

Audit Class : A

Estd. : Dt. : 06-02-1999



THE FINANCIAL CO-OPERATIVE BANK LTD.

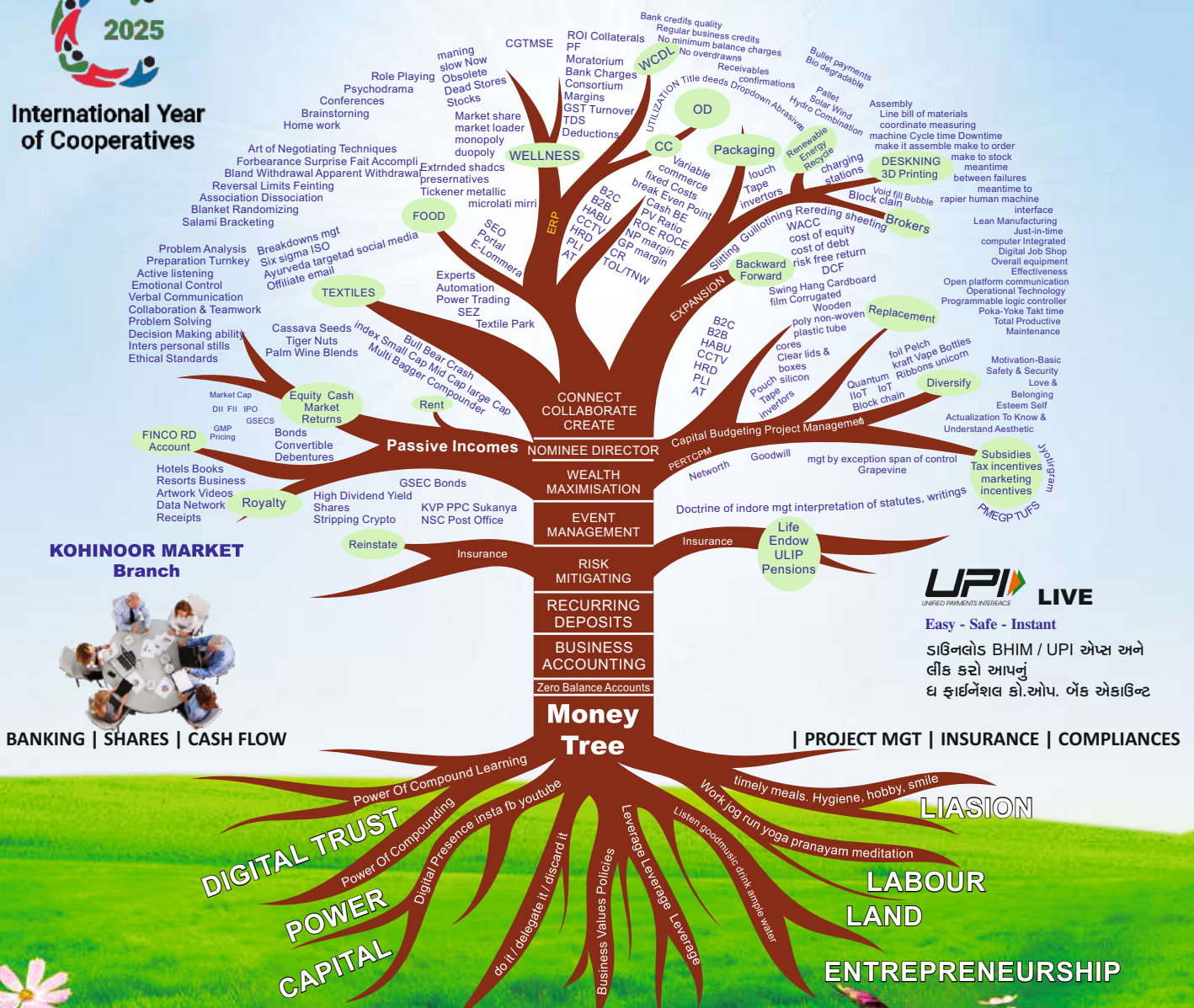
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PH. : 2360433/34/35 E-mail : info@fincobank.com

RBI Licence Number UBD : GUJ : 1693P Dt. : 23-01-1999 ● Reg. Number : SA - 3165 of 1998

27th ANNUAL REPORT 2024-25



International Year
of Cooperatives



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ધ ફાઇનંશલ કો.ઓપ. બેંક એકાઉન્ટ

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THE FINANCIAL CO-OP. BANK LTD.

BOARD OF DIRECTORS

Chairman



CA Shri Manish Jajoo

Vice-Chairman



Shri Dinesh Khandelwal

Founder 

Director



Shri Anil A. Agarwal
(Roongta Processor Pvt.Ltd.)

Director



Shri Brijmohan Agarwal
(Shree Kay Tax Processor)

Director



Dr. B. S. Agarwal
(Greenleaf Hospital)

Director



CA Shri C. P. Jaria
(C.P. Jaria & Co.)

Director



Shri Ramlalji Goyal
(Ami Varsha Textile)

Director



Shri Rajesh Birla
(Marudhar Spinning)

Director



Shri Vishwanath Khandelwal
(D. R. WORLD)

Director



Shri Girish Mittal
(Sajeelee Group of Co.)

Director



Shri Narendra Saboo
(SMA Founder)

Director



CA Shri Jay Chhaira

C.E.O.



Shri Krunal More



ધ ફાઇનૅંશલ કો-ઓપરેટીવ બેંક લી., સુરત.

(F.Y. 2024-2025)

ઓડિટ વર્ગ- 'અ'

- | | | |
|---------------------------|---|---|
| (૧) પ્રમુખ | : | સીએ શ્રી મનીષ જાજૂ |
| (૨) ઉપપ્રમુખ | : | શ્રી દિનેશ ખંડેલવાલ |
| (૩) ડાયરેક્ટર્સ | : | શ્રી અનિલ આત્મારામ ડુંગરા
શ્રી દ્વિજમોહન અગ્રવાલ
ડૉ. શ્રી બી. એસ. અગ્રવાલ
સીએ શ્રી સી. પી. જરીયા
શ્રી રામજીલાલ ગોયલ
શ્રી રાજેશ બીરલા
શ્રી વિશ્વનાથ ખંડેલવાલ
શ્રી ગિરીશકુમાર મિત્તલ
સીએ શ્રી જય છૈરા
શ્રી નરેન્દ્ર સાબુ |
| (૪) ચીફ એકઝીક્યુટીવ ઓફીસર | : | કૃણાલ એન. મોરે |
| (૫) સ્ટેચ્યુટરી ઓડીટર્સ | : | મુનમુનવાલા રાજેશ એન્ડ કું
ચાર્ટડ એકાઉન્ટન્ટ્સ
સીએ રાજેશ મુનમુનવાલા
(પાર્ટનર)
M. No. 053431 |
| (૬) કનકરંટ ઓડીટર | : | રામ ચાંદક એન્ડ એસોસીએટ્સ
ચાર્ટડ એકાઉન્ટન્ટ્સ |
| (૭) અધિકૃત થયેલ શેર ભંડોળ | : | રૂા. ૫,૦૦,૦૦,૦૦૦/- |
| (૮) ભરપાઈ થયેલ શેર ભંડોળ | : | રૂા. ૨,૯૨,૯૫,૩૦૦/- |
| (૯) સભ્ય સંખ્યા | : | ૫,૧૬૦ |



ધ ફાઈનૅશલ કો-ઓપરેટીવ બેંક લી., સુરત.

વાર્ષિક સાધારણ સભાની નોટિસ

આથી તમામ સભાસદોને નોટિસ આપવામાં આવે છે કે ધી ફાઈનાન્સીયલ કો-ઓપરેટીવ બેંક લી., સુરતની સત્તાવીસમી વાર્ષિક સાધારણ સભા તા. ૨૬-૦૭-૨૦૨૫ ને શનિવારે સાંજે ૪-૩૦ કલાકે “ભરતીઆ પોલીટેકનીક ઈન એનીમલ હસબન્ડરી મલ્ટીપર્પસ હોલ”, પાંજરાપોળની બાજુમાં, ઘોડદોડ રોડ, સુરતમાં રાખવામાં આવેલ છે. જેમાં સભાસદોને સમયસર પધારવા વિનંતી છે.

કાર્યસૂચિ

- તા. ૨૨-૦૬-૨૦૨૪ ના રોજ મળેલી છઠ્ઠીસમી વાર્ષિક સાધારણ સભાની મીનીટ્સ વાંચનમાં લઈ મંજૂર કરવા બાબત.
- તા. ૩૧-૦૩-૨૦૨૫ ના રોજ પુરા થતા વર્ષના અહેવાલ તથા તા. ૩૧-૦૩-૨૦૨૫ ના રોજ પુરા થતા વર્ષનું નફા - નુકશાન ખાતું અને તા. ૩૧-૦૩-૨૦૨૫ ના રોજના સરવૈયાને અને ઓડિટરના અહેવાલને મંજૂર કરવા બાબત.
- તા. ૩૧-૦૩-૨૦૨૫ ના રોજ પુરા થતા વર્ષના નફાની ફાળવણીને વિચારણામાં લઈ મંજૂર કરવા બાબત તથા બોર્ડ ઓફ ડિરેક્ટર્સ દ્વારા તા. ૨૧-૦૫-૨૦૨૫ ની મીટીંગમાં ભલામણ કરેલ ૨૦% ડિવિડન્ડ જાહેર કરવા બાબત.
- ઓડિટ રિપોર્ટને ધ્યાનમાં લીધા બાદ બોર્ડ દ્વારા લેવામાં આવેલ કાર્યવાહી.
- સને ૨૦૨૫-૨૬ ના વર્ષના સ્ટેચ્યુટરી ઓડિટરની નિમણૂક / પુનઃ નિમણૂક રિઝર્વ બેંક ઓફ ઈન્ડિયાની મંજૂરીને આધિન કરવા અને તેનું મહેનતાણું નક્કી કરવા બાબત.
- ડિરેક્ટરોની રોટેશન મુજબની ચૂંટણીનું પરિણામ જાહેર કરવા બાબત.
- પેટા કાયદા નિયમ નં. ૩૬ (૨) હેઠળ ૨૦૨૫-૨૬ ના વર્ષમાં વધુમાં વધુ જે હદ સુધી બોર્ડ ઓફ ડિરેક્ટર્સ ભંડોળ એકત્ર કરી શકે તે મુકર કરવા બાબત.
- પેટા કાયદામાં પરિશિષ્ટ "A" મુજબ સુધારાઓ કરવા બાબત.
- મીટિંગમાં હાજરી આપવા અને બેંકનું કામ કરવા માટે બહારની મુસાફરી માટે ડાયરેક્ટરો માટે સીટીંગ ફી, ટી.એ.ડી.એ. વગેરે નક્કી કરવા બાબત.
- પ્રમુખશ્રીની અનુમતિથી રજૂ થાય તે કામ અંગે વિચારણા કરવા તથા નિર્ણય કરવા બાબત.

સ્થળ : સુરત

તારીખ : ૦૪/૦૭/૨૦૨૫

બોર્ડ ઓફ ડિરેક્ટર્સના આદેશથી

કૃણાલ એન. મોરે

સી.ઈ.ઓ.

: નોંધ :

- જે સભાસદને વાર્ષિક હિસાબો તેમ જ અહેવાલ સંબંધી માહિતી જોઈતી હોય, તેમને વાર્ષિક સાધારણ સભાના સાત દિવસ પહેલા લેખિત માંગણી કરવાથી આપવામાં આવશે.
- કોરમના અભાવે મીટીંગ મુલતવી રહેશે, તો તે જ દિવસે, તે જ સ્થળે અડધા કલાક બાદ ફરીથી મળશે જે કાયદેસર ગણાશે.
- સભામાં ફક્ત સભાસદ તથા આમંત્રિત વ્યક્તિ જ હાજર રહી શકશે.
- સભાસદોએ દાખલ થતી વેળાએ મિનિટ્સ બુકમાં સહી કરવાની રહેશે.
- સભાસદ તથા ગ્રાહકોએ રીઝર્વ બેંકના આદેશ અનુસાર પોતાના 'KYC', ઈ-મેઈલ આઈ.ડી. તથા કોન્ટેક્ટ નંબર અપડેટ કરાવી લેવા વિનંતી.



ધ ફાઇનેન્શિયલ કો-ઓપરેટીવ બેંક લી., સુરત.

Independent Auditor's Report

To,
All Shareholders and Board of Directors,
The Financial Co-Operative Bank Ltd.
Surat.

Report On the Financial Statements

We have audited the accompanying financial statements of **The Financial Co-Operative Bank Ltd. Head office And 3 branches** which comprise the Balance Sheet as at March 31, 2025 and the Statement of Profit and Loss for the year then ended and a summary of significant accounting policies and other explanatory information incorporated in these financial statements of the Bank along with the 3 branches audited by us for the period from 01st April, 2024 to 31st March, 2025.

Management's Responsibility for The Financial Statements

Management is responsible for the preparation of these financial statements in accordance with the Banking Regulation Act, 1949, Gujarat Co-operative Societies Act, 1961 and Rules made there-under. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

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

An audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The Procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the financial statement, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to decide audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

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

Opinion

In our opinion and to the best of our information and according to the explanation given to us, the financial statements together with Notes thereon give a true and fair view in conformity with the accounting principles generally accepted in India:

- In the case of the Balance Sheet, of the state of affairs of the Bank as at 31st March, 2025;
- In the case of the Profit and Loss Account of the profit for the year ended on that date

Report On Other Legal and Regulatory Requirements

- The Balance Sheet and the Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of third schedule of the Banking Regulation Act, 1949 and Gujarat Co-operative Societies Act, 1961 and the rules made there-under.
- We report that:
 - We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of the audit and have found them to be satisfactory.
 - In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices.
 - The transactions of the bank which have come to our notice have been within the powers of the Bank.
 - The Balance Sheet and Profit and Loss account dealt with by this report, are in agreement with the books of account and the returns.
- We further report that for the year under audit, the bank has been awarded "A" classification.

