



C P JAIN & Co
Chartered Accountants

Head Office :
D-501, Ganesh Meridian,
Opp. High Court, S. G. Road,
Ahmedabad-380 060. INDIA
Tele : +91-87993 76652
E-mail : cpjain@cacpjain.com ; jain_cp@yahoo.com
Website : www.cacpjain.com

Date: 18.06.2026

Independent Auditor's Report

To,
The Assistant Registrar of Cooperative Societies & The Members,
The Daman & Diu State Co-operative Bank Ltd., Nani Daman

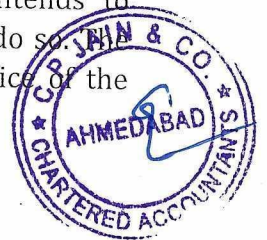
Report on the Financial Statements

We have audited the financial statements of The Daman & Diu State Cooperative Bank Limited ("the Bank") as on 31st March 2026, which comprise the Balance Sheet as on 31st March 2026 and the Profit and Loss Account for the year ended 31st March 2026, and a summary of significant accounting policies and other explanatory information which we found during our audit.

Management's Responsibility for the Financial Statements

The Bank's management is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with provisions of the Banking Regulations Act, 1949 (AACs), the guidelines issued by the Reserve Bank of India, the National Bank for Agriculture & Rural Development, the Union Territory of Dadra and Nagar Haveli and Daman and Diu Co-operative Societies Regulation, 2024, the Union Territory of Dadra and Nagar Haveli and Daman and Diu Co-operative Societies Rules, 2025 and the Bye-laws of the Bank as also accounting principles generally accepted in India so far as applicable to Co-operative Banks. This responsibility includes the design, implementation and maintenance of internal controls relevant to the preparation and presentation of the financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the accounting procedures unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so. U.T. Administration of Dadra Nagar Haveli and Daman & Diu, through the Office of the



Branches at : Mumbai | New Delhi | Indore | Hyderabad | Bengaluru | Chandigarh | Jaipur | Rajkot

Registrar of Cooperative societies will be involved in reviewing and overseeing the Bank's financial reporting process

Auditor's Responsibility

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

As a part of an audit in accordance with SAS, we exercise professional judgments and maintain professional scepticism throughout the audit. We also

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

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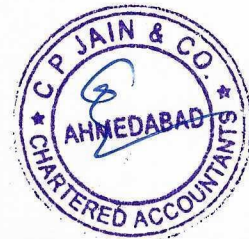
- We communicate with those charged with governance regarding, other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiency in internal control that we identified during our audit. We also provide those charged with the governance, with a statement that we have complied with relevant ethical requirements regarding independence and to communicate with them all relationships and other matters that may be reasonably be thought to bear on our independence and wherever applicable, related safeguards. From the matters communicated with those charged with governance.
- We determine those matters that were of most significance in the audit of financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when in an extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

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

Opinion

In our opinion and to the best of our information and according to the explanations given to us, the financial statements, give the information required by the Banking Regulation Act, 1949 (AACS), the Union Territory of Dadra and Nagar Haveli and Daman and Diu Co-operative Societies Regulation, 2024, the Union Territory of Dadra and Nagar Haveli and Daman and Diu Co-operative Societies Rules, 2025 and the guidelines issued by the Reserve Bank of India, the National Bank for Agricultural and Rural Development (as applicable) and the Registrar of Cooperative Societies, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

- a) In the case of the Balance Sheet of state of affairs of the Bank as on 31st March 2026.
- b) In the case of the Profit and Loss Account, of the profit/loss for the year ended 31st March 2026.



Basis of Opinion

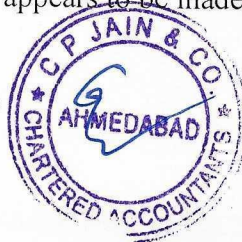
We conducted our audit in accordance with the Standards of Auditing (SAS) as issued by the Institute of Chartered Accountants of India (ICAI). Our responsibility under those standards is already described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are Independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to audit of the financial statements prepared in accordance with the Accounting Principles Generally Accepted in India, including the accounting standards issued by the ICAI and the provisions of the Banking Regulation Act, 1949 (As Applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020 and the rules made thereunder and under the provisions of the Union Territory of Dadra and Nagar Haveli and Daman and Diu Co-operative Societies Regulation, 2024, the Union Territory of Dadra and Nagar Haveli and Daman and Diu Co-operative Societies Rules, 2025 made thereunder and circulars and guidelines issued by the Reserve Bank of India and NABARD from time to time and we have fulfilled our ethical responsibilities in accordance with the requirements and the Code of Ethics issued by the ICAI. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the financial statements.

- a) The bank has perfectly adopted the system of generating NPAs from the system from 07th January 2025.
- b) The bank has put in place proper system of categorization of Advance account as per IRAC norms issued by RBI from time to time and the same has been classified through CBS system now. At the time of verification of the loan accounts on random sampling basis, it was observed that the bank has correctly classified the loan accounts as NPA and no divergence was observed in the long form audit report.

Other Matters

- a) During the year, Cash credit accounts were renewed by the bank after analysing the previous year operations of the account, turnover in account, financial statements, monthly GST returns, latest net worth statement of the borrower and guarantor. However, despite the Head Office instructions issued through the sanctioning letters, there have been some violations in a few accounts at branches level. Most of the accounts that were renewed during the year only after ensuring sufficient Drawing Power and after obtaining the audited financial statements or stock statement.
- b) The stock statements furnished by the borrowers lack critical information, including age-wise analysis of debtors, details of group debtors, schedules of debtors and creditors, and comprehensive stock particulars.
- c) The bank has a clear policy /or system of verifying whether loan applicant has availed multiple credit facility from other banks at the time of sanctioning of fresh loans.
- d) The Bank has only 50 staff members deployed across its 9 branches. Considering the scale of operations and branch network, the existing manpower appears to be inadequate.

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e) The Bank's Diu branches are presently operating from rented premises. With a view to acquiring/constructing suitable premises and relocating these branches, the Bank has created a Building Fund amounting to Rs. 285.09 lakhs as on 31.03.2026.

f) During the year the bank has reported the total profit of Rs. 1011.63 Lakhs out of which 464.74 Lakhs is from sale of current government securities. Which shall be classified as other receipts as per Schedules prescribed by the RBI.

g) The total funds available with the Bank as on 31st March 2026, comprising deposits of Rs. 714.14 Crores and share capital and reserves/surplus of Rs. 66.38 Crores, aggregated to Rs. 780.52 Crores. After providing for mandatory statutory reserves under Section 18 and Section 24 of the Banking Regulation Act, 1949 (As Applicable to Co-operative Societies) — being CRR @ 3% of NDTL (Rs. 21.56 Crores) and SLR @ 18% of NDTL (Rs. 129.36 Crores) — and deducting fixed and other non-deployable assets of Rs. 30.37 Crores, the maximum funds available for deployment as advances work out to **Rs. 599.23 Crores**.

Against this permissible lending capacity, the Bank has actual advances outstanding of only **Rs. 203.64 Crores** as on 31st March 2026, representing a utilisation of merely **33.98%** of its maximum lending capacity.

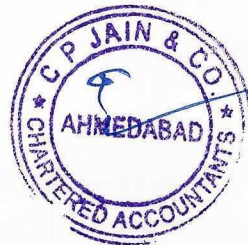
Report on Other Legal & Regulatory Requirements

The Balance Sheet and the Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949 and the Union Territory of Dadra and Nagar Haveli and Daman and Diu Co-operative Societies Regulation, 2024, the Union Territory of Dadra and Nagar Haveli and Daman and Diu Co-operative Societies Rules, 2025.

As required by the Union Territory of Dadra and Nagar Haveli and Daman and Diu Co-operative Societies Regulation, 2024, the Union Territory of Dadra and Nagar Haveli and Daman and Diu Co-operative Societies Rules, 2025, we report that:

- a) We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found to be satisfactory;
- b) In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices;
- c) The transactions of the Bank which came to our notice have been within the powers of the bank.
- d) The Balance Sheet and the Profit and Loss Account dealt with by this report, are in agreement with the books of account.
- e) In our unqualified opinion, effects of the matter described in point (a) of the basis for paragraph and points (b) to (g) of others matters paragraphs, the balance sheet as on 31st March

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2026 and profit and loss account for FY 2025-26 reflect the true and fair financial position of the Bank and dealt with mandatory accounting standards.

f) The U.T. Administration of Dadra Nagar Haveli and Daman & Diu, Office of the Registrar of Co-operative societies vide their order no. 12/14/2020-21/ARCSDMN/IO dated 03.06.2020 appointed Shri Karanjit P. Vadodaria, Joint Secretary (Finance) to manage the affairs of the Bank. The Board of the bank has been dissolved and charges has been given to the Administration from June 3rd, 2020. As per Order No.12/14/2020/ARCSDMN/84 dated 30th September 2024 issued by the Registrar of Co-operative Societies, Union Territory of the Dadra & Nagar Haveli and Diu, Smt. Aarti Agarwal took charge as the Administrator of the Daman & Diu State Co-operative Bank Ltd. on 26th September 2024 from Shri Mohit Mishra, the then Administrator of the Bank.

g) The bank has maintained proper records showing particulars including quantitative details and situation of fixed assets.

h) Fixed assets have physically verified by the management of the bank with regard to system generated Dead Stock statements. Hence, no discrepancies were noticed.

i) CERSAI registration for the asset Mortgaged under the bank has been done by the bank. Also, the bank has obtained membership in 4 Credit Information Companies (CICs) to get the Credit Score reports from CIBIL of the borrower and the guarantor during the time of giving advances were being checked.

j) The Bank has transferred the profit to statutory reserves as per stipulated Bye laws of Bank.

k) NPA Provision has been routed through P&L account as per the RBI guidelines.

l) Further, it has been observed that no Reconciliation of Clearing Accounts & RTGS of the bank was pending.

m) The Bank had reconciled its branch adjustment account as on 31.03.2026.

n) It was observed that share deposits pertaining to Goa State Co-operative Bank amounting to Rs. 4,03,44,800, which were previously included in the total value of shares, have been separately identified and disclosed during the year.

o) An outstanding matter regarding a fraud committed by an employee Mr Kamlesh Babubhai Bariya at the Diu Branch during the previous financial year. The details of the case are as follows:

- Principal Amount: The fraud involved a total sum of ₹2.24 Crores.
- Recovery Status: The entire amount of ₹2.24 Crores has been recovered/received from the concerned employee.
- Pending Settlement: Although the funds have been recovered, the formal settlement and accounting adjustment of this amount remain pending.

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- The Management has represented that, upon receipt and submission of the Forensic Audit Report, the pending amounts recovered shall be appropriately adjusted and allocated to the respective branches based on the findings of the report.

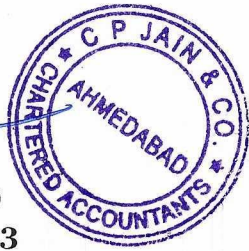
p) Out of the total profit of Rs. 676.19 lakhs earned during the Financial Year 2024-25, the Bank has appropriated the profit in accordance with the applicable Bye-laws and statutory requirements as under:

- Rs. 270.48 lakhs comprising Rs. 169.05 lakhs (25% of the profit) transferred to the Statutory Reserve and Rs. 101.43 lakhs (15% of the profit) transferred to the Agricultural Credit Stabilization Fund.
- Rs. 250.00 lakhs comprising Rs. 50.00 lakhs transferred to the Investment Fluctuation Reserve, Rs. 200.00 lakhs transferred to the Building Fund. Rs. 40.00 lakhs transferred to the Vehicle Fund
- The balance profit of Rs. 115.71 lakhs have been transferred to the Bad and Doubtful Debt Reserve. Further, the undistributed profit pertaining to Financial Year 2023-24 amounting to Rs. 2,044.29 lakhs, along with the Reserve Fund for Unforeseen Losses, has been transferred to the Provision for Bad and Doubtful Debts.

q) It has been observed that during the FY 2024-25 the Gross NPA in the bank amounted to Rs. 4195.96 Lakhs which decreased to Rs. 2701.98 lakhs as at the end of FY 2025-26. Further, net NPA has reduced from Rs. 1731.87 Lakhs (2024-25) to "Nil" as on 31.03.2026. During our Scrutiny of NPA Accounts it was observed that bank has created 100% Provisions against the impaired assets.

