

ધી સૌરાષ્ટ્ર કો. ઓપરેટીવ બેંક લિમિટેડ

હેડ ઓફીસ : ૪૦૭, ૪૦૮, કેન્સ કોર્નર, ગંગોત્રી સર્કલ પાસે, નિકોલ,
અમદાવાદ-૩૮૨૩૫૦. ● ફોન : ૨૨૭૭૫૨૮૮

સાધારણ સભાની નોટીસ

આથી બેંકના સર્વે સભાસદશ્રીઓને જણાવવાનું કે, બેંકની વાર્ષિક સાધારણ સભા તા. ૨૮-૦૬-૨૦૨૬ ને રવિવારના રોજ સાંજે ૫.૦૦ કલાકે “પટેલ વાડી” ઘંટી સ્ટેન્ડ પાસે, નિકોલ રોડ, બાપુનગર, અમદાવાદ-૩૮૦૦૨૪ ખાતે નીચેના કામકાજ માટે મળશે. તો સમયસર હાજરી આપવા વિનંતી છે.

- (૧) તા. ૦૫-૦૭-૨૦૨૫ના રોજ સાધારણ સભામાં થયેલા કામકાજની મિનિટ્સને બહાલી આપવા બાબત.
- (૨) તા. ૩૧-૦૩-૨૦૨૬ના રોજ પૂરા થતાં વર્ષ માટે બોર્ડ ઓફ ડીરેક્ટર્સે મંજૂર કરેલ રીપોર્ટ, બેંકનું ઓડીટ થયેલ સરવૈયું તથા નફા-તોટાના હિસાબો મંજૂર કરવા બાબત.
- (૩) બોર્ડ ઓફ ડીરેક્ટર્સે કરેલ ભલામણ મુજબ નફાની વહેંચણી કરવા બાબત.
- (૪) વર્ષ ૨૦૨૬-૨૦૨૭ માટે સ્ટેચ્યુટરી ઓડીટરશ્રીની નિમણૂક તથા તેમનું મહેનતાણુ નક્કી કરવા બાબત.
- (૫) બેંકના હાર્ડકોર એન.પી.એ. ની ચર્ચા કરવા માટે.
- (૬) પેટા નિયમો સુધારવા બાબત.
- (૭) ચેરમેનશ્રીની મંજૂરીથી જે કાંઈ કામકાજ રજુ થાય તે ઉપર વિચારણા કરવા તથા નિર્ણય લેવા.

બોર્ડ ઓફ ડીરેક્ટર્સના હુકમથી
તારક જે. પરીખ
જનરલ મેનેજર

અમદાવાદ.

તારીખ : ૨૬-૦૫-૨૦૨૬

તા.ક. :

- (૧) કોરમના અભાવે મિટીંગ મુલત્વી રહેશે તો તા. ૨૮-૦૬-૨૦૨૬ ને રવિવારના રોજ સાંજના ૫-૩૦ કલાકે તે જ સ્થળે ફરીથી મળશે, જેમાં કોરમ થયું નહીં હોય તો પણ મિટીંગનું કામકાજ ચાલુ રાખવામાં આવશે.
- (૨) જે સભાસદને વાર્ષિક અહેવાલ જોઈતો હશે તો બેંકની તમામ શાખામાં કામકાજના સમય દરમિયાન મેળવી શકે છે. બેંકની વેબસાઈટ www.saurashtra.bank.in પરથી મેળવી શકાશે.
- (૩) જે સભાસદો પોતાના શેર સર્ટીફિકેટ ન લઈ ગયા હોય તેમણે રૂબરૂ આવીને લઈ જવા અને KYC ન આપ્યા હોય તેમણે આપી દેવા.
- (૪) જે સભાસદોના સરનામા બદલાયેલા હોય તેમણે બેંકમાં લેખીત જાણ કરવી.
- (૫) સભાસદશ્રી સિવાય કોઈને પ્રવેશ મળશે નહીં.
- (૬) જે સભાસદોને હિસાબ સંબંધી માહિતી જોઈતી હોય તેમણે સાત દિવસ અગાઉ લેખિતમાં જણાવવા વિનંતી.

ધી સૌરાષ્ટ્ર કો. ઓપરેટીવ બેંક લિમિટેડ

૪૪મો વાર્ષિક અહેવાલ : ૨૦૨૫-૨૦૨૬

ચેરમેનશ્રીનું નિવેદન

માનનીય સભાસદ ભાઈઓ-બહેનો,

આજે આપણી બેંકની ૪૪મી સને ૨૦૨૫-૨૦૨૬ ની વાર્ષિક સાધારણ સભામાં આપ સર્વેને આવકારતાં હું હર્ષ અને આનંદની લાગણી અનુભવું છું. આપ સર્વેના સાથ અને સહકારથી બેંકે ૪૩ વર્ષ પૂરા કરેલ છે. બેંકે કરેલ પ્રગતિનો યશ આપ સર્વે બેંકના સભાસદશ્રીઓ, થાપણદારો તથા તમામ ગ્રાહકોને ફાળે જાય છે.

શેર ભંડોળ :

તા. ૩૧-૦૩-૨૦૨૫ ના રોજ બેંકનું શેર ભંડોળ રૂ. ૬,૧૪,૩૧,૦૭૫ અને સભાસદની સંખ્યા ૭૩૦૬ હતી જે તા. ૩૧-૦૩-૨૦૨૬ ના રોજ બેંકનું શેર ભંડોળ રૂ. ૫,૮૮,૦૨,૦૭૫ અને સભાસદની સંખ્યા ૭૩૭૭ થયેલ છે.

રીઝર્વ અને અન્ય ભંડોળ :

આપ સારી રીતે જાણો છો કે કોર્પોરેશન નાણાકીય સંસ્થાથી સહકરતાનું બેરોમીટર તેના રીઝર્વ ફંડ અને અન્ય ભંડોળો છે. આપણી બેંકનું રીઝર્વ તથા અન્ય ભંડોળ તા. ૩૧-૦૩-૨૦૨૫ ના રોજ રૂ. ૩૫,૧૬,૦૮,૮૪૧ હતું. જે તા. ૩૧-૦૩-૨૦૨૬ ના રોજ રૂ. ૪૦,૧૧,૭૧,૬૧૮ થવા પામેલ છે. જે બેંકની પ્રગતિ અને સહકરતાનું પ્રતિક છે.

તા. ૩૧-૦૩-૨૦૨૬ ના રોજ નાણાકીય વર્ષ ૨૦૨૫-૨૦૨૬ ના વર્ષ માટેનો આવકવેરાની જોગવાઈઓ પહેલાનો નફો રૂ. ૨,૪૬,૩૭,૫૨૦ છે. જે આવકવેરો ભર્યા બાદ રૂ. ૧,૮૬,૩૭,૫૨૦ થાય છે.

થાપણો :

આપણી બેંકના કાર્યદક્ષ વહીવટ, લોકવિશ્વાસ, ઉત્સાહી કર્મચારીગણ, ગ્રાહકલક્ષી અભિગમ, સંપૂર્ણ કોમ્પ્યુટરાઈઝેશન અને ઉત્તમ બેંકીંગ સેવાના સુમેળથી આપણી બેંકની તા. ૩૧-૦૩-૨૦૨૬ ના રોજની થાપણો રૂ. ૩,૩૪,૩૬,૨૦,૩૧૫ થવા પામેલ છે. જે ગત વર્ષ કરતાં રૂ. ૩૩,૫૭,૧૮,૪૫૫ નો વધારો એટલે કે ૧૧.૧૬% નો વધારો દર્શાવે છે તથા સેવિંગ ખાતામાં પણ સારું વ્યાજ મળે છે. સિનિયર સીટીઝનને ૦.૫૦% વધુ વ્યાજ આપવામાં આવે છે.

ધિરાણ :

સહકારી બેંકીંગ ક્ષેત્રે આપણી બેંક માઈક્રો ફાઈનાન્સમાં અગ્રતા ધરાવે છે અને તા. ૩૧-૦૩-૨૦૨૬ ના રોજ આપણી બેંકનું કુલ ધિરાણ રૂ. ૧,૭૮,૦૮,૦૮,૫૭૫.૭૧ છે. જે ગત વર્ષ કરતાં રૂ. ૧૨,૨૬,૦૫,૧૪૭.૦૦ નો વધારો દર્શાવે છે. આજ સુધીમાં આપણી બેંકે ૧૦,૦૦૦ જેટલી બહેનોને સિલાર્થ મશીન ખરીદ કરવા તથા નાના ઉદ્યોગ માટે ધિરાણ આપેલ છે. જે પૈકી કોર્પોરેશન બેંકનું ખાતુ એન.પી.એ. થયેલ નથી. બધી જ બહેનોએ નિયમિત રીતે ધિરાણ પરત કરેલ છે. આ બહેનોને ગુજરાત રાજ્ય સરકારની જિલ્લા ઉદ્યોગ કેન્દ્ર તરફથી આજ સુધીમાં રૂ. ૨,૪૭,૫૪,૫૪૭ ની સબસીડીનો લાભ મળેલ છે. આ સિવાય આપણી બેંકે નાના વેપારીઓ, લારી-ગલ્લાવાળા નાના ગ્રાહકો, ફેરીયાઓ તથા વ્યક્તિગત લોકોને પર્સનલ ધિરાણ પણ ખુબ સારા પ્રમાણમાં કરેલ છે.

ડીજિટલ ઇન્ડિયા, મોબાઈલ બેંકીંગ, રૂપેકાર્ડ તથા એ.ટી.એમ. સેવા :

આપણી બેંકની મોબાઈલ બેંકીંગ સેવા હાલ ચાલુ છે. જેમાં આપ આપના મોબાઈલ દ્વારા RTGS / NEFT / IMPS / UPI / BHIM BHARAT / Miss Call Service / BBPS / PPS (પોઝીટીવ પેમેન્ટ સિસ્ટમ) SMS Alert જેવી તમામ સેવાઓ ઉપલબ્ધ છે અને RUPAY (રૂપે કાર્ડ) સેવા ઉપલબ્ધ છે. આજ સુધીમાં ૧૧૬૪૮ ગ્રાહકો આ સેવાનો લાભ લઈ રહ્યા છે.

આપણી તમામ શાખામાં સેફ ડીપોઝીટ લોકરની સુંદર વ્યવસ્થા કરવામાં આવેલ છે. લોકરનો લાભ પણ ગ્રાહકો ખૂબ સારી રીતે લઈ રહ્યા છે.

આપણી બેંકની તમામ શાખામાં ATM ની સેવા ચાલુ છે. RUPAY કાર્ડ વધુને વધુ ગ્રાહકો વાપરે તો સમય અને ખર્ચની બચત કરી શકાય છે. RUPAY કાર્ડ અને Mobile Banking દ્વારા ખૂબ ઝડપથી અને સરળતાથી બેંકીંગ વ્યવહાર કરી શકાય છે. આપ સૌ સભાસદો પણ આ સેવાનો લાભ લેશો.

ધી સૌરાષ્ટ્ર કો. ઓપરેટીવ બેંક લિમિટેડ

૪૪મો વાર્ષિક અહેવાલ : ૨૦૨૫-૨૦૨૬

નફાની ફાળવણી :

આપણી બેંકના બોર્ડ ઓફ ડીરેક્ટર્સે નીચે પ્રમાણે નફાની ફાળવણી કરવા ભલામણ કરેલ છે. આપ સર્વે આ ફાળવણીને બહાલી આપશો તેવી આશા સાથે વિનંતી.

૧. રીઝર્વ ફંડ (૨૫% મુજબ)	૪૭,૭૧,૫૪૬.૮૨
૨. સ્પે. ઘાલખાધ અનામત (૧૫% મુજબ)	૨૮,૧૦,૮૭૪.૦૦
૩. બિલ્ડીંગ ફંડ	૧,૦૩,૧૮,૦૦૦.૦૦
૪. ઇન્વેસ્ટમેન્ટ ફ્લક્ચ્યુએશન રીઝર્વ	૭,૩૭,૦૦૦.૦૦

કુલ...

