



ક્ષેત્રીય આકાંક્ષાઓ,
વૈશ્વિક મહત્વાકાંક્ષાઓ

૩ દિવસ બાકી

મધ્ય ગુજરાત (વડોદરા)

શ્રી નરેન્દ્ર મોદી
માનનીય વડાપ્રધાન

શ્રી ભૂપેન્દ્રભાઈ પટેલ
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વડોદરા

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મોટાપોઢામાં ક્વોરી સામે ગ્રામજનોમાં રોષ : કલેક્ટરને તપાસ માટે આવેદન



(દમણગંગા ટાઈમ્સ પ્રતિનિધિ) શીવલ, તા.૨૫ : નાનાપોઢા તાલુકાના મોટાપોઢા ગામના ઝરા ફળિયામાં આવેલી બ્લેકટ્રેપ ક્વોરીની કામગીરી સામે સ્થાનિક ગ્રામજનો અને ખેડૂતોમાં ભારે રોષ જોવા મળી રહ્યો છે. ગ્રામજનો દ્વારા કરવામાં આવેલી રજૂઆત મુજબ, કલેક્ટર ગામના ડુંગરી ફળિયા બોર્ડર નજીક આવેલી આ ક્વોરીના કારણે કલેક્ટર ગામના આશરે ૧૫૦ જેટલા તથા મોટાપોઢા ગામના લગભગ ૫૦ જેટલા ઘરોને વિવિધ પ્રકારનું નુકસાન પહોંચ્યું છે. રજૂઆતમાં ક્વોરીના સંચાલકો તરીકે ગિરિશભાઈ કિકુભાઈ પટેલ અને દીપકભાઈ બાબુભાઈ પટેલના નામનો ઉલ્લેખ કરવામાં આવ્યો છે. ગ્રામજનોના આક્ષેપ મુજબ તા. ૧૮ જૂન, ૨૦૨૬ના રોજ અંદાજે ૮૦ જેટલા બોર કરી ભારે બ્લાસ્ટ કરવામાં આવ્યો હતો, જેના કારણે આસપાસના વિસ્તારોમાં ભયનો માહોલ સર્જાયો હતો. બ્લાસ્ટના કારણે અનેક રહેણાંક મકાનોમાં તિરાડો પડી છે, ખેડૂતોના બોરવેલના પાણીના સ્તર પર અસર થઈ છે એવરલોડ ટ્રાન્સમીટર ગામના રસ્તાઓ ભિસ્માર બન્યા છે. આ રજૂઆતની નકલ મુખ્યમંત્રી, ખાણ અને ખનીજ વિભાગના ભૂસ્તરશાસ્ત્રી તેમજ નાનાપોઢા મામલતદારને પણ મોકલવામાં આવી હોવાનું જાણવા મળે છે.

વાપી ડેપોનો ડ્રાઈવર ફરજમાં બેદરકારી બદલ સસ્પેન્ડ

(દમણગંગા ટાઈમ્સ પ્રતિનિધિ) વાપી, તા. ૨૫ : વાપી ડેપોમાં ફરજ બજાવતા ડ્રાઈવર સતિષભાઈ ડી. વાઢેર સામે ગંભીર આક્ષેપોને પગલે તાત્કાલિક અસરથી સસ્પેન્ડ કરવાની કાર્યવાહી કરવામાં આવી હોવાનું જાણવા મળ્યું છે. પ્રાથમિક વિગતો અનુસાર તા. ૧૦-૦૬-૨૦૨૬ના રોજ તેઓ વાપી-સારંગપુર-બોટાદ સ્લીપર કોચ બસ સમયસર ઉપાડવામાં નિષ્ફળ રહ્યા હતા. ત્યારબાદ તેમણે ટ્રાફિક સિગ્નલમાં એ.ટી.આઈ. દિનેશભાઈ બી. પટેલ સાથે ઉદ્દત વર્તન કરી સ્થળ પરથી નીકળી ગયા હતાં. એ જ દિવસે સેલવાસ-સોમનાથ બસના કલેક્ટર રાજેશભાઈ બારૈયા સાથે મારામારી થતાં રાજેશભાઈએ ૧૧૨૫ જાણ કરતા પોલીસ વાન પહોંચી હતી અને બંનેને ચીબલી પોલીસ સ્ટેશન લઈ જવામાં આવ્યા હતા. સમગ્ર ઘટનાક્રમને ગંભીરતાથી લઈ વાપી ડેપો મેનેજર જયદીપ માહલાએ તેમની સામે સસ્પેન્ડની કાર્યવાહી કરી તેમને આહવા ખાતે મુકવાનો આદેશ કર્યો હોવાનું જાણવા મળ્યું છે. આ કાર્યવાહી બાદ દારૂના નશામાં ફરજ બજાવતા તથા મુસાફરો અને સહકર્મચારીઓ સાથે જાહેરમાં બોલાચાલી કરનાર ડ્રાઈવર-કલેક્ટરોમાં ફફડાટ ફેલાઈ ગયો છે.

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ડુમલાવળા વતનીને આઈએએસ અધિકારી તરીકે પ્રમોશન GAS કેડરના વિજયભાઈ સુરતમાં જોઈન્ટ કમિશનર વિજિલન્સ છે



(દમણગંગા ટાઈમ્સ પ્રતિનિધિ) વાપી, તા. ૨૫ : રાજ્યના સુરત ખાતે જોઈન્ટ કમિશનર વિજિલન્સ તરીકે ફરજ બજાવતા ૨૦૦૫ ની GAS કેડરના અધિકારી વિજયભાઈ ગુલાબભાઈ પટેલને આજ રોજ ભારત સરકાર દ્વારા IAS અધિકારી તરીકે પ્રમોશન આપવામાં આવ્યું છે. વિજયભાઈ પટેલ વલસાડ જિલ્લાના પારડી તાલુકાના ડુમલાવળામાં વતની છે અને હાલમાં વલસાડ નજીક અજામના મજિલાગ સોસાયટી ખાતે સ્થાયી થયા છે. તેમના પત્ની શર્મિલાબેન પટેલ જિલ્લા પંચાયતના શિક્ષણ વિભાગમાં CRC તરીકે ફરજ બજાવે છે. વિજયભાઈ એ. સરકારી સેવાનો પ્રારંભ વલસાડ જિલ્લા ગ્રામ વિકાસ એજન્સી ખાતે મદદનીશ પ્રાયોજના અધિકારી, વહીવટ તરીકે કર્યો હતો. હાલમાં તેઓ સુરત ખાતે જોઈન્ટ કમિશનર વિજિલન્સ તરીકે ફરજ બજાવે છે.

(દમણગંગા ટાઈમ્સ પ્રતિનિધિ) વાપી, તા. ૨૫ : વલસાડ જિલ્લા પોલીસ વડાના માર્ગદર્શન હેઠળ જિલ્લામાં નશીલા પદાર્થોના વેચાણ, હેરાફેરી અને સેવન સામે ચલાવવામાં આવેલા વિશેષ અભિયાનને નોંધપાત્ર સફળતા મળી છે. છેલ્લા છ મહિનાના ગાળામાં જિલ્લાના વિવિધ ઉપ પોલીસ સ્ટેશન હદ વિસ્તારમાં નોંધાયેલા ૩૨ એનડીપીએસ ગુનાઓમાં પોલીસે આશરે ૧.૨૫ કરોડ રૂપિયાની કિંમતનો ૧૨૫ કિલો જેટલો નશીલો પદાર્થ જપ્ત કર્યો છે. આ કાર્યવાહી દરમિયાન સડો વાચેલા ૫૦ જેટલા વાપી વિભાગના નાયબ

જિલ્લામાં ૬ માસમાં ૩૨ ગુનામાં રૂ. ૧.૨૫ કરોડનો નશીલો પદાર્થ જપ્ત

જિલ્લાના વિવિધ ઉપ પોલીસ સ્ટેશન વિસ્તારમાં કરાયેલી કાર્યવાહીમાં ૫૦ જેટલા આરોપીઓને એનડીપીએસના ગુનામાં સળિયા પાછળ ધકેલાયા

(દમણગંગા ટાઈમ્સ પ્રતિનિધિ) વાપી, તા. ૨૫ : વલસાડ જિલ્લા પોલીસ વડાના માર્ગદર્શન હેઠળ જિલ્લામાં નશીલા પદાર્થોના વેચાણ, હેરાફેરી અને સેવન સામે ચલાવવામાં આવેલા વિશેષ અભિયાનને નોંધપાત્ર સફળતા મળી છે. છેલ્લા છ મહિનાના ગાળામાં જિલ્લાના વિવિધ ઉપ પોલીસ સ્ટેશન હદ વિસ્તારમાં નોંધાયેલા ૩૨ એનડીપીએસ ગુનાઓમાં પોલીસે આશરે ૧.૨૫ કરોડ રૂપિયાની કિંમતનો ૧૨૫ કિલો જેટલો નશીલો પદાર્થ જપ્ત કર્યો છે. આ કાર્યવાહી દરમિયાન સડો વાચેલા ૫૦ જેટલા વાપી વિભાગના નાયબ



આરોપીઓને ૩૬૫ પાડી કાયદેસરની કાર્યવાહી હાથ ધરવામાં આવી છે.