For Jhunjhunwala Rajesh & Co.
Chartered Accountants
FRN: 104257W
(RajeshJhunjhunwala)
Partner
M. No. 053431
UDIN : 25053431BMGYJE3490

Place: Surat
Date: 04-07-2025



ध इाईनेंशल डो-ओपरेटीव बैंक ली., सुरत.

FORM - A

BALANCE SHEET AS ON 31st MARCH-2025

31-3-2024 Amount (Rs.)	Capital and Liabilities	Amount (Rs.)	31-3-2025 Amount (Rs.)
<u>5,00,00,000</u>	1. Capital		<u>5,00,00,000</u>
	(i) Authorised Capital		
	5,00,000 shares of Rs. <u>100</u> each		
	--- shares of Rs. --- each		
	(ii) Subscribed Capital		
2,30,01,300	<u>292953</u> shares of Rs. <u>100</u> each Fully Paid up	2,92,95,300	
	--- shares of Rs. --- each		
	(iii) Amount called up		
	on --- shares at Rs. --- each Fully Paid Up		
	on --- shares of Rs. --- each less calls unpaid		
NIL	Pending allotment <u>3296</u> each of Rs. <u>100</u>	3,29,600	
	Of (iii) above, held by		
2,30,01,300	(a) Individuals		
NIL	(b) Co-operative institutions		
30	(c) Nominal Share	35	
NIL	(d) State Government		
2,30,01,330			2,96,24,935
	2. Reserve Fund and Other Reserves		
21,67,18,151	(i) Statutory Reserve Fund	22,44,44,937	
NIL	(ii) Agricultural (Credit Stabilisation Fund)	NIL	
4,48,06,798	(iii) Building Reserve Fund	4,48,60,203	
25,99,743	(iv) Dividend Equalisation Reserve Fund	25,99,743	
NIL	(v) Special Bad Debts Reserve		
4,36,09,803	(vi) Bad and Doubtful Debts Reserve Fund		
	(vii) General Reserve	3,24,51,765	
	(vii) Other Funds and Reserves (to be specified)		
59,95,585	a) Propaganda Reserve Fund	60,06,711	
63,20,816	b) Charity Reserve Fund	64,68,533	
54,71,367	c) Staff Welfare Reserve Fund	54,82,493	
1,27,92,991	d) Jubilee Reserve Fund	1,22,80,150	
56,80,552	e) Share holders welfare Reserve Fund	55,36,156	
3,00,000	f) Education Reserve Fund	3,00,000	
15,71,425	g) Contingency Reserve Fund	1,03,38,562	
1,25,38,243	h) Urban Bank's credit Equalization Reserve Fund	1,25,38,243	
31,00,000	i) Investment Fluctuation Reserve Fund	1,64,73,800	
60,00,704	j) Contingent Agst Standard Assets	72,50,704	
36,75,06,179			38,70,32,000
39,05,07,509	Total Carried over		41,66,56,935



ધ હાઈનેશનલ કો-ઓપરેટીવ બેંક લી., સુરત.

FORM - A

BALANCE SHEET AS ON 31st MARCH -2025

31-3-2024 Amount (Rs.)	Property and Assets	Amount (Rs.)	31-3-2025 Amount (Rs.)
2,11,27,605	1. Cash in hand		2,35,35,721
	2. Balance with other banks		
1,05,45,561	(i) Current deposits with Notified Banks	12,33,459	
9,79,70,474	(ii) Current deposits with other Banks	6,80,59,939	
NIL	(iii) Savings bank deposits	NIL	
5,03,89,919	(iv) Fixed deposits	2,81,15,919	
15,89,05,954			9,74,09,317
NIL	3. Money at call and short notice		
	4. Investments		
57,42,05,140	(i) In central and State Government securities (at book value) Face Value Rs. 46,40,00,000.00 Market Value Rs. 45,74,79,904.76	44,77,84,000	
7,90,00,000	(ii) Other Trustee securities	4,00,00,000	
5,100	(iii) Shares in co-operative institutions other than in item (5) below:	5,100	
NIL	(iv) Other Investments (to be specified)	NIL	
NIL	(v) Surat Dist. Co-Op.Bank Fixed Deposit	NIL	
2,00,00,000	(vi) Gujarat State Co-op. Bank Fixed Deposit	2,00,00,000	
67,32,10,240			50,77,89,100
	5. Investments out of the Principal/Subsidiary State Partnership Fund In shares of :		
-----	(i) Central co-operative banks	-----	
-----	(ii) Primary agricultural credit societies	-----	
	(iii) Other societies	-----	
	6. Advances		
24,11,89,217	(i) Short-term loans, <u>cash credits, overdrafts and Bills Discounted</u> Of which secured against :		32,71,57,606
3,64,27,858	a) Government and other approved securities	3,88,02,301	
	b) Other tangible securities (out of which overdue amount is Rs. 12.60 lacs Bad and Doubtful Debts Rs. 12.60 lacs)		
16,50,29,140	(i) Cash Credit	21,57,22,398	
1,33,91,633	(ii) Over Draft Against FDR	4,13,65,316	
2,62,72,671	(iii) OD Against Proprrty/WC	3,10,30,752	
45,274	(iv) Vehicle Loan	1,30,965	
22,641	(v) Loan Agst FDR	5,718	
-----	(vi) Mahila Utkarsh Loan	1,00,156	
85,32,43,799	Total Carried over		95,58,91,744



ધ ફાઇનેન્શિયલ કો-ઓપરેટીવ બેંક લી., સુરત.

FORM - A

BALANCE SHEET AS ON 31st MARCH-2025

31-3-2024 Amount (Rs.)	Capital and Liabilities	Amount (Rs.)	31-3-2025 Amount (Rs.)
39,05,07,509	Total Brought Forward		41,66,56,935
	3. Principal/Subsidiary State Partnership Fund A/c		
	For share capital of :		
	(i) Central co-operative banks		
	(ii) Primary agricultural credit societies		
	(iii) Other societies		
	4. Deposit and Other Accounts		
	(i) Fixed deposits*		
36,71,41,600	a) Individuals **	42,45,56,350	
NIL	b) Central co-operative banks	NIL	
NIL	c) Other societies	NIL	
	(ii) Savings bank deposits		
16,82,22,939	a) Individuals **	13,06,39,813	
NIL	b) Central co-operative banks	NIL	
NIL	c) Other societies	NIL	
	(iii) Current deposits		
41,52,99,404	a) Individuals **	34,67,42,305	
NIL	b) Central co-operative banks	NIL	
NIL	c) Other societies	NIL	
1,81,33,988	(iv) Other Deposits (Credit Balance of Advances)	1,59,12,298	
96,87,97,931			91,78,50,766
	5. Borrowings \$		
	(i) From 2 [the National Bank]/State/Central co-operative bank		
	A) Short-term loans, cash credits and overdrafts		
NIL	Of which secured against fix deposit		21,40,412
	a) Government and other approved securities		
NIL	b) Other tangible securities @		NIL
	B) Medium-term loans		
	Of which secured against :		
	a) Government and other approved securities		
NIL	b) Other tangible securities @		NIL
	C) Long-term loans		
	Of which secured against :		
	a) Government and other approved securities		
NIL	b) Other tangible securities @		NIL
	ii) From the State Bank of India		
	A) Short-term loans, cash credits and overdrafts.		
	Of which secured against :		
	a) Government and other approved securities		
NIL	b) Other tangible securities @		NIL
	B) Medium-term loans		
	Of which secured against :		
	a) Government and other approved securities		
NIL	b) Other tangible securities @		NIL
1,35,93,05,440	Total Carried over		1,33,66,48,113



ધ ફાઇનેન્શિયલ કો-ઓપરેટીવ બેંક લી., સુરત.

FORM - A

BALANCE SHEET AS ON 31st MARCH -2025

31-3-2024 Amount (Rs.)	Property and Assets	Amount (Rs.)	31-3-2025 Amount (Rs.)
85,32,43,799	Total Brought Forward		95,58,91,744
11,45,63,901	(ii) Medium-term loans, <u>cash credits, overdrafts and Bills Discounted</u> of which secured against		11,51,38,081
35,68,591	a) Government and other approved securities	35,77,507	
	b) Other tangible securities		
	(out of which overdue amount is Rs. 5.85 lacs Bad and Doubtful Debts Rs. 14.30 lacs)		
3,50,349	(i) Loan against Fixed Deposits	16,13,726	
61,90,536	(ii) Hypothecation Against Machinery / Stock	47,06,899	
76,92,541	(iii) Loan against Mortgage of property	34,82,921	
44,11,824	(iv) Personal Loan	42,50,397	
8,70,00,138	(v) Vehicle Loan	8,92,77,997	
-	(vi) Mahila Utkarsh Loan	48,11,221	
36,46,204	(vii) Loan against Possession Receipt	23,88,781	
6,67,396	(viii) Housing Loan	4,21,732	
10,36,322	(i) Solar Urja	6,06,900	
17,49,90,827	(iii) Long-term loans, <u>cash credits, overdrafts and Bills Discounted</u> of which secured against :		28,08,62,268
NIL	a) Government and other approved securities	NIL	
	b) Other tangible securities		
	(out of which overdue amount is Rs. 2.62 lacs Bad and Doubtful Debts Rs. 1.22 lacs)		
	(i) Loan Ag.FD	4,81,891	
95,65,236	(ii) Hypothecation against Machinery Stock	2,12,80,485	
4,57,40,471	(iii) Housing Loan	7,43,24,121	
9,21,33,529	(iv) Loan Against Mortgage of property	12,62,17,452	
91,87,197	(v) Vehicle Loan	1,01,95,723	
14,88,450	(vi) Personal Loan	13,93,186	
1,57,80,241	(vii) Mortgage Loan	1,43,51,732	
10,95,703	(viii) Term Loan (CGTMSE)	2,32,05,186	
-	(ix) Education Loan	19,99,524	
-	(x) Property Loan Against Commercial	74,12,968	
53,07,43,945	7. Interest Receivable		72,31,57,955
7,78,037	Of which overdue	11,02,020	11,02,020
NIL	Considered bad and doubtful of recovery		
NIL	8. Bills Receivable being Bills for Collections as per contra	NIL	
NIL	9. Branch Adjustments	NIL	
NIL	10. Premises less Depreciation	NIL	
NIL	11. Furniture and Fixtures	NIL	
57,92,729	(a) Furniture & Fixture less Depreciation	65,37,707	
1,85,807	(b) Vehicles less Depreciation	1,57,936	
59,78,536			66,95,643
1,39,07,44,317	Total Carried over		1,35,96,89,756



ધ ફાઇનૅન્શલ કો-ઓપરેટીવ બેંક લી., સુરત.

FORM - A

BALANCE SHEET AS ON 31st MARCH -2025

31-3-2024 Amount (Rs.)	Capital and Liabilities	Amount (Rs.)	31-3-2025 Amount (Rs.)
1,35,93,05,440	Total Brought Forward		1,33,66,48,113
NIL	C) Long-term loans	-----	NIL
	Of which secured against :		
	a) Government and other approved securities		
	b) Other tangible securities @		
	(iii) From the State Government		
NIL	A) Short-term loans, cash credits and overdrafts	-----	NIL
	Of which secured against :		
	a) Government and other approved securities		
	b) Other tangible securities @		
NIL	B) Medium-term loans	-----	NIL
	Of which Secured Against :		
	a) Government and other approved securities		
	b) Other tangible securities @		
NIL	C) Long-term loans	-----	NIL
	Of which Secured Against :		
	a) Government and other approved securities		
	b) Other tangible securities @		
	(iv) Loans from other sources (source and security to be specified)		
NIL	6. Bill for Collection being Bills Receivable as per contra	-----	NIL
NIL	7. Branch Adjustments	-----	NIL
1,08,007	8. Over Due Interest Reserve	3,70,501	
6,60,336	9. Interest Payable	30,43,165	
	10. Other Liabilities & Provisions		
58,81,900	(i) Pay Order Issued	17,18,981	
15,46,496	(ii) Unclaimed dividends	9,80,869	
-----	(iii) Clearing Adjustment	-----	
1,55,28,138	(iv) Gratuity with LIC (As par Contra)	1,68,62,834	
8,68,968	(v) Sundries Creditors	20,53,060	
7,78,037	(vi) Interest Accrued but not received on advances	11,02,020	
36,46,583	(vii) Staff Leave encasements (As Par Contra)	42,41,693	
600	(viii) Adhesive Stamped Docs	1,180	
1,35,93,05,440	Total Carried over		1,33,66,48,113



ધ ફાઇનૅન્શલ કો-ઓપરેટીવ બેંક લી., સુરત.

FORM - A

BALANCE SHEET AS ON 31st MARCH -2025

31-3-2024 Amount (Rs.)	Property and Assets	Amount (Rs.)	31-3-2025 Amount (Rs.)
1,39,07,44,317	Total Brought Forward		1,35,96,89,756
	12. Other Assets (to be specified)		
19,343	(a) Stationery Stocks & Postal Stamps	55,733	
----	(b) Advance Income-tax & TDS	----	
1,55,28,138	(c) Gratuity-Deposit with LIC	1,68,62,834	
67,30,417	(d) Interest Received on Govt. Security	56,16,378	
44,720	(e) CERSAI processing account	44,096	
1,35,104	(f) Premium on Investment in Govt. Security	99,840	
3,83,974	(g) Interest Received {Staff HSL}	1,92,906	
27,836	(h) Telephone & Loker Deposits	27,836	
----	(i) Clearing Adjustment	----	
16,546	(j) Cersai Loan Deppt	16,546	
92,410	(k) GST payable	----	
----	(l) GST Receivable	3,32,212	
60,168	(m) TDS Receivable	25,511	
50,92,685	(n) Interest Receivable on Bank's Fix Deposit	45,46,963	
11,602	(o) Silver Coin (2012-13)	11,602	
----	(p) Sundry Debtors	13,376	
1,00,160	(q) Gratuity Premium (Advance)	----	
----	(r) Preliminary Exps.	----	
----	(s) Prepaid Expenses	----	
36,46,584	(t) Staff leave encashment Premium	42,41,693	
1,27,380	(u) ATM Cards Stock	62,260	
----	(v) Stamp & Post	1,000	
3,20,17,067			3,21,50,786
NIL	13. Non-banking Assets acquired in satisfaction of claims (stating mode of valuation)	NIL	
NIL	14. Profit and Loss	NIL	
1,42,27,61,384	Total Carried over		1,39,18,40,542



ધ ફાઇનૅન્શલ કો-ઓપરેટીવ બેંક લી., સુરત.