૧,૮૬,૩૭,૫૨૦.૮૨

સભાસદ સહાય યોજના :

આપણી બેંકે તા. ૦૧-૦૪-૨૦૧૧ થી સભાસદ સહાય યોજના ચાલુ કરેલ છે. જે સભાસદો અવસાન પામ્યા હોય તેના વારસદારોને રૂ. ૧૫,૦૦૦/- તાત્કાલીક સહાય મળે તે હેતુથી આ યોજના કરવામાં આવેલ છે. અત્યાર સુધી ૮૦૬ સભાસદ મિત્રોના પરિવારને રૂ. ૧,૨૩,૦૦,૦૦૦ ની સહાય આપવામાં આવેલ છે. જે સભાસદો અવસાન પામ્યા છે. તેમના આત્માને પ્રભુ શાંતિ આપે તેવી પ્રાર્થના કરીએ છીએ.

આભાર દર્શન :

બેંકના સંચાલન અને પ્રગતિમાં અગત્યનો ફાળો આપનાર તથા તમામ ડાયરેક્ટરશ્રીઓ કે જેઓ સમય કાઢી બેંકના કામકાજમાં નિયમિત સેવા આપે છે તેનો ખાસ આભાર માનું છું અને બેંકના અન્ય તમામ સાથી ડાયરેક્ટરશ્રીઓ જે બેંકની પ્રગતિ અને વિકાસમાં ખુબ જ સાથ અને સહકાર આપી રહ્યા છે તેમનો પણ હું આભાર માનું છું.

બેંકના સંચાલનમાં તેમજ વહીવટ બાબતમાં રીઝર્વ બેંક ઓફ ઇન્ડિયાના અધિકારીશ્રીઓ, મા. રજીસ્ટ્રારશ્રી (સહકારી મંડળીઓ) ગાંધીનગર, મા. જિલ્લા રજિસ્ટ્રારશ્રી (સહકારી મંડળીઓ) અમદાવાદ, અમદાવાદ જિલ્લા ઉદ્યોગ કેન્દ્રના કર્મચારીગણ કે જેઓએ બહેનોને સખસીડીવાળા ધિરાણ લેવા પ્રોત્સાહિત કરેલ છે, તેમના તરફથી મળેલ સાથ સહકાર બદલ તેમનો આભાર વ્યક્ત કરું છું. બેંકના વિકાસમાં સહકાર આપનાર બેંકના સભાસદ સાહેબો, થાપણદારો, ગ્રાહકો તેમજ સૌરાષ્ટ્ર પટેલ સમાજ - અમદાવાદ, અમદાવાદ ડાયમંડ એસોસિએશન મેડીકલ ટ્રસ્ટ, બાપુનગર, નિકોલ, ઠક્કરબાપાનગર, ઓટવ, નવા નરોડા અને વસ્ત્રાલના વિસ્તારના ગ્રાહકો, રહીશો, હિતેચ્છુઓ, અમદાવાદ પૂર્વ બિલ્ડર્સ એસોસિએશન તથા બેંકના કર્મચારીગણ તેમજ સૌનો આભાર વ્યક્ત કરું છું.

આપ સર્વેએ અમારામાં મુકેલ શ્રદ્ધા તથા વિશ્વાસથી બેંક ઉત્તરોત્તર પ્રગતિ કરે તેવી આશા સહ...

સર્વે સભાસદોનો આભાર....

અશ્વિનભાઈ બી. પેથાણી
ચેરમેનશ્રી

ધી સૌરાષ્ટ્ર કો. ઓપરેટીવ બેંક લિમિટેડ

૪૪મો વાર્ષિક અહેવાલ : ૨૦૨૫-૨૦૨૬

ઓડિટર્સશ્રીનો રીપોર્ટ

પરિશિષ્ટ-૬

ધી સૌરાષ્ટ્ર કો. ઓ. બેંક લી. દ્વારા અમારી કાનૂની ઓડિટર્સ તરીકે નિમણૂંક કરવામાં આવેલ છે. ક્રમ શરતો મુજબ અમે બેંકે આપેલ માહિતી આધારે ઓડિટ પૂર્ણ કરેલ છે. એકાઉન્ટ્સ ઓડિટીંગ કાર્યા પછી બેંકના બેલેન્સ શીટ, નફો અને નુકસાન એકાઉન્ટ રોકડ પ્રવાહ પત્રક અને અન્ય નીચે મુજબ અહેવાલ સુપરત કરેલ છે.

૧. બોર્ડ ઓફ ડાયરેક્ટર્સ પેટા કાયદા અને સહકારી કાયદો / નિયમોની જોગવાઈઓ મુજબ બેંકનું કામકાજ હાથ ધરેલ છે. બોર્ડ ઓફ ડાયરેક્ટર્સ નફો અલગતા બાબતો સિવાયના નિયમો અને નિયમનો અનુસરે છે.
૨. બોર્ડ ઓફ ડાયરેક્ટર્સ સમય સમય પર આપવામાં આવતી આરબીઆઈના સૂચનોને અનુસરે છે.
૩. સહકારી કાયદાની જોગવાઈઓ અને એ પણ આરબીઆઈની સૂચનો હેઠળ જરૂરી એકાઉન્ટ્સ અને એકાઉન્ટિંગ સિસ્ટમ ચોપડા રાખ્યા છે.
૪. Annexure C.F. LFAR અને Independent Auditor Reports માં દર્શાવેલ બાબતોને આધીન રહીને બેંકનું સરવૈયું બેંકની નાણાકીય સ્થિતિનું સાચા અને વાજબી ચિત્ર પ્રતિબિંબ કરે છે. મૂડી, ઋણ, અસ્કયામતો, રોકાણો અને નફાની આંકડાકીય માહિતી સાચી સ્થિતિ દર્શાવે છે.
૫. બેંકે યોગ્ય રીતે એસએલઆર (SLR) અને સી.આર.આર. (CRR) ધોરણો જાળવી રાખ્યાં છે.
૬. બેંક આરબીઆઈ માર્ગદર્શિકા મુજબ જ એનપીએ માટે જોગવાઈઓ માટેનું યોગ્ય વર્ગીકરણ કરેલ છે. ખામીઓ આ અહેવાલ જોડાણના અહેવાલમાં સામેલ છે.
૭. ડિરેક્ટર્સ અથવા તેમના સગા સંબંધી બોર્ડના સભ્યોને માન્ય ધિરાણ આરબીઆઈ માર્ગદર્શિકા મુજબ અને સહકારી કાયદાની જોગવાઈઓ પ્રમાણે છે. જો કે, આવા કોઈ ધિરાણો સભ્યોને આપવામાં આવેલ નથી.
૮. ડિરેક્ટર્સ નિયત મુદત કરતાં વધુ વખતથી ડિરેક્ટર તરીકે નથી. ડિરેક્ટર્સ અથવા અન્ય ઓફિસ આરોહકો તેમના પદ માટે ગેરલાયક નથી.
૯. વનટાઈમ સેટલમેન્ટ તથા ધિરાણ સામે થાપણોની માંડવાળની માર્ગદર્શિકાનું યોગ્ય રીતે બેંક દ્વારા અનુસરવામાં આવેલ છે. આવા કોઈ માંડવાળ કેસ / બાકી લેણાં સામેના સમાધાન કેસ કોર્ટ દ્વારા કરેલ નથી. (અમારા સ્વતંત્ર રીપોર્ટને આધીન) નોંધનું બિડાણ સરવૈયા સાથે સામેલ છે.

એ. આર. ગોદાના એન્ડ એસોસીએટ્સ વતી
FRN : 121780W

સી.એ. દેવાંગ એ. શાહ

પાર્ટનર

મેમ્બરશીપ નં. ૧૧૦૦૦૨

UDIN : 26110002OHDDBA3629

અમદાવાદ.

તા. ૨૯-૦૫-૨૦૨૬

ધી સૌરાષ્ટ્ર કો. ઓપરેટીવ બેંક લિમિટેડ

૪૪મો વાર્ષિક અહેવાલ : ૨૦૨૫-૨૦૨૬

તા. ૩૧મી માર્ચ ૨૦૨૬ના

૨૦૨૪-૨૦૨૫ રૂા. પૈસા	મૂડી અને દેવા	રૂા. પૈસા	૨૦૨૫-૨૦૨૬ રૂા. પૈસા
૧૦,૦૦,૦૦,૦૦૦.૦૦	૧. શેર ભંડોળ અધિકૃત શેર ભંડોળ : શેર નંગ ૪૦,૦૦,૦૦૦ દરેક રૂા. ૨૫/-નો (પાછલા વર્ષે શેર નંગ-૪૦,૦૦,૦૦૦ દરેક રૂા. ૨૫/-નો)		૧૦,૦૦,૦૦,૦૦૦.૦૦
૬,૧૪,૩૧,૦૭૫.૦૦	બહાર પાડેલ તથા વસુલ આવેલ શેર ભંડોળ ૨૩,૫૨,૦૮૩ શેર દરેક રૂા. ૨૫નો (પાછલા વર્ષે ૨૪,૫૭,૨૪૩ શેર) ઉપર નિર્દિષ્ટ શેર પૈકી વ્યક્તિ પાસે શેર - નથી (પાછલા વર્ષે શેર - નથી) સહકારી સંસ્થા પાસે - નથી (પાછલા વર્ષે - નથી) રાજ્ય સરકાર પાસે - નથી (પાછલા વર્ષે - નથી)		૫,૮૮,૦૨,૦૭૫.૦૦
૧૧,૨૦,૪૦,૦૦૩.૩૫	૨. રીઝર્વ ફંડ અને બીજા રીઝર્વ સ્ટેચ્યુટરી રીઝર્વ ફંડ	૧૨,૫૮,૮૩,૮૪૪.૩૨	
૧૦,૪૦,૮૫,૦૨૦.૦૦	બિલ્ડીંગ ફંડ	૧૦,૪૨,૮૨,૦૦૦.૦૦	
----	ડિવિડન્ડ ઇક્વીલાઈઝેશન ફંડ	----	
૬,૮૩,૦૦,૦૦૦.૦૦	ખાસ ખોટા લેણા રીઝર્વ	૩,૮૩,૦૦,૦૦૦.૦૦	
૧,૮૬,૦૦,૦૦૦.૦૦	ખોટા અને શકમંદ લેણા રીઝર્વ	૧,૮૬,૦૦,૦૦૦.૦૦	
૭૮,૦૦,૦૦૦.૦૦	ઇન્વેસ્ટમેન્ટ ડેપ્રિસીએશન ફંડ	૬,૨૩,૦૦,૦૦૦.૦૦	
૧૨,૦૬,૩૪૧.૭૪	ધર્મદા ફંડ	૧૨,૦૬,૩૪૧.૭૪	
૩૦,૦૩,૦૨૫.૮૨	સહકાર પ્રચાર ફંડ	૩૦,૦૩,૦૨૫.૮૨	
૬૧,૧૬,૦૫૩.૬૭	સભાસદ બેનીફીટ ફંડ	૬૧,૧૬,૦૫૩.૬૭	
૨,૭૬,૧૨૮.૭૭	રજત જયંતિ ફંડ	૨,૭૬,૧૨૮.૭૭	
૧,૦૭,૬૩,૦૦૦.૦૦	રોકાણ વધઘટ ફંડ	૧,૬૨,૬૩,૦૦૦.૦૦	
૮૭,૪૪,૧૮૪.૦૦	સ્ટાન્ડર્ડ એસેટ રીઝર્વ	૮૭,૪૪,૧૮૪.૦૦	
૨૦,૬૭,૨૭૦.૦૦	સ્પેશ્યલ બેડ ડેટ રીઝર્વ	૬૪,૮૮,૦૨૬.૦૦	
૨૬,૦૭,૮૦૪.૦૦	જનરલ રીઝર્વ ફંડ	૨૬,૦૭,૮૦૪.૦૦	
૬૦,૦૦,૦૦૦.૦૦	સાયબર સિક્યુરીટી	૬૦,૦૦,૦૦૦.૦૦	
	૩. મુખ્ય ગૌણ રાજ્ય ભાગીદારી નિધિ		૪૦,૧૧,૭૧,૬૧૮.૩૨
૪૧,૩૦,૪૦,૦૧૬.૩૫	સરવાળો આગળ લઈ ગયા...		૪૫,૮૯,૭૩,૬૯૩.૩૨