પોલીસ અધિક્ષક બી. એન. દવેએ જણાવ્યું હતું કે જિલ્લામાં નશીલા પદાર્થોના વેચાણ, હેરાફેરી અને સેવન કરનારાઓ સામે ઝીરો ટોલરન્સની નીતિ અપનાવવામાં આવી છે અને આગામી સમયમાં પણ આ અભિયાન વૃદ્ધિ કડક રીતે ચાલુ રહેશે. તેમણે જણાવ્યું કે જો કોઈ વ્યક્તિને પોતાના વિસ્તારમાં આવી ગેરકાયદેસર પ્રવૃત્તિ અંગે માહિતી હોય તો તે પોલીસને જાણ કરે. માહિતી આપનારનું નામ સંપૂર્ણપણે ગુપ્ત રાખવામાં આવશે તેમજ યોગ્ય માહિતી માટે ઈનામની જોગવાઈ પણ કરવામાં આવી છે.

યુઆઈએના નવા ચૂંટાયેલા હોદ્દાદારો ઉચ્ચ સ્તરે રજૂઆત કરે તે જરૂરી

ઉમરગામ જીઆઈડીસીમાં ૩ ગણો ટેક્સની ચર્ચાથી ઉદ્યોગકારો ચિંતામાં

(દમણગંગા ટાઈમ્સ પ્રતિનિધિ) ઉમરગામ, તા. ૨૫ : ઉમરગામ ઔદ્યોગિક વિસ્તારના ઉદ્યોગ એકમોમાં છેલ્લા ૧ સપ્તાહથી એક જ ચર્ચા છે. હવે નોટિફાઈડ ટેક્સ ૩ ગણો ભરવો પડશે. આ વાતથી નાના-મોટા તમામ એકમોના સંચાલકોમાં ચિંતા અને મૂંઝવણનો માહોલ સર્જાયો છે. ઉદ્યોગકારોના એક વર્ગમાં એવી મૌખિક વાત ફેલાઈ છે કે GIDC દ્વારા નોટિફાઈડ ટેક્સ/સર્વિસ ચાર્જમાં મોટો વધારો કરવામાં આવશે. ઉમરગામ GIDC વલસાડ જિલ્લાની સૌથી મોટી અને મહારાષ્ટ્ર બોર્ડર સાથે

જોડાયેલી હોવાથી, અહીંનો કોઈપણ ટેક્સ વધારો સીધો ૩૦૦૦ એકમોને અસર કરે છે. સત્તાવાર સ્થિતિ મુજબ હજી કોઈ લેખિત નોટિસ મળી નથી. આજ સુધી GIDC ઉમરગામ કે ઉદ્યોગ વિભાગ દ્વારા '૩ ગણા વધારા' અંગેનું કોઈ જાહેરનામું, પરિપત્ર કે નોટિફિકેશન જાહેર કરાયું નથી. UJANA એક હોદ્દાદારે નામ ન આપવાની શરતે જણાવ્યું, હજી કોઈ પેપર આવ્યું નથી, પણ આવી વાત સાંભળીને જ નાના એકમોનું બજેટ ખોરવાઈ ગયું છે. જોખરખર ૩ ગણો વધારો થાય તો ઘણા એકમો બંધ કરવાની નોબત આવશે. જાણકારોના

મત મુજબ GIDCના નિયમ મુજબ કોઈપણ ટેક્સ, બાઉન્ડે સર્વિસ ચાર્જમાં ફેરફાર માટે સરકારી રાજ્યપત્રમાં નોટિફિકેશન આવવું ફરજિયાત છે. જ્યાં સુધી સત્તાવાર કાગળ ન આવે ત્યાં સુધી અફવા પર ભરોસો ન કરવો. આ અંગે ઉમરગામ ઈન્ડસ્ટ્રીલ દ્વારા ત્વરિત પગલાના ભાગ રૂપે સરકાર સાથે પત્ર વ્યવહાર કરી સ્પષ્ટ કીકીત જાણી ઉદ્યોગપતિઓ માટે વારંવારનો બોજ હળવો થાય તે દિશામાં કામગીરી કરવી જોઈએ પરંતુ આ બાબતે હજી UJAN વધુ ગંભીર જણાતી નથી. નવા ચૂંટાયેલા હોદ્દાદારો આ દિશામાં ઉચ્ચ સ્તરે રજૂઆત કરે તે જરૂરી બન્યું છે.

દમણમાં ભાજપે બંધારણ હત્યા દિવસ મનાવ્યો



(દમણગંગા ટાઈમ્સ પ્રતિનિધિ) દમણ, તા. ૨૫ : ભારતીય જનતા પાર્ટી, દાદરા અને નગર હવેલી અને દમણ અને દીવ રાજ્ય એકમોએ બુધવારે દમણ ઈન્ડસ્ટ્રીલ એસોસિએશનના સેમિનાર હોલમાં બંધારણ હત્યા દિવસ નિમિત્તે એક કાર્યક્રમનું આયોજન કર્યું હતું. આ કાર્યક્રમની અધ્યક્ષતા પ્રદેશ પ્રમુખ મહેશ અગરિયાએ કરી હતી. આ પ્રસંગે, ૧૯૭૫ માં લાદવામાં આવેલી કટોકટી સંબંધિત ઘટનાઓ પર આધારિત એક ખાસ પ્રદર્શનનું આયોજન કરવામાં આવ્યું હતું. કટોકટી દરમિયાન લોકશાહી મૂલ્યો અને

બંધારણ પરના કથિત હુમલોનો વિરોધ કરવા માટે ભાજપના કાર્યકરોએ પોતાના હાથ પર કાળી પટ્ટી પહેરી હતી. કાર્યક્રમમાં વક્તાઓએ ૨૫ જૂન, ૧૯૭૫ ના રોજ લાદવામાં આવેલી કટોકટીને ભારતીય લોકશાહી અને બંધારણીય મૂલ્યો પર ગંભીર હુમલો ગણાવ્યો હતો. તેમણે કહ્યું કે તે સમયગાળા દરમિયાન, નાગરિકોના મૂળભૂત અધિકારોનું ઉલ્લંઘન કરવામાં આવ્યું હતું, વિરોધના અવાજોને દબાવવામાં આવ્યા હતા અને લોકશાહી વ્યવસ્થાને નબળી પાડવાના પ્રયાસો કરવામાં આવ્યા હતા. પ્રદેશ પ્રમુખ મહેશ અગરિયાએ

નેમિનાથ ટ્રેડર્સ

ખીલા

વાયર

વેલ્ડમેસ

ખીલી

લુક

જાળી

નટબોલ્ટ

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Mo. No. 9825190301 / 9825390301

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સામાજિક, શૈક્ષણિક, સાંસ્કૃતિક, સંસ્થાકીય, રાજકીય, વહીવટ વગેરેને લગતી પ્રેસનોટ અને તસ્વીરો નીચેના સરનામે મોકલવાયો

મુખ્ય કાર્યાલય
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SBPP CO-OPERATIVE BANK LTD.

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED ON 31-03-2026 (SCHEDULED BANK) PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED ON 31-03-2026

31-03-2025 (RS.)	EXPENDITURE	(RS.)	31-03-2026 (RS.)
466639502.38	1A. Interest On Deposits	576287051	576287051.04
0.00	B. Interest On Borrowings	0.00	0.00
148502108.08	2A. Salaries, Allowances & Provident Fund	144528960.35	144528960.35
3543200.00	3. Wages	3564643	3564643
0.00	B. Director's & Local Committee Member's Fees and Allowances	0.00	0.00
9422049.34	4. Rent, Taxes, Insurance, Lighting, Etc	9570022.7	9570022.7
514351.00	5. Law Charges / Legal Fees	183810	183810
886575.76	6. Postage, Telegrams and Telephone charges	708268.75	708268.75
0.00	7. Auditor's Fees	200000.00	200000.00
9048884.00	8A. Depreciation On Bldg, Furniture & Other Assets	9329259	9329259
3337802.70	B. Repairs & Maintenance to Property	2171407.24	11500666.24
1001723.34	9A. Stationery & Printing Expenses	1059924.45	1059924.45
1078228.34	B. Advertisement Expense	948516.64	2008441.09
0.00	10A. Loss From Sale of Assets (NET)	0	0
63750.00	B. Loss From Sale of Investment (NET)	0	0.00
1264715.03	11. OTHER EXPENDITURE		
328317.19	Membership Fee / Subscription	847560.69	847560.69
307997.30	Traveling Expense	104831.05	104831.05
11632619.97	Entertainment Expense	281985.64	281985.64
587176.00	Deposit Insurance Premium (Dicgc)	13015924.95	13015924.95
159569.00	Admn. charges On P.F.	505147	505147
338150.33	Contribution to Deposit Linked Ins.Scheme	133174	133174
1034969.80	Staff Training Expense	237055	237055
2477502.13	Vehicle Expenses	1108605.28	1108605.28
632552.95	NPCI Charges (IMPS-POS-ECOM)	2496893.67	2496893.67
74950.00	Computer Expenses	890470.75	890470.75
1366981.00	Court Fees / Stamp Charges	57860	57860
170398.15	Daily Deposit Commission	2001609	2001609
1550731.24	Gold Valuation Fee	135943.5	135943.5
985160.79	Professional Fees	1952638.44	1952638.44
1360.00	Staff Welfare Expenses	1267194.56	1267194.56
155731.80	Reference Books	1650	1650
631306.00	General Meeting Expenses	330826	330826
423855.11	Conference & Seminar Expense	1272494.33	1272494.33
952632.49	A.C. / Xerox / Generator Expense	501883.62	501883.62
0.00	Miscellaneous Expenses	1355137.93	1355137.93
6135995.76	Election Expenses	0.00	0.00
5654844.26	Security Service Charges	6263394	6263394
19120.40	Core Banking Expense	12136918.52	12136918.52
138459.00	Share Holder Card Expense	11720.4	11720.4
5915.96	Amortization of Investment Premium Paid	183127	183127
154000.00	Expenses for Corporate Agency	0.00	0.00
236523.00	Marketing Expense	22058.26	22058.26
0.00	SHARE HOLDER DIVIDEND	0	0
376421.88	Recovery Expenses	325286.1	325286.1
177302.89	Other Bank Charges	201820	201820
137200.00	NPA Charges account	1733302.12	1733302.12
2652449.00	Compensation paid to Customer	102400	102400
11148975.00	Cont.to LIC - Staff Group Gratuity	3294325	3294325
0.00	Cont.to LIC - New Group Leave Encashment Scheme	6763043	6763043
0.00	New Staff Recruitment Expense	0.00	0.00
4616095.89	Intangible Assets Write off	0.00	0.00
0.00	GST Paid	4779459.58	4779459.58
1500000.00	Income Tax Paid	0.00	0.00
0.00	Penalty imposed by RBI	0.00	0.00
2300000.00	Penalty imposed by Income Tax	0.00	0.00
9127.76	Contingent Provision of Standard Assets	0.00	0.00
262617898.98	Int. on Late Filing of TDS	1.00	64315740.39
0.00	12. BALANCE OF PROFIT - GROSS		234398591.90
(48894171.76)	Provisions and Contingencies		
0.00	Prov.for Depletion in Asset Value	0.00	0.00
1600000.00	Excess Prov. for Investment Depreciation Reserve	89631132	89631132
0.00	Prov.for Bad and Doubtful Debts	0.00	0.00
3000000.00	u/s 36(1)(viii) of I.Tax Act, 1961	0.00	0.00
0.00	Staff Bonus Provision as per Bonus Act	-68677743.00	-68677743.00
0.00	Contingent Provision of Standard Assets	0.00	0.00
0.00	Provision For Wage revision @8%	0.00	20953389.00
0.00	Prov.for Long Term infra. Finance Reserve	0.00	0.00
62700000.00	Income Tax		
1562611.00	Prov.for Income Tax - Current Tax	50200000.00	50200000.00
228249459.74	Deferred tax Liability(+)/Assets(-)	-489464.00	-489464.00
966995181.00	12. BALANCE OF PROFIT - NET		163734666.90
			1047266195.46

