extended any finance except as permitted by RBI to the current members of the Board of Directors and their relatives nor renewed/granted extensions to such loans.

9.2 The Bank is registered under The Gujarat State Co-operative Societies Act 1961 and there are no related parties requiring a disclosure under Accounting Standard 18 (AS-18) issued by ICAI other than one Key Management Personnel viz. Shri S. B. Khoont, the Managing Director and Chief Executive Officer of the Bank for the year 2024-2025.

10. Accounting For Taxes on Income(AS-22)

10.1 Provision for current tax is made as per the applicable provisions of The Income Tax Act, 1961, based on estimated taxable income for the year a sum or **Rs. 1,33,50,000/-** has been made during the year.

10.2 Tax expenses comprising of Current and Deferred taxes. Current Income Tax is measured at the amount expected to be paid to tax authorities as per Income Tax Act, 1961. Deferred Tax reflects the impact of timing differences between taxable income and accounting income measured at tax rates applicable on the Balance Sheet date.

10.3 Deferred Tax Asset is recognized only to the extent that there is reasonable certainty that sufficient future taxable income will be available against which such Deferred Tax Asset can be realized.

10.4 The impact of change in Deferred Tax Asset and Deferred Tax Liability is recognized in the Profit and Loss account. Deferred Tax is reassessed at each reporting date, based upon management's judgment as to whether the realization is reasonably certain.

10.5 Deferred tax assets are **Rs. 1,20,266/-** as on 31.03.2025 subject to consideration of prudence, on timing difference, re-presenting the difference between taxable incomes and accounting income that originated in one period and is admissible for reversal in one or more subsequent periods. Deferred tax assets are measured using tax rates and tax laws that have been enacted or subsequently enacted by the balance sheet date.

10.6 Deferred Tax Assets are reassessed at each reporting date, based upon management's judgement as to whether the realization is reasonably certain.

11. Accounting of Goods & Services Tax

11.1 Income (on which GST is applicable) is accounted for net of GST.

11.2 The eligible Input Tax Credit is accounted for in the books in the period in which the underlying service or goods received are accounted and when there is reasonable certainty in availing/utilizing the credits. The Input Tax Credit is availed/ utilized as per the provisions of the GST law. The Input tax credit on expenses which is not allowable to be set off as per GST law is expensed out.

11.3 In case of Fixed Assets, eligible Input Tax Credit of GST paid to vendor is utilized against the amount of GST collected from the customers and the ineligible Input Tax Credit is capitalized and added to the cost of the respective Asset.

12. Segment Reporting (AS-17)

For the purpose of Segment Reporting, the reportable segments are:

a. Business Segment

A business segment is a 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.

13. Provisions, Contingent Liabilities And Contingent Assets (AS-29)

A provision is recognized when the Bank has a present obligation as result of past events and it is probable that an outflow of resources will be required to settle the obligation, 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. Disclosure of a contingent liability is made when there is a possible obligation that arises from past events and the existence of which will be confirmed by the occurrence or non-occurrence of one or more uncertain future events beyond the control of the bank or a present obligation that arises from past events but 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. Contingent Assets are neither recognized nor disclosed in the financial statements.

No contingent liability except the amount transferred to RBI as per operational guidelines under the Depositor Education and Awareness Fund Scheme 2014 –Section 26A Banking Regulation Act 1949, mentioned in contingent liabilities as on 31.03.2025.

The net profit is arrived at after accounting for the following provisions and contingencies from the amount of gross profit:

a.	Income Tax	Rs.	1,33,50,000
b.	Provision for NPA	Rs.	1,30,00,000
c.	Provision for Standard Assets	Rs.	75,00,000
d.	Public Welfare Fund	Rs.	50,000
e.	Business Developement Expences	Rs.	50,00,000

14. Payments under the Micro, Small, Medium Enterprises Development, Act 2006

The Bank has complied with the provisions of the Micro, Small and Medium Enterprises Development Act, 2006 as applicable, as on March 31, 2025. Based on confirmations received from suppliers and service providers regarding their registration status under the Act, there have been no reported delays in payments to such enterprises, and accordingly, no interest is payable under the provisions of the said Act.

15. Lease Payment (AS-19)

a) Assets acquired under finance lease- At the inception of Finance Lease, the Leased Asset and liability for the future lease payments is recognized at an amount equal to the fair value or the present value of the minimum payments whichever is less.

b) Operating lease payments are recognized as an expense in the Profit and Loss account on a straight-line basis over the lease term

16. Intangible Assets (AS-26):

Intangible assets consist of acquisition, development, amendments / modifications / customizations in software applications, tools developed by the Bank. Bank follows the principle of recognition and amortization in respect of computer software which has been customized for the Bank's use and is expected to be in use for some time as per the Accounting Standard. All other computer software is amortized equally over the period of three years as per RBI guidelines.

17. 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,2025 requiring recognition in terms of the said standard.

18. Disclosure as per RBI Master Direction on Financial Statements - presentation and disclosures (As amended from time to time)

As per para C of disclosure requirements bank had omitted those line / items / disclosures which are not applicable / permitted or with no exposure / transaction both in the current year and previous year.