ધી સૌરાષ્ટ્ર કો. ઓપરેટીવ બેંક લિમિટેડ

૪૪મો વાર્ષિક અહેવાલ : ૨૦૨૫-૨૦૨૬

રોજ પુરા થતા વર્ષનું સરવેયું

૨૦૨૪-૨૦૨૫ રૂા. પૈસા	મિલકત અને લેણાં	રૂા. પૈસા	૨૦૨૫-૨૦૨૬ રૂા. પૈસા
૧,૧૫,૨૩,૮૬૬.૦૦	૧. રોકડ (અ) હાથ ઉપર (બ) બેંકમાં રાખેલ સિલક ગુજરાત સ્ટેટ કો.ઓ. બેંક લી., ચાલુ ખાતે સ્ટેટ બેંક ઓફ ઈન્ડિયા, બાપુનગર ચાલુ ખાતે ધી અ.ડી.કો.ઓ. બેંક લી., સરસપુર ચાલુ ખાતે ધી. અ.ડી.કો.ઓ. બેંક લી., હેડ ઓફીસ ચાલુ ખાતે આઈ.ડી.બી.આઈ. બેંક, બાપુનગર	૨,૮૨,૯૭,૪૯૩.૦૦ ૫,૭૨,૦૨,૩૪૦.૮૯ ૭,૨૭,૭૯૭.૭૫ ૩૬,૦૬,૧૯૬.૨૦ ૨,૮૦,૭૦,૦૦૭.૯૯ ૨,૬૧,૧૦,૬૩૪.૭૮	૨,૮૨,૯૭,૪૯૩.૦૦
૫,૦૦,૦૦,૦૦૦.૦૦ ૧,૦૦,૦૦,૦૦૦.૦૦	(ક) બાંધી મુદત થાપણ ખાતે ધી ગુજરાત સ્ટેટ કો.ઓ. બેંક લી. ધી. અ.ડી.કો.ઓ. બેંક લી.	૫,૦૦,૦૦,૦૦૦.૦૦ ૧,૦૦,૦૦,૦૦૦.૦૦	૧૧,૫૭,૧૬,૯૭૭.૬૧ ૬,૦૦,૦૦,૦૦૦.૦૦
૯૫,૭૯,૪૧૪.૨૭ ૨,૦૭,૮૪,૧૬૯.૨૨ ૧૪,૭૭,૨૧૭.૭૮	૨. અન્ય બેંકમાં સિલક (અ) ચાલુ ખાતામાં - એચ.ડી.એફ.સી. બેંક આઈ.સી.આઈ.સી.આઈ. બેંક ધી કાલુપુર કોમ. કો.ઓ. બેંક (બ) બચત ખાતામાં (ક) બાંધી મુદત થાપણ એચ.ડી.એફ.સી. બેંક આઈ.સી.આઈ.સી.આઈ. બેંક કે.સી.સી. બેંક આઈ.ડી.બી.આઈ. બેંક બંધન બેંક કોસમોસ બેંક	૧,૪૪,૩૩,૧૧૦.૧૮ ૩,૬૫,૭૩,૮૪૬.૧૮ ૧૪,૭૭,૨૧૭.૭૮ ૨,૩૦,૦૦,૦૦૦.૦૦ ૫,૨૭,૫૩,૭૨૩.૦૦ ૧,૦૮,૦૯,૮૬૮.૦૦ ૧,૦૮,૨૨,૮૮૧.૮૦ ૧,૦૮,૨૯,૨૬૭.૦૦ ૧૦,૦૦,૦૦,૦૦૦.૦૦	૫,૨૪,૮૪,૨૭૪.૧૪ ૨૦,૨૮,૧૫,૮૩૯.૮૦
૫,૦૦,૦૦,૦૦૦.૦૦	૩. કોલ અને ટૂંકી મુદતમાં (અ) પી.એન.બી. ગીલ્ટ કોલ ડીપોઝીટ (બ) એચ.ડી.એફ.સી. બેંક		૫,૦૦,૦૦,૦૦૦.૦૦
૧,૩૦,૮૧,૫૨,૧૬૬.૦૦	૪. રોકાણો (અ) મધ્યસ્થ અને રાજ્ય સરકારની જામીનગીરીઓ (બ) બીજી ટ્રસ્ટ જામીનગીરીઓ (ક) સહકારી સંસ્થાઓના શેરો (ડ) બોન્ડ - નોન એસ.એલ.આર.		૧,૪૨,૩૫,૫૧,૧૬૬.૦૦
૨,૭૫,૧૦૦.૦૦ ૮,૮૫,૪૯,૪૦૦.૦૦	૫. મુખ્ય ગોણ રાજ્ય ભાગીદારી નિધી રોકાણો		૧૨,૭૫,૧૦૦.૦૦ ૧૪,૦૨,૦૫,૨૨૦.૦૦
૧,૮૧,૮૨,૦૭,૮૦૭.૫૦	સરવાળો આગળ લઈ ગયા...		૨,૦૭,૯૭,૪૬,૦૭૦.૫૫

ધી સૌરાષ્ટ્ર કો. ઓપરેટીવ બેંક લિમિટેડ

૪૪મો વાર્ષિક અહેવાલ : ૨૦૨૫-૨૦૨૬

તા. ૩૧મી માર્ચ ૨૦૨૬ના

૨૦૨૪-૨૦૨૫ રૂા. પૈસા	મૂડી અને દેવા	રૂા. પૈસા	૨૦૨૫-૨૦૨૬ રૂા. પૈસા
૪૧,૩૦,૪૦,૦૧૬.૩૫	સરવાળો આગળથી લાવ્યા		૪૫,૯૯,૭૩,૬૯૩.૩૨
	૪. થાપણો અને અન્ય ખાતા		
	(૧) બાંધી મુદત થાપણો		
૧,૮૨,૩૨,૬૨,૭૮૪.૩૩	અ. વ્યક્તિઓ	૨,૧૨,૯૭,૬૧,૯૦૬.૧૪	
	બ. મધ્યસ્થ સહ. બેંક		
	ક. બીજી મંડળીઓ		
	(૨) સેવિંગ ખાતાઓ		
૯૬,૫૦,૮૨,૬૪૩.૭૮	અ. વ્યક્તિઓ	૯૮,૧૨,૪૯,૯૨૯.૭૭	
	બ. મધ્યસ્થ સહ. બેંક		
	ક. બીજી મંડળીઓ		
	(૩) ચાલુ ખાતાની થાપણો		
૧૬,૪૯,૯૪,૫૭૪.૦૨	અ. વ્યક્તિઓ	૧૯,૧૬,૪૯,૫૦૯.૨૩	
	બ. મધ્યસ્થ સહ. બેંક		
	ક. બીજી મંડળીઓ		
	(૪) રીકરીંગ ખાતાઓની થાપણો		
૫,૪૫,૬૧,૮૫૮.૦૦		૪,૦૯,૫૮,૯૭૦.૦૦	
	(૫) પાકેલી બાંધી મુદતની થાપણો-વ્યક્તિઓ		૩,૩૪,૩૬,૨૦,૩૧૫.૧૪
	૫. કરજ		
	૬. Contra Entry (સામી બાજુ દર્શાવ્યા મુજબ)		
	બિલ્સ ફોર કલેક્શન		
	૭. શાખાનો હવાલો		
	૮. મુદત વિતેલ વ્યાજ અનામત		
૭,૬૩,૭૧,૮૪૮.૩૪	૯. O.I.R. (NPA)		૮,૦૭,૯૧,૬૨૪.૭૯
૯,૧૬,૧૧,૫૨૮.૮૦	૧૦. ચુકવવા પાત્ર વ્યાજ		૧૧,૮૩,૧૧,૦૦૫.૧૦
૩,૫૮,૮૯,૨૫,૨૫૩.૬૨	સરવાળો આગળ લઈ ગયા...		૪,૦૦,૨૬,૯૬,૬૩૮.૩૫

ધી સૌરાષ્ટ્ર કો. ઓપરેટીવ બેંક લિમિટેડ

૪૪મો વાર્ષિક અહેવાલ : ૨૦૨૫-૨૦૨૬

રોજ પુરા થતા વર્ષનું સરવેયું

૨૦૨૪-૨૦૨૫ રૂા. પૈસા	મિલકત અને લેણાં	રૂા. પૈસા	૨૦૨૫-૨૦૨૬ રૂા. પૈસા
૧,૮૧,૮૨,૦૭,૮૦૭.૫૦	સરવાળો આગળથી લાવ્યા ૬. ધીરાણો (૧) ટુંકી મુદતની લોન, રોકડ શાખ ઓ.ડ્રાફ્ટ અને વટાવેલ બિલો જે પૈકી નીચે મુજબનું તારણ સામે (અ) સરકારી અને અન્ય બીજી માન્ય જામીનગીરીઓ - નથી (બ) બીજી વાસ્તવિક જામીનગીરીઓ રૂા. ૧૦,૮૫,૨૧,૦૬૩.૭૬ (પાછલા વર્ષે રૂા. ૯,૮૭,૭૩,૮૪૦.૬૬) ઉપર નિર્દિષ્ટ ધીરાણ પૈકી (અ) વ્યક્તિ પાસે રૂા. ૧૦,૧૯,૦૧,૮૭૦.૪૮ (પાછલા વર્ષે રૂા. ૯,૯૩,૫૪,૬૪૬.૬૬) (બ) મુદતવીતી બાકી રકમ રૂા. ૨,૦૦,૫૩,૧૨૨.૦૦ (પાછલા વર્ષે ૨,૧૨,૭૪,૦૬૧.૦૦) (ક) અંદાજીત ખરાબ અને શકમંદ લેણું રૂા. ૧,૮૯,૨૧,૮૮૯.૦૦ (પાછલા વર્ષે રૂા. ૧,૮૯,૨૧,૮૮૯.૩૯)	૧૦,૯૧,૦૧,૮૭૦.૪૮	૨,૦૭,૯૭,૪૬,૦૭૦.૫૫
૯૭,૨૪,૮૬,૯૬૮.૭૭	(૨) મધ્યમ મુદતની લોન જે પૈકી નીચે મુજબની તારણ સામે (અ) સરકારી અને બીજી માન્ય જામીનગીરીઓ રૂા. - નથી (પાછલા વર્ષે રૂા. - નથી) (બ) બીજી વાસ્તવિક જામીનગીરીઓ રૂા. ૮૧,૭૩,૨૩,૫૮૭.૧૯ (પાછલા વર્ષે રૂા. ૭૧,૬૩,૯૯,૩૬૮.૬૯) ઉપર નિર્દિષ્ટ ધીરાણ પૈકી (અ) વ્યક્તિ પાસે રૂા. ૧,૦૫,૬૦,૭૧,૪૮૪.૭૯ (પાછલા વર્ષે રૂા. ૭૮,૯૪,૨૯,૩૭૬.૧૦) (બ) મુદતવીતી બાકી રકમ રૂા. ૭૬,૭૮,૦૫૫.૫૧ (પાછલા વર્ષે ૫૨,૨૯,૫૬૦.૪૭) (ક) અંદાજીત ખરાબ અને શકમંદ લેણું રૂા. ૧,૯૩,૬૪,૩૦૪.૦૦ (પાછલા વર્ષે રૂા. ૧,૧૦,૯૬,૯૬૩.૩૬)	૧,૦૫,૬૦,૭૧,૪૮૪.૭૯	
૫૮,૬૩,૬૨,૮૧૩.૩૫	(૩) લાંબી મુદતની લોન જે પૈકી નીચે મુજબની તારણ સામે (અ) સરકારી અને બીજી માન્ય જામીનગીરીઓ રૂા. - નથી (પાછલા વર્ષે રૂા. - નથી) (બ) બીજી વાસ્તવિક જામીનગીરીઓ રૂા. ૬૦,૪૯,૩૧,૯૧૧.૦૮ (પાછલા વર્ષે રૂા. ૫૮,૦૭,૪૨,૪૨૮.૪૨) ઉપર નિર્દિષ્ટ ધીરાણ પૈકી (અ) વ્યક્તિ પાસે રૂા. ૬૧,૫૬,૩૬,૨૧૦.૪૪ (પાછલા વર્ષે રૂા. ૫૮,૬૩,૬૨,૮૧૩.૩૫) (બ) મુદતવીતી બાકી રકમ રૂા. ૧,૨૬,૭૩,૧૯૫.૮૫ (પાછલા વર્ષે ૧,૧૭,૦૩,૨૪૧.૦૭) (ક) અંદાજીત ખરાબ અને શકમંદ લેણું રૂા. ૨,૮૭,૨૩,૩૪૨.૦૦ (પાછલા વર્ષે રૂા. ૨,૫૧,૭૪,૭૪૪.૨૨)	૬૧,૫૬,૩૬,૨૧૦.૪૪	૧,૭૮,૦૮,૦૮,૫૭૫.૭૧
૩,૪૭,૬૪,૧૨,૨૩૬.૨૮	સરવાળો આગળ લઈ ગયા...		૩,૮૬,૦૫,૫૫,૬૪૬.૨૬

