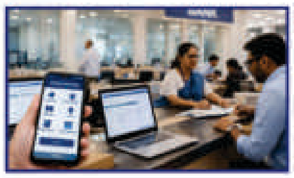
सहकारेण समुन्नतिः ।

વાર્ષિક અહેવાલ - હિસાબ ૨૦૨૫-૨૬
54
ઓડિટ વર્ગ 'અ'

સુરત નેશનલ કો-ઓ. બેન્ક લિ.

ANNUAL REPORT
2025-26



ઓડિટ વર્ગ ''અ''

વિશ્વાસ

સહકાર

સેવા

સધ્ધરતા

સમુન્નતિ

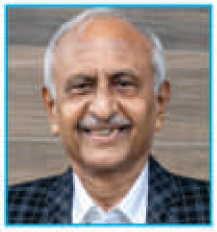
હર્ષવદન આર. ચોખાવાળા
પ્રમુખ

કૃષ્ણકાંત એન. મશરૂવાળા
ઉપપ્રમુખ

૫૪ મો વાર્ષિક અહેવાલ તથા હિસાબ વર્ષ ૨૦૨૫-૨૬

બોર્ડ ઓફ ડિરેક્ટર્સ

શ્રી હર્ષવદન રમણલાલ ચોખાવાળા
પ્રમુખ

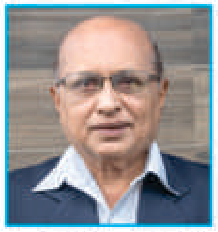


શ્રી કૃષ્ણકાંત નટવરલાલ મશરૂવાલા
ઉપપ્રમુખ

શ્રી દેવાંગભાઈ પ્રવિણચંદ્ર ચોકસી

શ્રી ચંદ્રકાંત ચુનીલાલ મહાદેવવાળા

શ્રીમતી કેતકીબેન ભરતકુમાર રેશમવાળા



શ્રી પિયુષભાઈ ચંપકલાલ જરીવાળા

શ્રી નિતીનભાઈ મનહરલાલ સીંગાપુરી

શ્રી પંકજકુમાર જયંતિલાલ મહારાજવાળા

શ્રી ઉત્પલ કિશોરચંદ્ર કાપડીયા

શ્રી યોગેશ ચંદ્રકાંતભાઈ ગજ્જર

શ્રી મનદીપ ઉન્મેશ ચોકસી

શ્રીમતી ફાલ્ગુની ભાવેશભાઈ ગજીવાલા

શ્રી ચિરાગ નિતીનભાઈ લાસા

શ્રી વિશાલ ભૂપેન્દ્રભાઈ હલવાવાલા

કુ. ક્રિષ્ણા દેવાંગભાઈ ચોકસી

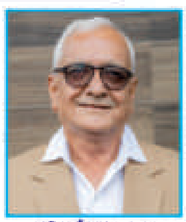
શ્રી હિતેષ એચ. શાહ
ચીફ એકઝીક્યુટીવ ઓફીસર

બોર્ડ ઓફ મેનેજમેન્ટ (BOM)

શ્રી દેવાંગભાઈ પ્રવિણચંદ્ર ચોકસી - પ્રમુખ

શ્રી હર્ષવદન રમણલાલ ચોખાવાળા

શ્રી મનદીપ ઉન્મેશ ચોકસી



શ્રી કંચનલાલ એન. શેરડીવાલા

શ્રી રાજેન્દ્ર એમ. અધ્વર્યુ

શ્રી મિહીર બી. ચાહવાળા

રજીસ્ટર્ડ અને હેડ ઓફિસ : ૩/૪૦૧૬, 'નવનિધિ', નવાપુરા, કરવા રોડ, સુરત-૩. ફોન : (૦૨૬૧) ૨૪૨૪૧૨૫, ૨૪૧૫૪૧૨, ૨૪૯૧૦૭૧
વહીવટી ઓફિસ : ૩૧૦-એ, ૩૧૦-બી, કેનોપસ, ત્રીજો માળ, કલ્યાણ જવેલર્સ પાસે, ઘોડદોડ રોડ, સુરત-૭.
ફોન : (૦૨૬૧) ૬૭૧૩૦૧૧-૧૨-૧૩-૧૪-૧૫

રજીસ્ટ્રેશન નં. સે ૫૦૩૪, સને ૧૯૭૨. નોંધણી તા. ૧૫-૫-૧૯૭૨ / રિઝર્વ બેન્ક લાયસન્સ નં. યુ.બી.ડી.જી.જે. ૬૫૬-પી તા. ૧૯-૧૧-૧૯૮૬

સુરત નેશનલ કો-ઓ. બેન્ક લિ.

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Registered No. & Date	:	S. 5034 - 15.05.1972
RBI Licence No. & Date	:	U.B.D. GJ 656-P - 19.11.1986
Bank Code No.	:	395 - 246
PAN Card No.	:	AAAAS5702J
GSTIN	:	24AAAAS5702J1ZO
TAN No.	:	SRTS00006G

Administrative Off. : 310-A, 310-B, "CANOPUS" Third Floor, Near Kalyan Jewellers, Ghod Dod Road, Surat-395 007. Ph. : (0261) 6713011, 6713012, 6713013

Regd. Off./Head Off. : 3/4016, "Navnidhi" Navapura, Karva Road, Surat-395003. Ph. : (0261) 6713023, 6713024, 6713025

સધ્ધરતા :

- સતત ૫૪ વર્ષથી ઓડિટ વર્ગ 'અ'
- થાપણોમાં ૧૦.૨૯% ધિરાણોમાં ૧૩.૮૫% અને કુલ બિઝનેસમાં ૧૧.૬૭% વૃદ્ધિ.
- કેપીટલ એડીકવેસી ૧૬.૧૪% રિઝર્વ બેન્કના ધારાધોરણ કરતાં ઘણી વધું.
- SLR તેમજ CRR ની સતત જાળવણી અને ઉત્કૃષ્ટ લીકવીડીટી.
- કુલ ધિરાણના માત્ર ૦.૯૫% ગ્રોસ NPA અને NET NPA 0%

સેવા :

- દક્ષિણ ગુજરાતમાં કોર બેન્કિંગ રજુ કરનાર પ્રથમ સહકારી બેન્ક.
- Direct RTGS / NEFT / IMPS હેઠળ ત્વરીત ફંડ ટ્રાન્સફરની સીધી સવલત.
- Net Banking (Viewing) ની સગવડ
- Mobile Banking ની સગવડ
- SMS Alert ની સેવા ઉપલબ્ધ.
- e-payment of Taxes
- RuPay ATM-CUM-Debit Card.
- UPI સેવાઓ ઉપલબ્ધ.
- ઘોડદોડ રોડ શાખા ખાતે ઈ-સ્ટેમ્પીંગ સેવા ઉપલબ્ધ.

સમુન્નતિ :

- સતત મહત્તમ ડીવીડન્ડની ચૂકવણી
- સભાસદોને વિશેષ યોજનાનો લાભ તથા સમયાંતરે ભેટ વિતરણ.
- સમાજ ઉપયોગી હેતુસર વિવિધ ક્ષેત્રોમાં દાન દ્વારા સહયોગ.
- સભાસદોના કલ્યાણ અર્થે પ્રવૃત્તિઓ અને મેડીકલ સારવાર માટે સહાય.

વિશ્વાસ અને સહકાર :

- સને ૧૯૭૨ થી સમાજના તમામ વર્ગોને સેવા આપતી સહકારી બેન્ક.
- સભાસદો-ગ્રાહકોનાં અવિરત સહકાર અને વિશ્વાસના સથવારે સતત પ્રગતિના પંથે પ્રયાણ.

સુરત નેશનલ કો-ઓ. બેન્ક લિ.

सहकारेण समुन्नतिः ।

YEARS 54

1972-2025

૫૪ મી વાર્ષિક સાધારણ સભાની નોટીસ

આથી સુરત નેશનલ કો-ઓ. બેન્ક લિ. સુરતના સભાસદોને નોટીસ આપવામાં આવે છે કે બેન્કની ૫૪ મી વાર્ષિક સાધારણ સભા તા. ૩૧-૦૭-૨૦૨૬ ને શુક્રવારના રોજ સાંજે ૬-૦૦ કલાકે ''જીવન ભારતી રંગભવન'' ટીમલીયાવાડ, નાનપુરા, સુરતમાં અત્રે નીચે જણાવેલ કામો માટે મળશે, તેમાં સમયસર હાજર રહેવા વિનંતી.

એજન્ડા :

૧. તા. ૧૧-૦૭-૨૦૨૫ ના રોજ મળેલ વાર્ષિક સાધારણ સભાની કાર્યવાહીની નોંધ વાંચનમાં લઈ બહાલી આપવા બાબત.

૨. તા. ૩૧-૦૩-૨૦૨૬ ના રોજ પુરા થતા વર્ષના કામકાજનો અહેવાલ અને બેન્કનું સરવૈયું તથા નફા-ખોટનો હિસાબ મંજૂર કરવા બાબત.

૩. બોર્ડ ઓફ ડિરેકટર્સ દ્વારા થયેલ ભલામણ મુજબ ચોખ્ખા નફાની ફાળવણી મંજૂર કરી ડીવીડન્ડ જાહેર કરવા બાબત.

૪. પેટા નિયમ નં. ૬ હેઠળ સને ૨૦૨૬-૨૭ ના વર્ષમાં વધુમાં વધુ જે હદ સુધી બોર્ડ ઓફ ડિરેકટર્સ ભંડોળ એકઠું કરી શકે તે મુકરર કરવા બાબત.

૫. મે. રજીસ્ટ્રારશ્રી, સહકારી મંડળીઓ, ગુજરાત રાજયના આદેશ તથા પરિપત્ર મુજબ મળેલ સત્તા હેઠળ કરેલ વસુલાતની કાર્યવાહીને બહાલી આપવા બાબત.

૬. બેન્કના પેટા નિયમોમાં બોર્ડ ઓફ ડિરેકટર્સે ભલામણ કરેલ સુધારા-વધારા મંજુર કરવા બાબત.

૭. પ્રમુખશ્રીની મંજુરીથી પેટાનિયમો અનુસાર રજુ થાય તે અન્ય કામો.

બોર્ડ ઓફ ડિરેકટર્સના હુકમથી
હિતેશ એચ. શાહ
ચીફ એકઝીકયુટીવ ઓફિસર

તા. ૧૮-૦૬-૨૦૨૬
સ્થળ : સુરત.

:: સુચના ::

૧. વાર્ષિક અહેવાલ તથા હિસાબો અંગે માહિતી કે ખુલાસા મેળવવા હોય તો સાધારણ સભાની તારીખનાં ચાર દિવસ અગાઉ લેખિત જાણ બેન્કની વહીવટી કચેરીને કરવાની રહેશે. પેટા કાયદા મુજબ તથા બોર્ડ ઓફ ડિરેકટર્સ મંજૂર કરે તેવા તથા બેન્કનાં હિતમાં હોય એવા ખુલાસા સામાન્ય સભામાં પ્રમુખશ્રીની મંજૂરીથી રજૂ કરવામાં આવશે.

૨. વાર્ષિક અહેવાલ તથા હિસાબો સભાસદોએ બેન્કની વહીવટી કચેરી તથા બેન્કની વેબસાઈટ પરથી મેળવી લેવા વિનંતી.

પ્રમુખશ્રીનું ઉદ્‌બોધન

બોર્ડ ઓફ ડિરેક્ટર્સ વતી બેન્કના સને ૨૦૨૫-૨૬ ના ૫૪ માં વાર્ષિક અહેવાલની રજૂઆત પ્રસંગે

આદરણીય સભાસદ ભાઈઓ તથા બહેનો

આપણી બેન્કના વર્ષ ૨૦૨૫-૨૬ ના વાર્ષિક પરિણામો તથા બેન્કનો વાર્ષિક અહેવાલ આપ સૌ સમક્ષ રજુ કરતાં હું આનંદની તથા ગૌરવની લાગણી અનુભવું છું.

ગુજરાતના સહકારી ક્ષેત્રનું કેન્દ્ર બિન્દુ સમાન દક્ષિણ ગુજરાતની ૪૫ થી વધુ કાર્યરત સહકારી બેંકમાં આપણી બેન્ક એક અગ્રગણ્ય બેન્ક છે. વિવિધ નિયંત્રણ તથા પડકારોનો સામનો કરી સહકાર ક્ષેત્ર સતત વિકસતું રહ્યું છે ધબકતું રહ્યું છે અને આપણી બેન્ક પણ તે આગેકુચનો હિસ્સો છે.

આપની સમક્ષ આપણી બેન્કના વર્ષ ૨૦૨૫-૨૬ ના કુલ કાચો નફો ₹ ૨૫,૩૬,૭૮,૫૫૨-૫૩ થયો છે. જેની નફાની ફાળવણી બોર્ડ ઓફ ડિરેક્ટર્સએ ભલામણ કર્યા અનુસાર નીચે પ્રમાણે છે. જે આપની મંજુરી માટે રજુ કરેલ છે.

નફો ફાળવણી :

તા. ૩૧-૦૩-૨૦૨૬ ના રોજ બેન્કનો કાચો નફો	₹ ૨૫,૩૬,૭૮,૫૫૨.૫૩
બાદ : જોગવાઈઓ (નફા તોટા પત્રકમાં જણાવ્યા મુજબ)	₹ ૧૧,૦૦,૧૦,૦૦૦.૦૦
	₹ ૧૪,૩૬,૬૮,૫૫૨.૫૩
બાદ : ઈન્કમટેક્ષ જોગવાઈ	₹ ૫,૮૦,૦૦,૦૦૦.૦૦
તા. ૩૧-૦૩-૨૦૨૬ નાં રોજ ચોખ્ખો નફો	₹ ૮,૫૬,૬૮,૫૫૨.૫૩
+ વધારાનું ઈન્વેસ્ટમેન્ટ ફલ્ચ્યુએશન રિઝર્વ	₹ ૧,૮૮,૯૯,૦૦૦.૦૦
	₹ ૧૦,૪૫,૬૭,૫૫૨.૫૩

(ચાલુ વર્ષના ફાળવણીપાત્ર ચોખ્ખા નફાની રકમ ₹ ૧૦,૪૫,૬૭,૫૫૨-૫૩ ની ફાળવણી બેન્કના પેટા કાયદા નં. ૪૧ (બી) અનુસાર કરવા માટે બોર્ડ ઓફ ડિરેક્ટર્સે ભલામણ કરેલ છે જે આપ સર્વેની મંજુરી માટે રજુ કરું છું.

ફાળવણીપાત્ર ચોખ્ખો નફો :-	**₹ ૧૦,૪૫,૬૭,૫૫૨.૫૩**
ફાળવણી :-	
રિઝર્વ ફંડ ખાતે ૨૫% ચાલુ સાલનાં નફાનાં	₹ ૨,૬૧,૪૧,૮૮૮-૧૩
સભાસદોને ડિવીડન્ડ ૧૫% લેખે (સામાન્ય સભાની મંજૂરીને આધિન)	₹ ૫,૬૭,૬૦,૨૭૦-૦૦
શિક્ષણ ફાળો	₹ ૩,૦૦,૦૦૦-૦૦
શકમંદ ડૂબતલેણા ફંડ (૧૫% ચોખ્ખા નફાના)	₹ ૧,૫૬,૮૫,૧૩૨-૮૮
રોકાણ વધઘટ ફંડ (ફલકચ્યુએશન ફંડ)	₹ ૫,૦૦,૦૦૦-૦૦
બિલ્ડીંગ ફંડ ખાતે	₹ ૨૦,૦૦,૦૦૦-૦૦
ડિવિડન્ડ ઈકવીલાઈઝેશન ફંડ	₹ ૦-૦૦
સ્ટાફ વેલફેર	₹ ૦-૦૦
મેમ્બર વેલફેર	₹ ૫,૦૦,૦૦૦-૦૦
સાઈબર સિકયુરીટી ફંડ	₹ ૨૫,૦૦,૦૦૦-૦૦
	₹ ૧૦,૪૩,૮૭,૨૯૧.૦૧

ચોખ્ખા નફામાંથી ફાળવણી બાદ રહેલ નફો ₹ ૧,૮૦,૨૬૧.૫૨ ની પેટાનિયમ ૪૧ (સી) મુજબ ફાળવણી :
ધર્માદા ફંડ ખાતે ૭૦% ₹ ૧,૨૬,૧૮૩.૦૬
પ્રચાર ફંડ ખાતે ૨૦% ₹ ૩૬,૦૫૨.૩૦

ઉપર જણાવ્યા પ્રમાણે ફાળવણી કર્યા બાદ બાકી રહેલ વણફાળવેલ નફો ₹ ૧૮,૦૨૬.૧૫ રિઝર્વ ફંડ ખાતે લઈ જવા ભલામણ છે.