18.1 Regulatory Capital

a) Composition of Regulatory Capital

[Rs. in Crore]

Sr. No.	Particulars	As on 31.03.2025	As on 31.03.2024
I)	Paid up share capital and reserves (net of deductions, if any)	**50.59**	27.47
ii)	Other Tier 1 capital	**---**	---
iii)	Tier 1 capital (i + ii)	**50.59**	27.47
iv)	Tier 2 capital	**04.15**	04.98
v)	Total capital (Tier 1+Tier 2)	**54.74**	32.45
vi)	Total Risk Weighted Assets (RWAs)	**211.11**	159.91
vii)	Paid-up share capital and reserves as percentage of RWAs	**23.96 %**	17.18 %
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	**23.96 %**	17.18 %
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	**01.97 %**	03.11 %
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	**25.93 %**	20.29 %
xi)	Leverage Ratio	**Not Applicable**	
xii)	Percentage of the Shareholding of - a) Government of India b) State Government (Specify name) c) Sponsor Bank	**---** **---** **---**	--- --- ---
xiii)	Amount of paid-up equity capital raised during the year	**07.24**	- 00.27
xiv)	Amount of non-equity Tier 1 capital raised during the year,	**Not Applicable**	
xv)	Amount of Tier 2 capital raised during the year,	**Not Applicable**	

b) Draw down from Reserves

An amount of Rs. 73,95,955.92 - Excess IDR Transfer to Profit & Loss Account as on 31.03.2025. Other draw down reserves details are given in the following table.

Sr. No.	Type of Reserve		Amount in Rs.	Remarks
	From	To		
1	Excess BDR	Statutory Reserve	4,11,47,219.82	As per RBI Circular dated 02.08.2024
2	Dividend Equilaization	Statutory Reserve	6,99,852.13	As per RBI Circular dated 02.08.2024
		Sub Total	4,18,47,071.95	
3	Excess IFR written Back	Building Fund	1,15,65,000.00	Excess IFR Transfer to Building Fund
4	Standard Assets Provision	Building Fund	55,00,000.00	Excess Provision Transfer to Building Fund
5	Contingency Reserve	Building Fund	9,00,000.00	No more requirement
		Sub Total	1,89,65,000.00	
	Total Below the Line Adjustments/Transfer to		5,98,12,071.95	

18.2. Asset liability management

a) Maturity pattern of certain items of assets and liabilities

[Rs. 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	01.02	00.55	00.15	04.48	13.71	16.07	41.93	79.97	70.42	53.59	00.29	**282.18**
Advances	01.36	00.18	00.23	01.00	06.89	08.93	23.30	56.78	07.33	17.45	58.36	**181.82**
Investments	26.85	04.00	13.98	04.00	08.00	14.49	05.49	28.89	06.68	---	44.76	**157.13**
Borrowings	---	---	---	---	---	---	---	---	---	---	---	**---**
Foreign Currency assets	---	---	---	---	---	---	---	---	---	---	---	**---**
Foreign Currency liabilities	---	---	---	---	---	---	---	---	---	---	---	**---**

Note : Saving bank and current deposits classified into volatile and core portions as per practice of the bank.

b) Liquidity Coverage Ratio (LCR) - (Not Applicable to UCBs)

c) Net Stable Funding Ratio (NSFR) - (Not Applicable to UCBs)

18.3. Investments

a) Composition of Investment Portfolio

As on 31.03.2025

[Rs. in Crore]

Particular	Investment in India							Investment outside India				Total Investments
	Government Securities	Other Approved Securities	Shares	Debenture and Bonds	Subsidiaries and/or Joint Ventures	Others	Total Investments in India	Government Securities (including local authorities)	Subsidiaries and/or Joint Ventures	Other	Total Investments outside India	
Held to Maturity												
Gross	23.23	---	---	---	---	---	**23.23**	---	---	---	---	---
Less: Provision for non-performing investments (NPI)	---	---	---	---	---	---	**---**	---	---	---	---	---
Net	23.23	---	---	---	---	---	**23.23**	---	---	---	---	---
Available for Sale												
Gross	57.92	---	00.15	---	---	22.00	**80.07**	---	---	---	---	---
Less: Provision for depreciation and NPI	---	---	---	---	---	---	**---**	---	---	---	---	---
Net	57.92	---	00.15	---	---	22.00	**80.07**	---	---	---	---	---
Held for Trading												
Gross	---	---	---	---	---	---	**---**	---	---	---	---	---
Less: Provision for depreciation and NPI	---	---	---	---	---	---	**---**	---	---	---	---	---
Net	---	---	---	---	---	---	**---**	---	---	---	---	---
Total Investments	**81.15**	**---**	**00.15**	**---**	**---**	**22.00**	**103.30**	**---**	**---**	**---**	**---**	**---**
Less: Provision for non-performing investments	---	---	---	---	---	---	**---**	---	---	---	---	---
Less: Provision for depreciation and NPI	---	---	---	---	---	---	**---**	---	---	---	---	---
Net	**81.15**	**---**	**00.15**	**---**	**---**	**22.00**	**103.30**	**---**	**---**	**---**	**---**	**---**

Composition of Investment Portfolio

As on 31.03.2024

[Rs. in Crore]

Particular	Investment in India							Investment outside India				Total Investments
	Government Securities	Other Approved Securities	Shares	Debenture and Bonds	Subsidiaries and/or Joint Ventures	Others	Total Investments in India	Government Securities (including local authorities)	Subsidiaries and/or Joint Ventures	Other	Total Investments outside India	
Held to Maturity												
Gross	22.87	---	---	---	---	---	**22.87**	---	---	---	---	---
Less: Provision for non-performing investments (NPI)	---	---	---	---	---	---	**---**	---	---	---	---	---
Net	22.87	---	---	---	---	---	**22.87**	---	---	---	---	---
Available for Sale												
Gross	73.49	---	00.15	---	---	12.00	**85.64**	---	---	---	---	---
Less: Provision for depreciation and NPI	00.74	---	---	---	---	---	**00.74**	---	---	---	---	---
Net	72.75	---	00.15	---	---	12.00	**84.90**	---	---	---	---	---
Held for Trading												
Gross	---	---	---	---	---	---	**---**	---	---	---	---	---
Less: Provision for depreciation and NPI	---	---	---	---	---	---	**---**	---	---	---	---	---
Net	---	---	---	---	---	---	**---**	---	---	---	---	---
Total Investments	**96.36**	**---**	**00.15**	**---**	**---**	**12.00**	**108.51**	**---**	**---**	**---**	**---**	**---**
Less: Provision for non-performing investments	---	---	---	---	---	---	**---**	---	---	---	---	---
Less: Provision for depreciation and NPI	00.74	---	---	---	---	---	**04.45**	---	---	---	---	---
Net	**95.62**	**---**	**00.15**	**---**	**---**	**12.00**	**107.77**	**---**	**---**	**---**	**---**	**---**

b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

[Rs. in Crore]