31-03-2025 (RS.)	INCOME	(RS.)	31-03-2026 (RS.)
611403288.77	1A. Interest & Discount on Loans & Advances	642430287.72	642430287.72
200668742.37	B. Interest & Discount on Investments	225731922.34	225731922.34
68862345.00	C. Interest on balances with RBI and other inter-bank funds	82893724	82893724
1530326.23	2. Commission, Exchange and Brokerage	1849216.00	1849216.00
2468123.19	Commission - ECOM/POS/IMPS/ATM-NET	2198325.86	2198325.86
249339.48	Commission - ESTAMP	383157.76	383157.76
31562.00	Commission - Bill Collection (Gujarat Gas Ltd.)	70597.6	70597.6
24915.93	Commission - General & Life Insurance	471877.00	471877.00
0.00	3. Subsidies And Donations	0.00	0.00
768339.73	4A. Profit From Sale Of Assets (NET)	0.00	0.00
31662509.49	B. Profit From Sale /Redemption of Investments (NET)	42614025.04	42614025.04
0.00	5. Other Receipts		
13817868.83	Rent On Property	0.00	0.00
0.00	Safe Deposit Lockers Rent	15743969.37	15743969.37
823434.10	Loan Application fee	0.00	0.00
11520.00	Overdraft Renewal Fee	2206154.77	2206154.77
7931978.88	Cash Deposit Charges	9130	9130
0.00	Loan Processing fee	13251898.11	13251898.11
12468.00	HUDDCO Claim Processing Fee	0.00	0.00
0.00	Gold Custody Charges	4026	4026
154000.00	Atmanirbhar Yojna Incentive	0.00	0.00
1274.00	MMUY Loan Bank/Recovery Mgmt Incentive	0.00	0.00
46200.00	Share Transfer Fees	232	232
953907.00	Nomination Fees	55500	55500
179543.61	Cash Handling Charges	1667062	1667062
20000.00	Miscellaneous Income	204434.61	204434.61
7853710.00	Tender Fee received	12200	12200
10000000.00	Income Tax Refund	0.00	0.00
108000.00	Reversal of Excess Provision	7000000.00	7000000.00
1415753.03	Interest on Security Deposit	67626	67626
267534.00	ATM card / SHM card charges recovered	1430133.33	1430133.33
48400.00	ATM Transaction Fee	294834	294834
10600.00	Penalty on Vehicle papers late submission	16400	16400
156438.68	Account Closure Charges	6700	6700
1970378.90	Loan Advances Switchover Chrg	54960.4	54960.4
28800.00	Mandate Charges	1998808.5	1998808.5
542544.10	Passbook Issue Charges	32882	32882
316513.00	Cheque book Issue Charges	295629.3	295629.3
20000.00	Quarterly commitment charges	292152	292152
461079.35	Stop Payment Charges	19600	19600
2173743.33	Cheque return Charges	0.00	0.00
0.00	SMS Charges	468984.75	468984.75
0.00	Stationery & Printing Charges recovered	3489745.00	3489745.00
0.00	Penalty Income as per Court order	0.00	0.00
0.00	Excess Provision of MMCB - Written Back	0.00	0.00
0.00	Excess Provision of IDR - Written Back	0.00	0.00
966995181.00	6. Loss (if Any)		48623062.14
			0.00
			1047266195.46

31-03-2025 (RS.)	INVESTMENTS	(RS.)	31-03-2026 (RS.)
50325000.00	1. CENTRAL & STATE GOVT.SECURITY		
19720000.00	A. CENTRAL GOVERNMENT SECURITY		
19292000.00	5.22% GOI-2025	0.00	0.00
9154573.56	8.24% GOI-2027	19720000.00	19720000.00
108735000.00	8.26% GOI-2027	19292000.00	19292000.00
49806250.00	6.01% GOI-2028	9,154,573.56	9,154,573.56
10845431.00	6.13% GOI-2028	9,885,000.00	9,885,000.00
149005000.00	7.88% GOI-2030	0.00	0.00
48070000.00	7.95% GOI-2032	10,845,431.00	10,845,431.00
149400000.00	8.28% GOI-2032	149,005,000.00	149,005,000.00
345167500.00	8.32% GOI-2032	48,070,000.00	48,070,000.00
102345000.00	6.57% GOI-2033	0.00	0.00
59042800.00	6.19% GOI-2034	198577500.00	198577500.00
147215000.00	6.79% GOI 07-10-2034	254806250.00	254806250.00
47195000.00	7.10% GOI-2034	52,135,000.00	52,135,000.00
143130000.00	7.50% GOI-2034	48892000.00	48892000.00
0.00	6.22% GOI-2035	49455000.00	49455000.00
0.00	6.92 GS 2039 18-11-2039	155870000.00	155870000.00
0.00	8.83% GOI-2041	47,195,000.00	47,195,000.00
0.00	7.06% GOI-2046	143130000.00	143130000.00
0.00	6.67% GOI-2050	0.00	0.00
0.00	7.30% GOI-2053	145620000.00	145620000.00
0.00	7.09% GOI-2054	255981000.00	255981000.00
0.00	6.76% GOI-2061	0.00	0.00
1755784054.56		1617633754.56	1617633754.56
49495000.00	B. STATE GOVERNMENT SECURITY		
24589656.00	6.33% TN SDL 2030	0.00	0.00
50305000.00	6.75% G.S.D.L 2031	24589656.00	24589656.00
50599375.00	7.05% MH SDL 2032	50305000.00	50305000.00
50013125.00	07.49 PUNJAB SGS 2032 03-04-2032	50513750.00	50513750.00
49915000.00	7.08% UTTAR PRADESH SGS 2032 16-10-2032	50011250.00	50011250.00
31080000.00	6.94% RJ SDL 2033	49915000.00	49915000.00
0.00	07.24 BIHAR SGS 2033 21-08-2033	31080000.00	31080000.00
0.00	6.88 ANDHRA PRADESH SGS 2034	100080000.00	100080000.00
0.00	7.94% HARYANA SDL 2034	0.00	0.00
46906880.00	07.23 ANDHRA PRADESH SGS 2034 04-09-2034	46905004.00	46905004.00
50010417.00	07.19 ASSAM SGS 2034 26-12-2034	50035000.00	50035000.00
100200000.00	7.05% TS SDL 2035	100200000.00	100200000.00
0.00	07.48 ANDHRA PRADESH SGS 2035	49845000.00	49845000.00
0.00	7.50 CHHATISGARH SGS 2035	50102222.00	50102222.00
50295000.00	7.19% UTTAR PRADESH SGS 2036 27-11-2036	50245834.00	50245834.00
0.00	6.77 MADHYA PRADESH SGS 2037	100420000.00	100420000.00
0.00	07.54 KARNATAKA SGS 2037	26047161.00	26047161.00
0.00	7.29% RAJASTHAN SGS 2037	50081354.00	50081354.00
0.00	6.77 MAHARASTRA SGS 2038	99246154.00	99246154.00
0.00	7.46 RAJASTHAN SGS 2038	33837426.00	33837426.00
0.00	7.52 HARYANA SGS 2039	50120714.00	50120714.00
94300000.00	7.04% AP SDL 2040	94300000.00	94300000.00
0.00	07.43 MAHARASHTRA SGS 2040	36409949.00	36409949.00
100010000.00	7.03% TS SDL 2051	100010000.00	100010000.00
100230000.00	6.68% TN SDL 2055	100230000.00	100230000.00
847949453.00		1394530474.00	1394530474.00
49927800.00	C. TREASURY BILLS :-		
49933900.00	091 DTB 03042025	0.00	0.00
49488050.00	091 DTB 03042025	0.00	0.00
49725500.00	091 DTB 17042025	0.00	0.00
49748900.00	364 DTB 24042025	0.00	0.00
48663350.00	364 DTB 08052025	0.00	0.00
48706000.00	182 DTB 05062025	0.00	0.00
48760050.00	364 DTB 12062025	0.00	0.00
0.00	364 DTB 02042026	48959650.00	48959650.00
0.00	182 DTB 03042026	49373900.00	49373900.00
0.00	182 DTB 03042026	99898500.00	99898500.00