ડિવિડન્ડ :

સહર્ષ જણાવવાનું કે આપની બેન્કના બોર્ડ ઓફ ડિરેકટર્સ દ્વારા આપની શેર મૂડી પર સને વર્ષ ૨૦૨૫-૨૬ ના વર્ષ માટે ૧૫% ના દરે ડિવિડન્ડ વહેંચણી કરવાની ભલામણ કરેલ છે જેને સહર્ષ મંજુર કરવા વિનંતી કરૂં છું.

રિઝર્વ તથા અન્ય ફંડો :

બેન્કનાં રિઝર્વ તથા અન્ય ફંડોનું પ્રમાણ તથા બેન્કની નફાકારકતામાં વૃધ્ધિ બેન્કની આર્થિક સધ્ધરતા દર્શાવે છે. તા. ૩૧-૦૩-૨૦૨૬નાં રોજ બેન્કનું કુલ રિઝર્વ ફંડ ₹ ૧૫,૭૬૫-૯૭ લાખ (ઘસારા ફંડ બાદ) રહેલ છે.

રિઝર્વ બેન્ક ઓફ ઈન્ડિયાના ધારાધોરણ મુજબ તા. ૩૧-૩-૨૦૨૬નાં રોજ બેન્કની નેટવર્થ ₹ ૧૫,૭૧૨.૫૨ લાખ થયેલ છે. જે પ્રતિબ્રાન્ચ ₹ ૮૭૨.૯૨ લાખ છે. બેન્કનો કેપીટલ એડીકવસી રેશિયો (CRAR) ૧૬.૧૪% છે જે રિઝર્વ બેન્કનાં નિયમ અનુસાર ન્યૂનતમ રેશિયો ૧૨.૦૦% કરતા વધુ રહેલ છે.

શેર ભંડોળ અને સભાસદ સંખ્યા :

તા. ૩૧-૦૩-૨૦૨૬ નાં રોજ બેન્કનું અધિકૃત શેરભંડોળ ₹ ૭૦,૦૦,૦૦,૦૦૦.૦૦ છે. વર્ષ દરમ્યાન બેન્કનું ભરપાઈ થયેલ શેર ભંડોળ ₹ ૩૯,૮૨,૮૦,૬૦૦.૦૦ છે તથા સભાસદ સંખ્યા તા. ૩૧-૦૩-૨૦૨૫ નાં રોજ ૨૮૮૫૪ હતી જે વધીને ૩૦૨૬૬ થઈ છે. રિઝર્વ બેન્ક ઓફ ઈન્ડિયાની સુચના અનુસાર જરૂરી માપદંડોનું બેન્ક ધ્વારા પાલન થતું હોય ધિરાણ સામે શેર ભંડોળનું પ્રમાણ ૨.૫૦% કરવામાં આવેલ છે.

થાપણ વૃધ્ધિ :

થાપણ એ ગ્રાહકો સભાસદનું બેંકમાં વિશ્વાસનું પ્રતિબિંબ છે. વર્ષ દરમ્યાન સતત સ્પર્ધાત્મક તીવ્ર હરીફાઈ હોવા છતાં તા. ૩૧-૦૩-૨૦૨૫ નાં રોજ થાપણો ₹ ૧૪૧૮-૩૩ કરોડ હતી જેમાં ₹ ૧૪૫.૯૫ કરોડનો વધારો થઈ ₹ ૧૫૬૪.૨૮ કરોડ થઈ છે. જે થાપણમાં ૧૦.૨૯% નો વધારો દર્શાવે છે. વર્ષ દરમ્યાન નવી થાપણ યોજના રજૂ કરવામાં આવેલ હતી.

થાપણદારોની મહામૂલી બચતોની સુરક્ષા માટે રિઝર્વ બેન્કની સૂચના અનુસાર બેન્કની થાપણ પર ચૂકવવા પાત્ર થતું વીમા પ્રીમિયમ બેન્ક ધ્વારા સમયસર અચૂક ચૂકવી દેવામાં આવેલ છે, જેથી ખાતેદારની ₹ ૫,૦૦,૦૦૦/- સુધીની થાપણ વીમારક્ષિત રહે છે. CASA ડિપોઝીટ કુલ ડિપાઝીટ સામે ૩૦.૪૮% રહેલ છે.

ધિરાણ વૃધ્ધિ :

ધિરાણ વિસ્તરણ અને ધિરાણોની સારી ગુણવત્તા બેન્કની સધ્ધરતાનો મુખ્ય પાયો છે. બેન્કનાં બોર્ડ ઓફ ડિરેકટર્સ દ્વારા અમલમાં મૂકવામાં આવેલ ધિરાણ મંજુરીની પારદર્શક પ્રક્રિયા, કર્મચારીગણના સનિષ્ઠ પ્રયાસો, સ્પર્ધાત્મક વ્યાજદરો, માફકસરના પ્રોસેસીંગ ચાર્જ તથા ગ્રાહકની ધંધાકીય જરૂરિયાતોને ધ્યાનમાં રાખી બેન્ક ધ્વારા અપનાવેલ લોન ધિરાણનિતી બેન્કના ધિરાણમાં ઉત્તરોત્તર વધારો થઈ રહ્યો છે.

વર્ષ ૨૦૨૫-૨૬ ના વર્ષના ધિરાણમાં વર્ષ દરમ્યાન ૧૩.૮૫% જેટલો વધારો થઈ વર્ષનો કુલ બાકી ધિરાણ ₹ ૧૦૨૨.૦૦ કરોડ પહોંચ્યું છે. વર્ષના અંતે બેન્કનો ક્રેડિટ/ડિપોઝીટનો ગુણોત્તર (CD Ratio) ૬૫.૩૩% જેટલો રહ્યો છે.

રીઝર્વ બેન્ક ઓફ ઈન્ડિયાની માર્ગદર્શિકા અનુસાર બેંકને અગ્રિમ ક્ષેત્રમાં (પ્રાયોરીટી સેકટર) માં નિશ્ચિત લક્ષ્યાંક સિધ્ધ કરવામાં હોય છે જેમાં બેંક દ્વારા ₹ ૬૮,૧૪૫-૭૫ લાખ તથા તે પૈકી વીકર સેકશનમાં ₹ ૧૫૧૧૮-૩૫ લાખ ધિરાણ બેન્ક દ્વારા કરવામાં આવેલ છે. આ ઉપરાંત ડિરેકટરશ્રી અને તેઓના સગા સંબંધીને તા. ૩૧-૩-૨૦૨૬ ના રોજ કુલ ધિરાણ ૧૩.૬૨ કરોડનું ધિરાણ RBI ના ધારા ધોરણ મુજબ આપવાપાત્ર આવેલ છે જે કુલ ધિરાણનો નજીવો ભાગ છે. સદર તમામ ધિરાણ નિયમિત છે તથા તેમની વ્યકિતગત થાપણ સામે આપવામાં આવેલ છે.

કુલ્લે બીઝનેશ :

ઉપર વિવરણ કર્યુ તે પ્રમાણે સને ૨૦૨૫-૨૬ નાં વર્ષમાં ગત્ વર્ષોની સરખામણીમાં ઉત્સાહજનક વૃધ્ધિ થયેલ છે. કુલ્લે બીઝનેશ ₹ ૨,૩૧૬.૦૩ કરોડથી વધીને ₹ ૨,૫૮૬.૨૮ કરોડ થયો છે. એટલે કે ૧૧.૬૭% જેટલો વધારો થયો છે. આ લક્ષ્યાંક આપ સૌના સહકાર અને વિશ્વાસથી પાર પાડી શકાયું.

રોકાણો :

બેન્કનાં ભંડોળનાં કાર્યક્ષમ વ્યવસ્થાપનથી બેન્કની સધ્ધરતામાં ઘણો જ વધારો થયો છે અને ભવિષ્યમાં ઉભા થતાં સંબધિત જોખમોનો સામનો કરવાની શકિત પણ બેન્ક ધરાવે છે. બેન્કનાં ભંડોળનું રોકાણ વખતોવખત રજૂ કરાતી રિઝર્વ બેન્ક ઓફ ઈન્ડિયાની માર્ગદર્શિકા પ્રમાણે સલામત સરકારી જામીનગીરીઓમાં મહદઅંશે કરવામાં આવે છે. તા. ૩૧-૦૩-૨૦૨૬ નાં રોજ કેન્દ્ર તેમજ રાજય સરકારની જામીનગીરીઓમાં ₹ ૨૮,૧૨૮.૩૪ લાખનું રોકાણ છે.

નોન પરફોર્મીંગ એસેટ્સ (NPA) તથા તેની સામે જોગવાઈ :

વર્ષ ૨૦૨૫-૨૬ નાં અંતે બેન્કનું ગ્રોસ **NPA** ₹ ૯૬૭.૦૭ લાખ રહેવા પામ્યું છે. ધિરાણની માત્રાની સરખામણીમાં ગ્રોસ NPA ૦.૯૫% રહેલ છે. બેન્કનાં NPA ધિરાણ સામે રિઝર્વ બેન્કે સૂચવેલા નિયમો અનુસાર બેન્કે ₹ ૪૭૯.૫૩ લાખની જોગવાઈ કરવાની જરૂર છે જેની સામે બેન્કે ₹ ૮૮૪.૦૦ લાખની જોગવાઈ કરેલ છે. તથા ૫૦૧.૦૦ લાખ સ્પેશીયલ ડૂબત લેણા ફંડ સાથે કુલ ₹ ૧૩૮૫.૦૦ લાખ જોગવાઈ કરેલ છે.

ઓડિટ અને ઈન્સ્પેકશન :

ચાલુ નાણાંકીય વર્ષમાં બેન્કનાં હિસાબોનું સ્ટેચ્યુટરી ઓડિટ NKJD & Associates, ચાર્ટર્ડ એકાઉન્ટન્ટ M.No.136726, FR No. 128255W દ્વારા કરવામાં આવેલ છે. આ વર્ષે પણ આપણી બેન્કને ઓડિટ વર્ગ 'અ' ફાળવવામાં આવેલ છે. બેન્કની હેડઓફિસ તેમજ શાખાઓ પણ કોન્કરન્ટ ઓડિટ હેઠળ રાખવામાં આવેલ છે. સ્ટોક ઓડિટ તથા સીસ્ટમ ઓડિટનો અમલ કરવામાં આવેલ છે. બેન્કની ઓડિટ કમિટી દ્વારા તમામ ઓડિટ રિપોર્ટ સંબંધે થયેલ કાર્યવાહીની સમીક્ષા કરવામાં આવે છે.

Know Your Customer (KYC) :

રિઝર્વ બેન્ક ઓફ ઈન્ડિયા દ્વારા વખતોવખત KYC નિયમોમાં ફેરફાર કરવામાં આવે છે તેનો બેન્કની KYC Policy માં સુધારો કરી યોગ્ય પાલન કરવામાં આવે છે. Prevention of Money Laundering (PMLA) ની જોગવાઈઓનું પણ પાલન કરવામાં આવે છે. આ નિયમોનું પાલન નહિ કરનાર ખાતેદારોને તાકીદ કરી જરૂર જણાય તો તેવા ખાતાઓમાં વ્યવહારો સ્થગિત કરવામાં આવે છે. રિઝર્વ બેન્કની માર્ગદર્શિકા અનુસાર જે તે ખાતાઓમાં વ્યવહારોનાં જોખમોનું મૂલ્યાંકન કરી વર્ગીકરણ નિયમિત કરવામાં આવે છે. તમામ ખાતેદારોને Unique Customer Identification Code (UCIC) ફાળવવાની પ્રક્રિયા બેન્કમાં પુરી કરવામાં આવેલ છે. તા. ૧-૪-૨૦૧૭ થી Centralised KYC System (CKYC) નો અમલ શરૂ કરેલ છે. તમામ માનવંતા ગ્રાહકોને આ નિયમોનું પાલન કરી બેન્કને સહકાર આપવા વિનંતી કરૂં છું.

Digitalization :

કેશલેશ વ્યવહારોને પ્રોત્સાહન મળે અને વ્યાપક સ્તરે સ્વીકાર્ય થાય તે માટે આપણી બેન્ક દ્વારા સઘન પ્રયત્નો કરવામાં આવ્યા છે. કારીગરો, મજુરો, કર્મચારીઓ તેમજ નાના માણસોનાં બચત ખાતાઓ ખોલી તેમાં પગાર ચુકવણીની વ્યવસ્થા કરી અને ATM Cards ઉપલબ્ધ કરાવ્યા. e-commerce માં POS/Swipe Machines નો વધુ ઉપયોગ થાય તેવા પ્રયાસો કરવામાં આવ્યા. RTGS/NEFT/NACH/IMPS/BBPS/UPI જેવી સુવિધાઓનો વ્યાપ અને વપરાશમાં વૃદ્ધિ થાય તે માટે વિકેન્દ્રિત વ્યવસ્થા કરવામાં આવેલ છે.

કોર્પોરેટ ગવર્નન્સ :

પ્રવર્તમાન સમયમાં કોર્પોરેટ ગવર્નન્સમાં પધ્ધતિઓ, નિતિઓ, નિર્ણયો માટે નિયમો અને પ્રક્રિયાઓનો સમાવેશ થાય છે. સંસ્થાનો વહીવટ સક્ષમ વ્યકિતઓના હાથમાં હોય વહીવટમાં પારદર્શિતા, પ્રોફેશનાલીઝમ અને વિકેન્દ્રીયકરણ હોય અને વ્યવસ્થાપકોના આદેશોનું ચૂસ્તપણે પાલન થાય તે જરૂરી જ નહીં પરંતુ અનિવાર્ય પણ છે.

બેન્કનું સંચાલન, રિઝર્વ બેન્કની સુચના પ્રમાણે બોર્ડ ઓફ ડિરેકટર્સમાં બે પ્રોફેશનલ ડિરેકટર્સ તથા ઉદ્યોગ-વાણિજય, કાયદા, ઈન્ફોર્મેશન ટેક્નોલોજી તથા વ્યાપાર ક્ષેત્ર ઉપરાંત સામાજીક સેવામાં જોડાયેલ તજજ્ઞો ધ્વારા કરવામાં આવે છે. બોર્ડની વિવિધ કમિટીઓની નિયમિત મિટીંગમાં બેન્કના વહીવટનાં તમામ પાસાઓ ઉપર ચર્ચા કરી નિર્ણયો લેવાય છે. સાધારણ સભા નિયમિત બોલાવવામાં આવે છે.

બેન્કનું કામકાજ ગુણવત્તા સભર તેમજ નિર્ધારિત કાર્યપ્રણાલી પ્રમાણે થાય તે હેતુસર બેન્કની તમામ શાખાઓમાં કોન્કરન્ટ ઓડિટ અને ઈન્ટરનલ ઈન્સ્પેકશનની વ્યવસ્થા કરેલ છે. બેન્કની તમામ શાખાઓના કામકાજ તથા અન્ય વિભાગોની કામગીરીનું બેન્કના અનુભવી સ્ટાફ તથા ચાર્ટર્ડ એકાઉન્ટન્ટ ધ્વારા નિયમિત ઓડિટ કરી તેમના રિપોર્ટસનું મુલ્યાંકન કરવામાં આવે છે.