	Particulars	As on 31.03.2025	As on 31.03.2024
i)	**Movement of provisions held towards depreciation on investments**		
	a) Opening balance	00.74	00.74
	b) Add: Provisions made during the year	---	---
	c) Less: Write off / write back of excess provisions during the year	00.74	---
	d) Closing balance	---	00.74
ii)	**Movement of Investment Fluctuation Reserve**		
	a) Opening balance	03.70	02.97
	b) Add: Amount transferred during the year	00.53	00.73
	c) Less: Drawdown	01.15	---
	d) Closing balance	03.08	03.70
iii)	**Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category**	04.39 %	05.04 %

* To meet regulatory requirements of IFR, bank will appropriate **Rs. 00.94 Crore** from net profit of current year, subject to AGM Approval, after that IFR Percentage will be 05.03 Percentage

c) Sale and transfers to/from HTM category

During the year under review, on April 23, 2024, the bank, with the approval of the Board of Directors, performed a one-time transfer of securities to/from the HTM (Held to Maturity) category. As this transfer was undertaken at the beginning of the accounting year, the regulatory conditions stipulating that the value of sales and transfers from the HTM category exceeding 5 % of the opening HTM book value is not applicable to the bank for the year.

d) Non-SLR investment portfolio

i) Non-performing non-SLR investments

[Rs. in Crore]

Sr. No.	Particulars	As on 31.03.2025	As on 31.03.2024
a)	Opening balance	--- NIL ---	--- NIL ---
b)	Additions during the year since 1st April		
c)	Reductions during the above period		
d)	Closing balance		
e)	Total provisions held (IDR)		

ii) Issuer Composition of Non-SLR Investments

[Rs. in Crore]

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
a)	PSUs	---	---	---	---	---	---	---	---	---	---
b)	FIs	---	---	---	---	---	---	---	---	---	---
c)	Banks	---	---	---	---	---	---	---	---	---	---
d)	Private Corporates	---	---	---	---	---	---	---	---	---	---
e)	Subsidiaries/ Joint Ventures	---	---	---	---	---	---	---	---	---	---
f)	Others -Mutual Funds			---	---	---	---	---	---	---	---
g)	Provision held towards depreciation	---	---	---	---	---	---	---	---	---	---
	Total	**---**	**---**	**---**	**---**	**---**	**---**	**---**	**---**	**---**	**---**

No provision required for non SLR investment.

e) Repo Transactions

No such transactions has been carried out during the last year.

18.4. Asset Quality

a) Classification of advances and provisions held as on 31.03.2025

[Rs. in Crore]

Particular	Standard	Non - Performing				Total
	Total Standard Advances	Sub-Standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	138.04	---	00.50	01.77	02.27	140.31
Add: Additions during the year					---	41.51
Less: Reductions during the year*					00.98	---
Closing balance	180.53	---	---	01.29	01.29	181.82
*Reductions in Gross NPAs due to:						
Upgradation					---	---
Recoveries (excluding recoveries from upgraded accounts)					00.98	00.98
Write-offs					---	---
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	00.55	---	05.46	01.12	10.41	10.96
Add: Fresh provisions made during the year	---	---	---	---	01.59	02.34
Add : Special Provisions as per GSC Act					---	---
Less: Excess provision reversed/ Write-off loans					04.11	04.66
Closing balance of provisions held	---	---	---	---	07.89	08.64
Net NPAs		---	---	---	---	
Opening Balance						
Add: Fresh additions during the year						
Less: Reductions during the year	---	---	---	---	---	---
Closing Balance	---	---	---	---	---	---
Floating Provisions						---
Opening Balance						---
Add: Additional provisions made during the year						---
Less: Amount drawn down during the year						---
Closing balance of floating provisions	---	---	---	---	---	—

Classification of advances and provisions held as on 31.03.2024

[Rs. in Crore]

Particular	Standard	Non - Performing				Total
	Total Standard Advances	Sub-Standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	**121.93**	**00.11**	**02.48**	**01.09**	**03.68**	**125.61**
Add: Additions during the year					---	14.70
Less: Reductions during the year*					01.41	---
Closing balance	**138.04**	**---**	**00.50**	**01.77**	**02.27**	**140.31**
*Reductions in Gross NPAs due to:						
Upgradation					---	---
Recoveries (excluding recoveries from upgraded accounts)					01.41	01.41
Write-offs					---	---
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	**00.50**	**---**	**05.46**	**01.12**	**10.21**	**10.71**
Add: Fresh provisions made during the year					---	00.05
Add : Special Provisions as per GSC Act					00.20	00.20
Less: Excess provision reversed/ Write-off loans					---	---
Closing balance of provisions held	**00.55**	**---**	**05.46**	**01.12**	**10.41**	**10.96**
Net NPAs		---	---	---	---	
Opening Balance						
Add: Fresh additions during the year						
Less: Reductions during the year	---	---	---	---	---	—
Closing Balance	---	---	---	---	---	---
Floating Provisions						---
Opening Balance						---
Add: Additional provisions made during the year						---
Less: Amount drawn down during the year						---
Closing balance of floating provisions	---	---	---	---	---	—

[Rs. in Crore]

Ratios (in per cent)	As on 31.03.2025	As on 31.03.2024
Gross NPA to Gross Advances	**00.71**	01.62 %
Net NPA to Net Advances	**ZERO**	ZERO
Provision coverage ratio	**100.98 %**	458.59 %