4. Fixed Assets :

(a) Premises and other fixed assets (including furniture & fixtures) have been accounted for at historical cost or construction less accumulated depreciation.
 (b) Premises include free hold properties.
 (c) Depreciation is provided on written down value method except the computers and not at the rate prescribed under the Income Tax Rules, 1961. As per RBI guidelines, depreciation on Computers is provided at 33.33% on straight line method. No Depreciation is provided on the assets in the year of Sale / disposal. Depreciation on fixed asset purchased during the year is charged for the entire year if the assets are purchased and retained for 180 days or more. Otherwise it is charged at 50% of the normal rate.
 (d) Rates of Depreciation are as under :

Sr.No.	Assets	Rate%	Method
1	Land & Building	10	WDV
2	Furniture & Fixture / Dead Stock	10	WDV
3	Electric Fittings	15	WDV
4	Safe Deposit Lockers	10	WDV
5	Machinery / Office Equipments	25	WDV
6	Computers	33.33	SLM
7	Motor Car / Scooter	20	WDV
8	Rooftop Solar	40	WDV

(e) **IMPAIRMENT OF ASSETS (AS 28) :**
 A substantial portion of the bank's assets comprise of "Financial Assets" to which Accounting Standard 28 on Impairment of assets issued by The Institute of Chartered Accountants of India, is not applicable. In the opinion of the bank the fixed assets possessed by the bank are in the nature of "Corporate Assets" and are not Cash Generating Unit as defined by the said Accounting Standard and there is no impairment of any of the fixed assets

5. Revenue Recognition (AS 9) :

(a) **Income :**
 Interest and other income are recognized on accrual basis except following which are recognized on realization basis:
 (i) Interest and other income on Non Performing Assets is recognized as per RBI guidelines.
 (ii) Guarantee Commission and Income from ATM operations.
 (iii) Dividend on Investment in shares of co-op Institution.
 (iv) Income on units of Debt. and Money Market Mutual fund.
 (v) Locker rent
 (b) **Expenditure :**
 (i) Revenue expenditure is accounted properly in accordance with normally accepted accounting principles.
 (ii) Interest on overdue Term Deposits is provided at the rate of interest applicable to Savings Bank Deposits as per RBI guidelines.
OR
 Interest on overdue Term Deposits is provided at the rate of interest applicable to Savings Bank Deposits or the contracted rate of interest on the matured TD, whichever is lower as per RBI guidelines.
 (iii) The Insurance Expenses is accounted for on cash Basis.

6. Employee Benefits:

Defined Contribution Plans
Provident Fund : Banks contribution paid/payable during the year to Employees Provident Fund are recognized in the Profit & Loss account.
Defined Benefit Plans
Gratuity : Gratuity liability is defined benefit obligation and is provided for on the basis of an actuarial valuation determined by LIC of India by paying premium under Group Gratuity Scheme. The Premium Contribution has been charged to Profit & Loss Account.
Leave Encashment: Leave Encashment liability is defined benefit obligation and is provided for on the basis of an actuarial valuation determined by LIC of India by paying premium under New Group Leave Encashment Scheme Policy. The Premium Contribution has been charged to Profit & Loss Account.

7. Accounting for Taxes on Income :

i) Tax expense comprises both deferred and current taxes. Current year tax is determined as the amount of tax payable in respect of taxable income for the year. Deferred tax is recognized on timing difference between the accounting income and tax income that originate in one period and are capable of reversal in one or more subsequent periods.
 ii) Deferred Tax is based on tax rates and the tax laws effective at the Balance Sheet date.
 iii) Deferred Tax Assets are recognized only to the extent that there is reasonable certainty that sufficient future taxable income will be available against which such Deferred Tax Assets can be realized.

8. SEGMENT REPORTING (AS 17) :

Except the banking segment, the bank does not have any other operational segment. The risk and returns of the bank are affected predominantly by banking operations only which can be classified as primary segment. The result of the segment is self explanatory from the Balance Sheet and Profit and Loss statement.

9. RELATED PARTIES AND DISCLOSURES (AS 18):

The bank is a cooperative society registered under The Gujarat State Cooperative Society Act 1961. There are no related parties requiring a disclosure under accounting standard 18 (AS 18) issued by The Institute of Chartered Accountants of India (ICAI), other than one Key Management Personnel viz Mr. Siddharth T Shukla, Managing Director. However, In terms of RBI circular dated March 29,2003, he being single party coming under the category, no further details thereon need to be disclosed.

10. LEASE RENTS (AS 19):

1.The rent payment of Rs.43.07 lacs for 4 branches has been recognised in the statement of Profit and Loss for the year ended March,2026.
 2.The rent agreements entered into pertain to use of premises at the branch. These agreements do not have any undue restrictive or onerous clauses other than those normally prevalent in similar agreement regarding use of assets.

11. Earning per Share (AS 20)

Basic earning per share is calculated by dividing the net profit or loss (after Tax) for the period by the average number of shares outstanding during the year. The average number of shares is calculated on fortnightly basis.
OR
 Basic earning per share is calculated by dividing the net profit or loss (after Tax) for the period by the average number of shares outstanding during the year. The average number of shares is reckoned from average of share capital as reported to Reserve Bank of India in Form IX for UCBs during the 12 months of the financial year.

4. Employee Benefits (AS 15) Gratuity Report Under AS-15 for year ended 31.03.2026 31.03.2025

	Rs. In Lacs	Rs. In Lacs
Changes in present value of Obligation		
Present value of obligations as at beginning of year	1252.24	1185.40
New Policy at the End of Previous Year	0.00	0.00
Interest cost	90.77	85.99
Current Service Cost	75.07	64.00
Benefits Paid	106.80	143.69
Actuarial (gain)/ loss on obligations	(80.70)	58.33
Present value of obligations as at end of year	1230.97	70.36
Changes in the fair value of plan assets		
Fair value of plan assets at beginning of year	1446.27	147.12
New Policy at the End of Previous Year	0.00	0.00
Expected return on plan assets	105.92	178.00
Contributions	31.55	603.98
Benefits Paid	106.80	143.69
Actuarial gain/(loss) on Plan assets	0.00	0.00
Fair value of plan assets at the end of year	1476.97	2109.67
The amounts recognized in the balance sheet		
Present value of obligations as at the end of year	1230.61	70.36
Fair value of plan assets as at the end of the year	1476.97	2109.67
Funded status	246.36	2039.31
Net asset/(liability) recognized in balance sheet	246.36	2039.31
Expenses Recognised in statement of Profit and loss		
Current Service cost	75.07	64.00
Interest Cost	90.77	85.99
Expected return on plan assets	(105.92)	(178.00)
Net Actuarial (gain)/ loss recognized in the year	(80.70)	58.33
Expenses recognised in statement of Profit and loss	(20.78)	30.32
Category of Plan Assets :		
The banks plan assets in respect of Gratuity is funded through the Group Scheme of Life Insurance Corporation of India.		
Assumptions :		
Discount Rate	7.25%	7.25%
Salary Escalation	7.00%	7.00%
Expected Retirement age of employees	58 years	58 years
Mortality Rate	LIC (2006-08) ultimate	LIC (2006-08) ultimate

NGLES Report Under AS-15 for year ended 31.03.2026 31.03.2025

	Rs. In Lacs	Rs. In Lacs
Changes in present value of Obligation		
Present value of obligations as at beginning of year	5796.56	1185.40
Interest cost	420.25	85.99
Current Service Cost	93.22	64.00
Benefits Paid	(69.75)	143.69
Actuarial (gain)/ loss on obligations	(5670.65)	58.33
Present value of obligations as at end of year	569.63	1537.41
Changes in the fair value of plan assets		
Fair value of plan assets at beginning of year of policy 1	681.11	1109.00
Fair value of plan assets at beginning of year of policy 2		76.40
Expected return on plan assets	50.75	178.00
Contributions	66.62	603.98
Benefits Paid	(69.75)	143.69
Actuarial gain/(loss) on Plan assets	0.00	0.00
Fair value of plan assets at the end of year	728.23	2111.07
The amounts recognized in the balance sheet		
Present value of obligations as at the end of year	569.63	1537.41
Fair value of plan assets as at the end of the year	728.23	2111.07
Funded status	159.11	869.77
Net asset/(liability) recognized in balance sheet	159.11	869.77
Expenses Recognised in statement of Profit and loss		
Current Service cost	93.22	74.00
Interest Cost	420.25	85.99
Expected return on plan assets	(50.75)	(178.00)
Net Actuarial (gain)/ loss recognized in the year	(5670.65)	58.33
Expenses recognised in statement of Profit and loss	(5207.93)	5.80
Category of Plan Assets :		
The banks plan assets in respect of Leave Encashment is funded through the New Group Leave Encashment Scheme of Life Insurance Corporation of India.		
Assumptions :		
Discount Rate	7.25%	7.25%
Salary Escalation	7.00%	7.00%
Expected Retirement age of employees	58 years	58 years
Mortality Rate	LIC (2006-08) ultimate	LIC (2006-08) ultimate