FORM - A

BALANCE SHEET AS ON 31st MARCH -2025

31-3-2024 Amount (Rs.)	Capital and Liabilities	Amount (Rs.)	31-3-2025 Amount (Rs.)
1,35,93,05,440	Total Brought Forward		1,33,66,48,113
	(ix) Payable Accounts		
10,03,941	a) T.D.S.	8,80,600	
1,12,489	b) CGST	1,61,485	
1,12,489	c) SGST	1,61,485	
-----	d) CGST Unregistered	-----	
-----	e) SGST Unregistered	-----	
24,621	(x) Deferred Tax Liability	19,047	
10,00,000	(xi) Provision For Bad and doubtful debt (BDD) {36(1) (VIA)}	28,20,000	
1,74,11,595	(xii) Provision For Investment Depreciation	19,11,750	
-----	(Xiii) GST Payable	57.642	
4,86,84,200			3,63,86,312
	11. Inoperative Deposit A/c.		
16,92,088	Current Deposits	18,37,371	
35,97,370	Savings Deposits	42,39,507	
2,043	Recurring Deposits	2,043	
65,925	BSBD-Inoperative A/c	1,07,064	
53,57,426		61,85,985	
	12. Profit and Loss		
	Profit as per last balance sheet	1,47,71,744	
	Less: Appropriations	1,47,71,744	
1,47,71,744	Add: Profit for the year brought from the Profit and Loss Account	1,90,84,439	1,90,84,439
1,42,27,61,384	Total Carried over		1,39,21,18,864

DIRECTORS

- | | |
|-------------------------|--------------------------------|
| (1) Shri Anil A. Rungta | (6) Shri Rajesh Birla |
| (2) Shri B. M. Agarwal | (7) Shri Vishvanath Khandelwal |
| (3) Dr. B. S. Agarwal | (8) Shri Girish Mittal |
| (4) CA Shri C. P. Jaria | (9) CA Shri Jay Chhaira |
| (5) Shri Ramlalji Goyal | (10) Shri Narendra Saboo |

Shri Krunal N. More
CEO

સ્થળ : સુરત

તારીખ : ૦૪/૦૭/૨૦૨૫



ધ હાઈનેશલ કો-ઓપરેટીવ બેંક લી., સુરત.

FORM - A

BALANCE SHEET AS ON 31st MARCH -2025

31-3-2024 Amount (Rs.)	Property and Assets	Amount (Rs.)	31-3-2025 Amount (Rs.)
1,42,27,61,384	Total Brought Forward		1,39,18,40,542
	15. Tax on Input (Purchase)		
-----	CGST Purchase ITC	1,03,194	
-----	SGST Purchase ITC	1,03,194	
-----	IGST Purchase ITC	14,292	
-----	CGST Unregistered Payable	28,821	
-----	SGST Unregistered Payable	28,821	2,78,322
	16. Inoperative Deposit		
16,92,088	(a) Inoperative Current Account	18,37,371	
35,97,370	(b) Inoperative Saving Account	42,39,507	
2,043	(c) Inoperative Recurring Deposit	2,043	
65,925	(d) Inoperative BSB Deposit Account	1,07,064	
53,57,426		61,85,985	
1,42,27,61,384	Total Carried over		1,39,21,18,864

Shri CA Manish Jajoo
Chairman

Shri Dinesh Khandelwal
Vice Chairman

As per my report of even date
FOR JHUNJHUNWALA RAJESH & CO.
CHARTERED ACCOUNTANTS
FRN NO :- 104257W

C/A. RAJESH JHUNJHUNWALA
PARTNER
M. NO. 053431

DIRECTORS

- | | |
|-------------------------|--------------------------------|
| (1) Shri Anil A. Rungta | (6) Shri Rajesh Birla |
| (2) Shri B. M. Agarwal | (7) Shri Vishvanath Khandelwal |
| (3) Dr. B. S. Agarwal | (8) Shri Girish Mittal |
| (4) CA Shri C. P. Jaria | (9) CA Shri Jay Chhaira |
| (5) Shri Ramlalji Goyal | (10) Shri Narendra Saboo |

Shri Krunal N. More
CEO

સ્થળ : સુરત

તારીખ : ૦૪/૦૭/૨૦૨૫



ધ જ્ઞાઈનૅશલ ડો-ઓપરેટીવ બેંક લી., સુરત.

FORM - B

PROFIT AND LOSS ACCOUNT For the year ended 31st March - 2025

31-3-2024 Amount (Rs.)		Expenditure	Rs.	31-3-2025 Amount (Rs.)
2,81,26,467	1	Interest on Deposit, Borrowings, etc.		3,40,57,175
2,33,27,576	2	Salaries and Allowances and Provident Fund		2,38,80,705
30,400	3	Director's and Local Committee Members Fees and Allowances		44,400
69,18,537	4	Rent, Taxes, Insurance, Lighting, Consultancy Charges, Legal & Proff fees Members Ship Fees etc.		76,38,349
NIL	5	Law Charges		NIL
8,09,363	6	Postage, Telegram and Telephone Charges		1,10,738
3,29,780	7	Auditor's Fees		4,11,020
15,04,973	8	Depreciation		15,35,828
11,80,943	9	Repairs & maintenance to Property		20,98,943
18,83,846	10	Stationery, Printing news paper & Magazines Xerox charges and Advertisement etc.		31,67,770
----	11	Loss from Sale of or Dealing with Non-banking Assets		----
85,32,705	12	Other Expenditure		1,07,35,815
2,14,01,744	13	Balance of Gross Profit	2,49,41,785	2,49,41,785
53,00,000		Less : Provision for Income Tax / Advance Tax	65,00,000	
----		Add : Self Assesment Tax F.Y. 2021-22 (Refund)	27,20,539	
----		Less : Self Assesment Tax F.Y. 2023-24	20,45,148	
13,30,000		Less : Self Assesment Tax F.Y. 2022-23	32,737	
		Less : Deferred Tax Liability		
1,47,71,744		Profit after Tax	1,90,84,439	
9,40,46,334		TOTAL		10,86,22,528

Shri CA Manish Jajoo
Chairman

Shri Dinesh Khandelwal
Vice Chairman

As per my report of even date
FOR JHUNJHUNWALA RAJESH & CO.
CHARTERED ACCOUNTANTS
FRN NO :- 104257W

C/A. RAJESH JHUNJHUNWALA
PARTNER
M. NO. 053431

સ્થળ : સુરત

તારીખ : ૦૪/૦૭/૨૦૨૫



ધ ફાઇનૅન્શલ કો-ઓપરેટીવ બેંક લી., સુરત.

FORM-B

PROFIT AND LOSS ACCOUNT For the year ended 31st March - 2025

31-3-2024 Amount (Rs.)		Income	Rs.	31-3-2025 Amount (Rs.)
780	1	(i) Interest From Investment	765	
3,52,98,995		A - Dividend Received	3,44,06,388	
48,53,588		B - Interest On Govt. Sec.	48,06,214	
48,27,815		C - Interest On Other Bank FD	37,61,516	
4,49,81,178		D - Income From Mutual Fund		4,29,74,883
4,08,67,037		(ii) Interest Received on Loan & Advances		5,11,84,800
88,764	2	Commission		78,069
NIL	3	Subsidies and Donations		NIL
NIL	4	Income from Non-banking Assets and Profit from Sale or Dealing with such Assets		NIL
81,01,566	5	Misc. Receipts		1,43,79,202
NIL	6	Loss (if any)		NIL
7,789		Add : Deferred Tax Liability		5,574
9,40,46,334		TOTAL		10,86,22,528

DIRECTORS

- | | |
|-------------------------|--------------------------------|
| (1) Shri Anil A. Rungta | (6) Shri Rajesh Birla |
| (2) Shri B. M. Agarwal | (7) Shri Vishvanath Khandelwal |
| (3) Dr. B. S. Agarwal | (8) Shri Girish Mittal |
| (4) CA Shri C. P. Jaria | (9) CA Shri Jay Chhaira |
| (5) Shri Ramlalji Goyal | (10) Shri Narendra Saboo |

Shri Krunal N. More
CEO

સ્થળ : સુરત

તારીખ : ૦૪/૦૭/૨૦૨૫



ધ ફાઇનૅશલ કો-ઓપરેટીવ બેંક લી., સુરત.

F.Y. 31-03-2025

NOTES FORMING PART OF THE PROFIT AND LOSS AND BALANCE SHEET FOR THE YEAR ENDED ON 31-03-2025 AS ON EVEN DATE

(A) Accounting policies Adopted by Bank:

Overview:

The Financial Co-operative Bank Ltd. ("the Bank") was established on 23rd January, 1999. The Bank is having One Head Office and 3 branches as on 31st March, 2025. The Bank is not licensed by the Reserve Bank of India as "Authorized Dealers" in Foreign Exchange Transactions.

Basis of Preparation:

The Bank prepares its books of accounts as per mercantile system of accounting, proper provision for all the expenses of the bank including bank interest which are payable at the end of the year is made (subject to qualifications). Provision for interest receivable is also made. But as per guidelines interest on NPA is recognized as and when it is received (cash basis).

Use of Estimates:

The preparation of financial statements requires the management to make estimates and assumptions considered in the reported income and expenses during the reporting period. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. Future results may differ from these estimates. Any revision to the accounting estimation is recognized prospectively in the current and future periods.

a. Income:

Interest & other income are accounted as & when they accrued. However, following accounted on cash basis:

- Dividend income on share
- Interest on NPA Also recovery in NPA is first adjusted against principal.

b. Fixed Assets:

Building & other F.A. (Furniture, Computer, Electronic items etc.) are shown at reduced balance after deducting depreciation.

c. Depreciation:

i. Rates of depreciation on Fixed Assets are calculated as below at WDV Method

1. Property	10 %
2. Furniture and Fixtures	10 %
3. Vehicle	15 %
4. Electrical and Electronic Equipment	10 %
5. Computer & Computer Software	40 %

ii. Additions effected before 30th September are depreciated for full year and additions effected thereafter are depreciated for half year. No depreciation is provided on assets sold / disposed of during the year.

iii. Amount equivalent to depreciation attributable to revalued portion of the assets transferred from revaluation reserve account to profit & loss account.

d. Impairment of Assets:

At each balance sheet, the bank assets whether there is any indication that an asset may be impaired. If any indication exists, the recoverable amount of the assets is estimated. An impairment loss is recognized immediately, whenever the carrying amount of an assets exceed its recoverable amount. The recoverable amount is the greater of net selling price and value in use. In accessing value in use, estimated future cash flows are discounted to their present value based on appropriate discount factor.



ધ ફાઇનૅન્શલ કો-ઓપરેટીવ બેંક લી., સુરત.

e. Advances:

- Advances are classified in to Performing and Non-Performing Assets and provision is made as per IRAC norms of RBI.
- Advances are stated at gross value while provision for performing & Non-Performing Assets as per RBI guidelines is shown under the head "Reserve & Other Funds" under sub head "Bad and Doubtful Debts Reserve".

f. Investments:

- Investments are classified as following
 - State & Central Govt. Securities
 - Shares of co-op. Banks
 - Investment in Mutual Funds
- Investment are further classified as follows
 - Held to Maturity comprising of investment acquire with the intention to hold them till maturity.
 - Held for Trading comprising of investment acquire with the intention to trade.
 - Available for sale comprising of investment, which is not classified in above two categories.
- At the time of purchasing the security, commission & brokerage expenses are deducted from the cost of the Investment.
- Held to Maturity investments are carried at acquisition cost. If the value of investment is more than the face value in which case the premium is amortized over the remaining period till its maturity.
- Investment classified as HFT and AFS mark to market script wise and the resultant depreciation are recognized in IDR (Investment Depreciation Reserve account). Net appreciation is ignored.
- Bank having no investment in Held for trading investment.

g. Taxation:

Current Tax: The bank has provided for provision for Current tax in the books of accounts. Advance tax paid during the year of Rs.65,00,000 /-.

Deferred Tax : Deferred tax liability of Rs.19,047/- arising due to timing difference between the accounting income and tax income that originate in one period and are capable of reversed in one or more subsequent periods has been recognized in accordance with AS 22.

h. Staff Retirement Benefits:

- Salaries, paid annual leave, bonus etc. are accrued in the year in which the services are rendered by employees.
- The bank has defined contribution plans for post employments benefit in forms of Provident Fund. Bank has made following contribution to RPFC, Ahmedabad and charged to profit and loss accounts PF contribution of Rs.19,45,306/- for 2024-25.
- The bank has defined benefit plans for post-employment benefit in the form of gratuity & leave encashment for all employees administrated through trust, funded with Life Insurance Corporation of India. Bank has charged to the profit and loss account, the amount of Rs. 24,11,278/- under defined contribution plan made to LIC for 2024-25.
- The bank has taken into consideration contribution to labour welfare fund.
- Accumulated leaves, if not utilized beyond collected with LIC will lapse when staff leaves or retires which ever is earlier.

(B) NOTES ON ACCOUNTS:

- Previous Year's figures have been regrouped / rearranged / recast to the extent necessary.
- The Bank is registered under the Gujarat State Co-operative Society Act, 1961.
- Advances:
 - Balances under the head "Advances", "Deposits" and other accounts (Liability) are subject to reconciliation and confirmation of customers.
 - The Priority advances are 71.37 % of total advances as against requirement of 60% as per RBI guide lines. Advances to weaker section are 15.36% of total advances as against requirement of 11.75%.
 - Required provision for standard assets has been made by the bank as per RBI guidelines.
 - Inter Bank and Inter Branch accounts are reconciled up to 31st March, 2025 and no provision is required to be made in respect of items outstanding therein.