Note : Provision coverage ratio excludes standared assets provision to the tune of Rs. 75 Lacs for the year ended 31.03.2025

b) Sector-wise Advances and Gross NPAs

[Rs. in Crore]

Sr. No.	Sector	As on 31.03.2025			As on 31.03.2024		
		Outstanding Total Advances	Gross NPAs	% of Gross NPAs in that Sector	Outstanding Total Advances	Gross NPAs	% of Gross NPAs in that Sector
i)	**Priority Sector**						
a)	Agriculture and allied activities	**02.67**	---	---	02.00	00.00	00.00 %
b)	Advances to industries sector eligible as priority sector lending						
1	MSME Sector	**69.46**	**01.01**	**01.45 %**	56.09	01.01	01.80 %
2	Private Retail Traders	**25.51**	**00.28**	**01.10 %**	22.27	00.28	01.26 %
3	Small Business Enterprise	**41.10**	---	---	29.65	00.00	00.00 %
4	Professional & Self Employed	**08.44**	---	---	07.79	00.00	00.00 %
5	Education	---	---	---	00.02	00.00	00.00 %
6	Housing Loan up to 28 lacs	**06.52**	---	---	03.74	00.00	00.00 %
7	All other Priority Loan	**09.06**	---	---	06.67	00.00	00.00 %
c)	Services	**00.12**	---	---	---	---	---
d)	Personal loans	---	---	---	---	---	---
	Subtotal (i)	**162.88**	**01.29**	**00.79 %**	**128.23**	**01.29**	**02.01 %**
ii)	**Non-priority Sector**						
a)	Agriculture and allied activities	---	---	---	---	---	---
b)	Industry	---	---	---	---	---	---
c)	Services	**18.94**	---	---	12.09	00.98	---
d)	Personal loans	---	---	---	---	---	---
	Sub-total (ii)	**18.94**	---	---	**12.09**	**00.98**	**08.11 %**
	Total (I + ii)	**181.82**	**01.29**	**00.71 %**	**140.32**	**02.27**	**01.62 %**

Banks shall also disclose in the format above. Subsectors where the outstanding advances exceeds 10 percent of the outstanding total advances to that sector. For instance, if a bank's outstanding advances to the mining industry exceed 10 percent of the outstanding total advances to the industry sector it shall disclose details of its outstanding advances to mining separately in the format above under the 'Industry' sector.

c) Overseas assets, NPAs and revenue

[Rs. in Crore]

Particulars	As on 31.03.2025	As on 31.03.2024
Total Assets	---	---
Total NPAs	---	---
Total Revenue	---	---

d) Particulars of resolution plan and restructuring

i) Particulars of resolution plan - (Not Applicable to UCBs)

ii) Details of accounts subjected to restructuring - **NIL**

e) Divergence in asset classification and provisioning

During the F.Y. 2024-2025 offsite RBI Inspection w.r.t. 31.03.2024 had been carried out by RBI. No divergence in asset clasification, reported in Inspection Report.

f) Disclosure of transfer of loan exposures - No such type of transfer is there during the F.Y. 2024-25.

g) Fraud Accounts - No fraud hence not applicable

h) Disclosure under resolution framework for COVID-19 - related stress - Not Applicable

18.5. Exposures

a) Exposure to real estate sector

[Rs. in Crore]

Category	As on 31.03.2025	As on 31.03.2024
i) Direct Exposure		
a) Residential Mortgages –	**03.00**	05.78
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.		
b) Commercial Real Estate –	**05.09**	03.73
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	**08.09**	**09.51**

b) Exposure to capital market

Bank has no exposure to Capital Market.

c) Risk category-wise country exposure

Bank has no exposure to country Risk Category.

d) Unsecured Advances

[Rs. in Crore]

Particular	As on 31.03.2025	As on 31.03.2024
Total unsecured advances of the bank	**02.16**	01.47
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	**---**	---
Estimated value of such intangible securities	**---**	---

e) Factoring exposure - (Not Applicable)

f) Intra-group exposure - (Not Applicable)

g) Unhedged foreign currency exposure - (Not Applicable)

18.6. Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits

[Rs. in Crore]

Particular	As on 31.03.2025	As on 31.03.2024
Total deposits of the twenty largest depositors	**16.92**	09.27
Percentage of deposits of twenty largest depositors to total deposits of the bank	**05.99 %**	03.58 %

b) Concentration of advances

[Rs. in Crore]

Particular	As on 31.03.2025	As on 31.03.2024
Total advances to the twenty largest borrowers	**22.46**	18.07
Percentage of advances to twenty largest borrowers to total advances of the bank	**12.35 %**	12.88 %

c) Concentration of exposures

[Rs. in Crore]

Particular	As on 31.03.2025	As on 31.03.2024
Total exposure to the twenty largest borrowers/customers	**39.38**	27.34
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers	**08.49 %**	06.85 %

d) Concentration of NPAs

[Rs. in Crore]

Particular	As on 31.03.2025	As on 31.03.2024
Total Exposure to the top twenty NPA accounts	**01.29**	02.27
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	**100.00 %**	100.00 %

18.7. Derivatives

(Not Applicable)

18.8. Disclosures relating to securitisation

(Not Applicable)

18.9. Off Balance Sheet SPVs sponsored

(Not Applicable)

18.10. Transfer to depositor education and awareness fund (DEA Fund)

[Rs. in Crore]

Particular	As on 31.03.2025	As on 31.03.2024
Opening balance of amounts transferred to DEA Fund	**00.92**	**01.03**
Add : Amounts transferred to DEA Fund during the year	**00.11**	00.09
Less : Amounts reimbursed by DEA Fund towards claims	**00.05**	00.20
Closing balance of amounts transferred to DEA Fund	**00.98**	**00.92**

18.11. Disclosure of complaints

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

Sr. No.	Particular	As on 31.03.2025	As on 31.03.2024
	Complaints received by the bank from its customers	---	---
1.	Number of complaints pending at beginning of the year	---	---
2.	Number of complaints received during the year	---	---
3.	Number of complaints disposed during the year	---	---
	3.1 Of which, number of complaints rejected by the bank	---	---
4.	Number of complaints pending at the end of the year	---	---
	Maintainable complaints received by the bank from Office of Ombudsman	---	---
5.	Number of maintainable complaints received by the bank from Office of Ombudsman	---	---
	5.1. Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	---	---
	5.2 Of 5, number of complaints resolved through conciliation/mediation/ advisories issued by Office of Ombudsman	---	---
	5.3 Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	---	---
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)	---	---

Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2021 (Previously Banking Ombudsman Scheme, 2006) and covered within the ambit of the Scheme.

