ગુજરાત અંબુજા કો-ઓપરેટીવ બેંક લિ.

(સ્થાપના તા. ૨-૮-૧૯૯૯)

૨૭મો વાર્ષિક અહેવાલ

૨૦૨૫-૨૬

સેવા | પ્રગતિ | સમૃદ્ધિ

હેડ ઓફિસ :

૧-૨-૩, નવરંગ ટાવર, પહેલો માળ, સત્તાધાર ચાર રસ્તા પાસે, સોલા રોડ, ઘાટલોડિયા, અમદાવાદ-૩૮૦ ૦૬૧.

૯૩૨૮૩૫૧૬૦૦, ૯૩૨૮૩૫૨૧૩૫, (૦૭૯) ૪૦૩૨૧૧૨૯ ફેક્સ : ૨૭૪૯૫૮૫૨

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બોર્ડ ઓફ ડિરેક્ટર્સ

શ્રી અમિતભાઇ અંબાલાલ પટેલ	ચેરમેન	મો. ૯૦૯૯૯૮૪૫૬૩
શ્રી સૌમિલભાઇ નરસિંહભાઇ પટેલ	વાઇસ ચેરમેન	મો. ૯૭૨૬૩૩૩૩૯૯
શ્રી જયંતિભાઇ મૂલચંદભાઇ પટેલ	ડિરેક્ટર	મો. ૯૮૨૫૦૫૧૩૬૦
શ્રી હરીશચંદ્ર દલપતભાઇ પરમાર	ડિરેક્ટર	મો. ૯૮૨૫૩૩૩૧૯૬
શ્રીમતી મીનાબેન મનુભાઇ પટેલ	ડિરેક્ટર	મો. ૯૫૩૭૧૮૯૭૪૬
શ્રી મોહનભાઇ શંભુદાસ પટેલ	ડિરેક્ટર	મો. ૯૮૨૫૦૦૭૦૧૯
શ્રી ધ્રુવ ગોપાલભાઇ પટેલ	ડિરેક્ટર	મો. ૯૪૨૬૪૧૮૫૩૧
શ્રી નિતિનભાઇ ઇશ્વરભાઇ પટેલ	ડિરેક્ટર	મો. ૯૮૨૫૧૧૩૮૫૦
શ્રી ડાહ્યાભાઇ જોઇતારામ પટેલ	ડિરેક્ટર	મો. ૯૭૨૭૭૪૦૮૭૦
શ્રી પ્રગ્નેશ દિનેશભાઇ પટેલ	ડિરેક્ટર	મો. ૯૮૯૮૩૫૭૫૭૨
શ્રી અનિશ આશિષભાઇ પટેલ	ડિરેક્ટર	મો. ૮૫૧૧૦૧૧૩૮૯
શ્રીમતી જાગૃતિબેન શૈલેષભાઇ પટેલ	ડિરેક્ટર	મો. ૯૯૦૯૯૪૯૬૨૫
શ્રી જગદીશભાઈ નારણભાઈ પટેલ	ડિરેક્ટર	મો. ૯૯૨૫૪૭૨૬૧૨
શ્રી ભરતભાઇ કે. મહેતા	પ્રોફે.ડિરેક્ટર	મો. ૯૮૨૪૧૬૫૭૭૯
શ્રી ભોગીલાલ એસ. શાહ	પ્રોફે.ડિરેક્ટર	મો. ૯૭૨૫૯૩૫૦૬૨

બોર્ડ ઓફ મેનેજમેન્ટ

શ્રી ધ્રુવ જી. પટેલ	ચેરમેન	મો. ૯૪૨૬૪૧૮૫૩૧
શ્રી અમિતભાઇ એ. પટેલ	સભ્ય	મો. ૯૦૯૯૯૮૪૫૬૩
શ્રી સૌમિલભાઇ એન. પટેલ	સભ્ય	મો. ૯૭૨૬૩૩૩૩૯૯
શ્રી એ. આઇ. પટેલ	સભ્ય	મો. ૯૪૨૮૪૧૩૦૨૩
શ્રી સુચિતકુમાર ડી. પટેલ	સભ્ય	મો. ૯૨૭૫૦૪૮૪૯૧
શ્રી જગમોહન આર. પટેલ	સભ્ય	મો. ૯૮૭૯૫૬૦૨૪૪

બેન્કર્સ

- રિઝર્વ બેન્ક ઓફ ઈન્ડિયા
- સ્ટેટ બેન્ક ઓફ ઈન્ડિયા
- બૅંક ઓફ બરોડા
- પંજાબ નેશનલ બેન્ક
- આઈ.ડી.બી.આઈ. બેન્ક લિ.
- યુનિયન બેન્ક ઓફ ઈન્ડિયા
- એચ.ડી.એફ.સી. બેન્ક લિ.
- આઈ.સી.આઈ.સી.આઈ. બેન્ક લિ.
- ફેડરલ બેન્ક લિ.
- ધી ગુજરાત સ્ટેટ કો.ઓપ. બેન્ક લિ.
- ધી મહેસાણા અર્બન કો. ઓપ. બેન્ક લિ.
- કોસ્મોસ કો.ઓપ. બેન્ક લિ.
- ઇક્વીટાસ સ્મોલ ફાઈ. બેન્ક લિ.
- એ. યુ. સ્મોલ ફાઈ. બેન્ક લિ.

ગુજરાત અંબુજા કો.-ઓપ. બેંક લિ.

Bank Details

RBI License No. & Date	Registration No. & Date	Commencement of Business
UBD.GUJ.001 P – 05.07.1999	30308/1998 – 05.08.1998	02.08.1999

PAN No.	GST No.	TAN No.
AAAAG0646D	24AAAAG0646D1ZC	AHMG01218A

BRS Code	LEI Number	DICGC Code
086822	335800AB651FZT1G8W60	UCCBGJ00192

IFS Code	DEAF Scheme – 2014 Code	Bank Code
GSCB0UGACBL	0648 (Sponsor Bank : 0155, GSC Bank Ltd.)	852

Provident Fund Code	Area of Operation
GJAHD0052586	The boundaries of the Ahmedabad, Gandhinagar, Mehsana and Patan District.

Branch Network

Sola Road Branch 1-2-3 Navrang Tower, 1st Floor, Sattadhar Char Rasta, Sola Road, Ahmedabad – 360061 Ph. 079-40321129, 9328350182 Email : solaroadbranch@ambuja.bank.in	IFS C : GSCB0UGAC02 RBI License No. & Date : UBD.GUJ.001 P, 05.07.1999 MICR Code : 380852002 Branch Opening Date : 02.08.1999 Professional Tax No. : PRC016460001
Odhav Branch Ridham Complex, Near Odhav Fire Station, GIDC Odhav, Ahmedabad – 382415 Ph. 079-22875424, 9328350252 Email : odhavbranch@ambuja.bank.in	IFSC : GSCB0UGAC03 RBI License No. & Date : UBD.AH / 807, 15.10.2012 MICR Code : 380852003 Branch Opening Date : 22.01.2013 Professional Tax No. : PRC016460001
Modehera Road Branch 27-28-29 Kanku Complex, Ground Floor, Near Amrut Party Plot, Opp. Welcome Party Plot, Modhera Road, Mehsana – 384002 Ph. 9328350468 Email : mehsanabranch@ambuja.bank.in	IFSC : GSCB0UGAC04 RBI License No. & Date : UBD.AH / 905, 21.05.2015 MICR Code : 384852001 Branch Opening Date : 10.08.2015 Professional Tax No. : 04040930173
Gota Branch 201-202-203 First Floor, Block – G, Shayona Tilak Residency, Vande Mataram Road, Gota, Ahmedabad – 382481 Ph. 079-46005001 Email : gotabranch@ambuja.bank.in	IFSC : GSCB0UGAC05 RBI License No. & Date : UBD.AH / 909, 04.06.2015 MICR Code : 380852004 Branch Opening Date : 16.09.2015 Professional Tax No. : PRC016460001
Radhanpur Road Branch No. 1 to 5, Ground Floor, Prathna Platina, Opp. Shaktidhara Society, Radhanpur Road, Mehsana – 384002 Ph. 9328350642 Email : rrb.mehsana@ambuja.bank.in	IFSC : GSCB0UGAC06 RBI License No. & Date : DCBS.AH / 1021, 22.08.2017 MICR Code : 384852002 Branch Opening Date : 22.09.2017 Professional Tax No. : 04040930173

Performance of Branches

(Rs. In Lakh)

(1) Deposits, Advances and NPA

	Financial Year	Head Office	Sola Road Branch	Odhav Branch	Modhera Road Branch	Gota Branch	Radhanpur Road Branch	Total
Deposits	2021-22		10,365.51	1,005.57	1,114.62	645.25	1,344.79	14,475.74
	2022-23		10,479.76	1,067.46	1,476.44	674.31	1,630.78	15,328.76
	2023-24		11,080.79	1,240.88	1,783.49	675.26	1,703.89	16,484.31
	2024-25		13,214.40	1,504.44	2,158.83	680.89	1,982.98	19,541.54
	2025-26		12,844.18	1,604.37	2,449.66	1,310.02	2,131.75	20,339.98
Advances	2021-22		3,786.39	968.43	1,384.29	589.60	763.60	7,492.31
	2022-23		4,689.03	1,318.86	1,832.30	464.58	774.30	9,079.07
	2023-24		4,115.70	1,344.20	1,969.90	670.31	933.93	9,034.04
	2024-25		3,481.11	1,657.62	2,328.43	1,079.85	1,721.24	10,268.25
	2025-26		3,668.29	1,850.29	2,639.20	1,568.09	1,765.64	11,491.51
N.P.A.	2021-22		26.40	-	66.01	-	-	92.41
	2022-23		23.33	-	46.76	7.68	-	77.77
	2023-24		21.28	17.51	45.01	-	-	83.80
	2024-25		33.79	16.77	10.15	-	-	60.71
	2025-26		12.14	16.77	18.77	-	0.40	48.08

(2) Income, Expenditur and Profit / Loss

	Financial Year	Head Office	Sola Road Branch	Odhav Branch	Modhera Road Branch	Gota Branch	Radhanpur Road Branch	Total
Income	2021-22	202.02	761.19	106.84	163.27	77.47	107.24	1,418.03
	2022-23	76.26	974.76	112.52	167.66	72.09	126.52	1,529.81
	2023-24	258.96	887.79	138.64	210.87	92.49	144.31	1,733.06
	2024-25	200.26	939.78	156.78	238.18	101.41	178.41	1,814.82
	2025-26	70.05	995.63	184.18	271.20	155.77	212.52	1,889.35
Expenditure	2021-22	197.62	694.21	84.72	123.11	69.98	103.05	1,272.69
	2022-23	274.99	694.12	87.51	123.20	74.60	117.45	1,371.87
	2023-24	177.00	723.39	121.66	159.71	80.79	138.74	1,401.29
	2024-25	162.38	860.89	134.65	169.91	83.53	159.15	1,570.51
	2025-26	163.94	918.93	146.13	194.21	125.26	169.09	1,717.56
Profit	2021-22	4.40	66.98	22.12	40.16	7.49	4.19	145.34
	2022-23	-198.73	280.64	25.01	44.46	-2.51	9.07	157.94
	2023-24	81.96	164.40	16.98	51.16	11.70	5.57	331.77
	2024-25	37.88	78.89	22.13	68.27	17.88	19.26	244.31
	2025-26	-93.89	76.70	38.05	76.99	30.51	43.43	171.79

	Financial Year	Gross Profit	Add : Provision Written Back	Less : Provision Made	Net Profit
Net Profit	2021-22	271.34	0.00	126.00	145.34
	2022-23	381.94	0.00	224.00	157.94
	2023-24	309.77	157.00	135.00	331.77
	2024-25	285.31	68.00	109.00	244.31
	2025-26	276.01	25.00	129.22	171.79

૨૭મી વાર્ષિક સાધારણ સભાની નોટિસ

આથી બેન્કના સર્વે સભાસદોને જાણ કરવામાં આવે છે કે આપણી બેન્કની ૨૭મી વાર્ષિક સાધારણ સભા તા. ૨૬-૦૬-૨૦૨૬ને શુક્રવારે સવારે ૧૦-૩૦ કલાકે બેન્કની બાજુમાં આવેલ સન-એન-સ્ટેપ ક્લબ, સોલા રોડ, અમદાવાદ ખાતે નીચે દર્શાવેલ કામકાજ માટે રાખવામાં આવેલ છે. તો સર્વે સભાસદોને સમયસર હાજર રહેવા વિનંતી.

કાર્યસૂચિ

(૧) તા. ૨૦-૦૬-૨૦૨૫ના રોજ મળેલ છેલ્લી વાર્ષિક સાધારણ સભાની કાર્યવાહી વાંચનમાં લઈ બહાલી આપવા બાબત.

(૨) તા. ૩૧-૦૩-૨૦૨૬ના રોજ પુરા થતા નાણાકીય વર્ષ માટે બોર્ડ ઓફ ડિરેક્ટર્સ તરફથી રજૂ થયેલ કામકાજનો અહેવાલ, ઓડિટેડ સરવૈયું તથા નફા-નુકસાનના હિસાબો મંજૂર કરવા બાબત.

(૩) બોર્ડ ઓફ ડિરેક્ટર્સે કરેલ ભલામણ મુજબ ડિવિડન્ડ અને નફાની વહેંચણી મંજૂર કરી જાહેર કરવા બાબત.

(૪) વર્ષ ૨૦૨૫-૨૬ના સ્ટેચ્યુટરી ઓડિટરના રિપોર્ટની નોંધ લેવા બાબત.

(૫) વર્ષ ૨૦૨૬-૨૭ માટે બેંકના હિસાબ તપાસવા RBI ની માર્ગદર્શિકા મુજબ સ્ટેચ્યુટરી ઓડિટરની નિયુક્તિ કરવા તથા મહેનતાણું નક્કી કરવા બાબત.

(૬) પેટા નિયમ નં. ૪૯(૪) મુજબ સને ૨૦૨૨–૨૩ના અન-ક્લેઈમ્ડ ડિવિડન્ડની રકમ રીઝર્વ ફંડ ખાતે લઈ જવા બાબત.

(૭) વર્ષ ૨૦૨૫–૨૬ દરમ્યાન બોર્ડ ઓફ ડીરેકટર્સમાં ખાલી જગ્યા ઉપર ગુજરાત સહકારી મંડળીઓ માટેના કાયદા ૧૯૬૧ની જોગવાઈ અંતર્ગત કો-ઓપ્શનથી આપવામાં આવેલ નિમણુંકને બહાલી આપવા બાબત.

(૮) બેંકની ૨૬ મી વાર્ષિક સાધારણ સભાએ ભલામણ કરેલ અને રજીસ્ટ્રારશ્રી, સહકારી મંડળીઓ, ગુજરાત રાજય, ગાંધીનગર તરફથી મંજૂર / નામંજૂર થયેલ પેટા કાયદાઓના સુધારાઓની નોંધ લેવા બાબત.

(૯) બેંકના બોર્ડ ઓફ ડીરેકટર્સ દ્વારા ભલામણ કરેલ બેંકના પેટા કાયદામાં પરિશિષ્ટ - 'અ' માં દર્શાવ્યા મુજબ સુધારાઓ મંજૂર કરી, રજીસ્ટ્રારશ્રી, સહકારી મંડળીઓ, ગુજરાત રાજય, ગાંધીનગરને મંજૂરી માટે મોકલવા બાબત.

(૧૦) વર્ષ ૨૦૨૫–૨૬ દરમ્યાન જુના NPA ધીરાણ ખાતાઓમાં વ્યાજમાં રાહત આપવામાં આવેલ તે મંજૂર કરવા બાબત.

(૧૧) અન્ય કોઈ બાબત રજુ થાય તો અધ્યક્ષશ્રીની અનુમતિથી તે ઉપર વિચારણા કરી નિર્ણય લેવા બાબત.

બોર્ડ ઓફ ડિરેક્ટર્સના આદેશથી

સ્થળ : અમદાવાદ

તા. ૦૯-૦૬-૨૦૨૬

અમૃતભાઇ એચ. પટેલ

સી. ઇ. ઓ.

ખાસ સૂચના

(૧) કોરમના અભાવે સભા મુલત્વી રહેશે તો અડધા કલાક બાદ તે જ સ્થળે, તે જ કામકાજ માટે ફરીથી મળશે, જેમાં કોરમનો બાધ ગણાશે નહિં.

(૨) જે સભાસદોને બેંકના વાર્ષિક હિસાબો અંગે વધુ માહિતી જોઈતી હોય અગર પૂછપરછ કરવી હોય તેમણે સામાન્ય સભાની તારીખથી સાત દિવસ અગાઉ બેંકમાં લેખિત માંગણી મોકલી આપવાની રહેશે, જેથી માગણીની શક્ય વિગતો અધ્યક્ષશ્રીની મંજૂરી મળેથી સભામાં રજૂ કરી શકાય.

(૩) સહકારી કાયદામાં થયેલ સુધારા અનુસાર અને બેંકના પેટા કાયદા મુજબ બેંકના દરેક સભાસદે બેંકની એક સેવા લેવી ફરજિયાત હોવાથી બેંકના દરેક સભાસદ/સભાસદ પેઢીઓને વિનંતી છે કે તેઓ આપણી બેંકમાં બચત/ચાલુ ખાતું ખોલાવે, જેથી ડીવીડન્ડની રકમ તેમાં જમા આપી શકાય.

ચેરમેનશ્રીનું નિવેદન

માનનીય સભાસદ ભાઈઓ અને બહેનો,

આપણી બેંકની ૨૭મી વાર્ષિક સાધારણ સભામાં આપ સૌને આવકારતા આનંદ અને ગૌરવની લાગણી અનુભવું છુ. બોર્ડ ઓફ ડિરેક્ટર્સ વતી તા. ૩૧-૦૩-૨૦૨૬ના રોજ પૂરા થયેલા વર્ષના હિસાબો, અહેવાલ અને બેંકે કરેલ પ્રગતિ આપ સૌ સમક્ષ રજૂ કરતાં આનંદની લાગણી અનુભવું છુ. બેંકિંગ ક્ષેત્રમાં પ્રવર્તતી વ્યાજદરોની તીવ્ર હરીફાઈ વચ્ચે આપણી બેંકે પ્રગતિ અને વિકાસની દિશામાં અવિરત આગેકૂચ ચાલુ રાખી છે તેમાટે આપણા થાપણદારો, માનવંતા સભાસદો, શુભચિંતકોનો અતૂટ વિશ્વાસ, બોર્ડ ઓફ ડિરેક્ટર્સની સુસંચાલીત પદ્ધતિ તથા બેંકના કર્મચારીઓએ સસ્મિત પુરી પાડેલ સેવાઓ પાયામાં રહેલી છે. આપણી બેંકનું વર્ષ ૨૦૨૫-૨૬નું સ્ટેચ્યુટરી ઓડિટ, G R A P H S & CO. ચાર્ટર્ડ એકાઉન્ટન્ટ્સું (FRN - 114051W) ધ્વારા થયેલ છે. જેમાં બેંકને ઓડિટ વર્ગ 'અ' મળેલ છે.