For M/s C P Jain & Co

Chartered Accountants



C.P. Jain
C. P. Jain

(Sr. Partner)

M.No. 037823

FRN No. 116529W

UDIN: 26037823TKFDQO1387

Date: 18.06.2026

THE DAMAN & DIU STATE CO OPERATIVE BANK LTD

THE THIRD SCHEDULE

FORM A

FORM OF BALANCE SHEET AS ON 31.03.2026

(Amt. in Rupees)

CAPITAL AND LIABILITIES	Amount	Amount	PROPERTY AND ASSETS	Amount	Amount
1. CAPITAL			1. CASH:		
(i) AUTHORISED CAPITAL	2,50,00,00,000.00	2,50,00,00,000.00	In hand	1,93,62,453.00	
(ii) Subscribed Capital			with Reserve Bank	6,00,000.00	
(1) A" Class Shares held by Co-operative Institutions of Rs.100/-/ Rs.1000/- each	9,83,000.00		In ATM	0.00	
(2) B" Class shares held by Government of U.T of DNH & Daman & Diu of Rs.1000/- each	7,50,00,000.00		[National Bank] State Bank of India & Bank of Baroda (Sch-3)	29,43,26,654.92	
(3) C" Class shares held by Individuals Rs.100/-/ Rs.1000/- each	10,92,58,000.00	18,52,41,000.00	State Co-operative Bank and Central Co-operative Bank	0.00	31,42,89,107.92
(iii) Amount called up			2. BALANCES WITH OTHER BANKS		
On0.. Shares at Rs....0..... Each	0.00	0.00	(i) Current Deposits (Sch-2)	22,73,64,420.23	
Less called unpaid			(ii) Saving Deposits	0.00	
On ...0.... Shares at Rs.....0..... Each	0.00	0.00	(iii) Fixed Deposits	1,40,28,00,002.00	1,63,01,64,422.23
Less called unpaid of			3. MONEY AT CALL AND SHORT NOTICE		
(iii) Above, held by				0.00	0.00
(a) Individuals0.....	0.00	0.00	4. INVESTMENT		
(b) Co-operative institutions0.....	0.00	0.00	(i) In Central and State Government securities (at book value)	3,94,16,58,414.00	3,94,16,58,414.00
(c) State Government0.....	0.00	0.00	Face Value Rs. 3,90,00,00,000		
(iv) Received from			Market value Rs.3,71,33,30,300		
(a) Share Capital Deposits GStCB	4,03,44,900.00	4,03,44,900.00	(ii) Other Trustee securities	0.00	
2. RESERVE FUND AND OTHER RESERVES			(iii) Shares in co-operative institutions other than in item	0.00	
(i) Statutory reserve fund	7,76,62,439.64				



THE DAMAN & DIU STATE CO OPERATIVE BANK LTD
THE THIRD SCHEDULE
FORM A
FORM OF BALANCE SHEET AS ON 31.03.2026

(Amt. in Rupees)

CAPITAL AND LIABILITIES	Amount	Amount	PROPERTY AND ASSETS	Amount	Amount
(ii) Agricultural (Credit Stabilization Fund)	4,42,20,867.33		(iv) Other investment - Shares in SSPL	21,00,000.00	21,00,000.00
(iii) Building fund	2,85,90,395.70				
(iv) Dividend equalization fund	6,20,924.50		5. INVESTMENT OUT OF THE PRINCIPAL/ SUBSIDIARY STATE PARTNERSHIP FUNDS:		
(v) Investment Depreciation Reserve	7,00,00,000.00		In shares of		
(viii) Other Funds and Reserves			(i) Central Co-operative banks	0.00	
1. Capital reserve fund	2,51,981.07		(ii) Primary agricultural credit societies	0.00	
2. General reserve fund	7,46,485.00		(iii) Other societies	0.00	0.00
3. Education fund & fees	45,157.82				
4. Revaluation reserve a/c	3,75,38,208.00		6. ADVANCES		
5. Share capital redemption fund	8,31,494.50		(i) Short term loans, Cash credit, Overdrafts and bills discounted _____ of which secured against	55,00,87,505.46	
6. Provision for Fraud	1,43,53,513.37		(a) Government and other approved securities	0.00	
			(b) Other tangible securities		
			Of the advances, amount due form individuals Rs.248,77,93,454.00.		
7. Vehicle Fund	40,00,000.00		Of the advances, amount overdue Considered bad and doubtful of recovery Rs.53,76,17,000.00.		
8. Investment fluctuation reserve	7,25,00,000.00				
9. Cont. prov. against standard assets	72,82,899.62		(ii) MEDIUM TERM LOANS	86,94,98,767.81	
10. Provision for sundries/suspense account	47,41,822.00		(a) Government and other approved securities Rs.0.00		
11. Special Bad Debts Reserve	0.00		(b) Other tangible securities		
			Of the advances, amount due from individuals Rs. 578,44,31,546.		
12. Provision for bad & doubtful debts	27,74,15,875.56	64,08,02,064.11	Of the advances, amount overdue Considered bad and doubtful of recovery Rs.48,53,38,781.00		



THE DAMAN & DIU STATE CO OPERATIVE BANK LTD

THE THIRD SCHEDULE

FORM A

FORM OF BALANCE SHEET AS ON 31.03.2026

(Amt. in Rupees)

CAPITAL AND LIABILITIES	Amount	Amount	PROPERTY AND ASSETS	Amount	Amount
3. PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP					
FUND ACCOUNT:					
For share capital of:			(iii) LONG TERM LOANS of which secured against	61,68,28,176.26	
			(a) Government and other approved securities Rs.0.00		
			(b) Other tangible securities		
(i) Central co-operative banks	0.00	0.00	Of the advances, amount due from individuals		
			Rs.767,67,87,596.		
(ii) Primary agricultural credit societies	0.00	0.00	Of the advances, amount overdue Considered bad and		
(iii) Other societies	0.00	0.00	doubtful of recovery Rs.90,48,64,566.3		
					2,03,64,14,449.53
4. DEPOSIT AND OTHER ACCOUNTS			7. INTEREST RECEIVABLE:		
(i) Fixed Deposits			of which overdue loans Considered bad and doubtful of recovery		
(a) Individuals	3,90,01,65,001.30		(Sch-4)	3,61,11,680.76	
(b) Central Co-operative banks	0.00		on Government Securities	7,39,11,009.00	
(c) Other Societies	5,19,14,285.00		on FDRs with Other Banks	4,88,77,047.00	15,88,99,736.76
(d) Local Bodies	1,66,95,062.00	3,96,87,74,348.30	8. BILLS RECEIVABLE BEING Bills for Collections		
			as per contra	0.00	0.00
(ii) Saving Bank Deposits			9. BRANCH ADJUSTMENTS	0.00	0.00
(a) Individuals	2,88,20,27,030.10		10. PREMISES LESS DEPRECIATION		
(b) Central Co-operative banks	0.00		(i) Premises A/C (Revaluation)	1,81,72,767.71	
(c) Other Societies	79,12,739.35			3,75,38,208.00	5,57,10,975.71
(d) Local Bodies	3,82,15,167.65	2,92,81,54,937.10	11. FURNITURE AND FIXTURES LESS DEPRECIATION		
			(Sch-5)	1,37,69,851.31	1,37,69,851.31
(iii) Current Deposits					



THE DAMAN & DIU STATE CO OPERATIVE BANK LTD

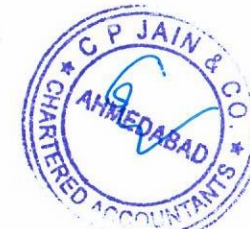
THE THIRD SCHEDULE

FORM A

FORM OF BALANCE SHEET AS ON 31.03.2026

(Amt. in Rupees)

CAPITAL AND LIABILITIES	Amount	Amount	PROPERTY AND ASSETS	Amount	Amount
(a) Individuals	20,91,88,838.71				
(b) Central Co-operative banks	0.00				
(c) Other Societies	3,53,30,460.70				
(d) Local Bodies	500.00	24,45,19,799.41			
(iv) Money at call and short notice	0.00	0.00			
5. BORROWINGS:			12. OTHER ASSETS		
(i) From the Reserve Bank of India [the National Bank]/State/Central Co-operative bank:			(i) Pan card coupon amount receivable	88,605.00	
(a) Short- term loans, cash credit and overdrafts of which secured against:	0.00	0.00	(ii) CGST Disallow	161.06	
(A) Government and other approved securities	0.00	0.00	(iii) SGST Disallow	161.06	
(B) Other tangible securities	0.00	0.00	(iv) SGST Allow	2,90,791.78	
(b) Medium- term loans of which secured against:			(v) CGST Allow	5,25,075.78	
(A) Government and other approved securities	0.00	0.00	(vi) IGST Allow	5,79,327.06	
(B) Other tangible securities	0.00	0.00	(vii) TDS on Investment	54,06,787.00	
(c) Long - term loans of which secured against:			(viii) Deaf receivable product code	1,38,604.44	
(A) Government and other approved securities	0.00	0.00	(ix) NPA charges debit	95,788.73	
(B) Other tangible securities	0.00	0.00	(x) Receivable against Fraud	1,43,53,513.37	
(ii) From the State Bank of India			(xi) Deaf claim accounts	25,511.85	
(a) Short- term loans, cash credit and overdrafts of which secured against:			(xii) Electricity deposit	97,862.00	
(A) Government and other approved securities	0.00	0.00	(xiii) Advance tax deposits	4,44,14,561.00	
(B) Other tangible securities	0.00	0.00	(xiv) TDS receivable on income tax	37,52,332.00	
(b) Medium- term loans of which secured against:			(xv) Cersai Registration Fee (Equitable Mortgage)	24,511.00	
(A) Government and other approved securities	0.00	0.00	(xvi) Library books	62,813.50	
(B) Other tangible securities	0.00	0.00	(xvii) Stationery in stock	7,57,884.08	
(c) Long - term loans of which secured against:			(xviii) Telephone connection deposit	74,504.00	
(A) Government and other approved securities	0.00	0.00	(xix) Festival advances	5,17,600.00	
(B) Other tangible securities	0.00	0.00	(xx) Security deposit account	75,720.00	
(b) Medium- term loans of which secured against:			(xxi) Amount Receivable from Customer	4,34,700.00	
(A) Government and other approved securities	0.00	0.00	(xxii) IGST Disallow	27,146.28	
(B) Other tangible securities	0.00	0.00	(xxiii) Non-CTS clearing receivable	6,88,481.43	
			(xxiv) Acceptance endorsement etc.	28,31,500.00	
					7,52,63,942.42



THE DAMAN & DIU STATE CO OPERATIVE BANK LTD

THE THIRD SCHEDULE

FORM A

FORM OF BALANCE SHEET AS ON 31.03.2026

(Amt. in Rupees)