5. Break up of Deferred Tax : As at 31.03. 2026

Particulars	As at 31st March, 2026		As at 31st March, 2025	
	Deferred Tax Asset	Deferred Tax Liability	Deferred Tax Asset	Deferred Tax Liability
Difference between book depreciation and tax depreciation	300201		789665	
Special Reserve u/s. 36(1) (viii) of income tax Act, 1961		2368406		2368406
Unpaid liability allowable on payment basis U/s. 43B of Income Tax Act, 1961				
Total	300201	2368406	789665	2368406
Net Deferred Tax Liability /(Asset)	2668607		3158071	
CURRENT YEAR EFFECT (DTA)	(489464)			

12. Discontinuing operations (AS 24):

There are no discontinuing operations w.r.t. AS 24

SCHEDULE : 2 Notes on Accounts

- Previous year's figures :**
 Previous year's figures have been regrouped / rearranged and reclassified wherever necessary.
- Inter Branch Transactions :**
 All the Inter Branch-Head office transactions are entered and responded on an ongoing basis in CBS.
Inter Bank Transactions
 Accounts with other Banks have been tallied up to 31st March 2026. Elimination of outstanding entries is in progress.
- Provisions for Advances :**
 The Bank has made provision for NPA Accounts in accordance with Statutory requirements of R.B.I. N.P.A. provision required is Rs.3572.93 Lakhs against which the bank has held total provision of Rs.4341.25 Lakh including OIR Suit Filed. Hence there is Excess provision of Rs.768.32 lakh. The Bank has also provided Rs.278.00 lakhs towards Provision against Standard Assets.

NPA Provisions	No of Accounts	Amount Outstanding	Provision required	Provision held
Sub-standard Assets	21	290.97	29.76	29.76
Doubtful up to 1 year	16	134.14	28.32	28.32
Doubtful 1 to 3 years	6	169.57	51.44	51.44
Doubtful above 3 years	14	2189.54	2189.54	2189.54
Loss Asset	205	1273.87	1273.87	1273.87
TOTAL	461	4058.09	3572.93	3572.93
Extra Provision Held Over requirement				768.32
Total Provision held for NPA Accounts				4341.25
Provision Coverage Ratio				106.98%

NPA Provisions	No of Accounts	Amount Outstanding	Provision required	Provision held
Sub-standard Assets	21	179.78	20.08	20.08
Doubtful up to 1 year	16	200.33	40.78	40.78
Doubtful 1 to 3 years	6	57.99	17.80	17.80
Doubtful above 3 years	201	2171.03	2171.03	2171.03
Loss Asset	206	1274.43	1274.43	1274.43
TOTAL	450	3883.56	3524.12	3524.12
Extra Provision Held Over requirement				817.13
Total Provision held for NPA Accounts				4341.25
Provision Coverage Ratio				111.79%

As at 31.03. 2025

Particulars	As at 31st March, 2025		As at 31st March, 2024	
	Deferred Tax Asset	Deferred Tax Liability	Deferred Tax Asset	Deferred Tax Liability
Difference between book depreciation and tax depreciation	789665		-772946	
Special Reserve u/s. 36(1) (viii) of income tax Act, 1961		2368406		2368406
Unpaid liability allowable on payment basis U/s. 43B of Income Tax Act, 1961				
Total	789665	2368406	-772946	2368406
Net Deferred Tax Liability /(Asset)	3158071		1595460	
CURRENT YEAR EFFECT (DTA)	1562611			

The application of Deferred Tax has resulted in a net debit of Rs.4,89,464/- to the Profit and Loss Account for the year ended 31st March, 2026.

6. Earning per Share (AS 20)
 Net Profit after Tax during the year Rs. In Lacs
 Average No. of Equity Shares outstanding in Lacs
 Nominal Value of equity Shares Rs.
 Basic Earnings and Diluted Earnings per Share

7. Due to MTM Loss of AFS category Investment, total IDR required arrives at Rs.9,56,18,870.74 against held IDR Rs.59,87,738.74. The bank has Credited excess provision to Rs.8,96,31,132.00 as on 31.03.2026 and provided for the same in profit and loss account.

8. Amortisation of Premium paid on Government Securities:
 As on 31-03-2026, The Bank do not have Government Securities under HTM category which is purchased on premium and hence there Rs. 1,83,127/- debited to Profit & Loss Account due to amortization of premium paid on Government securities.

9. As on Balance Sheet date the bank has held shares of Rs.5000/- of GUJARAT STATE FINANCIAL CORPORATION and RS.500/- GUJARAT STATE CO.OP.HOUSING FINANCE SOC. LTD. 'ABAD.', which is classified as NPA due to no dividend. The bank has held full provision under "Investment Depreciation Reserve."

10. As on Balance Sheet date the bank has held full provision of Rs.28.35 crore under Contingency Reserve Fund against FDR of Rs.28.35 crore with Madhavpura Mercantile Coop Bank Ltd. And Rs.0.06 crore provision under Reserve For Depletion in Asset Value against FDR of Rs.0.06 crore with Natpur Coop Bank Ltd. On Receipt of Rs. 0.7 Crores excess provision of Rs. 0.7 Crores has been reversed and credited to profit and loss account.

11. Net Profit or Loss for the period, Prior Period Items and Changes in Accounting Policies (Accounting Standard -5)
 (i) Prior Period Items: During the year, there were no material prior period income / expenditure items.
 (ii) Change in accounting policy: The Bank has continued to follow the same accounting policies and practices in preparation of Audited financial statements for the current year, as followed in the previous financial year."

OR
11. Prior Period Items and Changes in Accounting Policies (AS 5) :
 (i) Prior Period Items: NIL
 (ii) Change in accounting policy: The Bank has continued to follow the same accounting policies and practices in preparation of Audited financial statements for the current year, as followed in the previous financial year."

12. The proposed allocation of Net Profit w.r.t. F.Y.2025-26 is decided vide Board Resolution no.2/4 dated 07.04.2026, which is in tune with the provisions of Gujarat State Co-operative Societies Act and RBI norms. The bank is advised to distribute the profit as per the Board resolution.

PARTICULARS	Rs.
RESERVE FUND - u/s 67 GCS ACT	4,09,33,667.00
BAD DEBT RESERVE - u/s 67A GCS Act	2,45,60,200.00
DIVIDEND - u/s 68 GCS ACT	3,18,20,298.00
EDUCATION CONTRIBUTION - u/s 69 OF GCS ACT	3,00,000.00
SHARE HOLDER BENEFIT FUND U/S 70A GCS ACT	20,00,000.00
IFR	6,00,00,000.00
CELEBRATION OF 100 YEARS- FOR SHARE HOLDER BENEFIT	10,00,000.00
CYBER SECURITY FUND	10,00,000.00
RESERVE FUND	21,20,501.88
TOTAL	16,37,34,666.88

13. Commission received from Referral Arrangements :
 COMMISSION INCOME 45.08 lakh
 PMJBY 0.08 lakh
 PMSBY 0.00 lakh

Commission received from Bills Collection Arrangements :
 GUJARAT GAS LTD. 0.7 lakh
Commission received from Estamping 3.83 lakh

14. OTS Scheme 2012 declared by Gujarat Government (up to 12-09-19)

Status as on 31-03-26 : Rs. in Lacs					
From Beginning of scheme	Total A/Cs involved	Amount involved	Total Recovery	Outstanding Accounts	Outstanding Balance
	1086	2504.15	2485.17	8	18.98

The Board of Directors has resolved in the Board meeting dated 29-05-2020 vide Resolution no. 2/19 to reinstate 40 accounts amounting to Rs 69.63 lacs due to failure of repayment as per OTS scheme. Total reinstated amount of 40 accounts arrives at Rs 311.26 lacs including OIR.

Movement of Reserve & other Funds from 31-03-2025 to 31-03-2026

Sr. No.	Fund	Rs. As on 31-03-2025	Allocation from Profit of last year	Other addition	Transferred from current year Profit & Loss A/c	Deducted during the Year	Rs. As on 31-03-2026
1	Statutory Reserve	64,66,72,470.26	6,33,30,015.74	21,22,95,374.59	-	-	92,22,97,860.59
2	Building Fund	8,00,00,000.00	5,00,00,000.00	-	-	-	13,00,00,000.00
3	Bad And Doubtful Debts Reserve	42,86,15,298.82	-	-	-	-	42,86,15,298.82
4	Investments Depreciation Reserve	59,87,738.74	-	8,96,31,132.00	-	-	9,56,18,870.74
5	Other Fund & Reserves (To be Specified)						
01.	Charity Fund	2,00,432.82	-	-	-	-	2,00,432.82
02.	Share Holders Benefit Fund	13,44,638.58	60,00,000.00	-	-	29,72,830.00	43,71,808.58
03.	Contingent Provision of Standard Asset	2,78,00,000.00	-	-	-	-	2,78,00,000.00
04.	Contingency Reserve Fund	29,04,80,557.92	-	-	-	70,00,000.00	28,34,80,557.92
05.	Reserve for Depletion in Asset value	19,20,082.00	-	-	-	-	19,20,082.00
06.	Reserve for Fluctuation in Investment	11,99,41,260.53	4,00,00,000.00	-	-	6,86,77,743.00	9,12,63,517.53
07.	Long Term Infrastructure Finance Reserve	94,10,386.00	-	-	-	-	94,10,386.00
08.	Cyber Security	10,00,000.00	10,00,000.00	-	-	-	20,00,000.00
Total		1,82,09,65,463.26	16,03,30,015.74	30,19,26,506.59	-	7,86,50,573.00	2,20,45,71,41

SBPP CO-OPERATIVE BANK LTD.