ध इण्टर्नेशनल डो-ओपरेटीव बैंक ली., सुरत.

5. Investment in other Bank Fixed Deposits of Rs.481.16lakh includes Rs.407.60 lakh under lien with other banks for various banking arrangements.
6. Bank has paid DICGC premium of Rs.5.72 lakh insuring deposit of Rs.8077.88 lakh for the half year ending on 30th September, 2024 based on deposit as on 31st March, 2025 and Rs. 6.55 lakh insuring deposit of Rs.9250.37 lakh for the year ending on 31st March, 2025 based on deposit as on 30th September, 2025.
7. During the year Bank has not revalued any of its assets.
8. Accounting Standard 10 (Depreciation Accounting): total depreciation charged to Statement of Profit and Loss Rs. 15.35 lakh. Depreciation is not provided for on the assets sold / disposed off during the accounting year, till the time of sell / disposal as mandated by the accounting standard.
9. The entire operation of the bank is one composite banking business not liable to different risks and rewards. Consequently, in the opinion of the bank, Accounting Standard 17 on Segment Reporting issued by the Institute of Chartered Accountants of India is not applicable to the Bank.
10. At the end of the year, bank is having unclaimed deposits Rs. 61,85,985/- which are transferred to Depositor Education and Awareness Fund (DEAF) as per direction issued by Reserve Bank of India under The Depositor Education and Awareness Fund Scheme.
11. The bank pay sitting fee of Rs.44,400.00 to its directors in terms of Reserve Bank of India's circular dated 29/03/2003.
12. Disclosure Regarding Treatment of Bad and Doubtful Debt Reserve:
The Bank has transferred balance of Bad and Doubtful Debt Reserve of Rs. 4,58,25,565/- to below mentioned general ledger accounts, as per Prudential Treatment of Bad and Doubtful Debt Reserve, RBI circular no. dor.cap.rec.no.27/09.18.201/2024-25, dated august 02,2024.
 1. Amount of Rs. 3,24,51,765/- transferred to General Reserve and
 2. Amount of Rs. 1,33,73,800/- transferred to Investment Fluctuation Reserve(IFR).
13. **Disclosure Regarding Treatment of Dividend Equalization Fund(DEF)**
Guidelines on Treatment of Dividend Equalization Fund (DEF), RBI Circular No. DOR,CAP.REC. NO.30/09.18.201/2024-25, Dated July 30, 2024, as per the said circular The Bank has treated the credit balance of Rs.26lacs in Dividend Equalization Fund as General Reserve/Free Reserve and calculated as Tier – I capital.
14. **Disclosure Regarding shortfall/Non-achievement of Priority Sector Lending Targets.**
The Bank has Deposited Rs. 28,26,000/- on dated 24.02.2025 of First Trench of allocation under MSE refinance Fund-FY 2024-25 with SIDBI on account of PSL shortfall for FY 2023-24.
The Bank has not Purchased and sells PSLC shortfall of Priority Sector Lending Targets during the Financial year.
15. **Disclosure Regarding provision of Standard Assets.**
The Bank has Provision of Standard Assets as on 31.03.2025 is Rs. 72.51Lakh towards the outstanding Balance of Rs. 7203.45Lakh of standard assets.

Shri CA Manish Jajoo
Chairman

Shri Dinesh Khandelwal
Vice Chairman

As per my report of even date
FOR JHUNJHUNWALA RAJESH & CO.
CHARTERED ACCOUNTANTS
FRN NO :- 104257W

Shri Krunal N. More
CEO

C/A. RAJESH JHUNJHUNWALA
PARTNER
M. NO. 053431
UDIN : 25053431BMGYJE3490

Place: Surat
Dt. : 04-07-2025



ધ ફાઇનૅશલ કો-ઓપરેટીવ બેંક લી., સુરત.

ચેરમેનશ્રીનું નિવેદન

બોર્ડ ઓફ ડિરેક્ટર્સ વતી સત્તાવીસમાં વાર્ષિક અહેવાલ તથા હિસાબ અંગે પ્રમુખશ્રીનું પ્રવચન.

સુજ મહાશય સભાસદશ્રીઓ....

૧૯૯૯ માં સ્થપાયેલી આપણી આ બેંક ઉત્તરોત્તર પ્રગતી કરી રહી છે. જેના યશના ભાગીદારો આપ સૌ સભાસદો અને ગ્રાહકમિત્રો છે. આપની બેંક પ્રત્યેની વિશ્વસનીયતાએ જ અમોને ખરી હિંમત, હુંફ અને બળ પુરુ પાડ્યું છે. તા. ૩૧-૦૩-૨૦૨૫ ના રોજ પુરા થતા વર્ષના હિસાબો, અહેવાલ આપ સૌ સમક્ષ રજુ કરતા અનેરો આનંદ અનુભવું છું.

ગ્રાહક સેવાને પ્રાધાન્ય :

બેંકે તેની સ્થાપનાથી જ ગ્રાહક સેવાને ખુબ જ પ્રાધાન્ય આપ્યું છે. ઝડપી અને કાર્યક્ષમ સેવાઓ પૂરી પાડવાનો આપણો સતત પ્રયાસ ગળાકાપ હરિફાઈમાં ફળદાયી પૂરવાર થયો છે.

આધુનિક ટેકનોલોજી :

આપણી બેંકની હેડ ઓફિસ અને બ્રાંચો વર્ષોથી ટેલીફોન લીઝ લાઈનથી સંકળાયેલી હોય કોઈ પણ બ્રાંચમાંથી આપણા ગ્રાહકો તેમનું બેંકિંગ કાર્ય કરતા આવ્યા છે.

ગત વર્ષોમાં ટેકનોલોજી અપગ્રેડેશન દ્વારા આપણી બેંકે નીચે મુજબના કાર્યક્રમો અમલમાં મુકી ગ્રાહકોની સગવડોમાં વધારો કર્યો છે.

(૧) RTGS દ્વારા ભારતની કોઈ પણ બેંકમાંથી કોઈ પણ બેંકમાં ફંડ ટ્રાન્સફર થઈ શકે છે. જેનો લાભ આપણા ગ્રાહકો મોટા પ્રમાણમાં લઈ રહ્યા છે.

(૨) CORE BANKING SOLUTION (CBS) અને Cheque Truncation System(CTS) દ્વારા ચેકનું કિલયરીંગ ઈન્ટરનેટ દ્વારા થાય છે.

(૩) DBTL/ABNPS સ્કીમ : ગેસ સબસીડી ખાતેદારોના ખાતામાં ડાયરેક્ટ જમા થાય તેવી સગવડ આપણી બેંક પુરી પાડે છે. જેનો લાભ લેવા માટે સભાસદોને અનુરોધ કરવામાં આવે છે.

(૪) ટી.ડી.એસ., જી.એસ.ટી. તથા મીસકોલ એલટીની સગવડ (જેના દ્વારા ખાતેદાર કોઈપણ સમયે પોતાના ખાતાનું બેંક બેલેન્સ જાણી શકશે.)

(૫) UPI સર્વિસ :- UPI સર્વિસ સાથે પણ LIVE કામગીરી શરૂ થઈ ગઈ હોય ત્યારે UPI આનુસાંગિક ઈ-કોમર્સની વિવિધ એપ્સ જેવી કે Paytm, Phone-pe, Flipkart, Amazon, Zomato, Swiggy... વગેરે સાથે પણ સીધા નાણાંકીય વ્યવહારો કરી ગ્રાહકો તેનો બહોળા પ્રમાણમાં લાભ લઈ રહ્યા છે તેમજ UPI સાથે લાઈવ દરેક બેંક સાથે 365x24x7 નાણાંકીય વ્યવહારો શક્ય બન્યા છે.

Paytm Q-R Code ફેસીલીટી ગ્રાહકની અનુકુળતા મુજબ વિના મૂલ્યે પૂરી પાડવામાં આવે છે.

(૬) નેટબેંકીંગ સર્વિસ (વ્યુ ફેસીલીટી) : વધુમાં બેંકે નેટબેંકીંગ સર્વિસ (વ્યુ ફેસીલીટી) ચાલુ કરેલ છે. જે દ્વારા ગ્રાહકો પોતાના બેંકીંગ વ્યવહારો, સ્ટેટમેન્ટ, બેલેન્સ વગેરે પોતાની અનુકુળતા મુજબ જોઈ શકે છે અને બેંક સુધી આવવાની આવશ્યકતા રહેતી નથી.

(૭) વાયફાય ATM કાર્ડ :- ગ્રાહકોને કોન્ટેક્ટ લેસ વાયફાય કાર્ડ ઉપલબ્ધ કરી રહ્યા છે. જે દ્વારા રૂ. ૫,૦૦૦ સુધીના વ્યવહારો કરવા માટે ATM પીનની જરૂર રહેતી નથી.

(૮) WhatsUp બેંકીંગ :- વધુમાં ટૂંક સમયમાં WhatsUp બેંકીંગની સેવા પણ શરૂ કરવા જઈ રહ્યા છે. જેના દ્વારા ગ્રાહકોને બેલેન્સ ઈન્કવાયરી, મીની સ્ટેટમેન્ટ, એટીએમ લીમીટ/એટીએમ બ્લોક, પોઝીટીવ-પે સીસ્ટમ વગેરેના લાભ ગ્રાહકો લઈ શકશે.

(૯) છવ્વીસમી વાર્ષિક સાધારણ સભામાં સભાસદ તરફથી મળેલ સુચન મુજબ આપણી બેંક દ્વારા ડિસેમ્બર - ૨૦૨૪ થી સેવિંગ્સ ખાતેદારોને દર ત્રણ મહિને વ્યાજ તેમના સેવિંગ્સ ખાતામાં જમા આપવામાં આવેલ છે.

(૧૦) છવ્વીસમી વાર્ષિક સાધારણ સભામાં સભાસદ તરફથી મળેલ સુચન મુજબ સેવિંગ્સ ખાતેદારોને પાસબુક આપવી તેના અનુસંધાનમાં પાસબુક વેન્ડરો તરફથી અલગ અલગ ક્વોટેશન આવેલ છે. જેમાંથી ચાલુ સાલમાં બોર્ડ તરફથી મંજૂરી મળ્યેથી પાસબુક પણ પુરી પાડવામાં આવશે.

બેંક દ્વારા શરૂ કરવામાં આવેલ મોબાઈલ બેંકિંગ સેવાનો લાભ ગ્રાહકને વિના મૂલ્યે આપવામાં આવે છે. જેના દ્વારા પોતાના કરંટ ખાતા વિશે માહિતી મોબાઈલ પર SMS થી આપવામાં આવે છે. અને સ્ટેટમેન્ટ Email Address પર સૂચના મુજબ મોકલવામાં આવે છે. આપણી બેંકની મોબાઈલ એપ દ્વારા પોતાના મોબાઈલમાં જ ખાતાની વિગતો જોઈ શકાય છે. અને હવે ATM કાર્ડની સુવિધા ઉપલબ્ધ કરવામાં આવી છે. તથા IMPPS તથા મોબાઈલથી નાણાં ટ્રાન્સફર થાય એવી સુવિધા ચાલુ કરી છે. તદ્ઉપરાંત કચુ.આર. કોડ સ્કેન કરીને ઓનલાઈન પેમેન્ટ દ્વારા ગ્રાહક કેડિટ રીપોર્ટ પણ મેળવી શકે છે.



ધ ફાઇનૅશલ કો-ઓપરેટીવ બેંક લી., સુરત.

બેંકીંગ વ્યવહારો સંપૂર્ણ પારદર્શકતાથી વિકાસ :

આપણી બેંકે, બેંકના ખાતેદારો સાથેના વ્યવહારો સંપૂર્ણ પારદર્શક બનાવ્યા છે. કોઈ છુપા ચાર્જસ ઉઘરાવવામાં આવતા નથી. તમામ ચાર્જસ કે કાર્યવાહી એકદમ પારદર્શક રાખવામાં આવે છે અને પર્સનાલાઈઝડ સેવાઓ આપવામાં આવે છે. આથી આપણી બેંકનો ગ્રાહક વર્ગ વિકસી રહ્યો છે, સાચા અર્થમાં કહીએ તો બેંકના ગ્રાહક જ બીજા ગ્રાહકને લાવે છે જે આપણે માટે ખરેખર આનંદ તથા ગૌરવની વાત છે.

થાપણોમાં આપણી ચાલુ થાપણનું પ્રમાણ ઉત્સાહપ્રેરક રહ્યું છે તેનું કારણ છે સર્વ વ્યાપારી મહાજનો, ગ્રાહકો અને સોનામાં સુગંધરૂપ સદા હસતા ત્વરીત સેવાઓ આપતા અમારા સ્ટાફ મિત્રો જેમનાથી આપણા ગ્રાહકો સંપૂર્ણ સંતોષ અનુભવે છે.