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	number of complaints pending beyond 30 days
As on 31.03.2025					
Ground - 1					
Ground - 2					
Ground - 3					
Ground - 4		--- NIL ---			
Ground - 5					
Others					
Total					
As on 31.03.2024					
Ground - 1					
Ground - 2					
Ground - 3					
Ground - 4		--- NIL ---			
Ground - 5					
Others					
Total					

18.12 Disclosure of penalties imposed by the Reserve Bank of India

No such penalties.

18.13 Disclosure on remuneration

Not Applicable.

18.14 Other Disclosures

a) Business Ratios

[Rs. in Crore]

	Particular	As on 31.03.2025	As on 31.03.2024
i)	Interest Income as a percentage to Working Funds (Fortnightly Average)	**08.45 %**	08.14 %
ii)	Non-interest income as a percentage to Working Funds (Fortnightly Average)	**00.66 %**	00.42 %
iii)	Cost of Deposits (Fortnightly Average)	**03.69 %**	03.07 %
iv)	Net Interest Margin	**05.47 %**	05.47 %
v)	Operating Profit as a percentage to Working Funds (Fortnightly Average)	**01.44 %**	01.69 %
vi)	Return on Assets (Fortnightly Average)	**01.44 %**	01.24 %
vii)	Business (deposits plus advances) per employee (Rs. in Crore)	**06.72**	05.40
viii)	Profit per employee (based on gross profit) (Rs. in Crore)	**00.07**	00.07

b) Bancassurance Business

[Rs. in Crore]

Commission Income	As on 31.03.2025	As on 31.03.2024
Bancassurance Commission	**---**	00.01

c) Marketing and Distribution

No such type of income is received by the Bank.

d) Disclosures regarding priority sector lending certificate (PSLCS)

No PSL Certificate is purchased / sold during the year.

e) Provisions and Contingencies

[Rs. in Crore]

	Provision debited to Profit and Loss Account	As on 31.03.2025	As on 31.03.2024
ii)	Provision made towards Income tax	**01.33**	01.35
ii)	Other Provisions and Contingencies (with details)		
	- Provision for Investment Depreciation Fund	**---**	---
	- Provision for Technology Upgradation Fund	**---**	00.14
	- Provision for NPA	**01.30**	---
	- Provision for Standard Asset	**00.75**	00.05

f) Implementation of IFRs converged Indian Accounting Standards

Not Applicable to UCBs.

g) Payment of DIGGC Insurance Premium

[Rs. in Crore]

Particular	As on 31.03.2025	As on 31.03.2024
i) Payment of DICGC Insurance Premium	**00.31**	00.30
ii) Arrears in payment of DICGC premium	---	---

h) Disclosure of facilities granted to directors and their relatives

No new / fresh advances granted to directors and their relative during the year under review.

i) Disclosure on amortisation of expenditure on account of enhancement in family pension of employees of banks - Not Applicable.

[B] NOTES FORMING PART OF ACCOUNTS

1. Previous year's figures have been regrouped / rearranged / reclassified wherever necessary to make them comparable with the current year's figures.

2. Books of accounts and accounts with other banks have been balanced and tallied up to 31.03.2025.

As per our separate report and notes on account of even date

For, **H.J. Raiyani & Co.**
Chartered Accountants

-sd-
Vijay Khunt
AGM

-sd-
Satyaprakash Khokhara
General Manager

-sd-
Shamjibhai Khoont
MD & CEO

-sd-
CA Hemal J Raiyani
Partner
FRN 124963W
Membership Number : 116620
UDIN : 25116620BMOFPN1874