Accounting Standard 17 – Segment Reporting Format

Accounting Standard 17 – Segment Reporting Format										
Part A: Business segments										
(Amount in ₹ crore)										
Business Segments	Treasury		Corporate / Wholesale Business		Retail Banking		Other Banking Business		Total	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Revenue	35.13	30.12	0.00	0.00	64.24	61.65	5.36	4.93	104.73	96.70
Result	35.13	30.12	0.00	0.00	-17.05	-8.79	5.36	4.93	23.44	26.26
Unallocated expenses										
Operating profit									23.44	26.26
Provisions & contingencies	2.05	-2.83							2.05	-2.83
Income taxes	5.02	6.27							5.02	6.27
Extraordinary profit / loss									0.00	0.00
Net profit									16.37	22.82
Other information:										
Segment assets	586.35	450.21			1032.11	965.95			1618.46	1416.16
Unallocated assets										
Total assets									1618.46	1416.16
Segment liabilities										
Unallocated liabilities									1618.46	1416.16
Total liabilities									1618.46	1416.16

Part B: Geographic segments						
(Amount in ₹ crore)						
	Domestic		International		Total	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
(a) Revenue	23.44	26.26	0.00	0.00	23.44	26.26
(b) Assets	1618.46	1416.16	0.00	0.00	1618.46	1416.16

Note: No disclosure need be made in the shaded portion

Note: No disclosure need be made in the shaded portion

Note:

- The business segment shall ordinarily be considered as the primary reporting format and geographical segment would be the secondary reporting format.
- The business segments will be 'Treasury', 'Corporate / Wholesale Banking', 'Retail Banking' and 'Other banking operations'.
- 'Domestic' and 'International' segments will be the geographic segments for disclosure.
- Banks shall adopt their own methods, on a reasonable and consistent basis, for allocation of expenditure among the segments.
- 'Treasury' shall include the entire investment portfolio.
- Retail Banking shall include exposures which fulfil the four criteria of orientation, product, granularity, and low value of individual exposures for retail exposures laid down in Master Directions on Basel III: Capital Regulations (modified from time to time). Individual housing loans will also form part of Retail Banking segment for the purpose of reporting under AS-17.
- Corporate / Wholesale Banking includes all advances to trusts, partnership firms, companies, and statutory bodies, which are not included under 'Retail Banking'.
- Other Banking Business includes all other banking operations not covered under 'Treasury, 'Wholesale Banking' and 'Retail Banking' segments. It shall also include all other residual operations such as para banking transactions activities.
- Besides the above-mentioned segments, banks shall report additional segments within "Other Banking Business" which meet the quantitative criterion prescribed in the AS 17 for identifying reportable segments.

Related Party Disclosures

(Amount in ₹ crore)

Items/Related Party	Parent (as per ownership or control)	Subsidiaries	Associates/ Joint ventures	Key Management Personnel	Relatives of Key Management Personnel	Total
Borrowings	0	0	0	0	0.00	0.00
Deposits	0	0	0	0	0	0
Placement of deposits	0	0	0	0	0	0
Advances	0	0	0	0	0	0
Investments	0	0	0	0	0	0
Non-funded commitments	0	0	0	0	0	0
Leasing/HP arrangements availed	0	0	0	0	0	0
Leasing/HP arrangements provided	0	0	0	0	0	0
Purchase of fixed assets	0	0	0	0	0	0
Sale of fixed assets	0	0	0	0	0	0
Interest paid	0	0	0	0	0	0
Interest received	0	0	0	0	0	0
Rendering of services	0	0	0	0	0	0
Receiving of services	0	0	0	0	0	0
Management contracts	0	0	0	0	0	0

Annexure III

Disclosure in financial statements – 'Notes to Accounts'

1. Regulatory Capital

a) 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 ² (net of deductions, if any)	128.85	133.26
ii)	Additional Tier 1 capital*/ Other Tier 1 capital ²		
iii)	Tier 1 capital (i + ii)	128.85	125.15
iv)	Tier 2 capital	23.91	24.05
v)	Total capital (Tier 1+Tier 2)	152.76	153.31
vi)	Total Risk Weighted Assets (RWAs)	703.09	644.8
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share	18.33%	19.41%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	18.33%	19.41%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	3.40%	3.11%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	21.73%	22.52%
xi)	Leverage Ratio ³		
xii)	Percentage of the shareholding of		
a)	Government of India		
b)	State Government (specify name) ⁵		
c)	Sponsor Bank ⁵		
xiii)	Amount of paid-up equity capital raised during the year	-0.15	-0.15
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 instruments, 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 instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.		

- Draw down from Reserves Suitable disclosures mentioning the amount and the rationale for withdrawal shall be made regarding any draw down from reserves.

Nil

2. Asset liability management

a) Maturity pattern of certain items of assets and liabilities –Current Year

(Amount in ₹ crore)

	Day 1	2 to 7 days	8 to 14 days	15 to 28 Days	29 days 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	50.68	2.56	3.89	7.09	28.21	83.37	60.98	661.03	47.11	233.96	1178.88
Advances	72.48	2.83	3.11	49.22	26.26	40.30	83.92	303.62	111.04	67.53	760.31
Investments	10.00	19.82	4.90	19.90	44.19	39.05	2.04	3.97	0.00	285.65	429.52
Borrowings	0	0	0	0	0	0	0	0	0	0	0
Foreign Currency assets	0	0	0	0	0	0	0	0	0	0	0
Foreign Currency liabilities	0	0	0	0	0	0	0	0	0	0	0

a) Maturity pattern of certain items of assets and liabilities - Previous Year

(Amount in ₹ crore)

	Day 1	2 to 7 days	8 to 14 days	15 to 28 Days	29 days 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	47.33	3.83	2.00	6.92	28.84	31.55	63.94	645.72	27.40	169.83	1027.36
Advances	66.5258	2.451	3.3775	8.27	29.83	43.1184	93.8306	288.1169	103.765	65.0211	704.3102
Investments	22.00	9.99	0.00	14.85	19.46	0.00	0.00	4.58	15.53	234.87	321.2771
Borrowings	0	0	0	0	0	0	0	0	0	0	0
Foreign Currency assets	0	0	0	0	0	0	0	0	0	0	0
Foreign Currency liabilities	0	0	0	0	0	0	0	0	0	0	0

FIXED ASSETS - VALUATION / REVALUATION

REVALUATION OF FIXED ASSETS IS NIL - HENCE NO DISCLOSURE REQUIRED.

b) Liquidity coverage ratio (LCR) - Not applicable to UCBS

c) Net Stable Funding ratio (NSFR) - Not Applicable to UCBS

3. Investments

a) Composition of Investment Portfolio

As at 31.03.2026

	Investments in India						Investments outside India			Total Investments	
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government Securities (including local authorities)	Subsidiaries and/or joint ventures		Others
Held to Maturity											
Gross	256.5600						256.5600				256.5600
Less: Provision for nonperforming investments (NPI)	0.0000						0.0000				0.0000
Net	256.5600						256.5600				256.5600
Available for Sale											
Gross	172.5200		0.0076			10.0000	182.5276				182.5276
Less: Provision for depreciation and NPI	9.5600		0.0006			0.0000	9.5606				9.5606
Net	162.9600		0.0070			10.0000	172.9670				172.9670
Held for Trading											
Gross							0.0000				0.0000
Less: Provision for depreciation and NPI							0.0000				0.0000
Net	0.0000		0.0000			0.0000	0.0000				0.0000
Total Investments	429.0800	0.0000	0.0076	0.0000	0.0000	10.0000	439.0876				439.0876
Less: Provision for nonperforming investments	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000				0.0000
Less: Provision for depreciation and NPI	9.5600	0.0000	0.0006	0.0000	0.0000	0.0000	9.5606				9.5606
Net	419.5200	0.0000	0.0070	0.0000	0.0000	10.0000	429.5270				429.5270

As at 31.03.2025

	Investments in India						Investments outside India			Total Investments	
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government Securities (including local authorities)	Subsidiaries and/or joint ventures		Others
Held to Maturity											
Gross	97.5105						97.5105				97.5105
Less: Provision for nonperforming investments (NPI)	0.0000						0.0000				0.0000
Net	97.5105						97.5105				97.5105
Available for Sale											
Gross	202.3600		0.0076			22.0000	224.3676				224.3676
Less: Provision for depreciation and NPI	0.6000		0.0006			0.0000	0.6006				0.6006
Net	201.7600		0.0070			22.0000	223.7670				223.7670
Held for Trading											
Gross							0.0000				0.0000
Less: Provision for depreciation and NPI							0.0000				0.0000
Net	0.0000		0.0000			0.0000	0.0000				0.0000
Total Investments	299.8705	0.0000	0.0076	0.0000	0.0000	22.0000	321.8781				321.8781
Less: Provision for nonperforming investments	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000				0.0000
Less: Provision for depreciation and NPI	0.6000	0.0000	0.0006	0.0000	0.0000	0.0000	0.6006				0.6006
Net	299.2705	0.0000	0.0070	0.0000	0.0000	22.0000	321.2775				321.2775