➤ **શેર ભંડોળ ₹ ૬૧૯.૭૫ લાખ :**
તારીખ ૩૧.૦૩.૨૦૨૫ના રોજ બેંકનું ભરપાઈ થયેલ શેર ભંડોળ ₹ ૬૦૦.૮૧ લાખ હતું તેમાં વર્ષ દરમ્યાન ₹ ૧૮.૯૪ લાખનો વધારો થયેલ છે આમ વર્ષને અંતે શેર ભંડોળ ₹ ૬૧૯.૭૫ લાખ થયેલ છે અને બેંકના સભાસદોની સંખ્યા ૫૪૫૫ થયેલ છે.

➤ **થાપણો ₹ ૨૦૩૩૯.૯૮ લાખ :**
તારીખ ૩૧.૦૩.૨૦૨૫ના રોજ બેંકની કુલ ડિપોઝીટ ₹ ૧૯૫૩૪.૨૩ લાખ હતી. વર્ષ દરમ્યાન ડિપોઝીટમાં ₹ ૮૦૫.૬૧ લાખનો વધારો થયેલ છે અને વર્ષ આખરે તા. ૩૧.૦૩.૨૦૨૬ના રોજ કુલ ડિપોઝીટ ₹ ૨૦૩૩૯.૮૪ લાખ થયેલ છે. જે ૪.૧૨% જેટલો વધારો દર્શાવે છે. જે બેંકીગ ઈન્ડસ્ટ્રીઝ ના ગ્રોથની સરખામણીમાં ખૂબ જ સરાહનીય છે.

➤ **થાપણોનો વીમો :**
બેંકના થાણદારોની ₹ ૫,૦૦,૦૦૦/- સુધીની થાપણો વિમાથી સુરક્ષિત રાખવા માટે દર છ માસે ભરવાની થતી વિમા પ્રિમિયમની રકમ, ડીપોઝીટ ઈન્સ્યોરન્સ એન્ડ ક્રેડિટ ગેરંટી કોર્પોરેશન ઓફ ઈન્ડિયા, મુંબઈને, સમસયર મોકલી આપેલ છે. આમ બેંકના થાપણદારોની ₹ ૫,૦૦,૦૦૦/- સુધીના થાપણો વિમાથી સુરક્ષિત છે.

➤ **ધિરાણો ₹ ૧૧૪૯૧.૫૧ લાખ :**
તારીખ ૩૧.૦૩.૨૦૨૫ના રોજ કુલ ધિરાણ ₹૧૦૨૬૮.૨૫ લાખ હતું. વર્ષ દરમ્યાન ધિરાણમાં ₹૧૨૨૩.૨૬ લાખનો વધારો થયેલ છે અને વર્ષ આખરે તારીખ ૩૧.૦૩.૨૦૨૬ના રોજ કુલ ધિરાણ ₹૧૧૪૯૧.૫૧ થયેલ છે. આમ ધિરાણમાં વર્ષ દરમ્યાન ૧૧.૯૧%નો વધારો થયેલ છે. તારીખ ૩૧.૦૩.૨૦૨૬ના રોજ પ્રાયોરીટી સેક્ટર ધિરાણ ₹ ૭૬૦૬.૭૪ લાખ રહેવા પામેલ છે. જે સરેરાશ ધિરાણના ૭૬.૧૮% થાય છે, જ્યારે વિકર સેક્શનનું ધિરાણ ₹ ૧૪૦૩.૪૨લાખ છે, જે સરેરાશ ધિરાણના ૧૩.૭૪% થાય છે. બેન્કે તેના કાર્યક્ષેત્રના વિસ્તાર સાથે સંકળાયેલા જરૂરિયાતમંદ ગ્રાહકોની તેમના ધંધાના વિકાસ માટે ધિરાણની જરૂરિયાતને પહોંચી વળવા સંનિષ્ઠ પ્રયત્નો કરેલ છે.

➤ **બેંકના ડિરેક્ટર્સને ધિરાણ :**
આપણી બેંકના કોઈપણ ડિરેક્ટરે પોતાના નામે કે રિઝર્વ બેંકની વ્યાખ્યામાં આવતા તેમના સગા-સબંધીને નામે બેંકમાંથી તેમની પોતાની **FDR** ની સામે ઓવરડ્રાફ્ટ સિવાય અન્ય કોઈ પણ પ્રકારનું ધિરાણ લીધેલ નથી અને રિઝર્વ બેંકના આદેશોનું સંપૂર્ણપણે પાલન કરેલ છે.

➤ **મૂડી પર્યાપ્તતાનો ગુણોત્તર (Capital Adequacy Ratio) ૧૮.૮૯% :**
મૂડી પર્યાપ્તતાનો ગુણોત્તર - બેકિંગ ક્ષેત્રમાં બેંકની સદ્ધરતાનો માપદંડ છે. રિઝર્વ બેંક નક્કી કરેલ લઘુત્તમ ૧૨% ગુણોત્તરની સામે ચાલુ વર્ષે ગુણોત્તર ૧૮.૮૯% રહેલ છે. જે બેંકની સદ્ધરતા દર્શાવે છે.

➤ **રિઝર્વ ફંડ અને અન્ય ભંડોળ :**
બેંકનું પોતાનું ભંડોળ તા. ૩૧-૦૩-૨૦૨૫ના રોજ ₹ ૧૫૭૯.૯૧ લાખ હતું. જેમાં વર્ષ દરમ્યાન ₹ ૨૩૦.૯૫ લાખનો વધારો થયેલ છે. આમ વર્ષના અંતે તા. ૩૧.૦૩.૨૦૨૬ ના રોજ ₹ ૧૮૧૦.૮૬ લાખ રહેવા પામેલ છે. જે ખૂબ જ સારી બાબત છે.

➢ **નફો**

તા. ૩૧.૦૩.૨૦૨૬ના રોજ પુરા થતા વર્ષનો નફો નીચે પ્રમાણે છે.

અ.નં.	વિગત	રકમ ₹ (૨૦૨૫-૨૬)
૧	કુલ આવક	₹ ૧૮,૬૪,૩૪,૯૭૮-૭૯
૨	કુલ ખર્ચ	₹ ૧૫,૮૮,૩૪,૪૦૨-૫૩
૩	ઓપરેશનલ પ્રોફીટ (કાચો નફો)	₹ **૨,૭૬,૦૦,૫૭૬-૨૬**
૪	ઉમેરો : પ્રોવિઝન પરત	₹ ૨૫,૦૦,૦૦૦-૦૦
૫	બાદ : નવા પ્રોવિઝન કરતાં	₹ ૧,૨૯,૨૧,૫૮૦-૪૧
૬	વહેંચણી પાત્ર નફો (૩ + ૪ - ૫)	₹ **૧,૭૧,૭૮,૯૯૫-૮૫**

➢ **નફાની ફાળવણી :**

આ વર્ષે બેંકે ₹ ૨૭૬.૦૧ લાખ નો કાચો નફો કરેલ છે. જેમાથી જોગવાઈઓ બાદ કરતા વહેચણી પાત્ર ચાખ્ખો નફો ₹ ૧૭૧.૭૯ લાખ થયેલ છે. જેની ફાળવણીની ભલામણ બેન્કના બોર્ડ ઓફ ડીરાકટર્સ નાચે મુજબ કરેલ છે. જેને આપસર્વની મંજુરીની અપેક્ષા છે.

અ.નં.	વિગત	રકમ ₹ (૨૦૨૫-૨૬)
૧.	રીઝર્વ ફંડ	₹ ૫૧,૪૯,૭૬૧-૫૪
૨.	શેરભંડોળ પર ડિવિડન્ડ (૧૦% સુચિત)	₹ ૬૧,૫૮,૪૩૫-૦૦
૩.	શિક્ષણ ફંડ	₹ ૨,૦૦,૦૦૦-૦૦
૪.	ચેરીટી ફંડ	₹ ૩,૭૦,૭૯૯-૩૧
૫.	સ્ટાફ વેલફેર ફંડ	₹ ૧,૦૦,૦૦૦-૦૦
૬.	સભાસદ હિતવર્ધક ફંડ	₹ ૨,૦૦,૦૦૦-૦૦
૭.	બિલ્ડીંગ ફંડ	₹ ૧૮,૦૦,૦૦૦-૦૦
૮.	બેડ ડેબ્ટ ફંડ (BDRR_2024)	₹ ૨૭,૦૦,૦૦૦-૦૦
૯.	સાયબર સિક્યુરીટી ફંડ	₹ ૫,૦૦,૦૦૦-૦૦
	કુલ ચોખ્ખો નફો	**₹ ૧,૭૧,૭૮,૯૯૫.૮૫**

➢ **ડિવિડન્ડ ૧૦% :**

બેંકના ભરપાઈ થયેલ શેર ભંડોળ ઉપર ચાલુ વર્ષે બોર્ડ ઓફ ડિરેક્ટર્સે સભાસદોને ૧૦% ડિવિડન્ડ આપવા ભલામણ કરેલ છે, આપ તેને બહાલી આપશો તેવી આશા છે.

➢ **નોન પરફોર્મિંગ એસેટસ (NPA) અને પ્રોવિઝન :**

આપણી બેંકનું તા. ૩૧.૦૩.૨૦૨૫ ના રોજ ₹ ૬૦.૭૧ લાખનું NPA હતું. જેમાં વર્ષ દરમ્યાન ₹ ૧૨.૬૩ લાખનો ઘટાડો થયેલ છે. આથી વર્ષ આખરે તા. ૩૧.૦૩.૨૦૨૬ના રોજ ₹ ૪૮.૦૮ લાખનું NPA રહેલ છે, જે કુલ ધિરાણના ૦.૪૨% થાય છે જ્યારે નેટ NPA ૦.૦૦% છે. આમ RBI ની માર્ગદર્શિકા મુજબ ₹ ૪૮.૦૮ લાખના NPA સામે ₹ ૧૧.૫૮ લાખનું પ્રોવિઝન કરવાનું થાય છે જેની સામે બેંકે ₹ ૧૨૨.૦૦ લાખનું પ્રોવિઝન કરેલ છે.

➢ **સેવાકીય પ્રવૃત્તિઓ :**

બેંકે આ વર્ષે રિઝર્વ બેંકના નિયમને આધીન રહી સિવિલ હોસ્પિટલ, અમદાવાદ ખાતે આવેલ ઈન્સ્ટીટ્યુટ ઓફ કિડની ડિસિઝ એન્ડ રીસર્ચ સેન્ટરને ₹ ૧,૦૦,૦૦૦/- નું માતબર દાન કરેલ છે.

➢ **કરકસરભર્યો વહીવટ :**

બેકિંગ ક્ષેત્રે ચાલી રહેલ ગળાકાપ હરીફાઈને લીધે બેંકની નફાકારકતા પર સતત દબાણ આવી રહ્યું છે. આવી પરિસ્થિતિમાં બોર્ડ ઓફ ડિરેક્ટર્સની જાગૃતતા, સ્વચ્છ અને કરકસરભર્યા વહીવટને લીધે બેંકની નફાકારકતા જળવાઈ રહેલ છે.

➢ **સભાસદ સહાય યોજના :**

બેંકે તેની સામાજિક જવાબદારીના ભાગરૂપે તમામ સભાસદોને વિશેષ લાભ આપવાના ઉદ્દેશથી ` ૧.૦૦ લાખની પર્સનલ એક્સીડેન્ટ વિમાની પોલિસી લીધેલ છે અને સભાસદોને અકસ્માત વિમાકવચ પૂરું પાડેલ છે.

➢ **પ્રધાનમંત્રી વિમા યોજના :**

બેંકે પ્રધાનમંત્રી જીવન જ્યોત વિમા યોજના અને પ્રધાનમંત્રી સુરક્ષા વિમા યોજનામાં જોડાયેલ છે આ વર્ષે બેંકના ૧૨૦ ખાતેદારોને વડાપ્રધાન જીવન જ્યોત યોજનામાં અને ૨૦૧ ખાતેદારોને પ્રધાનમંત્રી સુરક્ષા વિમા યોજનામાં સામેલ કરવામાં આવેલ છે અને સુરક્ષા વિમાકવચ પુરું પાડેલ છે.

લોકર્સ સેવા :

આપણી બેંકની ચાર શાખાઓ (૧) સોલા રોડ (૨) ઓઢવ (૩) મોઢેરા રોડ, મહેસાણા (૪) ગોતા માં લોકર્સની સુવિધા ઉપલબ્ધ છે. આ સેવાનો લાભ લેવા વિનંતી છે. વધુમાં જણાવવાનું કે **RBI** ની માર્ગદર્શિકા મુજબ તમામ લોકર્સ ધારકોએ નવું લોકર એગ્રીમેન્ટ કરવાનું છે. આથી જે લોકર ધારકોએ નવું એગ્રીમેન્ટ કરેલ ન હોય તેઓએ જે તે શાખાનો સંપર્ક કરી નવું એગ્રીમેન્ટ કરી લેવું.

➢ **આધુનિક ટેક્નોલોજી અને ઝડપી સેવા :**

બેંકના ગ્રાહકોને આધુનીક ટેકનોલોજીથી ઝડપી સેવાઓ મળી રહે તે માટે નીચેની સેવાઓ ઉપલબ્ધ કરાવેલ છે.

- મોબાઈલ એપ્લીકેશન દ્વારા RTGS, NEFT, IMPS થી ફંડ ટ્રાન્સફર કરી શકાય છે.
- ખાતાના ટ્રાન્ઝેકશન નેટ બેન્કીંગ થી જોઇ શકાય છે. તેમજ ખાતાનું સ્ટેટમેન્ટ ડાઉનલોડ કરી શકાય છે.
- UPI થી તમામ પ્રકારના બીલની ચુકવણી તેમજ અન્ય ઓનલાઈન પેમેન્ટ કરી શકાય છે. (જે માટે આપણી બેંકનું ખાતુ ડેબીટ કાર્ડથી BHIM, Paytm, PhonePe, Gpay જેવી એપ્લીકેશન પર લીંક કરી શકાય છે.)
- Misscalled થી ખાતાનું બેલેન્સ જાણી શકાય છે. (મો. ૯૯૨૧૭૦૮૦૬૦)
- ગ્રાહકોના લાભાર્થે નવા ATM પ્લેટીનમ ડેબીટ કાર્ડ ચાલુ કરેલ છે.
- ગર્વનમેન્ટ પેમેન્ટ તેમજ IT રીફંડ આપણી બેંકના ખાતામાં જમા લઈ શકાય છે.

આથી બેંકના સર્વે સભાસદો તેમજ ખાતેદારોને આ સેવાઓનો લાભ લેવા હું બેંક વતી નમ્ર વિનંતી કરુ છું અને બેંકના ખાતેદારોને વિનંતી કે વધુમાં વધુ ડિજિટલ ચેનલનો ઉપયોગ કરી આપણી બેંકને ડિજિટલ બેંક બનાવવામાં સાથ અને સહકાર આપશો.

➢ **શ્રધ્ધાંજલિ :**

અત્યંત દુઃખ સાથે જણાવવાનું કે, તારીખ ૧૬-૦૮-૨૦૨૫ ના રોજ બેન્કના ડીરેકટરશ્રી બાબુભાઈ નારણભાઈ પટેલનું નિધન થયેલ છે. તેમણે ડીરેકટર તરીકે રહીને બેન્કની પ્રગતિમાં અમુલ્ય સેવાઓ પ્રદાન કરેલ છે, તેમનો પ્રમાણિક, પ્રેમાળ અને માનવતાવાદી સ્વભાવ હંમેશા યાદ રહેશે. પ્રરમ કૃપાળુ પરમાત્મા સ્વ. શ્રી બાબુભાઈ નારણભાઈ પટેલ ના દિવંગત આત્માને ચીર શાંતિ પ્રદાન કરે તેવી પ્રાર્થના સહ શ્રધ્ધાંજલિ અર્પણ કરું છું.

➢ **આભાર દર્શન :**

વર્ષ દરમ્યાન બેંકના કાર્યક્ષમ વહિવટમાં તથા બેંકની પ્રગતિના સોપાનો સર કરવામાં મદદરૂપ થનાર સર્વે સભાસદો, થાપણદારો, ગ્રાહકો, ખાતેદારો અને શુભેચ્છકોના અમુલ્ય સાથ અને સહકાર બદલ સૌનો હૃદયપૂર્વક આભાર માનું છું. બોર્ડના મારા તમામ સાથી ડિરેક્ટર મિત્રો તેમજ બોર્ડ ઓફ મેનેજમેન્ટના મિત્રોનો પણ બેંકના સુવ્યવસ્થિત સંચાલન અને વિકાસમાં જે સાથ અને સહકાર મળેલ છે તે બદલ તેઓનો અંતઃકરણપૂર્વક આભાર માનું છું.

બેંકના સુસંચાલન તેમજ વહિવટી બાબતોમાં સમયસર જરૂરી સલાહસૂચન, માર્ગદર્શન પુરું પાડવા બદલ રિઝર્વ બેંક ઓફ ઈન્ડિયા અમદાવાદ રિજિયોનલ ડિરેક્ટરશ્રી, ડિપાર્ટમેન્ટ ઓફ સુપરવિઝન અને ડિપાર્ટમેન્ટ ઓફ રેગ્યુલેશનના જનરલ મેનેજર શ્રી તેમજ અધિકારીઓ, ગુજરાત રાજ્યના સહકાર વિભાગના સહકાર કમિશનર અને રજિસ્ટ્રારશ્રી, ગાંધીનગર તેમજ જિલ્લા રજિસ્ટ્રારશ્રી, સહકારી મંડળીઓ (શહેર વિભાગ) અમદાવાદ, ગુજરાત અર્બન બેંન્કસ ફેડરેશનના ચેરમેનશ્રી, અમદાવાદ સીટી એન્ડ ડિસ્ટ્રીક્ટ કો-ઓ. બેન્કર્સ એસોસીએશનના પદાધિકારીઓનો હાર્દિક આભાર માનું છું.