આપણા થાપણદારની રૂ. ૫ લાખ સુધીની તમામ થાપણ Deposit Insurance & Credit Guarantee Corporation દ્વારા વીમાથી સંપૂર્ણ સુરક્ષીત છે. આપણી બેંક તરફથી ૩૧ માર્ચ ૨૦૨૫ સુધીનું વીમા પ્રીમિયમ રૂ. ૫,૭૧,૮૧૩.૮૦/- તા. ૩૦-૧૦-૨૦૨૪ ના રોજ ચૂકવાઈ ગયું છે. તેમજ તા. ૩૦ સપ્ટેમ્બર ૨૦૨૫ સુધીનું પ્રીમિયમ રૂ. ૬,૫૪,૮૨૬.૨૦/- તા. ૨૩-૦૫-૨૦૨૫ ના રોજ ચૂકવેલ છે. જેની ઝેરોક્ષ કોપી આ અહેવાલમાં સામેલ છે. (પાના નંબર : ૩૭)

N.P.A. :

મેનેજમેન્ટ તરફથી સંપૂર્ણ તકેદારી અને સખત અંકુશને કારણે ડૂબત અને શકમંદ લેણા માટે તા. ૩૧-૦૩-૨૦૨૫ સુધી રૂ. ૧૦,૦૦,૦૦૦/- નું રિઝર્વ ફંડ છે અને તા. ૩૧-૦૩-૨૫ ના રોજ પૂરા થતા વર્ષના નફામાંથી રૂ. ૧૮,૨૦,૦૦૦/- ની જોગવાઈ થતા કુલ રૂ. ૨૮,૨૦,૦૦૦/- ની જોગવાઈ છે. આપણો ગ્રોસ એન. પી. એ. આંક રૂ. ૨૮.૧૩ લાખ (૦.૩૮૯%) અને નેટ એન. પી. એ. આંક ૦.૦૦% છે. અને રીઝર્વ બેંક ઓફ ઈન્ડિયાના સૂચનો મુજબ સંતોષપ્રદ અને માન્ય મર્યાદાની નીચે છે.

આંકડાકીય માહિતી :

આ સાથે તા. ૩૧-૦૩-૨૦૨૪ અને ૩૧-૦૩-૨૦૨૫ ના રોજ પૂરા થતાં વર્ષોનાં આંકડાઓની તુલના અને નફાની ફાળવણી પાના નં. (૩૫) પર આપી છે. ૨૦૧૬ દરમિયાન નોટબંધી, ૨૦૧૭માં જીએસટી તથા ૨૦૧૮માં કોરોનાને કારણે વ્યાપાર ઉદ્યોગ પર માઠી અસર થઈ છે. જેના કારણે બેન્કીંગ વ્યવહારો ઉપર ઘણી અસર થઈ છે. અને કાપડ ઉદ્યોગ તથા અન્ય ઘણા વ્યવસાયમાં આવકના પ્રમાણમાં અસરો દેખાય છે. સામાન્ય રીતે બેન્કીંગ વ્યવસાયમાં વાતાવરણ નિરૂત્સાહસભર રહ્યું. આમ છતાં વર્ષ દરમિયાન થાપણોમાં રૂ. ૫૦૮.૪૭ લાખનો ઘટાડો અને ધિરાણમાં રૂ. ૧૮૨૪.૧૪ લાખનો વધારો થયેલ છે. આમ કુલ બીજાનેશમાં રૂ. ૧૪૧૪.૬૭ લાખનો વધારો થવા પામ્યો છે.

ધિરાણ :

જણાવતા આનંદ થાય છે કે ધિરાણ પર વ્યાજના દર બીજી બેંકોની સરખામણીમાં ઘણાં ઓછાં રાખ્યા છે. વ્યાજના દરની વિગત છેલ્લા પાના પર જણાવી છે. માનવંતા સભાસદભાઈ તથા ગ્રાહક સમુદાયને આ ઉદાર સગવડતાનો લાભ લેવા આગ્રહભરી વિનંતી છે. ૨૦૨૩-૨૪ના અંતે ધિરાણ ૫,૩૦૭.૪૪ લાખ હતું. તે વર્ષ ૨૦૨૪-૨૫ના અંતે ૭,૨૩૧.૫૮ લાખ થયું. આમ વર્ષ દરમિયાન ૧,૯૨૪.૧૪ લાખ વધારો સુચવે છે.

ડિવિડન્ડ :

આ વર્ષે બોર્ડ ઓફ ડિરેક્ટર્સ શેર પર મહત્તમ ૨૦% પ્રમાણે ડિવિડન્ડ સુચવતા આનંદ અનુભવે છે. જે આપ સૌ સર્વાનુંમતે વધાવી લેશો.

થાપણદારોનો વિશ્વાસ અને થાપણોની સુરક્ષા :

વર્ષ ૨૦૨૩-૨૪નાં અંતે થાપણ રૂ. ૮,૬૮૭.૮૮ લાખ હતી. તે વર્ષ ૨૦૨૪-૨૫ ના અંતે રૂ. ૮,૧૭૮.૫૧ લાખ થઈ હતી. આમ વર્ષ દરમિયાન રૂ. ૫૦૮.૪૭ લાખનો ઘટાડો સૂચવે છે.

ચોખ્ખો નફો :

વર્ષ દરમિયાન બેંકનો કાચો નફો રૂ. ૨૪૮.૪૨ લાખ જેટલો થયો હતો. તથા સને ૨૦૦૭-૦૮ ના વર્ષથી સહકારી બેંકોને ઈન્કમ ટેક્સ લાગુ પડતા આપણી બેંકે રૂ. ૬૫.૦૦ લાખ ઈન્કમ ટેક્સ અને નાણાંકીય વર્ષ ૨૦૨૧-૨૨ના ટેક્સ પૈકી રૂ. ૨૭.૨૧ લાખ રીફંડ, નાણાંકીય વર્ષ ૨૦૨૨-૨૩ નો સેલ્ફ એસેસમેન્ટ ટેક્સ રૂ. ૦.૩૩ લાખ તેમજ નાણાંકીય વર્ષ ૨૦૨૩-૨૪ નો સેલ્ફ એસેસમેન્ટ ટેક્સ રૂ. ૨૦.૪૫ લાખ ભરતા બેંકનો ચોખ્ખો નફો રૂ. ૧૮૦.૮૪ લાખ જેટલો થયો હતો.



ધ ફાઈનૅંશલ કો-ઓપરેટીવ બેંક લી., સુરત.

સભાસદના મૃત્યુ બાદ વારસદારોને અપાતી સહાય :

બેંકના નિયમ પ્રમાણે આપણા શેર હોલ્ડર (૧) માયાબેન નવિનચંદ્ર સુરાવાલા (૨) તારાબેન દિનેશચંદ્ર ભગત (૩) અજય દિનેશચંદ્ર જરીવાલા (૪) માલતીબેન અનિલકુમાર જરીવાલા (૫) હેમંત શંકરરાવ હુંદે (૬) નીતીનકુમાર એન. વશીવાલા (૭) ધરમશીભાઈ જીવાભાઈ પટેલ (૮) પ્રભાબેન એસ. જેન (૯) શોભનાબેન એમ. પારેખ (૧૦) જીતેન્દ્રભાઈ અમૃતલાલ જરીવાલા (૧૧) ચંદ્રાદેવી રમબીલાસ જાજુ (૧૨) ઉર્મીલાબેન અરવિંદલાલ લાકડાવાલા (૧૩) રમલસિંગ બેંગણી (૧૪) કનુભાઈ બાબુલાલ પટેલ (૧૫) ગૌતમ છગનભાઈ જરીવાલા (૧૬) પ્રવિણ ઈશ્વરલાલ મેહતા (૧૭) નિતેશ જયંતિલાલ મેહતા (૧૮) ધર્મેશભાઈ કંચનલાલ આર્યા ના મૃત્યુ બાદ એમના વારસદારોને દરેકને રૂ. ૧૦,૦૦૦/- ની સહાય કરી.

સામાજિક સેવા :

વર્ષ દરમિયાન જુદી જુદી સંસ્થાઓને દાન આપ્યું જેની વિગત નીચે પ્રમાણે છે.

રૂપિયા

૨૬,૭૧૭.૦૦

૧,૦૦,૦૦૦.૦૦

૨૧,૦૦૦.૦૦

૧,૪૭,૭૧૭.૦૦

સંસ્થાનું નામ

શ્રી મહાવીર ઈન્ટરનેશનલ ચેરીટેબલ ટ્રસ્ટ, સુરત.

શ્રી ગુરુનાનક ચેરીટેબલ ટ્રસ્ટ, સુરત.

શ્રી ગુરુનાનક ચેરીટેબલ ટ્રસ્ટ, સુરત.

કુલ રૂપિયા

બેંકે કર્મચારીઓને કૌશલ્યવર્ધન માટે તમામ પ્રયાસો કર્યા હતા. જુનિયરો દ્વારા જુનિયર અને સિનિયર પગારમાં તફાવત દર્શાવવામાં આવતો હતો. પરંતુ સ્વ. પ્રેરિત માલિકીનું કામ ક્યારેય લેવામાં આવ્યું ન હતું અને હજુ પણ મોટાભાગના કર્મચારીઓ દ્વારા લેવામાં આવતું નથી. આના કારણે ખૂબ વધારે પગાર ધરાવતા પાંચ કર્મચારીઓના પગારમાં કાપ મુકવામાં આવ્યો અને જુનિયર સ્ટાફમાં વહેંચણી કરવામાં આવી કારણે કે RBI એ તેની વિડીયો કોન્ફરન્સિંગમાં પ્રતિ કર્મચારી ઓછો વ્યવસાય અને પગારનો વધુ ગુણોત્તર દર્શાવ્યો હતો. સ્ટાફે અન્ય બેંકોની જેમ મેનેજમેન્ટને માર્કેટિંગ પ્રયાસો કરવાનો ઈનકાર કર્યો છે.

આના કારણે ચાર કર્મચારીઓ દ્વારા બેંક સામે કોર્ટમાં કેસ દાખલ કરવામાં આવ્યો જેથી કાપ રદ કરી શકાય. બીજી તરફ મેનેજમેન્ટે સમજાવવાનો પ્રયાસ કર્યો છે કે તેઓ ભાગ્યશાળી છે કે તેમને હાંકી કાઢવામાં આવ્યા નથી કારણ કે તેઓને તે સમયે જે ચૂકવવામાં આવતું હતું તેના માટે ભાગ્યે જ લાયક છે. મેનેજમેન્ટ આ ચાર કર્મચારીઓ વિના પણ વ્યવસાય ચલાવી શકે છે.

ઓડિટર :

ગુનગુનવાલા રાજેશ એન્ડ કું. ને રીઝર્વ બેંક ઓફ ઈન્ડિયા તરફથી બેંકના પ્રમાણિત ઓડિટર તરીકે નિમણૂક આપેલ છે. અને તેઓની મૂદત વાર્ષિક સાધારણ સભા સુધીની હોય છે.

ઋણ સ્વીકાર :

આપણા તમામ ડિરેક્ટર મિત્રો આપ સૌને હૃદય પૂર્વક આભાર માને છે-શેર ધારકો, મૂલ્યવાન ગ્રાહકમિત્રો, રીઝર્વ બેંક ઓફ ઈન્ડિયા, સહકારી મંડળીઓના રજીસ્ટ્રારશ્રી, સ્ટેટ બેંક ઓફ ઈન્ડિયા, ધી સુરત ડીસ્ટ્રીક્ટ કો-ઓપરેટીવ બેંક લી., સુરત, ધી સુરત પીપલ્સ કો-ઓપરેટીવ બેંક લી., સુરત, બેંક ઓફ બરોડા, યશ બેંક લી., એચ. ડી. એફ. સી. બેંક લી., આઈ. ડી. બી. આઈ. બેંક લી., આઈ. સી. આઈ. સી. આઈ. બેંક લી., કોટક મહિન્દ્રા બેંક લી., ગુજરાત સ્ટેટ કો. ઓ. બેંક લી., D.C.B, જના સ્મોલ ફાઈનાન્સ બેંક, મહેસાણા કો-ઓ. બેંક, એ. યુ. સ્મોલ ફાઈનાન્સ બેંક, તથા આઈ.ડી.એફ.સી. ફર્સ્ટ બેંક, સાઉથ ગુજરાત કો. ઓ. બેંક્સ એસોસિએશન, ગુજરાત અર્બન કો-ઓપ. બેંક ફેડરેશન અને સર્વે શુભેચ્છકો કે જેઓએ સલાહસૂચનો આપ્યા તેમજ અમારામાં વિશ્વાસ મૂકીને આપણી બેંકના વિકાસના સાધનરૂપ બન્યા.

આપણા ડિરેક્ટરશ્રીઓ આપણાં સ્ટાફના સર્વે સભ્યોને તેમના સહકાર તથા ઉડી લગનથી ગ્રાહકલક્ષી સેવા આપીને બેંકના વિકાસમાં પાયારૂપ બનવા માટે શાબાશી આપે છે.

જય હિન્દ, જય સહકાર
ધન્યવાદ !

સ્થળ : સુરત

તારીખ : ૦૪/૦૭/૨૦૨૫

સીએ શ્રી મનીષ જાજુ
પ્રમુખ



ધ ફાઇનૅન્શલ ડો-ઓપરેટીવ બેંક લી., સુરત.

Disclosure of Information

Ref : RBI Circular No.RBI/DOR/2021-22/83 DOR.ACC.REC.No.45/21.04.018/2021-22, Dated : August 30, 2021

★ Regulatory Capital

Composition of Regulatory Capital

(Amount In ₹ Crore)			
Sr. No.	Particulars	Current Year	Previous Year
i)	Common Equity Tier 1 capital (CET 1)* / Paid up share capital and reserves [@] (net of deductions, if any)	--	--
ii)	Additional Tier 1 capital*/ Other Tier 1 capital [@]	34.71	29.19
iii)	Tier 1 capital (i + ii)	34.71	29.19
iv)	Tier 2 capital	2.53	1.05
v)	Total capital (Tier 1 + Tier 2)	37.24	30.24
vi)	Total Risk Weighted Assets (RWAs)	70.59	59.38
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)*/Paid-up share capital and reserves as percentage of RWAs [@]	0.00%	0.00%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	49.16%	49.16%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	3.58%	1.77%
x)	Capital to Risk Weighted Asstes Ratio (CRAR) (Total Capital as a percentage of RWAs)	52.75%	50.93%
xi)	Leverage Ratio*	NA	NA
xii)	Percentage of the shareholding of		
	a) Government of India		
	b) State Government (specify name) [§]		
	c) Sponsor Bank [§]	NA	NA
xiii)	Amount of paid-equity capital raised during the year.	--	--
xiv)	Amount of non-equity Tier 1 capital raised during the year, of which:		
	Give list ⁷ as per instrument type (perpetual non-cumulative preference shares, perpetual debt instrments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	--	--
xv)	Amount of Tier 2 capital raised during the year, of which:		
	Give list ⁸ as per instrument type (perpetual non-cumulative preference shares, perpetual debt instrments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	--	--



ધ ફાઇનૅન્શિયલ કો-ઓપરેટીવ બેંક લી., સુરત.

