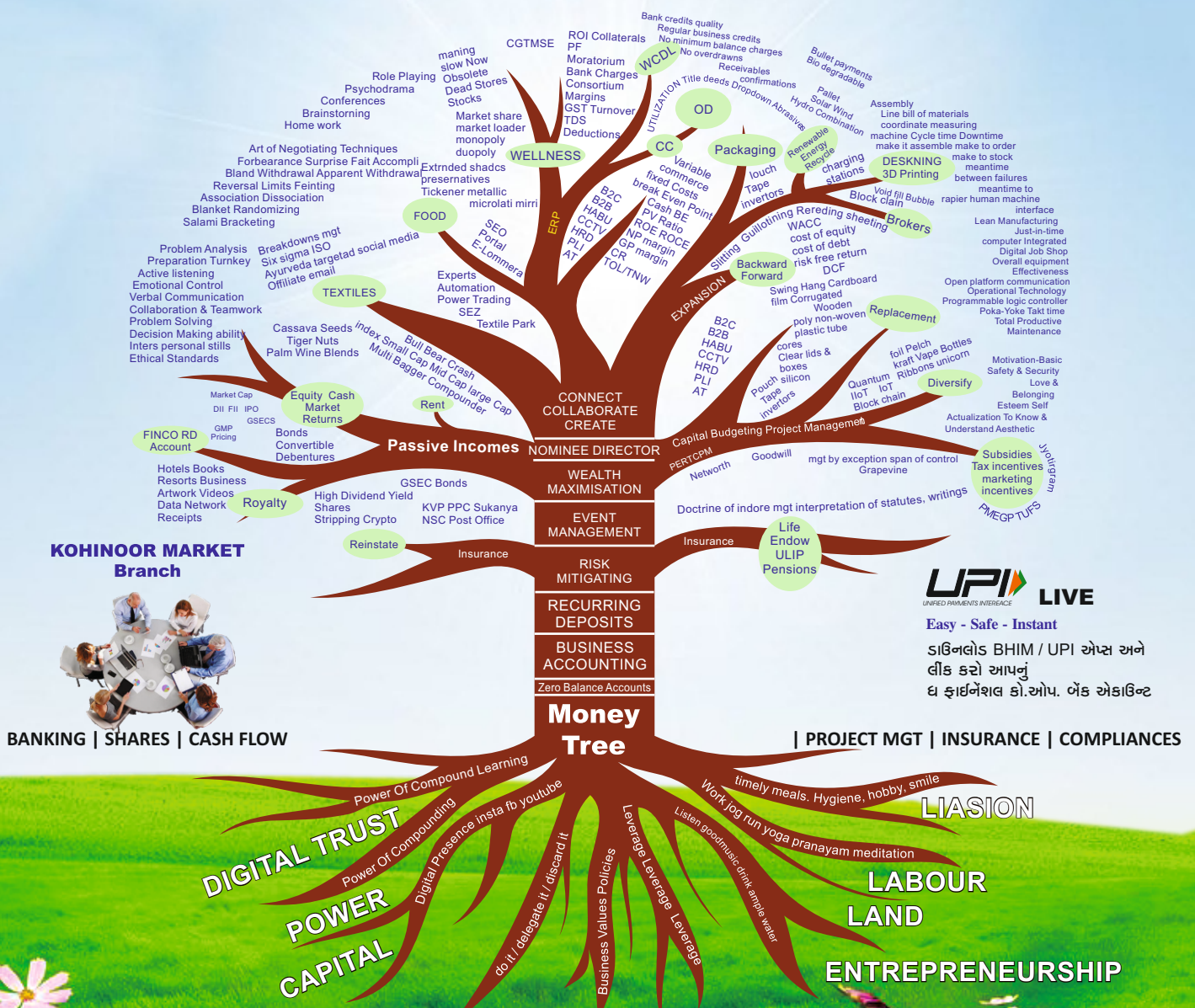


THE FINANCIAL CO-OPERATIVE BANK LTD.

PH. : 2360433/34/35 E-mail : info@finco.bank.in Website : www.finco.bank.in

● **Reg. Number : SA - 3165 of 1998**

28th ANNUAL REPORT 2025-26



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ધ ફાર્મશલ કો.ઓપ. બેંક એકાઉન્ટ

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THE FINANCIAL CO-OP. BANK LTD.

BOARD OF DIRECTORS (F.Y. 2025-2026)

Chairman



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

Vice-Chairman



Shri Girish Mittal
(Sajeelee Group of Co.)

Director



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

Director



Shri Brijmohan Agarwal
(Shree Kay Tax Processor)

Director



Dr. B. S. Agarwal
(Greenleaf Hospital)

Director



CA Shri Manish Jajoo
(S.S.M.U. & CO.)

Director



Shri Ramlalji Goyal
(Ami Varsha Textile)

Director



CA Shri Jay Chhaira
(Up to 31-03-2026)

Director



Shri Rajesh Birla
(Marudhar Spinning)

Director



Shri Vishwanath Khandelwal
(D. R. WORLD)

Director



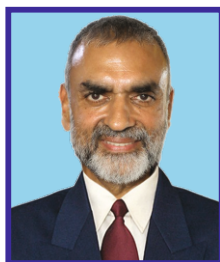
Shri Dinesh Khandelwal
(Khandelwal Textile Traders)

Director



Shri Narendra Saboo
(SMA Founder)

Director



Shri Anil B. Agarwal
(Vipul Saress)

Director



Shri Ram Avtar Jajoo
(Divine Fuel)

C.E.O.



Shri Krunal More



ધ ફાઈનૅંશલ કો-ઓપરેટીવ બેંક લી., સુરત.