Unclaimed Deposit :

Goverment of India-Official Gazatte ધ્વારા તા. ૨૪-૫-૨૦૧૪ નાં રોજ માન્ય રાખેલ The Depositor Education and Awareness Fund Scheme, ૨૦૧૪નાં સંદર્ભમાં રિઝર્વ બેન્ક ઓફ ઈન્ડિયા ધ્વારા તા. ૨૭-૦૫-૨૦૧૪ નાં રોજ બહાર પાડેલ ઓપરેશનલ માર્ગદર્શિકા મુજબ બેન્કે ગ્રાહકોના કોઈપણ ખાતાની યા ડિપોઝીટની જમા રકમ જે દશ વર્ષ કે તેથી વધુ સમયથી ઓપરેટ યા પરત માંગવામાં આવી નથી તેવા ખાતાઓની રકમ રિઝર્વ બેન્ક ઓફ ઈન્ડિયાના DEA Fund માં નિયમિત જમા કરાવેલ છે તથા આ તમામ ડિપોઝીટર્સનું લિસ્ટ રિઝર્વ બેન્કની તા. ૨૭-૦૨-૨૦૧૫ ની સુચના મુજબ બેન્કની વેબસાઈટ ઉપર બેન્કના ડિપોઝીટર્સની સરળતા ખાતર Find Option ધ્વારા રજૂ કરેલ છે. જે મુજબ જો કોઈ ડિપોઝીટર્સ પોતાની ડિપોઝીટ ઉપરોકત લીસ્ટમાં ધરાવતો હોય તો DEA Fund માંથી રિફંડ મેળવવા માટે જરૂરી KYC ની પૂર્તતા સાથે બેન્કનો સંપર્ક કરી શકે છે.

સભાસદોનાં કલ્યાણ અર્થે :

સભાસદોનાં કલ્યાણ હેતુસર અહેવાલનાં વર્ષ દરમ્યાન નીચે જણાવ્યા પ્રમાણે નાણાંકીય પ્રોત્સાહનરૂપે સહાય આપવામાં આવી હતી. સભાસદોનાં હિતમાં કાર્યો કરવા બેન્કની બોર્ડ સતત કાર્યશીલ રહે છે.

હેતુ	સભાસદ સંખ્યા	રકમ રૂા.
મેડીકલ સારવાર સહાય	૨૫	₹ ૧,૨૦,૭૪૮/-
કુલ્લે	**૨૫**	**₹ ૧,૨૦,૭૪૮/-**

કર્મચારી ગણ :

બેન્કમાં કુલ્લે ૨૧૧ કર્મચારીઓ કાર્યરત છે. બેન્ક મેનેજમેન્ટ અને કર્મચારીઓ વચ્ચે સંબંધો સુમેળભર્યા રહ્યા છે. વર્ષ દરમ્યાન સુરત જીલ્લા સહકારી સંઘ, SCOBA College of Agricultural Banking RBI, Pune તેમજ અન્ય વિવિધ સેમિનારો / વર્કશોપમાં ૧૫૬ કર્મચારીઓને ટ્રેનિંગ લીધેલ છે.

ભાવિ લક્ષ્યાંક :

આપણી બેન્કની પ્રગતિ વણથંભી છે એ ઉપરોકત વિવરણથી ફલિત થશે. આવનારા વર્ષોમાં આપણે શીડ્યુલ બેન્કનો દરજ્જો મેળવવા તથા ગુજરાત બહાર અન્ય રાજયોમાં શાખાઓ ખોલી મલ્ટી-સ્ટેટ કો-ઓપરેટીવ બેન્ક બનાવવા આપણા પેટા-કાયદામાં આવશ્યક સુધારા કરવા અને કેન્દ્રિય સહકાર રજીસ્ટ્રાર મંજૂરી માટે પ્રયાસ કરીશું.

આ વર્ષે દાર્જીલીંગ ખાતે યોજાયેલ સ્કોબાના વાર્ષિક પારિતોષિક સમારોહમાં આપણી બેન્કને Financial Stability અને Total Business Growth and Expansion માં રનર્સઅપ વિજેતા ઘોષિત કરાયા હતા.

ઋણ સ્વીકાર :

સહકારી બેન્કો માટેનાં પ્રતિકુળ સંજોગોમાં પણ બેન્ક તરફ આત્મીયતા અને અતૂટ વિશ્વાસ દર્શાવી બેન્કની વિકાસયાત્રામાં સાથ આપનાર તમામ સભાસદો, થાપણદારો તથા ગ્રાહકો પ્રત્યે અત્યંત આભારી છું.

બોર્ડ ઓફ ડિરેકટર્સનાં મારા સાથીઓએ બેન્કનાં સંચાલનમાં સતત સાથ સહકાર અને સુચનો આપતા રહ્યા છે, તેમનો હું ઋણી છું.

સહકારી મંડળીઓના રજીસ્ટ્રારશ્રી, રિઝર્વ બેન્ક ઓફ ઈન્ડિયાનાં અધિકારીઓશ્રી, સુરત ડિસ્ટ્રીકટ કો-ઓ. બેન્ક લિ., ગુજરાત રાજય સહકારી બેન્ક તેમજ સ્થાનિક બેન્કોનાં સંચાલકો / હોદ્દેદારોનાં સહકાર બદલ આભારી છું.

આપણી બેન્કનાં કર્મચારીગણે રોજીંદા વહીવટ અને વિકાસમાં પ્રમાણિકતાથી યોગદાન આપ્યું છે, તેની ગૌરવપૂર્વક નોંધ લઉં છું.

આપ સૌનાં સહકાર બદલ ફરી આભાર.

તારીખ : ૧૮/૦૬/૨૦૨૬

લિ.
આપનો સહકારી
શ્રી હર્ષવદન આર. ચોખાવાળા
પ્રમુખ

INDEPENDENT AUDITOR'S REPORT

To,
TheMembers,
Surat National Co-Operative Bank Ltd

Report on Audit of the Standalone Financial Statements

Opinion

We have audited the accompanying financial statements of **Surat National Co-Operative Bank Ltd** (hereinafter referred to as "the Bank"), which comprise the Balance Sheet as at 31st March 2026, the Profit and Loss Account, the Cash Flow Statement for the year then ended, and notes to the financial statements, including a summary of the significant accounting policies and other explanatory information.

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 (as applicable to Co-operative Societies), the Gujarat Co-operative Societies Act, 1961 and the Gujarat Co-operative Societies Rules, 1965, in the manner so required for Urban Co-operative Banks and give a true and fair view, in conformity with the accounting principles generally accepted in India, of:

a. In the case of the **Balance Sheet**, of the state of affairs of the Bank as at 31st March 2026;
b. In the case of the **Profit and Loss Account**, of the profit of the Bank for the year ended on that date; and
c. In the case of the **Cash Flow Statement**, of the cash flows for the year ended on that date.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India ("the ICAI") ("the SAs"). Our responsibilities under those Standards are further described in the "Auditor's Responsibilities for the Audit of the Financial Statements" section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the ICAI together with the ethical requirements that are relevant to our audit of the financial statements prepared in accordance with the accounting principles generally accepted in India, including the applicable Accounting Standards issued by the Institute of Chartered Accountants of India, to the extent applicable to Urban Co-operative Banks, and the provisions of the Banking Regulation Act, 1949 (as applicable to Co-operative Societies) and the circulars and guidelines issued by the Reserve Bank of India from time to time, and we have fulfilled our other ethical responsibilities in accordance with these 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.

Information Other than the Standalone Financial Statements and Auditor's Report thereon

The Bank's Management and Board of Directors are responsible for the preparation of the other information. The other information comprises the information included in the Bank's

Annual report, but does not include the financial statements and our auditor's report thereon. The Annual Report is expected to be made available to us after the date of this auditor's report.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read the other information, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

Responsibilities of Management and Those Charged with Governance for the Standalone Financial Statements

The Bank's Management and Board of Directors are 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 the accounting principles generally accepted in India, including the applicable Accounting Standards and the provisions of the Banking Regulation Act, 1949 (as applicable to Co-operative Societies), and the circulars and guidelines issued by the Reserve Bank of India from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgements and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the management and Board of Directors are responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

The Board of Directors is also responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

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 the 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 aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

i. Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

ii. Obtain an understanding of internal controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.

iii. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

iv. Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Bank to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements 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 auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.

v. 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.

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

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

Report on Other Legal and Regulatory Requirements

The Balance Sheet and the Profit and Loss Account have been drawn up in Forms 'A' and 'B' respectively of the Third Schedule to the Banking Regulation Act, 1949 (as applicable to Co-operative Societies) and in accordance with the relevant provisions of the Gujarat Co-operative Societies Act, 1961 and the Gujarat Co-operative Societies Rules, 1965.

We report that:

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

b. In our opinion, proper books of account as required by law have been kept by the Bank so far as appears from our examination of those books and the records maintained at the Head Office, Administrative Office and all branches audited by us were adequate for the purposes of our audit;

c. As required by Section 30(3) of The Banking Regulation Act, 1949, we further report that the transactions of the Bank which came to our notice have been within the powers of the Bank;

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

e. In our opinion, the accounting policies adopted by the Bank are in conformity with the accounting policies adopted by the Bank are in conformity with the accounting principles generally accepted in India and the applicable Accounting Standards, to the extent applicable to Urban Co-operative Banks;

f. In our opinion and according to information and explanations given to us, we have not noticed any material impropriety or irregularity in the expenditure or in the realization of money due to the Bank;

g. Based on our examination of the books and records of the Bank and according to the information and explanations given to us, the accounting transactions of the Bank have been carried out within the powers of the Bank.

During the course of our audit, we have physically audited the Head Office, Administrative Office, all functional departments and all branches of the Bank.

We further report that, based on the audit classification determined in accordance with the applicable provisions of the Gujarat Co-operative Societies Act, 1961 and the Rules made thereunder, the Bank has been awarded 'A' Classification for the year under audit.

For N K J D & Associates
Chartered Accountants
FRN : 0128255W

CA Nilesh N. Patel
(Partner)
M. No. : 126586
UDIN : 26126586DBYUKZ7923

Place: Surat
Date: 17/06/2026

BALANCE SHEET AS ON 31st MARCH, 2026

	CAPITAL & LIABILITY	Sch No	As at 31.03.2026	As at 31.03.2025
1	Capital	1	39,82,80,600.00	36,10,83,000.00
2	Reserve Fund And Other Reserves	2	1,47,20,29,655.45	1,22,47,85,674.34
3	Principal / Subsidiary / State Partnership Fund Account		-	-
4	Deposits And Other Accounts	3	15,64,28,15,532.48	14,18,32,69,573.66
5	Borrowings		-	-
6	Bills For Collecting being Bills Receivable (As Per Contra)		-	-
7	Branch Adjustments		-	-
8	Overdue Interest Reserves (As per Contra)		11,14,93,905.31	10,31,55,774.82
9	Interest Payable		6,06,10,568.34	6,44,12,556.24
10	Other Liabilities	4	16,70,34,544.66	28,70,50,612.04
11	Profit & Loss Account	5	10,45,67,552.53	20,54,16,354.11
	TOTAL		**17,95,68,32,358.77**	**16,42,91,73,545.21**
	CONTINGENT LIABILITIES :	12	**29,78,55,608.76**	**21,38,08,125.37**

Notes to Accounts Form Part of Accounts 13

As per our report of even date

For N K J D & Associates
Chartered Accountants
Firm Registration No. : 0128255W

CA Nilesh N. Patel (Partner)
Membership No.: 126586
UDIN : 26126586DBYUKZ7923

Date : 17/06/2026
Place : Surat

For Surat National Co-Op Bank Ltd

Harshvadan R. Chokhawala
(Chairman)

Devangbhai P. Choksi
(Director)

Nitinbhai M. Singapuri
(Director)

Hitesh H. Shah
(CEO)

Directors

Krushnakant N. Mashruwala
(Vice Chairman)
Piyushbhai C. Jariwala
Yogesh C. Gajjar
Chirag N. Lasa

Chandrakant C. Mahadevwala
Pankajkumar J. Maharajwala
Mandip U. Choksi
Vishal B. Halwawala

Ketkiben B. Reshamwala
Utpal K. Kapadiya
Falguni B. Gajiwala
Krishna D. Choksi

BALANCE SHEET AS ON 31st MARCH, 2026

PROPERTY AND ASSETS	Sch No	As at 31.03.2026	As at 31.03.2025
1 Cash	6	1,03,35,42,235.22	1,19,17,87,230.98
2 Balances with Other Banks	7	2,78,71,63,126.73	2,54,35,89,960.13
3 Money at Call and Short Notice		40,00,00,000.00	80,00,00,000.00
4 Investments	8	2,98,07,17,480.44	2,42,00,59,409.15
5 Investment out of the Principal / Subsidiary State Partnership Fund		-	-
6 Advances	9	10,22,00,05,078.23	8,97,70,52,762.36
7 Interest Receivable			
i) On Investments		8,74,28,881.00	6,67,49,935.00
ii) On Loans & Advances (As per Contra)		11,14,93,905.31	10,31,55,774.82
8 Bills For Collecting being Bills Receivable (As Per Contra)		-	-
9 Branch Adjustments		-	-
10 Fixed Assets	10	19,06,21,032.12	19,66,40,924.94
11 Other Assets	11	14,58,60,619.72	13,01,37,547.83
TOTAL		**17,95,68,32,358.77**	**16,42,91,73,545.21**

For N K J D & Associates
Chartered Accountants
Firm Registration No. : 0128255W

CA Nilesh N. Patel (Partner)
Membership No.: 126586
UDIN : 26126586DBYUKZ7923

Date : 17/06/2026
Place : Surat

For Surat National Co-Op Bank Ltd

Harshvadan R. Chokhawala
(Chairman)

Devangbhai P. Choksi
(Director)

Nitinbhai M. Singapuri
(Director)

Hitesh H. Shah
(CEO)

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH, 2026

	EXPENDITURE	As at 31.03.2026	As at 31.03.2025
1	Interest on deposits, borrowings, etc.	87,26,62,492.47	75,72,06,777.50
2	Salaries, Allowances & Provident fund	151,295,959.20	14,93,79,530.02
3	Directors' and local committee members' fees & allowances	-	-
4	Rent, taxes, insurance, lighting, etc.	1,49,16,247.72	1,44,04,970.77
5	Law charges	15,56,728.70	11,54,573.00
6	Postage, Telegrams and Telephone charges	4,81,753.21	3,62,449.28
7	Auditor's fees	23,18,118.64	17,56,800.00
8	Depreciation	1,38,21,462.36	1,33,58,319.08
9	Stationery, printing and advertisement, etc.	36,68,336.48	34,51,471.64
10	Loss from sale of or dealing with non-banking assets	-	-
11	**Other Expenditure**	**667,19,402.08**	**5,77,25,492.68**
	i) Repairs and Maintenance of assets	16,26,858.32	24,01,614.34
	ii) GST Expenses	71,40,189.36	48,79,589.95
	iii) ATM Processing Expenses	2,69,115.00	5,65,349.60
	iv) Computer Expenses	1,20,16,313.95	81,70,017.60
	v) Security Expenses	67,01,096.16	63,61,702.84
	vi) Service Charges	84,64,164.42	80,00,780.14
	vii) Membership fee / association & delegation fess	3,20,618.00	3,18,600.00
	viii) Conveyance, petrol and vehicle expenses	14,36,201.50	13,34,376.00
	ix) Premium Paid to DICGC	1,67,16,290.63	1,54,72,428.00
	x) General Meeting Expenses	45,407.00	47,866.00
	xi) Electric expense	3,19,721.94	6,93,767.36
	xii) Networking Expenses	54,94,183.24	37,49,636.83
	xiii) Staff Training Expenses	4,53,695.00	59,930.00
	xiv) Consultation Fees	14,26,116.00	12,78,608.00
	xv) Amortisation of Premium on Securities	63,500.00	31,000.00
	xvii) Premium Paid for PSLC	-	2,54,000.00
	xvi) Other Sundry Expenses	42,25,931.56	41,06,226.02
12	Profit or Loss on Sale of Asset	2,29,148.00	-2,68,466.00
13	**Provisions :**	**11,00,10,000.00**	**-2,79,00,000.00**
	i) Investments Depreciation Fund	8,30,10,000.00	-6,11,00,000.00
	ii) Special Reserve on Long Term Finance	40,00,000.00	65,00,000.00
	iii) Bad and Doubtful Debts Reserve	2,20,00,000.00	2,32,00,000.00
	iv) Provision on Standard Assets	10,00,000.00	35,00,000.00
14	**Income Tax Expense**	5,65,59,176.56	6,04,28,125.51
	Current Tax	5,80,00,000.00	6,60,00,000.00
	Previous Year Tax Adjustment (Net)	-14,40,823.44	-55,71,874.49
15	Net Profit After Tax	8,56,68,552.53	20,54,16,354.11
	Total	**1,37,99,07,377.95**	**1,236,476,397.59**

PROFIT & LOSS APPROPRIATION ACCOUNT FOR THE YEAR ENDED MARCH 31, 2026

(Amount in Rs.)