બેંકના સી.ઈ.ઓ. શ્રી, જનરલ મેનેજરશ્રી, બેંકના તમામ અધિકારીઓ અને કર્મચારીઓએ નિષ્ઠાપૂર્વક પૂરી પાડેલ સેવાઓની નોંધ લઉં છું તેમજ તેમણે ગ્રાહકોને ઝડપી અને વિવેકી સેવાઓ પૂરી પાડવા બદલ તેઓને ધન્યવાદ આપું છું.આમ આપ સર્વે તરફથી અત્યાર સુધી મળેલ અમુલ્ય સાથ અને સહકાર આવનાર વર્ષોમાં પણ મળતો રહેશે તેવી આશા સાથે આપ સર્વેનો પુનઃ આભાર માની વિરમું છું.

બોર્ડ ઓફ ડિરેક્ટર્સ વતી
અમિતભાઇ એ. પટેલ
ચેરમેન

Independent Auditor's Report

To
The Member,
Gujarat Ambuja Co-Operative Bank Ltd
Ahmedabad.

Report on the Audit of the Financial Statement
We have audited the Financial Statement of Gujarat Ambuja Co-Operative Bank Ltd. Ahmedabad at 31st March 2026 which comprise of Balance Sheet 31st March, 2026 and Accounting Polices and their explanatory information.
The financial statement audited by us incorporate the branch returns of 05 branches and a Head office. The returns received from the respective branches have been verified from the records and ledgers maintain there at. These returns have been given effects in consolidation while finalizing the accounts of the Bank at the year end.

Basis of Opinion
We conducted our audit in accordance with the Standards on Auditing (SAs) issued by ICAI. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the bank in accordance with the code of ethics issued by the Institute of Chartered Accountants of India together with ethical requirements that are relevant to our audit of the financial statements and we have fulfilled our other ethical responsibilities in accordance with these requirements and the code of ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Management's Responsibilities for the Financial Statement
The Bank's management is responsible with respect to the preparation of these financial statements that give a true and fair view of the financial position and financial performance of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards issued by ICAI and provisions of Section 29 of the Banking Regulation Act, 1949 and circulars and guidelines issued by the Reserve Bank of India ('RBI') from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of Act for safeguarding of the assets of the bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.
In preparing the financial statement, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Auditor's Responsibilities for the Audit of the Financial Statement
Our objectives are to obtain reasonable assurance about whether the financial statement as a whole are free from material misstatement, whether due to fraud of error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists.
Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- - Identify and assess the risks of material misstatement of the financial statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- - Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- - Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- - Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosure in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusion are based on the audit evidence obtained up to the date or our auditor's report. However, future events or conditions may cause the bank to cease to continue as a going concern.
- - Evaluate the overall presentation, structure and content of the financial statement, including the disclosures, and whether the financial statement represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Opinion

In our opinion and according to information and explanations provided to us:

The balance Sheet, read with the notes thereon is full and fair balance sheet containing all the necessary particulars, is properly drawn up so as to exhibit true and fair view of state of affairs of the bank as at 31st March, 2026 in conformity with accounting principles generally accepted in India.

The profit & Loss account, read with the notes thereon shows a true balance of profit, in conformity with accounting principles generally accepted in India, for the year covered by the account and.

The Cash Flow Statement gives a true and fair view of the cash flows for the year ended on that date.

Report on Other Legal and Regulatory Requirements

The Balance Sheet and the Profit & Loss account have been drawn up in as near as to the prescribed form 'A' and 'B' respectively to the third schedule to the Banking Regulation Act,1949 and they give the information as required to be given under the law and conformity with it.

The accounting policies followed by the bank and disclosures in respect of following items are not in conformity with the accounting standards issued by The Institute of Chartered Accountants of India. It is not possible to ascertain their financial impact in the profit of the Bank.

a) Certain items of income and expenditure are recognized on cash basis as stated in the Significant Accounting Policy Para (4) as against Accounting Standard – 9

b) Depreciation on Fixed Assets till the time of sale/Disposal is not provided as per Accounting Standard – 6

RBI guidelines have been followed by Bank for matters such as income recognition, asset classification and provisioning, Advance to priority sector and weaker section. were 76.18 % and 13.74% respectively as against requirement of 60 % and 12% of adjusted net bank credit as per RBI Circular.

Subject to the above, remarks and our observation on the audit memo and General remarks forming part thereof read with Significant Accounting Policies and Notes and Accounts, we report that:

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

b) In our opinion proper books of accounts as required by law have been kept by Bank so far as it appears from the examination of those books.

c) The returns received from the branches of the Bank have generally been found adequate for the purpose of audit.

d) The board of directors has, conducted the working of the Bank as per byelaws and also provisions of co-operative law/rules and the Board of Directors has followed the rules and regulations.

e) As per information and explanation given to us the Board of Directors has carried out the instruction of Reserve Bank of India, given from time to time.

f) The books of accounts and accounting systems are maintained as required under provisions of co- operative law and also the instruction of RBI.

g) The transactions of the Bank which have come to our notice have been within the powers of the Bank.

h) The Balance sheet and Profit & Loss account dealt with by this report are in agreement with the books of accounts and return.

i) Bank has properly maintained SLR and CRR standards.

j) Bank has made proper classification of NPAs and provisions for the same as per RBI guidelines.

k) No Advances has been given to members of Board of Directors or their relatives during this year except against their own fixed Deposits with Bank. Balance outstanding as on 31st March, 2026 is ₹ 330.53 Lakhs.

l) The Directors or other office bearers are not disqualified for their position.

m) The discrepancies/procedural lapses observed during audit have been given in Audit memo and in Quarterly Reports.

n) During the year no case of write off dues undertaken by the Bank. Hence we have no comments of offer.

In our opinion, the Balance Sheet, Profit & Loss Account and Cash Flow Statement comply with the applicable accounting standards except stated otherwise.
We further report that for the year under audit, the Bank has been awarded “A” classification.

For, G R A P H S & Co.
Chartered Accountants
FRN : 114051W

Govind R Patel (Partner)

Date : 02/06/2026
Place : Ahmedabad

M. No : 044989

UDIN : 26044989ECMADI7028

BALANCE SHEET AS ON 31.03.2026

(Amount in ₹)

Dt. 31-03-2025	CAPITAL AND LIABILITIES		Dt. 31-03-2026
8,00,00,000.00	**1. Capital**		**8,00,00,000.00**
	(1) Authorised Capital 800000 shares of Rs. 100 each		
6,00,81,100.00	(2) Subscribed Capital (Individual) Current Year - 619759 shares of ₹ 100 each Previous Year - 600811 shares of ₹ 100 each	6,19,75,900.00	**6,19,75,900.00**
10,09,20,096.93	**2. Reserve Fund and Other Reserves**		**11,24,45,883.24**
8,07,16,747.93	(1) Statutory Reserve	8,73,45,883.24	
1,41,00,000.00	(2) Building Fund	1,51,00,000.00	
61,03,349.00	(3) BDDR _ 2024	1,00,00,000.00	
5,70,70,928.95	**(4) Other Funds and Reserves (to be specified)**		**6,86,40,129.69**
1,63,41,000.00	(1) Investment Fluctuation Reserve	1,95,00,000.00	
1,978,419.59	(2) Investment Depreciation Reserve	48,00,000.00	
55,00,000.00	(3) Provision for Stadard Assets	60,00,000.00	
1,00,00,000.00	(4) Provision for N.P.A. [U/S.36(1) (viia)]	1,22,00,000.00	
15,96,739.00	(5) Staff Welfare Fund	16,96,739.00	
10,00,000.00	(6) Development & Celebration Fund	10,00,000.00	
20,00,000.00	(7) Contingency Fund	20,00,000.00	
38,09,190.00	(8) Share Holder's Beneficary Fund	42,09,190.00	
77,73,000.00	(9) Special Reserve - Income Tax [U/S.36(1) (viii)]	89,73,000.00	
20,00,000.00	(10) IT Infra Development Provision	22,00,000.00	
12,00,000.00	(11) Cyber Security Fund	17,00,000.00	
38,72,580.36	(12) Charity Fund	43,61,200.69	
0.00	**3. Principal/Subsidiary State Partnership Fund Account**		**0.00**
1,95,34,22,531.18	**4. Deposit and Other Accounts**		**2,03,39,98,166.08**
	(1) Fixed deposits		
1,37,76,52,968.70	a) Individuals	1,52,19,76,642.90	
0.00	b) Central Co-Op Bank	0.00	
0.00	c) Other Socities	0.00	
	(2) Saving Bank Deposits		
38,37,51,747.24	a) Individuals	30,93,35,204.19	
0.00	b) Central Co-Op Bank	0.00	
0.00	c) Other Socities	0.00	
	(3) Current deposits		
19,20,17,815.24	a) Individuals	20,26,86,318.99	
0.00	b) Central Co-Op Bank	0.00	
0.00	c) Other Socities	0.00	
0.00	**5. Borrowings**		**0.00**
0.00	**6. Bills for collection**		**0.00**
0.00	**7. Branch Adjustments**		**0.00**
2,17,14,94,657.06	**Total C/F**		**2,27,70,60,079.01**

BALANCE SHEET AS ON 31.03.2026

(Amount in ₹)

Dt. 31-03-2025	PROPERTY AND ASSETS		Dt. 31-03-2026
1,34,68,836.00	**1. Cash** - Cash in Hand	**1,05,21,025.00**	**1,05,21,025.00**
38,70,09,190.93	**2. Balances With Other Bank**		**32,50,75,077.56**
18,14,89,188.93	(1) Current Deposits	12,49,55,077.56	
20,55,20,002.00	(2) Fixed Deposits	20,01,20,000.00	
0.00	(3) Saving Bank Deposits	0.00	
9,00,00,000.00	**3. Money at CALL and Short Notice**		**9,00,00,000.00**
0.00	(1) S.B.I DFHI Ltd Call Money	2,00,00,000.00	
4,00,00,000.00	(2) IDBI Bank Call Money	7,00,00,000.00	
3,00,00,000.00	(3) FEDERAL BANK Call Money.	0.00	
2,00,00,000.00	(4) STCI CALL MONEY	0.00	
67,07,41,480.69	**4. Investments**		**70,52,98,114.59**
63,07,38,330.59	(1) In Central and State Government Security Face Value Rs. 71,20,90,000.00 Market Value Rs. 69,48,62,242.00	70,32,92,964.59	
5,150.00	(2) Shares in Co-Operative Institutions	5,150.00	
0.00	(3) Shares in NBFC	20,00,000.00	
3,99,98,000.10	(4) Other Investments	0.00	
0.00	**5. Invstement out of the Principal Subsidiary State Partnership Funds**		**0.00**
1,02,68,25,427.58	**6. Advances**		**1,14,91,50,902.38**
36,04,81,580.28	(1) Short-term loans of which secured against: a) Gov. and other approved securities Nill b) Other tangible Securities Rs. 43,35,09,522.53 c) Without tangible Securities Rs. 10,04,615.80 of which advances amount from (a) Individual Rs. 43,45,14,138.33 (b) Overdue Rs. 3,31,93,194.93 (c) Considered Bad and Doubtful of recovery	43,45,14,138.33	
19,22,77,802.55	(2) Medium -Term Loans of which secured against: a) Gov. and other approved securities - Nill b) Other tangible Securities Rs. 17,68,47,591.30 c) Without tangible Securities Rs. 96,11,862.00 of which advances amount from (a) Individual Rs. 18,64,59,453.30 (b) Overdue Rs. 92,073.00 (c) Considered Bad Rs. 1,81,679.00 and Doubtful of recovery	18,64,59,453.30	
47,40,66,044.75	(3) Long -Term Loans Of which secured against: a) Gov. and other approved securities - Nil b) Other tangible Securities Rs.52,81,77,310.75 c) Without tangible Securities 0.00 of which advances amount from (a) Individual Rs. 52,81,77,310.75 (b) Overdue Rs. 69,990.00 (c) Considered Bad Rs. 46,26,598.00 and Doubtful of recovery	52,81,77,310.75	
2,18,80,44,935.20	**Total C/F**		**2,28,00,45,119.53**

BALANCE SHEET AS ON 31.03.2026

(Amount in ₹)

Dt. 31-03-2025	CAPITAL AND LIABILITIES		Dt. 31-03-2026
2,17,14,94,657.06	**Total B/F**		**2,27,70,60,079.01**
21,33,160.00	**8. Overdue Interets Reserve**		**4,57,434.00**
1,30,638.00	**9. Interest Payable**		**5,33,737.00**
1,97,10,009.42	**10. Other Liabilities.**		**1,50,09,541.36**
76,238.64	(1) GST Payable	67,940.10	
11,74,214.00	(2) Unclaimed Dividends	12,83,855.00	
15,00,000.00	(3) Provision For Bonus Expenses	16,00,000.00	
3,30,344.00	(4) Providend Fund Payable	3,40,418.00	
1,12,500.00	(5) Provision For Audit Fee	1,44,000.00	
1,02,600.00	(6) Provision For Legal & Professional Fee	80,550.00	
26,500.00	(7) Provision For Electricity Bill	31,500.00	
1,785.00	(8) Provision For Telephone Bills	1,785.00	
60,00,000.00	(9) Provision For I.T. (A.Y. 2025-26)	0.00	
0.00	(10) Provision For I.T. (A.Y. 2026-27)	60,00,000.00	
17,11,465.00	(11) T.D.S. Payable	16,63,761.00	
70,37,590.40	(12) Payslip Issued	32,98,136.88	
7,31,000.00	(13) Locker Security Deposit	0.00	
43,635.00	(14) Nominal Member's Fee	46,505.00	
8,44,587.00	(15) Unclaimed Amount	4,42,560.38	
12,000.00	(16) Sundry Payable	0.00	
4,400.00	(17) Professional Tax payable	4,800.00	
1,150.00	(18) Interest Provision for Borrowing from Bank	3,730.00	
2,44,31,016.64	**11. Profit and Loss**		**1,71,78,995.85**
	Profit as per last balance sheet	2,44,31,016.64	
	Less: Appropriations	2,44,31,016.64	
	Add: Profit for the current year (After Income Tax Provision)	1,71,78,995.85	
	Contingent Liabilities Rs. 25,40,906.32 DEAF-Scheme Payable Rs. 28,26,164.04		
2,21,78,99,481.12	**Total**		**2,31,02,39,787.22**

Palce : Ahmedabad

Date : 02/06/2026

Shri Amitbhai A. Patel
Chairman

Shri Saumilbhai N. Patel
Vice Chairman

Shri Amrutbhai H. Patel
C.E.O.

For G R A P H S & Co
Chartered Accountants
FRN: 114051W
CA G. R. Patel (Partner)
M. No.:- 044989
UDIN:- 26044989ECMDI7028

BALANCE SHEET AS ON 31.03.2026

(Amount in ₹)

Dt. 31-03-2025	PROPERTY AND ASSETS		Dt. 31-03-2026
2,18,80,44,935.20	Total B/F		**2,28,00,45,119.53**
1,43,14,100.48	**7. Interest Receivable**		**1,29,53,372.00**
1,21,80,940.48	(1) On Investment	1,24,95,938.00	
21,33,160.00	(2) Undebited Interest (N.P.A.)	4,57,434.00	
0.00	**8. Bills Receivable**		**0.00**
0.00	**9. Branch Adjustment**		**0.00**
46,54,705.21	**10. Premises Building (After Depreciation)**		**41,89,234.69**
39,51,066.95	**11. Furniture & Fixture (After Depreciation)**		**39,56,656.23**
9,44,463.96	(1) Locker Vault- Cabinet	8,02,794,35	
4,58,026.91	(2) Computer / Software / CCTV	7,44,921.21	
14,16,183.24	(3) Furniture & Fixture	12,86,010.91	
5,99,654.29	(4) Electrical	5,69,276.00	
5,32,738.55	(5) Office Equipment	5,53,653.76	
69,34,673.28	**12. Other Assets**		**90,95,404.77**
10,051.32	(1) Telephone Deposit	8,452.32	
16,801.00	(2) UGVCL Deposit for connection	16,801.00	
19,108.30	(3) Advance TDS (Deducted)	1,340.57	
3,04,712.00	(4) Differed Tax Asset	3,80,412.72	
60,00,000.00	(5) Adv. IT Paid (A.Y. 2025-26)	0.00	
0.00	(6) Adv. IT Paid (A.Y. 2026-27)	70,00,000.00	
55,559.00	(7) Adv. Payment for Purchase	55,560.00	
2,54,827.64	(8) Stationary stock on hand	2,98,794.00	
600.00	(9) Adhesive Stamps on hand	0.00	
65,880.42	(10) GST Receivable	3,28,982.13	
41,240.00	(11) Torrent Power LTD Deposit	41,240.00	
1,28,761.00	(12) E-Stamping	1,02,811.00	
1,030.95	(13) Comm.ReceivableE-stamp	950.83	
5,417.65	(14) CERSAI Deposits	6,539.15	
30,684.00	(15)Provision for Mutual fund	0.00	
0.00	(16)KYC Verification Deposit	74,185.25	
0.00	(17)Whatsapp Banking Deposit	4,455.80	
0.00	(18)IT / TDS Receivable Product	7,74,880.00	
0.00	**13. Non-Banking Assets Acquired in Satisfaction of Claims**		**0.00**
0.00	**14.Profit and Loss**		**0.00**
2,21,78,99,481.12	**Total**		**2,31,02,39,787.22**

Shri Mohanbhai S. Patel	Director	Shri Anish A. Patel	Director	Shri Nitinbhai I. Patel	Director
Smt. Minaben M. Patel	Director	Shri Pragnesh D. Patel	Director	Shri Harishchandra D. Parmar	Director
Shri Dahyabhai J. Patel	Director	Shri Jagdish N. Patel	Director	Shri Bharatbhai K. Mehta	Pro. Director
Shri Jayantibhai M. Patel	Director	Smt. Jagrutiben S. Patel	Director	Shri Bhogilal S. Shah	Pro. Director
Shri Dhruv G. Patel	Director				

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED ON 31.03.2026

(Amount in ₹)

Dt. 31-03-2025	INCOME		Dt. 31-03-2026
16,58,28,531.85	**1. Interest and Discount**		**18,15,88,190.43**
9,86,14,505.70	(1) Interest From Loan and Advances	11,40,83,324.25	
2,47,38,992.88	(2) Interest On Investment	2,30,55,709.13	
4,24,75,033.27	(3) Interest From Govt. Security	4,44,49,157.05	
1,32,952.64	**2. Commission, Exchange and Brokerage**		**1,29,571.72**
39,974.64	(1) ATM IMPS UPI Inter. Fee Commission	48,146.42	
9,940.00	(2) Draft Commission	11,800.00	
1,256.80	(3) Income Form Insurance Commission	13,750.29	
81,781.20	(4) E-stamping Income	55,875.01	
0.00	**3. Subsidies and Donations**		**0.00**
0.00	**4. Income from Non banking Assets and profit from sale of dealing with such Assets**		**0.00**
49,98,430.52	**5. Other Receipts**		**47,17,216.64**
3,948.25	(1) Income From ECS Service Charge	3,755.50	
1,65,630.00	(2) Cheq. Book. Charge Received	1,40,910.00	
15,94,075.00	(3) Income From Loan Processing	14,82,050.00	
6,30,612.79	(4) Miscellaneous Income	8,25,019.48	
11,366.00	(5) Provision for Differed Tax	75,700.72	
13,27,561.48	(6) Locker Rent Income	14,29,713.94	
18,930.00	(7) Income From Pasti	3,774.00	
750.00	(8) Share Dividend (Co-Op. Bank)	750.00	
12,45,557.00	(9) Income Tax Refund	7,55,543.00	
0.00	**6. Loss (If Any)**		**0.00**
1,05,22,411.00	**7. Reserve Fund Back (Below Line)**		**25,00,000.00**
4,00,000.00	(1) Dividend Equlization Expense	0.00	
68,00,000.00	(2) Excess Provision Return Back (IDR)	0.00	
33,22,411.00	(3) Excess BDDR 2024 Return Back	0.00	
0.00	(4) Provision Reserve Back (IFR)	25,00,000.00	
18,14,82,326.01	**Total**		**18,89,34,978.79**

Palce : Ahmedabad

Date : 02/06/2026

Shri Amitbhai A. Patel
Chairman

Shri Saumilbhai N. Patel
Vice Chairman

Shri Amrutbhai H. Patel
C.E.O.