(F.Y. 2025-2026)

ઓડિટ વર્ગ- 'અ'

- (૧) પ્રમુખ : સીએ શ્રી સી. પી. જરીયા
- (૨) ઉપપ્રમુખ : શ્રી ગિરીશકુમાર મિત્તલ
- (૩) ડાયરેક્ટર્સ : શ્રી અનિલ આત્મારામ રુંગટા
શ્રી દ્વિજમોહન અગ્રવાલ
ડૉ. શ્રી બી. એસ. અગ્રવાલ
સીએ શ્રી મનીષ જાજૂ
શ્રી રામજીલાલ ગોયલ
શ્રી રાજેશ બીરલા
શ્રી વિશ્વનાથ ખંડેલવાલ
શ્રી દિનેશ ખંડેલવાલ
શ્રી નરેન્દ્ર સાબુ
શ્રી અનિલ બી. અગ્રવાલ
શ્રી રામ અવતાર જાજૂ
સીએ શ્રી જય છૈરા (૩૧-૦૩-૨૦૨૬ સુધી)
- (૪) ચીફ એક્ઝીક્યુટીવ ઓફીસર : કૃણાલ એન. મોરે
- (૫) સ્ટેચ્યુટરી ઓડીટર્સ : મુનમુનવાલા રાજેશ એન્ડ કું
ચાર્ટડ એકાઉન્ટન્ટ્સ
સીએ રાજેશ મુનમુનવાલા
(પાર્ટનર)
M. No. 053431
- (૬) કનકરંટ ઓડીટર : રામ ચાંદક એન્ડ એસોસીએટ્સ
ચાર્ટડ એકાઉન્ટન્ટ્સ
- (૭) અધિકૃત થયેલ શેર ભંડોળ : રૂા. ૫,૦૦,૦૦,૦૦૦/-
- (૮) ભરપાઈ થયેલ શેર ભંડોળ : રૂા. ૩,૧૦,૩૮,૫૦૦/-
- (૯) સભ્ય સંખ્યા : ૫૨૦૬



ધ ફાઈનૅશલ કો-ઓપરેટીવ બેંક લી., સુરત.

વાર્ષિક સાધારણ સભાની નોટિસ

આથી તમામ સભાસદોને નોટિસ આપવામાં આવે છે કે ધ ફાઈનૅશલ કો-ઓપરેટીવ બેંક લી., સુરતની અઠાવીસમી વાર્ષિક સાધારણ સભા તા. ૦૮-૦૮-૨૦૨૬ ને શનિવારે સાંજે ૪-૦૦ કલાકે ચેમ્બર્સ ઓફ કોમર્સ “સમૃદ્ધિ” માં પહેલા માળે, સુરત પીપલ્સ બેંક હોલ, મક્કાઈપુલ, નાનપુરા, સુરતમાં રાખવામાં આવેલ છે. જેમાં સભાસદોને સમયસર પધારવા વિનંતી છે.

કાર્યસૂચિ

- તા. ૨૬-૦૭-૨૦૨૫ ના રોજ મળેલી સત્તાવીસમી વાર્ષિક સાધારણ સભાની મીનીટ્સ વાંચનમાં લઈ મંજૂર કરવા બાબત.
- તા. ૩૧-૦૩-૨૦૨૬ ના રોજ પુરા થતા વર્ષના અહેવાલ તથા નફા - નુકશાન ખાતું અને તા. ૩૧-૦૩-૨૦૨૬ ના રોજના સરવૈયાને અને ઓડિટરના અહેવાલને મંજૂર કરવા બાબત.
- તા. ૩૧-૦૩-૨૦૨૬ ના રોજ પુરા થતા વર્ષના નફાની ફાળવણીને વિચારણામાં લઈ મંજૂર કરવા બાબત તથા બોર્ડ ઓફ ડિરેક્ટર્સ દ્વારા તા. ૧૦-૦૭-૨૦૨૬ ની મીટીંગમાં ભલામણ કરેલ ૧૫% ડિવિડન્ડ જાહેર કરવા બાબત.
- ઓડિટ રિપોર્ટને ધ્યાનમાં લીધા બાદ બોર્ડ દ્વારા લેવામાં આવેલ કાર્યવાહી.
- સને ૨૦૨૬-૨૭ ના વર્ષના સ્ટેચ્યુટરી ઓડિટરની નિમણૂક / પુનઃ નિમણૂક રિઝર્વ બેંક ઓફ ઈન્ડિયાની મંજૂરીને આધિન કરવા અને તેનું મહેનતાણું નક્કી કરવા બાબત.
- પેટા કાયદા નિયમ નં. ૩૬ (૨) હેઠળ ૨૦૨૬-૨૭ ના વર્ષમાં વધુમાં વધુ જે હદ સુધી બોર્ડ ઓફ ડિરેક્ટર્સ ભંડોળ એકત્ર કરી શકે તે મુકર કરવા બાબત.
- પેટા કાયદામાં પરિશિષ્ટ "A" મુજબ સુધારાઓ કરવા બાબત.
- મીટિંગમાં હાજરી આપવા અને બેંકનું કામ કરવા માટે બહારની મુસાફરી માટે ડાયરેક્ટરો માટે સીટીંગ ફી, ટી.એ.ડી.એ. વગેરે નક્કી કરવા બાબત.
- પ્રમુખશ્રીની અનુમતિથી રજૂ થાય તે કામ અંગે વિચારણા કરવા તથા નિર્ણય કરવા બાબત.

સ્થળ : સુરત

તારીખ : ૧૦/૦૭/૨૦૨૬

બોર્ડ ઓફ ડિરેક્ટર્સના આદેશથી

કૃણાલ એન. મોરે

સી.ઈ.ઓ.

: નોંધ :

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



ધ ફાઇનૅશલ કો-ઓપરેટીવ બેંક લી., સુરત.

Independent Auditor's Report

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

We have audited the accompanying financial statements of **The Financial Co-Operative Bank Ltd. Head office And 3 branches** which comprise the Balance Sheet as at March 31, 2026 and the Statement of Profit and Loss for the year then ended and a summary of significant accounting policies and other explanatory information incorporated in these financial statements of the Bank along with the 3 branches audited by us for the period from 01st April, 2025 to 31st March, 2026.

Management's Responsibility for The Financial Statements

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

Auditor's Responsibility

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

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

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

Opinion

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

- (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 for the year ended on that date

Report On Other Legal and Regulatory Requirements

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

For Jhunjhunwala Rajesh & Co.
Chartered Accountants
FRN: 104257W
(RajeshJhunjhunwala)
Partner
M. No. 053431
UDIN: 26053431CTSDRC6606

Place: Surat
Date: 12-05-2026



ध इाईनेंशल डो-ओपरेटीव बैंक ली., सुरत.