CAPITAL AND LIABILITIES	Amount	Amount	PROPERTY AND ASSETS	Amount	Amount
(A) Government and other approved securities	0.00	0.00			
(B) Other tangible securities	0.00	0.00			
(iii) From the State Government			13. NON- BANKING ASSETS ACQUIRED IN SATISFACTION OF CLAIMS	0.00	0.00
(a) Short- term loans, cash credit and overdrafts of which secured against:	0.00	0.00			
(A) Government and other approved securities	0.00	0.00	14. PROFIT AND LOSS	0.00	0.00
(B) Other tangible securities	0.00	0.00			
(b) Medium- term loans of which secured against:					
(A) Government and other approved securities	0.00	0.00			
(B) Other tangible securities	0.00	0.00			
(c) Long - term loans of which secured against:					
(A) Government and other approved securities	0.00	0.00			
(B) Other tangible securities	0.00	0.00			
(iv) Loan from other sources (sources and security to be specified)					
6. BILLS FOR COLLECTION BEING BILLS RECEIVABLE					
As per contra	0.00	0.00			
7. BRANCH ADJUSTMENTS	0.00	0.00			
8. OVERDUE INTEREST RESERVE	3,44,44,356.76	3,44,44,356.76			
9. INTEREST PAYABLE ON TERM DEPOSIT	94,46,017.07	94,46,017.07			
10. OTHER LIABILITIES					
(i) TDS payable (Sch-1)	34,93,564.70				
(ii) Payable For Court Case	3,00,000.00				



THE DAMAN & DIU STATE CO OPERATIVE BANK LTD

THE THIRD SCHEDULE

FORM A

FORM OF BALANCE SHEET AS ON 31.03.2026

(Amt. in Rupees)

CAPITAL AND LIABILITIES	Amount	Amount	PROPERTY AND ASSETS	Amount	Amount
(iii) PMSBY collection accounts	33,216.00				
(iv) Provision for tax account	4,44,14,561.00				
(v) Draft payable	7,244.00				
(vi) Staff LIC premium payable	27,378.00				
(vii) Amount Payable to Customer	14,73,826.10				
(viii) PMJBY collection accounts	32,657.00				
(ix) Audit fees payable	7,42,250.00				
(x) Pay order payable	35,85,275.80				
(xi) Sundry creditors	1,68,48,951.70				
(xii) Dues payable	1,84,444.00				
(xiii) Staff income tax payable	51,029.00				
(xiv) NPA charges credit	95,788.73				
(xv) Earnest Money Deposit Payable	50,000.00				
(xvi) CGST payable	63,129.17				
(xvii) SGST payable	63,129.17				
(xviii) Acceptance Endorsements etc.	28,31,500.00				
(xix) Telephone Bill Payable	16,464.00				
(xix) Provision for Recurring	3,84,178.41				
(xx) Electricity Bill Payable	63,600.00				
(xxi) FDR Matured but not Paid Individual	6,17,565.00	7,53,79,751.78			
11. Profit & Loss					
Profit as per last balance sheet	6,76,19,075.23				
Less: appropriations	6,76,19,075.23				
Add : profit for the year brought from the Profit and Loss Account	10,11,63,725.35				
	10,11,63,725.35	10,11,63,725.35			
Total		8,22,82,70,899.88	Grand Total		8,22,82,70,899.88



THE DAMAN & DIU STATE CO OPERATIVE BANK LTD

THE THIRD SCHEDULE

FORM A

FORM OF BALANCE SHEET AS ON 31.03.2026

(Amt. in Rupees)

CAPITAL AND LIABILITIES	Amount	Amount	PROPERTY AND ASSETS	Amount	Amount
CONTINGENT LIABILITIES					
(1) Others					
(i) (DEAF Amount Balance with RBI) - in GStCB DEAF Code 514	1,46,98,438.90				
(ii) (DEAF Amount Balance with RBI)- in DDStCB DEAF Code 2207	6,23,73,108.72				
Grand Total	7,70,71,547.62				

 Officer Accounts	 General Manager Accounts	 Managing Director	 Administrator	For, C P JAIN & CO. CHARTERED ACCOUNTANTS  C. P. JAIN (SR. PARTNER) M. No. : 037823
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Schedule of Balance Sheet 31-03-2026

(AMOUNT IN RUPEES)

PARTICULARS	AMOUNT	TOTAL AMOUNT
SCHEDULE 1		
TDS PAYABLE		
TDS -Cash Withdrawal-194N	21,564.00	
TDS on Contractors Bills	36,103.00	
TDS on Interest on Time Deposits	30,90,180.70	
TDS on Profession	39,866.00	
TDS Refund-Payable to Customer	3,05,851.00	34,93,564.70
SCHEDULE 2		
BALANCE WITH OTHER BANK		
ICICI Bank	7,06,91,159.31	
Yes Bank (Rtgs & Recon)	2,43,75,421.97	
Axis Bank (Branch) - Current A/c	3,32,06,102.11	
CTS Payable Daman (Yes Bank)	26,47,036.75	
ATM with Yes Bank	29,50,000.00	
Axis Bank - ATM A/C	1,04,11,500.00	
Axis Bank - CTS A/C	2,86,60,333.02	
Axis Bank - RTGS /NEFT A/C	2,44,22,867.07	
Axis Bank - NACH A/C	3,00,00,000.00	22,73,64,420.23
SCHEDULE 3		
BALANCE WITH NATIONALISED BANKS		
S.B.I (Bank) - Current A/C	21,58,80,278.39	
Bank of Baroda	5,48,62,187.23	
S.B.I (Society) - Current A/C	3,38,727.50	
S.B.I (Branch) - Current A/C	1,94,43,852.46	
State Bank of India	38,01,609.34	29,43,26,654.92
SCHEDULE 4		
INTEREST RECEIVABLE		
Interest Receivable	16,67,324.00	
Overdue Interest Receivable	3,44,44,356.76	3,61,11,680.76
SCHEDULE 5		
FURNITURE AND FIXTURES LESS DEPRECIATION		
Electronic Item	32,77,845.41	
Furniture and Fixtures	91,21,297.94	
Computer Hardware Purchase	13,70,704.96	
Computer Software Purchase	1.00	
Vehicle Account	2.00	1,37,69,851.31

[Signature]

Officer
Accounts

[Signature]

General Manager
Accounts

[Signature]

Managing Director

[Signature]

Administrator



For, **C P JAIN & CO.**
CHARTERED ACCOUNTANTS

[Signature]
C. P. JAIN
(SR. PARTNER)
M. No. : 037823

Annex I⁴
Form A
Form of Balance Sheet

Balance Sheet of The Daman & Diu State Co-operative Bank Limited,

Balance Sheet as on 31st March 2026

(Amount in Rupees)

Capital and Liabilities	Schedule	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
Capital	1	22,55,85,900.00	22,01,03,030.00
Reserves and Surplus	2	43,81,71,678.91	43,46,12,964.15
Deposits	3	7,14,14,49,084.81	6,72,90,12,544.29
Borrowings	4	0.00	0.00
Other liabilities and Provisions	5	42,30,64,236.16	47,51,62,441.34
Total		8,22,82,70,899.88	7,85,88,90,979.78
Assets	Schedule	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
Cash and Balances with Reserve Bank of India	6	1,99,62,453.00	1,69,01,497.00
Balance with banks and money at call and short notice	7	1,92,44,91,077.15	2,57,04,48,417.96
Investments	8	3,94,37,58,414.00	2,72,39,05,983.00
Advances	9	2,03,64,14,449.53	2,13,80,02,741.15
Fixed Assets	10	6,94,80,827.02	8,03,31,887.46
Other Assets	11	23,41,63,679.18	32,93,00,453.21
Total		8,22,82,70,899.88	7,85,88,90,979.78
Contingent liabilities	12	7,99,03,047.62	9,09,67,480.65
Bills for collection			

Bhandari

OFFICER
ACCOUNTS

M. Belaghi

GENERAL MANAGER
ACCOUNTS

8/R

MANAGING DIRECTOR

[Signature]

ADMINISTRATOR

For, C P JAIN & CO.
CHARTERED ACCOUNTANTS

C.P. Jain
C. P. JAIN
(SR. PARTNER)
M. No. : 037823

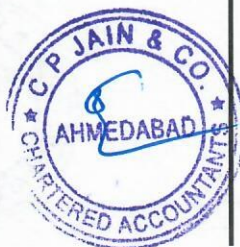


Schedule 1 – Capital

		(Amount in Rupees)	
		As on 31.03.2026 (Current Year)	As on 31.03.2025 (Current Year)
I.	For Nationalised Banks		
	Capital (Fully owned by Central Government)	0	0.00
	Total	0	0.00
II.	For Banks incorporated outside India		
	<u>Capital</u>		
	(i) The amount brought in by banks by way of start-up capital as prescribed by RBI should be shown under this head.	0	0.00
	(ii) Amount of deposit kept with the RBI under Section 11(2) of the Banking Regulation Act, 1949.	0	0.00
	Total	0	0.00
III.	For Other Banks		
	Authorised Capital		
	(2500000 shares of Rs.1000 each)	2,50,00,00,000.00	2,50,00,00,000.00
	Issued Capital		0.00
	(shares of Rs. each)		0.00
	Subscribed Capital		0.00
	(0 shares of Rs.100 each) Society Share "A"	0.00	1,22,600.00
	(983 shares of Rs.1,000 each) Society Share "A"	9,83,000.00	9,07,000.00
	(75,000 shares of Rs.1,000 each) Government Share "B"	7,50,00,000.00	7,50,00,000.00
	(0 shares of Rs.100 each) Individual Share "C"	0.00	44,22,300.00
	(1,09,258 shares of Rs.1,000 each) Individual Share "C"	10,92,58,000.00	13,45,39,000.00
	Called-up Capital		0.00
	(shares of Rs. each)		0.00
	Less: Calls unpaid		0.00
	Add: GSCB OLD Share	4,03,44,900.00	51,12,130.00
	Total	22,55,85,900.00	22,01,03,030.00

Schedule 2 - Reserves and Surplus

		(Amount in Rupees)	
		As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I.	Statutory Reserve.	7,76,62,439.64	6,07,57,670.83
	Opening Balance	6,07,57,670.83	3,65,10,670.83
	Additions during the Year	1,69,04,768.81	2,42,47,000.00
	Deduction during the Year	0.00	0.00
II.	Capital Reserves	2,51,981.07	2,51,981.07
	Opening Balance	2,51,981.07	2,51,981.07
	Additions during the Year	0.00	0.00



	Deduction during the Year	0.00	0.00
III.	Share Premium	0.00	0.00
	Opening Balance	0.00	0.00
	Additions during the Year	0.00	0.00
	Deduction during the Year	0.00	0.00
IV.	Revenue and Other Reserves	25,90,93,532.85	30,59,84,237.02
	Opening Balance	30,59,84,237.02	30,70,82,674.60
	Additions during the Year	0.00	0.00
	Deduction during the Year	4,68,90,704.17	10,98,437.58
V.	Balance in Profit and Loss Account	10,11,63,725.35	6,76,19,075.23
Total (I, II, III, IV and V)		43,81,71,678.91	43,46,12,964.15

Schedule 3 – Deposits

(Amount in Rupees)

	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
A.I Demand deposits	24,45,19,799.41	21,01,22,851.70
(i) From banks	0.00	0.00
(ii) From others	24,45,19,799.41	21,01,22,851.70
II. Savings Bank Deposits	2,92,81,54,937.10	2,81,84,30,188.49
III. Term Deposits	3,96,87,74,348.30	3,70,04,59,504.10
(i) From banks		0.00
(ii) From others Total (I, II and III)	7,14,14,49,084.81	6,72,90,12,544.29
B.(i) Deposits of branches in India	7,14,14,49,084.81	6,72,90,12,544.29
(ii) Deposits of branches outside India		0.00
Total	7,14,14,49,084.81	6,72,90,12,544.29