For G R A P H S & Co
Chartered Accountants
FRN: 114051W
CA G. R. Patel (Partner)
M. No.:- 044989
UDIN:- 26044989ECMDI7028

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED ON 31.03.2026

(Amount in ₹)

Dt. 31-03-2025		EXPENDITURE		Dt. 31-03-2026
10,68,63,618.28	**1.**	**Interest on Deposits, Borrowings, etc.**		**11,67,81,698.99**
10,68,52,724.00		(1) Interers Paid	11,67,66,037.99	
10,894.28		(2) Interest on Borrowing	15,661.00	
2,55,08,413.40	**2.**	**Salaries and Allowances and Provident Fund**		**2,89,75,156.10**
1,95,57,081.00		(1) Salary Expenses	2,21,01,228.00	
17,82,161.40		(2) Allowances	15,27,893.10	
41,69,171.00		(3) Provident Fund, Gratuity and Leave	53,46,035.00	
0.00	**3.**	**Directors and local committee members fees and allowances**		**0.00**
64,37,277.46	**4.**	**Rent, Taxes, Insurance, Lighting, etc.**		**67,90,808.82**
33,14,744.00		(1) Office Building Rent	32,43,696.50	
3,36,423.75		(2) Taxes	4,90,859.39	
23,94,045.71		(3) Insurance	26,60,399.93	
3,92,064.00		(4) Electricity	3,95,853.00	
0.00	**5.**	**Law Charges**		**12,000.00**
3,23,110.18	**6.**	**Postage, Telegram and Telephone Charges**		**3,28,213.59**
3,89,375.00	**7.**	**Auditor and Professional Fees**		**5,31,260.00**
31,85,611.93	**8.**	**Depreciation and Repairs in Property**		**34,19,134.94**
9,88,098.73		(1) Depreciation	11,95,295.29	
21,97,513.20		(2) Maintenance and Repairs	22,23,839.65	
5,91,308.20	**9.**	**Stationery, Printing and Advertisement, etc.**		**5,80,197.85**
0.00	**10.**	**Loss from sale of or dealing with Non- banking Assets**		**0.00**
28,52,594.92	**11.**	**Other Expenditure**		**14,15,932.24**
39,588.00		(1) Staff Training Expense	82,532.50	
1,02,948.00		(2) Amortization Expense	1,02,631.00	
1,15,071.23		(3) ATM IMPS UPS Charges	2,18,871.28	
93,958.43		(4) Bank Charges	53,729.63	
21,000.00		(5) BOM Sitting Fees	16,500.00	
1,59,505.00		(6) Coveyance Expense	1,51,906.00	
1,23,000.00		(7) Donation	1,00,000.00	
1,12,957.00		(8) Entertainment Expense	1,10,208.00	
2,64,475.61		(9) Miscellaneous Expense	2,68,595.65	
1,43,786.80		(10) Subscription	2,94,950.08	
0.00		(11) NDS Call Transaction Charges	6,008.10	
15,600.00		(12) Locker Stamp Exp. Born by Bank	600.00	
15,58,750.00		(13) PSLC Purchase Premium Paid	0.00	
700.00		(14) Compensation for Late Credit	9,400.00	
1,254.85		(15) CKYC Charges	0.00	
1,00,000.00		(16) RBI Penalty Exp	0.00	
1,09,00,000.00	**12.**	**Provisions**		**1,29,21,580.41**
10,00,000.00		(1) Provision For Special Reserve (I.T.)	12,00,000.00	
34,00,000.00		(2) Provision for NPA	22,00,000.00	
0.00		(3) Provision for Standard Asset	5,00,000.00	
5,00,000.00		(4) IT Infrastructure Development	2,00,000.00	
60,00,000.00		(5) Income Tax Provision	60,00,000.00	
0.00		(6) Invest. Depr. Res. (IDR) Expense	28,21,580.41	
2,44,31,016.64	**13.**	**Net Distributable Profit carried to the Balance Sheet**		**1,71,78,995.85**
1,76,31,016.64		Net Profit From Banking Operation	1,46,78,995.85	
68,00,000.00		Reserve Fund Back (Below Line)	25,00,000.00	
18,14,82,326.01		**Total**		**18,89,34,978.79**

Shri Mohanbhai S. Patel	Director	Shri Anish A. Patel	Director	Shri Nitinbhai I. Patel	Director
Smt. Minaben M. Patel	Director	Shri Pragnesh D. Patel	Director	Shri Harishchandra D. Parmar	Director
Shri Dahyabhai J. Patel	Director	Shri Jagdish N. Patel	Director	Shri Bharatbhai K. Mehta	Pro. Director
Shri Jayantibhai M. Patel	Director	Smt. Jagrutiben S. Patel	Director	Shri Bhogilal S. Shah	Pro. Director
Shri Dhruv G. Patel	Director				

NOTES FORMING PART OF BALANCE SHEET AND PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED ON 31ST MARCH 2026.

A) SIGNIFICANT ACCOUNTING POLICIES:

1.) ACCOUNTING CONVENTION: (AS-1)

The accompanying financial statements have been prepared on historical cost convention on going concern basis and confirm to statutory provisions and practices prevailing in India, unless otherwise stated.

2.) Post Finalization Adjustments

During the course of the statutory audit, certain adjustments pertaining to the current financial year were identified and considered in the financial statements, as under:

- Reversal of excess provision for income tax: ₹10.00 lakh
- Additional transfer to BDDR Income Tax : ₹22.00 lakh

Net impact of the above adjustments: Decrease in profit by ₹12.00 lakh. Revised Net Profit for the year: ₹171.79 lakh.

3.) USE OF ESTIMATES: (AS-5)

The presentation of financial statements requires estimates and assumptions to be made that affect the reported amount of assets and liabilities on the date of the financial statements and the reported amount of revenue and expenses during the reported period. Although these estimates are based upon management's best knowledge of current events and actions, actual results could differ from these estimates and the difference between the actual result and estimates are recognized in the period in which the results are known or materialized.

4.) REVENUE RECOGNITION: (AS-9)

The revenues are accounted for an accrual basis except in cases described herein below: -

a. Interest & other income on Non-Performing Assets are recognized on cash basis.

b. Safe deposit vault rent is accounted for as income on cash basis.

c. Dividend on Investment is accounted for on cash basis.

5.) EXPENDITURE: (AS-1)

Expenditure is accounted for on accrual basis except in cases described herein below: -

a.) Legal expenses incurred in suit filed accounts have been accounted for on cash basis as per RBI directives.

6.) EMPLOYMENT BENEFITS: (AS-15)

In accordance with the Accounting Standard -15 [Revised 2005] "Employee Benefits" issued by The ICAI, the obligation of the Bank, on account of employee benefits is accounted for in the books of account.

The bank has classified the various benefits provided to employees as under:

I.) Post-Employment Benefits:

a.) Defined Contribution Plans

I.) Provident Fund: During the year, the bank has recognized the following amounts in the Profit & Loss Account.

(Amount ₹ In Lakhs)

Particulars	2025-26	2024-25
Employer's Contribution towards provident fund	₹ 15.77	₹ 14.82
Employer's contribution to Pension Fund (Included in above amount)	₹ 04.23	₹ 04.35

The bank has defined contribution plans for post-employment benefits, charged to profit & loss account, in form of "Provident Fund administered by the Regional Provident Fund Commissioner.

b.) Defined Benefit Plans

Funded Plan: The bank has defined benefit plan for post-employment benefit in the form of gratuity and leave encashment for all employees, funded with Life Insurance Corporation of India.

Annual Contribution to Group Gratuity Fund and Leave Encashment Fund is paid to LIC on the basis of actuarial valuation advised by LIC. Premium paid towards Gratuity and Leave Encashment plan are debited to profit and loss account. Funds contributed towards Gratuity and Leave Encashment liabilities are not recognized in the books in the form of Assets and Liabilities as same is debited to profit and loss account over the years. The funded plan is adequate to meet the future liabilities towards gratuity and leave encashment. The Funded Balance with LIC as on 31.03.2026 in Group Gratuity Fund was Rs.1,34,51,290 and Leave Encashment Fund was Rs. 1,22,08,936 which is higher than the expected liabilities.

7.) PROPERTY, PLANTS AND EQUIPMENTS AND DEPRECIATION: (AS-10)

i. Property, Plants and Equipment's are stated at their Written down Value.

ii. Depreciation is calculated under WDV method. Depreciation on Property, Plants and Equipment's (except computer) is provided on written down value method at the rates mentioned below.:

Sr. No.	Fixed Assets	Rate of Depreciation
1	Building (Premise)	10.00% (Written down value)
2	Furniture & Furniture	10.00% (Written down value)
3	Electrical Items	10.00% (Written down value)
4	Office Equipment	15.00% (Written down value)
5	SDV - Locker	15.00% (Written down value)
6	Computer Machinery and Softwares	33.33% (Stright Line method)

iii. Depreciation on fixed assets purchased during the year is charged on proportionate basis on numbers of days it has been used during the year.

iv. Depreciation is not provided on Property, Plants and Equipment's sold/scraped during the year.

v. Profit or Loss on sale of assets is recognized as and when assets are Sold/discarded.

8.) ADVANCES:

a) Advances are classified in to Performing & Non-Performing Assets and based on Management assessment, provision is made on the basis of Asset Classification & provisioning requirement as per the prudential norms prescribed by the Reserve Bank of India from time to time.

b) Advances are stated at gross value while provision for performing & Non-Performing Assets as per RBI & regulatory authorities' guidelines is shown under the head "Reserves& Other Funds" under sub heads "Bad & Doubtful Debts Reserve", "Special Reserve Fund (Income Tax)", & "Contingency Provision for NPA".

c) The bank has created "Overdue Interest Reserve Account" for unrealized interest in respect of non-performing advances by debiting "Interest Receivable on NPA Account" & crediting "Overdue Interest Reserve Account".

d) Amounts realized/recovered in cases of doubtful accounts over 3 years and loss accounts are first adjusted against Principal amount and then against interest receivable.

e) Provisions for standard advances and non-performing advances are made as per the prudential norms prescribed by the Reserve Bank of India from time to time.

9.) INVESTMENT: (AS-13)

I) Investments are categorized as under:

a. Central & State Government Securities.

(Amount ₹ In Lakhs)

		31/03/2026			31/03/2025		
Sr	**Particular**	**Face Value**	**Book Value**	**Market Value**	**Face Value**	**Book Value**	**Market Value**
1	Central Government - GOI	4360.00	4282.19	4231.85	3710.00	3645.15	3678.77
2	State Government - SDL	2760.90	2750.74	2716.77	2670.00	2662.23	2690.42
3	Treasury Bill	0.00	0.00	0.00	0.00	0.00	0.00
	Total	**7120.90**	**7032.93**	**6948.62**	**6380.00**	**6307.38**	**6369.19**

b. Approved Trustee Securities: NIL

c. Shares of Co-Operative banks.

Sr. No	**Particulars**	**Face Value in Rs.**
1	GSC Bank Shares	5000.00
2	Ahmedabad Dist, Bank Shares	100.00
3	Shriniknagar Housing Soc. Ltd Shares (Navrang Tower)	50.00

d. Other investments i.e. fixed Deposits in Co. Op. and other banks.

(Amount ₹ In Lakhs)

Sr.No.	**Particular**	**Deposit on 31/03/2026**	**Deposit on 31/03/2025**
1	NUCFDC Shares	20.00	0.00
2	G.S.C. Bank Ltd	300.00	240.00
3	Federal Bank Ltd	0.00	400.00
4	The Mehsana Urban Co Op Bank Ltd	0.20	300.20
5	Fincare Small Finance Bank Ltd/AU Bank Ltd (finance)	301.00	200.00
6	Equitas Bank Ltd	300.00	200.00
7	ICICI Bank Ltd	0.00	15.00
8	Punjab National Bank	900.00	600.00
9	IDBI Bank Ltd	100.00	100.00
10	Cosmos Co Op Bank LTD	100.00	0.00
	Total	2021.20	2055.20

II) Government Securities Investments are further classified as:
Investment further classified as under: (31/03/2026)

(Amount ₹ In Lakhs)

Sr. No	**Particulars**	**Face Value**	**Book Value**	**Market Value**
1	Held to Maturity– HTM	4210.90	4161.47	4125.03
2	Available for Sale–AFS	2910.00	2871.46	2823.59
3	Held for Trading– HFT	0.00	0.00	0.00
	Total	7120.90	7032.93	6948.62

III) Investments classified as Held to Maturity are carried at acquisition cost unless it is more than face value, where the premium is amortized over the period remaining to maturity.

IV) Investments classified as Held for Trading and Available for Sale are marked to market category wise and the resultant provision for depreciation if any, is recognized. Net appreciation is ignored.

V) Shifting from Held for trading (HTF)/ Available for Sale (AFS) category or AFS to HTM category is done at lower of the book value or market value and the depreciation if any is provided in the books and appreciation is ignored.

10.) Accounting Standard 17 – Segment Reporting

The principal business/profession being banking operations (solely in the banking services industry including investments / treasury operation). There is no reportable segment in pursuance of Accounting Standard 17 (Segment Reporting) issued by the Institute of Chartered Accountants of India. Total Income was ₹. 1864.35Lakh. The interest income was 97.40% of total Income.

The Bank's operations are solely in the Banking Service Industry including Investment. As interest income accounts for nearly 97.40 % of Bank's total revenue, separate segment reporting as per Accounting Standard -17 is not considered necessary.

11.) Related party disclosure as per AS – 18, the key management personnel consist of Director & Chief Executive of the bank.

Details of facilities granted to related parties

(Amount ₹ In Lakhs)

Sr. No.	Particulars	Key Management Personnel (Excluding Directors)				Directors, their relatives, companies/Firms in which they are interested			
		As on 31/03/2026		As on 31/03/2025		As on 31/03/2026		As on 31/03/2025	
		Self	Relatives	Self	Relatives	Self	Relatives	Self	Relatives
1	Closing Balance for loan facility (other than CC/OD) at year end	17.05	0.00	18.63	0.00	0.00	0.00	0.00	0.00
2	Loans Sanctioned during year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Loans Recovered (Including Interest)	2.55	0.00	2.55	0.00	0.00	0.00	0.00	0.00
4	Interest Received from loans	0.97	0.00	1.05	0.00	0.00	0.00	0.00	0.00
5	Closing Balance for CC/OD facility against bank's FDR	0.00	0.00	0.00	0.00	97.62	215.86	144.04	227.22
6	Interest recovered against CC/OD against bank's FDR	0.00	0.00	0.02	0.00	5.40	10.32	11.84	8.05
7	Closing balance for Non Fund based Facility at year-end.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	Sitting Fees	0.00	0.00	0.00	0.00	0.00	0.17	0.00	0.21

12.) Earnings Per Share (AS-20)

The Bank reports basic and diluted Earnings per share in accordance with AS-20- 'Earning Per Share' issued by the ICAI. Basic Earnings per share are computed by dividing the net profits after tax for the year attributable to equity shareholders by the total number of equity shares outstanding as at the end of the year. Further, Diluted Earnings per Share is calculated on the basis of Weightage Average Number of Equity Shares outstanding at the end of the year.

(Amount in ₹)

Sr No.	Particulars	31-03-2026	31-03-2025
1.)	Number of Shares	6,19,759	6,00,811
2.)	Net Profit after tax & provision before extraordinary items	1,46,78,995.85/-	1,76,31,016.64/-
3.)	Basic EPS on the basis of No. of Shares at the end of the year	23.69/-	29.35/-
4.)	Diluted EPS	23.69/-	29.35/-

13.) TAXATION: (AS-22)

I.) Current Tax:

Current Tax is provided as per the provision of Income Tax Act, 1961.

II.) Deferred Tax:

Bank is following Accounting Standard 22 on "Accounting for Taxes on Income". Bank has considered the issue of accounting for deferred taxes arising on account of timing difference between taxable incomes & accounting income that originate in one period and are capable of being reversal in one or more subsequent period.

14.) EVENTS OCCURING AFTER THE BALANCE SHEET DATE: (AS-4)

Material adjusting events (that provides evidence of condition that stated at the balance sheet date) occurring after the balance sheet date are recognized in the financial statements. Non adjusting events (that are indicative of conditions that arose subsequent to the balance sheet date) occurring after the balance sheet date that represents material change and commitment effecting the financial position are disclosed if any in the reports of the Board of Directors.