FORM - A

BALANCE SHEET AS ON 31st MARCH-2026

31-3-2025 Amount (Rs.)	Capital and Liabilities	Amount (Rs.)	31-3-2026 Amount (Rs.)
5,00,00,000	1. Capital		5,00,00,000
	(i) Authorised Capital		
	<u>5,00,000</u> shares of Rs. <u>100</u> each		
	---- shares of Rs. ---- each		
2,92,95,300	(ii) Subscribed Capital	3,10,38,500	
	<u>310385</u> shares of Rs. <u>100</u> each fully paid up		
	--- shares of Rs. --- each		
	(iii) Amount called up		
	on ___ shares at Rs. ___ each fully paid up		
	on ___ shares at Rs. ___ each less calls unpaid		
3,29,600	Pending allotment <u>62</u> each of Rs. <u>100</u>	6,200	
	Of (iii) above, held by		
2,92,95,300	(a) Individuals	3,10,38,500	
NIL	(b) Co-operative institutions		
35	(c) Nominal Share	25	
NIL	(d) State Government	NIL	
2,96,24,935			3,10,44,725
	2. Reserve Fund and Other Reserves		
22,44,44,937	(i) Statutory Reserve Fund	23,42,29,632	
NIL	(ii) Agricultural (Credit Stabilisation Fund)	NIL	
4,48,60,203	(iii) Building Reserve Fund	4,50,35,285	
25,99,743	(iv) Dividend Equalisation Reserve Fund	25,99,743	
NIL	(v) Special Bad Debts Reserve Fund	NIL	
0	(vi) Bad and Doubtful Debts Reserve Fund	28,62,670	
3,24,51,765	(vii) General Reserve	3,24,51,765	
	(vii) Other Funds and Reserves (to be specified)		
60,06,711	a) Propaganda Reserve Fund	60,43,191	
64,68,533	b) Charity Reserve Fund	66,59,378	
54,82,493	c) Staff Welfare Reserve Fund	55,18,973	
1,22,80,150	d) Jubilee Reserve Fund	1,23,53,103	
55,36,156	e) Share holder welfare Reserve Fund	55,82,874	
3,00,000	f) Education Reserve Fund	3,00,000	
1,03,38,562	g) Contingency Reserve Fund	1,03,87,192	
1,25,38,243	h) Urban Bank's credit Equiladation Reserve fund	1,25,38,243	
1,64,73,800	i) Investment Fluctuation Reserve Fund	1,64,73,800	
72,50,704	j) Contigent Agst Standard Assets	72,50,704	
38,70,32,000			40,02,86,553
41,66,56,935	Total Carried over		43,13,31,278



ધ ફાઇનૅન્શલ કો-ઓપરેટીવ બેંક લી., સુરત.

FORM - A

BALANCE SHEET AS ON 31st MARCH -2026

31-3-2025 Amount (Rs.)	Property and Assets	Amount (Rs.)	31-3-2026 Amount (Rs.)
2,35,35,721	1. Cash in hand		2,51,93,657
	2. Balance with other banks		
12,33,459	(i) Current deposits with Notified Banks	89,10,395	
6,80,59,939	(ii) Current deposits with other Banks	15,35,89,341	
NIL	(iii) Savings bank deposits	NIL	
2,81,15,919	(iv) Fixed deposits	1,59,72,776	17,84,72,512
9,74,09,317			
	3. Money at call and short notice	NIL	
	4. Investments		
44,77,84,000	(i) In central and State Government securities (at book value) Face Value Rs. 46,40,00,000.00 Market Value Rs. 43,92,98,003.05	44,77,84,000	
4,00,00,000	(ii) Other Trustee securities	9,00,00,000	
5,100	(iii) Shares in co-operative institutions other than in item (5) below:	5,100	
NIL	(iv) Other Investments (to be specified)	NIL	
NIL	(v) Surat Dist. Co-Op. Bank Fixed Deposit	NIL	
2,00,00,000	(vi) Gujarat State Co-op. Bank Fixed Deposit	2,00,00,000	55,77,89,100
50,77,89,100	5. Investments out of the Principal/Subsidiary State Partnership Fund In shares of :		
-----	(i) Central co-operative banks	-----	
-----	(ii) Primary agricultural credit societies	-----	
-----	(iii) Other societies	-----	
	6. Advances		
32,71,57,606	(i) Short-term loans, <u>cash credits, overdrafts and Bills Discounted</u> Of which secured against :		27,41,05,970
3,88,02,301	a) Government and other approved securities	2,97,04,393	
	b) Other tangible securities (out of which overdue amount is Rs. 17.34 lacs Bad and Doubtful Debts Rs. 17.34 lacs)		
21,57,22,398	(i) Cash Credit	19,32,22,068	
4,13,65,316	(ii) Over Draft Against FDR	2,63,85,662	
3,10,30,752	(iii) OD Against Proprrty/WC	2,42,32,749	
1,30,965	(iv) Vehicle Loan	63,474	
5,718	(v) Loan Agst FDR	2,19,974	
1,00,156	(vi) Mahila Loan	-----	
-----	(vi) Festival Loan-Staff	2,77,650	
95,58,91,744	Total Carried over		1,03,55,61,239



ધ ફાઇનૅન્શલ કો-ઓપરેટીવ બેંક લી., સુરત.