ધી સૌરાષ્ટ્ર કો. ઓપરેટીવ બેંક લિમિટેડ

૪૪મો વાર્ષિક અહેવાલ : ૨૦૨૫-૨૦૨૬

તા. ૩૧મી માર્ચ ૨૦૨૬ના

૨૦૨૪-૨૦૨૫	ખાવક	રૂા.	પૈસા	૨૦૨૫-૨૦૨૬	રૂા.	પૈસા
૧૮,૦૫,૧૧,૦૮૪.૪૫	૧. થાપણ, કચ્છ વગેરે ઉપર વ્યાજ			૧૯,૭૮,૮૫,૩૩૧.૯૪		
૩,૦૭,૧૦,૦૮૮.૦૦	૨. પગાર, ભથ્થા તથા પ્રો. ફંડ			૩,૦૨,૫૧,૦૩૩.૦૦		
----	૩. ડીરેક્ટર ફી તથા ભથ્થા			----		
૬૧,૬૨,૭૬૨.૪૩	૪. ભાડુ, મ્યુ. ટેક્ષ, વીમો, વીજળી વગેરે			૭૭,૬૮,૨૯૩.૯૯		
૩૫,૦૩,૪૬૬.૦૦	૫. ડિપોઝિટ વીમા પ્રીમીયમ			૩૭,૭૫,૫૧૭.૨૩		
----	૬. કોન્કરન્ટ ઓડીટ ફી			----		
૧૭,૫૧,૬૦૦.૦૦	૭. લીગલ ફી તથા પ્રોફેશનલ ફી			૨૦,૮૬,૫૦૦.૦૦		
૪,૧૫,૧૪૩.૪૩	૮. તાર, ટપાલ તથા ટેલીફોન			૩,૩૭,૭૦૫.૭૧		
૨,૩૦,૦૦૦.૦૦	૯. ઓડીટ ફી			૨,૫૦,૦૦૦.૦૦		
૯,૫૩,૮૨૨.૭૨	૧૦. સ્ટેશનરી, છપામણી, લવાજમ વગેરે			૬,૧૦,૬૬૮.૧૬		
૫૮,૨૮,૫૮૬.૪૨	૧૧. મિલકતની મરામતો			૮૬,૫૮,૪૫૪.૧૨		
૩,૫૦૦.૦૦	૧૨. કંપનજેશન ચાર્જીસ			૧,૮૦૦.૦૦		
૨,૬૩,૬૯૫.૦૦	૧૩. કન્વેયન્સ ખર્ચ			૨,૬૨,૫૦૨.૦૦		
૬,૧૮,૧૩૩.૦૦	૧૪. જાહેરાત ખર્ચ			૧૦,૫૭,૨૯૩.૦૦		
૧૦,૧૩,૫૮૮.૪૭	૧૫. પરચુરણ ખર્ચ			૧૧,૯૩,૭૯૨.૦૪		
૧૬,૬૭૨.૦૦	૧૬. વ્યવસાય વેરા ખર્ચ			૧૨,૦૦૦.૦૦		
૧૪,૮૬૬.૨૧	૧૭. બેંક ચાર્જીસ			૧૧,૧૫૪.૮૨		
૪,૧૦,૬૯૨.૦૦	૧૮. ગ્રેજ્યુઈટી ખર્ચ			૮,૨૭,૫૫૬.૦૦		
૭૩,૬૬,૧૯૫.૦૦	૧૯. ઘસારો			૭૭,૩૭,૨૨૫.૦૦		
૫૦,૧૩૮.૫૫	૨૦. માર્ફક્ટ ચેક - પ્રોસેસ ચાર્જ			૪૭,૩૪૭.૦૬		
૩,૬૦,૪૩૭.૦૦	૨૧. અગાઉના વર્ષનો ઇન્કમેટેક્ષ			૭,૪૯,૩૬૧.૦૦		
૫૩,૩૨,૬૪૫.૯૮	૨૨. ગીફ્ટ ખર્ચ + મરણોત્તર સહાય ખર્ચ			૭,૩૮,૦૦૦.૦૦		
----	૨૩. સરકારી જમીનગીરીનાં મુલ્યમાં ઘટાડો			----		
૨,૦૦૦.૦૦	૨૪. લોકર ભાડા ખર્ચ			૨,૦૦૦.૦૦		
૨,૮૫,૧૭૮.૦૦	૨૫. ચા-કોફી			૨,૬૮,૩૩૯.૦૦		
----	૨૬. મિલકત વિસ્તાર થયેલ ખોટ			----		
૨૬,૬૩,૦૦૨.૬૮	૨૭. રૂપે કાર્ડ			૧૯,૧૮,૮૭૧.૯૧		
૧૨,૮૭,૫૭૮.૦૦	૨૮. જી.એસ.ટી. ખર્ચ			૭,૧૧,૨૧૧.૧૧		
૧,૭૪,૧૨૮.૦૦	૨૯. ઉદ્દઘાટન ખર્ચ			૪,૬૬,૨૮૨.૦૦		
૩,૨૬,૩૮૧.૦૦	૩૦. સિક્યુરીટી ખર્ચ			૬,૨૦,૯૧૨.૦૦		
----	૩૧. કમિશન ખર્ચ			૧,૪૨,૬૨૪.૦૦		
૨,૪૪,૭૧.૯૫૨.૯૭	૩૨. ચાલુ વર્ષનો નફો			૨,૪૬,૩૭,૫૨૦.૮૨		
૨૭,૪૭,૨૭,૩૫૭.૩૧				૨૯,૩૦,૨૬,૨૯૫.૯૧		
૬૦,૦૦,૦૦૦.૦૦	બાદ - ઇન્કમેટેક્ષની જોગવાઈઓ			૫૦,૦૦,૦૦૦.૦૦		
૨૦,૦૦,૦૦૦.૦૦	શાયખર સિક્યુરીટી					
૧૨,૦૦,૦૦૦.૦૦	સ્ટાન્ડર્ડ એસેટની જોગવાઈ			૧૦,૦૦,૦૦૦.૦૦		
૭૮,૦૦,૦૦૦.૦૦	ગવર્નમેન્ટ સિક્યુરીટી ઘસારો			૫,૪૫,૦૦,૦૦૦.૦૦		
૨૨,૦૦,૦૦૦.૦૦	બેંક ડેડ રીઝર્વ જોગવાઈ					
૫,૫૨,૭૧૯૫૨.૯૭	ચોખ્ખો નફો સરવૈયામાં લઈ ગયા			૧,૮૬,૩૭,૫૨૦.૮૨		
૭,૪૪,૭૧,૯૫૨.૯૭	કુલ			૭,૯૧,૩૭,૫૨૦.૮૨		
	૩૩. ચાલુ વર્ષનો નફો સરવૈયામાં લઈ ગયા					
	કુલ સરવાળો					

અમારા આજ તારીખના ઓડીટ રીપોર્ટને આધીન

અમદાવાદ.

તા. ૨૯-૦૫-૨૦૨૬

એ. આર. ગોદાના એન્ડ એસોસીએટ્સ વતી

સી.એ. દેવાંગ એ. શાહ

મેમ્બરશીપ નં. ૧૧૦૦૦૨

ધી સૌરાષ્ટ્ર કો. ઓપરેટીવ બેંક લિમિટેડ

૪૪મો વાર્ષિક અહેવાલ : ૨૦૨૫-૨૦૨૬

રોજ પુરા થતા વર્ષનું નફા-નુકસાન ખાતું

૨૦૨૪-૨૦૨૫ રૂા. પૈસા	આવક	રૂા. પૈસા	૨૦૨૫-૨૦૨૬ રૂા. પૈસા
૨૬,૭૯,૭૩,૬૨૯.૪૦ ૨,૦૯,૪૬૯.૮૮ ---- ---- ૪૧,૨૬૫.૦૦ ૧૭,૩૦૦.૦૦ ૪૨,૦૯૦.૦૦ ૧૮,૮૨,૧૨૨.૪૨ ૧,૪૦૦.૦૦ ૧૧,૩૪,૨૪૯.૬૧ ૨,૦૩,૮૨૦.૦૦ ---- ૩૧,૬૭,૯૪૦.૦૦ ૫૪,૦૭૧.૦૦ ----	૧. વ્યાજ અને વળતર ૨. કમિશન, વટાવ, દલાલી, ઇન્સી ચાર્જ ૩. બેંકના ઇંધાને નહીં લગતી મિલકતની આવક તથા તેના વેચાણથી થયેલ નફો ૪. શેર ટ્રાન્સફર ફી ૫. શેર ડીવીડન્ડ ૬. અન્ય આવક : ૭. પરચુરણ આવક ૮. લોકર ભાડુ ૯. નોટીસ ફી ૧૦. રૂપે કાર્ડ આવક ૧૧. ચેકબુક ચાર્જ ૧૨. પ્રોફેશનલ ફી ૧૩. સરકારી જામીનગીરીઓનાં વેચાણમાંથી મળેલ નફો ૧૪. વધારાનું ડુબલ ઇન્ડ પ્રો. રીટર્ન બેંક ૧૫. ઘિરાણ પેનલ ચાર્જ		૨૮,૭૮,૧૨,૪૦૦.૬૫ ૨,૦૨,૯૬૬.૪૯ ---- ---- ૪૧,૨૬૫.૦૦ ૨૮,૩૨૦.૦૦ ૩,૩૧,૭૨૫.૦૦ ૨૨,૦૨,૩૨૬.૬૭ ૧,૬૦૦.૦૦ ૧૨,૫૦,૪૪૬.૧૪ ૨,૦૫,૯૨૦.૦૦ ---- ૮,૬૯,૦૦૦.૦૦ ---- ૮૩,૩૨૫.૯૬
૨૭,૪૭,૨૭,૩૫૭.૩૧	કુલ સરવાળો		૨૯,૩૦,૨૯,૨૯૫.૯૧
૨,૪૪,૭૧,૯૫૨.૯૭ ૫,૦૦,૦૦,૦૦૦.૦૦	વિતરણ માટેનો નફો ઇન્વેસ્ટમેન્ટ ઇસારા ફંડ વધારાનું પ્રોવિઝન		૨,૪૬,૩૭,૫૨૦.૮૨ ૫,૪૫,૦૦,૦૦૦.૦૦
૭,૪૪,૭૧,૯૫૨.૯૭	કુલ સરવાળો		૭,૯૧,૩૭,૫૨૦.૮૨

શ્રી અશ્વિનભાઈ બાબુભાઈ પેથાણી
ચેરમેન

ડીરેક્ટર્સ

તારક જે. પરીખ
જનરલ મેનેજર

શ્રી દિનેશભાઈ બી. પટેલ
શ્રી મનોજકુમાર ટી. પટેલ
શ્રી હિતેષભાઈ આર. પટેલ
શ્રી મુકેશભાઈ કે. પરમાર

શ્રીમતી ભાવનાબેન એ. પટેલ
શ્રીમતી હેતલબેન ડી. પટેલ
શ્રી બાબુભાઈ એ. વોરા
શ્રી ગૌતમભાઈ એલ. કથીરીયા

THE SAURASHTRA CO-OPERATIVE BANK LTD.