SR NO	PARTICULARS	As at 31.03.2026	As at 31.03.2025
1	Bad & Doubtful Reserve	-	5,01,00,000.00
2	Net Profit Carried to Balance Sheet	10,45,67,552.53	20,54,16,354.11
	Total	**10,45,67,552.53**	**25,55,16,354.11**

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH, 2026

	INCOME	As at 31.03.2026	As at 31.03.2025
1	Interest & Discount	1,30,64,98,192.33	1,17,46,89,166.13
2	Commission, Exchange & Brokerage	40,06,762.36	28,67,831.04
3	Subsidies and Donations	-	-
4	Profit on Sale of Investment	55,88,257.29	4,85,000.00
5	Other Receipts		
	i) Processing Fees	1,63,35,675.83	1,24,12,708.32
	ii) Service Charges & Fees	2,40,39,187.68	2,66,26,010.53
	iii) Vault Rent Received	73,73,555.00	72,50,232.89
	iv) Premium Received fro PSLC	-	1,80,000.00
	v) Dividend	1,50,945.00	1,50,765.00
	vi) Bad Debt Recover	70,00,000.00	1,00,00,000.00
	vii) Miscellaneous Income	89,14,802.46	18,14,683.68
		6,38,14,165.97	**5,84,34,400.42**
	Total	**1,37,99,07,377.95**	**1,23,64,76,397.59**

PROFIT & LOSS APPROPRIATION ACCOUNT FOR THE YEAR ENDED MARCH 31, 2026

(Amount in Rs.)

SR NO	PARTICULARS	As at 31.03.2026	As at 31.03.2025
1	Net Profit transferred from Profit & Loss Account	8,56,68,552.53	20,54,16,354.11
2	Special Bad & Doubtful Reserve	-	3,00,00,000.00
3	Bad & Doubtful Reserve	-	201,00,000.00
4	Reversal of Investment Fluctuation Reserve	1,88,99,000.00	-
	Total	**10,45,67,552.53**	**25,55,16,354.11**

For N K J D & Associates
Chartered Accountants
Firm Registration No. : 0128255W

CA Nilesh N. Patel (Partner)
Membership No.: 126586
UDIN : 26126586DBYUKZ7923

Date : 17/06/2026
Place : Surat

For Surat National Co-Op Bank Ltd

Harshvadan R. Chokhawala
(Chairman)

Devangbhai P. Choksi
(Director)

Nitinbhai M. Singapuri
(Director)

Hitesh H. Shah
(CEO)

(Amount in Rs.)

PARTICULARS	As at 31.03.2026	As at 31.03.2025
SCHEDULE 1 - CAPITAL		
i) Authorised Capital :		
70,00,000 Equity Shares of Rs. 100/- each	70,00,00,000.00	45,00,00,000.00
(Previous year : 45,00,000 Equity Shares of Rs. 100/- each)		
ii) Subscribed Capital :		
39,82,806 Equity Shares of Rs. 100/- each	39,82,80,600.00	36,10,83,000.00
(Previous year : 36,10,830 Equity Shares of Rs. 100/- each)		
iii) Amount Called up :		
39,82,806 Equity Shares of Rs. 100/- each	39,82,80,600.00	36,10,83,000.00
(Previous year : 36,10,830 Equity Shares of Rs. 100/- each)		
Of the above, held by :		
a) Individuals*	39,82,80,600.00	36,10,83,000.00
b) Co-operative Institutions	-	-
c) State Government	-	-
*Under the item "individuals" include shares held by the institutions other than co-operative institutions and state government are included as per The Banking Regulation Act,1949.		
TOTAL	**39,82,80,600.00**	**36,10,83,000.00**
SCHEDULE 2 - RESERVE FUND AND OTHER RESERVES		
i) Statutory Reserve	61,46,87,448.10	56,04,35,315.92
ii) Building Fund	34,30,46,751.00	29,30,46,751.00
iii) Bad and Doubtful Debts Reserve (Appropriation)	3,08,12,454.00	-
iv) Bad and Doubtful Debts Reserve	13,85,00,000.00	11,65,00,000.00
v) Investment Depreciation Reserve	10,53,37,000.00	2,23,27,000.00
vi) Other Funds and Reserves :		
a) Contingent Fund	2,41,835.84	2,41,835.84
b) Provision Against Standard Assets	3,25,00,000.00	3,15,00,000.00
c) Members Welfare Fund	52,77,318.00	28,98,066.00
d) Employees Welfare Fund	37,77,326.00	27,77,326.00
e) Charitable Fund	11,92,950.08	12,41,394.47
f) Cyber Security Fund	3,25,00,000.00	1,50,00,000.00
g) Co-Operative Propaganda Fund	7,19,484.49	4,81,897.17
h) Investment Fluctuation Reserve Fund	9,37,87,087.94	11,26,86,087.94
i) Special Reserve For Long Term Advances	6,96,50,000.00	6,56,50,000.00
TOTAL	**1,47,20,29,655.45**	**1,22,47,85,674.34**
SCHEDULE 3 - DEPOSITS AND OTHER ACCOUNTS		
i) Fixed Deposits :		
a) Individuals*	10,87,54,36,949.25	9,51,83,83,432.32
b) Central Co-operative Banks	-	-
c) Other societies	-	-
(i)	10,87,54,36,949.25	9,51,83,83,432.32
ii) Savings Bank Deposits :		
a) Individuals*	2,69,41,46,913.84	2,69,68,16,675.79
b) Central Co-operative Banks	-	-
c) Other societies	-	-
(ii)	2,69,41,46,913.84	2,69,68,16,675.79
iii) Current deposits :		
a) Individuals*	2,07,32,31,669.39	1,96,80,69,465.55
b) Central Co-operative Banks	-	-

(Amount in Rs.)

PARTICULARS		As at 31.03.2026	As at 31.03.2025
	c) Other societies	-	-
	(iii)	2,07,32,31,669.39	1,96,80,69,465.55
iv)	**Money at call and short notice**	-	-
	operative Banks and Societies are included as per The Banking Regulation Act,1949.		
	TOTAL (i+ii+iii)	**15,64,28,15,532.48**	**14,18,32,69,573.66**

SCHEDULE 4 - OTHER LIABILITIES

i)	Pay Order Issued	38,85,934.47	1,183,05,084.20
ii)	Unclaimed Dividend	65,03,209.00	1,26,64,345.00
iii)	Provision for Taxation	580,00,000.00	6,60,00,000.00
iv)	Rent Payable (Magob Branch)	59,16,115.00	50,41,315.00
v)	Subsidy Payable	1,30,50,380.00	2,66,29,632.00
vi)	Provision of Restructure Advance Account	-	37,87,430.06
vii)	Settlement Accounts	3,26,18,249.41	1,38,42,784.60
viii)	Sundry Creditors	10,00,000.00	10,000.00
ix)	Other Payable	4,60,60,656.78	4,07,70,021.18
	TOTAL	**16,70,34,544.66**	**28,70,50,612.04**

SCHEDULE 5 - PROFIT & LOSS ACCOUNT

Profit as per Last Balance Sheet	20,54,16,354.11	20,00,30,773.09
Less : Appropriations of profit for the Last year		
Statutory Reserve	5,14,72,882.18	5,01,59,539.66
Building Fund	5,00,00,000.00	5,00,00,000.00
Education Fund	3,00,000.00	3,00,000.00
Dividend	5,07,61,875.00	4,57,00,000.00
Bad & Doubtful Reserves	3,08,12,454.00	3,00,04,616.00
Cyber Security Fund	1,75,00,000.00	1,00,00,000.00
Investment Fluctuation Fund	-	1,00,00,000.00
Employees Welfare Fund	10,00,000.00	10,00,000.00
Members Welfare Fund	25,00,000.00	15,00,000.00
Charity Fund	8,31,555.61	10,62,924.67
Advertisement Fund(Propaganda)	2,37,587.32	3,03,692.76
	20,54,16,354.11	**20,00,30,773.09**
Add : Profit for the year as per Profit & Loss Account	10,45,67,552.53	25,55,16,354.11
TOTAL	**104,567,552.53**	**2,555,16,354.11**

SCHEDULE 6 - CASH

i)	Cash in Hand	23,63,53,023.00	16,77,39,105.00
ii)	Cash with Reserve bank of India	77,19,88,410.60	99,96,67,103.73
iii)	Cash with National Bank	2,06,30,886.75	2,05,75,959.58
iv)	Cash with State bank of India	2,32,449.42	1,22,449.42
v)	Cash with State Co-operative Bank	34,44,170.51	29,09,262.51
vi)	Cash with Central Co-operative Bank	8,93,294.94	7,73,350.74
	TOTAL	**1,03,35,42,235.22**	**1,19,17,87,230.98**

(Amount in Rs.)

PARTICULARS	As at 31.03.2026	As at 31.03.2025
SCHEDULE 7 - BALANCES WITH OTHER BANKS		
i) Current Deposits	19,49,63,126.73	25,45,89,960.13
ii) Savings Bank Deposits	-	-
iii) Fixed Deposits	2,59,22,00,000.00	2,28,90,00,000.00
TOTAL	**2,78,71,63,126.73**	**2,54,35,89,960.13**
SCHEDULE 8 - INVESTMENTS		
i) **In Central and State Government securities (at book value)**	2,81,28,33,793.15	2,41,80,53,909.15
GOI Face value - Rs. 2,84,46,06,500(Previous Year Rs. 2,45,23,26,500)		
GOI Market value - Rs. 2,65,82,75,576.26(Previous Year Rs. 2,39,12,74,848.40)		
ii) **Shares in Co-operative Institutions**	10,05,500.00	10,05,500.00
iii) **Other investments**		
a) Investment in PSU Bond	93,57,000.00	-
b) Equity shares of NCFDC LTD	75,00,000.00	10,00,000.00
c) Investment in Mutual fund	15,00,21,187.29	-
TOTAL	**2,98,07,17,480.44**	**2,42,00,59,409.15**
SCHEDULE 9 - ADVANCES		
i) **Short-term loans, cash credits, overdrafts and bills discounted**	**3,20,39,99,236.96**	**2,78,08,18,346.86**
Of which secured against :		
a) Government and other approved securities	397,97,784.74	4,26,22,812.04
b) Other Tangible securities	2,19,47,81,548.27	1,82,03,22,140.11
Of the advances, amount due from Individuals*	32,026,04,925.71	2,77,88,72,438.87
Of the advances, amount Overdue	13,46,73,190.91	1,197,01,320.81
Considered Bad & Doubtful of recovery	3,94,30,361.15	6,23,70,435.90
ii) **Medium-term Loans**	**2,77,23,02,168.97**	**2,64,77,04,766.81**
Of which secured against :		
a) Government and other approved securities	-	-
b) Other Tangible securities	20,807,25,589.75	1,84,80,40,728.79
Of the advances, amount due from Individuals*	2,77,23,02,168.97	2,64,77,04,766.81
Of the advances, amount Overdue	4,64,29,675.10	2,74,33,631.96
Considered Bad & Doubtful of recovery	3,03,13,834.04	1,59,07,507.48
iii) **Long-term Loans**	**4,24,37,03,672.30**	**3,54,85,29,648.69**
Of which secured against :		
a) Government and other approved securities	-	-
b) Other Tangible securities	4,24,37,03,672.30	3,54,85,29,648.69
Of the advances, amount due from Individuals*	4,24,37,03,672.30	3,54,85,29,648.69
Of the advances, amount Overdue	7,95,82,356.61	8,23,16,516.11
Considered Bad & Doubtful of recovery	2,69,79,332.40	3,81,23,940.20
operative Banks and Societies are included as per The Banking Regulation Act,1949.		
TOTAL	**10,22,00,05,078.23**	**89,770,52,762.36**

(Amount in Rs.)

PARTICULARS		As at 31.03.2026	As at 31.03.2025
SCHEDULE 10 - FIXED ASSETS			
i)	**Premises**		
	a) Building Premises		
	Cost as at the beginning of the year	12,22,06,550.31	12,81,59,322.31
	Add: Additions during the year	-	4,79,150.00
	Less : Deletion during the year	-	-
	Depreciation for current period	61,10,328.00	64,31,922.00
	Total	**11,60,96,222.31**	**12,22,06,550.31**
	b) Land	3,26,94,730.00	3,26,94,730.00
	Total Premises	**1,487,90,952.31**	**15,49,01,280.31**
ii)	**Furniture & Fixture**		
	a) Furniture and Fixtures		
	Cost as at the beginning of the year	2,47,85,141.13	246,96,620.83
	Add: Additions during the year	6,23,579.48	29,43,561.30
	Less : Deletion during the year	57,797.00	25,762.00
	Depreciation for current period	27,15,318.00	28,29,279.00
	Total	**2,26,35,605.61**	**2,47,85,141.13**
	b) Dead Stock		
	Cost as at the beginning of the year	50,05,147.09	43,06,884.33
	Add: Additions during the year	21,14,163.32	15,58,744.76
	Less : Deletion during the year	6,27,933.00	-
	Depreciation for current period	10,60,911.00	8,60,482.00
	Total	**54,30,466.41**	**50,05,147.09**
	Total Furniture & Fixture	**2,80,66,072.02**	**2,97,90,288.22**
iii)	**Other Assets**		
	a) Computers		
	Cost as at the beginning of the year	31,31,531.60	20,42,949.82
	Add: Additions during the year	57,49,556.74	30,21,367.86
	Less : Deletion during the year	-	-
	Depreciation for current period	26,30,291.36	19,32,786.08
	Total	**62,50,796.98**	**31,31,531.60**
	b) Vehicles		
	Cost as at the beginning of the year	29,28,457.00	42,14,134.00
	Add: Additions during the year	-	6,92,799.00
	Less : Deletion during the year	-	13,29,004.00
	Depreciation for current period	5,85,692.00	6,49,472.00
	Total	**23,42,765.00**	**29,28,457.00**
	c) Lockers		
	Cost as at the beginning of the year	58,89,367.81	65,43,745.81
	Add: Additions during the year	12,99,866.09	-
	Less : Deletion during the year	12,99,866.09	-
	Depreciation for current period	7,18,922.00	6,54,378.00
	Total	**51,70,445.81**	**58,89,367.81**
	Total Other Assets	**1,37,64,007.79**	**1,19,49,356.41**
	TOTAL(i+ii+iii)	**19,06,21,032.12**	**19,66,40,924.94**

(Amount in Rs.)