FORM - A

BALANCE SHEET AS ON 31st MARCH-2026

31-3-2025 Amount (Rs.)	Capital and Liabilities	Amount (Rs.)	31-3-2026 Amount (Rs.)
41,66,56,935	Total Brought Forward		43,13,31,278
	3. Principal/Subsidiary State Partnership Fund A/c	NIL	
	For share capital of :		
	(i) Central co-operative banks		
	(ii) Primary agricultural credit societies		
	(iii) Other societies		
	4. Deposit and Other Accounts		
	(i) Fixed deposits*		
42,45,56,350	a) Individuals **	42,61,01,195	
NIL	b) Central co-operative banks	NIL	
NIL	c) Other societies	NIL	
	(ii) Savings bank deposits		
13,06,39,813	a) Individuals **	15,98,70,003	
NIL	b) Central co-operative banks	NIL	
NIL	c) Other societies	NIL	
	(iii) Current deposits		
34,67,42,305	a) Individuals **	33,95,81,009	
NIL	b) Central co-operative banks	NIL	
NIL	c) Other societies	NIL	
1,59,12,298	(iv) Other Deposits (Credit Balance of Advances)	1,64,00,232	
91,78,50,766			94,19,52,439
	5. Borrowings \$		
	(i) From 2 [the National Bank]/State/Central co-operative bank		
21,40,412	A) Short-term loans, cash credits and overdrafts	-----	
	Of which secured against fix deposit		
	a) Government and other approved securities		
	b) Other tangible securities @		
NIL	B) Medium-term loans	NIL	
	Of which secured against :		
	a) Government and other approved securities		
NIL	b) Other tangible securities @	NIL	
	C) Long-term loans		
	Of which secured against :		
	a) Government and other approved securities		
NIL	b) Other tangible securities @	NIL	
	ii) From the State Bank of India		
	A) Short-term loans, cash credits and overdrafts.		
	Of which secured against :		
	a) Government and other approved securities		
NIL	b) Other tangible securities @	NIL	
	B) Medium-term loans		
	Of which secured against :		
	a) Government and other approved securities		
NIL	b) Other tangible securities @	NIL	
1,33,66,48,113	Total Carried over		1,37,32,83,717



ધ હાઈનેશનલ કો-ઓપરેટીવ બેંક લી., સુરત.

FORM - A

BALANCE SHEET AS ON 31st MARCH -2026

31-3-2025 Amount (Rs.)	Property and Assets	Amount (Rs.)	31-3-2026 Amount (Rs.)
95,58,91,744	Total Brought Forward		1,03,55,61,239
11,51,38,081	(ii) Medium-term loans, <u>cash credits, overdrafts and Bills Discounted</u> of which secured against		8,27,23,168
35,77,507	a) Government and other approved securities	24,53,138	
	b) Other tangible securities		
	(out of which overdue amount is Rs. 0.50 lacs Bad and Doubtful Debts Rs. 0.00 lacs)		
16,13,726	(i) Loan against Fixed Deposits	11,53,787	
47,06,899	(ii) Hypothecation Against Machinery / Stock	31,15,191	
34,82,921	(iii) Loan against Mortgage of property	8,77,489	
42,50,397	(iv) Personal Loan	41,10,780	
8,92,77,997	(v) Vehicle Loan	6,21,94,981	
48,11,221	(vi) Mahila Utkarsh Loan	41,32,986	
23,88,781	(vii) Loan against Possession Receipt	16,62,803	
4,21,732	(viii) Housing Loan	-----	
6,06,900	(ix) Solar Urja	17,36,209	
-----	(x) Hypo Equipment for Professional Loan	12,85,803	
28,08,62,268	(iii) Long-term loans, <u>cash credits, overdrafts and Bills Discounted</u> of which secured against :		25,74,17,233
NIL	a) Government and other approved securities	NIL	
	b) Other tangible securities		
	(out of which overdue amount is Rs. 5.32 lacs Bad and Doubtful Debts Rs. 0.00 lacs)		
4,81,891	(i) Loan Ag.FD	4,06,501	
2,12,80,485	(ii) Hypothecation against Machinery Stock	2,03,13,408	
7,43,24,121	(iii) Housing Loan	6,16,30,824	
12,62,17,452	(iv) Loan Against Mortgage of property	10,96,68,727	
1,01,95,723	(v) Vehicle Loan	71,64,959	
13,93,186	(vi) Personal Loan	12,92,437	
1,43,51,732	(vii) Mortgage Loan	1,27,90,695	
2,32,05,186	(viii) Term Loan (CGTMSE)	2,07,03,690	
19,99,524	(ix) Education Loan	9,17,185	
74,12,968	(x) Property Loan Against Commercial	91,00,330	
-----	(xi) Machinery Loan Under CGTMSE	1,34,28,477	
72,31,57,955			61,42,46,371
11,02,020	7. Interest Receivable		
	Of which overdue	10,55,134	10,55,134
NIL	Considered bad and doubtful of recovery		
NIL	8. Bills Receivable being Bills for Collections as per contra	NIL	
NIL	9. Branch Adjustments	NIL	
NIL	10. Premises less Depreciation	NIL	
NIL	11. Furniture and Fixtures	NIL	
65,37,707	(a) Furniture & Fixture less Depreciation	83,46,792	
1,57,936	(b) Vehicles less Depreciation	13,28,421	
66,95,643			96,75,213
1,35,96,89,756	Total Carried over		1,38,64,31,987



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FORM - A

BALANCE SHEET AS ON 31st MARCH -2026

31-3-2025 Amount (Rs.)	Capital and Liabilities	Amount (Rs.)	31-3-2026 Amount (Rs.)
1,33,66,48,113	Total Brought Forward		1,37,32,83,717
NIL	C) Long-term loans	-----	NIL
	Of which secured against :		
	a) Government and other approved securities		
	b) Other tangible securities @		
	(iii) From the State Government		
NIL	A) Short-term loans, cash credits and overdrafts	-----	NIL
	Of which secured against :		
	a) Government and other approved securities		
	b) Other tangible securities @		
NIL	B) Medium-term loans	-----	NIL
	Of which Secured Against :		
	a) Government and other approved securities		
	b) Other tangible securities @		
NIL	C) Long-term loans	-----	NIL
	Of which Secured Against :		
	a) Government and other approved securities		
	b) Other tangible securities @		
	(iv) Loans from other sources (source and security to be specified)		
NIL	6. Bill for Collection being Bills Receivable as per contra	-----	NIL
NIL	7. Branch Adjustments	-----	NIL
3,70,501	8. Over Due Interest Reserve	87,028	
30,43,165	9. Interest Payable	8,62,828	
	10. Other Liabilities & Provisions		
17,18,981	(i) Pay Order Issued	56,852	
9,80,869	(ii) Unclaimed dividends	7,94,986	
-----	(iii) Clearing Adjustment	-----	
1,68,62,834	(iv) Gratuity with LIC (As par Contra)	1,65,53,740	
20,53,060	(v) Sundries Creditors	5,50,136	
11,02,020	(vi) Interest Accrued but not received on advances	10,55,134	
42,41,693	(vii) Staff Leave encasements (As Par Contra)	51,72,201	
1,180	(viii) Adhesive Stamped Docs	880	
1,33,66,48,113	Total Carried over		1,37,32,83,717