★ Asset Liability management

Maturity pattern of certain items of assets and liabilities

(Amount In ₹ Crore)												
	Day 1	2 to 7 Days	8 to 14 Days	15 to 30 Days	31 Days to 2 months	Over 2 months and to 3 months	Over 3 months and up to 6 months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits ⁹	10.89			1.21	6.41		10.95	6.58	53.70	1.63	0.42	91.79
Advances	0.38			0.47	1.74		2.63	5.02	48.56	9.18	4.34	72.32
Investments	4.00	--	--	--	3.00		2.03	3.50	4.68	2.26	34.13	53.60
Borrowings	--	--	--	--	--	--	--	--	--	--	--	--
Foreign Currency assets	--	--	--	--	--	--	--	--	--	--	--	--
Foreign Currency liabilities	--	--	--	--	--	--	--	--	--	--	--	--

★ Disclosure of complaints

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

Sr. No.	Particulars	Current Year	Previous Year
Complaints received by the bank from its customers			
1	Number of complaints pending at beginning of the year	-	-
2	Number of complaints received during the year	-	-
3	Number of complaints disposed during the year	-	-
3.1	Of which, number of complaints rejected by the year	-	-
4	Number of complaints pending at the end of the year	-	-
Maintainable complaints received by the bank from OBOs			
5	Numbers of maintainable complaints received by the bank from OBOs	-	-
5.1	Of 5, number of complaints resolved in favour of the bank by Bos	-	-
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs	-	-
5.3	Of 5, number of complaints resolved after passing of Awards by BOs against the bank	-	-
6	Number of Awards unimplemented within the stipulated time (other than those appealed)	-	-
Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in BO Scheme 2006 and covered within the ambit of the Scheme.			

★ Disclosure of penalties imposed by the Reserve Bank of India

No Penalty Imposed by RBI in Current Financial Year



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★ Investments

Composition of Investment Portfolio

As at 31st March, 2025 (current year balance sheet date)

	(Amount In ₹ Crore)									
	Investments in India				Investments outside India					
	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
Held to Maturity	16.65	-	0.00	-	-	0.00	16.65	-	-	-
Gross	16.65	-	-	-	-	0.00	16.65	-	-	-
Less: Provision for non-performing investments (NPI)	-	-	-	-	-	0.00	0.00	-	-	-
Net	16.65	-	-	-	-	-	16.65	-	-	-
Available for Sale	28.13	-	-	-	-	-	28.13	-	-	-
Gross	28.13	-	-	-	-	-	28.13	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-	-	-	-
Net	28.13	-	-	-	-	-	28.13	-	-	-
Held for Trading	-	-	-	-	-	-	-	-	-	-
Gross	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-
Total Investments	44.78	-	0.00	-	-	0.00	44.78	-	-	-
Less: Provision for non-performing investments	-	-	-	-	-	0.00	0.00	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-	-	-	-
Net	44.78	-	0.00	-	-	-	44.78	-	-	-



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★ Investments

Composition of Investment Portfolio

As at 31st March, 2024 (previous year balance sheet date)

	(Amount In ₹ Crore)									
	Investments in India					Investments outside India				
	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
Held to Maturity	16.65	-	0.00	-	-	0.00	16.65	-	-	-
Gross	16.65	-	-	-	-	0.00	16.65	-	-	-
Less: Provision for non-performing investments (NPI)	-	-	-	-	-	0.00	-	-	-	-
Net	16.65	-	-	-	-	-	16.65	-	-	-
Available for Sale	40.77	-	-	-	-	-	40.77	-	-	-
Gross	40.77	-	-	-	-	-	40.77	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-	-	-	-
Net	40.77	-	-	-	-	-	40.77	-	-	-
Held for Trading	-	-	-	-	-	-	-	-	-	-
Gross	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-
Total Investments	57.42	-	0.00	-	-	0.00	57.42	-	-	-
Less: Provision for non-performing investments	-	-	-	-	-	0.00	0.00	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-	-	-	-
Net	57.42	-	0.00	-	-	-	57.42	-	-	-



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★ Movement of provisions for Depreciation and Investment Fluctuation Reserve

(Amount In ₹ Crore)		
Particulars	Current Year	Previous Year
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	1.74	1.74
b) Add: Provisions made during the year	-	-
c) Less: Write off / write back of excess provisions during the year	1.55	-
d) Closing balance	0.19	1.74
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	0.31	0.26
b) Add: Amount transferred during the year from excess BDDR	1.34	0.05
c) Less: Drawdown	-	-
d) Closing balance	1.65	0.31
iii) Closing balance in IFR as a percentage of closing balance of investments¹³ in AFS and HFT/Current category	5.87%	0.76%

★ The bank has made no transfer of various securities from HTM category to AFS category during the year.

The value of such securities on the date of shifting was as below.			(Rs. Crores)
Face Value	Book Value	Market Value	Appreciation
-	-	-	-

★ Non-SLR investment portfolio Non-performing non-SLR investments

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



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★ Issuer composition of non-SLR investments

(Amount In ₹ Crore)											
Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
1	2	3		4		5		6		7	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
a)	PSUs	-	-	-	-	-	-	-	-	-	-
b)	FIs	-	-	-	-	-	-	-	-	-	-
c)	Banks	-	-	-	-	-	-	-	-	-	-
d)	Private Corporates (Mutual Fund)	4.00	7.90	-	-	-	-	-	-	-	-
e)	Subsidiaries/ Joint Ventures	-	-	-	-	-	-	-	-	-	-
f)	Others	-	-	-	-	-	-	-	-	-	-
g)	Provision held towards depreciation	-	-	-	-	-	-	-	-	-	-
	Total*	4.00	7.90	-	-	-	-	-	-	-	-

★ Related Party Disclosure

(Amount In ₹ Crore)				
Items / Related Party	DIRECTOR	RELATIVES	Concern of Directors	Total
Borrowings	0	0	0	0
Deposits	2.9	1.44		4.34
Placement of deposit	0	0	0	0
Advances	1.04	0.13	0	1.17
Investments	0	0	0	0
Non-funded commitments	0	0	0	0
Rent Paid	0.01	0.12	0	0.13
Leasing/HP arrangements availed	0	0	0	0
Leasing/HP arrangements provided	0	0	0	0
Purchase of fixed assets	0	0	0	0
Sale of fixed assets	0	0	0	0
Interest paid	0.06	0.02	0	0.08
Interest received	0.23	0.11	0	0.34
Rendering of services	0	0	0	0
Receiving of services	0	0	0	0
Management contracts	0	0	0	0
Director Sitting Fees	0.00	0	0	0.00



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★ Asset quality

a) Classification of advances and provisions held

(Amount In ₹ Crore)						
	Standard	Non- Performing			Total	
	Total Standard Advances	Sub-Standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs	72.04	-	0.28	-	0.28	72.32
Opening Balance	52.72	0.16	0.19	-	0.35	53.07
Add: Additions during the year	29.71	-	0.16		-	29.71
Less: Reductions during the year	10.39	0.16	0.07		0.07	10.46
Closing balance	72.04	-	0.28	-	0.28	72.32
*Reductions in Gross NPAs due to:						
Upgradation		0.16			-	
Recoveries (excluding recoveries from upgraded accounts)			0.07		0.07	
Write-offs					-	
Provisions (excluding Floating provisions)						
Opening balance of provisions held	0.60	-	-	-	0.10	0.70
Add: fresh provisions made during the year	0.13	-	-	-	0.18	0.31
Less: Excess provision reversed/Write-off loans	-	-	-	-	-	-
Closing balance of provisions held	0.73	-	-	-	0.28	1.01
Net NPAs						
Opening Balance						
Add: Fresh additions during the year						
Less: Reductions during the year						
Closing Balance	-					-
Floating Provisions						
Opening Balance						
Add: Additional provisions made during the year						
Less: Amount drawn down during the year						
Closing balance of floating provisions						

Ratios (in per cent)	Current Year	Previous Year
Gross NPA to Gross Advances	0.39%	0.66%
Net NPA to Net Advances	0.00%	-8.23%
Provision coverage ratio	100.00%	28.57%



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★ b) Sector-wise Advances and Gross NPAs

(Amount In ₹ Crore)							
Sr. No.	Sector	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total 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	-	-	-	-	-	-
b)	Advances to industries sector eligible as priority sector lending	6.17	-	0.00%	5.01	0.10	2.00%
c)	Services	31.71	0.28	0.88%	23.27	0.25	1.07%
d)	Personal loans	-	-	-	-	-	-
	Sub-total (i)	37.88	0.28	0.74%	28.28	0.35	1.24%
ii)	Non-priority Sector						
a)	Agriculture and allied activities	-	-	0.00%	-	-	0.00%
b)	Industry	-	-	-	-	-	-
c)	Services	33.67	-	0.00%	23.88	-	0.00%
d)	Personal loans	0.77	-	0.00%	0.91	-	0.00%
	Sub-total (ii)	34.44	-	0.00%	24.79	-	0.00%
	Total (I + II)	72.32	0.28	0.39%	53.07	0.35	0.66%

(Amount In ₹ Crore)							
Sr. No.	Sector	Current Year			Previous Year		
		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
1	Engineering	-	-	-	-	-	-
2	Electrical	-	-	-	-	-	-
3	Textile	32.99	0.14	0.42%	22.78	0.19	0.83%
4	Jute Textile	-	-	-	-	-	-
5	Paper, Paper products and Printing	2.85	-	0.00%	2.89	-	0.00%
6	Rubber and Rubber Products	-	-	-	-	-	-
7	Cement	-	-	-	-	-	-
8	Iron and Steel	-	-	-	-	-	-
9	Chemicals, Dyes, Paints etc.	-	-	-	-	-	-
10	Metal and Metal products	-	-	-	-	-	-
11	Vegetables	-	-	-	-	-	-
12	Tobacco & Tobacco Products	-	-	-	-	-	-
13	Leather and Leather Products	-	-	-	-	-	-
14	Gems and Jewellery	-	-	-	-	-	-
15	Food Processing & Manufacturing	-	-	-	-	-	-
16	Vehicles, Vehicle Parts and transport equipments.	9.96	-	0.00%	9.33	-	0.00%
17	Miscellaneous	26.51	0.14	0.53%	15.67	0.16	1.02%
	Total	72.31	0.28	0.95%	50.67	0.35	1.85%



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★ c) Overseas assets, NPAs and revenue

(Amount In ₹ Crore)		
Particulars	Current Year	Previous Year
Total Assets	Nil	Nil
Toatal NPAs	Nil	Nil
Total Revenue	Nil	Nil

★ d) Details of accounts subjected to restructuring.

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

★ e) Fraud accounts

(Amount In ₹ Crore)		
Particulars	Current Year	Previous Year
Number of frauds reported	-	-
Amount involved in fraud (? crore)	-	-
Amount of provision made for such frauds (? crore)	-	-
Amount of Unamortised provision debited from 'other reserve' as at the end of year. (? crore)	-	-



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★ f) Disclosure under Resolution Framework for COVID-19-related Stress

Format for disclosures to be made half yearly starting September 30, 2021

(Amount In ₹ Crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan- Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half- year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan- Position as at the end of this half-year
Personal Loans	-	-	-	-	-
Corporate persons	-	-	-	-	-
of which MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	-	-	-	-	-

★ Exposures

a) Exposure to real estate sector

(Amount In ₹ Crore)

Category	Current Year	Previous Year
i) Direct exposure	13.73	16.56
a) Residential Mortgages -		
Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based(NFB) limits.	7.47	4.64
Individual housing loans eligible for inclusion in priority sector advances.	0.47	1.94
b) Commercial Real Estate -		
Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, ets.). Exposure would also include non-fund based (NFB) limits:	5.79	9.98
c) Investments in Mortgage-backed Securities (MBS) and other securitized exposures-	-	-
i. Residential	-	-
ii Commercial Real Estate	-	-
ii) Indirect Exposure	-	-
Fund based and non-fund based exposures on National Housing Bank and Housing Finance Companies.	-	-
Total Exposure to Real Estate Sector	13.73	16.56



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★ **b) Exposure to Capital market**

(Amount In ₹ Crore)		
Particulars	Current Year	Previous Year
i) Direct investment in equity shares, convertible bonds, convertible debentures and units of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debt;	-	-
ii) Advances against shares/bonds/debentures or other securities or on clean basis to individuals for investment in shares (including IPOs / ESOPs), convertible bonds, convertible debentures, and units of equity oriented mutual funds;	-	-
iii) Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security;	-	-
iv) Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares / convertible bonds / convertible debentures / units of equity oriented mutual funds does not fully cover the advances;	-	-
v) Secured and unsecured advances to stockbrokers and guarantee issued on behalf of stockbrokers and market makers;	-	-
vi) Loan sanctioned to corporates against the security of shares / bonds / debentures or other securities or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources;	-	-
vii) Bridge loans to companies against expected equity flows / issues;	-	-
viii) Underwriting commitments taken up by the banks in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds;	-	-
ix) Financing to stockbrokers for margin trading;	-	-
x) All exposures to Venture Capital Funds (both registered and unregistered)	-	-
Total exposure to capital market	-	-

★ **c) Unsecured advances**

(Amount In ₹ Crore)		
Particulars	Current Year	Previous Year
Total unsecured advances of the bank	1.02	0.67
Out of the above, amount of advances for which intangible securities such as charge over the rights. Licenses, authority, etc. have been taken	-	-
Estimated value of such intangible securities	-	-



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★ Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits

(Amount In ₹ Crore)		
Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	12.15	14.34
Percentage of deposits of twenty largest depositors to total deposits of the bank	13.24%	14.80%

b) Concentration of advances

(Amount In ₹ Crore)		
Particulars	Current Year	Previous Year
Total advances of the twenty largest borrowers	25.36	19.29
Percentage of advances to twenty largest borrowers to total advances of the bank	35.07%	36.35%

c) Concentration of exposures

(Amount In ₹ Crore)		
Particulars	Current Year	Previous Year
Total exposure to the twenty largest borrowers/customers	0	0
Percentage of exposure to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers	0.00%	0.00%

d) Concentration of NPAs

(Amount In ₹ Crore)		
Particulars	Current Year	Previous Year
Total exposure to the top twenty NPA accounts	0.28	0.35
Percentage of exposure to the twenty largest NPA exposure to total Gross NPAs.	0.39%	0.66%

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

(Amount In ₹ Crore)			
Sr. No.	Particulars	Current Year	Previous Year
i)	Opening balance of amounts transferred to DEA Fund	0.54	0.49
ii)	Add: Amounts transferred to DEA Fund during the year	0.08	0.05
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.00	0.00
iv)	Closing balance of amounts transferred to DEA Fund	0.62	0.54



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CASH FLOW STATEMENT FOR THE YEAR ENDED ON 31 MARCH 2025

(Amount In ₹ Crore)			
Particulars		Year Ended	
		31-Mar-25	31-Mar-24
A. CASH FLOW FROM OPERATING ACTIVITY			
Profit before Taxation		24941785	21401744
Adjustment for:			
Provisions		0	0
Depreciation		1535828	1504973
Operating Profit before working capital changes		26477613	22906717
Changes in working capital :-			
Increase/(Decrease) in Deposits		(50947164)	175811445
Increase/(Decrease) in other current liabilities		(6608377)	9261179
Increase/(Decrease) in other Long-term borrowings		0	0
Increase/(Decrease) in other short-term borrowings		0	0
(Increase)/Decrease in Loans & Advances		(192414009)	(60451608)
(Increase)/Decrease in Accrued Int		(323983)	86630
(Increase)/Decrease in other Financial Assets		(757742)	(554214)
(Increase)/Decrease in Long Term loans and advances		0	0
(Increase)/Decrease in Short Term loans and advances		0	0
(Increase)/Decrease in Input Tax-Assets		(518124)	(23821)
Cash generated from Operations		(251569399)	124129611
Less:- Taxes paid (For previous year)		(225091786)	147036328
Net Cash generated from operations before extraordinary items		8577885	6630000
		(233669671)	140406328
Extraordinary items		0	0
Net Cash generated from operating activities		(A)	(233669671)
			140406328
B. CASH FLOW FROM INVESTING ACTIVITY			
Fixed Asset Purchased		(2252936)	(1613641)
Net Cash generated from Investing activities		(B)	(2252936)
			(1613641)
C. CASH FLOW FROM FINANCING ACTIVITY			
Dividend /Payouts from from Reserves		(5248225)	(3702400)
Adjustments of Provisions		10002302	1101
(Increase)/Decrease in Investments		165456404	(94856244)
Increase/(Decrease) in Share capital		6623605	122900
Net Cash generated from Financing activities		(C)	176834086
			(98434643)
Net Increase/(Decrease) in cash and cash equivalents (A+B+C)		(59088521)	40358044
CASH & CASH EQUIVALENTS, AT THE BEGINNING OF YEAR		200033559	159675515
CASH & CASH EQUIVALENTS, AT THE END OF YEAR		140945038	200033559



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★ Other Disclosure a) Business ratios

Particulars	Current Year	Previous Year
i) Interest Income as a percentage to Working Funds	6.87%	6.12%
ii) Non-interest income as a percentage to Working Funds	1.06%	0.58%
iii) Cost of Deposits	4.02%	3.42%
iv) Net Interest Margin	5.06%	5.15%
v) Operating Profit as a percentage to Working Funds	1.92%	1.53%
vi) Return on Assets	1.57%	1.18%
vii) Business (deposits plus advances) per employee (in ₹ crore)	3.22	2.94
viii) Profit per employee (in ₹ crore)	0.04	0.03

b) Bancassurance business

The bank has not made any business regarding bancassurance or insurance broking during the year.

The bank has not earned any commission income from estamping.

c) Marketing and distribution

The bank has not earned any fees / remuneration from marketing and distribution function.

d) Disclosure regarding Priority Sector Lending Certificates (PSLCs)

The bank has not purchased or sold the PSLC during the year.

e) Provisions and contingencies

(Amount In ₹ Crore)		
Provision debited to Profit and Loss Account	Current Year	Previous Year
i) Provisions for NPI	-	-
ii) Provision towards NPA	0.18	-
iii) Provision made towards Income tax	0.65	0.53
iv) Other Provisions and Contingencies (with details)	-	-
Restructuring / Resolution Framework	-	-
Provision for Standard Assets	0.13	0.10

f) Implementation of IFRS converged Indian Accounting Standards - (Ind AS)

Not Applicable

g) Payment of DICGC Insurance Premium

(Amount In ₹ Crore)			
Sr. No.	Particulars	Current Year	Previous Year
i)	Payment of DICGC Insurance Premium	0.11	0.10
ii)	Arrears in payment of DICGC Premium	-	-

h) Disclosure of facilities granted to directors and their relatives.

(Amount In ₹ Crore)			
Sr. No.	Particulars	Current Year	Previous Year
i)	Fund Based	1.17	0.16
ii)	Non Fund based (Guarantees, L/C etc.)	-	-



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- i) **Disclosure Regarding Treatment of Bad and Doubtful Debt Reserve:**
The Bank has transferred balance of Bad and Doubtful Debt Reserve of Rs. 4,58,25,565/- to below mentioned general ledger accounts, as per Prudential Treatment of Bad and Doubtful Debt Reserve, RBI circular no. dor.cap.rec.no.27/09.18.201/2024-25, dated august 02,2024.
1. Amount of Rs. 3,24,51,765/- transferred to General Reserve and
2. Amount of Rs. 1,33,73,800/- transferred to Investment Fluctuation Reserve(IFR).
- j) **Disclosure Regarding Treatment of Dividend Equalization Fund(DEF)**
Guidelines on Treatment of Dividend Equalization Fund (DEF), RBI Circular No. DOR,CAP.REC. NO.30/09.18.201/2024-25, Dated July 30, 2024, as per the said circular The Bank has treated the credit balance of Rs.26lacs in Dividend Equalization Fund as General Reserve/Free Reserve and calculated as Tier – I capital.
- k) **Disclosure Regarding shortfall/Non-achievement of Priority Sector Lending Targets.**
The Bank has Deposited Rs. 28,26,000/- on dated 24.02.2025 of First Trench of allocation under MSE refinance Fund-FY 2024-25 with SIDBI on account of PSL shortfall for FY 2023-24.
The Bank has not Purchased and sells PSLC shortfall of Priority Sector Lending Targets during the Financial year.
- l) **Disclosure Regarding provision of Standard Assets.**
The Bank has Provision of Standard Assets as on 31.03.2025 is Rs. 72.51Lakh towards the outstanding Balance of Rs. 7203.45Lakh of standard assets.



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આંકડાકીય તુલના	31-3-2024 લાખમાં રૂ.	31-3-2024 લાખમાં રૂ.
ભરપાઈ થયેલ શેર મૂડી	૨૩૦.૩૧	૨૮૨.૮૫
કુલ થાપણો	૮,૬૮૭.૮૮	૮,૧૭૮.૫૧
કુલ ધિરાણો	૫,૩૦૭.૪૪	૭,૨૩૧.૫૮
અન્ય બેંકોમાં મુદતી થાપણો	૭૦૩.૮૦	૪૮૧.૧૬
કુલ આવક	૮૪૦.૪૬	૧,૦૮૬.૨૩
કુલ ખર્ચાઓ	૭૨૬.૪૫	૮૩૬.૮૧
ચોખ્ખો નફો	૨૧૪.૦૧	૨૪૮.૪૨
કાર્યકારી ભંડોળ	૧૪,૦૨૮.૦૮	૧૩,૬૮૮.૧૨

APPROPRIATION OF PROFIT 31-03-2025

Net Profit After Tax		1,90,84,438.88
Less :		
1. Statutory Reserve	50.00%	95,42,220.88
2. Bad & Doubtful Debt Reserve	15.00%	28,62,670.00
3. Dividend @20% (Provisional)	20.00%	57,02,360.00
4. Education Fund	2.50%	3,00,000.00
5. Charity Fund	1.00%	1,90,845.00
Total		1,85,98,095.88
Remaining Profit		4,86,343.00
Less :		
(1) Building Fund	36.00%	1,75,082.00
(2) Contingency Fund	10.00%	48,630.00
(3) Jubilee Fund	15.00%	72,953.00
(4) Propaganda Fund	7.50%	36,480.00
(5) Share Holder Welfare Fund	24.00%	1,16,718.00
(6) Staff Welfare Fund	7.50%	36,480.00
Total		0.00

*Note : All Figures are Rounded off near to rupees.



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POSITION OF NET ADVANCES / NET NPAs

31/03/2025

(Rs. In Lacs)

SR. NO.	PARTICULAR	31/3/2024	31/3/2025
1	Gross Advances	5307.44	7231.58
2	Gross NPAs	35.14	28.13
3	Gross NPA As Percentage To Gross Advances	0.66%	0.39%
4	Balance In Interest Suspense Account/OIR	7.78	11.02
5	Total NPA Provisions Held (BDDR Special BDDR Balance After Appropriation)	446.10	28.20
6	Net Advance (1-4-5)	4853.56	7192.36
7	Net NPAs (2-4-5)	- 418.74	- 11.09
8	Net NPA As Percentage To Net Advances	0.00	0.00
	OIR = Overdue Interest Receivable		
	*i.e. accrued interest on NPA accounts if included (capitalised) in loans and advances		

PRIORITY SECTOR AND WEAKER SECTOR ADVANCES AS ON 31/03/2025

PARTICULAR	Rs. In Lacs
ANBC - ADJUSTED BANK NET CREDIT/CEOBSE - CREDIT EQUIVALENT AMOUNT OF OFF-BALANCE SHEET EXPOSURES* (OUTSTANDING#)	5307.44
OVER ALL PRIORITY SECTORE (LOAN OUTSTANDING#)	3787.85
% PRIORITY SECTOR ADVANCES TO ANBC/CEOBSE*	71.37%
MICRO ENTERPRISES (LOAN OUTSTANDING#)	2002.12
% MICRO ENTERPRISES ADVANCES TO ANBC/CEOBSE*	37.72%
WEAKER SECTION (LOAN OUTSTANDING#)	815.04%
% WEAKER SECTION ADVANCES TO ANBC/CEOBSE*	15.36

NPA AS ON 31/03/2025

PARTICULAR	Rs. In Lacs
SUB-STANDARD	0.00
DOUBTFUL	28.13
LOSS ASSETS	0.00
TOTAL RS.	28.13

SECURITYWISE ADVANCES AS ON 31/03/2025

SR. NO.		SHORT TERM		MEDIUM TERM		LONG TERM		TOTAL	TOTAL AMOUNT
		NO. OF A/Cs	AMOUNT	NO. OF A/Cs	AMOUNT	NO. OF A/Cs	AMOUNT	NO. OF A/Cs	
1	Cash Credit Overdraft	50	208614903.51					50	208614903.51
2	Overdraft Against Machinery							0	0.00
3	Overdraft Against Land & Building	4	10863480.90					4	10863480.90
4	Overdraft Against Nsc/Kvp	68	38802300.90					68	38802300.90
5	Overdraft Against Fix Deposit	125	41365315.50					125	41365315.50
6	Overdraft Working Capital	4	20167271.00					4	20167271.00
7	Loan Against Fix Deposit	1	5718.00	10	1613726.00	1	481891.00	12	2101335.00
8	Loan Against Nsc/Kvp			20	3577507.26			20	3577507.26
9	HP Of Machinery & Stock			2	4706899.00	6	21280484.70	8	25987383.70
10	Housing Loan			1	421732.00	60	74324121.24	61	74745853.24
11	Loan Against On Mortgage Of Property			6	3482920.56	40	126217452.00	46	129700372.56
12	Personal Surety Loan			30	4250397.16	5	1393186.00	35	5643583.16
13	Vehicle Loan	2	130965.00	168	89277997.42	8	10195723.24	178	99604685.66
14	Mortgage Loan (NON CRE)					5	14351732.00	5	14351732.00
15	Loan Against Possession Receipt			14	2388780.72			14	2388780.72
16	Solar Urja Loan			7	606900.43			7	606900.43
17	Mahila Utkarsh Loan	1	100156.00	57	4811221.00			58	4911377.00
18	HP Against Furniture & Items					3	7236005.00	3	7236005.00
19	Term Loan CGTMSE					2	15969181.00	2	15969181.00
20	CC Under CGTMSE	3	7107493.40					3	7107493.40
21	Education Loan					1	1999524.00	1	1999524.00
22	Loan Agst COMM./INDU. Property					1	7412968.00	1	7412968.00
	TOTAL	258	327157604.21	315	115138081.55	132	280862268.18	705	723157953.94



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Deposit Insurance and Credit Guarantee Corporation
Reserve Bank of India, 2nd Floor, Opp. Mumbai Central Railway Station,
Byculla, Mumbai - 400 008, India.
Telephone: 022 23084121
Email: dicgc@rbi.org.in
Website: <https://www.dicgc.org.in>

GSTIN: 27AAACD2094E1ZX
PAN: AAACD2094E
Contact Person: Amulya Chenduluru
Contact Details: 022-23011991

ORIGINAL FOR RECIPIENT

TAX INVOICE

Bill To
THE FINANCIAL CO-OP. BANK LTD.
3044 - 47, ABHISHEK MARKET, NEAR MAHAVIR MARKET,
RING ROAD, DISTRICT:SURAT SURAT Gujarat 395002
Institution Code: UCCBGJ00188

GSTIN: 24AAAAAT3157E1ZT
PAN: AAAAT3157E
Attention to: NA
Place of Supply: 24 - Gujarat

Invoice No.: 2425/OD/2446
Receipt Voucher No(s):

Date: 30-Oct-2024
Date(s):

Sr no.	Description	HSN/SAC Code	Premium Amount	Receiver's Liability	Taxable Value	IGST	CESS	Total Value
			Excl of GST			Rate Amount	Rate Amount	
1	Premium on AD of HY ended at MAR-25	9971	484672.80	0.00	484672.80	18 % 87241.10	0.00 0.00	571913.90
2	Less Advance Adjusted (if any)		0	0.00	0	18 % 0.00	0.00 0.00	0.00
3	Balance Payable		484672.8	0.00	484672.8	18 % 87241.1	0.00 0.00	571913.9

Rupees in words: Five Lakh Seventy One Thousand Nine Hundred and Thirteen .Nine Zero Paise Only

Payment Details

Please credit the amount in our bank account .Details are as follows

Account details for payment of premium to DICGC

1. Bank Name and Branch: Reserve Bank of India, Fort, Mumbai
2. Beneficiary Name: DICGC
3. Account no: 8705688
4. IFSC Code: DICG00000002

1.