Schedule 4 – Borrowings

(Amount in Rupees)

	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I. Borrowings in India	0.00	0.00
(a) Reserve Bank of India	0.00	0.00
(b) Other banks	0.00	0.00
(c) Other institutions and agencies	0.00	0.00
II. Borrowings outside India	0.00	0.00
Total (I and II)	0.00	0.00
Secured borrowings included in I and II above - Rs.	0.00	0.00



Schedule 5 - Other Liabilities and Provisions

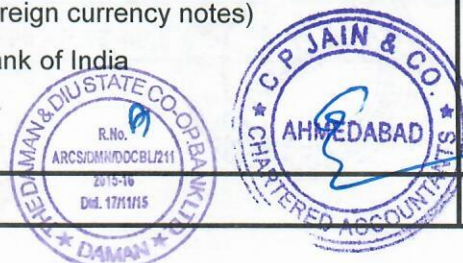
(Amount in Rupees)

	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
i. Bills payable	4,00,642.41	1,93,292.00
ii. Interest Payable	94,46,017.07	1,10,49,708.92
iii. TDS Payable	31,87,713.70	28,77,019.70
iv. Draft Payable	7,244.00	85,144.00
v. Staff LIC premium Payable	27,378.00	33,159.00
vi. Audit Fees Payable	7,42,250.00	3,32,690.00
vii. Pay Order Payable	35,85,275.80	19,10,161.00
viii. Dues Payable to Retired Employees	1,84,444.00	1,84,444.00
ix. CGST Payable	63,129.17	62,838.45
x. SGST Payable	63,129.17	62,838.45
xi. Staff Income Tax Payable	51,029.00	1,74,806.00
xii. Interest accrued	3,44,44,356.76	5,07,37,184.89
xiii. Acceptance endorsements Etc	28,31,500.00	38,89,000.00
PMSBY Collection Account	33,216.00	33,216.00
xv. Provision for Tax Account	4,44,14,561.00	2,73,82,790.00
xvi. PMJBY Collection Account	32,657.00	32,657.00
xvii. Sundry Creditors	1,68,48,951.70	2,65,42,077.15
xviii. Amount Payable to Customer	14,73,826.10	14,73,826.10
xix. Acceptance to Constituents Lia	0.00	7,22,85,650.88
xx. Unclaimed Deposits	0.00	1,100.00
xxi. NPA Charge Credit	95,788.73	1,60,277.00
xxii. Electricity Bill Payable	63,600.00	54,137.00
xxiii. Provision for Fraud	1,43,53,513.37	1,43,53,513.37
xxiv. Cont. Provision against Standard Asset	72,82,899.62	68,61,538.75
xxv. Provision for bad & doubtful debt	27,74,15,875.56	24,64,09,754.68
xxvi. Provision for Sundries/Suspence Account	47,41,822.00	79,79,617.00
Payable For Court Case	3,00,000.00	0.00
xxviii. TDS refund Payable to Customer	3,05,851.00	0.00
xxix. Earnest Money Deposit Payable	50,000.00	0.00
xxx. FDR. matured but not paid individual	6,17,565.00	0.00
Total	42,30,64,236.16	47,51,62,441.34

Schedule 6 - Cash and Balances with Reserve Bank of India

(Amount in Rupees)

	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I. Cash in hand (including foreign currency notes)	1,93,62,453.00	1,68,01,497.00
II. Balances with Reserve Bank of India		
(i) in Current Account	6,00,000.00	1,00,000.00
(ii) in Other Accounts	0.00	0.00
Total (I and II)	1,99,62,453.00	1,69,01,497.00



Schedule 7 - Balances with Banks and Money at Call and Short Notice

(Amount in Rupees)

	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I. In India		
(i) Balances with banks	1,92,44,91,077.15	2,57,04,48,417.96
(a) In Current Accounts	52,16,91,075.15	49,54,48,417.96
(b) In Other Deposit Accounts	1,40,28,00,002.00	2,07,50,00,000.00
(ii) Money at call and short notice	0.00	0.00
(a) with banks	0.00	0.00
(b) with other institutions	0.00	0.00
Total (i and ii)	1,92,44,91,077.15	2,57,04,48,417.96
II. Outside India	0.00	0.00
(i) In Current Accounts	0.00	0.00
(ii) In Other Deposit Accounts	0.00	0.00
(iii) Money at call and short notice	0.00	0.00
Total (i, ii and iii)	0.00	0.00
Grand Total (I and II)	1,92,44,91,077.15	2,57,04,48,417.96

Schedule 8 – Investments

(Amount in Rupees)

	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I. Investments in India in		
(i) Government Securities	3,94,16,58,414.00	2,72,39,05,983.00
(ii) Other approved securities	0.00	0.00
(iii) Shares	21,00,000.00	0.00
(iv) Debentures and Bonds	0.00	0.00
(v) Subsidiaries and/or joint ventures	0.00	0.00
(vi) Others (to be specified)	0.00	0.00
Total	3,94,37,58,414.00	2,72,39,05,983.00
II. Investments outside India in		
(i) Government securities (including local authorities)	0.00	0.00
(ii) Subsidiaries and/or joint ventures abroad	0.00	0.00
(iii) Others investments (to be specified)	0.00	0.00
Total	0.00	0.00
Grand Total (I and II)	3,94,37,58,414.00	2,72,39,05,983.00



Schedule 9 – Advances

(Amount in Rupees)		
	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
A.(i) Bills purchased and discounted	0.00	0.00
(ii) Cash credits, overdrafts and loans repayable on demand	33,32,92,122.46	31,95,02,532.02
(iii) Term Loans	1,70,31,22,327.07	1,81,85,00,209.13
Total	2,03,64,14,449.53	2,13,80,02,741.15
B.(i) Secured by tangible assets	1,90,20,74,811.59	1,97,03,04,551.84
(ii) Covered by Bank/Government Guarantees		
(iii) Unsecured	13,43,39,637.94	16,76,98,189.31
Total	2,03,64,14,449.53	2,13,80,02,741.15
C I. Advances in India		
(i) Priority Sectors	29,12,34,743.44	38,41,64,958.44
(ii) Public Sector		0.00
(iii) Banks		0.00
(iv) Others	1,74,51,79,706.09	1,75,38,37,782.71
Total	2,03,64,14,449.53	2,13,80,02,741.15
II. Advances outside India		
(i) Due from banks		0.00
(ii) Due from others		0.00
(a) Bills purchased and discounted		0.00
(b) Syndicated loans		0.00
(c) Others		0.00
Total		0.00
Grand Total (C. I and II)	2,03,64,14,449.53	2,13,80,02,741.15

Schedule 10 - Fixed Assets

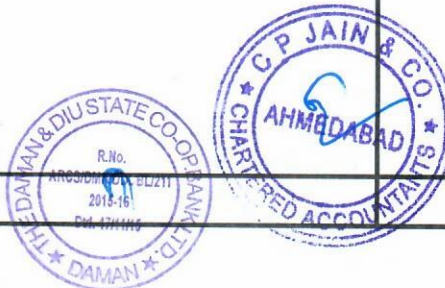
(Amount in Rupees)		
	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I. Premises	5,57,10,975.71	6,35,08,715.71
At cost as on 31st March of the preceding Year	6,35,08,715.71	6,75,56,440.71
Additions during the Year	0.00	38,77,388.00
Deductions during the Year	0.00	0.00
Depreciation to date	77,97,740.00	79,25,113.00
II. Other Fixed Assets (including furniture and fixtures)	1,37,69,851.31	1,68,23,171.75
At cost as on 31st March of the preceding Year	1,68,23,171.75	1,85,27,028.06
Additions during the Year	8,23,308.56	35,73,718.69
Deductions during the Year	0.00	9,571.00
Depreciation to date	38,76,629.00	52,68,004.00
TOTAL (I and II)	6,94,80,827.02	8,03,31,887.46



Schedule 11 - Other Assets

(Amount in Rupees)

	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I. Inter-office adjustments (net)		
i. Branch Adjustment	0.00	0.00
ii. Receivable from Goa SCB	0.00	0.00
II. Interest accrued		
i. Interest Receivable on Govt Sec	7,39,11,009.00	4,63,40,842.00
ii. Interest Receivable on FD with Other Banks	4,88,77,047.00	10,14,79,028.00
iii. Overdue Interest Receivable	3,44,44,356.76	4,75,19,897.50
iv. Interest Receivable on Advance	0.00	5,61,855.00
v. Interest Receivable	16,67,324.00	17,68,147.00
III. Tax paid in advance/tax deducted at source		
i. Advance Tax Deposit	4,44,14,561.00	2,73,82,790.00
IV. Stationery and stamps	7,57,884.08	8,59,871.93
V. Non-banking assets acquired in satisfaction of claims		
i. Receivable Against Fraud	1,43,53,513.37	1,43,53,513.37
VI. Others		
i. PAN card coupon amount deposit	88,605.00	88,605.00
ii. TDS on investment	54,06,787.00	7,62,201.00
iii. Library Books	62,813.50	62,813.50
iv. Deaf claim account	25,511.85	23,652.00
v. TDS Receivable on Income Tax	37,52,332.00	14,06,060.00
vi. Telephone Connection Deposit	74,504.00	74,504.00
vii. Security Deposit Account	75,720.00	75,720.00
viii. Electricity Deposit	97,862.00	97,862.00
ix. Festival Advance	5,17,600.00	4,32,000.00
x. Advance for capital Expenditure	0.00	40,202.00
xi. FD TDS Receivable	0.00	2,505.00
xii. SGST Allow	2,90,791.78	87,513.32
xiii. CGST Allow	5,25,075.78	3,21,797.32
xiv. IGST Allow	5,79,327.06	2,67,165.42
xv. SGST Disallow	161.06	2,170.57
xvi. CGST Disallow	161.06	2,170.57
xvii. IGST Disallow	27,146.28	1,11,883.40
xviii. Acceptance Endorsement	28,31,500.00	38,89,000.00
xix. Sundry Debtors	0.00	76,14,067.00
xx. Non CTS clearing receivable	6,88,481.43	6,88,481.43
xxi. NPA Charge Debit	95,788.73	1,60,277.00
xxii. Constituents Liability for AUCA	0.00	7,22,85,650.88
xxiii. Miscellaneous Asset	4,34,700.00	5,38,207.00
xxiv. CERSAI REGISTRATION FEE	24,511.00	0.00
xxv. Deaf Receivable from RBI	1,38,604.44	0.00
TOTAL	23,41,63,679.18	32,93,00,453.21



Schedule 12- Contingent Liabilities

(Amount in Rupees)

	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I. Claims against the bank not acknowledged as debts		
II. Liability for partly paid investments		
III. Liability on account of outstanding forward exchange contracts		
IV. Guarantees given on behalf of constituents	28,31,500.00	38,89,000.00
(a) In India	28,31,500.00	38,89,000.00
(b) Outside India		
V. Acceptances, endorsements and other obligations		
VI. Other items for which the bank is contingently liable	7,70,71,547.62	8,70,78,480.65
Total	7,99,03,047.62	9,09,67,480.65

[Signature]

OFFICER
ACCOUNTS

[Signature]

GENERAL MANAGER
ACCOUNTS

[Signature]

MANAGING DIRECTOR

[Signature]