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FORM - A

BALANCE SHEET AS ON 31st MARCH -2026

31-3-2025 Amount (Rs.)	Property and Assets	Amount (Rs.)	31-3-2026 Amount (Rs.)
1,35,96,89,756	Total Brought Forward	-	1,38,64,31,987
	12. Other Assets (to be specified)		
55,733	(a) Stationery Stocks & Postal Stamps	35,503	
----	(b) Advance Income-tax & TDS	-----	
1,68,62,834	(c) Gratuity-Deposit with LIC	1,65,53,740	
56,16,378	(d) Interest Received on Govt. Security	56,16,378	
44,096	(e) CERSAI processing account	41,726	
99,840	(f) Premium on Investment in Govt. Security	64,576	
1,92,906	(g) Interest Received {Staff HSL}	92,312	
27,836	(h) Telephone & Loker Deposits	27,836	
----	(i) Clearing Adjustment	-----	
16,546	(j) Cersai Loan Deppt	16,346	
----	(k) GST payable	-----	
3,32,212	(l) GST Receivable	8,36,898	
25,511	(m) TDS Receivable	25,687	
45,46,963	(n) Interest Receivable on Bank's Fix Deposit	35,92,462	
11,602	(o) Silver Coin (2012-13)	11,602	
13,376	(p) Sundry Debtors	3,080	
----	(q) Gratuity Premium (Advance)	-----	
----	(r) Preliminary Exps.	-----	
----	(s) Prepaid Expenses	71,163	
42,41,693	(t) Staff leave encashment Premium	51,72,201	
62,260	(u) ATM Cards Stock	1,68,820	
1,000	(v) Stamp & Post	1,000	
3,21,50,786			3,23,31,330
NIL	13. Non-banking Assets acquired in satisfaction of claims (stating mode of valuation)	NIL	
NIL	14. Profit and Loss	NIL	
1,39,18,40,542	Total Carried over		1,41,87,63,317



ધ હાઈનેશનલ કો-ઓપરેટીવ બેંક લી., સુરત.

FORM - A

BALANCE SHEET AS ON 31st MARCH -2026

31-3-2025 Amount (Rs.)	Capital and Liabilities	Amount (Rs.)	31-3-2026 Amount (Rs.)
1,33,66,48,113	Total Brought Forward		1,37,32,83,717
	(ix) Payable Accounts		
8,80,600	a) T.D.S.	8,39,191	
1,61,485	b) CGST	1,43,851	
1,61,485	c) SGST	1,43,851	
-----	d) CGST Unregistered	-----	
-----	e) SGST Unregistered	-----	
19,047	(x) Deferred Tax Liability	14,827	
28,20,000	(xi) Provision For Bad and doubtful debt (BDD) {36(1) (VIIA)}	28,20,000	
19,11,750	(xii) Provision For Investment Depreciation	68,68,957	
57,642	(Xiii) GST Payable	76,378	
-----	(Xiii) ESIC	30,504	
3,63,86,312			3,60,71,344
	11. Inoperative Deposit A/c.		
18,37,371	Current Deposits	22,38,434	
42,39,507	Savings Deposits	45,75,709	
2,043	Recurring Deposits	2,043	
1,07,064	BSBD-Inoperative A/c	1,14,876	
61,85,985		69,31,062	
1,47,71,744	12. Profit and Loss		
1,47,71,744	Profit as per last balance sheet	1,90,84,439	
1,47,71,744	Less: Appropriations	1,90,84,439	
1,90,84,439	Add: Profit for the year brought from the Profit and Loss Account	98,58,548	98,58,548
1,39,21,18,864	Total Carried over		1,41,92,13,609

DIRECTORS

- (1) Shri Anil A. Rungta
- (2) Shri B. M. Agarwal
- (3) Dr. B. S. Agarwal
- (4) Shri Ramlalji Goyal

- (5) Shri Rajesh Birla
- (6) Shri Vishvanath Khandelwal
- (7) Shri Dinesh Khandelwal
- (8) Shri Narendra Saboo

- (9) Shri Anil B. Agarwal
- (10) Shri Ram Avatar Jajoo
- (11) CA Shri Jay Chhaira
(Up to 31-03-2026)

Shri Krunal N. More
CEO

સ્થળ : સુરત

તારીખ : ૧૨/૦૫/૨૦૨૬



ધ હાઈનેશલ કો-ઓપરેટીવ બેંક લી., સુરત.

FORM - A

BALANCE SHEET AS ON 31st MARCH -2026

31-3-2025 Amount (Rs.)	Property and Assets	Amount (Rs.)	31-3-2026 Amount (Rs.)
1,39,18,40,542	Total Brought Forward		1,41,87,63,317
	15. Tax on Input (Purchase)		
1,03,194	CGST Purchase ITC	1,07,907	
1,03,194	SGST Purchase ITC	1,07,907	
14,292	IGST Purchase ITC	2,34,478	
28,821	CGST Unregistered Payable	----	
28,821	SGST Unregistered Payable	----	4,50,292
2,78,322	16. Inoperative Deposit		
18,37,371	(a) Inoperative Current Account	22,38,434	
42,39,507	(b) Inoperative Saving Account	45,75,709	
2,043	(c) Inoperative Recurring Deposit	2,043	
1,07,064	(d) Inoperative BSB Deposit Account	1,14,876	
61,85,985		69,31,062	
1,39,21,18,864	Total Carried over		1,41,92,13,609

CA Shri C. P. Jaria
Chairman

Shri Girish Mittal
Vice Chairman

Shri CA Manish Jajoo
Director

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

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

DIRECTORS

- (1) Shri Anil A. Rungta
- (2) Shri B. M. Agarwal
- (3) Dr. B. S. Agarwal
- (4) Shri Ramlalji Goyal

- (5) Shri Rajesh Birla
- (6) Shri Vishvanath Khandelwal
- (7) Shri Dinesh Khandelwal
- (8) Shri Narendra Saboo

- (9) Shri Anil B. Agarwal
- (10) Shri Ram Avatar Jajoo
- (11) CA Shri Jay Chhaira
(Up to 31-03-2026)

Shri Krunal N. More
CEO

સ્થળ : સુરત

તારીખ : ૧૨/૦૫/૨૦૨૬



ધ જાઈનેશલ કો-ઓપરેટીવ બેંક લી., સુરત.