H.O. : NIKOL, AHMEDABAD-382350.

Disclosure of Information			
		[Rs. In Lakh]	
Sr. No.	Particulars	Figures as on	
		31.03.2025	31.03.2026
1	CRAR (Capital to Risk Weighted Assets)	15.79%	15.50%
2	Investments :		
	i. Book Value	13,081.52	14,235.51
	ii. Face Value	12,917.70	14,067.70
	iii. Market Value	13,003.96	12,526.15
	iv. SLR Investments	13,081.52	14,235.51
	v. Non-SLR Investments	2,999.04	4,596.96
	vi. Non-performing Non SLR Investments		
3	Advance against Real Estate, Construction Business, Housing	4,919.45	5,751.86
4	Advance against Shares/Debentures		
5	Advance to directors & their relatives:		
	Fund based (against FDR)		
	Non Fund based (Guarantee, LC etc.)		
6	Cost of Deposit :		
	Average cost of Deposits	6.00%	6.23%
7	NPAs :		
	i. Gross NPA Amount	551.94	670.26
	% of Gross NPA	3.33%	3.76%
	ii. Net NPA Amount	-	-
	% of Net NPA	-	-
8	Profitability :		
	i. Interest income as a % to Working Funds	7.48%	7.24%
	ii. Non Interest income as a % of Working Funds	1.58%	0.13%
	iii. Operating Profit as a % of Working Funds	1.74%	0.62%
	iv. Return of Assets	1.54%	0.47%
	v. Business per employee	933.22	948.17
	vi. Deposits per employee	601.58	618.79
	vii. Advances per employee	331.64	329.38
	vi. Profit per employee	11.05	3.45
9	Provision made :		
	i. Against NPAs	977.11	731.33
	ii. Depreciation in investments	78.00	545.00
	iii. Standard Assets	87.44	97.44
10	Foreign Currency Assets & Liabilities (if applicable)		
11	Penalty imposed by RBI for any violation		
12	Insurance premium to the DICGC	35.03	37.76
13	Restructured Accounts		
14	Fixed Assets Valuation / Revaluation		
15	Deaf Accounts- amounts transferred during the year	5.67	9.31

THE SAURASHTRA CO-OPERATIVE BANK LTD.

H.O. : NIKOL, AHMEDABAD-382350.

THE SAURASHTRA CO-OPERATIVE BANK LTD.

SIGNIFICANT ACCOUNTING POLICIES AND NOTES FORMING PART OF THE ACCOUNTS FOR THE YEAR ENDED 31ST MARCH, 2026

(A) SIGNIFICANT ACCOUNTING POLICIES

1) **Basis of Preparation:**

The financial statements have been prepared under the historical cost convention on accrual basis of accounting, unless otherwise stated in notes on account on a going concern basis, and are in accordance with Generally Accepted Accounting Principles in India ("GAAP") and conform to the statutory requirements prescribed under the Banking Regulation Act 1949, circulars and guidelines issued by the Reserve Bank Of India ('RBI') from time to time, the Accounting Standards ("AS") issued and the guidelines issued by the Institute Of Chartered Accountants Of India ("ICAI") and current practices prevailing in co-operative banks within banking industry in India.

2) **Use of Estimates:**

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

3) **Advances:**

The bank has followed prudential norms formulated by Reserve Bank of India as to classification, income recognition and provisioning of advances and has accordingly classified its advances into Standard, Sub-Standard, Doubtful and Loss assets. The bank has made necessary provision in respect of Standard, Sub-Standard, Doubtful and Loss assets as per the directives of Reserve bank of India issues from time to time.

The overdue interest in respect of Non-Performing Advances is provided separately under 'Overdue Interest Reserve' as per the directive issued by the Reserve Bank of India.

THE SAURASHTRA CO-OPERATIVE BANK LTD.

H.O. : NIKOL, AHMEDABAD-382350.

(a) NPA Provision

Provision for losses made on non-performing advances are on the basis of assets classification and provisioning requirements as per the prudential norms prescribed by the Reserve Bank of India and revised from time to time after considering events occurring after the balance sheet date as under:

Sr. No.	Types of Assets	% of Provision
1	Standard	0.40%
2	Sub-Standard	10%
3	Doubtful Assets	
	Unsecured	100%
	Secured	
	Up to 1 Year	25%
	Above 1 year & up to 3 years	40%
	Above 3 years	100%
4	Loss Assets	100%

(b) Provision carried in accounts as required under the Prudential norms Prescribe by the Reserve bank of India, which are considered as earmarked reserved are as follows:

- Standard assets Reserve
- Overdue interest reserve
- Special Dubut fund

(c) Advances are stated at Gross value and the provision of NPA and Provision for Standard assets are shown under the head Reserve Fund.

(d) Overdue interest on NPA credited to overdue interest reserve account as per directive of RBI.

(e) Amount realized /recovered in case of NPA are first adjusted against o/s interest amount. (f) Provision for Standard assets is made as per RBI Guidelines.

4) Property, plant and Equipment:

Property, plant and Equipment, Other than those that have been revalue, are carried at historical cost less depreciation accumulate thereon. Costs include all expenses incurred to bring the assets to its present location and condition related thereto.

THE SAURASHTRA CO-OPERATIVE BANK LTD.

H.O. : NIKOL, AHMEDABAD-382350.

5) Depreciation:

Depreciation on Fixed assets purchased during the year is charged for the entire year if the assets are purchased and retained for 180 days or more; otherwise it is charged at half the normal rates as mention below.

No Depreciation is provided on the assets sold during the year.

The depreciation is calculated using written down value method at the rates mentioned below:

Sr. No.	Particulars	Rate of Depreciation
1.	Buildings	10%
2.	Furniture, Dead stock, Safe Deposit Vault & Solar Panel	10%
3.	Computer/ Computer OS software	33.33%

6) Impairment of Assets:

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

7) Investments:

a) Classification of Investment

For the purpose of disclosure in Balance sheet, investments have been classified under following groups as under:

- State and Central Government Securities
- Approved trust securities
- Shares of Co-operative banks
- Other Investments

b) Categorization of Investments

In accordance with guidelines issued by Reserve Bank of India, the bank classifies its investment portfolio into following categories:

THE SAURASHTRA CO-OPERATIVE BANK LTD.

H.O. : NIKOL, AHMEDABAD-382350.

Held to Maturity - comprising of investment acquire with the intention to hold till maturity.

Available for sale – comprising of investment, which is not classified in above category are classified as 'Available for sale'.

- c) Investment classified as Held to maturity are carried at acquisition cost unless it is more than face value, in which case premium is amortized over the period remaining to maturity.
- d) Investment classified as Available for sale is marked to market script wise and the resultant depreciation is recognized in profit and loss account by way of creation of Investment Depreciation Reserve. Net Appreciation, if any, is ignored.

8) Revenue Recognition

Income/Expenditure are accounted on accrual basis except the following are accounted on cash basis.

a)Income

1. Commission, Brokerage and exchange
2. Interest on Non-Performing Asset
3. Dividend on Investment

b)Expenditure

1. Legal expenses incurred in suit filed accounts have been accounted on cash basis as per RBI directives.
2. DICGC premium

9) Employee Benefits

Gratuity & Leave Encashment

The bank participates in group gratuity scheme as well as leave Encashment scheme administrated by Life Insurance Corporation of India. Bank's contribution to schemes are charged to statement of profit and loss.

Provident Fund

The contribution to Provident Fund is provided for and payments in respect thereof are made to relevant authorities on actual basis which is charged to statement of profit and loss.

10) Taxation (AS-22)

Current tax is provided on the taxable income for the year using the applicable tax rates and tax laws.

THE SAURASHTRA CO-OPERATIVE BANK LTD.

H.O. : NIKOL, AHMEDABAD-382350.

11) Event Occurring After Balance Sheet Date

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

12) Provisions, Contingent Liabilities and Contingent Asset

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

Contingent liabilities are not recognized but are disclosed in notes.

Contingent assets are neither recognized nor disclosed in financial statements.

12) Segment Reporting

The entire operation of the Bank is one composite Banking Business not liable to different risks and rewards. Consequently, in the opinion of the Bank, Accounting Standard 17 on "Segment Reporting" issued by the Institute of Chartered Accountants of India is not applicable to the Bank.

13) Earnings per share

The bank reports basic and diluted Earnings Per Share (EPS) in accordance with Accounting Standard 20 on Earnings Per Share. Basic EPS is computed by dividing the net profit or loss for the year by the weighted average number of Equity shares outstanding during the year.

(B) NOTES TO ACCOUNTS

1. The Bank is registered under The Gujarat State Co Operative Societies Act, 1961.
2. There is no change in accounting policies compare to previous year.
3. Acceptances, endorsements and other obligations are disclosed as Contingent Liabilities at the face value of the commitments undertaken.
4. The value of security for the purpose of classification of Advances and Provisioning is taken as submitted by the Bank as per the latest available statements and valuation reports with the Bank.

THE SAURASHTRA CO-OPERATIVE BANK LTD.

H.O. : NIKOL, AHMEDABAD-382350.

- Balance of deposits & advances are subject to confirmation by the parties.
- The Priority Sector advances are 63.21% of Adjusted Net Bank Credit (ANBC) of previous year as against requirement of 60% as per RBI guidelines. Advances to weaker section are 18.05% of Adjusted Net Bank Credit (ANBC) previous year as against requirement of 11.75%.
- The entire operation of the bank is composite Banking business not liable to different risks and rewards. Consequently, accounting standard 17 on "Segment Reporting" issued by The Institute of Chartered Accountants of India is not applicable to the bank.
- Inter Branch Accounts and Inter Bank accounts are reconciled up to 31/03/2026 and no provision is required to make in respect of items outstanding therein.
- The bank has provided Rs. 6634713 for Dividend 12% and Rs. 2,00,000/- for Education Fund to State Co Operative Sangh out of the profit of last financial year 2024-25.
- Investment Fluctuation Reserve at 31.03.2026 Rs. 1.63 Crore. It should be Rs 6.57 Crore being 5% of Investments in HFT, AFS Rs. 131.46 Crore.

11. Contingent Liabilities

There is contingent liability of the bank as under:

(Amount in Rs.)

Sr.no.	Particulars	31.03.2026	31.03.2025
1	DEAF Account balance outstanding	Rs.1,22,55,095.56	Rs.1,15,04,322.00

12. Earnings per Share

Earnings per share as required by Accounting Standard AS-20 as issued by the Institute of Chartered Accountants of India.

Particular	Current Year 2025-26	Current Year 2024-25
Net Profit After Tax	1,86,37,520.82	5,52,71,952
Weighted Average Number of Shares	2352083	2380226
Basic & Diluted Earnings Per Share (Rs.)	7.92	23.22
Nominal Value of share (Rs.)	25.00	25.00

*The bank has no dilutive instruments during the year ended 31st March 2026. As such Dilutive Earning per share equals to Basic Earnings per share.

THE SAURASHTRA CO-OPERATIVE BANK LTD.