ADMINISTRATOR

**For, C P JAIN & CO.
CHARTERED ACCOUNTANTS**

[Signature]
C. P. JAIN
(SR. PARTNER)
M. No. : 037823



FORM B

FORM OF PROFIT AND LOSS ACCOUNT

Profit and loss account for the year ended 31.03.2026

EXPENDITURE		AMOUNT	INCOME		AMOUNT
1	Interest on deposit, borrowings, etc.... (Sch-1)	38,84,41,438.56	1	Interest and discount (Sch-8)	60,99,89,475.13
2	Salaries and allowances and provident fund.... (Sch-2)	5,20,83,563.70	2	Commission, exchange and brokerage (Sch-9)	17,40,997.20
3	Directors and local committee members fees and allowances	0.00	3	Subsidies and donations	0.00
4	Rent, taxes, insurance, lighting, etc... (Sch-3)	1,09,96,622.02	4	Income from non-banking assets and profit from sale of or dealing with such assets	0.00
5	Law charges	0.00	5	Other receipts (Sch-10)	5,90,10,965.43
6	Postage, telegrams and telephone charges (Sch-4)	3,73,601.09	6	Loss (if any)	0.00
7	Auditor's fees	10,76,076.94			
8	Depreciation on and repairs to property (Sch-5)	81,96,037.00			
9	Stationery, printing and advertisement, etc. (Sch-6)	8,61,442.97			
10	Loss from sale of or dealing with non-banking assets	0.00			
11	Other expenditure (Sch-7)	10,75,48,930.13			
12	Balance of profit	10,11,63,725.35			
Total		67,07,41,437.76	Total		67,07,41,437.76

[Signature]
**Officer
 Accounts**

[Signature]
**General Manager
 Accounts**

[Signature]
Managing Director

[Signature]
Administrator



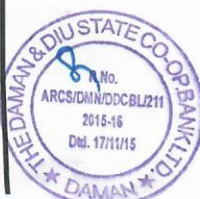
**For, C P JAIN & CO.
 CHARTERED ACCOUNTANTS**

[Signature]
**C. P. JAIN
 (SR. PARTNER)
 M. No. : 037823**

Schedule of Profit & Loss 31-03-2026

(AMOUNT IN RUPEES)

PARTICULARS	AMOUNT	TOTAL AMOUNT
SCHEDULE 1		
Interest on deposit, borrowings, etc....		
Interest paid on fixed deposit	25,43,44,261.23	
Interest paid on purchases of government security	5,39,32,333.33	
Interest paid on saving deposit	8,01,64,844.00	
		38,84,41,438.56
SCHEDULE 2		
Salaries and allowances and provident fund....		
Administrative charges on PF	1,76,124.00	
Emp.Dep.Linked Insu. Premium	47,700.00	
Group Gratuity Insu. Premium	51,84,659.00	
Leave encashment regular staff	2,52,739.00	
MD reimbursement	4,36,671.16	
Salaries	4,46,31,130.00	
Staff insurance paid	9,38,059.32	
TADA to Managing Director	69,017.72	
TADA to staff	2,32,089.50	
Travelling & conveyance expense	1,15,374.00	
		5,20,83,563.70
SCHEDULE 3		
Rent, taxes, insurance, lighting, etc...		
Insurance on DICGC	82,33,464.02	
Insurance on vehicle	42,545.00	
Lighting / Electricity	8,16,290.00	
Premises House Tax	1,32,123.00	
Rent	13,24,600.00	
Other insurance	4,47,600.00	
		1,09,96,622.02
SCHEDULE 4		
Postage, telegrams and telephone charges		
Postage	73,535.80	
Telephone bills	3,00,065.29	
		3,73,601.09
SCHEDULE 5		
Depreciation on and repairs to property		
Computer hardware repairs & maintenance	9,56,879.48	
Depreciation on property	69,82,093.00	
Electrical item repairs & main	1,67,055.00	
Repairs & maintenance	90,009.52	
		81,96,037.00
SCHEDULE 6		
Stationery, printing and advertisement, etc.		
Advertisement & publicity	3,11,298.14	
Stationery & printing	5,50,144.83	
		8,61,442.97
SCHEDULE 7		
Other expenditure		
AGM expense	16,450.00	
AMC charge	1,67,566.00	
AMC charges on computer software	1,51,440.00	
AMC for computer hardware & printing	1,25,000.00	
AMC for note counting machine	74,000.00	
Amortization of HTM security	12,50,188.00	
ATM expenses	5,50,000.00	
Bank charges	1,15,579.82	
CCIL charges	49,500.00	
CIBIL/CIC charges	19,981.37	
Computer & Xerox maintenance	97,840.50	



Schedule of Profit & Loss 31-03-2026

(AMOUNT IN RUPEES)

Computer Software maintenance	33,53,558.75	
Contingent provision against standard asset	8,30,518.47	
Refreshment	30,843.00	
Business Promotion Expenses	84,285.68	
Fire extinguisher & smoke detect	13,130.00	
GST input tax un-utilized	20,08,750.22	
Income tax paid	4,44,14,561.00	
Interest against income tax notice	32,994.00	
Lease line charges	7,29,943.14	
Legal charges & Professional Fees	1,61,390.00	
License fees	31,000.00	
Loss on sale of Government security	38,597.00	
Matured FDR balance adjustment	2,22,27,735.00	
Other charges	5,38,007.38	
Professional & consultancy charges	32,08,736.00	
Provisions for bad & doubtful debts	2,24,85,734.73	
Provisions for sundries/suspense	20,00,000.00	
Regional office expenditure	14,970.00	
Security services	17,85,523.57	
Sponsorship	30,000.00	
Staff refreshment	1,62,904.00	
Subscription & periodicals	25,033.00	
Sweeping charges	2,89,600.00	
Fuel Expense	2,29,010.00	
Vehicle Repair & Maintenance	1,71,798.50	
Water charges	32,761.00	10,75,48,930.13
SCHEDULE 8		
Interest and discount		
Interest received on investment	11,71,68,031.00	
Interest received on advances	21,00,13,260.13	
Interest received on staff loan	1,72,142.00	
Interest received on Government security	28,26,36,042.00	
		60,99,89,475.13
SCHEDULE 9		
Commission, exchange and brokerage		
Commission and exchange	59,601.00	
Commission received PMJJBY LIC	7,287.00	
Processing Fees	4,19,355.00	
Service Charges	12,53,854.20	17,40,097.20
SCHEDULE 10		
Other Receipt		
Other receipts	4,00,050.40	
Profit on sale of securities	4,64,73,716.00	
Excess provision on bad & doubt debts	1,41,911.14	
Excess provision against standard asset	4,09,157.60	
Safe deposits locker rent	44,21,883.33	
NPA interest received	1,08,657.27	
Recoveries in written off.(AUCA)	70,55,589.69	5,90,10,965.43


**Officer
Accounts**


**General Manager
Accounts**


Managing Director


Administrator







**Annex I
Form B**

Form of Profit and Loss Account for the Year ended on 31st March 2026

(Amount in Rupees)

	Schedule	Year ended on 31.03.2026 (Current Year)	Year ended on 31.03.2025 (Previous Year)
I. Income			
Interest earned	13	60,99,89,475.13	53,06,73,220.18
Other income	14	6,07,51,962.63	2,82,97,743.75
Total		67,07,41,437.76	55,89,70,963.93
II. Expenditure			
Interest expended	15	38,84,41,438.56	33,70,21,327.03
Operating expenses	16	18,11,36,273.85	15,43,30,561.67
Provisions and contingencies			
Total		56,95,77,712.41	49,13,51,888.70
III. Profit/Loss			
Net profit/loss (-) for the Year		10,11,63,725.35	6,76,19,075.23
Profit/loss (-) brought forward		6,76,19,075.23	30,14,16,406.74
Total		16,87,82,800.58	36,90,35,481.97
Total		67,07,41,437.76	55,89,70,963.93
IV. Appropriations			
Transfer to statutory reserves		1,69,04,768.81	2,42,47,000.00
Transfer to Agri Credit Stabilisation		1,01,42,861.28	1,45,48,000.00
Transfer to Reserve for Unforeseen loss		0.00	4,81,92,000.00
Transfer to Investment Fluctuation Reserve		50,00,000.00	1,00,00,000.00
Transfer to Provision Bad & Doubtful Debt		1,15,71,445.14	20,44,29,406.74
Transfer to Provision Building Fund		2,00,00,000.00	0.00
Transfer to Provision Vehicle Fund		40,00,000.00	0.00
Balance carried over to Balance Sheet		10,11,63,725.35	6,76,19,075.23
Total		16,87,82,800.58	36,90,35,481.97

[Signature]

OFFICER
ACCOUNTS

[Signature]

GENERAL MANAGER
ACCOUNTS

[Signature]

MANAGING DIRECTOR
For, **C P JAIN & CO.**
CHARTERED ACCOUNTANTS

[Signature]

ADMINISTRATOR

[Signature]
C. P. JAIN
(SR. PARTNER)
M. No. : 027800



Schedule 13 - Interest Earned

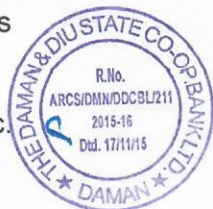
(Amount in Rupees)

	Year ended on 31.03.2026 (Current Year)	Year ended on 31.03.2025 (Previous Year)
I. Interest/discount on advances/bills	21,01,85,402.13	18,24,19,542.17
II. Income on investments & FDRs	39,98,04,073.00	34,82,53,678.01
III. Interest on balances with Reserve Bank of India and other inter bank funds	0.00	0.00
IV. Others	0.00	0.00
V. Total	60,99,89,475.13	53,06,73,220.18

Schedule 14 - Other Income

(Amount in Rupees)

	Year ended on 31.03.2026 (Current Year)	Year ended on 31.03.2025 (Previous Year)
I. Commission, exchange and brokerage	67,788.00	52,945.45
II. Profit on sale of investments	4,64,73,716.00	79,53,750.00
Less: Loss on sale of investments	0.00	0.00
III. Profit on revaluation of investments	0.00	0.00
Less: Loss on revaluation of investments	0.00	0.00
IV. Profit on sale of land, buildings and other assets	0.00	0.00
Less: Loss on sale of land, buildings and other assets	0.00	0.00
V. Profit on exchange transactions	0.00	0.00
Less: Loss on exchange transactions	0.00	0.00
VI. Income earned by way of dividends, etc. from subsidiaries/ companies and/ or joint ventures abroad/in India	0.00	0.00
VII. Miscellaneous Income		
a. Service Charges & Processing	16,73,209.20	18,01,173.50
b. Other Receipts	4,00,050.40	3,05,105.00
c. Profit on sale of Dead Stock	0.00	0.00
d. Sale of Scrap	0.00	0.00
e. Income from Non refundable	0.00	2,000.00
f. CTS cheques processing char.	0.00	0.00
g. Legal charges & Proff fees	0.00	0.00
h. NPA Int. Rec.	1,08,657.27	7,22,599.00
i. Input service tax cr. Utilised	0.00	0.00
j. safe deposit locker rent	44,21,883.33	45,82,884.11
k. Bad & Doubtful Debt excess	1,41,911.14	1,00,32,260.29
l. Standard Assest	4,09,157.60	27,00,097.40
m. Cash Handling Charges rec.	0.00	0.00



n. Postage	0.00	0.00
o. Recoveries in written off (AUCA)	70,55,589.69	1,44,929.00
Total	6,07,51,962.63	2,82,97,743.75

Note: Under items II to V loss figures shall be shown in brackets

Schedule 15 - Interest Expended

(Amount In Rupees)