-sd-
Vijaybhai Malani
Director

-sd-
Kishorbhai Bhesaniya
Director

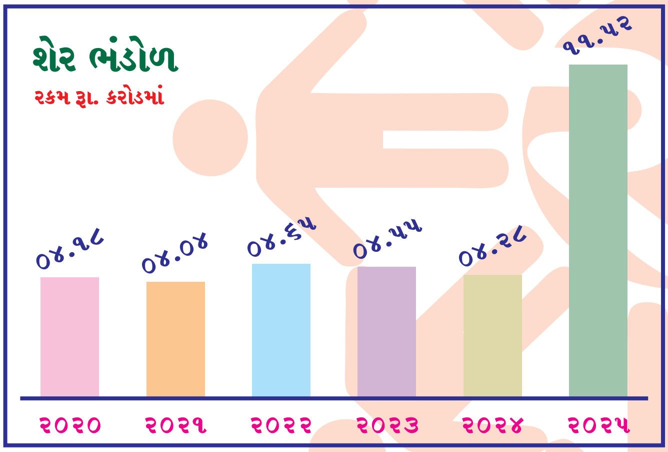
-sd-
Jaybhai Vaghela
Director

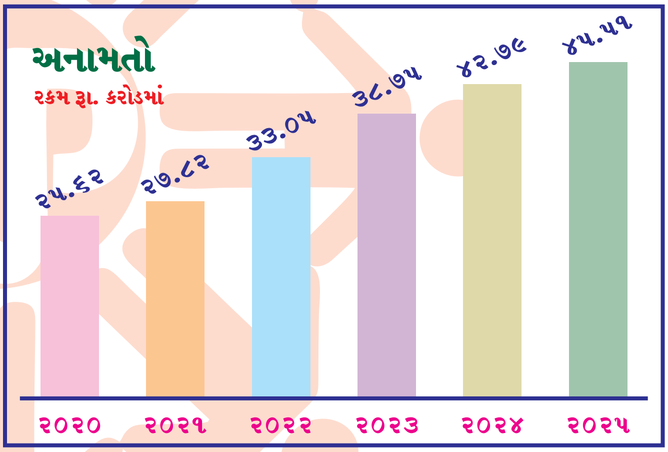
Date : 03.06.2025
Place : Rajkot

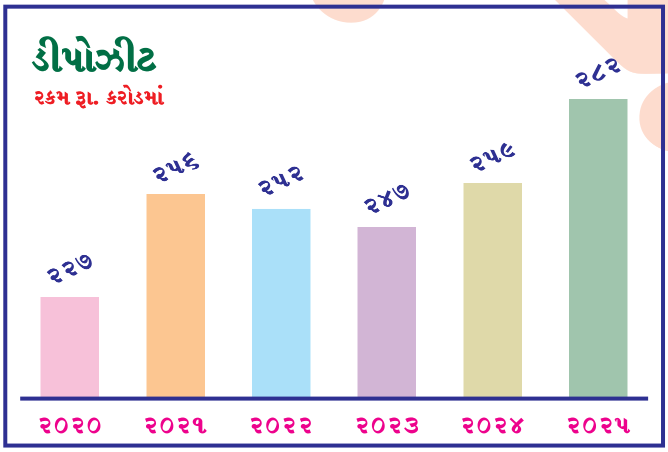
બેંકની પ્રગતિના આંકડાઓ

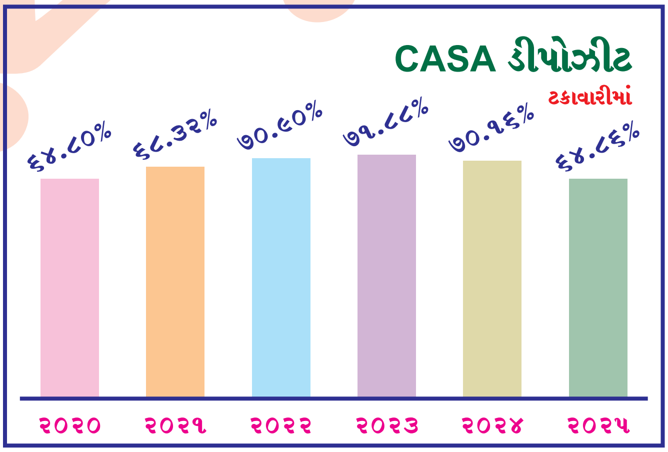
(રકમ રૂા. લાખમાં)