H.O. : NIKOL, AHMEDABAD-382350.

13. Related Party Disclosure

The Bank do not pay any remuneration to any of its directors. Bank do not have any other employee as Key Management Personnel.

14. Deferred Tax:

Bank has not provided Deferred tax as per therequirement of Accounting Standard AS-22 on Accounting for "Taxes on incomes" issued by the Institute of Chartered Accountants of India

15. Movement in Provisions:

(Amount in Rs. Lakh)

Particular	31/03/2026			31/03/2025		
	Op.	Add/Ded	Closing	Op.	Add/Ded	Closing
Standard Assets	87.44	10.00	97.44	75.44	12	87.44
Overdue Interest Reserve	763.71	44.21	807.92	728.63	35.08	763.71
Fluctuation in Investment	107.63	55.00	162.63	102.63	5.00	107.63
Special Bad debt Reserve	20.67	44.21	64.89	240.85	-220.18	20.67
Bad and Doubtful Reserve	683.00	-300.00	383.00	661.00	22.00	683.00

16. Employee Benefits

The following table sets out contribution made, and the amounts recognized in the bank's financial statements for the period ended March 31, 2026 for the defined benefit plan for postemployment benefit.

(Amount in Rs.)

Bank's Contribution to :	2025-26	2024-25
Provident Fund	19,05,114	16,08,240
Staff Gratuity Fund	8,27,556	4,10,692
Staff Leave Encashment	7,42,406	1,23,749

Bank has not provided Gratuity provision as per actuarial valuation as per the requirement of Accounting Standard 15 of ICAI.



THE SAURASHTRA CO-OPERATIVE BANK LTD.

H.O. : NIKOL, AHMEDABAD-382350.

17. Disclosure under "AS-17-Segment Reporting" are as below

(Rs. In Crores)

	Domestic		International		Total	
	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year
	2025-26	2024-25	2024-25	2023-24	2025-26	2024-25
(a) Revenue	34.75	32.47	0.00	0.00	34.75	32.47
(b) Assets	406.22	366.34	0.00	0.00	406.22	366.34

18. Capital to Risk Weight Assets ratio (CRAR) is 15.50%

19. Movement of CRAR i.e. CRAR as on Balance Sheet Date for the current year vis-à-vis previous year: 2025 :15.79%&2026 :15.50%

20. Total outstanding balance of prof tax 9800/-

21. Penalty imposed by RBI : N.A.

22. The bank has not made any restructuring of accounts during the year.

23. Fixed-Assets-Valuation/Revaluation : Nil

24. Since the bank has ascertained that there is no material impairment of any of its assets, no provision on account of impairment of asset is required to be made.

25. Following transactions are debited from Reserve Fund Accounts during FY 2025-26.

Sr No	Reserve Fund	Amount Debited Rs.	Amount debited to -	Reason
1	Investment Fluctuation Fund	24500000	Profit & Loss Account	Fluctuation in market value of Investments held as AFS
2	Bad& doubtful Reserve	30000000	Profit & Loss Account	Fluctuation in market value of Investments held as AFS

THE SAURASHTRA CO-OPERATIVE BANK LTD.

H.O. : NIKOL, AHMEDABAD-382350.

Provision for following Reserves made during the year.

Sr No	Reserve Fund	Amount Rs.	Reason
1	Investment Depreciation Fund	54500000	Depreciation in Investments Provision
2	Standard Asset Reserve	1000000	Provision for Standard Assets

26. Previous year figures are regrouped and rearranged wherever necessary to compare with Current Period figures.

27. The receipt of Nominal Fees Rs. 17385 and Admission Fees Rs. 2435 is capitalized instead of treating it as Revenue Receipt as per accounting standard 9 of ICAI.

For The Saurashtra Co-op. Bank Ltd.,

Atts.General Manager
M No: 110002

For AR Gaudana & Associates
Chartered AccountantsFRN:
121780W

CA DevangA.Shah

Place :Ahmedabad
Date :May 29, 2026

THE SAURASHTRA CO-OPERATIVE BANK LTD.

H.O. : NIKOL, AHMEDABAD-382350.

Independent Auditor's Report

To,
The Members,
The Saurashtra Co-operative Bank Ltd.,
Ahmedabad

Report on the Audit of the Financial Statements

Qualified Opinion

1. We have audited the accompanying financial statements of **The Saurashtra Co-operative Bank Ltd** ('the Bank'), which comprise the Balance Sheet as at March 31, 2026, and the Statement of Profit and Loss, the Cash Flow Statement for the year then ended, notes to the financial statements and a summary of significant accounting policies and other explanatory information. We have conducted audit of 6 branches and the head office of the bank. All 6 branches were under monthly/bimonthly Concurrent Audit and Internal Audit.
2. In our opinion, and to the best of our information and according to explanations given to us, except for the effects of the matter described in the basis for qualified opinion section of our report, the aforesaid financial statements read together with the Notes, give the information required thereon in accordance with Form A and Form B respectively of Third schedule to the Banking Regulation Act, 1949 (as applicable to co-operative societies) as substituted by clause (zi) of section 56 of the said Act, and the guidelines issued by the Reserve Bank of India (RBI), the Registrar of Co-operative Societies, Gujarat and The Gujarat Co-operative Societies Act, 1961 and the rules made thereunder (as applicable) in the manner so required for bank and give a true and fair view in conformity with the accounting principles generally accepted in India:
 - (a) In case of the Balance Sheet, of the state of affairs of the Bank as at March 31, 2026;
 - (b) In the case of Statement of Profit and Loss, of the profit for the year ended on that date, and
 - (c) In the case of Cash Flow Statement, of the cash flows for the year ended on that date.

THE SAURASHTRA CO-OPERATIVE BANK LTD.

H.O. : NIKOL, AHMEDABAD-382350.

Basis of Qualified Opinion

3.

- i. We draw attention to Note No. 10 to Notes to Accounts. As per the regulatory requirements, bank shall build up Investment Fluctuation Reserve (IFR) out of realized gains on sale of investments, and subject to available net profit of a minimum of 5 percent of the investment portfolio of two categories viz 'Held for Trading (HFT)' and 'Available for sale (AFS)'. The total 'Held for Trading (HFT)' and 'Available for sale (AFS)' Investment is Rs. 131.46 crore as on March 31, 2026(Previous Year Rs. 130.81 Crore) and accordingly Investment Fluctuation Reserve (IFR) should be Rs. 6.57 crore (Previous Year Rs. 6.54 Crore). Actual Investment Fluctuation Reserve (IFR) is Rs. 1.63 Crore, i.e. 1.24% (Previous year Rs. 1.07 Crore, i.e. 0.82%). Shortfall Rs. 4.94 Crore (Previous Year Rs. 5.47 Crore).
- ii. We draw attention to Note No. 16 to Notes to Accounts, The Bank has not complied with the disclosure requirements of Accounting Standard – 15 Employee Benefits with regards to Gratuity Benefits and leave encashment to employees. Contribution made towards gratuity fund is debited as expense however provision for gratuity as per actuarial valuation as required by Accounting Standard 15 – Employee Benefits – is not done by the bank. In absence of information, we are not in a position to quantify the exact impact of the same.
- iii. We draw attention to Note No. 27 to Notes to Accounts, during the year, bank has not recognized the receipt of Nominal Fees & Admission Fees as per the Accounting Standard – 9 Revenue Recognition. The receipt of Nominal Fees Rs.17385(Previous Year Rs. 15075) and Admission Fees Rs. 2435 (Previous year Rs. 2805) is capitalized instead of considering the same as Revenue Receipt.
- iv. We draw attention to Note No. 14 to Notes to Accounts, during the year, bank has not made the provision for deferred tax in books of accounts as required under Accounting Standard – 22.

4. We conducted our audit in accordance with the Standards of Auditing (SAs) issued by the Institute of Chartered Accountants of India. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with ethical requirements

THE SAURASHTRA CO-OPERATIVE BANK LTD.

H.O. : NIKOL, AHMEDABAD-382350.

that are relevant to our audit of the financial statements under the provisions of the Banking Regulation Act, 1949 and we have fulfilled our other ethical responsibilities in accordance with these requirements and the code of ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified opinion.

Emphasis of Matters

5.
 - i. We draw attention to Note No. 9 to Notes to Accounts. Dividend totaling to Rs. 728123 (Previous year Rs. 6,71,697) for last three years remains unclaimed by shareholders as on March 31, 2026.
 - ii. We draw attention to Note No. 25 to Notes to Accounts. Rs. 3 Crore has been debited to Bad and Doubtful Reserves Account and credited to Profit and Loss Account. (Previous Year Rs. Nil). Rs. 2.45 Crore has been debited to Investment Fluctuation Reserve and transferred to Profit and Loss Account. Above entries are passed for making provision of Rs. 5.45 crore for Investment Depreciation Reserve due to reduction in market value of Investments held as AFS. (Previous Year Rs. Nil). Profit before appropriations Rs. 2.46 Crore. (Previous Year Rs. 2.44 Crore). Net Profit after appropriations Rs. 1.86 Crore. (Previous Year Rs. 5.52 Crore).

Our opinion is not modified with respect to above matters.

Information Other than the Financial Statement and Auditor's Report thereon.

- iii. The Bank's Board of Directors are responsible for the preparation of the other information. The other information comprise the information included in the Report of Board of Directors including other explanatory information but does not include the financial statements and our auditor's report thereon. The other information is expected to be made available to us after the date of this auditor's report.
- iv. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

THE SAURASHTRA CO-OPERATIVE BANK LTD.

H.O. : NIKOL, AHMEDABAD-382350.

- v. In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained during the course of our audit or otherwise appears to be materially misstated. When we read the report of Board of Directors including other explanatory information, if we conclude that there is material misstatement therein, we are required to communicate the matter to those charged with governance and the members in the Annual General Meeting.

Responsibility of Management and those charged with Governance for the Financial Statements

- vi. The Bank's Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting standards issued by ICAI, provisions of the Banking Regulations Act, 1949, , guidelines issued by registrar of cooperative societies, the Gujarat Co-operative Societies Act, 1961, the Gujarat Cooperative Societies Rules 1965, (as applicable) and the rules made thereunder, circulars and guidelines issued by the Reserve Bank of India from time to time and accounting principles generally accepted in India so far as applicable to Banks. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Acts for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.
- vii. In preparing the financial statements, Board of Directors is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of

THE SAURASHTRA CO-OPERATIVE BANK LTD.

H.O. : NIKOL, AHMEDABAD-382350.

accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so. Boards of directors are also responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibility for the audit of the Financial Statements

- viii. Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Standards of Auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.
- ix. As part of an audit in accordance with Standards on Auditing, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:
 - a. Identify and assess 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 of 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.
 - b. Obtain and understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in circumstances.
 - c. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
 - d. Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the bank's ability to continue as a going concern. If we conclude that 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.

THE SAURASHTRA CO-OPERATIVE BANK LTD.

H.O. : NIKOL, AHMEDABAD-382350.

However future events or conditions may cause the bank cease the Bank to continue as a going concern.

- e. 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.
- x. Materiality is the magnitude of the misstatements in the financial statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the financial statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning of the scope of our work and evaluating the results of our work and (ii) to evaluate the effect of any identified misstatement in the financial statements.
- xi. 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.
- xii. 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

- xiii. The Balance Sheet and the Statement of Profit and Loss 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) as substituted by clause (zl) of section 56 of the said Act.
- xiv. Subject to the limitations of the audit indicated in Auditor's responsibility as above and subject to the limitations of disclosure required therein, we report that:
 - i. We have sought and obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found to be satisfactory;

THE SAURASHTRA CO-OPERATIVE BANK LTD.

H.O. : NIKOL, AHMEDABAD-382350.