PARTICULARS		As at 31.03.2026	As at 31.03.2025
SCHEDULE 11 - OTHER ASSETS			
i)	Festival Advances for Staff	8,84,400.00	7,37,500.00
ii)	Deposits	10,42,862.68	10,14,458.33
iii)	Stationary, Postage stamp & Printing Stock	12,05,323.46	15,72,012.98
iv)	Prepaid Expenses	2,26,425.00	1,10,840.00
v)	TDS Receivable	1,21,791.54	25,366.56
vi)	Sundry Debtors	5,37,440.00	5,37,440.00
vii)	GST Receivable	13,33,229.56	18,21,096.26
viii)	Advance Income Tax	5,80,00,000.00	7,65,00,000.00
ix)	E-Stamping	35,58,919.00	29,62,890.00
x)	Settlement Accounts	7,66,11,873.30	4,34,82,472.37
xi)	Other Receivable	23,38,355.18	13,73,471.33
	TOTAL	**14,58,60,619.72**	**13,01,37,547.83**
SCHEDULE 12 - CONTINGENT LIABILITIES			
i)	RBI DEAF Account	3,08,27,271.54	2,76,13,641.45
ii)	Bank Guarantee Issued	12,72,07,403.32	13,24,94,908.92
iii)	Letter Of Credit Issued	13,98,20,933.90	5,36,99,575.00
	TOTAL	**29,78,55,608.76**	**21,38,08,125.37**

પરિશિષ્ટ
પેટા કાયદામાં સૂચિત સુધારા-વધારા બાબત

હાલનો પેટાનિયમ	સૂચિત સુધારા		સુધારાના કારણો
૨૭ ડિરેક્ટરોની બોર્ડ :- (૧) ડિરેક્ટરોનું બોર્ડ વધુમાં વધુ ૧૫ (પંદર) સભ્યોનું રહેશે. જે પૈકી એક બેઠક અનુસુચિત જાતિ/જનજાતિ માટે અનામત તથા બે બેઠકો મહીલા સભ્યો માટે અનામત રાખવાની રહેશે.	બોર્ડ ઓફ ડિરેક્ટર્સમાં વ્યવસાયિકરણ	**૨૭ ડિરેક્ટરોની બોર્ડ :-** (૧) ડિરેક્ટરોનું બોર્ડ વધુમાં વધુ ૧૫ (પંદર) સભ્યોનું રહેશે. જેમાં બેન્કના બોર્ડ ઓફ ડિરેક્ટર્સમાં ઓછામાં ઓછા ૫૧ ટકા ડિરેક્ટરને નીચેનામાંથી કોઈપણ એક અથવા વધારે વિષયનું ખાસ જ્ઞાન હોય અથવા વ્યવહારૂ અનુભવ હોવો જરૂરી રહેશે. (Accountancy, Agriculture & Rural Economy, Banking, Co-operation, Economics, Finance, Law, Small Scale Industries Or any other matter that would be useful to the bank) વધુમાં ઉપર જણાવેલ ડિરેક્ટરોમાંથી ઓછામાં ઓછા બે ડિરેક્ટરોને નીચેના વિષયમાં વિશેષ જ્ઞાન અથવા વ્યવહારૂ અનુભવ હોવો જરૂરી રહેશે. Agriculture, Rural Economy, Co-operation or Small Scale Industries) બોર્ડ વધુમાં વધુ ૧૫(પંદર) સભ્યો પૈકી એક બેઠક અનુસુચિત જાતિ/જનજાતિ માટે અનામત તથા બે બેઠકો મહિલા સભ્યો માટે અનામત રાખવાની રહેશે.	B.R. Act Section 10 (A) Professionalism in Board of Directors બોર્ડ ઓફ ડિરેક્ટરમાં વ્યવસાયિકરણ)

13. Notes to financial statements for the year ended 31st March 2026

I. OVERVIEW:

1. Basis of preparation:

The financial statements have been prepared and presented under the historical cost convention on the accrual basis of accounting, unless otherwise stated, and comply with generally accepted accounting principles, statutory requirements prescribed under The Banking Regulation Act, 1949, The Gujarat Co-Operative Societies Act, 1961, Gujarat Co-Operative Societies Rules, 1965, circulars and guidelines issued by The Reserve Bank of India (RBI) from time to time, the Accounting Standards (AS) issued by The Institute of Chartered Accountants of India (ICAI) and current practices prevailing within the Banking Industry in India. The accounting policies adopted in the current year are consistent with those of previous year except otherwise specified.

2. Use of Estimates:

The preparation of the financial statements, in conformity with generally accepted accounting principles, requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities, revenues and expenses and disclosure of contingent liabilities at the date of the financial statements. Actual results could differ from those estimates. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. Any revisions to the accounting estimates are recognized prospectively.

II. SIGNIFICANT ACCOUNTING POLICIES

1. Accounting Convention:

The financial statements are drawn up keeping in mind the historical cost and going concern concept and in accordance with generally accepted accounting principles and practices prevailing in the Banking Industry in India, except otherwise stated.

2. Advances and Provisioning:

a. The classification of advances into Standard, Sub standard, Doubtful and Loss assets as well as provisioning on Non-Performing Advances has been arrived at in accordance with the Income Recognition, Assets Classification and Provisioning Norms prescribed by the Reserve Bank of India for UCBs from time to time. In addition to this, a general provision on standard assets is made on the following categories of standard assets as per RBI guidelines, as under:

Category	Provision (%)
Direct advances to Agricultural & SME	0.25 %
Commercial and real estate loans	1.00 %
Commercial & real estate loans-residential	0.75 %
Other standard advances	0.40 %

b. The Overdue Interest in respect of Advances is provided separately under Overdue Interest Reserve as per the directive issued by the Reserve Bank of India.

c. For restructured accounts, provision is made in accordance with RBI guidelines which require diminution in the fair value of assets to be provided for at the time of restructuring and at each Balance sheet date thereafter. In respect of accounts restructured pursuant to the impact of COVID-19, provisions have been made as stipulated under the extent RBI guidelines on the subject.

3. Events occurring after Balance Sheet date

Material adjusting events (that provides evidence of condition that existed at the balance sheet date) occurring after the Balance Sheet date are recognized in the financial statements. Non adjusting events (that are indicative of conditions that arose after the Balance Sheet date) occurring after the Balance Sheet date that represents material change and commitment affecting the financial position are disclosed in the reports of the Board of Directors.

4. Net profit or loss for the period, prior period items and changes in accounting policies

a. Prior Period Items:

Prior period items are income and expenses that arise in the current period due to errors and omissions in the financial statements of one or more prior periods.

There is no such item to be reported for the year ended on March 31, 2026

b. Extraordinary Items:

Extraordinary items are income or expenses that arise from events clearly distinct from the ordinary activities of the Bank and are not expected to recur frequently.

The Bank has not recorded any extraordinary items during the year.

c. Change in Accounting Policies:

Accounting policies are changed only if required by Statute, by an accounting standard, or if the change results in a more appropriate presentation of financial statements.

There are no changes in accounting policies during the year.

5. Cash Flow Statement (AS-3):

The cash flows are reported using the indirect method whereby profit before tax is adjusted for effects of transactions of non-cash nature, deferrals or accruals of past or future cash receipts or payments and items of income or expenses associated with investing or financing cashflows.

6. Revenue recognition (AS-9):

a. Interest income is recognized on an accrual basis in accordance with AS-9, Revenue Recognition and RBI guidelines, except in case of interest income on non-performing assets which is recognized on receipt basis as per income recognition and asset classification norms of RBI. Recovery in NPAs account is appropriated as per the Board-approved recovery policy.

b. Locker rent is accounted on an upfront basis at annual rests.

c. Commission income on Bank Guarantees is recognized as income in the year in which it is received.

d. Interest on Government Securities and other fixed income securities is recognized on an accrual basis.
e. Other fees and commission income are recognized when due, where the Bank is reasonably certain of ultimate collection.
f. Dividend income is recognized on a receipt basis.
g. Legal Expenses in case of Suit Filed Accounts is charged to profit and loss account and separate control account is being maintained. Such amount when recovered is treated as income.

7. Property, Plant & Equipment (AS-10):

a. Property, Plant and Equipment are carried at historical cost less accumulated depreciation and accumulated impairment losses, if any. Cost comprises purchase price, including non-refundable taxes, duties and any directly attributable expenditure incurred in bringing the asset to its intended working condition for use.
b. Depreciation:

Depreciation on Property, Plant and Equipment is provided on the following basis:

Sr. No.	Name of Assets	Method of Depreciation	Rate of Depreciation*
1	Building & Premises	Written Down Value	5%
2	Machineries	Written Down Value	15%
3	Vehicles	Written Down Value	20%
4	Furniture and Fixture	Written Down Value	10%
5	Safe Vault	Written Down Value	10%
6	Computers & Peripherals	Straight Line Method	33.33%
7	Dead Stock	Written Down Value	10%

* Depreciation on fixed assets purchased during the year is charged for the entire year if 180 days or more have elapsed since its purchase; otherwise it is charged at 50% of the normal rate. No depreciation is charged on fixed assets sold during the year.

8. Investments (AS-13):

a. Categorization of investments:

In accordance with guidelines issued by RBI, the Bank classifies its investment portfolio into the following three categories:

i. 'Held to Maturity' - Securities acquired by the Bank with the intention to hold till maturity.
ii. 'Held for Trading' - Securities acquired by the Bank with the intention to trade.
iii. 'Available for Sale' – Securities which do not fall within the above two categories are classified as 'Available for Sale'

b. For the purpose of disclosure in the Balance Sheet, Investments are classified as required under the Banking Regulation Act, 1949 and RBI guidelines as follows:

-Government Securities, Other approved securities, Shares and Bonds of PSU and Others.

c. Shifting of investments between categories:

Shifting of investments between different categories i.e., Held to Maturity, Held for Trading and Available for Sale is undertaken as per extant RBI guidelines.

Transfer from HTM to AFS category is done once in a year preferably at the beginning of the year, at acquisition cost or book value or market value on the date of transfer, whichever is least and scrip-wise depreciation, if any, is debited to Profit and Loss account and appreciation, if any, is ignored.

d. Valuation of Investments:

i. **'Held to Maturity'** - Investments under HTM category are carried at their acquisition cost. The premium paid, if any, on the investments under this category is amortized over the residual life of the security as per guidelines of RBI and Policy adopted by Bank.

ii. **'Held for Trading' & 'Available for Sale'** - Investments classified under the HFT and AFS categories are marked to market in accordance with RBI guidelines. The valuation of investments under HFT and AFS categories is carried out in accordance with RBI guidelines and is periodically placed before the Board of Directors for noting. The net depreciation, if any, under each category of investment classification is recognised in the Profit and Loss Account, while net appreciation, if any, is ignored.

iii. Market value of Government Securities (excluding Treasury Bills) is determined based on the prices periodically published by FBIL for valuation at year-end. In case of unquoted Government Securities, market price is determined on the basis of the "Yield to Maturity" indicated by Financial Benchmark India Pvt. Ltd. (FBIL).

iv. Urban Co-operative Banks are prohibited from direct investment in equity shares. As regards investment in shares of co-operative institutions, Bank is guided by the RBI Master Direction – Reserve Bank of India (Classification, Valuation and Operation of Investment Portfolio of Primary (Urban) Co-operative Banks) Directions, 2025.

v. Treasury bills and Certificate of Deposits under all the classifications have been valued at carrying cost.

vi. Mutual fund units are valued at market price, repurchase price or Net Asset Value (NAV), in that order, depending upon availability.

vii. In case of bonds & debentures where interest is not received regularly (i.e., overdue beyond 90 days), the valuation is in accordance with prudential norms as prescribed by RBI.

viii. The Broken period interest on Government securities and approved securities is accounted for on accrual basis.

e. **Disposal of Investments:**

Investments classified under the HTM category: Realized gains are recognized in the Profit and Loss Account and subsequently appropriated to Capital Reserve account (net of taxes and transfer to statutory reserves) in accordance with the RBI guidelines. Losses are recognized in the Profit and Loss Account.

Investments classified under the AFS and HFT categories: Realized gains/losses are recognized in the Profit and Loss Account.

9. Employee Benefits (AS-15):

A. Provident Fund

The Bank's contribution towards Provident Fund is made to the Employees' Provident Fund Organisation (EPFO) in accordance with the provisions of the Employees' Provident Funds and Miscellaneous Provisions Act, 1952 and the Employees' Pension Scheme, 1995. Such contributions are charged to the Profit and Loss Account in the year in which they accrue. The Bank has no further obligation beyond its monthly contributions.

B. Gratuity & Leave Encashment

The Employees' Gratuity Scheme and Leave Encashment Scheme are funded by the Bank and administered through arrangements with the Life Insurance Corporation of India (LIC). During the year, the Bank contributed Rs.0.25 crore towards the Group Gratuity Fund and Rs.0.92 crore towards the Group Leave Encashment Fund. The contributions made during the year have been charged to the Profit and Loss Account.

10. Segment Reporting (AS-17):

The Bank recognizes the Business Segment as the primary reporting segment and Geographical Segment as the secondary reporting segment, in accordance with RBI guidelines and in compliance with AS 17

Business Segment is classified into (a) Treasury (b) Corporate and Wholesale Banking, (c) Retail Banking and (d) Other Banking Operations.

Geographic Segments: The Bank operates only in India and hence the reporting consists only of domestic segment.

11. Related Party Disclosures (AS-18):

Related parties and related party transactions have been identified and disclosed in accordance with Accounting Standard (AS) 18 – Related Party Disclosures, to the extent applicable.

Based on the organisational structure of the Bank and the information made available to the management, Shri Hitesh H. Shah, Chief Executive Officer (CEO), has been identified as the Key Managerial Personnel (KMP) of the Bank.

Transactions with the KMP and their relatives, wherever applicable, have been disclosed in the Notes to Accounts.

12. Earnings per share (AS-20):

a. Earnings per share are calculated by dividing the net profit for the period after tax attributable to equity shareholders (before appropriation) by the weighted average number of equity shares outstanding during the period.

b. The weighted average number of equity shares outstanding during the period are calculated by aggregating the equity shares outstanding at the beginning of the period adjusted by the number of shares surrendered / forfeited or issued during the period multiplied by the time-weighting factor, which is the number of days for which the shares are outstanding as a proportion of total number of days during the year

13. Intangible Assets (AS-26):

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

14. Impairment of Assets (AS-28):

A substantial portion of the bank's assets comprise of 'financial assets' to which Accounting standard 28 "Impairment of assets" is not applicable. In respect of assets to which Standard applies, in the opinion of the management, there are no indications, internal or external which could have the effect of impairing the value of the assets to any material extent as at 31st March, 2026 requiring recognition in terms of the said standard.

15. Provisions, Contingent Liabilities and Contingent Assets (AS-29):

A provision is recognised when the Bank has a present obligation as result of past events and it is probable that an outflow of resources will be required to settle the obligation, in respect of which a reliable estimate can be made. Provisions are not discounted to their present value and are determined based on best estimate required to settle the obligation at the Balance sheet date. These are reviewed at each Balance sheet date and adjusted to reflect the current best estimates.

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

16. Cash and Cash Equivalents

Cash and cash equivalents comprise cash on hand, cash in ATMs, balances with the Reserve Bank of India, State Co-operative Bank, District Central Co-operative Bank.

The Cash Flow Statement has been prepared using the Indirect Method as prescribed under Accounting Standard (AS) 3 – Cash Flow Statements.

17. Operating Lease

The total rent paid during the year is charged to the Profit and Loss Account. Any one-time costs paid at the start of the lease (like legal fees or processing charges) are recorded as an expense in the same year they are paid.