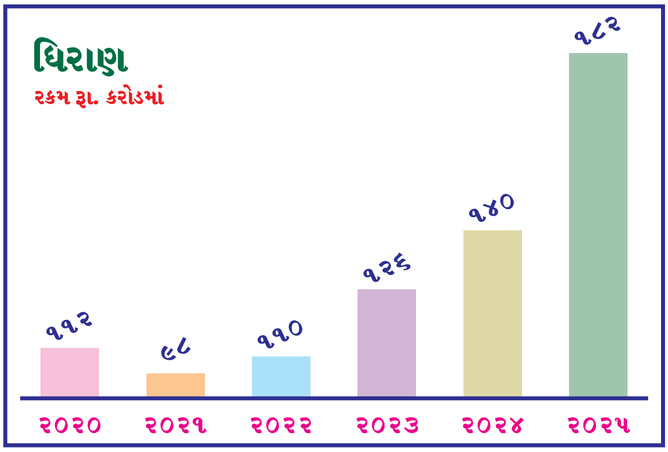
વર્ષ	સભાસદો	શેર ભંડોળ	અનામતો	કુલ થાપણ	CASA %	કુલ ધિરાણ	બિઝનેસ	કાર્યકારી ભંડોળ	ઈન્કમટેક્સ અને જોગવાઈ પહેલાનો નફો
૧૯૯૭-૧૯૯૮	૬,૫૯૬	૩૪.૨૯	૬૪.૩૨	૩૦૦.૩૯	૫૦.૬૭ %	૧૩૮.૨૧	૪૩૮.૬૦	૪૧૭.૫૨	૦૭.૮૯
૧૯૯૮-૧૯૯૯	૭,૫૯૩	૫૫.૪૮	૬૭.૫૬	૧,૧૩૯.૯૮	૩૫.૨૬ %	૮૧૬.૫૪	૧,૯૫૬.૫૨	૧,૩૦૩.૯૫	૨૩.૧૪
૧૯૯૯-૨૦૦૦	૮,૭૩૫	૭૩.૬૪	૮૯.૪૦	૨,૦૧૬.૮૭	૨૯.૨૦ %	૧,૪૫૬.૬૯	૩,૪૭૩.૫૬	૨,૨૬૯.૭૫	૬૪.૬૩
૨૦૦૦-૨૦૦૧	૧૦,૧૮૩	૧૧૩.૧૪	૧૩૮.૦૯	૩,૬૨૩.૬૬	૨૫.૫૪ %	૨,૬૭૩.૫૭	૬,૨૯૭.૨૩	૪,૨૧૭.૩૮	૧૧૩.૯૭
૨૦૦૧-૨૦૦૨	૧૧,૩૦૯	૧૨૪.૦૭	૨૨૫.૮૩	૫,૦૧૬.૯૨	૨૪.૧૮ %	૩,૧૪૨.૦૦	૮,૧૫૮.૯૨	૬,૦૯૧.૮૬	૧૫૪.૮૦
૨૦૦૨-૨૦૦૩	૧૨,૩૬૮	૧૪૭.૩૩	૩૨૩.૪૧	૬,૮૭૧.૮૭	૨૩.૨૦ %	૩,૮૩૩.૪૧	૧૦,૭૦૫.૨૮	૮,૬૯૨.૭૫	૧૯૩.૫૮
૨૦૦૩-૨૦૦૪	૧૨,૮૭૮	૧૭૮.૩૭	૪૧૯.૦૬	૮,૩૧૨.૩૮	૨૫.૨૨ %	૪,૫૭૮.૫૨	૧૨,૮૯૦.૯૦	૧૨,૩૨૯.૪૬	૧૭૧.૨૪
૨૦૦૪-૨૦૦૫	૧૩,૨૮૦	૨૧૬.૫૭	૫૩૫.૩૫	૮,૮૦૭.૫૨	૩૧.૮૩ %	૬,૨૬૬.૪૬	૧૫,૦૭૩.૯૮	૧૦,૧૭૯.૭૯	૧૫૯.૧૪
૨૦૦૫-૨૦૦૬	૧૩,૫૫૦	૨૨૯.૬૧	૭૫૧.૨૮	૯,૬૪૪.૯૨	૩૮.૩૬ %	૬,૮૬૨.૪૪	૧૬,૫૦૭.૩૬	૧૦,૮૪૯.૩૯	૨૬૫.૨૬
૨૦૦૬-૨૦૦૭	૧૩,૭૫૨	૨૨૨.૭૯	૧,૧૪૪.૬૭	૧૦,૧૨૭.૫૨	૪૪.૫૪ %	૫,૮૮૦.૦૪	૧૬,૦૦૭.૫૬	૧૧,૨૦૧.૪૩	૮૬.૨૨
૨૦૦૭-૨૦૦૮	૧૩,૭૮૫	૨૧૯.૯૬	૧,૧૪૮.૪૫	૯,૬૪૦.૧૯	૫૩.૭૫ %	૪,૬૧૦.૪૨	૧૪,૨૫૦.૬૧	૧૧,૧૮૫.૮૯	૧૨.૨૬
૨૦૦૮-૨૦૦૯	૧૩,૭૫૩	૧૯૬.૭૪	૧,૨૦૪.૦૮	૮,૭૧૫.૭૭	૫૫.૨૩ %	૩,૫૭૭.૨૦	૧૨,૨૯૨.૯૭	૧૦,૩૮૩.૮૭	૨૩૯.૬૨
૨૦૦૯-૨૦૧૦	૧૪,૦૪૭	૧૯૯.૦૩	૧,૨૯૨.૩૧	૯,૭૦૯.૬૬	૫૮.૪૩ %	૩,૬૮૮.૭૦	૧૩,૩૯૮.૩૬	૧૧,૩૫૦.૭૦	૧૧૫.૪૨
૨૦૧૦-૨૦૧૧	૧૪,૪૫૦	૨૨૭.૭૧	૧,૫૦૩.૪૬	૧૦,૭૬૭.૦૪	૬૪.૧૯ %	૪,૮૯૦.૫૫	૧૫,૬૫૭.૫૯	૧૨,૭૩૬.૧૨	૨૪૮.૨૧
૨૦૧૧-૨૦૧૨	૧૪,૬૫૦	૨૪૫.૩૦	૧,૫૪૫.૪૩	૧૧,૪૭૯.૧૮	૬૭.૮૫ %	૬,૦૮૪.૮૫	૧૭,૫૬૪.૦૩	૧૩,૫૦૮.૨૩	૧૯૨.૪૪
૨૦૧૨-૨૦૧૩	૧૪,૮૧૭	૨૫૮.૮૪	૧,૬૫૫.૧૪	૧૨,૨૨૦.૩૨	૬૪.૪૫ %	૭,૬૩૩.૨૦	૧૯,૮૫૩.૫૨	૧૪,૪૯૨.૬૦	૧૮૬.૨૮
૨૦૧૩-૨૦૧૪	૧૬,૮૯૦	૨૫૪.૭૨	૧,૭૫૬.૧૭	૧૪,૬૬૫.૨૨	૬૩.૬૧ %	૭,૨૨૪.૮૪	૨૧,૮૯૦.૦૬	૧૬,૮૭૫.૫૫	૨૦૫.૨૬
૨૦૧૪-૨૦૧૫	૧૬,૦૭૫	૨૮૯.૭૬	૧,૯૫૩.૦૧	૧૫,૨૩૫.૦૬	૬૨.૨૮ %	૮,૧૫૩.૯૯	૨૩,૩૮૯.૦૫	૧૭,૭૧૪.૨૮	૩૫૭.૭૭
૨૦૧૫-૨૦૧૬	૧૭,૪૦૪	૩૧૧.૦૧	૨,૦૭૦.૮૪	૧૬,૮૫૨.૧૧	૬૧.૪૦ %	૯,૫૭૦.૮૫	૨૬,૪૨૨.૯૬	૧૯,૫૫૩.૯૫	૨૦૭.૯૬
૨૦૧૬-૨૦૧૭	૧૭,૯૭૦	૩૨૫.૬૦	૨,૨૦૫.૫૫	૨૨,૬૪૪.૨૨	૬૫.૦૦ %	૮,૭૨૭.૬૬	૩૧,૩૭૧.૮૮	૨૫,૫૩૮.૮૦	૨૫૧.૫૩
૨૦૧૭-૨૦૧૮	૧૮,૬૪૨	૩૪૫.૩૬	૨,૧૨૩.૮૬	૨૧,૪૩૧.૩૪	૬૭.૫૯ %	૯,૨૯૫.૬૩	૩૦,૭૨૬.૯૭	૨૪,૫૯૪.૯૧	૪૨૭.૬૫
૨૦૧૮-૨૦૧૯	૧૯,૩૮૦	૩૯૮.૮૧	૨,૩૯૬.૭૯	૨૧,૭૬૬.૪૧	૬૭.૩૦ %	૧૦,૭૯૦.૬૨	૩૨,૫૫૭.૦૩	૨૫,૧૦૮.૪૧	૩૬૧.૪૩
૨૦૧૯-૨૦૨૦	૧૯,૭૬૫	૪૧૭.૯૯	૨,૫૬૨.૨૪	૨૨,૭૨૭.૨૨	૬૪.૮૦ %	૧૧,૧૬૨.૦૫	૩૩,૮૮૯.૨૭	૨૬,૨૬૨.૯૮	૩૯૧.૨૮
૨૦૨૦-૨૦૨૧	૨૦,૫૨૭	૪૦૩.૯૬	૨,૭૮૧.૯૨	૨૫,૬૧૪.૪૫	૬૮.૩૨ %	૯,૮૧૭.૩૧	૩૫,૪૩૧.૭૬	૨૯,૩૫૬.૫૦	૪૧૬.૨૧
૨૦૨૧-૨૦૨૨	૨૧,૦૮૬	૪૬૪.૮૨	૩,૩૦૫.૩૦	૨૫,૨૮૪.૫૯	૭૦.૯૦ %	૧૦,૯૭૬.૬૦	૩૬,૨૬૧.૧૯	૨૯,૫૯૮.૯૯	૫૪૩.૭૭
૨૦૨૨-૨૦૨૩	૨૦,૮૫૯	૪૫૪.૫૯	૩,૮૭૪.૬૮	૨૪,૭૦૮.૮૫	૭૧.૮૮ %	૧૨,૫૬૦.૬૪	૩૭,૨૬૯.૭૯	૨૯,૨૬૦.૧૮	૪૮૦.૪૪
૨૦૨૩-૨૦૨૪	૨૧,૦૧૯	૪૨૮.૧૬	૪,૨૭૮.૬૫	૨૫,૯૦૭.૧૭	૭૦.૧૬ %	૧૪,૦૩૧.૬૩	૩૯,૯૩૮.૮૦	૩૧,૧૦૦.૫૦	૪૧૯.૪૭
૨૦૨૪-૨૦૨૫	૨૧,૯૨૧	૧,૧૫૨.૦૦	૪,૫૫૦.૮૩	૨૮,૨૧૮.૨૭	૬૪.૮૬ %	૧૮,૧૮૧.૬૬	૪૬,૩૯૯.૯૩	૩૫,૧૫૧.૩૫	૫૨૯.૭૮