15.) PROVISION: (AS-29)

Provisions involving substantial degree of estimation in measurement are recognized when there is a present obligation as a result of past events and it is probable that there will be an outflow of resources even though the amount cannot be determined with certainty and represents only a best estimate in the light of available information.

Contingent liabilities are not recognized but are disclosed in the notes. Contingent assets are neither recognized nor disclosed in the financial statements.

16.) IMPAIRMENT OF ASSETS (AS-28)

At each balance sheet date, the bank assesses whether there is any indication that an asset may be impaired. If any indication exists, the recoverable amount of the asset is estimated. An impairment loss is recognized immediately, whenever the carrying amount of an asset exceeds its recoverable amount. In the opinion of the management, there is no indication, internal or external, which could have the effect of impairing the value of the assets to any material extent at the end of the year requiring recognition of loss.

B.) NOTES ON ACCOUNTS:

1.) The figures have been rounded off to the nearest rupee.

2.) Previous Year's figures have been regrouped/rearranged /recast to the extent necessary.

3.) Capital to Risk Adequacy Ratio (CRAR) as on 31st March 2026 was 18.89 % as against minimum requirement of 12 % prescribes by RBI.

4.) Employee Benefits:

I.) Post-Employment Benefits:

a.) Defined Contribution Plans

The bank has defined contribution plans for post-employment benefits, charged to profit & loss account, in form of "Provident Fund" administered by the Regional Provident Fund Commissioner.

b.) Defined Benefit Plans

Funded Plan: The bank has defined benefit plan for post-employment benefit in the form of gratuity and leave encashment for all employees, funded with Life Insurance Corporation of India.

Annual Contribution to Group Gratuity Fund and Leave Encashment Fund is paid to LIC on the basis of actuarial valuation advised by LIC. Premium paid towards Gratuity and Leave encashment plan are debited to profit and loss account. Funds contributed towards Gratuity and Leave Encashment liabilities are not recognized in the books in the form of Assets and Liabilities as same is debited to profit and loss account over the years. The funded plan is adequate to meet the future liabilities towards gratuity and leave encashment.

5.) Advances

a.) Classification of advances covered by Book Debts is reported under the head "Advances secured by tangible asset" as per RBI guidelines.

b.) Bank has achieved priority sector advances of 76.18 % of Adjusted Bank Net Credit against the target of 60 % while in case of advances to weaker section it is 13.74 % against the target of 12 % prescribed by RBI.

c.) The bank has provided ₹ 5.00/- lakhs as provision for standard assets during FY 25-26.

6.) Contingent Liability (AS-29)

a.) Bank Guarantee

Guarantees given on behalf of constituents & outstanding letter of credit as of 31.03.2025 is NIL and for 31.03.2026 was NIL.

b.) DEAF

Bank has as on 31.03.2026, Numbers of 1346 accounts aggregating amount of ₹. 28.26 lakhs under DEAF accounts (Code No. 0648).

7.) Income Tax (AS-22)

Income of the bank is liable to tax under the Income Tax Act, 1961. Accordingly, provision of ₹ 60,00,000/- is made for Income Tax. Advance Tax paid for the current year are ₹70,00,000/-.

8.) No penalty is imposed by RBI during the year for violation of any law.

9.) Inter branch accounts and Inter bank accounts are reconciled up to 31st March, 2026 and no provision is required to be made in respect of items outstanding therein.

10.) Bank is not authorized to deal in foreign exchange.

11.) Bank's Fixed Deposits of ₹ 2001.20/- lacs include ₹ 900.00 lakhs under lien with other banks for various banking arrangements.

12.) The Bank has paid the deposit insurance premium to the Deposit Insurance and Credit Guarantee Corporation (DICGC) within the prescribed timelines during the year ended March 31, 2026, in accordance with the applicable RBI / DICGC guidelines.

13.) Revaluation of Assets (AS-10)

During the year the bank has not revalued the asset.

14.) Deferred Tax Liability /Assets:

(Amount in ₹)

Particulars	**Opening Balance**	**Charge/Credit during the year**	**Closing Balance**
TOTAL	3,04,712.00 Dr.	75,700.72 Dr.	3,80,412.72 Dr.

15.) No Guarantees given on behalf of constituents & outstanding letter of credit during our audit periods

16.) Fixed Assets on 31.03.2026 (Amount ₹ In Lakhs)

Consolidate Depreciation Item wise – 2025-26									
Gross Block									
Sr	Assets	Opening Balance on 1.04.2025	Addition		Sales/Deduction		31.03.2026 Before Depriciation	Depriciation on Amount	Net Block Outstanding 31.03.2026 (After Depriciation)
			By Purchase	By Transfer	By Sale	By Transfer			
1	Building	46.55	0.00	0.00	0.00	0.00	46.55	4.65	41.90
2	Furniture & Fixtures	14.16	0.13	0.00	0.00	0.00	14.29	1.43	12.86
3	Lockers	9.44	0.00	0.00	0.00	0.00	9.44	1.42	8.02
4	Electricals	6.00	0.33	0.00	0.00	0.00	6.33	0.63	5.70
5	Computer / Software	4.58	5.87	0.00	0.00	0.00	10.45	3.00	7.45
6	Office Equipment	5.33	1.03	0.00	0.00	0.00	6.36	0.82	5.54
	Total	86.06	7.36	0.00	0.00	0.00	93.42	11.95	81.47

During the financial year under report deprecation on computer have been provided at the rate of 33.33 % straight line method and other items deprecation calculated on the written down value method.

17.) Movement of NPA and its Provision: (Amount ₹ In Lakhs)

Particulars	NPA 31/03/2026		NPA 31/03/2025		Provision 31/03/2026	Provision 31/03/2025
	No Of	Amount	No of	Amount	Amount	Amount
Opening	9	60.71	12	83.80	100.00	230.49
Additions During the Year (+)	2	19.18	3	21.49	22.00	34.00
Reduction During the Year(-)	6	31.81	6	44.58	0.00	164.49
Closing	**5**	**48.08**	**9**	**60.71**	**122.00**	**100.00**

The require provision for NPA as on 31/03/2026 is ₹. 11.58 lakhs as per RBI guidelines, as against this, the bank has made provision of ₹. 122.00 lakhs. Gross NPA is Rs 48.08 Lakhs, and it is 0.42%, and Net NPA is Zero.

Notes:

1. KYC and Anti-Money Laundering: Bank has framed the KYC Policy and Anti-Money Laundering Policies as per the guidelines of Reserve Bank of India and accordingly monitoring the system.
2. Safe Deposit Lockers Key: As per the guidelines and instructions of Reserve Bank of India, Bank has embossed Bank's name on the customer's locker key.
3. Unique ID: Bank has already introduced the system of Unique ID in respect of their clients as per the guidelines of Reserve Bank of India.
4. Risk Categorization Policy for various deposit accounts: Bank follows the policy of categorization for various deposit accounts which is classified under the RBI guideline and AML Act.: (i) High Risk. (ii) Medium Risk. (iii) Lower Risk.
5. The bank has the policy to classify the NPA and IRAC on quarterly basis.
6. Premium on government security (HTM) is amortized over the period of maturity considering the No. of year.
7. All the debit and credit balances are subject to the confirmation.
8. The bank has practice of preparing cash flow statement as required under AS-3 of ICAI.
9. There have not been any sundry entries except Sundry Creditors

Detail Regarding Disclosure Norms Prescribed for UCBs As per circular No DoR.ACC.REC. No.208/21.04.018/2025-26 dated November 28, 2025 as amended time to time are as under.

Annexure III

Disclosure in financial statements – 'Notes to Accounts'

1. Regulatory Capital

I) Composition of Regulatory Capital

(Amount ₹ In Lakhs)

Sr. no.	Particulars	Current Year 2025-26	Previous Year 2024-25
i)	Paid up Share Capital and Reserves (net of decutions, if any)	1836.91	1718.68
ii)	Other Tier 1 capital	0	0.00
iii)	Tier 1 capital (i + ii)	1836.91	1718.68
iv)	Tier 2 capital	338.95	296.20
v)	Total capital (Tier 1+Tier 2)	2175.86	2014.88
vi)	Total RiskWeighted Assets (RWAs)	11516.33	10623.66
vii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	15.95%	16.18%
viii)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	2.94%	2.79%
ix)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	18.89%	18.97%
x)	Amount of paid - up equity capital raised during the year	18.95	20.60
xi)	Amount of non-equity Tier 1 capital raised during the year	NA	NA
xii)	Amount of Tier 2 capital raised during the year	NA	NA

ii) Draw down from Reserves:

Sr no	Particular	Amount (Rs in Lakhs)	Remarks
1	Investment Flactuation Reserve	25.00	Excess provision at the end of the year is written back to Profit & Loss account.

2. Asset liability management

I) Maturity pattern of certain items of assets and liabilities. As at 31.03.2026 (current Year)

(Amount ₹ In Lakhs)

	Day 1	2 to 7 days	8 to 14 days	15 to30 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 years	over 1 year and up to 3 year	over 3 year and up to 5 years	over 5 years	Total
Deposits	619.06	10.27	2.17	39.71	694.30	1056.12	2134.10	4578.67	11128.14	77.44	0.00	20339.98
Term Deposit	5.70	10.27	2.17	39.71	694.30	1056.12	2134.10	4578.67	6621.30	77.44	0.00	15219.78
Saving Deposit	309.34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2784.01	0.00	0.00	3093.35
Current Deposit	304.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1722.83	0.00	0.00	2026.86
Advances	304.82	17.28	71.58	180.29	235.99	322.31	849.67	2347.05	580.65	975.22	5606.65	11491.51
Investments	0.00	900.00	0.00	0.00	200.00	0.20	1032.60	1270.50	199.06	2317.40	4034.42	9954.18
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign currency assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign currency liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

3.Investments

I)Composition of Investment Portfolio As at 31/03/2026 (Current Year)

(Amount ₹ In Lakhs)

	Investment In India							Investment Outside India				Total Investment
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India	
1	2	3	4	5	6	7	8 (2 to 7)	9	10	11	12 (9 to 11)	13 (8 + 12)
Held to maturity												
Gross	4210.90	2001.20	20.05	0.00	0.00	900.00	7132.15	0.00	0.00	0.00	0.00	7132.15
Less : Provisions for non-performing investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	4210.90	2001.20	20.05	0.00	0.00	900.00	7132.15	0.00	0.00	0.00	0.00	7132.15
Available for sale												
Gross	2910.00	0.00	0.00	0.00	0.00	0.00	2910.00	0.00	0.00	0.00	0.00	2910.00
Less : Provision for depreciation and NPI	48.00	0.00	0.00	0.00	0.00	0.00	48.00	0.00	0.00	0.00	0.00	48.00
Net	2862.00	0.00	0.00	0.00	0.00	0.00	2862.00	0.00	0.00	0.00	0.00	2862.00
Held for trading												
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less : Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Investments	7120.90	2001.20	20.05	0.00	0.00	900.00	10042.15	0.00	0.00	0.00	0.00	10042.15
Less : Provision for non-performing investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less : Provision for depreciation and NPI	48.00	0.00	0.00	0.00	0.00	0.00	48.00	0.00	0.00	0.00	0.00	48.00
Net	7072.90	2001.20	20.05	0.00	0.00	900.00	9994.15	0.00	0.00	0.00	0.00	9994.15

As at 31/03/2025

(Amount ₹ In Lakhs)

	Investment In India							Investment Outside India				Total Investment
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India	
1	2	3	4	5	6	7	8 (2 to 7)	9	10	11	12 (9 to 11)	13 (8 + 12)
Held to maturity												
Gross	3039.38	2055.20	0.05	0.00	0.00	1299.98	6394.91	0.00	0.00	0.00	0.00	6394.91
Less : Provisions for non-performing investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	3039.38	2055.20	0.05	0.00	0.00	1299.98	6394.91	0.00	0.00	0.00	0.00	6394.91
Available for sale												
Gross	3268.00	0.00	0.00	0.00	0.00	0.00	3268.00	0.00	0.00	0.00	0.00	3268.00
Less : Provision for depreciation and NPI	19.78	0.00	0.00	0.00	0.00	0.00	19.78	0.00	0.00	0.00	0.00	19.78
Net	3248.22	0.00	0.00	0.00	0.00	0.00	3248.22	0.00	0.00	0.00	0.00	3248.22
Held for trading												
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less : Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Investments	6307.38	2055.20	0.05	0.00	0.00	1299.98	9662.61	0.00	0.00	0.00	0.00	9662.61
Less : Provision for non-performing investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less : Provision for depreciation and NPI	19.78	0.00	0.00	0.00	0.00	0.00	19.78	0.00	0.00	0.00	0.00	19.78
Net	6287.6	2055.20	0.05	0.00	0.00	1299.98	9642.83	0.00	0.00	0.00	0.00	9642.83

ii) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount ₹ In Lakhs)

	Particulars	Current Year 2025 - 26	Previous Year 2024 - 25
i)	Movement of provisions held towards depreciation on investments		
	a) Opening balance	19.78	114.66
	b) Add: Provisions made during the year	28.22	
	c) Less: Write off / write back of excess provisions during the year	-	94.88
	d) Closing balance	48.00	19.78
ii)	Movement of Investment Fluctuation Reserve (IFR)		
	a) Opening balance	163.41	110.41
	b) Add: Amount transferred during the year	56.59	53.00
	c) Less: Drawdown	25.00	-
	d) Closing balance	195.00	163.41
iii)	Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	6.79%	5.00%

iii) Sale and transfers to/from HTM category

The bank has shifted GOI investment of ₹.396.54 Lakhs from AFS to HTM on 29/04/2025.

iv) Non-SLR investment portfolio

a) Non-performing non-SLR investments: Bank has not any non-performing investment as on 2025-26 and 2024-25.

b) Issuer composition of non-SLR investments

(Amount ₹ In Lakhs)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
		Current Year 2025 - 26	Previous Year 2024 - 25	Current Year 2025-26	Previous Year 2024 - 25	Current Year 2025-26	Previous Year 2024 - 25	Current Year 2025-26	Previous Year 2024-25	Current Year 2025-26	Previous Year 2024-25
a)	PSUs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b)	Fis	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c)	Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d)	Private Corporates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e)	Subsidiaries / Joint Ventures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
f)	Others	220.05	600.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	1. PNB GILTS	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	2. SBI DFHI	200.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	3. Shares of Other Co. Op. Banks	20.05	0.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	a) STCI Call Money	0.00	200.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	b) Mutual Fund	0.00	400.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
g)	Provisions held towards depreciation	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	220.05	600.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

v) Repo transactions (in face value terms):

There is no repo transaction for the year 2025-26 and 2024-25

vi) Government Security Lending (GSL) transaction

There were no any government security lending transaction during the current and previous year.

4) Asset quality

i) Classification of advances and provisions held as on 31/03/2026 – Current Year

(Amount ₹ In Lakhs)

	Standard	Non - Performing				Total
	Total Standard Advances	Sub - Standard	Doubtful	Loss	Total Non performing advances	
1	2	3	4	5	6 (3+4+5)	7 (2+6)
Gross standard advances and NPAs						
Opening balance	**10207.54**	**25.67**	**35.04**	**0.00**	60.71	10268.25
Add : Addition during the year					19.18	0.00
Less : reductions during the year					31.81	0.00
Closing balance	**11443.43**	**19.18**	**28.90**	**0.00**	48.08	11491.51
Reductions in gross NPAs due to						
i) upgradation					3.52	3.52
ii) recoveries (excluding recoveries from upgraded accounts)					28.29	28.29
iii) Technical / prudential write-offs					0.00	0.00
iv) write-offs other than those under (iii) above					0.00	0.00
Provisions (excluding floting provisions)						
Opening balance of provisions held	55.00	0.00	0.00	0.00	100.00	155.00
Add : Fresh provisions made during the year	5.00				22.00	27.00
Less : Excess provision reversed / write off loans	0.00				0.00	0.00
Closing balance of provisions held	60.00	0.00	0.00	0.00	122.00	182.00
Net NPAs						
Opening balance		0.00	0.00	0.00	0.00	
Add : Fresh additions during the year					0.00	
Less : Reduction during the year					0.00	
Closing Balance		0.00	0.00	0.00	0.00	0.00
Floting provisions						
Opening balance						0.00
Add : Additional provisionsmade during the year						0.00
Less : Amount drawn down during the year						0.00
Closing Balance of floting provisions						0.00
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written-off accounts						0.00
Add: Technical/ Prudential write-offs during the year						0.00
Less: Recoveries made from previously technical/ prudential written-off accounts during the year						0.00
Closing balance						0.00

Ratios (in percent)	Current Year (2025-26)	Previous Year (2024-25)
Gross NPA to Gross advances	0.42%	0.59%
Net NPA to net Advances	0.00	0.00
Provision coverage ratio	253.74	164.72

Classification of advances and provisions held as on 31/03/2025 – Previous Year

(Amount ₹ In Lakhs)

	Standard	Non- Performing				
	Total Standard Advances	Sub-Standard	Doubtful	Loss	Total Nonperforming advances	
1	2	3	4	5	6 (3+4+5)	7 (2+6)
Gross standard advances and NPAs						
Opening balance	8950.24	37.80	46.00	0.00	83.80	9034.04
Add : Addition during the year					21.49	0.00
Less : reductions during the year					44.58	0.00
Closing balance	10207.54	25.67	35.04	0.00	60.71	10268.25
Reductions in gross Npas due to						
i) upgradation					0.00	0.00
ii) recoveries (excluding recoveries from upgraded accounts)					44.58	44.58
iii) Technical /prudential write-offs					0.00	0.00
iv) write-offs other than those under (iii) above					0.00	0.00
Provisions (excluding floting provisions)						
Opening balance of provisions held	55.00	0.00	0.00	0.00	230.49	285.49
Add : Fresh provisions made during the year					34.00	34.00
Less : Excess provision reversed / write off loans/ BDDR Exclude.					164.49	164.49
Closing balance of provisions held	55.00	0.00	0.00	0.00	100.00	155.00
Net NPAs						
Opening balance		0.00	0.00	0.00	0.00	
Add : Fresh additions during the year					0.00	
Less : Reduction during the year					0.00	
Closing Balance		0.00	0.00	0.00	0.00	0.00
Floting provisions						
Opening balance						0.00
Add : Additional provisions made during the year						0.00
Less : Amount drawn down during the year						0.00
Closing Balance of floting provisions						0.00
Technical writeoffs and the recoveries made thereon						
Opening balance of Technical/ Prudential written - off accounts						0.00
Add: Technical/ Prudential write-offs during the year						0.00
Less: Recoveries made from previously technical/ prudential written - off accounts during the year						0.00
Closing balance						0.00

Ratios (in percent)	Current Year (2024-25)	Previous Year (2023-24)
Gross NPA to Gross advances	0.59%	0.93%
Net NPA to net Advances	0.00	0.00
Provision coverage ratio	164.72	275.05

ii) Sector-wise Advances and Gross NPAs

(Amount ₹ In Lakhs)

Sr No	Sector	Current Year 2025-26			Previous Year 2024-25		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	**Priority Sector**						
a)	Agriculture and allied activities	18.16	0	0.00	12.88	0	0.00
b)	Advances to industries sector eligible as priority sector lending	5620.41	0.00	0.00	4974.41	22.96	0.46
c)	Services	0	0	0.00	0	0	0.00
d)	Personal Loans	1968.17	18.77	0.95	1803.15	4.08	0.23
	Subtotal (i)	**7606.74**	**18.77**	**0.25**	**6790.44**	**27.04**	**0.40**
ii)	**Non - priority Sector**						
a)	Agriculture and allied activites	0	0	0	0	0	0
b)	Industry	1724.45	27.49	0	0	0	0
c)	Services	0	0	0	0	0	0
d)	Personal Loan	2160.32	1.82	0	3477.81	33.67	0
	Subtotal (ii)	**3884.77**	**29.31**	**0.75**	**3477.81**	**33.67**	**0.97**
	TOTAL (i+ii)	**11491.51**	**48.08**	**0.42**	**10268.25**	**60.71**	**0.59**

iii) Overseas assets, NPAs and revenue

There Were no overseas assets so this clause is not applicable

iv) Details of accounts subjected to restructuring

There has not been any restructuring of loan during the current and previous year

v) Divergence in asset classification and provisioning

There has not been any divergence in asset classification and provisioning.

vi) Disclosure of transfer of loan exposures:

There has not been any transfer of loan exposure during the year.

vii) Non Fund Based credit Facilities:

There has not been any Non fund based credit facilities during the year.

viii) Fraud accounts:

Banks shall make disclose details on the number and amount of frauds as well as the provisioning thereon as per template given below.