III. Notes forming part of the accounts for the year ended 31st March, 2026:

A. Net Profit or Loss for the Period, Prior Period Items and Changes in Accounting Policies:

Prior Period Items: During the year, there were no material prior period income / expenditure items

Change in Accounting Policy: There is no change in the Significant Accounting Policies adopted during the year ended 31st March 2026 as compared to those followed in the previous financial year i.e. 2024-25.

B. Segment Reporting (AS-17):

Business Segment

The Bank has identified the following business segments for disclosure purposes in accordance with Accounting Standard (AS) 17 – Segment Reporting:

a) **Treasury:** Treasury comprises the Bank's investment portfolio, income from investments, profit or loss on sale of investments, and depreciation/amortisation of premium on investments classified under the 'Held to Maturity (HTM)' category.

b) **Retail Banking:** Retail Banking comprises exposures that satisfy the criteria of orientation, product, granularity and low value of individual exposures as prescribed by the Reserve Bank of India for retail exposures. Individual housing loans are also included in this segment.

c) **Corporate & Wholesale Banking:** Corporate / Wholesale Banking comprises advances and other credit exposures to trusts, partnership firms, companies, co-operative institutions, statutory bodies and other entities that are not classified under the Retail Banking segment.

d) **Other Banking Operations:** Other Banking Operations comprise all banking activities not covered under Treasury, Corporate / Wholesale Banking and Retail Banking segments, including para-banking activities and other residual banking operations.

Business Segment Reporting as at March 31, 2026:

(Rs. In Crore)

Business Segment	Treasury		Corporate / Wholesale Banking		Retail Banking		Other Banking		Total	
Particulars	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Revenue	37.04	15.18	73.71	67.50	25.69	27.70	1.56	19.99	137.99	130.37
Result	-1.49	3.56	11.44	13.39	3.99	5.50	0.29	4.69	14.22	27.14
Unallocated expenses									-	-
Operating profit									14.22	27.14
Income taxes									5.66	6.60
Extraordinary profit / loss	-	-	-	-	-	-	-	-	-	-
Net profit									8.57	20.54
Other information:	-	-	-	-	-	-	-	-	-	-
Segment assets	856.51	241.80	701.55	986.06	226.47	404.74	0.00	0.00	1784.53	1632.60
Unallocated assets									-	-

Total assets									1784.53	1632.60
Segment liabilities	-	-	207.32	1030.50	1379.73	422.97	-	0.00	1587.05	1453.47
Unallocated liabilities									-	-
Total liabilities									1587.05	1453.47

Notes :

1. *Segment revenue, expenses, assets and liabilities have been identified to segments on the basis of their relationship to the operating activities of the segment.*
2. *The Bank's liabilities primarily comprise deposits mobilized through its retail banking operations. Accordingly, deposit liabilities have been disclosed under the Retail Banking segment. The Bank does not have any material segment-specific liabilities relating to Treasury, Corporate / Wholesale Banking or Other Banking Operations.*

C. Related party disclosure (AS 18):

(Amount in ₹ crore)

Items / Related Party	Parent (as per ownership or control)	Subsidiaries	Associates / Joint Ventures	Key Management Personnel	Relatives of Key Management Personnel	Total
Borrowings	-	-	-	-	-	-
Deposits	-	-	-	0.001 (0.001)	0.223 (0.241)	0.224 (0.242)
Placement of deposits	-	-	-	-	-	-
Advances	-	-	-	-	-	-
Investments	-	-	-	-	-	-
Non-funded commitments	-	-	-	-	-	-
Leasing / HP arrangements availed	-	-	-	-	-	-
Leasing / HP arrangements provided	-	-	-	-	-	-
Purchase of fixed assets	-	-	-	-	-	-
Sale of fixed assets	-	-	-	-	-	-
Interest paid	-	-	-	0.0001	0.006	0.0061
Interest received	-	-	-	-	-	-
Rendering of services	-	-	-	-	-	-
Receiving of services	-	-	-	-	-	-
Management contracts	-	-	-	-	-	-

Amount in brackets shows the maximum balance outstanding during the year.

D. Earnings Per Share (AS-20):

Particulars	2025-26	2024-25
Net Profit after Tax attributable to Equity shareholders (before appropriations) (Rs. in Crore)	8.57	20.54
Weighted Average Number of Equity Shares Outstanding During the Year*	37,06,974	36,10,830
Basic and Diluted Earnings per Share (Rs.)	23.11	56.89
Nominal Value per Share (Rs.)	100	100

E. Accounting For Taxes on Income (AS-22):

The Bank has not recognised Deferred Tax Asset and Deferred Tax Liability in the financial statements for the year ended 31st March, 2026. Accordingly, no adjustment on account of deferred tax has been made in the Balance Sheet or the Profit and Loss Account.

F. Provisions, Contingent Liabilities and Contingent Assets (AS-29):

(Rs. In Crore)

Sr No	Particulars	31.03.2026	31.03.2025
1	Bank Guarantees	12.72	13.25
2	Letters of Credit	13.98	5.37
3	Depositors Education and Awareness Fund	3.08	2.76
	Total	**29.78**	**21.38**

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

The information required to be disclosed under the Micro, Small and Medium Enterprises Development Act, 2006 has been compiled based on the information available with the Bank regarding the status of suppliers under the said Act.

H. The Bank has subscribed to the paid up capital of National Urban Cooperative Finance and Development Corporation (NUCFDC) by way of 7,50,000 shares of Rs. 10/- each aggregating to Rs. 75,00,000/-. The same is reflected under Schedule 10 - Investments in the Balance Sheet. NUCFDC is the Umbrella Organization for Urban Co-operative Bank (UCBs).

I. Disclosure as per RBI master direction DOR.ACC.REC. NO.208/ 21.04.018 /2025-26dated 28.11.2025 (as updated time to time)

1. REGULATORY CAPITAL

i) Composition of Regulatory Capital

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
i)	Paid up share capital and reserves@ (net of deductions, if any)	138.68	121.45
ii)	Other Tier 1 capital	4.38	13.23
iii)	**Tier 1 capital (i + ii)**	**143.06**	**134.68**
iv)	Tier 2 capital	22.23	22.32
v)	**Total capital (Tier 1+Tier 2)**	**165.29**	**157.00**
vi)	Total Risk Weighted Assets (RWAs)	1023.88	883.90
vii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	13.97%	15.24%
viii)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	2.17%	2.53%
ix)	Capital to Risk Weighted Assets Ratio (CRAR)	16.14	17.76%
x)	Amount of paid-up equity capital raised during the year	8.69	3.30
xi)	Amount of non-equity Tier 1 capital raised during the year	-	-
	a) Perpetual Non-Cumulative Preference Shares	-	-
	b) Perpetual Debt Instruments	-	-
xii)	Amount of Tier 2 capital raised during the year		
	a) Perpetual Cumulative Preference Shares	-	-
	b) Long term subordinated debt instruments	-	-

ii) Draw down from Reserves

(Amount in ₹ crore)

Sr. No.	Type of Reserve	Drawdown Amount
1	Investment Fluctuation Fund	1.89
2	Charity Fund	0.09
3	Member Welfare Fund	0.01
4	Education Fund	0.03

2. ASSET LIABILITY MANAGEMENT

i) Maturity pattern of certain items of assets and liabilities as on 31/03/2026

(Amount in ₹ crore)

	Day 1	2 to 7 days	8 to 14 days	15 to 30 Days	31 days to 2 months	Over 2 months and to 3 months	Over 3 months and up to 6 Months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	78.98	12.10	11.17	29.09	49.72	61.44	217.53	351.21	747.31	1.50	4.23	1564.28
Advances	60.07	5.06	1.87	15.64	19.38	36.80	91.70	255.56	367.29	129.99	38.64	1022.00
Investments	45.00	27.00	10.00	20.05	10.00	25.00	70.24	50.95	67.12	10.03	261.90	597.29
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency assets	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency liabilities	-	-	-	-	-	-	-	-	-	-	-	-

3. INVESTMENTS

i) Composition of Investment Portfolio as at **31/03/2026 (Current Year)** (Amount in ₹ crore)

	Investments in India							Investments outside India				Total Investments
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and / or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India	
Held to Maturity												
Gross	109.65	-	-	-	-	-	109.65	-	-	-	-	109.65
Less: Provision for non-performing investments (NPI)	-	-	-	-	-	-	-	-	-	-	-	-
Net	109.65	-	-	-	-	-	109.65	-	-	-	-	109.65
Available for Sale												
Gross	171.63	-	0.85	0.94	-	15.00	188.42	-	-	-	-	188.42
Less: Provision for depreciation and NPI	10.53	-	-	-	-	-	10.53	-	-	-	-	10.53
Net	161.10	-	0.85	0.94	-	15.00	177.89	-	-	-	-	177.89
Held for Trading												
Gross	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-	-	-
Total Investments	281.28	-	0.85	0.94	-	15.00	298.07	-	-	-	-	298.07
Less: Provision for non-performing investments	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	10.53	-	-	-	-	-	10.53	-	-	-	-	10.53
Net	270.75	-	0.85	0.94	-	15.00	287.54	-	-	-	-	287.54

3. INVESTMENTS

Composition of Investment Portfolio as on **31/03/2025 (Previous Year)** (Amount in ₹ crore)

	Investments in India							Investments outside India				Total Investments
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and / or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India	
[redacted]												
Gross	69.69	-	0.20	-	-	-	69.89	-	-	-	-	69.89
Less: Provision for non-performing investments (NPI)	-	-	-	-	-	-	-	-	-	-	-	-
Net	69.69	-	0.20	-	-	-	69.89	-	-	-	-	69.89
[redacted]												
Gross	172.11	-	-	0.00	-	-	172.11	-	-	-	-	172.11
Less: Provision for depreciation and NPI	2.23	-	-	-	-	-	2.23	-	-	-	-	2.23
Net	169.88	-	-	-	-	-	169.88	-	-	-	-	169.88
[redacted]												
Gross	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-	-	-
Total Investments	241.80	-	0.20	-	-	-	242.00	-	-	-	-	242.00
Less: Provision for non-performing investments	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	2.23	-	-	-	-	-	2.23	-	-	-	-	2.23
Net	239.57	-	0.20	-	-	-	239.77	-	-	-	-	239.77

3. INVESTMENTS

(ii) Movement of Provisions for Depreciation on investment and Investment Fluctuation Reserve

(Amount in ₹ crore)

Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	2.23	8.34
b) Add : Provisions made during the year	8.30	-
c) Less : Write off / write back of excess provisions during the year	-	6.11
d) Closing balance	**10.53**	**2.23**
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	11.27	10.27
b) Add : Amount transferred during the year	-	1.00
c) Less : Drawdown	1.89	-
d) Closing balance	**9.38**	**11.27**
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	5.00%	6.55%

(iii) Sale and transfers to/from HTM category :

During the financial year 2025–26, the Bank transferred Government Securities with a book value of Rs. 9.67 crore and a face value of Rs. 10.00 crore from the HTM category to the AFS category in accordance with RBI directions and pursuant to Resolution No. 72 dated 15 April 2025. No securities were transferred from the AFS category to the HTM category during the year. Further, the Bank did not sell any securities from the HTM category prior to their maturity during the financial year 2025–26.

3. INVESTMENTS

iv) Non-SLR investment portfolio

a) Non-performing non-SLR investments

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
a)	Opening balance	-	-
b)	Additions during the year since 1st April	-	-
c)	Reductions during the above period	-	-
d)	Closing balance	-	-
e)	Total provisions held	-	-

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	
(1)	(2)	(3)		(4)		(5)		(6)		(7)	
		Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year
a)	PSUs	-	-	-	-	-	-	-	-	-	-
b)	FIs	-	-	-	-	-	-	-	-	-	-
c)	Banks	0.85	0.20	-	-	-	-	-	-	-	-
d)	Private Corporates	-	-	-	-	-	-	-	-	-	-
e)	Subsidiaries/ Joint Ventures	-		-	-	-	-	-	-	-	-
f)	Others	15.94	-	-	-	-	-	-	-	-	-
g)	Provision held towards depreciation	-		-	-	-	-	-	-	-	-
	Total	**16.79**	**0.20**	-	-	-	-	-	-	-	-

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

	Minimum outstanding during the year		Maximum outstanding during the year		Daily average outstanding during the year		Outstanding as on 31st March 2025	
	FV	MV	FV	MV	FV	MV	FV	MV
i) Securities sold under repo a) Government securities b) Corporate debt securities c) Any other securities ii) Securities purchased under reverse repo a) Government securities b) Corporate debt securities c) Any other securities	NIL							

vi) Government Security Lending (GSL) transactions (in market value terms) as at 31/03/2026 (current year)

(Amount in ₹ crore)

Particulars	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 31st March 2025
Securities lent through GSL transactions	-	-	-	-	-
Securities borrowed through GSL transactions	-	-	-	-	-
Securities placed as collateral under GSL transactions	-	-	-	-	-
Securities received as collateral under GSL Transactions	-	-	-	-	-

Government Security Lending (GSL) transactions (in market value terms) as at 31/03/2025 (previous year)

(Amount in ₹ crore)

Particulars	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 31st March 2024
Securities lent through GSL transactions	-	-	-	-	-
Securities borrowed through GSL transactions	-	-	-	-	-
Securities placed as collateral under GSL transactions	-	-	-	-	-
Securities received as collateral under GSL Transactions	-	-	-	-	-

4. Asset Quality

i) Classification of advances and provisions held as at 31/03/2026 (Amount in ₹ crore)

Particulars	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	886.07	7.39	0.37	3.88	11.64	897.71
Add: Additions during the year					9.43	
Less: Reductions during the year*					11.40	
Closing balance	1,012.33	1.93	4.21	3.53	9.67	1,022.00
*Reductions in Gross NPAs due to:						
i) Upgradation					1.81	1.81
ii) Recoveries (excluding recoveries from upgraded accounts)					9.59	9.59
iii) Technical/ Prudential16 Write-offs					-	-
iv) Write-offs other than those under (iii) above					-	-
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	3.15	0.74	0.25	10.66	11.65	14.80
Add: Fresh provisions made during the year					2.20	2.30
Less: Excess provision reversed/ Write-off loans					-	-
Closing balance of provisions held	3.25	0.24	1.02	12.59	13.85	17.10
Net NPAs	-	-	-	-	-	-
Opening Balance		-	-		-	
Add: Fresh additions during the year					-	
Less: Reductions during the year					-	
Closing Balance		-	-		-	
Floating Provisions	-	-	-	-	-	-
Opening Balance						
Add: Additional provisions made during the year						-
Less: Amount drawn down18 during the year						-
Closing balance of floating provisions						-
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written-off accounts						-
Add: Technical/ Prudential write-offs during the year						-
Less: Recoveries made from previously technical/ prudential written-off accounts during the year						-
Closing balance						-

Classification of advances and provisions held as at 31/03/2025 (Amount in ₹ crore)

Particulars	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	820.86	3.27	0.36	3.89	7.52	828.38
Add: Additions during the year					10.52	
Less: Reductions during the year*					6.40	
Closing balance	886.07	7.39	0.37	3.88	11.64	897.71
*Reductions in Gross NPAs due to:						
i) Upgradation					2.77	2.77
ii) Recoveries (excluding recoveries from upgraded accounts)					3.64	3.64
iii) Technical/ Prudential16 Write-offs					-	-
iv) Write-offs other than those under (iii) above					-	-
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	2.80	0.33	0.11	21.18	21.62	24.42
Add: Fresh provisions made during the year					5.32	5.67
Less: Excess provision reversed/ Write-off loans					15.29	15.29
Closing balance of provisions held	3.15	0.74	0.25	10.66	11.65	14.80
Net NPAs	-	-	-	-	-	-
Opening Balance		-	-		-	
Add: Fresh additions during the year					-	
Less: Reductions during the year					-	
Closing Balance		-	-		-	
Floating Provisions	-	-	-	-	-	-
Opening Balance						
Add: Additional provisions made during the year						-
Less: Amount drawn down18 during the year						-
Closing balance of floating provisions						-
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written-off accounts						-
Add: Technical/ Prudential write-offs during the year						-
Less: Recoveries made from previously technical/ prudential written-off accounts during the year						-
Closing balance						-