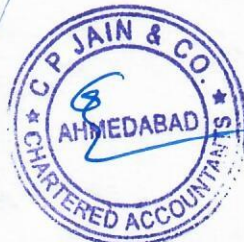
	31.03.2026 (Current Year)	31.03.2025 (Current Year)
I. Interest on deposits	33,45,09,105.23	32,06,68,410.37
II. Interest on Reserve Bank of India/ Inter-bank borrowings	0.00	0.00
III. Others	0.00	0.00
a. Purchase of Security	5,39,32,333.33	1,63,52,916.66
Total	38,84,41,438.56	33,70,21,327.03



Schedule 16 - Operating Expenses

(Amount In Rupees)

	Year ended on 31.03.2026 (Current Year)	Year ended on 31.03.2025 (Current Year)
I. Payments to and provisions for employees	5,20,83,563.70	6,46,72,134.76
II. Rent, taxes and lighting	22,73,013.00	15,40,093.70
III. Printing and stationery	5,50,144.83	4,96,737.56
IV. Advertisement and publicity	3,11,298.14	5,87,001.12
V. Depreciation on bank's property	69,82,093.00	85,00,841.00
VI. Director's fees, allowances and expenses	0.00	0.00
VII. Auditors' fees and expenses (including branch auditors)	10,76,076.94	4,16,690.00
VIII. Law charges	0.00	0.00
IX. Postages, Telegrams, Telephones, etc.	3,73,601.09	4,16,585.88
X. Repairs and maintenance		
a. Vehicle Repairs	1,71,798.50	78,553.32
b. Computer software maintainance	33,53,558.75	30,41,539.80
c. Hardware maintenance	0.00	0.00
d. Repair to property	0.00	0.00
e. Repairs & Maintenance	12,13,944.00	9,68,134.53
f. Computer & Xerox maintenance	97,840.50	1,66,705.00
XI. Insurance		
a. Staff	0.00	10,64,606.77
b. Vehicle	42,545.00	53,969.00
c. DICGC	82,33,464.02	86,41,880.00
d. Other	4,47,600.00	1,51,542.48
XII. Other expenditure		
a. Subscription & periodical	25,033.00	23,383.00
b. Proff & Consultancy char.	32,08,736.00	30,57,118.00
c. Lease Line charges	7,29,943.14	4,11,283.53
d. AGM Expense	16,450.00	15,714.00
e. TADA to Management	0.00	3,51,284.00
f. Vehicle Fuel	2,29,010.00	3,51,420.00
g. Bank Charges	1,15,579.82	2,082.70
h. Regional Office Expenses	14,970.00	29,416.00
i. Customer Refreshment	30,843.00	39,177.00
j. Sweeping Charges	2,89,600.00	3,02,170.00
k. Other Charges	5,38,007.38	3,57,804.64
l. Travelling & Conveyance	0.00	3,90,847.56
m. Cheque Book Maintain	0.00	26,680.00
n. Fire Extinguisher & smoke	13,130.00	5,65,399.73
o. Training & Development Expense	0.00	25,979.00
p. GST input tax un lutilized	20,08,750.22	10,75,483.44
q. NPA int. Rec.	0.00	9,00,515.00
r. Standard Assets Provision	8,30,518.47	71,479.82
s. Bad & Daubtful Debt prov.	2,24,85,734.73	1,42,03,815.60
t. CIBIL Charges	19,981.37	48,186.73
u. Advance Income Tax	4,44,14,561.00	2,73,82,790.00
v. Water Charges	32,761.00	38,802.00
w. Security service	17,85,523.57	17,83,776.08
x. ATM Expenses	5,50,000.00	0.00
y. AMC Charge	5,18,006.00	2,31,300.00



z. Legal Charges & Expense	1,61,390.00	88,650.00
aa. Amortization on Govt. Security	12,50,188.00	1,94,899.00
ab. Refreshment	1,62,904.00	1,72,898.92
ac. Sponsorship	30,000.00	0.00
ad. License Fees	31,000.00	15,500.00
ae. Loss on Sale of Govt. Security	38,597.00	0.00
af. Income Tax Paid	0.00	1,12,45,170.00
ag. Business Promotion Expense	84,285.68	79,450.00
ah. Interest against Income Tax Notice	32,994.00	41,071.00
ai. CCIL Charges	49,500.00	10,000.00
aj. FDR Matured Balance Adjustment	2,22,27,735.00	0.00
ak Provisions for Sundries/Suspense	20,00,000.00	0.00
Total	18,11,36,273.85	15,43,30,561.67

[Signature]

OFFICER
ACCOUNTS

[Signature]

GENERAL MANAGER
ACCOUNTS

[Signature]

MANAGING DIRECTOR

[Signature]

ADMINISTRATOR

**For, C P JAIN & CO.
CHARTERED ACCOUNTANTS**

[Signature]
C. P. JAIN
(SR. PARTNER)
M. No. : 037823



ANNEX - III

DISCLOSURE IN FINANCIAL STATEMENTS – ‘NOTES TO ACCOUNTS’

A. General

The Daman & Diu State Cooperative Bank Ltd., Nani Daman has furnished all the relevant data in the appropriate disclosure formats as on 31st March 2026. Wherever disclosure requirements as specified in the Annex-III A they will be furnished by the Bank from the year ending 31st March 2026.

B. Presentation

As instructed vide RBI Direction No. RBI/DOR/2025-26/314 (DOR.ACC.REC. No.233/21.04.018/2025-26 dated 28th November 2025 (updated as on April 01, 2026), the bank has furnished a summary of ‘Significant Accounting Policies’ and ‘Notes to Accounts’ as separate schedules to the Disclosure.

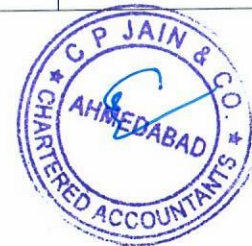
C. Disclosure requirements

Wherever considered necessary, the Bank has furnished relevant explanations to the data furnished in the ‘Notes to Accounts’ for facilitating easy understanding of the current period’s financial statements.



(1) Regulatory Capital**(i) Composition of Regulatory Capital****(Amount in ₹ crore)**

Sr. No.	Particulars	Current Year (F.Y.) 2025-26	Previous Year (F.Y.) 2024-25
i)	Paid up share capital and reserves@ (net of deductions, if any)	47.90	39.86
ii)	Other Tier 1 capital@	00.00	0.00
iii)	Tier 1 capital (i + ii)	47.90	39.86
iv)	Tier 2 capital	11.96	19.15
v)	Total capital (Tier 1+Tier 2)	59.86	59.01
vi)	Total Risk Weighted Assets (RWAs)	241.78	280.15
vii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	19.81	14.23
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	4.95	6.84
ix)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	24.76	21.06
x)	Amount of paid-up equity capital raised during the year	0.00	0.00
xi)	Amount of non-equity Tier 1 capital raised during the year, of which: Give list* 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.	0.00	0.00
xii)	Amount of Tier 2 capital raised during the year, of which Give list** as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.).	0.00	0.00

(ii) Draw down from Reserves

(2) Asset liability management

(i) Maturity pattern of certain items of assets and liabilities

	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 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	12.95	12.95	12.95	0.50	25.84	25.84	77.91	153.56	381.27	7.67	2.70	714.14
Advances	1.86	1.86	1.86	0.25	2.60	2.60	5.87	19.72	42.69	56.92	61.28	197.51
Investments	10.00	10.00	10.00	10.00	1.50	1.50	90.12	104.26	52.87	0.00	244.20	534.45
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

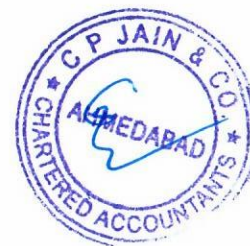
(Amount in ₹ crore)



3. Investments:

(i) Composition of Investment Portfolio

	Investments in Current Year						Investments in Previous Year					
	Government Securities	Other Approved Securities	Shares	Bonds of PSUs	Others	Total investments	Government securities	Other Approved Securities	Shares	Bonds of PSUs	Others	Total investments
Permanent												
Gross	308.44	0.00	0.21	0.00	0.00	308.44	118.55	00.00	00.00	00.00	00.00	118.55
Less: Provision for non-performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	00.00	00.00	00.00	00.00	00.00	00.00
Net	308.44	0.00	0.21	0.00	0.00	308.44	118.55	00.00	00.00	00.00	00.00	118.55
Current												
Gross	85.72	0.00	0.00	0.00	0.00	857.25	153.84	00.00	00.00	00.00	00.00	153.84
Less: Provision for depreciation and NPI	7.00	0.00	0.00	0.00	0.00	7.00	00.00	00.00	00.00	00.00	00.00	00.00
Net	78.72	0.00	0.00	0.00	0.00	112.95	153.84	00.00	00.00	00.00	00.00	153.84
Total Investments						394.16		00.00	00.00	00.00	00.00	118.55
Less: Provision for non-performing investments	0.00	0.00	0.00	0.00	0.00	0.00	00.00	00.00	00.00	00.00	00.00	00.00
Less: Provision for Depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	00.00	00.00	00.00	00.00	00.00	00.00
Net	0.00	0.00	0.21	0.00	0.00	0.00	118.55	00.00	00.00	00.00	00.00	118.55



(ii) Movement of Provisions for Depreciation on Investment, non performing investments (NPIs) and investment Fluctuation Reserve (IFR)

Particulars	(Amount in ₹ crore)	
	Current Year	Previous Year
i) Movement of provisions held towards depreciation on investments and NPIs		
a) Opening balance	0.00	0.00
b) Add: Provisions made during the year	7.00	0.00
c) Less: Write off / write back of excess provisions during the year	0.00	0.00
d) Closing balance	7.00	0.00
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	13.75	12.75
b) Add: Amount transferred during the year	00.50	01.00
c) Less: Drawdown	07.00	0.00
d) Closing balance	07.25	13.75
iii) Closing balance in IFR as a percentage of closing balance of investments [carrying value less net depreciation (ignoring net appreciation) i.e. net amount reflected in the balance sheet] in current category	06.42	08.93

(iii) Sale and transfers to / from Permanent category: - NIL

(iv) Non-SLR investment portfolio



a) Non-performing non-SLR investments

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year	Previous Year
a)	Opening balance	0.00	0.00
b)	Additions during the year since 1 st April	0.00	0.00
c)	Reductions during the above period	0.00	0.00
d)	Closing balance	0.00	0.00
e)	Total provisions held	0.00	0.00

b) 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	
		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)	
a)	PSUs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b)	FIs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c)	Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d)	Private Corporates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e)	Subsidiaries/ Joint Ventures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
f)	Others- SSPL Share	0.21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
g)	Provision held towards depreciation	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00



(v) Repo transactions (in face value and market value terms)

(Amount in ₹ crore)

	Minimum outstanding during the year		Maximum outstanding during the year		Daily average outstanding during the year		Outstanding as on March 31	
	FV	MV	FV	MV	FV	MV	FV	MV
i) Securities sold under repo								
a) Government securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) Corporate debt securities								
c) Any other securities								
ii) Securities purchased under reverse repo								
a) Government securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) Corporate debt securities								
c) Any other securities								



(vi) Government Security Lending (GSL) transactions (in market value terms)

As at 31.03.2026 (current year balance sheet date)

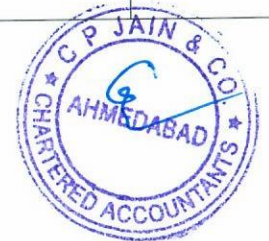
(Amount in ₹ crore)