	Current Year 2025-26	Previous Year 2024-25
Number of frauds reported		
Amount involved in fraud (₹ crore)	-	-
Amount of provision made for such frauds (₹ crore)	-	-
Amount of Unamortised provision debited from 'other reserves' as at the end of the year (₹crore)	-	-

ix) Disclosure related to project finance

Sr. No.	Item Discription	Number of accounts	Total Outstanding (In Lakh)
1	Project under implementation accounts at the beginning of the quater	2	293.27
2	Project under implementation accounts sanctioned during the quater	0	0.00
3	Project under implementation accounts where DCCO has been achieved during the quater	0	0.00
4	Project under implementation accounts at the end of the quarter (1+2-3)	2	293.27
5	Out of '4' – accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be, has been invoked.	-	-
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	-	-
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation.	-	-
5.3	Out of '5' – accounts in respect of which Resolution plan has failed.	-	-
6	Out of '5', accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be, has been invoked due to change in scope and size of the project.	-	-
7	Out of '5', account in respect of which cost overrun associated with extension in original/extended DCCO, as the case may be, was funded	-	-
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	-	-
7.2	Out of '7', accounts where SBCF was not pre - sanctioned or renewed continuously	-	-
8	Out of '4' – accounts in respect of which resolution process not involving extension in original/extended DCCO, as the case may be, has been invoked.	-	-
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented.	-	-
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation.	-	-
8.3	Out of '8' – accounts in respect of which Resolution plan has failed.	-	-

x) Disclosure under Resolution Framework for COVID-19-related Stress

There were no loan outstanding which were given under resolution framework for COVID-19 related stress during the current year and financial year

5) Exposures

i) Exposure to real estate sector

(Amount ₹ In Lakhs)

Category	Current Year (2025-26)	Previous Year (2024 - 25)
i) Direct exposure		
a) Residential Mortgages –	2562.81	2284.86
b) Commercial Real Estate – CRE	484.12	311.10
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures – i. Residential ii. Commercial Real Estate	0.00	0.00
ii) Indirect Exposure Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	0.00	0.00
Total Exposure to Real Estate Sector	**3046.93**	**2595.96**

ii) Exposure to capital market

There has no any capital market exposure during the current financial year as well as previous financial year.

iii) Risk category-wise country exposure

There was no any risk wise country exposure during the current financial year as well as previous financial year

iv) Unsecured advances

(Amount ₹ In Lakhs)

Particular	Current Year (2025-26)	Previous Year (2024-25)
Total unsecured advances of the bank	106.16	88.49
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	0.00	0.00
Estimated value of such intangible securities	0.00	0.00

v) Factoring exposure: Not Applicable

vi) Unhedged foreign currency exposure:

Bank is not authorized to deal in foreign exchange transaction.

vii) Loan against gold and silver collateral:

There was no any loan against gold and silver collateral.

Viii) Exposure to related parties:

(Amount ₹ In Lakhs)

Sr. No.	Particulars	Current Year 2025-26	Previous Year 2024-25
	A. Loans to Related Parties		
1	Aggregate value of loans sanctioned to related parties during the year	0.00	0.00
2	Aggregate value of outstanding loans to related parties as on 31st March	325.80	291.81
3	Aggregate value of outstanding loans to related parties as a proportion of total credit exposure to related parties as on 31st March (in%)	20.33%	35.00%
4	Aggregate value of outstanding loans to related parties which are categorized as:		
	(i) Special Mention Accounts as on 31st March	0.00	0.00
	(ii) Non-Performing Assets as on 31st March	0.00	0.00
5	Amount of provisions held in respect of loans to related parties as on 31st March	0.00	0.00
	B. Contracts and Arrangements involving Related Parties		
6	Aggregate value of contracts and arrangements awarded to related parties during the year	-	-
7	Aggregate value of outstanding contracts and arrangements involving related parties as on 31st March	-	-

ix) Unsecured advances and lending to nominal members:

(Amount ₹ In Lakhs)

Sr. No.	Particulars	Current Year 2025-26	Previous Year 2024-25
	A. Unsecured advances		
1	Aggregate value of unsecured advances sanctioned to during the year	69.75	53.10
2	Aggregate value of unsecured advances outstanding loans as on 31st March	106.16	88.49
3	Out of Sr. no. 2 above, aggregate unsecured advances of ticket sizes up to Rs. 50,000, which are eligible as priority sector loans (applicable only for UCBs complying with the Eligibility Criteria for Business Authorization as specified in paragraph 9 of the Reserve Bank of India (Urban Co-Operative Banks- Branch Authorisation) Direction, 2025)	0.00	0.00
4	Aggregate value of unsecured advances outstanding (excluding Sr. No. 3 above) as a percentage of a total loans and advances as on 31st March	0.92%	0.86%
5	Aggregate value of unsecured advances which are categorized as:		
	(i) Special Mention Accounts as on 31st March	3.07	3.26
	(ii) Non-Performing Assets as on 31st March	1.82	1.97
6	Amount of provisions held in respect of unsecured advances as on 31st March	1.41	0.00
	B. Lending to nominal members		
7	Aggregate value of loans to nominal members sanctioned during the year	-	-
8	Aggregate value of loans to nominal members outstanding as on 31st March sanctioned during the year	-	-
9	Total number of nominal members as on 31st March	-	-
10	Total number of nominal members as a percentage of regular members as on 31st March	-	-

6 Concentration of deposits, advances, exposures and NPAs

i) Concentration of deposits

(Amount ₹ In Lakhs)

Particular	Current Year (2025-26)	Previous Year (2024-25)
Total deposits of the twenty largest depositors	5786.93	4963.74
Percentage of deposits of twenty largest depositors to total deposits of the bank	28.60%	25.57%

ii) Concentration of advances#

(Amount ₹ In Lakhs)

Particular	Current Year (2025-26)	Previous Year (2024-25)
Total advances to the twenty largest borrowers	2854.58	2700.98
Percentage of advances to twenty largest borrowers to total advances of the bank	24.84%	26.30%

iii) Concentration of exposures

(Amount ₹ In Lakhs)

Particular	Current Year (2025-26)	Previous Year (2024-25)
Total exposure to the twenty largest borrowers/customers	8641.51	7663.77
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers	24.82%	24.32%

iv) Concentration of NPAs

(Amount ₹ In Lakhs)

Particular	Current Year (2025-26)	Previous Year (2024-25)
Total Exposure to the top twenty NPAs Accounts	48.08	60.71
Percentage of exposures to All NPA Accounts exposure to total Gross NPAs.	100.00%	100.00%

Notes: There are only 5 NPA accounts during the current year & 9 accounts during the previous year.

7 Derivatives

The bank has not entered into any transactions in derivatives in current and previous year.

8 Transfers to Depositor Education and Awareness Fund (DEA Fund)

(Amount ₹ In Lakhs)

Sr No.	Particulars	Current Year 2025-26	Previous Year 2024-25
i)	Opening balance of amounts transferred to DEA Fund	25.41	21.69
ii)	Add: Amounts transferred to DEA Fund during the year	2.85	3.72
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.00	0.00
iv)	Closing balance of amounts transferred to DEA Fund	28.26	25.41

9 Disclosure of complaints

There were no any complaints during current year and previous year

10 Disclosure of penalties imposed by the Reserve Bank of India

There has been no any penalty imposed by Reserve Bank Of India

11 Other Disclosures

I) Business ratios

Particulars	Current Year 2025-26	Previous Year 2024-25
i) Interest Income as a percentage to Working Funds	8.29%	8.14%
ii) Non-interest income as a percentage to Working Funds	0.22%	0.25%
iii) Cost of Deposits	6.09%	6.08%
iv) Net Interest Margin	3.09%	3.10%
v) Operating Profit as a percentage to Working Funds	1.32%	1.19%
vi) Return on Assets	0.78%	0.86%
vii) Business (deposits plus advances) per employee (in ₹lakh)	936.22	903.10
viii) Profit per employee (in ₹ lakh)	5.05	5.34

ii) Bankassurance business

(Amount ₹ In Lakhs)

Particulars	Current Year 2025-26	Previous Year 2024-25
Fees and brokerage	**1.30**	**1.33**

iii) Marketing and distribution

The bank has not received fees/remuneration in respect of the marketing and distribution function (excluding banc assurance business) undertaken by them.

iv) Disclosures regarding Priority Sector Lending Certificates (PSLCs):

The bank has not undertaken any sales and purchase of priority sector lending certificate during the current financial year.

v) Provisions and contingencies (Amount ₹ in Lakhs)

Provision debited to Profit and Loss Account	Current Year 2025-26	Previous Year 2024-25
i) Provisions for NPI	0.00	0.00
ii) Provision towards NPA	22.00	34.00
iii) Provision made towards Income tax	60.00	60.00
iv) Other Provisions and Contingencies (with details)		
IT Infra Dev	2.00	5.00
Standard Asset	5.00	0.00
Special Reserve for IT	12.00	10.00
Investment Depreciation Reserve	28.22	0.00

vi) Payment of DICGC Insurance Premium

The Bank has paid the deposit insurance premium to the Deposit Insurance and Credit Guarantee Corporation (DICGC) within the prescribed timelines during the year ended March 31, 2026, in accordance with the applicable regulatory requirements.

The deposit insurance cover available to eligible depositors is administered by DICGC in terms of the provisions of the Deposit Insurance and Credit Guarantee Corporation Act, 1961 and the rules framed thereunder.

vii) Disclosure of facilities granted to directors and their relatives (Amount ₹ In Lakhs)

Sr. No.	Particulars	Key Management Personnel (Excluding Directors)				Directors, their relatives, companies/Firms in which they are interested			
		As on 31/03/2026		As on 31/03/2025		As on 31/03/2026		As on 31/03/2025	
		Self	Relatives	Self	Relatives	Self	Relatives	Self	Relatives
1	Closing Balance for loan facility (other than CC/OD) at year end	17.05	0.00	18.63	0.00	0.00	0.00	0.00	0.00
2	Loans Sanctioned during year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Loans Recovered (Including Interest)	2.55	0.00	2.55	0.00	0.00	0.00	0.00	0.00
4	Interest Received from loans	0.97	0.00	1.05	0.00	0.00	0.00	0.00	0.00
5	Closing Balance for CC/OD facility against bank's FDR	0.00	0.00	0.00	0.00	97.62	215.86	144.04	227.22
6	Interest recovered against CC/OD against bank's FDR	0.00	0.00	0.02	0.00	5.40	10.32	11.84	8.05
7	Closing balance for Non Fund based Facility at year end	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	Sitting Fees	0.00	0.00	0.00	0.00	0.17	0.00	0.21	0.00

viii) Disclosure on amortization of expenditure on account of enhancement in family pension of employees of banks:

The Bank does not have any unamortised expenditure outstanding as at March 31, 2026 in respect of enhancement in family pension of employees pursuant to the RBI guidelines. Accordingly, no amount remains to be amortised as on the reporting date.

Note: Previous year's figures have been regrouped, rearranged and reclassified wherever considered necessary to conform to the current year's presentation and disclosure requirements.

Palce : Ahmedabad

Date : 02/06/2026

Shri Amitbhai A. Patel
Chairman

Shri Saumilbhai N. Patel
Vice Chairman

Shri Amrutbhai H. Patel
C.E.O.

For G R A P H S & Co
Chartered Accountants
FRN: 114051W
CA G. R. Patel (Partner)
M. No.:- 044989
UDIN:- 26044989ECMDI7028

CASH FLOW STATEMENT FOR THE YEAR ENDED ON MARCH 31, 2026

(Amount in ₹)

Particulers	Current Year 31-03-2026	Previous Year 31-03-2025
A. Cash Flow from Operating Activities		
Net Profit/(Loss) after Tax and appropriations	1,46,78,996	1,76,31,017
Non-Cash Items Debited/Credit to Profit & Loss		
Depreciation	11,95,295	9,88,098
Income Tax Provision	60,00,000	60,00,000
Provision for DTL	-75,700	-11,366
Provision for IDR Expenses	1,02,631	1,02,948
Provision for IT Infra Development	2,00,000	5,00,000
Excess BDDR 2024 Return Back	0	-33,22,411
Dividend EquilisationReverse Back	0	-4,00,000
Provision for Special Reserve Fund	12,00,000	10,00,000
Provision against NPA	22,00,000	34,00,000
Provision for Silver Jubilee Celebration	28,21,580	0.00
Prov against Standard Asset	5,00,000	0.00
Adjusted For Operating Activities:		
Variation in Advances	-12,23,25,475	-12,34,21,350
Variation in Interest Receivables	13,60,728	-32,71,183
Variation in Interest Payables	-12,72,627	15,342
Variation in Deposits in all accounts	8,05,75,635	30,49,91,603
Variation in Other Payables	-47,00,468	14,274
Variation in Advance Payment	0	35,381
Income tax Paid	-60,00,000	-60,00,000
Net Cash Flow from Operating Activities :	**-2,35,39,405**	**19,82,52,353**
B. Cash Flow from Investing Activities		
Variation to Fixed Assets	-7,35,413	-46,87,032
Variation in Govt. Investment	-3,44,32,394	-8,03,70,560
Variation in Call Deposits with Banks	0	3,50,00,000
Variation in Fixed Deposite	54,00,000	-10,20,00,000
Variation in Other Assets	-21,60,731	18,67,343
Net Cash Flow from Investing Activities :	**-3,19,28,536**	**-15,01,90,249**
C. Cash Flow from Financing Activities		
Variation in Share Capital	18,94,800	20,60,100
Payment of Education Fund	0	-2,00,000
Variation in Nominal Member's Fees	2,870	12,500
Dividend Paid	-59,11,652	-57,15,941
Net Cash Flow from Financing Activities :	**-40,13,982**	**-38,43,341**
Net Increase/(Decrease) in Cash or Cash Equivalents*	**-5,94,81,922**	**4,42,18,764**
Cash & Cash Equivalents at the beginning of the year	**19,49,58,025**	**15,07,39,261**
Cash & Cash Equivalents at the end of the year	**13,54,76,103**	**19,49,58,025**
Net Increase/(Decrease) in Cash or Cash Equivalents:	**-5,94,81,922**	**4,42,18,764**

Note :

(1) The above cash Flow Statement has been prepared under the "Indirect Method" set out in Accounting Standard-3 issued by the Institute ofChartered Accountants of India.

(2) Previous Year's figures have been regrouped/ re-classified wherever necessary.

*Cash & Cash equivalent represent Cash in hand, Current Balance with Other Banks and Borrowing from Bank. Call Money and Fixed Deposits are not considered as the Cash & Cash equivalent as the same is Interest Bearing Deposit considered under the head Investing Activities

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Proposal for Amendment to Bye-Law

Bye Law No.	Existing Bye-Law	Proposed Amendment (Addition / Deletion / Modification)	After Amendment Bye-Law will read	Reason / Justification
3 (1)	NIL	Addition of New Clause under **3. Area of operation:**	For revision in the area of operation, except for the area of operations under automatic route as mentioned in Branch Authorisation Directions 2025, of RBI, bank shall have prior approval of the Reserve Bank.	To meet the condition with Para 14 of RBI direction DOR. LIC.REC.No.330 / 07 -01-000 / 2025-26, dated 4th Dec . 2025 on Branch Authorisation.
5 (26)	NIL	Addition of New Clause under **5. Objects**	To Act as a Corporate agent for Insurance Business.	To Add New Business
23 (1)	Notice of the Annual General Body Meeting shall be sent to the registered address of each member at least 15 days prior to the date of the meeting. The members desirous of obtaining detailed audited statement of accounts including the balance sheet and the profit & loss account & the report of the Board of Directors, may obtain the same from the registered office of the bank from the date of notice till 4 days before the Annual General Meeting.	**Deletion :** the registered address of each **Addition :** through electronic mode	Notice of the Annual General Body Meeting shall be sent to members through electronic mode at least 15 days prior to the date of the meeting. The members desirous of obtaining detailed audited statement of accounts including the balance sheet and the profit & loss account & the report of the Board of Directors, may obtain the same from the registered office of the bank from the date of notice till 4 days before the Annual General Meeting.	For Fast and secured intimation of Annual General Body Meeting.
23 (2)	A Special General Body Meeting may be convened within 30 days as provided in byelaw no. 20(b) (4) & shall transact the business as provided in byelaw no. 22. Notice shall be sent to the registered address of each members, to the Registrar as per byelaws No. 20(b) (4) (c) and to the chairman of a federal society with which the Bank is associated as per byelaw No. 20(b) (4) (d) at least 15 days prior to the date of the meeting.	**Deletion :** the registered address of each **Addition :** through electronic mode	A Special General Body Meeting may be convened within 30 days as provided in byelaw no. 20(b) (4) & shall transact the business as provided in byelaw no. 22. Notice shall be sent to members, to the Registrar as per byelaws No. 20(b) (4) (c) and to the chairman of a federal society with which the Bank is associated as per byelaw No. 20(b) (4) (d) at least 15 days prior to the date of the meeting through electronic mode.	For Fast and secured intimation of Special General Body Meeting.
23 (3)	Notice of the General Body Meeting shall be sent by post or by hand to each member and it shall also be placed on the Notice Board of the Bank	**Deletion :** by post or by hand to each **Addition :** through electronic mode	Notice of the General Body Meeting shall be sent through electronic mode to members and it shall also be placed on the Notice Board and website of the Bank.	For Fast and secured intimation of General Body Meeting
30 (5)	A retiring Director shall be eligible for re-election.	**Addition:** as per RBI's guidelines from time to time	A retiring Director shall be eligible for re-election as per RBI's guidelines from time to time.	To comply with RBI guidelines.