FORM - B

PROFIT AND LOSS ACCOUNT For the year ended 31st March - 2026

31-3-2025 Amount (Rs.)		Expenditure	Rs.	31-3-2026 Amount (Rs.)
3,40,57,175	1	Interest on Deposit, Borrowings, etc.		3,35,36,529
2,38,80,705	2	Salaries and Allowances and Provident Fund		2,36,32,910
44,400	3	Director's and Local Committee Members Fees and Allowances		41,400
76,38,349	4	Rent, Taxes, Insurance, Lighting, Consultancy Charges, Legal & Proff fees Members Ship Fees etc.		57,01,854
NIL	5	Law Charges		NIL
1,10,738	6	Postage, Telegram and Telephone Charges		2,80,566
4,11,020	7	Auditor's Fees		4,85,822
15,35,828	8	Depreciation		19,49,758
20,98,943	9	Repairs & maintenance to Property		23,41,463
31,67,770	10	Stationery, Printing news paper & Magazines Xerox charges and Advertisement etc.		41,76,872
----	11	Loss from Sale of or Dealing with Non-banking Assets		----
1,07,35,815	12	Other Expenditure		68,76,644
----	13	Expenditure - Provisions & Contingencies (Govt.Sec.)		49,57,207
2,49,41,785	14	Balance of Gross Profit	1,64,28,548	1,64,28,548
65,00,000		Less : Provision for Income Tax / Advance Tax	58,00,000	
27,20,539		Add : Self Assesment Tax F.Y. 2021-22 (Refund)	----	
20,45,148		Less : Self Assesment Tax F.Y. 2023-24	----	
32,737		Less : Self Assesment Tax F.Y. 2022-23	----	
----		Less : Self Assesment Tax F.Y. 2024-25	7,70,000	
----		Less : Deferred Tax Liability	----	
1,90,84,439		Profit after Tax	98,58,548	
10,86,22,528		TOTAL		10,04,09,573

CA Shri C. P. Jaria
Chairman

Shri Girish Mittal
Vice Chairman

Shri CA Manish Jajoo
Director

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

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

સ્થળ : સુરત

તારીખ : ૧૨/૦૫/૨૦૨૬



ધ ફાઇનૅન્શલ કો-ઓપરેટીવ બેંક લી., સુરત.

FORM-B

PROFIT AND LOSS ACCOUNT For the year ended 31st March - 2026

31-3-2025 Amount (Rs.)		Income	Rs.	31-3-2026 Amount (Rs.)
765	1	(i) Interest From Investment	765	
3,44,06,388		A - Dividend Received	3,07,95,650	
48,06,214		B - Interest On Govt. Sec.	35,60,148	
37,61,516		C - Interest On Other Bank FD	25,87,166	
4,29,74,883		D - Income From Mutual Fund		3,69,43,729
5,11,84,800		(ii) Interest Received on Loan & Advances		5,66,89,474
78,069	2	Commission		1,41,356
NIL	3	Subsidies and Donations		NIL
NIL	4	Income from Non-banking Assets and Profit from Sale or Dealing with such Assets		NIL
76,31,659	5	Misc. Receipts		66,30,794
67,47,543	6	Expenditure - Provisions & Contingencies (Govt.Sec.)		----
NIL	7	Loss (if any)		NIL
5,574		Add : Deferred Tax Liability		4,220
10,86,22,528		TOTAL		10,04,09,573

DIRECTORS

- (1) Shri Anil A. Rungta
- (2) Shri B. M. Agarwal
- (3) Dr. B. S. Agarwal
- (4) Shri Ramlalji Goyal

- (5) Shri Rajesh Birla
- (6) Shri Vishvanath Khandelwal
- (7) Shri Dinesh Khandelwal
- (8) Shri Narendra Saboo

- (9) Shri Anil B. Agarwal
- (10) Shri Ram Avatar Jajoo
- (11) CA Shri Jay Chhaira
(Up to 31-03-2026)

Shri Krunal N. More
CEO

સ્થળ : સુરત

તારીખ : ૧૨/૦૫/૨૦૨૬



ધ ફાઇનેન્શિયલ કો-ઓપરેટીવ બેંક લી., સુરત.

F.Y. 31-03-2026

NOTES FORMING PART OF THE PROFIT AND LOSS AND BALANCE SHEET FOR THE YEAR ENDED ON 31-03-2026 AS ON EVEN DATE

(A) Accounting policies Adopted by Bank:

Overview:

The Financial Co-operative Bank Ltd. ("the Bank") was established on 23rd January, 1999. The Bank is having Head Office and 3 branches as on 31st March, 2026. The Bank is not licensed by the Reserve Bank of India as "Authorized Dealers" in Foreign Exchange Transactions.

Basis of Preparation:

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

Use of Estimates:

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

a. Income:

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

- Dividend income on share
- Interest on NPA

b. Fixed Assets:

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

c. Depreciation:

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

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

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

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

d. Impairment of Assets:

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

e. Advances:

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



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f. Investments:

i. Investments are classified as following

1. State & Central Govt. Securities
2. Shares of co-op. Banks
3. Investment in Mutual Funds

ii. Investment are further classified as follows

1. Held to Maturity comprising of investment acquire with the intention to hold them till maturity.
2. Held for Trading comprising of investment acquire with the intention to trade.
3. Available for sale comprising of investment, which is not classified in above two categories.

iii. At the time of purchasing the security, commission & brokerage expenses are deducted from the cost of the Investment.

iv. Held to Maturity investments are carried at acquisition cost. If the value of investment is more than the face value in which case the premium is amortized over the remaining period till its maturity.

v. Investment classified as HFT and AFS mark to market script wise and the resultant depreciation are recognized in IDR (Investment Depreciation Reserve account). Net appreciation is ignored.

vi. Bank having no investment in Held for trading investment.

g. Taxation:

Current Tax:

The bank has provided for provision for Current tax in the books of accounts. Advance tax paid during the year of Rs.58,00,000 /-.