Ratios (in %)	31/3/2026	31/3/2025
Gross NPA to Gross Advances	0.95%	1.30%
Net NPA to Net Advances	0.00	0.00
Provision coverage ratio	**143.23%**	**100.00%**

ii) Sector-wise Advances and Gross NPAs

(Amount in ₹ crore)

Sr. No	Sector	Current Year 31.03.2026			Previous Year 31.03.2025		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in	Outstanding Total Advances	Gross NPAs	% of Gross NPAs to Total Advances in that sector
i)	**Priority Sector**						
a)	**Agriculture and allied activities**	0.00	0.00	0.00%	0.00	0.00	0.00%
b)	**Advances to industries sector eligible as priority sector lending**	542.97	6.31	1.16%	464.68	9.92	2.13%
	Textile	409.08	5.66	1.38%			
c)	**Services**	64.92	0.23	0.35%	26.48	0.02	0.08%
d)	**Personal loans**	73.57	0.08	0.11%	66.53	0.06	0.09%
	Housing Loan	22.23	0.05	0.22%			
	Solar Loan	24.08	-	0.00%			
	Subtotal (i)	681.46	6.62	0.97%	557.69	10.00	1.79%
ii)	**Non-priority Sector**						
a)	**Agriculture and allied activities**	0.00	0.00	0.00%	0.00	0.00	0.00%
b)	**Industry**	104.33	0.07	0.07%	232.00	1.43	0.62%
	Textile	40.12	0.07	0.17%			
c)	**Services**	40.37	1.13	2.80%	0.00	0.00	0.00%
	Commercial Real Estate	38.32	1.13	2.95%			
d)	**Personal loans**	195.84	1.85	0.94%	108.01	0.21	0.19%
	Sub-total (ii)	340.54	3.05	0.90%	340.01	1.64	0.48%
	Total (i+ ii)	1,022.00	9.67	0.95%	897.70	11.64	1.30%

iii) Overseas assets, NPAs and revenue : The bank does not have any overseas assets, NPAs and revenues, in both the current and previous

iv) Details of account subjected to restructuring

(Amount in ₹ crore)

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

v) Divergence in asset classification and provisioning :

The divergences assessed by RBI with respect to Gross NPA, Net NPA, and provisioning for NPAs during the reference period do not exceed the prescribed threshold limits. Hence, no disclosure on divergence in asset classification and provisioning is required.

vi) Disclosure of transfer of loan exposures :

Details of stressed loan transferred during the year:

(Amount in ₹ crore)

Particulars	To ARCs	To permitted	To other
No. of accounts	-	-	-
Aggregate principal outstanding of loans transferred	-	-	-
Weighted average residual tenor of the loans transferred	-	-	-
Net book value of loans transferred (at the time of transfer)	-	-	-
Aggregate consideration	-	-	-
Additional consideration realized in respect of accounts	-	-	-

Details of loans acquired during the year

(Amount in ₹ crore)

Particulars	From SCBs, RRBs, UCBs, StCBs, DCCBs, AIFIs, SFBs and NBFCs including Housing Finance Companies (HFCs)		From ARCs
Aggregate principal outstanding of loans acquired	-	-	-
Aggregate consideration paid	-	-	-
Weighted average residual tenor of loans acquired	-	-	-

vii) Non-Fund Based Credit Facilities

(Amount in ₹ crore)

		As at March 31, 2026 Secured Portion	As at March 31, 2026 Unsecured Portion	As at March 31, 2025 Secured Portion	As at March 31, 2025 Unsecured Portion
I	Outstanding Guarantees(₹ crore)				
	i) In India	12.72	0	13.25	0
	ii) Outside India				
II	Acceptances, Endorsements and other Obligations (₹ crore)				
III	Other NFB Credit facilities (₹ crore) **Letter of credit-LC**	13.98	0	5.37	0

viii) Fraud accounts

Details on the number and amount of frauds as well as the provisioning thereon :

Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
Number of frauds reported	-	-
Amount involved in fraud (₹ crore)	-	-
Amount of provision made for such frauds(₹ crore)	-	-
Amount of Unamortised provision debited from 'other reserves' as at the end of the year (₹ crore)	-	-

ix) Disclosure related to project finance

(Amount in ₹ crore)

Sl. No	Item Description	Total outstanding as on December 31, 2025 (in Rs. crore)		Total outstanding as on March 31, 2026 (in Rs. crore)	
		Number of accounts	Total outstanding (in ₹ crore)	Number of accounts	Total outstanding (in ₹ crore)
1	Projects under implementation accounts at the beginning of the quarter.	1.00	5.22	-	-
2	Projects under implementation accounts sanctioned during the quarter.	-	-	1.00	5.50
3	ProjectsunderimplementationaccountswhereDCCOhas been achieved during the quarter	1.00	5.22	-	-
4	Projectsunderimplementationaccountsattheendofthe quarter. (1+2-3)	-	-	1.00	5.55
5	Out of '4' – accountsin respect of which resolution processinvolving extensionin original/extended DCCO, as the case may be, has been invoked.	-	-	-	-
5.1	Outof'5'–accountsinrespectofwhichResolutionplan has been implemented.	-	-	-	-
5.2	Outof'5'–accountsinrespectofwhichResolutionplan is under implementation.	-	-	-	-
5.3	Outof'5'–accountsinrespectofwhichResolutionplan has failed.	-	-	-	-
6	Outof'5',accountsinrespectofwhichresolutionprocess involving extensionin original/extended DCCO,asthe casemaybe,hasbeeninvokeddueto changein scope and size of the project.	-	-	-	-
7	Out of '5', account in respect of which cost overrun associatedwith extensioninoriginal/extended DCCO,as the case may be, was funded	-	-	-	-
7.1	Outof'7',accountswhereSBCFwassanctionedduring financial closure and renewed continuously	-	-	-	-
7.2	Outof'7',accountswhereSBCFwasnotpresanctionedor renewed continuously	-	-	-	-
8	Out of '4' – accountsin respect of which resolution process not involving extension in original/extended DCCO, as the case may be, has been invoked.	-	-	-	-
8.1	Outof'8'–accountsinrespectofwhichResolutionplan has been implemented.	-	-	-	-
8.2	Outof'8'–accountsinrespectofwhichResolutionplan is under implementation.	-	-	-	-
8.3	Outof'8'–accountsinrespectofwhichResolutionplan has failed.	-	-	-	-

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

i. For the half year eneded March 31, 2026

(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 i.e. 30.09.2025 (A)	Of (A), aggregate debt that slipped into NPA during the half- year ended 31.03.2026	Of (A), amount written off during the half-year ended 31.03.2026	Of (A), amount paid by the borrowers during the half-year ended 31.03.2026	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of this half-year ended 31.03.2026
Personal Loans		-	-	-	-
Corporate persons*		-	-	-	-
Of which MSMEs	0.00	-	-	0.00	0.00
Others	1.04	-	-	1.04	0.00
Total	1.04	-	-	1.04	0.00

ii. For the half year eneded September 30, 2025

(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 i.e. 31.03.2025 (A)	Of (A), aggregate debt that slipped into NPA during the half- year ended 30.09.2025	Of (A), amount written off during the half-year ended 30.09.2025	Of (A), amount paid by the borrowers during the half-year ended 30.09.2025	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of this half-year ended 30.09.2025
Personal Loans		-	-	-	-
Corporate persons*		-	-	-	-
Of which MSMEs	0.25	-	-	0.25	0.00
Others	1.15	-	-	0.05	1.04
Total	1.40	-	-	0.30	1.04

5. Exposures

i) Exposure to real estate sector

(Amount in ₹ crore)

Category	Current Year 31.03.2026	Previous Year 31.03.2025
i) Direct exposure		
a) Residential Mortgages – Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented.	92.15	80.95
of which, Individual housing loans eligible for Priority sector advances	22.36	19.88
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.).	39.21	53.79
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures -		
i. Residential	-	-
ii. Commercial Real Estate	-	-
ii) Indirect Exposure *Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.*		
Total Exposure to Real Estate Sector	**131.36**	**134.74**

ii) Exposure to capital market : ***Bank does not have direct exposure to Capital Market***

iii) Risk category-wise country exposure : Bank does not have country exposure risk in current and previous year

iv) Unsecured advances

(Amount in ₹ crore)

Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
Total unsecured advances of the bank	69.16	79.97
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	-	-
Estimated value of such intangible securities	-	-

v) Factoring exposures ***Bank had not undertaken any factoring exposure during the year***

vii) Loan against gold and silver collateral

a) Details of loans extended against eligible gold collateral as on March 31, 2026

Particulars	Loan outstanding		Average ticket size (₹ crore)	Average LTV ratio	Gross NPA (%)
	₹ crore	As % of Total Loans			
1. Opening balance of the FY [(a)+(b)]	0.17	0.02%	0.01	61.33%	-
(a) Consumption loans	0.17	0.02%	0.01	61.33%	-
of which bullet repayment loans	0.17	0.02%	0.01	61.33%	-
(b) Income generating loans	-	-	-	-	-
2. New loans sanctioned and disbursed during the FY [(c)+(d)]	0.29	0.03%	0.01	48.96%	NA
(c) Consumption loans	0.29	0.03%	0.01	48.96%	NA
of which bullet repayment loans	0.29	0.03%	0.01	48.96%	NA
(d) Income generating loans	-	-	-	-	NA
3. Renewalssanctionedanddisbursed during the FY	-	-	-	-	NA
4. Top-up loans sanctioned and disbursed during the FY	-	-	-	-	NA
5. Loans repaid during the FY [(e)+(f)]	0.21	0.02%	0.01	NA	NA
(e) Consumption loans	0.21	0.02%	0.01	NA	NA
of which bullet repayment loans	0.21	0.02%	0.01	NA	NA
(f) Income generating loans	-	-	-	NA	NA
6. Non-Performing Loans recovered during the FY [(g) + (h)]	-	-	-	NA	NA
(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)]	0.25	0.03%	0.01	49.74%	-
(k) Consumption loans	0.25	0.03%	0.01	49.74%	-
of which bullet repayment loans	0.25	0.03%	0.01	49.74%	-
(l) Income generating loans	-	-	-	-	-

(b) Details of gold and silver collateral and auctions

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

viii) Exposures to Related Parties

(Amount in ₹ crore)

Sl No.	Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
	A. Loans to Related Parties		
1	Aggregate value of loans sanctioned to related parties during the year	2.16	0.94
2	Aggregate value of outstanding loans to related parties as on 31st March,2026	13.62	12.21
3	Aggregate value of outstanding loans to related parties as a proportion of total credit exposure as on 31st March,2026	1.33	1.36
4	Aggregate value of outstanding loans to related parties which are categorized as:		
	(i) Special Mention Accounts as on 31st March,2026	-	-
	(ii) Non-Performing Assets as on 31st March,2026	-	-
5	Amount of provisions held in respect of loans to related parties as on 31st March,2026	-	-
	B. Contracts and Arrangements involving Related Parties		
6	Aggregate value of contracts and arrangements awarded to related parties during the year	-	-
7	Aggregate value of outstanding contracts and arrangements involving related parties as on 31st March,2026	-	-

6. Concentration of deposits, advances, exposures and NPAs

i) Concentration of deposits (Amount in ₹ crore)

Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
Total deposits of the twenty largest depositors	71.62	64.92
Percentage of deposits of twenty largest depositors to total deposits of the bank	4.51%	6.89%

ii) Concentration of advances (Amount in ₹ crore)

Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
Total advances to the twenty largest borrowers	234.54	143.42
Percentage of advances to twenty largest borrowers to total advances of the bank	19.47%	15.98%

iii) Concentration of exposures (Amount in ₹ crore)

Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
Total exposure to the twenty largest borrowers/customers	234.54	170.61
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers	19.47%	19.01%

iv) Concentration of NPAs (Amount in ₹ crore)

Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
Total Exposure to the top twenty NPA accounts	8.06	10.34
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	83.38%	88.84%

7. Derivatives:

Bank has not entered into any transactions in foreign exchange agreement or interest rate swaps in the current and previous year.

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

(Amount in ₹ crore)

Sr.No.	Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
i)	Opening balance of amounts transferred to DEA Fund	2.76	2.35
ii)	Add: Amounts transferred to DEA Fund during the year	0.37	0.46
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.05	0.05
iv)	Closing balance of amounts transferred to DEA Fund	3.08	2.76

Closing balance of the amount transferred to DEA Fund as of March 31, 2025, as disclosed above, are also included under Contingent Liabilities.

9. Disclosure of complaints

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

Sr. No		Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
		Complaints received by the bank from its customers		
1		Number of complaints pending at beginning of the year		2
2		Number of complaints received during the year	10	7
3		Number of complaints disposed during the year	10	9
	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	14	1
	5.1.	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	12	1
	5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	-	-
	5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	1	-
6		Number of Awards unimplemented within the stipulated time (other than those appealed)	-	-

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

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

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5,number of complaints pending beyond 30 days
1	2	3	4	5	6
	Current Year 31.03.2026				
ATM / Debit Cards		5	25%	-	-
Internet / Mobile Banking (others)	0	1	-66%	-	-
Total	0	6	100%	-	-
	Previous Year 31.03.2025				
ATM / Debit Cards	1	4	-33%	-	-
Others	1	3	67%	-	-
Total	2	7	46%	-	-

10. Disclosure of penalties imposed by the Reserve Bank of India

No penalty has been imposed by RBI on the Bank during the year ended 31st March, 2025 under the provisions of the (i) Banking Regulation Act, 1949, (ii) Payment and Settlement Systems Act, 2007 and (iii) Government Securities Act, 2006 (for bouncing of SGL).

11. Other Disclosures

i) Business ratios

Particular	Current Year 31.03.2026	Previous Year 31.03.2025
i) Interest Income as a percentage to Working Funds	7.87%	7.48%
ii) Non-interest income as a percentage to Working Funds	0.46%	0.82%
iii) Cost of Deposits	6.12%	5.58%
iv) Net Interest Margin	2.97%	3.02%
v) Operating Profit as a percentage to Working Funds	1.69%	1.24%
vi) Return on Assets	0.52%	1.31%
vii) Business (deposits plus advances) per employee (incrore)	12.37	11.19
viii) Profit per employee (in ₹ crore)	0.04	0.10

ii) Bancassurance business

Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
Brokerage / Commission earned from Insurance broking	-	0.07

iii) Marketing and distribution

Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
Nil	-	-

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

Details of Priority Sector Lending Certificates (PSLC) purchased by the Bank is as follow

(Amount in ₹ crore)

Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
PSLC Agriculture		- 2.00

Details of Priority Sector Lending Certificates (PSLC) sold by the Bank is as follow

(Amount in ₹ crore)

Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
PSLC Agriculture	-	2.00

v) Provisions and contingencies

(Amount in ₹ crore)

Provision debited to Profit and Loss Account	Current Year 31.03.2026	Previous Year 31.03.2025
i) Provisions for NPI	-	-
ii) Provision towards NPA	2.20	2.32
iii) Provision made towards Income tax	5.80	6.6
iv) Other Provisions and Contingencies (with details)		
Standard Asset	0.10	0.35
Long Term Finanace	0.40	0.65
Invetment Depreciation Provision	8.30	-6.11

vi) Payment of DICGC Insurance Premium

(Amount in ₹ crore)

Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
i) Payment of DICGC Insurance Premium	1.67	1.55
ii) Arrears in payment of DICGC premium	-	

vii) Disclosure of facilities granted to directors and their relatives

(Amount in ₹ crore)

Facilities granted to directors and their relatives	Current Year 31.03.2026	Previous Year 31.03.2025
Amount Outstanding at the end of the Year		
Fund Based	13.62	12.22
Non Fund Based (Bank guarantees, Letter of Credit etc.)	-	-
Total	13.62	12.22

viii) Previous year's figures are regrouped or rearranged, wherever necessary, to conform to the layout of the accounts current year.