30 (7)	NIL	Addition of New Clauseunder **30. Board of Directors :**	Bank shall have not less than fiftyone per cent. of the total number of members of the Board of directors of a bank shall consist of persons, who – (a) shall have special knowledge or practical experience in respect of one or more of the following matters, namely: — (i) accountancy, (ii) agriculture and rural economy, (iii) banking, (iv) co-operation, (v) economics, (vi) finance, (vii) law (viii) small-scale industry, (ix) any other matter the special knowledge of, and practical experience in, which would, in the opinion of the Reserve Bank, be useful to the bank: Provided that out of the aforesaid number of directors, not less than two shall be persons having special knowledge or practical experience in respect of agriculture and rural economy, co -operation or small-scale industry; and (b) shall not — (1) have substantial interest in, or be connected with, whether as employee, manager or managing agent, — (i) any company, not being a company registered under section 25 of the Companies Act, 1956 (1 of 1956), or (ii) any firm, which carries on any trade, commerce or industry and which, in either case, is not a small-scale industrial concern, or (2) be proprietors of any trading, commercial or industrial concern, not being a small-scale industrial concern. **Sub Section No(30.7.1)** If, the requirements, are not fulfilled at any time, the Board of directors shall re-constitute such Board so as to ensure that the said requirements are fulfilled. **Sub Section No(30.7.2)** If, for the purpose of re -constituting the Board, it is necessary to retire any director or directors, the Board may, by lots drawn in such manner as may be prescribed, decide which director or directors shall cease to hold office and such decision shall be binding on every director of the Board.	As Section 10 A (2) of the Banking Regulation Act 1949 (AACS) made applicable to UCBs with effect from 1st August 2025

બેંકના સભાસદો તથા ખાતેદારો માટે અગત્યની સૂચના

(૧) બેંકમાંથી ધિરાણ લેનાર તમામ સભાસદને તેમને લીધેલ ધિરાણની પાકતી મુદતની ખબર આપવામાં આવે છે. પરંતુ કોઈ સંજોગોમાં આવી ખબર ધિરાણ લેનારને મળી ન હોય તો તે માટે બેંક બિલકુલ જવાબદાર રહેશે નહીં.

(૨) બેંકમાંથી ધિરાણ લેનાર તમામ સભાસદોએ હપ્તા અને વ્યાજ નિયમિત ભરપાઈ કરવાની ફરજ છે તેમજ ધિરાણ ખાતામાં જરૂરી દસ્તાવેજ જેવા કે સ્ટોક સ્ટેટમેન્ટ, બુક ડેબ્ટનું સ્ટેટમેન્ટ, વિમા પોલીસી વિગેરે સમયસર બેંકમાં રજૂ કરવા જરૂરી છે. બેંકને માહિતી પુરી નહી પાડનાર તેમજ હપ્તા અને વ્યાજ સમયસર નહીં ભરનાર ધિરાણ લેનારની પ્રતિષ્ઠાને ગંભીર અસર થશે.

(૩) ધિરાણ અરજી સાથે જરૂરી તમામ માહિતી તેમજ દસ્તાવેજો રજૂ કરવાથી ધિરાણ અરજીનો ઝડપી અને યોગ્ય નિર્ણય કરવામાં બેંકને સરળતા રહે છે. જેથી જરૂરી દસ્તાવેજો / પુરાવા અરજી સાથે અચૂક જોડવા.

(૪) જામીન થનાર પ્રત્યેક સભાસદે જાણવું જરૂરી છે કે પોતે જે ધિરાણ લેનારના જામીન થાય છે તે ધિરાણની વ્યાજ સહિતની તમામ રકમ તથા તમામ ખર્ચાની રકમ બેંકને ચૂકવવા માટે અરજદાર જેટલા જ જામીનદાર પણ વ્યક્તિગત રીતે જવાબદાર છે.

(૫) બેંકને ધિરાણ વસુલ કરવા માટે મિલ્કતની જપ્તી તેમજ લવાદી રાહે અગર કોઈ કોર્ટ મારફત પગલાં ભરવા ન પડે તે માટે નિયમિત પણે વ્યાજ અને હપ્તાની ચૂકવણી કરવી.

(૬) પેઢી સભાસદો તથા ખાતેદારોએ પોતાની પેઢીના ભાગીદારીમાં ફેરફાર થાય કે તુરત જ નવા ભાગીદારી દસ્તાવેજની ખરી નકલ બેંકમાં રજૂ કરી સમયસર ફેરફાર કરાવી લેવો.

(૭) જે સભાસદોએ ડિવીડન્ડ જમા કરવા માટે બેંકના ખાતા નંબર નોંધાવેલ ના હોય તો નોંધ કરાવવી અને જે સભાસદોએ ખાતું ન ખોલાવેલ હોય તો નવું ખાતું ખોલાવી અને ખાતા નંબરની નોંધ કરાવવી, જેથી ડિવીડન્ડની રકમ સીધી ખાતામાં જમા આપી શકાય.

(૮) બેંકના સભાસદો તથા ખાતેદારોના સરનામામાં ફેરફાર થયેલ હોય તેઓએ ફેરફાર થયેલ નવીન સરનામાંની જાણ પુરાવા સાથે તાકીદે બેંકને કરવી.

(૯) સભાસદોની બેંક દ્વારા રૂા. ૧ લાખનો પર્સનલ એક્સિડન્ટ વીમાની પોલીસી લેવામાં આવે છે, જે સભાસદનો અકસ્માત વીમો મેળવવાને પાત્ર હોય તો તેના નોમીનીએ તેની જે તે શાખામાં તુરત જ જાણ કરવી જેથી વીમો પાસ કરવામાં સમયમર્યાદાનો બાધ આવે નહીં.

(૧૦) ખાતેદારો તથા સભાસદોએ એમના મોબાઈલ નંબર તેમજ ઈમેલ એડ્રેસની નોંધ બેંકમાં કરાવવી જરૂરી છે. જેથી **SMS Alert** સિસ્ટમથી ખાતાની લેવડ-દેવડની જાણ બેન્ક દ્વારા કરી શકાય અને સ્ટેટમેન્ટ ઓફ એકાઉન્ટ ઈ-મેઈલથી મોકલી શકાય

(૧૧) ટર્મ ડિપોઝીટ કે રીકરીંગ ડિપોઝીટ ખાતેદારના બેંકના તમામ ખાતનું સંયુક્ત વ્યાજ વાર્ષિક રૂા. ૫૦,૦૦૦/- (૧,૦૦,૦૦૦/- સીનીયર સીટીઝન માટે) કે તેથી વધુ થતું હોય અને તેમની વ્યાજ સાથેની આવક ઈન્કમટેક્ષના નિયમ મુજબ ટેક્ષેબલ થતી ના હોય તો તેવા ખાતેદારોએ સમય મર્યાદામાં **Form No. 121** બેન્કમાં જમા કરાવવાથી વ્યાજની આવકમાં થતી **TDS** ની કપાતમાંથી મુક્તિ મેળવી શકશો.

(૧૨) ખાતેદાર તેમના ખાતાનું બેલેન્સ જાણવા માટે બેંકમાં રજીસ્ટર્ડ થયેલ મોબાઈલ નંબરથી ૯૯૨૧૭૦૮૦૯૦ નંબર ઉપર કોલ કર્યા બાદ ઓટોમેટીક કોલ બંધ થયા બાદ ખાતેદારના મોબાઈલ નંબર ઉપર **SMS**થી બેલેન્સની જાણ થશે. આ સુવિધા માટે કોઈ ચાર્જ લાગશે નહીં.

(૧૩) **UPI, Rupay Debit Card** તથા મોબાઈલ એપ્લીકેશનનો લાભ લઈ વધુમાં વધુ ડીજીટલ ટ્રાન્જેકશન કરવા માટે સર્વે

સભાસદો અને ગ્રાહકોને વિનંતી છે.

(૧૪) મોબાઈલ બેંકીંગ તથા **ATM** ટ્રાન્ઝેકશન માટે બેન્કે આપેલ **PIN** નંબર તથા **PASSWORD** ની ગુપ્તતા જાળવવી તે ગ્રાહકોના હિતમાં છે.

(૧૫) જે સભાસદો બેંકમાંથી શેર સર્ટીફીકેટ લઈ ગયા નથી તેઓએ બેંકમાંથી મેળવી લેવા.

(૧૬) દરેક ખાતાધારકોએ ખાતામાં નિયમિત ટ્રાન્જેકશન કરવું જરૂરી છે નહિતર ખાતુ બે વર્ષ બાદ ઈન-ઓપરેટીવ થઈ જાય છે. જે નવેસરથી **KYC** આપ્યા બાદ ઓપરેટીવ થઈ શકે જેથી ખાતું ઈન-ઓપરેટીવ ન થાય તેનું ધ્યાન રાખવું.

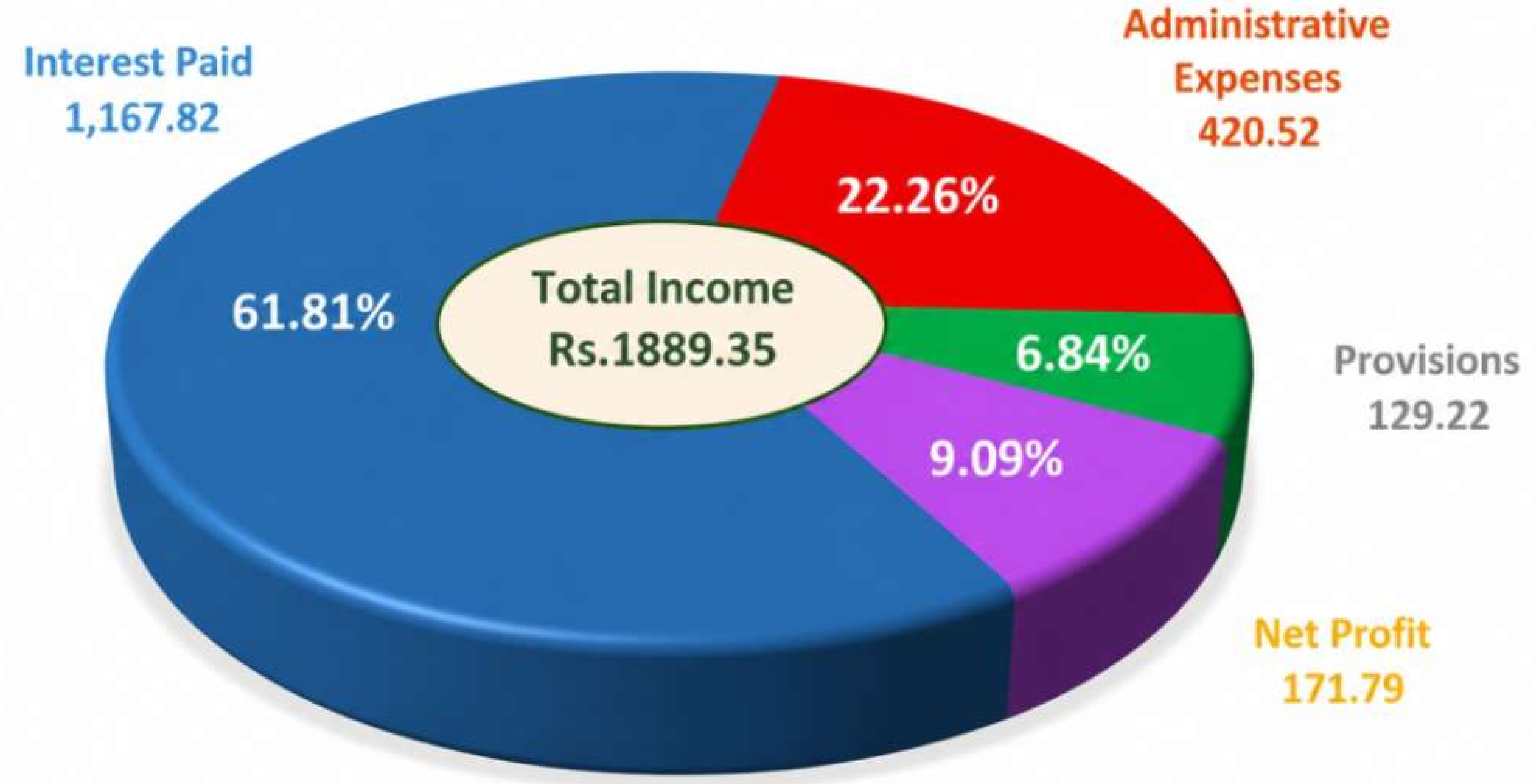
PROGRESS AT A GLANCE

Year	Branches	Members	Share Capital	Reserve Funds	Deposits	Advances	Working Funds	Profit	Dividend
1999-2000	1	2,851	38,76,000.00	15,715.00	3,25,64,919.37	1,53,12,688.94	3,76,34,307.37	-28,375.00	
2000-2001	1	3,249	53,55,300.00	19,935.00	5,54,77,172.95	3,54,12,602.47	6,62,37,617.66	11,49,180.71	8.00%
2001-2002	1	3,272	56,01,500.00	8,30,285.71	5,97,95,165.25	3,25,41,900.32	7,50,16,579.05	14,34,701.09	8.00%
2002-2003	1	3,391	60,06,400.00	18,25,743.80	5,51,44,472.26	3,98,91,014.64	7,97,44,554.44	27,65,515.05	9.00%
2003-2004	1	3,397	63,07,700.00	53,90,574.85	6,57,67,703.51	4,23,92,915.54	9,15,18,148.98	26,60,761.62	10.00%
2004-2005	1	3,413	65,63,600.00	74,78,297.47	8,22,39,444.57	4,53,62,354.74	10,51,97,622.88	31,93,994.38	10.00%
2005-2006	1	3,432	69,52,800.00	1,01,57,378.85	10,85,86,108.11	5,96,08,674.79	14,20,83,288.69	50,41,618.27	10.00%
2006-2007	1	3,424	70,47,900.00	1,52,76,822.12	11,98,23,764.83	5,70,80,605.54	15,44,42,792.81	21,81,484.50	10.00%
2007-2008	1	3,432	75,79,100.00	1,78,09,882.75	17,51,93,822.32	7,80,43,146.80	21,33,86,512.23	25,00,537.80	10.00%
2008-2009	1	3,411	78,40,900.00	2,07,34,951.42	15,13,91,340.65	8,02,84,255.10	19,61,81,938.33	33,14,742.26	10.00%
2009-2010	1	3,642	1,00,63,600.00	2,54,56,148.68	22,84,89,913.87	9,64,44,914.96	28,47,64,359.40	40,47,265.19	10.00%
2010-2011	1	4,174	2,57,83,700.00	3,37,45,860.87	29,03,69,821.78	14,93,28,359.74	37,65,01,863.26	51,68,317.61	10.00%
2011-2012	1	4,179	2,69,78,600.00	4,36,01,458.48	27,05,24,216.85	16,66,46,089.52	37,00,03,473.74	60,28,700.41	10.00%
2012-2013	2	4,302	2,66,26,100.00	4,85,62,775.89	29,18,31,169.20	17,55,46,701.74	40,25,69,387.84	61,31,139.64	10.00%
2013-2014	2	4,321	2,60,98,500.00	5,36,15,216.53	35,48,18,215.14	22,36,10,643.79	47,10,90,709.52	63,04,413.45	10.00%
2014-2015	2	4,472	2,70,02,600.00	5,91,62,874.98	44,17,94,924.50	23,58,82,062.35	57,47,25,047.94	67,82,096.06	10.00%
2015-2016	4	4,543	3,02,57,300.00	6,45,72,460.04	51,93,21,397.79	29,47,04,328.75	65,57,59,976.11	71,74,989.63	10.00%
2016-2017	4	4,606	3,26,89,000.00	7,06,30,393.67	69,17,61,440.57	31,90,53,827.05	85,23,97,219.98	88,13,268.96	10.00%
2017-2018	5	4,683	4,08,23,900.00	7,75,22,431.63	72,16,79,674.54	38,23,43,497.90	89,29,31,934.95	89,06,276.40	10.00%
2018-2019	5	4,725	4,52,16,600.00	8,24,56,515.61	80,90,00,416.91	52,51,72,843.53	99,42,37,816.39	90,48,069.26	10.00%
2019-2020	5	4,848	4,91,87,000.00	8,95,07,319.87	1,04,02,77,492.00	68,14,39,783.41	1,25,17,57,008.38	1,04,39,466.71	—
2020-2021	5	4,932	5,06,00,800.00	10,37,17,346.58	1,32,45,87,795.48	76,45,99,860.43	1,51,22,07,992.14	1,58,43,543.24	10.00%
2021-2022	5	5,014	5,37,24,100.00	12,11,92,920.41	1,44,75,74,131.55	74,92,30,644.75	1,66,98,73,663.23	1,45,33,906.20	10.00%
2022-2023	5	5,191	5,65,06,300.00	14,23,25,990.61	1,53,28,76,016.21	90,79,06,913.93	1,78,55,75,688.07	1,57,94,145.79	10.00%
2023-2024	5	5,279	5,80,21,000.00	13,87,61,776.82	1,64,84,30,928.28	90,34,04,077.91	1,89,07,67,088.54	3,31,76,518.06	10.00%
2024-2025	5	5,392	6,00,81,100.00	15,79,91,025.88	1,95,34,22,531.18	1,02,68,25,427.58	2,20,97,66,321.12	2,44,31,016.64	10.00%
2025-2026	5	5,455	6,19,75,900.00	18,10,86,012.93	2,03,39,98,166.08	114,91,50,902.38	2,48,48,68,366.15	1,71,78,995.85	10.00% (Proposed)