- ii. In our opinion, proper books of account as required by law have been kept by the bank so far as it appears from our examination of those books and proper returns adequate for the purpose of our audit have been received from branches.
- iii. 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 made within the powers of the Bank,
- iv. The Balance Sheet, the Statement of Profit and Loss and the Cash Flow Statement dealt with by this report, are in agreement with the books of account maintained by the Bank.
- v. In our opinion, the aforesaid financial statements comply with the applicable accounting standards issued by ICAI, to the extent they are not inconsistent with the accounting policies prescribed by RBI except as stated in our basis for qualified opinion.

Place: Ahmedabad
Date: May 29, 2026

For AR Gaudana & Associates
Chartered Accountants
FRN: 121780W

CA DevangA.Shah
UDIN:26110002OHDDBA3629

M No: 110002

THE SAURASHTRA CO-OPERATIVE BANK LTD.

H.O. : NIKOL, AHMEDABAD-382350.

Annexure III Disclosure in Financial Statements – ‘Notes to Accounts’

1. Regulatory Capital

a) Composition of Regulatory Capital

(Amount in crore)

Sr. No.	Particulars	Current Year 2025-26	Previous Year 2024-25
i)	Paid up Share Capital and Reserves (net of deductions, if any)	28.09	27.75
ii)	Other Tier 1 capital		
iii)	Tier 1 capital (i + ii)	28.09	27.75
iv)	Tier 2 capital	4.30	3.55
v)	Total capital (Tier 1+Tier 2)	33.21	31.31
vi)	Total Risk Weighted Assets (RWAs)	188.32	198.34
vii)	Tier 1 Ratio (Tier 1 Capital as percentage of RWAs)	13.49%	13.99%
viii)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	2.01%	1.79%
ix)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	15.50%	15.79%
x)	Amount of paid-up equity capital raised during the year	-0.26	0.38
xi)	Amount of non-equity Tier 1 Capital raised during the year	0.00	0.00
xii)	Amount of Tier 2 capital raised during the year, of which		
	a) Special Bad Debt Reserve	0.00	0.20
	b) Cyber Security Fund	0.00	0.60
	c) Provision for Standard Assets	0.10	0.22
	d) Investment Fluctuation Reserves	0.55	0.05

2. Asset liability management

a) Maturity pattern of certain items of assets and liabilities

(Amount in crore)

	Day 1	2 to 7 Days	8 to 14 Days	15 to 30 Days	31 Days to 2 months	Over 2 months and to 3 months	Over 3 months and up to 6 Months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	98.14	2.37	2.69	8.14	11.19	25.34	18.73	68.11	90.84	8.54	-	334.09
Advances	3.12	0.32	1.17	1.69	3.76	7.41	6.30	20.12	70.18	38.13	25.83	178.02
Investments	8.87	12.00	46.31	6.55	4.36	23.21	21.54	19.00	27.36	7.08	12.44	189.32
Borrowings								0	0	0	0	0

THE SAURASHTRA CO-OPERATIVE BANK LTD.

H.O. : NIKOL, AHMEDABAD-382350.

3. Investments

a) Composition of Investment Portfolio

As at 31/03/2026 (current year balance sheet date)

(Amount in crore)

	Investments in India						
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India
Held to Maturity							
Gross	10.88	0	0.03	14.02	0	0	24.91
Less: Provision for non-performing investments(NPI)		0			0	0	
Net		0			0	0	
Available for Sale							
Gross	131.47	0			0	0	131.47
Less: Provision for depreciation and NPI		0			0	0	
Net		0			0	0	
Held for Trading							
Gross		0			0	0	
Less: Provision for depreciation and NPI		0			0	0	
Net		0			0	0	
Total Investments	142.35	0	0.03	14.02	0	0	156.40
Less: Provision for non-performing investments		0			0	0	
Less: Provision for depreciation and NPI	0.00	0			0	0	0.00
Net	142.35	0	0.03	14.02	0	0	156.40

As at 31/03/2025 (previous year balance sheet date)

(Amount in crore)

	Investments in India						
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India
Held to Maturity							
Gross	10.88	0	0.03	8.85	0	0	19.76
Less: Provision for non-performing investments(NPI)		0			0	0	
Net		0			0	0	
Available for Sale							
Gross	119.93	0			0	0	119.93

THE SAURASHTRA CO-OPERATIVE BANK LTD.

H.O. : NIKOL, AHMEDABAD-382350.

Less: Provision for depreciation and NPI		0			0	0	
Net		0			0	0	
Held for Trading							
Gross		0			0	0	
Less: Provision for depreciation and NPI		0			0	0	
Net		0			0	0	
Total Investments	130.82	0	0.03	8.85	0	0	139.70
Less: Provision for non-performing investments		0			0	0	
Less: Provision for depreciation and NPI		0			0	0	
Net	130.82	0	0.03	8.85	0	0	139.70

b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount in crore)

Particulars	Current Year 2025-26	Previous Year 2024-25
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	0.78	5.00
b) Add: Provisions made during the year	5.45	0.78
c) Less: Write off / write back of excess provisions during the year	0.00	5.00
d) Closing balance	6.23	0.78
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	1.08	1.03
b) Add: Amount transferred during the year	0.55	0.05
c) Less: Drawdown		
d) Closing balance	1.63	1.08
iii) Closing balance in IFR as a percentage of closing balance of investments ¹³ in AFS and HFT/Current category	1.23%	0.81%

ii) 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	
		Current year 2025-26	Previous Year 2024-25	Current year 2025-26	Previous Year 2024-25	Current year 2025-26	Previous Year 2024-25	Current year 2025-26	Previous Year 2024-25
(1)	(2)	(3)		(4)		(5)		(6)	
a)	PSUs	0	0	0	0	0	0	0	0
b)	FIs	0	0	0	0	0	0	0	0
c)	Banks	21.11	31.83	0	0	0	0	0	0
d)	Private Corporates	0	0	0	0	0	0	0	0

THE SAURASHTRA CO-OPERATIVE BANK LTD.

H.O. : NIKOL, AHMEDABAD-382350.

e)	Subsidiaries/ Joint Ventures	0	0	0	0	0	0	0	0
f)	Others	8.88	14.15						
g)	Provision held towards depreciation			0	0	0	0	0	0
	Total *	29.99	45.98	0	0	0	0	0	0

4. Asset quality

a) Classification of advances and provisions held

(Amount in crore)

	Standard	Non-Performing			Total
	Total Standard Advances	Sub- standard	Doubtful	Loss	Total Non- Performin g Advances
Gross Standard Advances and NPAs					
Opening Balance	160.30	1.94	0.80	2.77	5.51
Add: Additions during the year					
Less: Reductions during the year					
Closing balance	171.38	1.59	2.25	2.86	6.70
Reductions in Gross NPAs due to:					
i) Upgradation					
ii) Recoveries (excluding recoveries from upgraded accounts)					
iii) Technical/ Prudential16 Write-offs					
iv) Write-offs other than those under (iii) above					
Provisions (excluding Floating Provisions)					
Opening balance of provisions held		0	0	0	9.77
Add: Fresh provisions made during the year					0.54
Less: Excess provision reversed/ Write-off loans					3.00
Closing balance of provisions held					7.31
Net NPAs					
Opening Balance		0	0	0	0
Add: Fresh additions during the year					0
Less: Reductions during the year					0
Closing Balance		0	0	0	0

THE SAURASHTRA CO-OPERATIVE BANK LTD.

H.O. : NIKOL, AHMEDABAD-382350.

	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Floating Provisions						
Opening Balance						0
Add: Additional provisions made during the year						0
Less: Amount drawn down ¹⁸ during the year						0
Closing balance of floating provisions						0
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written-off accounts						0
Add: Technical/ Prudential write-offs during the year						0
Less: Recoveries made from previously technical/ prudential written-off accounts during the year						0
Closing balance						0

Ratios ¹⁹ (in per cent)	Current Year 2025-26	Previous Year 2024-25
Gross NPA to Gross Advances	3.76%	3.33%
Net NPA to Net Advances	0%	0%
Provision coverage ratio	0%	0%

b) Sector-wise Advances and Gross NPAs

(Amount in crore)

Sr. No.	Sector*	Current Year 2025-26			Previous Year 2024-25		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	Priority Sector						
a)	Agriculture and allied activities						
b)	Advances to industries sector eligible as priority sector lending	18.37	2.38	1.33%	17.22	2.37	
c)	Services	13.82	1.14	0.64%	25.74	1.47	
d)	Personal loans	72.65	2.50	1.40%	56.07	1.15	
	Subtotal (i)	104.84	6.02	3.38%	99.03	4.99	
ii)	Non-priority Sector						
a)	Agriculture and allied activities						

THE SAURASHTRA CO-OPERATIVE BANK LTD.

H.O. : NIKOL, AHMEDABAD-382350.

b)	Industry						
c)	Services	73.24	0.68	0.38%	66.73	0.52	
d)	Personal loans						
	Sub-total (ii)	73.24	0.68	0.38%	66.73	0.52	
	Total (i + ii)	178.08	6.70	3.76%	165.76	5.51	

c) Overseas assets, NPAs and revenue :

There are no any overseas assets, NPAs and revenue during the year under Audit.

d) Particulars of resolution plan and restructuring :

No Account restructuring two year's

f) Disclosure of transfer of loan exposures :

No Loan account is transferred to any other bank and ARCs.

g) Fraud accounts

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

	Current year 31/03/2026	Previous year 31/03/2025
Number of frauds reported	NIL	NIL
Amount involved in fraud (crore)	NIL	NIL
Amount of provision made for such frauds (crore)*	NIL	NIL
Amount of Unamortised provision debited from 'other reserves' as at the end of the year (crore)	NIL	NIL

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

No account have been offered resolution framework under COVID-19.

5. Exposures

a) Exposure to real estate sector

(Amount in crore)

Category	Current year 2025-26	Previous Year 2024-25

THE SAURASHTRA CO-OPERATIVE BANK LTD.

H.O. : NIKOL, AHMEDABAD-382350.

i) <i>Direct exposure</i>	42.27	35.10
a) Residential Mortgages – Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.		
b) Commercial Real Estate – Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;	15.25	14.09
Total Exposure to Real Estate Sector	57.52	49.19

b) Exposure to capital Market : No Exposure to capital market during last two year's.

c) Unsecured advances

(Amount in crore)

Particulars	Current Year 2025-26	Previous Year 2024-25
Total unsecured advances of the bank	24.31	26.22
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	0	0
Estimated value of such intangible securities	0	0

e) Factoring exposures : N.A.

f) Intra-group exposures : N.A.

g) Unhedged foreign currency exposure : N.A.

6. Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits

(Amount in crore)

Particulars	Current year 2025-26	Previous Year 2024-25
Total deposits of the twenty largest depositors	30.75	29.46
Percentage of deposits of twenty largest depositors to total deposits of the bank	9.20%	9.79%

b) Concentration of advances

(Amount

in crore)

Particulars	Current year 2025-26	Previous Year 2024-25
Total advances to the twenty largest borrowers	17.86	12.13
Percentage of advances to twenty largest borrowers to total advances of the bank	10.03%	7.32%

THE SAURASHTRA CO-OPERATIVE BANK LTD.

H.O. : NIKOL, AHMEDABAD-382350.

c) Concentration of exposures

(Amount

in crore)

Particulars	Current year 2025-26	Previous Year 2024-25
Total exposure to the twenty largest borrowers/customers	17.86	12.13
Percentage of exposures to the twenty largest borrowers/customers to the total exposure of the bank on borrowers/customers	10.03%	7.32%

d) Concentration of NPAs

(Amount

in crore)

Particulars	Current year 2025-26	Previous Year 2024-25
Total Exposure to the top twenty NPA accounts	3.58	3.54
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	53.43%	64.24%

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

(Amount in crore)

Sr. No.	Particulars	Current year 2025-26	Previous Year 2024-25
i)	Opening balance of amounts transferred to DEA Fund	1.15	1.24
ii)	Add: Amounts transferred to DEA Fund during the year	0.09	0.06
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.01	0.15
iv)	Closing balance of amounts transferred to DEA Fund	1.23	1.15

8. Disclosure of complaints

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

(Amount in crore)

Sr. No.	Particulars	Previous Year	Current year
	Complaints received by the bank from its customers		
1.	Number of complaints pending at beginning of the year	NIL	NIL
2.	Number of complaints received during the year	NIL	NIL
3.	Number of complaints disposed during the year	NIL	NIL
3.1	Of which, number of complaints rejected by the bank	NIL	NIL
4.	Number of complaints pending at the end of the year	NIL	NIL
	Maintainable complaints received by the bank from Office of Ombudsman		
5.	Number of maintainable complaints received by the bank from Office of Ombudsman	NIL	NIL
5.1	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	NIL	NIL

THE SAURASHTRA CO-OPERATIVE BANK LTD.