Investment	Rs in lakh				Rs in lakh			
	HTM	AFS	HFT	TOTAL	HTM	AFS	HFT	TOTAL
SLR INVESTMENTS								
CENTRAL & STATE GOVT. SECURITIES								
Book value:	25655.58	17251.95	0.00	42907.53	9751.05	20235.76	0.00	29986.81
Face value:	26093.30	17086.77	0.00	43180.07	9968.90	20348.97	0.00	30317.87
Market value:	25692.77	16295.18	0.00	41987.95	10404.01	20295.83	0.00	30699.84
Other approved security	0	0.05	0.00	0.05	0	0.05	0.00	0.05
NON-SLR INVESTMENTS								
IN SHARES / DEBT-MONEY MARKET MUTUAL FUND	0	10.00	0.00	10.00	0	2200.00	0.00	2200.00

b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount in ₹ crore)

Particulars	Current Year	Previous Year</
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d) Non-SLR investment portfolio

i) Non-performing non-SLR investments

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year	Previous Year
a)	Opening balance	0.00055	0.00055
b)	Additions during the year since 1 st April	0	0
c)	Reductions during the above period	0	0
d)	Closing balance	0.00055	0.00055
e)	Total provisions held	0.00055	0.00055

ii) Issuer composition of non-SLR investments

(Amount in ₹ crore)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
		Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year
-1	-2	-3	-4	-5	-6	-7	-8	-9	-10	-11	-12
a)	PSUs										
b)	FIs										
c)	Banks										
d)	Private Corporates										
e)	Subsidiaries/ Joint Ventures										
f)	Others - specify	10.00755	22.00755			0.00755	0.00755	0.00755	0.00755	0.00755	0.00755
	Debt & Money Market Mutual Fund	10.00000	22.00000								
	SIDBI Deposit	0.00000	0.00000								
	Shares in Co.op.Institutions	0.00755	0.00755			0.00755	0.00755	0.00755	0.00755	0.00755	0.00755
	Total *	10.00755	22.00755	0.00000	0.00000	0.00000	0.00000	0.00755	0.00755	0.00755	0.00755
g)	Provision held towards depreciation	0.00055	0.00055			0.00055	0.00055	0.00055	0.00055	0.00055	0.00055
	Total* (Net off Provisions)	10.00700	22.00700	0.00000	0.00000	0.00000	0.00000	0.00700	0.00700	0.00700	0.00700

As on Balance Sheet date the bank has held shares of Rs.5000/- of GUJARAT STATE FINANCIAL CORPORATION and RS.500/- GUJARAT STATE CO.OP.HOUSING FINANCE SOC. LTD. A'BAD., which is classified as NPA due to no dividend. The bank has held full provision under "Investment Depreciation Reserve."

As on Balance Sheet date the bank has held full provision of Rs.28.35 crore under Contingency Reserve Fund against FDR of Rs.28.35 crore with Madhavpura Mercantile Coop Bank Ltd. And Rs.0.06 crore provision under Reserve For Depletion in Asset Value against FDR of Rs.0.06 crore with Natpur Coop Bank Ltd.

e) Repo transactions (in face value terms)

(Amount in ₹ crore)

i) Securities sold under repo	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding as on March 31
a) Government securities	0	0	0	0
b) Corporate debt securities	0	0	0	0
c) Any other securities	0	0	0	0
ii) Securities purchased under reverse repo	0	0	0	0
a) Government securities	0	0	0	0
b) Corporate debt securities	0	0	0	0
c) Any other securities	0	0	0	0

4. Asset quality

a) Classification of advances and provisions held as on Current Year

	Standard		Non-Performing			Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	670.94	1.80	24.29	12.74	38.83	709.77
Add: Additions during the year	205.29	2.91	1.34	0.00	4.25	209.54
Less: Reductions during the year*	156.50	1.80	0.70	0.00	2.50	159.00
Closing balance	719.73	2.91	24.93	12.74	40.58	760.31
*Reductions in Gross NPAs due to:						
i) Upgradation					0.00	
ii) Recoveries (excluding recoveries from upgraded accounts)					0.00	
iii) Technical/ Prudential ¹ Write-offs					0.00	
iv) Write-offs other than those under (iii) above					0.00	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	2.78	0.20	22.30	12.74	35.24	38.02
Add: Fresh provisions made during the year	0.00	0.10	0.39	0.00	0.49	0.49
Less: Excess provision reversed/ Write-off loans	0.00				0.00	0.00
Closing balance of provisions held	2.78	0.30	22.69	12.74	35.73	38.51
Net NPAs						
Opening Balance		1.80	24.29	12.74	38.83	
Add: Fresh additions during the year		2.91	1.34	0.00	4.25	
Less: Reductions during the year		1.80	0.70	0.00	2.50	
Closing Balance		2.91	24.93	12.74	40.58	
Floating 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 floating 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

b) Classification of advances and provisions held as of previous year

	Standard		Non-Performing			Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	593.35	2.52	23.19	12.74	38.45	631.80
Add: Additions during the year	77.59		1.10		1.10	78.69
Less: Reductions during the year*		0.72			0.72	
Closing balance	670.94	1.80	24.29	12.74	38.83	709.77
*Reductions in Gross NPAs due to:						
i) Upgradation					0.35	
ii) Recoveries (excluding recoveries from upgraded accounts)					2.63	
iii) Technical/ Prudential ¹ Write-offs					0.00	
iv) Write-offs other than those under (iii) above					0.00	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	2.55	0.73	22.65	12.74	36.12	38.67
Add: Fresh provisions made during the year	0.23				0.00	0.23
Less: Excess provision reversed/ Write-off loans		0.53	0.35		0.88	0.88
Closing balance of provisions held	2.78	0.20	22.30	12.74	35.24	38.02
Net NPAs						
Opening Balance		0.00	0.00	0.00	0.00	
Add: Fresh additions during the year					0.00	
Less: Reductions during the year					0.00	
Closing Balance		0.00	0.00	0.00	0.00	
Floating 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 floating 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 per cent)	Current Year	Previous Year
Gross NPA to Gross Advances	5.34%	5.47%
Net NPA to Net Advances	0.00%	0.00%
Provision coverage ratio	106.98%	111.79%

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
Priority Sector							
a)	Agriculture and allied activities	1.28	1.22	95.31	1.30	1.22	93.85
b)	Advances to industries sector eligible as priority sector lending	17.78	5.09	28.63	94.14	5.96	6.33
	Of which, Metal and Metal Products	9.19	4.74	51.58	10.81	4.27	39.54
	Food processing and Manufacturing	5.39	0.09	1.67	5.82	0.09	1.58
	Miscellaneous	1.01	0.10	9.90	0.10	0.10	100.00
	Paper products and Printing	2.19	0.16	7.31	2.54	0.17	6.52
c)	Services	206.80	16.78	8.11	226.30	16.74	7.40
d)	Personal loans	263.31	7.79	2.96	104.97	4.03	3.84
	Subtotal (i)	489.17	30.88	6.31	426.71	27.95	6.55
Non-priority Sector							
a)	Agriculture and allied activities	-	0	0.00	-	-	-
b)	Industry	-	0	0.00	-	-	-
c)	Services	-	0	0.00	-	-	-
d)	Personal loans	271.14	9.7	3.58	283.06	10.89	3.85
	Sub-total (ii)	271.14	9.70	3.58	283.06	10.89	3.85
Total (i + ii)		760.31	40.58	5.34	709.77	38.84	5.47

Priority Sector Lending for F.Y.2025-2026

Period	(All Amt. in ₹ crore)			
	ANBC/CEOB ² (Outstanding)	Overall Priority Sector (Loan outstanding)	Micro Enterprises (Loan outstanding)	Weaker Section (Loan outstanding)
Quarter 1 (June 30, 2025)	631.40	417.31	158.22	78.80
Quarter 2 (September 30, 2025)	659.26	442.77	158.55	95.43
Quarter 3 (December 31, 2025)	691.41	459.49	154.42	97.13
Quarter 4 (March 31, 2026)	709.77	489.17	171.98	106.36

C) Overseas assets, NPAs and revenue --NIL

d) Particulars of resolution plan and restructuring

i) Particulars of resolution plan - NA to UCBS

ii) Details of accounts subjected to restructuring

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

Restructured Accounts :

	Particulars of Account Restructured	Housing Loan	SME Debt Restructuring	Others
Standard Advances Restructured	Number of Borrowers	Nil	Nil	Nil
	Amount Outstanding	Nil	Nil	Nil
Sub Standard Advances Restructured	Number of Borrowers	Nil	Nil	Nil
	Amount Outstanding	Nil	Nil	Nil
Doubtful Advances Restructured	Number of Borrowers	Nil	Nil	Nil
	Amount Outstanding	Nil	Nil	Nil
Total	Number of Borrowers	Nil	Nil	Nil
	Amount Outstanding	Nil	Nil	Nil

e) Divergence in asset classification and provisioning - Not applicable to UCBS

f) Disclosure of transfer of loan exposures

(i) Loans not in default that are transferred or acquired

(ii) In the case of stressed loans transferred or acquired, the following disclosures should be made:

Details of stressed loans transferred during the year (to be made separately for loans classified as NPA and SMA)

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

(Cont. of page no. 5)

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

(Amounts 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	Nil	Nil	Nil	Nil	Nil
Corporate persons*	Nil	Nil	Nil	Nil	Nil
Of which MSMEs	Nil	Nil	Nil	Nil	Nil
Others	Nil	Nil	Nil	Nil	Nil
Total	Nil	Nil	Nil	Nil	Nil

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

Format for disclosures to be made half yearly as on March 31, 2024

(Amounts 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	Nil	Nil	Nil	Nil	Nil
Corporate persons*	Nil	Nil	Nil	Nil	Nil
Of which MSMEs	Nil	Nil	Nil	Nil	Nil
Others	Nil	Nil	Nil	Nil	Nil
Total	Nil	Nil	Nil	Nil	Nil

Format – X

Disclosures to be made in the quarters ending (RBI/2021-22/31 DOR.STR.REC.11/21.04.048/2021-22 MAY 05, 2021) (Resolution Framework – 2.0: Resolution of Covid-19 related stress of Individuals and Small Businesses)

(Amounts in ₹ crore)

Sl. No	Description	Individual Borrowers			Small businesses
		Personal Loans	Business Loans		
(A)	Number of requests received for invoking resolution process under Part A	Nil	Nil	Nil	
(B)	Number of accounts where resolution plan has been implemented under this window	Nil	Nil	Nil	
(C)	Exposure to accounts mentioned at (B) before implementation of the plan	Nil	Nil	Nil	
(D)	Of (C), aggregate amount of debt that was converted into other securities	Nil	Nil	Nil	
(E)	Additional funding sanctioned, if any, including between invocation of the plan and implementation	Nil	Nil	Nil	
(F)	Increase in provisions on account of the implementation of the resolution plan	Nil	Nil	Nil	

5. Exposures

a) Exposure to real estate sector

(Amounts in ₹ crore)

Category	Current year	Previous Year
i) Direct exposure	182.53	190.43
a) Residential Mortgages –	153.89	143.62
Of which under Priority sector	88.28	76.65
b) Commercial Real Estate –	28.64	46.81
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –	0.00	0.00
i. Residential	0.00	0.00
ii. Commercial Real Estate	0.00	0.00
ii) Indirect Exposure		
Fund based and non-fund-based exposures on	0.00	0.00
National Housing Bank	0.00	0.00
Housing Finance Companies	0.00	0.00
Total Exposure to Real Estate Sector	182.53	190.43

b) Exposure to capital market - NIL in Current & Previous year

c) Risk category-wise country exposure - NIL in Current & Previous year

d) Unsecured advances

(Amounts in ₹ crore)

Particulars	Current year	Previous Year
Total unsecured advances of the bank	3.62	3.62
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

e) Factoring exposures

NA

f) Intra-group exposures

NA

g) Unhedged foreign currency exposure

NA

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	49.38	41.76
Percentage of deposits of twenty largest depositors to total deposits of the bank	4.19%	4.06%

b) Concentration of advances*

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	135.09	113.48
Percentage of advances to twenty largest borrowers to total advances of the bank	17.77%	15.99%

c) Concentration of exposures**

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total exposure to the twenty largest borrowers/customers	149.45	128.89
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers	18.42%	18.16%

d) Concentration of NPAs

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total Exposure to the top twenty NPA accounts	11.92	11.94
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	29.38%	30.74%

e). CREDIT EXPOSURE

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
% of Credit exposure up to Rs.25 lakh to total Advances	43.87%	43.48%
% of Credit exposure up to Rs.53.30 lakh to total Advances (NEW CIRCULAR)	62.34%	62.29%

7. Derivatives

a) Forward rate agreement/Interest rate swap	The bank has not entered into any transactions in derivatives in the current and previous years.
b) Exchange traded interest rate derivatives	
c) Disclosures on risk exposure in derivatives	
i) Qualitative disclosures	
ii) Quantitative disclosures	
d) Credit default swaps	

8. Disclosures relating to securitisation

(Number/ Amounts in ₹ crore)

Sl. No.	Particulars	Mar 31 (Current Year)	Mar 31 (Previous Year)
1.	No of SPEs holding assets for securitisation transactions originated by the originator (only the SPVs relating to outstanding securitization exposures to be reported here)	NIL	NIL
2.	Total amount of securitised assets as per books of the SPEs	NIL	NIL
3.	Total amount of exposures retained by the originator to comply with MRR as on the date of balance sheet	NIL	NIL
	a) Off-balance sheet exposures	NIL	NIL
	• First loss		
	• Others		
	b) On-balance sheet exposures	NIL	NIL
	• First loss		
4.	Amount of exposures to securitisation transactions other than MRR	NIL	NIL
	a) Off-balance sheet exposures	NIL	NIL
	i) Exposure to own securitisations		
	• First loss		
	• Others		
	ii) Exposure to third party securitisations		
	• First loss		
	• Others		
	b) On-balance sheet exposures	NIL	NIL
	i) Exposure to own securitisations		
	• First loss		
	• Others		
	ii) Exposure to third party securitisations		
	• First loss		
	• Others		
5.	Sale consideration received for the securitised assets and gain/loss on sale on account of securitisation	NIL	NIL
6.	Form and quantum (outstanding value) of services provided by way of, liquidity support, post-securitisation asset servicing, etc.	NIL	NIL
7.	Performance of facility provided. Please provide separately for each facility viz. Credit enhancement, liquidity support, servicing agent etc. Mention percent in bracket as of total value of facility provided.	NIL	NIL
	(a) Amount paid		
	(b) Repayment received		
	(c) Outstanding amount		
8.	Average default rate of portfolios observed in the past. Please provide breakup separately for each asset class i.e. RMBS, Vehicle Loans etc	NIL	NIL
9.	Amount and number of additional/top up loan given on same underlying asset. Please provide breakup separately for each asset class i.e. RMBS, Vehicle Loans, etc.	NIL	NIL
10.	Investor complaints	NIL	NIL
	(a) Directly/Indirectly received and;		
	(b) Complaints outstanding		

9. Off balance sheet SPVs sponsored (which are required to be consolidated as per accounting norms) (Not applicable to UCBs)

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

(Amount in ₹ crore)

Sr.No.	Particulars	Current Year	Previous Year
i)	Opening balance of amounts transferred to DEA Fund	10.67	10.37
ii)	Add: Amounts transferred to DEA Fund during the year	1.10	0.63
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.32	0.33
iv)	Closing balance of amounts transferred to DEA Fund	11.45	10.67

The amount of DEA funds is been included in balance sheet under the head of contingent liabilities i.e. Rs.11,44,98,993.61

11. Disclosure of complaints

a) Summary information on complaints received by the bank

Sr. No	Particulars	Previous year	Current year
Complaints received by the bank from its customers			
1.	Number of complaints pending at	5	3
2.	Number of complaints received	3	23
3.	Number of complaints disposed	5	26
3.1	Of which, number of complaints	0	0
4.	Number of complaints pending at the	3	0
Maintainable complaints received by the bank from Office of			
5.	Number of maintainable complaints	7	12
5.1.	Of 5, number of complaints resolved	7	9
5.2	Of 5, number of complaints resolved	0	0
5.3	Of 5, number of complaints resolved	0	0
6.	Number of Awards unimplemented	0	0
Note: Maintainable complaints refer to complaints on the grounds specifically			

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

Grounds of complaint s, (i.e. complaint s relating to)	Number of complaint s pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days		
1	2	3	4	5	6		
Current Year							
1.ATM/Debit Cards	0	14	44% decrease	0	0		
2. Credit Cards	0	0	0	0	0		
3. Internet/ Mobile/Electronic Banking	0	0	100% decrease	0	0		
4. Account opening/ difficulty in operation of accounts	0	0	0	0	0		
5. Mis-selling/Para-banking	0	0	0	0	0		
Others	0	9	28.57% increase	0	0		
Total	0	23	0	0	0		
Previous Year							
1.ATM/Debit Cards	0	25	78.57% increase	0	0		
2. Credit Cards	0	0	0	0	0		
3. Internet/ Mobile/Electronic Banking	0	12	50% decrease	0	0		
4. Account opening/ difficulty in operation of accounts	0	0	0	0	0		
5. Mis-selling/Para-banking	0	0	0	0	0		
Others	0	7	22.22 % decrease	2	0		
Total	0	44	0	2	0		
1.ATM/Debit Cards - 14	2. Credit Cards - 0	3. Internet/Mobile/Electronic Banking - 0	4. Account opening/ difficulty in operation of accounts - 0	5. Mis-selling/Para-banking - 0	6. Recovery Agents/ Direct Sales Agents - 0	7. Pension and facilities for senior citizens/ differently abled - 0	8. Loans and advances - 0
9. Levy of charges without prior notice/ excessive charges/ foreclosure	10. Cheques/ drafts/ bills - 0	11. Non-observance of Fair Practices Code - 0	12. Exchange of coins, issuance/ acceptance of small denomination notes and	13. Bank Guarantees/ Letter of Credit and documentary credits - 0	14. Staff behaviour - 0	15. Facilities for customers visiting the branch/ adherence to prescribed working hours by the branch, etc - 0	16. Others - 9