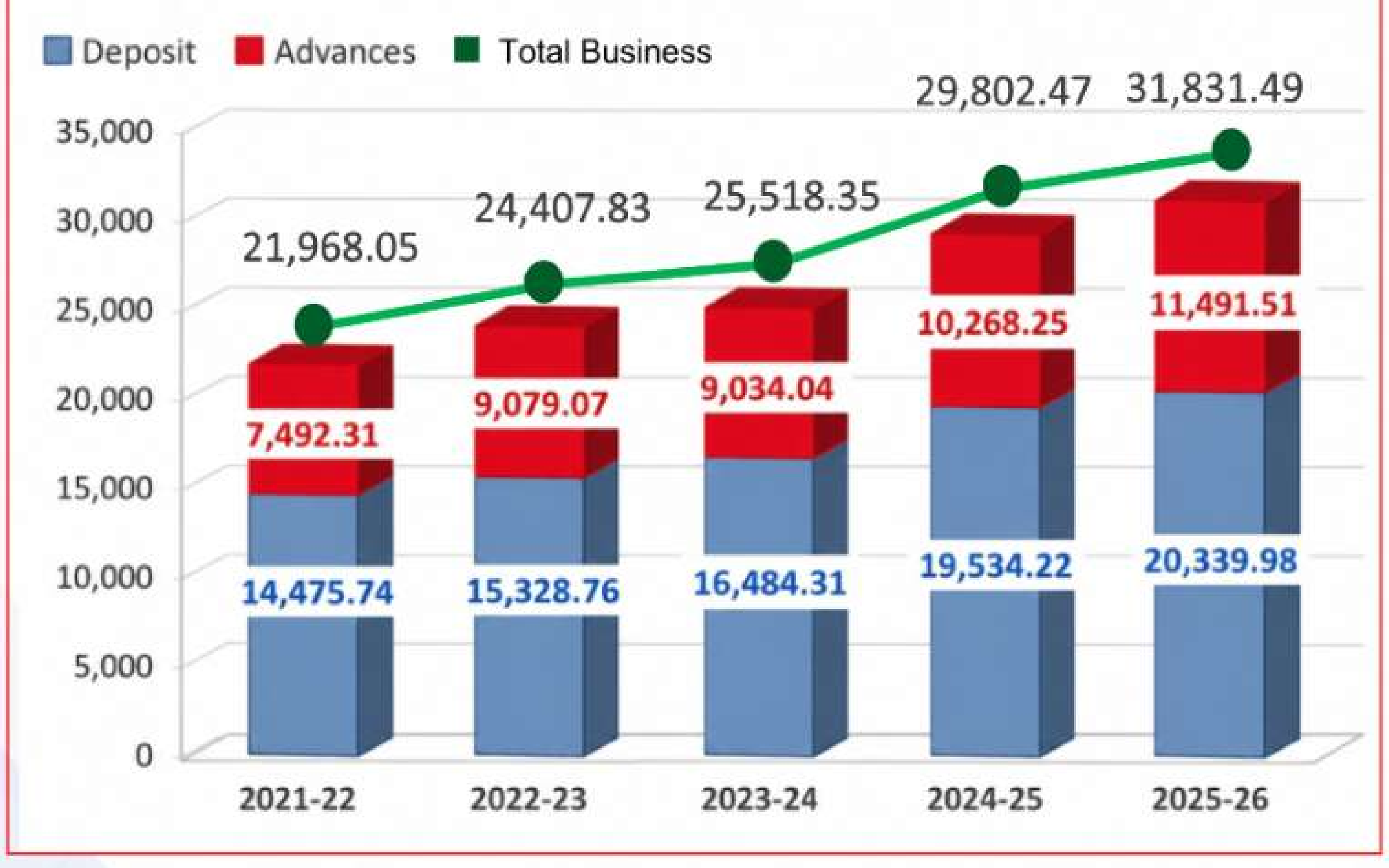
ગુજરાત અંબુજા કો.-ઓપ. બેંક લિ.

(Amount in Lakh)

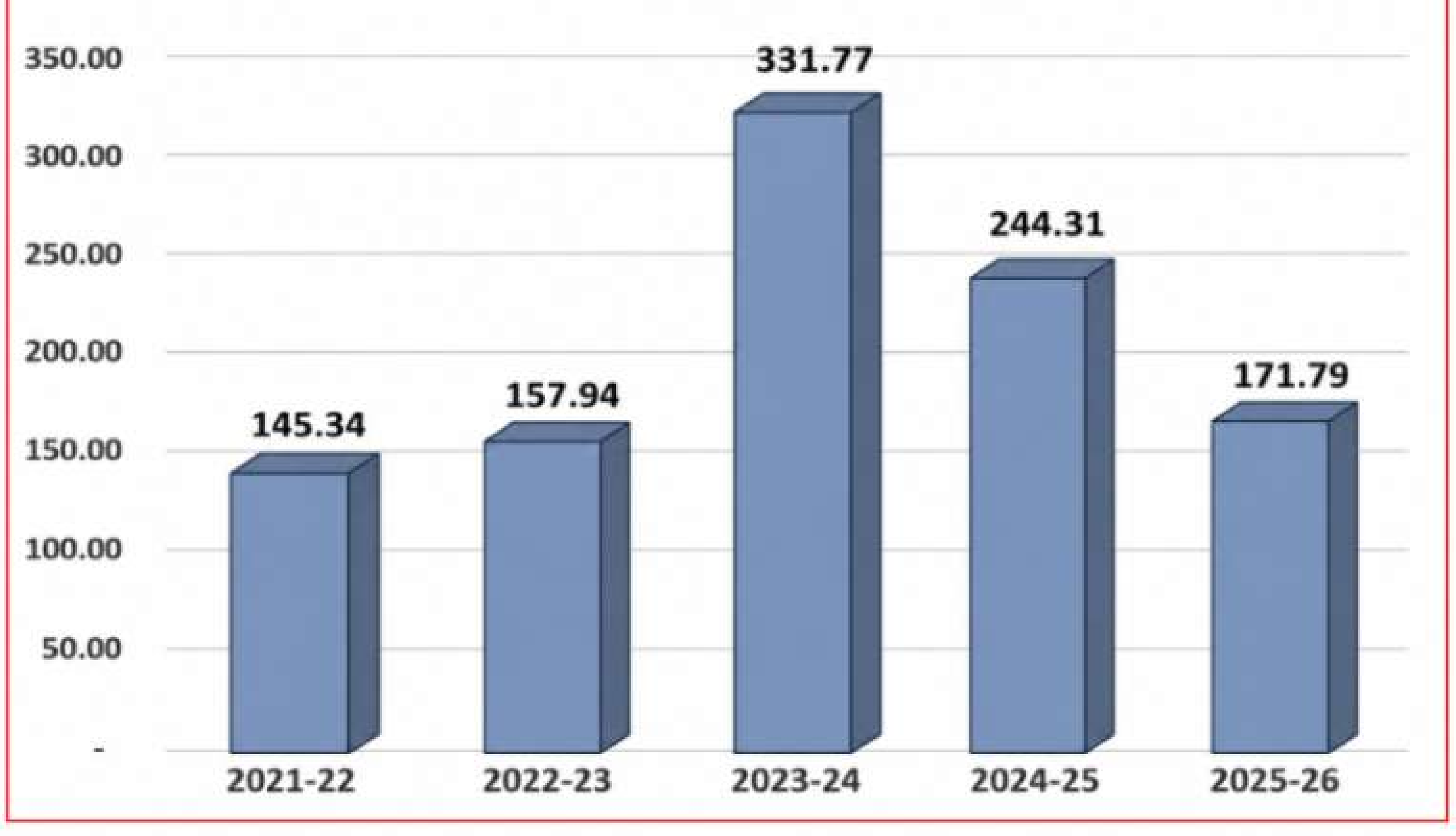
Distribution of Income FY 2025-26



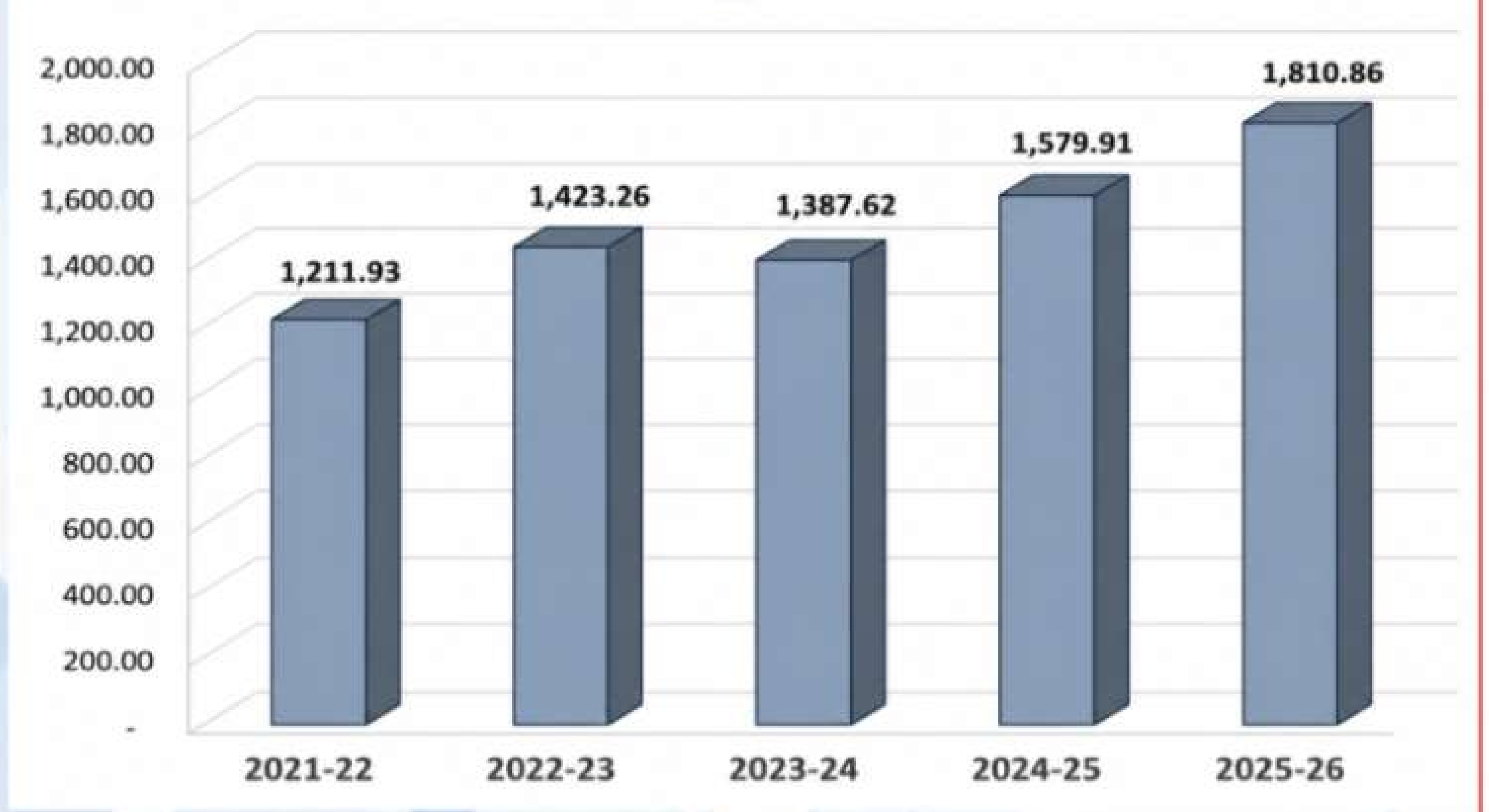
Deposits, Advances & Total Business



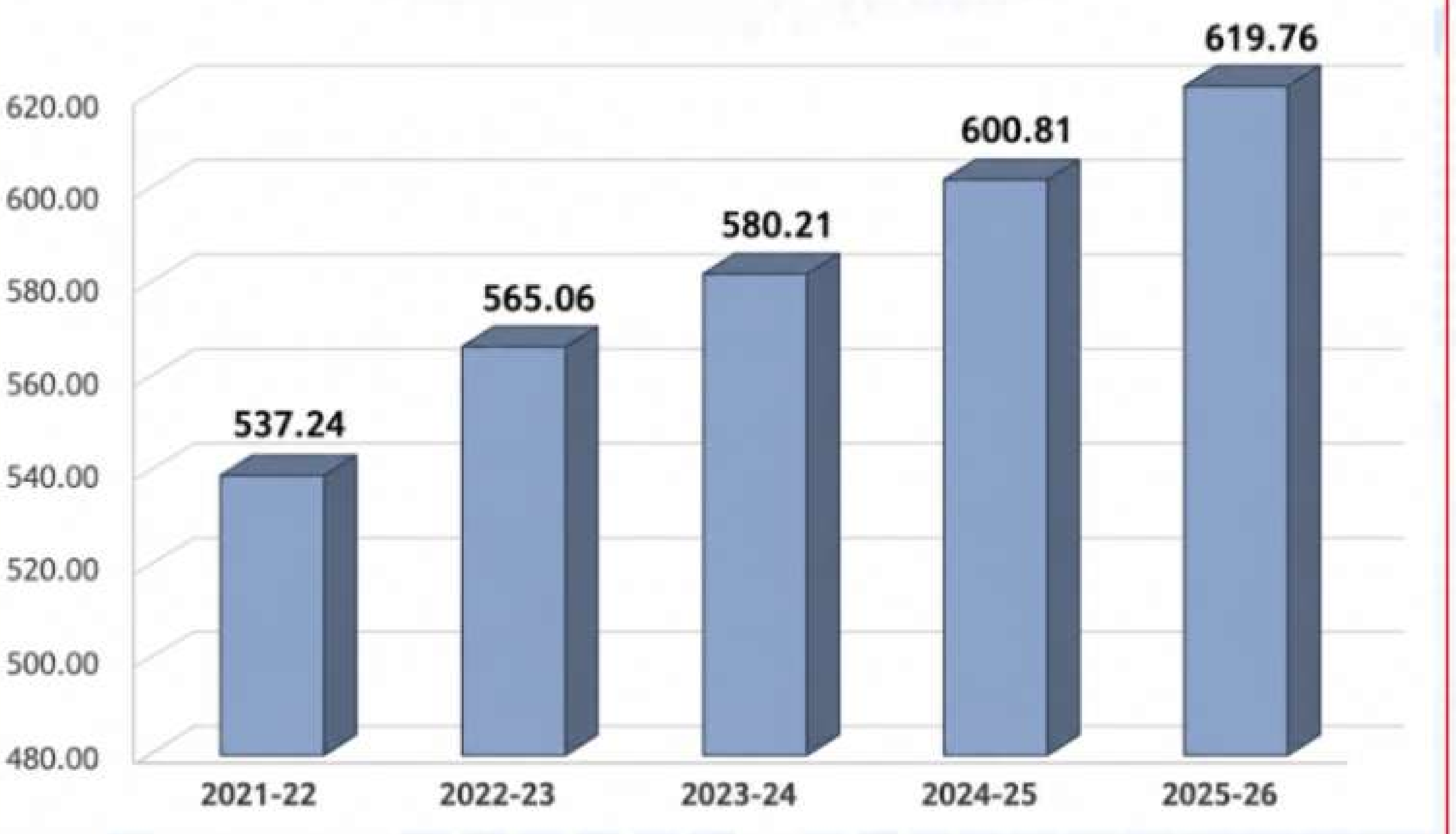
Net Profit



Reserves



Share Capital



ગુજરાત અંબુજા કો.-ઓપ. બેંક લિ.

કોઈ પણ છુપા ચાર્જ વિના

- ઓછો વ્યાજદર
- ઝડપી મંજૂરી
- સરળ પ્રક્રિયા




શૈક્ષણિક લોન | હોમ લોન | વાહન લોન | વ્યવસાય લોન | પર્સનલ લોન

શૈક્ષણિક લોન
સારા ભવિષ્ય માટે સાથી બનતી લોન.

હોમ લોન
સપનાનું ઘર હવે સહેલું - ખાસ ઓછા વ્યાજદરે લોન.

વાહન લોન
તમારી મનપસંદ વાહન માટે સરળ લોન સુવિધા.

વ્યવસાય લોન
તમારા ધંધાને નવી ઊંચાઈ આપવા માટે સરળ લોન સુવિધા.

પ્રોફેશનલ લોન
ડોક્ટર, એન્જિનિયર, CA જેવા વ્યવસાયિકો માટે.

સોલર લોન
સોલર પેનલ સ્થાપન માટે સરકારી સહાય સાથે આકર્ષક લોન.

પ્રોજેક્ટ લોન
મોટા પ્રોજેક્ટ અને ઉધોગ સ્થાપન માટે વિશેષ લોન.

મહિલા વિકાસ યોજના
મહિલાઓના ઉધોગ અને સ્વરોજગારી માટે ખાસ લોન યોજના.

કૃષિ ઉપકરણ લોન
આધુનિક સાધનો, યંત્રો અને ઉપકરણો માટે સરળ લોન.

પર્સનલ લોન
વ્યક્તિગત જરુરિયાત માટે ઝડપી અને સરળ લોન સુવિધા.

બેન્કની છઠ્ઠી નવી શાખા

પાટણમાં

શરૂ થવા જઈ રહી છે.

અમારી ફ્રી સેવા

- મોબાઈલ બેંકિંગ
- ઈન્ટરનેટ બેંકિંગ
- પ્લેટીનમ ડેબીટ કાર્ડ
- IMPS અને UPI
- Zero Balance Account
- મિસ્ડ કોલ
- SMS એલર્ટ
- NEFT / RTGS

ગુજરાત અંબુજા કો.-ઓપ. બેંક લિ.

હેડ ઓફિસ : ૧-૨-૩, નવરંગ ટાવર, પહેલો માળ, સત્તાધાર ચાર રસ્તા પાસે, સોલા રોડ, ઘાટલોડિયા, અમદાવાદ-૩૮૦ ૦૬૧.