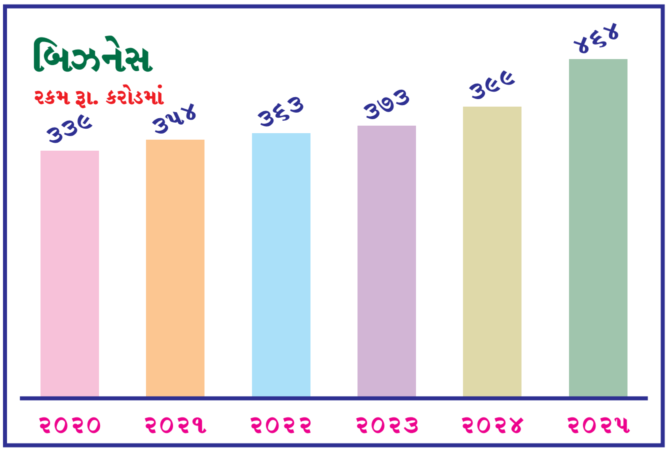


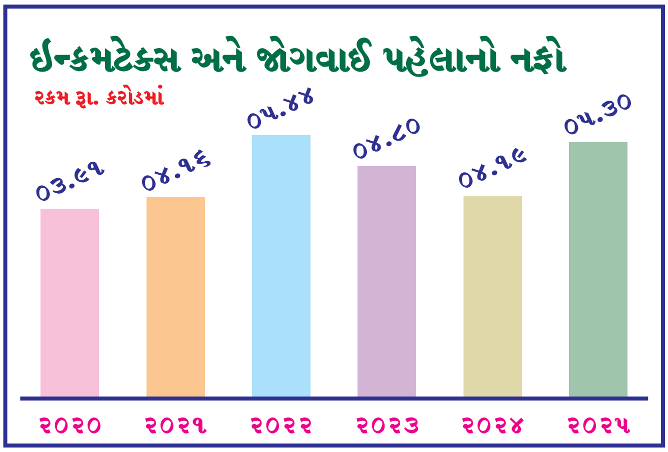


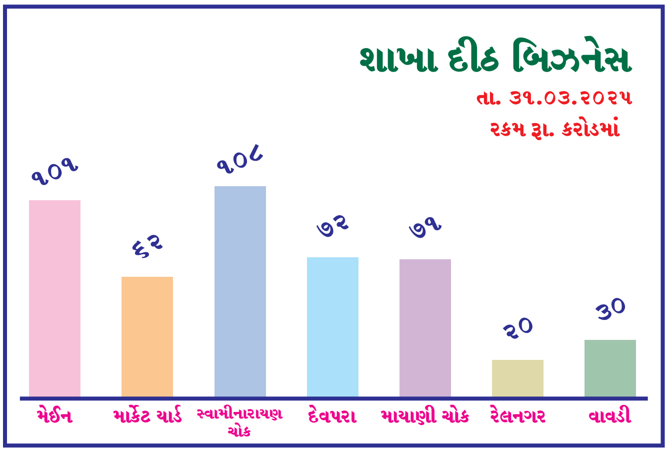












Rajkot Peoples Co-Operative Bank Ltd.

A Zero Net NPA Bank