Deferred Tax

Deferred tax liability of Rs.14,827/- arising due to timing difference between the accounting income and tax income that originate in one period and are capable of reversed in one or more subsequent periods has been recognized in accordance with AS 22.

h. Staff Retirement Benefits:

a. Salaries, paid annual leave, bonus etc. are accrued in the year in which the services are rendered by employees.

b. The bank has defined contribution plans for post employments benefit in forms of Provident Fund. Bank has made following contribution to RPFC, Ahmedabad and charged to profit and loss accounts PF contribution of Rs.19,07,700/- for 31.03.2026.

c. The bank has defined benefit plans for post-employment benefit in the form of gratuity & leave encashment for all employees administrated through trust, funded with Life Insurance Corporation of India. Bank has charged to the profit and loss account, the amount of Rs.21,11,694/- under defined contribution plan made to LIC for 31.03.2026.

(B) NOTES ON ACCOUNTS:

1. Previous Year's figures have been regrouped / rearranged / recast to the extent necessary.

2. The Bank is registered under the Gujarat State Co-operative Society Act, 1961.

3. Advances:

a. Balances under the head "Advances", "Deposits" and other accounts (Liability) are subject to reconciliation and confirmation of customers.

b. The Priority advances are 50.43 % of total advances as against requirement of 60 % as per RBI guide lines. Advances to weaker section are 8.30 % of total advances as against requirement of 12 %.

c. Required provision for standard assets has been made by the bank as per RBI guidelines.

4. Inter Bank and Inter Branch accounts are reconciled up to 31st March, 2026 and no provision is required to be made in respect of items outstanding therein.

5. Investment in other Bank Fixed Deposits of Rs.359.72 lakh includes Rs. 303.20 lakh under lien with other banks for various banking arrangements.



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6. Bank has paid DICGC premium of Rs.5.62 lakh insuring deposit of Rs.7945.18 lakh for the year ending on 31st March, 2026 based on deposit as on 30th September, 2025 and Rs. 6.55 lakh insuring deposit of Rs.9250.37 lakh for the half year ending on 30th September, 2025 based on deposit as on 31st March, 2025.
7. During the year Bank has not revalued any of its assets.
8. Accounting Standard 10 (Depreciation Accounting): total depreciation charged to Statement of Profit and Loss Rs. 19.50 lakh. Depreciation is not provided for on the assets sold / disposed off during the accounting year, till the time of sell / disposal as mandated by the accounting standard.
9. The entire operation of the bank is one composite banking business not liable to different risks and rewards. Consequently, in the opinion of the bank, Accounting Standard 17 on Segment Reporting issued by the Institute of Chartered Accountants of India is not applicable to the Bank.
10. At the end of the year, bank is having unclaimed deposits Rs.69,31,062/- which are transferred to Depositor Education and Awareness Fund (DEAF) as per direction issued by Reserve Bank of India under The Depositor Education and Awareness Fund Scheme.
11. The bank pay sitting fee of Rs.41,400.00 to its directors in terms of Reserve Bank of India's circular dated 29/03/2003.
12. **Disclosure Regarding Treatment of Bad and Doubtful Debt Reserve:**
The Bank has transferred balance of Bad and Doubtful Debt Reserve of Rs. 4,58,25,565/- to below mentioned general ledger accounts, as per Prudential Treatment of Bad and Doubtful Debt Reserve, RBI circular no. dor.cap.rec.no.27/09.18.201/2024-25, dated august 02,2024 during the year 2024-25.
 1. Amount of Rs. 3,24,51,765/- transferred to General Reserve and
 2. Amount of Rs. 1,33,73,800/- transferred to Investment Fluctuation Reserve(IFR).
13. **Disclosure Regarding Treatment of Dividend Equalization Fund(DEF)**
Guidelines on Treatment of Dividend Equalization Fund (DEF), RBI Circular No. DOR,CAP.REC.NO.30/09.18.201/2024-25, Dated July 30, 2024, as per the said circular The Bank has treated the credit balance of Rs.26.00 lacs in Dividend Equalization Fund as General Reserve/Free Reserve and calculated as Tier – I capital during the year 2024-25.
14. **Disclosure Regarding shortfall/Non-achievement of Priority Sector Lending Targets.**
The Bank has Deposited Rs. 28,26,000/- of First Trench of allocation under MSE refinance Fund-FY 2024-25 with SIDBI on account of PSL shortfall for FY 2023-24. The Bank has also Deposited Rs. 28,26,000/- of second Trench of allocation under MSE refinance Fund-FY 2025-26 with SIDBI on account of PSL shortfall for FY 2024-25.
The Bank has not Purchased and sold PSLC shortfall of Priority Sector Lending Targets during the Financial year.
15. **Disclosure Regarding provision of Standard Assets.**
The Bank has Provision of Standard Assets as on 31.03.2026 is Rs. 100.71Lakh towards the outstanding Balance of Rs. 6125.11 Lakh of standard assets.

CA Shri C. P. Jaria
Chairman

Shri Girish Mittal
Vice Chairman

Shri CA Manish Jajoo
Director

Shri Krunal N. More
CEO

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

C/A. RAJESH JHUNJHUNWALA
PARTNER

M. NO. 053431

UDIN: 26053431CTSDRC6606

Place: Surat
Dt. : 12-05-2026



ધ ફાઇનૅશલ કો-ઓપરેટીવ બેંક લી., સુરત.

ચેરમેનશ્રીનું નિવેદન

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

સુજ્ઞ મહાશય સભાસદશ્રીઓ....

૧૯૯૯ માં સ્થપાયેલી આપણી આ બેંક ઉત્તરોત્તર પ્રગતી કરી રહી છે. જેના યશના ભાગીદારો આપ સૌ સભાસદો અને ગ્રાહકમિત્રો છે. આપની બેંક પ્રત્યેની વિશ્વસનીયતાએ જ અમોને ખરી હિંમત, હુંફ અને બળ પુરુ પાડ્યું છે. તા. ૩૧-૦૩-૨૦૨૬ ના રોજ પુરા થતા વર્ષના હિસાબો, અહેવાલ આપ સૌ સમક્ષ રજુ કરતા અનેરો આનંદ અનુભવું છું.