H.O. : NIKOL, AHMEDABAD-382350.

	5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	NIL	NIL
	5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	NIL	NIL
6.		Number of Awards unimplemented within the stipulated time (other than those appealed)	NIL	NIL

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

b) Top five grounds³² 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					
Others	0	0	0	0	0
Total	0	0	0	0	0
Previous Year					
Others	0	0	0	0	0
Total	0	0	0	0	0

9. Disclosure of penalties imposed by the RBI for any violation :
N/A

10. Other Disclosures

a) Business ratios

Particular	Current	Previous
	Year	Year
	2025-26	2024-25
i) Interest Income as a percentage to Working Funds	7.24%	7.48%
ii) Non-interest income as a percentage to Working Funds	0.13%	1.58%
iii) Cost of Deposits	6.23%	6.00%
iv) Net Interest Margin	0.46%	1.02%
v) Operating Profit as a percentage to Working Funds	0.62%	1.74%
vi) Return on Assets	0.47%	1.54%
vii) Business (deposits plus advances) per employee (in crore)	948.17	933.22
viii) Profit per employee (in crore)	0.03	0.11

b) Bancassurance business

The details of fees / brokerage earned in respect of insurance broking, agency and bancassurance business undertaken by them shall be disclosed for both the current year and previous year.

THE SAURASHTRA CO-OPERATIVE BANK LTD.

H.O. : NIKOL, AHMEDABAD-382350.

Particular	Current Year 2025-26	Previous Year 2024-25
N/A	0	0

c) Marketing and distribution

Banks shall disclose the details of fees / remuneration received in respect of the marketing and distribution function (excluding bancassurance business) undertaken by them.

Particular	Current Year 2025-26	Previous Year 2024-25
N/A	0	0

d) Disclosures regarding Priority Sector Lending Certificates (PSLCs)

The amount of PSLCs (category-wise) sold and purchased during the year shall be disclosed.

Serial No	Item	Amount Purchased (a)	Amount Sold (b)	Net Amount Outstanding (a-b)
1	PSLC TOTAL	0	0	0
2	PSLC GENERAL	0	0	0
3	PSLC AGRICULTURE	0	0	0
4	PSLC SMALL AND MARGINAL FARMERS	0	0	0
5	PSLC MICRO ENTERPRISES	0	0	0

e) Provisions and contingencies

(Amount in crore)

Provision debited to Profit and Loss Account	Current Year	Previous Year
i) Provisions for NPI	0.00	0.00
ii) Provision towards NPA	7.31	9.77
iii) Provision made towards Income tax	0.50	0.60
iv) Other Provisions and Contingencies (with details)		
Standard Assets Provision	0.10	0.22
Cyber Security Provision	0.00	0.20

THE SAURASHTRA CO-OPERATIVE BANK LTD.

H.O. : NIKOL, AHMEDABAD-382350.

g) Payment of DICGC Insurance Premium

Sr. No.	Particulars	(Amount in crore)	
		Current Year	Previous Year
i)	Payment of DICGC Insurance Premium	0.38	0.35
ii)	Arrears in payment of DICGC premium	0.00	0.00

h) Disclosure of facilities granted to directors and their relatives

UCBs shall disclose any fund or non-fund (guarantees, letters of credit, etc.) facilities extended to directors, their relatives, companies or firms in which they are interested.

Particular	(Amount in crore)	
	Current Year 2025-26	Previous Year 2024-25
Overdraft Against FDR Facilities granted to Directors and their Relatives	NIL	NIL

i) Disclosure on amortisation of expenditure on account of enhancement in family pension of employees of banks : N.A.

For A R Gaudana &
Associates
Chartered Accountants,
FRN: 121780W

CA Devang.A.Shah
M No: 110002
UDIN:
26110002VMTYOK4371
Place : Ahmedabad
Date : May 29, 2026

THE SAURASHTRA CO-OPERATIVE BANK LTD.

H.O. : NIKOL, AHMEDABAD-382350.

The Saurashtra Co Operative Bank Limited

Statement of Cash Flows

Year ended March 31, 2026

All amounts in INR Unrounded, unless otherwise stated

Particulars	Year ended March 31, 2026	Year ended March 31, 2025
A. CASH FLOW FROM OPERATING ACTIVITIES		
Profit before tax	24,386,881	61,632,390
Adjustments for :		
Dividend income	(41,265)	(41,265)
Gain/Loss on realisation of Investments [Net]	(869,000)	(3,167,940)
Provisions written back	(54,500,000)	(50,000,000)
Depreciation and Amortization Expense	7,737,225	7,366,195
Provision for Other Expenses	1,000,000	1,200,000
Operating Profit Before Working Capital Changes	(22,286,159)	16,989,380
Increase / (Decrease) in Deposits	335,718,455	217,684,726
Increase / (Decrease) in Other liabilities	124,608,675	18,521,265
Increase / (Decrease) in Provisions	53,500,000	48,800,000
Decrease / (Increase) in Advances	(122,605,147)	(267,394,413)
Decrease / (Increase) in Other assets	(82,963,676)	(1,666,416)
Cash generated from / (used in) Operations	285,972,148	32,934,542
Income taxes paid	(5,749,361)	(6,360,437)
Net Cash generated from / (used in) Operating Activities	280,222,787	26,574,105
B. CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of Property, Plant and Equipment and Intangible Assets	(11,256,513)	(8,319,258)
Purchase of Non-current investments	(168,054,820)	(25,553,840)
Realisation of Non-current investments	869,000	3,167,940
Dividend received	41,265	41,265
Net Cash generated from / (used in) Investing Activities	(178,401,068)	(30,663,893)
C. CASH FLOW FROM FINANCING ACTIVITIES		
Proceeds from issue of Share capital	(2,629,000)	3,850,875
Dividend paid	(5,709,276)	(42,868,665)
Net Cash generated from / (used in) Financing Activities	(8,338,276)	(39,017,790)
Net Increase / (Decrease) In Cash and Cash Equivalents	93,483,443	(43,107,578)
Cash on hand		
At the end of the year	28297493.00	11523866.00
At the beginning of the year	11523866.00	19941265.00
	16,773,627	(8,417,399)
Balance with RBI, Other Banks & Money at Call & Short Notice		
At the end of the year	436417091.00	359707275.00
At the beginning of the year	359707275.00	374397454.00
	76,709,816	(14,690,179)
Call short Notice		
At the end of the year	50000000.00	50,000,000
At the beginning of the year	50000000.00	70,000,000
	-	(20,000,000)
Net Increase / (Decrease) In Cash and Cash Equivalents	93,483,443	(43,107,578)
Cash and Cash Equivalents at the Beginning	421,231,141	464,338,719
Cash and Cash Equivalents at the End	514,714,584	421,231,141

The accompanying notes are an integral part of the Financial Statements



THE SAURASHTRA CO-OPERATIVE BANK LTD.

H.O. : NIKOL, AHMEDABAD-382350.

<i>Bye Law No.</i>	<i>Existing Bye Law</i>	<i>Proposed Amendment</i>	<i>Reason for Amendment</i>
3(I)	Area of operation: "The area of operation of the bank shall be confirmed to Ahmedabad City, Ahmedabad District and its surrounding district as Gandhinagar, Kheda, Surendranagar and Mehsana. For any revision in the regard prior approval in writing of the Reserve Bank of India as also the registering authority shall be necessary.	Area of operation: "The area of operation of the bank shall be confirmed to Ahmedabad City, Ahmedabad District and its surrounding district as Gandhinagar, Kheda, Surendranagar and Mehsana, Surat City, Surat District, Bhavnagar, Amreli. For any revision in the regard prior approval in writing of the registering authority shall be necessary."	For Business Development. Our majority customers are from Saurashtra and they have business in Surat. Further in terms of RBI Cir DOR.LIC.REC. No. 330/07-01-000/2025-26 dated 4 th December 2025 for this prior approval is not required
3(II)	New Addition	For revision in the area of operation, except for the area of operations under automatic route as mentioned in Branch Authorisation Directions 2025, of RBI, bank shall have prior approval of the Reserve Bank.	To meet the condition as specified in para 14 of RBI direction on Bank Authorization issued on 4 th December 2025 vide its letter DOR.LIC.REC.No. 330/07-01-000/2025-26
5 (XXVII)	New Addition	Bank will have corporate agency for providing Insurance.	To provide better customer services and to increase other income of the bank
22(I)	Notice of the Annual General Meeting together with the agenda of the meeting, audited statements of accounts including the balance sheet and the profit and loss account, and the report of the Board of Directors shall be sent to the registered address of each shareholder member at least 15 days prior to the date of	The notice / agenda of the General Meeting will be provided to the member by hand in person or by post or through electronic media, it will be sent to the member's registered mobile numbers. A copy of the notice will be placed at the bank's head office and will also be published in the local newspaper. The proceedings of the meeting will	To save environment and for digitalization

THE SAURASHTRA CO-OPERATIVE BANK LTD.

H.O. : NIKOL, AHMEDABAD-382350.

	the meeting.	not be considered illegal or invalid just because a member did not receive the notice for any reason.	
36(XX XI)	New Addition	The bank can carry out a merger with or acquire any other bank, co-operative bank or co-operative society with the prior approval of Reserve Bank of India (RBI) and the Registrar of Cooperative Societies Gujarat State.	For strengthening the cooperative banking structure
9(F)	New Addition	<p>1. Bank shall have not less than fifty-one percent of the total number of members of the Board of Directors of a bank shall consist of persons, who—</p> <p>(a) shall have special knowledge or practical experience in respect of one or more of the following matters, namely: —</p> <p>(i) accountancy, (ii) agriculture and rural economy, (iii) banking, (iv) co-operation, (v) economics, (vi) finance, (vii) law (viii) small-scale industry, (ix) any other matter the special knowledge of, and practical experience in, which would, in the opinion of the Reserve Bank of India, be useful to the bank: Provided that out of the aforesaid number of directors, not less than two shall be persons having special knowledge or practical experience in respect of agriculture and rural</p>	As Section 10 A (2) of the Banking Regulation Act 1949(AACS) made applicable to UCBs with effect from 1 st August 2025

THE SAURASHTRA CO-OPERATIVE BANK LTD.

H.O. : NIKOL, AHMEDABAD-382350.

		<p>economy, co-operation or small-scale industry; and</p> <p>(b) shall not—</p> <p>(1) have substantial interest in, or be connected with, whether as employee, manager or managing agent, —</p> <p>(i) any company, not being a company registered under section 25 of the Companies Act, 1956 (1 of 1956), or</p> <p>(ii) any firm, which carries on any trade, commerce or industry and which, in either case, is not a small-scale industrial concern, or</p> <p>(2) be proprietors of any trading, commercial or industrial concern, not being a small-scale industrial concern.</p> <p>2. If, the requirements, as laid down in Sub Section 1 (a), are not fulfilled at any time, the Board of Directors shall re-constitute such Board so as to ensure that the said requirements are fulfilled.</p> <p>3. If, for the purpose of re-constituting the Board as per sub section 2 it is necessary to retire any director or directors, the Board may, by lots drawn in such manner as may be prescribed, decide which director or directors shall cease to hold office and such decision shall be binding on every director of the Board.</p>	
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