	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Total volume of transactions during the year	Outstanding as on March 31
Securities transactions lent through GSL	0.00	0.00	0.00	0.00	0.00
Securities transactions borrowed through GSL	0.00	0.00	0.00	0.00	0.00
Securities placed as collateral under GSL transactions	0.00	0.00	0.00	0.00	0.00
Securities received as collateral under GSL transactions	0.00	0.00	0.00	0.00	0.00

As at 31.06.2025 (previous year balance sheet date)

(Amount in ₹ crore)

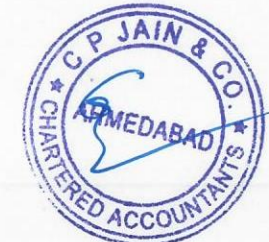
	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Total volume of transactions during the year	Outstanding as on March 31
Securities transactions lent through GSL	0.00	0.00	0.00	0.00	0.00
Securities transactions borrowed through GSL	0.00	0.00	0.00	0.00	0.00
Securities placed as collateral under GSL transactions	0.00	0.00	0.00	0.00	0.00
Securities received as collateral under GSL transactions	0.00	0.00	0.00	0.00	0.00



4. Asset quality

(i) Classification of advances and provisions held

	Standard	Non-Performing			Total non-performing Advances	Total
	Total Standard Advances	Sub- standard	Doubtful	Loss		
Gross Standard Advances and NPAs						
Opening Balance	171,84,06,358.79	41,94,91,235.36	1,05,146.00	0.00	41,95,96,381.36	213,80,02,740.15
Add: Additions during the year					4,19,18,577.00	
Less: Reductions during the year*					19,13,16,551.89	
Closing balance	176,62,16,042.06	4,59,44,720.00	22,42,53,686.47	0.00	27,01,98,406.47	203,64,14,448.53
*Reductions in Gross NPAs due to:						
i) Upgradation					8,00,27,776.40	
ii) Recoveries (excluding recoveries from upgraded accounts)					2,72,54,648.19	
iii) Technical/ Prudential Write-offs					8,40,34,127.30	
iv) Write-offs other than those under (iii) above					0.00	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	68,61,538.75	24,63,04,608.68	1,05,146.00	0.00	24,64,09,754.68	25,32,71,293.43
Add: Fresh provisions made during the year					11,51,82,159.32	
Less: Excess provision reversed/ Write-off loans					8,41,76,038.44	
Closing balance of provisions held	72,82,899.62	4,60,32,338.00	23,13,83,537.56	0.00	27,74,15,875.56	28,46,98,775.18
Net NPAs						
Opening Balance					17,31,86,626.68	
Add: Fresh additions during the year					4,19,18,557.00	
Less: Reductions during the year					19,13,16,551.89	
Closing Balance					0.00	



	Standard	Non-Performing			Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances
Floating Provisions					
Opening Balance					
Add: Additional provisions made during the year					
Less: Amount drawn down during the year					
Closing balance of floating provisions					
Technical write-offs and the recoveries made thereon					
Opening balance of Technical/ Prudential written-off accounts					7,22,85,650.88
Add: Technical/ Prudential write-offs during the year					8,40,34,127.30
Less: Recoveries made from previously technical/ prudential written-off accounts during the year					54,23,689.29
Closing balance					15,08,96,088.89
Ratios (in per cent)	Current Year	Previous Year			
Gross NPA to Gross Advances	13.27	19.63			
Net NPA to Net Advances	0.00	11.53			
Provision coverage ratio	102.67	58.72			



(ii) Sector-wise Advances and Gross NPAs

(Amount in ₹ crore)

Sr. No.	Sector	Current Year			Previous Year		
		Outstanding Total Advances 31/03/2026	Gross NPAs 31/03/2026	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances 31/03/2025	Gross NPAs 31/03/2025	Percentage of Gross NPAs to Total Advances in that sector
a)	Agriculture and allied activities	19.82	7.18	36.23	21.29	9.04	42.46
b)	Industry	0.00	0.00	0.00	0.00	0.00	0.00
c)	Services	170.61	19.86	11.64	176.19	31.38	17.81
d)	Personal loans	13.21	0.57	4.31	16.32	1.54	9.44
	Sub-total (ii)	203.64	27.01	13.31	213.80	41.96	19.63
	Total (I + ii)						

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



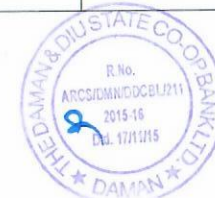
(iii) Overseas assets, NPAs and revenue

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total Assets	0.00	0.00
Total NPAs	0.00	0.00
Total Revenue	0.00	0.00

(iv) Details of accounts subjected to restructuring (as defined as per applicable regulations)

		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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Gross Amount (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision held (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub- standard	Number of borrowers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Gross Amount (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision held (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Doubtful	Number of borrowers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Gross Amount (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision held (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	Number of borrowers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Gross Amount (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision held (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00



(v) Disclosure of transfer of loan exposures

a. In the case of stressed loans transferred or acquired, the following disclosures shall 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	0.00	0.00	0.00
Aggregate principal outstanding of loans transferred	0.00	0.00	0.00
Weighted average residual tenor of the loans transferred	0.00	0.00	0.00
Net book value of loans transferred (at the time of transfer)	0.00	0.00	0.00
Aggregate consideration	0.00	0.00	0.00
Additional consideration realized in respect of accounts transferred in earlier years	0.00	0.00	0.00
Details of loans acquired during the year			

(Details of stressed loans transferred during the year (to be made separately for loans classified as NPA and SMA)		
(all amounts in ₹ crore)	From SCBs, RRBs, Co-operative Banks, AIFIs, SFBs and NBFCs including Housing Finance Companies (HFCs)	From ARCs
Aggregate principal outstanding of loans acquired	0.00	0.00
Aggregate consideration paid	0.00	0.00
Weighted average residual tenor of loans acquired	0.00	0.00



(vi) Non- Fund Based Credit Facilities

		As at March 31, 2026	As at March 31, 2026	Previous Year	Previous Year
		Secured* Portion	Unsecured Portion	Secured * Portion	Unsecured Portion
I	Outstanding Guarantees (₹ crore)	0.00	0.00	0.00	0.00
	i) In India	0.00	0.00	0.00	0.00
	ii) Outside India	0.00	0.00	0.00	0.00
II	Acceptances, Endorsements and other Obligations (₹ crore)	0.00	0.00	0.00	0.00
III	Other NFB Credit facilities (₹ crore)	0.00	0.00	0.00	0.00

* Secured portion is as defined under the Reserve Bank of India (Rural Co-operative Banks – Credit Facilities) Directions, 2025.

(vii) Fraud accounts

(Amounts in ₹ crore)

	Current year (FY 2025-26)	Previous year (FY 2024-25)
Number of frauds reported	0	1
Amount involved in fraud (₹ crore)	0.00	2.18
Amount of provision made for such frauds (₹ crore)	0.00	2.18
Amount of Unamortised provision debited from 'otherreserves' as at the end of the year (₹ crore)	0.00	0.00

- Amount Recovered Rs.2.42 Crore



(viii) Disclosure under Resolution Framework for COVID-19-related Stress
Format for disclosures to be made half yearly starting September 30, 2021

(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	0	0	0	0	0
Corporate persons*	0	0	0	0	0
Of which MSMEs	0	0	0	0	0
Others	49.40	0	0	17.99	36.94
Total	49.40	0	0	17.99	36.94

* As defined in section 3(7) of the Insolvency and Bankruptcy Code, 2016



5. Exposures

(i) Exposure to real estate sector

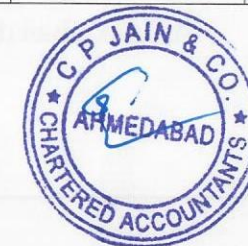
(Amount in ₹ crore)

Category	Current year	Previous Year
<p>i) Direct exposure</p> <p>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.</p> <p>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, etc.). Exposure would also include non-fund based (NFB) limits;</p> <p>c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures – i. Residential ii. Commercial Real Estate</p> <p>ii) Indirect Exposure</p> <p>Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.</p>	NIL	NIL
Total Exposure to Real Estate Sector		



(ii) Exposure to capital market

Particulars	(Amount in ₹ crore)	
	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;	0.00	0.00
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;	0.00	0.00
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;	0.00	0.00
iv) Advances for any other purposes to the extent secured by the collateral security of shares or security convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary other than shares / convertible bonds / convertible debentures / units of equity oriented mutual funds does not fully cover the advances;	0.00	0.00
v) Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers;	0.00	0.00
vi) Loans sanctioned to corporates against the security of shares / bonds / debentures or other or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of securities raising resources;	0.00	0.00
vii) Bridge loans to companies against expected equity flows / issues;	0.00	0.00
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;	0.00	0.00
ix) Financing to stockbrokers for margin trading;	0.00	0.00
x) All exposures to Venture Capital Funds (both registered and unregistered)	0.00	0.00
Total exposure to capital market	0.00	0.00



(iii) Risk category-wise country exposure

(Amount in ₹ crore)

Risk Category*	Exposure (net) as at March... (Current Year)	Provision held as at March... (Current Year)	Exposure (net) as at March... (Previous Year)	Provision held as at March... (Previous Year)
Insignificant	0.00	0.00	0.00	0.00
Low	0.00	0.00	0.00	0.00
Moderately Low	0.00	0.00	0.00	0.00
Moderate	0.00	0.00	0.00	0.00
Moderately High	0.00	0.00	0.00	0.00
High	0.00	0.00	0.00	0.00
Very High	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00

(iv) Unsecured advances

(Amounts in ₹ crore)

Particulars	Current year	Previous Year
Total unsecured advances of the bank	13.21	16.32
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	Nil	Nil
Estimated value of such intangible securities	Nil	Nil

(v) Factoring exposures

Factoring exposures shall be separately disclosed. NIL.

(vi) Exposure of Rural Co-operative Banks

A Bank shall disclose details of its exposure as per the templated specified below:



A Bank shall disclose details of its exposure as per the templated specified below:

(a) State Co-operative Banks

Sl. No.	Exposure to	Current year			Previous year		
		Gross Exposure (₹ crore)	Advances (₹ crore)	Out of which gross non-performing advances (₹ crore)	Gross Exposure (₹ crore)	Advances (₹ crore)	Out of which gross non-performing advances (₹ crore)
1.	Central Co-operative banks	0.00	0.00	0.00	0.00	0.00	0.00
2.	Apex Societies	0.00	0.00	0.00	0.00	0.00	0.00
3.	Primary Agricultural Credit Societies (PACS) – on lending	0.00	0.00	0.00	0.00	0.00	0.00
4.	PACS- other exposure	0.00	0.00	0.00	0.00	0.00	0.00
5.	Other credit societies	0.00	0.00	0.00	0.00	0.00	0.00
6.	Other non-credit co-operative societies	0.72	1.30	0.00	0.67	0.86	0.00
7.	Companies	0.00	0.00	0.00	0.00	0.00	0.00
8.	Public Sector Undertakings	0.00	0.00	0.00	0.00	0.00	0.00

(b) Central Co-operative Banks

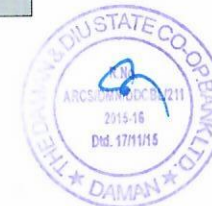
Sl. No.	Exposure to	Current year			Previous Year		
		Gross Exposure (₹ crore)	Advances (₹ crore)	Out of which gross non-performing advances (₹ crore)	Gross Exposure (₹ crore)	Advances (₹ crore)	Out of which gross non-performing advances (₹ crore)
1.	Primary Agricultural Credit Societies (PACs) – on lending	0.00	0.00	0.00	0.00	0.00	0.00
2.	PACs- other exposure	0.00	0.00	0.00	0.00	0.00	0.00
3.	Other credit societies	0.00	0.00	0.00	0.00	0.00	0.00
4.	Other non-credit co- operative societies	0.00	0.00	0.00	0.00	0.00	0.00
5.	Companies	0.00	0.00	0.00	0.00	0.00	0.00
6.	Public Sector Undertakings	0.00	0.00	0.00	0.00	0.00	0.00