For Deposit Insurance and Credit Guarantee Corporation

Terms and Conditions

Amulya Ch

Authorized Signatory



Deposit Insurance and Credit Guarantee Corporation
Reserve Bank of India, 2nd Floor, Opp. Mumbai Central Railway Station,
Byculla, Mumbai - 400 008, India.
Telephone: 022 23084121
Email: dicgc@rbi.org.in
Website: <https://www.dicgc.org.in>

GSTIN: 27AAACD2094E1ZX
PAN: AAACD2094E
Contact Person: Rahul Kumar
Contact Details: 022-23011991

ORIGINAL FOR RECIPIENT

TAX INVOICE

Bill To
THE FINANCIAL CO-OP. BANK LTD.
3044 - 47, ABHISHEK MARKET, NEAR MAHAVIR MARKET,
RING ROAD, DISTRICT:SURAT SURAT Gujarat 395002
Institution Code: UCCBGJ00188

GSTIN: 24AAAAAT3157E1ZT
PAN: AAAAT3157E
Attention to: NA
Place of Supply: 24 - Gujarat

Invoice No.: 2526/OD/709
Receipt Voucher No(s):

Date: 23-May-2025
Date(s):

Sr no.	Description	HSN/SAC Code	Premium Amount	Receiver's Liability	Taxable Value	IGST	CESS	Total Value
			Excl of GST			Rate Amount	Rate Amount	
1	Premium on AD of HY ended at SEP-25	9971	555022.20	0.00	555022.20	18 % 99904.00	0.00 0.00	654926.20
2	Less Advance Adjusted (if any)		0	0.00	0	18 % 0.00	0.00 0.00	0.00
3	Balance Payable		555022.2	0.00	555022.2	18 % 99904	0.00 0.00	654926.2

Rupees in words: Six Lakh Fifty Four Thousand Nine Hundred and Twenty Six .Two Zero Paise Only

Payment Details

Please credit the amount in our bank account .Details are as follows

Account details for payment of premium to DICGC

1. Bank Name and Branch: Reserve Bank of India, Fort, Mumbai
2. Beneficiary Name: DICGC
3. Account no: 8705688
4. IFSC Code: DICG00000002

1.

For Deposit Insurance and Credit Guarantee Corporation

Terms and Conditions

Amulya

Authorized Signatory

આપણા થાપણદારની રૂ. ૫ લાખ સુધીની તમામ થાપણ Deposit Insurance & Credit Guarantee Corporation દ્વારા વીમાથી સંપૂર્ણ સુરક્ષીત છે. આપણી બેંક તરફથી ૩૧ માર્ચ ૨૦૨૫- સુધીનું વીમા પ્રીમિયમ રૂ. ૫,૭૧,૮૧૩.૮૦/- તા. ૩૦-૧૦-૨૦૨૪ ના રોજ ચૂકવાઈ ગયું છે. તેમજ તા. ૩૦ સપ્ટેમ્બર ૨૦૨૫ સુધીનું પ્રીમિયમ રૂ. ૬,૫૪,૮૨૬.૨૦/- તા. ૨૩-૦૫-૨૦૨૫ ના રોજ ચૂકવેલ છે. જેની ઝેરોક્ષ કોપી ઉપર મુજબ છે.



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(A) અન્ય બેન્કોમાં થાપણો અને ચાલુ ખાતામાં રોકાણોની વિગત

Investments & Ac with other Bank

AS ON 31-03-2025

(Rs in actual)

Sr. No.	Name of the Bank	Current AC Balance	Fixed Deposit	OD Account with Bank	OD outstanding	Total
1	ET CASH ON HAND =====>	23535721.00		TOTAL		23535721.00
2	FI CURRENT A/C WITH NOTIFIED BANK =====>					
3	SBI CHOWK BZR	564016.46				564016.46
4	SBI NANPURA BR.	9650.90				9650.90
5	IDBI BANK	405909.06				405909.06
6	BANK OF BARODA	22330.67				22330.67
7	UNION BANK OF INDIA	231551.59				231551.59
8	SUDICO-OP BANK LTD.	16494.39				16494.39
9	GUJ STATE CO-OP BANK LTD.	-2140411.83				-2140411.83
10	GSC BANK RTGS NEFT COLLECTION AC	22161858.63				22161858.63
11	GSC BANK LTD IMPS AC	5600.00				5600.00
12	GSC BANK LTD UPI AC	5600.00				5600.00
13	GSC BANK LTD ATMs AC	2072639.20				2072639.20
14	GSC BANK LTD C-SGL AC	97589.67				97589.67
	TOTAL			TOTAL		23458428.74
15	F11 CURRENT A/C WITH OTHER BANK =====>					
16	HDFC BANK LIMITED	51101.29				51101.29
17	INDUSIND BANK LIMITED	84848.72				84848.72
18	THE SURAT PEOPLE'S CO-OP BANK LTD.	31253.52				31253.52
19	YES BANK RTGS NEFT INWARD A/C.	6882429.17				6882429.17
20	YES BANK RTGS NEFT OUTWARD A/C.	4499169.56				4499169.56
21	YES BANK LTD ATM A/C	4349162.66				4349162.66
22	YES BANK MOBILE BANKING A/C FOR IMPS	16162381.30				16162381.30
23	YES BANK LTD UPI A/C	5767366.24				5767366.24
24	DCB BANK LTD UDHNA DW.	48821.18				48821.18
25	BANDHAN BANK LTD A/C NO. 10190009355559	2899687.00				2899687.00
26	THE MEHSANA URBAN CO-OP BANK LTD	13064.82				13064.82
27	AU SMALL FINANCE BANK	22930.00				22930.00
28	RBL BANK LTD	11600.00				11600.00
29	ICICI BANK	2867002.58				2867002.58
30	KOTAK MAHINDRA BANK LTD.	73339.11				73339.11
	TOTAL	130400.00		TOTAL		43694557.15
31	Y1 INTERBANK DEPOSITS =====>					67152985.89
32	STATE BANK OF INDIA	15000000.00		13500000.00	0	15000000.00
33	GSC BANK	289919.00		280000.00	0	289919.00
34	JANA SMALL FINANCE BANK LTD (FDR)	20000000.00		18000000.00	0	20000000.00
35	DEPOSIT WITH SIDBI	10000000.00		9000000.00	0	10000000.00
	WEIGTED AVERAGE	2826000.00		0.00	0	2826000.00
	TOTAL	40760000.00		40760000.00	0.00	4815919.00
36	GI INVESTMENT(NON SLR) =====>					115268904.89
37	SHARE GUJ STATE CO-OP BANK	5000.00				5000.00
38	SUDICO SHARE	100.00				100.00
39	NIPPON INDIA LIQUID FUND (TREASURY PLAN)	0.00				0.00
40	ABSL LIQUID FUND	0.00				0.00
41	NIPPON INDIA OVERNIGHT FUND	20000000.00				20000000.00
42	ABSL OVERNIGHT FUND	20000000.00				20000000.00
43	Y1 INVESTMENT(SLR) =====>					99840.00
44	PREM ON INV G SEC	99840.00				99840.00
45	INV. GOV SEC	447784000.00				447783840.00
	TOTAL	578577646.89	48115919.00	40760000.00	NON SLR	626693565.89



THE FINANCIAL CO-OP. BANK LTD.

New Schemes

No 1% extra benefit to Senior Citizen in New Schemes

INTEREST RATE OF DEPOSITS

(1) Saving Banks	3.00%
(2) Term Deposits (From 21-05-2025)	
15 Days to 45 Days	3.00%
46 Days to 90 Days	3.50%
91 Days to 180 Days	4.50%
181 Days to 1 Year	4.75%
Above 1 Year to 2 Year	6.00%

For Senior Citizen 1% Extra above 3 year deposit

Finco Laxmi 444 days	7.50%
Finco Dhan Vrudhi Above 2 Year to 3 Year	6.80%
Finco Astha Above 3 Year to 5 Year	7.11%
Finco Akshay Above 5 Years	7.61%
Finco Balvikas 1111 Days	7.50%
Recurring Deposit for student of school/college	8.00%
Above 1 Year to 3 Year (Identity Card compulsory)	
Recurring Deposit for General (Above 1 Year to 2 Year)	7.50%
Daily Recurring Deposit for 396 / 455 / 548 / 730 days	8.00%

RATE OF INTEREST ON ADVANCE W.E.F. 21-05-2025

	Interest Rate
Housing Loan	8.50% to 10.50%
Traders (CC) / Business Loan (WCTL)	8.25% to 10.50%
Commercial Property Mortgage Loan for purchase	8.50% to 10.50%
Vehicle Loans (Two Wheeler)	10.00% to 20.00%
Vehicle Loans (Four Wheeler) Up to Rs. 15 lakhs	8.15% to 9.25%
Vehicle Loans (Four Wheeler) Above to Rs. 15 lakhs	7.75% to 9.25%
Vehicle Loans (Commercial)	10.00%
Loan / OD Agst. LIC/NSC/KVP	8.50% to 9.00%
Mortgage Loan on kabja Rasid upto Rs. 3 Lacs	11.00% to 15.00%
Personal Surety Loan	11.00% to 15.00%
Corporate Employee, Professionals USL upto Rs. 3 Lacs	11.00%
Solar Urja Loan (Corporate Sector)	9.00% to 9.50%
Solar Urja Loan (Resident Sector)	8.50% to 9.00%
Education Loan	8.65% to 9.75%
Mahila Utkarsh Loan (Loan up to Rs.1 Lakh)	8.00% to 10.00%
Hypo.Against Furniture & Electronic Items etc.	9.50% to 10.50%
Term Loan Under CGTMSE	10.00%
CC Under CGTMSE	10.00%
Loan/OD Against Fix Deposits 1% Extra on Deposit Rate of Bank's Own TDR, 0.50% Only for Above Rs.10 Lakhs TDR.	

PERFORMANCE AT A GLANCE

(Rupees In thousand)

Year	Members	Paid-up Capital	Reserve Fund	Deposits	Advances	Gross Profit	Declared Dividend (%)	Working Capital
31-3-13	7180	18050	150643	343350	186685	43141	15	545389
31-3-14	7310	18356	174925	554151	183910	37850	15	786733
31-3-15	7559	19007	200283	745283	232597	42262	15	1017411
31-3-16	7679	19590	222773	808787	269600	46767	15	1101113
31-3-17	7835	19925	250470	1230000	287085	39566	15	1527230
31-3-18	7819	19709	272117	842841	252312	36474	15	1160647
31-3-19	8318	21869	291714	817144	307037	24245	15	1156945
31-3-20	8363	22103	302065	609300	323418	54188	RBI सूचनाले आधिन 0	981768
31-3-21	8500	22152	343386	721048	299504	16824	15	1104896
31-3-22	5783	22126	344486	720193	396339	23250	15	1119345
31-3-23	4772	22878	358035	792986	470292	14409	15	1209677
31-3-24	4880	23001	367506	968798	530744	21402	20	1402808
31-3-25	5160	29295	387032	917851	723158	24942	20*	1369912

* Subject to the approval of AGM



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Annexure "A" Proposed Changes in Bye-Laws

Bye-Laws No.	Title of the Bye-law	Proposed Amendment	New Bye-law after the Amendment	Reason
29(f).	New	Constitution of Advisory Committee	In order to strengthen the administration of the Bank, the Board of Directors may constitute an Advisory Committee of not more than five suitably qualified members from among the members of the Bank, having professional and banking and/or commercial knowledge. They shall not have the right to vote in the decisions of the Board. If any difference arises between this Committee and the BOD and/or BOM on any matter, the decision of the BOD shall be final and they shall not be personally liable for the decision taken by such Committee nor shall they be required to give any reason for it.	For Simplicity of Administrative



બેન્કની છવ્વીસમી વાર્ષિક સાધારણ સભામાં દિપ પ્રાગટ્ય કરતા બેન્કના ચેરમેનશ્રી, વાર્ધસ ચેરમેનશ્રી અને હોદ્દેદારશ્રીઓ.



બેન્કની છવ્વીસમી વાર્ષિક સાધારણ સભામાં ઉપસ્થિત મહેમાનશ્રી નિલેશ માત્રીયાનું અભિવાન કરતા બેન્કના ચેરમેનશ્રી, વાર્ધસ ચેરમેનશ્રી અને હોદ્દેદારશ્રીઓ.



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“વૃંદાવન હોલ, ૪ થો માળ, મહારાજ અગ્રેસન ભવન સીટીલાઈટ સુરત ખાતે બેન્કની ૨૬મી વાર્ષિક સાધારણ સભામાં ઉપસ્થિત બેન્કના માન. ડાયરેક્ટરશ્રીઓ



વર્ષ : ૨૦૨૩-૨૦૨૪ માં સ્કોબા તરફથી ચારેય શ્રેણીમાં એવોર્ડ સ્વીકારતા બેન્કના ચેરમેનશ્રી, વાઈસ ચેરમેનશ્રી, હોદ્દેદારશ્રીઓ અને સ્ટાફ સભ્યો

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RUNNER UP

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