SURAT NATIONAL CO-OP BANK LTD
CASH FLOW STATEMENT FOR THE YEAR ENDED MARCH 31, 2026

	PARTICULARS	FOR THE YEAR ENDED 31/3/2026		FOR THE YEAR ENDED 31/3/2025	
A	**Cash Flow From Operating Activities**				
	Net Profit After Tax		**16,4346,400.00**		**27,16,71,449.62**
	Add:				
	Special reserve on Long Term Finance	40,00,000.00		65,00,000.00	
	Investment Fluctuation Reserve	(1,88,99,000.00)		-	
	Investment Depreciation Reserve	8,30,10,000.00		(6,11,00,000.00)	
	Provision for Standard Assests	10,00,000.00		35,00,000.00	
	Provision for BDDR	2,20,00,000.00		2,32,00,000.00	
	Depreciation and amortisation on Fixed Assets	1,38,21,462.00		1,33,58,319.08	
	Loss on sale of assets	2,29,689.00		1,336.00	
	Unclaimed dividends	27,15,380.00	10,78,77,531.00	21,64,144.00	(1,23,76,200.92)
	Less:				
	Profit on Sale of Assets	541.00		2,69,802.00	
	Education Fund	3,00,000.00		3,00,000.00	
	Members welfare expenses	1,20,748.00		72,122.00	
	Charity Expenses	8,80,000.00		-	
	Profit on sale of investments	13,64,888.00	26,66,177.00	-	6,41,924.00
	Operating Profits before Working Capital Changes		**26,95,57,754.00**		**25,86,53,324.70**
	Adjustments for:				
	Increase/(Decrease) in Deposits and Other Accounts	1,45,95,45,960.00		1,23,29,99,260.60	
	Increase/(Decrease) in Other Liabilities	(12,38,18,055.00)		3,13,00,691.34	
	(Increase)/Decrease in Advances	(1,24,29,52,316.00)		(69,32,38,491.40)	
	(Increase)/Decrease in Other Assets	(3,64,02,018.00)		(2,01,52,861.45)	
	(Increase)/Decrease in Investments	(69,79,79,884.00)	(64,16,06,313.00)	(25,26,99,000.00)	29,82,09,599.09
	Cash Generated from Operations		(37,20,48,559.00)		55,68,62,923.79
	Income Tax paid		5,97,78,847.00		6,62,55,095.51
	Cash Generated from Operating Activities		**(43,18,27,406.00)**		**49,06,07,828.28**
B	**Cash Flow From Investing Activities**				
	Purchase of Fixed Assets	(80,52,226.00)		(8,6,95,622.92)	
	Purchase of investments	(23,45,34,487.00)		-	
	Sale of investments	7,00,21,187.00		138,64,000.00	
	Sale of Assets	21,508.00		16,23,232.00	
	Cash Generated from Investing Activities		**(17,25,44,018.00)**		**67,91,609.08**
C	**Cash Flow From Financing Activities**				
	Share Capital issued /(forfeited/surrendered)	3,71,97,600.00		3,30,23,800.00	
	Dividend paid	(5,07,61,875.00)		(4,56,07,672.00)	
	Nominal members fees	15,510.00		27,060.00	
	Entrance Fees	48,360.00		58,860.00	
	Cash Generated from Financing Activities		**(1,35,00,405.00)**		**(1,24,97,952.00)**
D	**Net Increase in Cash & Cash Equivalents (A+B+C)**		(61,78,71,829.00)		48,49,01,485.36
E	**Cash & Cash Equivalents at the beginning of the year**		**2,24,63,77,191.00**		**1,76,14,75,705.75**
F	**Cash & Cash Equivalents at the end of the year (D+E)**		**1,62,85,05,362.00**		**2,24,63,77,191.11**
	Break-up of Cash & Cash Equivalents				
	Cash in hand		23,63,53,023.00		16,77,39,105.00
	Money at Call		40,00,00,000.00		80,00,00,000.00
	Balances with Banks:				
	In Current Accounts		22,01,63,928.00		27,89,70,982.38
	In RBI/Apex Bank		77,19,88,411.00		99,96,67,103.73
	Total		**1,62,85,05,362.00**		**2,24,63,77,191.11**

સુરત નેશનલ કો-ઓ. બેન્ક લિ.

सहकारेण समुन्नतिः ।

YEARS 54 1972-2026

YoY Growth History	Financial Year Ended					(Rs. in Lacs)
Particulars	**31-3-2021**	**31-3-2022**	**31-3-2023**	**31-3-2024**	**31-3-2025**	**31-3-2026**
CAPITAL	1986.66	2400.00	2838.33	3280.59	3610.83	3982.81
RESERVES / FUNDS	8455.59	10645.27	11531.80	12200.44	13604.84	17255.99
DEPOSITS	94665.22	96927.72	110271.97	129502.70	141832.69	156428.16
ADVANCES	60230.30	64611.35	74759.21	82838.15	89770.53	102200.05
TOTAL BUSINESS	154895.52	161539.07	185031.18	212340.85	231603.22	258628.21
INVESTMENTS	35290.94	37849.38	40963.60	48702.24	55090.59	59729.17
WORKING FUNDS	109004.61	114456.76	128897.29	150185.67	164617.16	179943.40
GROSS PROFIT	2103.99	2004.93	2115.87	3020.31	3046.16	2536.79
CRAR	14.09	15.07	14.70	15.25	17.76	16.14
C/D RATIO	63.62	66.66	67.80	63.97	63.29	65.33
DIVIDEND	10%	10%	15%	15%	15%	(Proposed) 15%
MEMBERSHIP	24375	24874	25166	26715	28854	30266
NO.OF EMPLOYEES	199	203	211	204	207	211
AUDIT CLASS	"A"	"A"	"A"	"A"	"A"	"A"

તા. ૩૧-૦૩-૨૦૨૬ ના રોજ શાખાવાર થાપણો અને ધિરાણોની વિગત

રૂ. લાખમાં

શાખાઓ	હેડ ઓફિસ	ઉધના	ભેસ્તાન	ઘોડદોડ	અડાજણ	રીંગરોડ	બમરોલી	એ.કે. રોડ	ડીંડોલી	પાલ	ઉમરવાડા	કતારગામ	સચીન	બારડોલી	કાપોદ્રા	મગોબ	દેલાડ સાયણ	કુલ
થાપણો	૩૬૩૯૮.૮૪	૧૩૭૭૭.૫૬	૭૧૪૦.૪૩	૧૯૭૨૫.૭૪	૧૮૬૭૪.૧૧	૬૫૮૫.૨૭	૯૬૭૧.૯૧	૪૯૭૩.૨૨	૫૦૭૦.૮૨	૯૫૯૩.૫૪	૨૬૩૭.૨૬	૮૬૯૦.૭૮	૩૭૧૬.૫૬	૧૯૦૩.૭૫	૪૨૮૮.૫૪	૨૨૨૧.૪૮	૧૪૫૮.૩૬	૧૫૬૪૨૮.૧૬
ધિરાણો	૧૫૬૧૯.૭૨	૧૩૬૬૮.૯૦	૭૭૦૯.૮૦	૯૩૩૧.૫૧	૨૮૮૯.૬૭	૮૧૩૪.૮૨	૧૩૨૫૧.૪૬	૬૫૪૭.૫૫	૧૩૪૨.૯૩	૨૪૩૮.૨૪	૩૧૧૮.૯૫	૨૭૩૯.૪૬	૪૮૨૮.૭૮	૧૩૩૬.૭૬	૩૭૯૯.૬૧	૨૮૪૧.૦૪	૨૬૦૦.૫૫	૧૦૨૨૦૦.૦૬

તા. ૩૧-૦૩-૨૦૨૬ ના રોજની બિન ઉત્પાદકીય અસ્કયામતો તથા તે માટે રિઝર્વ બેન્ક ઓફ ઈન્ડિયાનાં આદેશ મુજબ કરવાના પ્રોવિઝનની વિગતો

વર્ગીકરણનો પ્રકાર	ખાતાની સંખ્યા	અસ્કયામતોની રકમ (વ્યાજ સહિત) રૂા.	રિઝર્વ બેન્કના આદેશ મુજબ કરવાનું થતું પ્રોવિઝન રૂા.	બેન્કે કરેલ પ્રોવિઝન	રૂા. લાખમાં
૧. સ્ટાન્ડર્ડ એસેટ્સ (અ)	૮૬૨૯	૧૦૧૨૩૨.૯૮	૩૨૫.૦૦	તા. ૩૧-૦૩-૨૦૨૬	૧૩૮૫.૦૦
૨. સબ સ્ટાન્ડર્ડ એસેટ્સ	૨૩	૧૯૨.૫૫	૨૪.૦૫	ડૂબત લેણાં ફંડ	
૩. ડાઉટફૂલ એસેટ્સ	૩૪	૪૨૧.૩૧	૧૦૨.૨૭	સ્પે. એન.પી.એ. ફંડ	
૪. લોસ એસેટ્સ	૧૬	૩૫૩.૨૧	૩૫૩.૨૧		
બિન ઉત્પાદકીય ધિરાણ (બ)	૭૩	૯૬૭.૦૭	૪૭૯.૫૩		
કુલ ધિરાણ (અ) + (બ)	૮૭૦૨	૧૦૨૨૦૦.૦૫	૮૦૪.૫૩	કુલે	૧૩૮૫.૦૦

રિઝર્વ બેન્કનાં આદેશ મુજબ બિન ઉત્પાદકીય ધિરાણ માટે કરવાના પ્રોવિઝનની રકમ રૂા. ૪૭૯.૫૩ લાખની સામે બેન્કે રૂા. ૧૩૮૫.૦૦ લાખનું પ્રોવિઝન કરેલ છે.

રિઝર્વ બેન્કના આદેશ મુજબ સ્ટાન્ડર્ડ એસેટ્સ પર ૦.૨૫%/૦.૪૦%/૦.૭૫%/૧.૦૦% લેખે રૂા. ૨૭૨.૯૨ લાખ મુજબ જોગવાઈની જરૂરિયાત સામે બેંકે રૂા. ૩૨૫.૦૦ લાખની જોગવાઈ કરેલ છે.

Administrative Off. : 310-A, 310-B, "CANOPUS" Third Floor, Near Kalyan Jewellers, Ghod Dod Road, Surat-395 007.
Ph. : (0261) 6713011, 6713012, 6713013

Regd. Off./Head Off. : 3/4016, "Navnidhi" Navapura, Karva Road, Surat-395003.
Ph. : (0261) 6713023, 6713024, 6713025

BRANCH NETWORK

***Udhna**	Akshay Bhavan, Plot No. A/21-25, Road No. 11, Udhna Ughyog Nagar Sangh, Surat. Ph. : 6713041, 6713042	***Dindoli**	Shop No. 1 to 4, Ground Floor, Seven Square, Opp. Om Nagar, Dindoli Kharwasa Road, Dindoli, Surat-394 210. Ph. : 6713068, 6713069
Bhestan	Plot No. 9, Vardhman Ind. Estate, Udhna Main Road, Opp. Navin Flourine Colony, Bhestan, Surat. Ph. : 6713046, 6713047	***Pal**	Shop No. G-2, Western Heights Building, Toyota Showroom Lane, Opp. Pal Lake, L.P. Savani School Road, Pal, Surat-395009. Ph. : 6713071, 6713072
***Ghoddod**	Niraj Appartment, Opp. Nagar Prathmik School, Ghoddod Road, Surat-395007. Ph. : 6713049, 6713050	**Umarwada**	Shop No. UG/20-23, Tapti Ganga Market, Opp. New Bombay Market, Sahara Darwaja, Umarwada, Surat-395 010. Ph. : 6713074, 6713075
***Adajan**	Sandhya Darshan Appartment, Opp. Bhulka Bhavan School, Adajan Road, Surat-395009. Ph. : 6713057, 6713058	***Katargam**	Shop No. 6-7, Aksharkunj Co.op. Housing-Society Ltd., Opp. Laxmi Enclave Near Gajera School, Katargam, Surat-395 004. Ph. : 6713077, 6713078
Ring Road	J-5, 154-157, India Textile Market, Kamela Darwaja, Ring Road, Surat-395003. Ph. 6713053, 6713054	***Sachin**	F-10 to 14, Satyam Building, Siddhi Vinayak Residency, Sachin Char Rasta, Sachin-394 230. Ph. : 6713080, 6713081
***Bamroli**	1, Anupam Nagari, Nr. Ashirwad Township, Bamroli Pandesara Main Road, Surat-394210. Ph : 6713061, 6713062	***Bardoli**	Nr. Railway Station, Opp. Bharat Gas Office, Station Road, Bardoli-394 601. Ph. : 02622-6713083, 6713084
A. K. Road	1, First Floor, Maninagar Soc., Nr. Gaushala, A.K. Road, Surat-395008. Ph. : 6713065, 6713066	**Kapodara**	Shop No. 3-4, Mahatma Co. Op. Society, Vibhag-2, Opp. State Bank, Kapodara Varachha Road, Surat. Ph. : 6713086, 6713087
Magob	Shop No. 1, Midas Square, 150 ft. Parvat Godadra Road, Magob, Surat. Ph. : 6713088, 6713089	**Delad (Sayan)**	Shop No. 6-7-8, Center Point, Opp. Delad Patia, Delad-Sayan Road, Surat. Ph. : 02621-6713091, 6713092

*** LOCKERS AVAILABLE**

સુરત નેશનલ કો-ઓ. બેન્ક લિ.

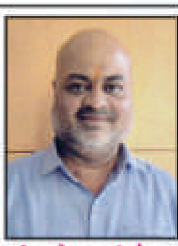
સામાજીક ઉત્તરદાયિત્વના ભાગરૂપે પાલ અને રીંગ રોડ શાખાના ગ્રાહકો માટે આઈ ચેકઅપ કેમ્પ પ્રિઝમાં
આઈ કેર ડૉ. અગ્રવાલ ગ્રૂપ ઓફ આઈ હોસ્પિટલ સુરતના સહયોગથી

સુરત મ્યુનિસિપલ કોર્પોરેશન અને ધારાસભ્ય શ્રી પૂર્ણેશ મોદી
પ્રેરિત લોનમેળા કાર્યક્રમમાં ભાગ લેતા બેંકના કર્મચારીઓ

ડી. આ. ચોકસી ફિન્સર્વ પ્રા. લિ. ના ટાઈ અપ ફંકશન
વખતે કર્મચારીઓને સંબોધતા શ્રી દેવેનભાઈ ચોકસી

સામાજીક ઉત્તરદાયિત્વના ભાગરૂપે બમરોલી શાખા ખાતે રક્તદાન કેમ્પનું આયોજન સુરત રક્તદાન કેન્દ્રના સહયોગથી

શ્રી દેવચંદભાઈ પરમાર

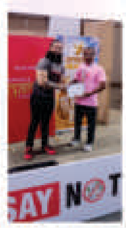


શ્રી ભદ્રેશભાઈ પંચાલ

શ્રી નિલેશભાઈ મહાડીક

શ્રી સુનિલભાઈ પવાર

ફરજ દરમ્યાન લોકર રૂમમાં કિંમતી વસ્તુ મળી આવતા
બેન્કમાં જમા કરાવી હતી જે ગ્રાહકને પરત કરી.



બેન્કના કર્મચારીશ્રી
પ્રદિપભાઈ અલંગે
ગુજરાત સ્ટેટ
પાવર લીફટીંગ બેંચપ્રેસમાં
પ્રથમ ક્રમે વિજેતા થયા હતા