(vii) Loans against gold and silver collateral

(a) Details of loans extended against eligible gold and silver collateral

Particulars	Loan outstanding		Average ticket size (₹ crore)	Average TV ratio	Gross NPA (%)
	₹ crore	As % of Total Loans			
1. Opening balance of the FY [(a)+(b)]	9.11	4.2 %	0.02	75%	N.A.
(a) Consumption loans					
of which bullet repayment loans	2.26	1.05%	0.01	75%	
(b) Income generating loans	6.85	3.2%	0.05	75%	
2. New loans sanctioned and disbursed during the FY [(c) + (d)]	21.33	10.47%	0.04	75%	NA
(c) Consumption loans					NA
of which bullet repayment loans	2.92	1.43%	0.01	75%	NA
(d) Income generating loans	18.40	9.03%	0.08	75%	NA
3. Renewals sanctioned and disbursed during the FY	-				NA
4. Top-up loans sanctioned and disbursed during the FY	-				NA
5. Loans repaid during the FY [(e) + (f)]	10.84	N. A.	N. A.	NA	NA
(e) Consumption loans				NA	NA
of which bullet repayment loans	2.16		N. A.	NA	NA
(f) Income generating loans	8.68		N. A.	NA	NA
6. Non-Performing Loans recovered during the FY [(g) + (h)]	-			NA	NA



Particulars	Loan outstanding		Average	Average	Gross NPA
(g) Consumption loans				NA	NA
of which bullet repayment loans				NA	NA
(h) Income generating loans				NA	NA
7. Loans written off during the FY [(i) + (j)]				NA	NA
(i) Consumption loans				NA	NA
of which bullet repayment loans				NA	NA
(j) Income generating loans				NA	NA
8. Closing balance at the end of FY [(k) + (l)]	19.60	9.62	0.04		N.A.
(k) Consumption loans			0.01		
of which bullet repayment loans	3.04		0.07		
(l) Income generating loans	16.56				

(b) Details of gold and silver collateral and auctions

Sr. No.	Particulars	0.00
(a)	Unclaimed gold or silver collateral at the end of the financial year (in grams)	0.00
(b)	Number of loan accounts in which auctions were conducted	0.00
(c)	Total outstanding in loan accounts mentioned in (b)	0.00
(d)	Gold or silver collateral acquired during the FY due to default of loans (in grams)	0.00
(e)	Gold or silver collateral auctioned during the FY (in grams)	0.00
(f)	Recovery made through auctions during the FY (in ₹ crore)	0.00
(g)	Recovery percentage:	0.00
(h)	as % of value of gold or silver collateral	0.00
(i)	as % of outstanding loan	0.00



(c) Exposures to related parties

Details of exposures to related parties as defined

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



6. Concentration of deposits, advances, exposures and NPAs

(i) Concentration of deposits

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	19.36	15.40
Percentage of deposits of twenty largest depositors to total deposits of the bank	2.71	02.29

(ii) Concentration of advances*

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	72.35	59.06
Percentage of advances to twenty largest borrowers to total advances of the bank	35.53	27.62

*Advances shall be computed based on credit exposure i.e. funded and non-funded limits including derivative exposures where applicable. The sanctioned limits or outstanding, whichever are higher, shall be reckoned. However, in the case of fully drawn term loans, where there is no scope for re-drawal of any portion of the sanctioned limit, banks may reckon the outstanding as the credit exposure



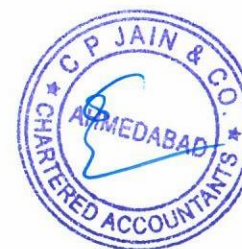
(iii) Concentration of exposures

Particulars	(Amount in ₹ crore)	
	Current Year	Previous Year
Total exposure to the twenty largest borrowers/customers	72.35	59.06
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers	35.53	27.62

**Exposures shall be computed as per applicable RBI regulation.

(iv) Concentration of NPAs

	(Amount in ₹ crore)	
	Current Year	Previous Year
Total Exposure to the top twenty NPA accounts	18.40	23.49
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	68.13	55.98



(7) Derivatives

(i) Forward rate agreement/Interest rate swap

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
i) The notional principal of swap agreements	0.00	0.00
ii) Losses which would be incurred if counterparties failed to fulfil their obligations under the agreements	0.00	0.00
iii) Collateral required by the bank upon entering into swaps	0.00	0.00
iv) Concentration of credit risk arising from the swaps (for example, exposures to particular industries or swaps with highly geared companies.)	0.00	0.00
v) The fair value of the swap book (Note – if the swaps are linked to specific assets, liabilities, or commitments, the fair value shall be the estimated amount that the bank would receive or pay to terminate the swap agreements as on the balance sheet date. For a trading swap the fair value shall be its mark to market value)	0.00	0.00

Note: Nature and terms of the swaps including information on credit and market risk and the accounting policies adopted for recording the swaps shall also be disclosed.

(ii) Exchange traded interest rate derivatives

Sr. No.	Particulars	Current Year	Previous Year
i)	Notional principal amount of exchange traded interest rate derivatives undertaken during the year (instrument wise)	0.00	0.00
ii)	Notional principal amount of exchange traded interest rate derivatives outstanding as on 31 st March 2026 (instrument wise)	0.00	0.00
iii)	Notional principal amount of exchange traded interest rate derivatives outstanding and not 'highly effective' (instrument wise)	0.00	0.00
iv)	Mark to market value of exchange traded interest rate derivatives outstanding and not 'highly effective' (instrument wise)	0.00	0.00

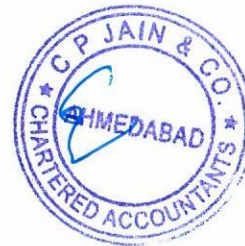
(iii) Disclosures on risk exposure in derivatives



(a) Qualitative disclosures

A Banks shall disclose their risk management policies pertaining to derivatives with particular reference to the extent to which derivatives are used, the associated risks and business purposes served. The disclosure shall also include:

- (i) the structure and organization for management of risk in derivatives trading,
- (ii) the scope and nature of risk measurement, risk reporting and risk monitoring systems,
- (iii) policies for hedging and / or mitigating risk and strategies and processes for monitoring the continuing effectiveness of hedges / mitigants, and
- (iv) accounting policy for recording hedge and non-hedge transactions; recognition of income, premiums and discounts; valuation of outstanding contracts; provisioning, collateral and credit risk mitigation.



(b) Quantitative disclosures

(Amount in ₹ crore)

Sr. No.	Particular	Current Year		Previous Year	
		Currency Derivatives	Interest rate derivatives	Currency Derivatives	Interest rate derivatives
a)	Derivatives (Notional Principal Amount)	0.00	0.00	0.00	0.00
	i) For hedging	0.00	0.00	0.00	0.00
	ii) For trading	0.00	0.00	0.00	0.00
b)	Marked to Market Positions [1]	0.00	0.00	0.00	0.00
	i) Asset (+)	0.00	0.00	0.00	0.00
	ii) Liability (-)	0.00	0.00	0.00	0.00
c)	Credit Exposure [2]	0.00	0.00	0.00	0.00
d)	Likely impact of one percentage change in interest rate (100*PV01)	0.00	0.00	0.00	0.00
	i) on hedging derivatives	0.00	0.00	0.00	0.00
	ii) on trading derivatives	0.00	0.00	0.00	0.00
e)	Maximum and Minimum of 100*PV01 observed during the year	0.00	0.00	0.00	0.00
	i) on hedging	0.00	0.00	0.00	0.00
	ii) on trading	0.00	0.00	0.00	0.00



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

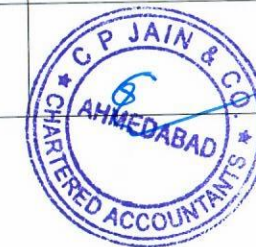
(Amount in ₹ crore)

Sr. No.	Particulars	Current Year	Previous Year
i)	Opening balance of amounts transferred to DEA Fund	1.48	1.74
ii)	Add: Amounts transferred to DEA Fund during the year	6.24	0
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.01	0.26
iv)	Closing balance of amounts transferred to DEA Fund	7.71	1.48

(9) Disclosure of complaints

- a) Summary information on complaints received by the bank from customers and from the Offices of Ombudsman (previously office of banking ombudsman)

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		0
2.	Number of complaints received during the year		4
3.	Number of complaints disposed during the year		4
	3.1 Of which, number of complaints rejected by the bank		0
4.	Number of complaints pending at the end of the year		0
Maintainable complaints received by the bank from Office of Ombudsman			
5.	Number of maintainable complaints received by the bank from Office of Ombudsman		1
	5.1 Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman		1
	5.2 Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman		0



5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	0
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)	0
Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2021 (Previously Banking Ombudsman Scheme, 2006) and covered within the ambit of the Scheme.		

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

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year 2025-26	% increase/ decrease in the number of complaints received over the previous year 2025-26	Number of complaints pending at the end of the year 2025-26	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year					
Ground - 1	0	4	400%	0	0
Ground - 2					
Ground - 3					
Ground - 4					
Ground - 5					
Others					
Total					
Previous Year					
Ground - 1	0	0	0	0	0
Ground - 2					
Ground - 3					
Ground - 4					
Ground - 5					
Others					
Total	0	0	0	0	0



(10) Disclosure of penalties imposed by the Reserve Bank of India :- (Nil)

(11) Other Disclosures

(i) Business ratios

Particular	Current Year	Previous Year
i) Interest Income as a percentage to Working Funds	7.41	6.88
ii) Non-interest income as a percentage to Working Funds	0.74	0.37
iii) Cost of Deposits	5.44	4.77
iv) Net Interest Margin	3.09	2.86
v) Operating Profit as a percentage to Working Funds	1.77	1.40
vi) Return on Assets	1.26	0.90
vii) Business (deposits plus advances) per employee (in ₹ crore)	17.65	15.03
viii) Profit per employee (in ₹ crore)	0.19	0.11

(ii) Bancassurance business: - (Nil)

(iv) Marketing and distribution: - (Nil)

(iv) Provisions and contingencies

(Amount in ₹ crore)

Provision debited to Profit and Loss Account	Current Year	Previous Year
i) Provisions for NPI	7.00	0.00
ii) Provision towards NPA	2.25	0.00
iii) Provision made towards Income tax	4.44	2.74



iv) Other Provisions and Contingencies (with details)		
a. Provision for Standard Assets	0.08	1.12
b. Provision for Sundries/Suspense	0.20	0.02

(v) Payment of DICGC Insurance Premium

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year	Previous Year
i)	Payment of DICGC Insurance Premium	0.82	0.86
ii)	Arrears in payment of DICGC premium	0.00	0.00

The bank had not defaulted in the payment of DICGC insurance premium to cover its deposits during the year under review.

(vi) Disclosure of facilities granted to directors and their relatives: - (Nil)



OFFICER
ACCOUNTS



GENERAL MANAGER
ACCOUNTS



MANAGING DIRECTOR



ADMINISTRATOR



For, **C P JAIN & CO.**
CHARTERED ACCOUNTANTS


C. P. JAIN
(SR. PARTNER)
M. No. : 037823