ગ્રાહક સેવાને પ્રાધાન્ય :

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

આધુનિક ટેકનોલોજી :

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

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

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

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

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

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

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

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

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

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

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

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

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

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



ધ ફાઇનૅશલ કો-ઓપરેટીવ બેંક લી., સુરત.

બેંકોંગ વ્યવહારો સંપૂર્ણ પારદર્શકતાથી વિકાસ :

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

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

આપણા થાપણદારની રૂ. ૫ લાખ સુધીની તમામ થાપણ Deposit Insurance & Credit Guarantee Corporation દ્વારા વીમાથી સંપૂર્ણ સુરક્ષીત છે. આપણી બેંક તરફથી ૩૧ માર્ચ ૨૦૨૬ સુધીનું વીમા પ્રીમિયમ રૂ. ૫,૬૨,૫૧૮.૫૪/- તા. ૨૮-૧૧-૨૦૨૫ ના રોજ ચૂકવાઈ ગયું છે. તેમજ તા. ૩૦ સપ્ટેમ્બર ૨૦૨૬ સુધીનું પ્રીમિયમ રૂ. ૪,૪૮,૦૪૦.૬૫/- તા. ૨૬-૦૫-૨૦૨૬ ના રોજ ચૂકવેલ છે. જેની ઝેરોક્ષ કોપી આ અહેવાલમાં સામેલ છે. (પાના નંબર : ૩૭)

N.P.A. :

મેનેજમેન્ટ તરફથી સંપૂર્ણ તકેદારી અને સખત અંકુશને કારણે ડૂબત અને શકમંદ લેણા માટે તા. ૩૧-૦૩-૨૦૨૬ સુધી રૂ. ૨૮,૨૦,૦૦૦/- નું રિઝર્વ ફંડ છે. આપણો ગ્રોસ એન. પી. એ. આંક રૂ. ૧૭.૩૪ લાખ (૦.૨૮%) અને નેટ એન. પી. એ. આંક ૦.૦૦% છે. અને રીઝર્વ બેંક ઓફ ઈન્ડિયાના સૂચનો મુજબ સંતોષપ્રદ અને માન્ય મર્યાદાની નીચે છે.

આંકડાકીય માહિતી :

આ સાથે તા. ૩૧-૦૩-૨૦૨૫ અને ૩૧-૦૩-૨૦૨૬ ના રોજ પૂરા થતાં વર્ષોનાં આંકડાઓની તુલના અને નફાની ફાળવણી પાના નં. (૩૫) પર આપી છે. ૨૦૧૬ દરમિયાન નોટબંધી, ૨૦૧૭માં જીએસટી તથા ૨૦૧૮માં કોરોનાને કારણે વ્યાપાર ઉદ્યોગ પર માઠી અસર થઈ છે. જેના કારણે બેન્કોંગ વ્યવહારો ઉપર ઘણી અસર થઈ છે. અને કાપડ ઉદ્યોગ તથા અન્ય ઘણા વ્યવસાયમાં આવકના પ્રમાણમાં અસરો દેખાય છે. ૨૮-૦૨-૨૦૨૬ થી શરૂ થયેલ યુદ્ધ જેમાં અમેરીકા, ઈઝરાઈલ અને ઈરાન સામેલ થયેલ છે. તેની પણ માઠી અસર રહેવા પામી છે. સામાન્ય રીતે બેન્કોંગ વ્યવસાયમાં વાતાવરણ નિરૂત્સાહસભર રહ્યું. આમ છતાં વર્ષ દરમિયાન થાપણોમાં રૂ. ૨૪૧.૦૨ લાખનો વધારો અને ધિરાણમાં રૂ. ૧૦૮૮.૧૨ લાખનો ઘટાડો થયેલ છે. આમ કુલ બીજાનેશમાં રૂ. ૮૪૮.૧૧ લાખનો ઘટાડો થવા પામ્યો છે.

ધિરાણ :

જણાવતા આનંદ થાય છે કે ધિરાણ પર વ્યાજના દર બીજી બેંકોની સરખામણીમાં ઘણાં ઓછાં રાખ્યા છે. વ્યાજના દરની વિગત છેલ્લા પાના પર જણાવી છે. માનવંતા સભાસદભાઈ તથા ગ્રાહક સમુદાયને આ ઉદાર સગવડતાનો લાભ લેવા આગ્રહભરી વિનંતી છે. ૨૦૨૪-૨૫ના અંતે ધિરાણ ૭૨૩૧.૫૮ લાખ હતું. તે વર્ષ ૨૦૨૫-૨૬ના અંતે ૬૧૪૨.૪૬ લાખ થયું.

ડિવિડન્ડ :

આ વર્ષે બોર્ડ ઓફ ડિરેક્ટર્સ શેર પર મહત્તમ ૧૫% પ્રમાણે ડિવિડન્ડ સુચવતા આનંદ અનુભવે છે. જે આપ સૌ સર્વાનુમતે વધાવી લેશો.

થાપણદારોનો વિશ્વાસ અને થાપણોની સુરક્ષા :

વર્ષ ૨૦૨૪-૨૫નાં અંતે થાપણ રૂ. ૮૧૭૮.૫૧ લાખ હતી. તે વર્ષ ૨૦૨૫-૨૬ ના અંતે રૂ. ૮૪૧૮.૫૨ લાખ થઈ હતી. આમ વર્ષ દરમિયાન રૂ. ૨૪૧.૦૨ લાખનો વધારો સૂચવે છે.

ચોખ્ખો નફો :

વર્ષ દરમિયાન બેંકનો કાચો નફો રૂ. ૧૬૪.૨૮ લાખ જેટલો થયો હતો. તથા સને ૨૦૦૭-૦૮ ના વર્ષથી સહકારી બેંકોને ઈન્કમ ટેક્સ લાગુ પડતા આપણી બેંકે રૂ. ૫૮ લાખ ઈન્કમ ટેક્સ અને નાણાકીય વર્ષ ૨૦૨૪-૨૫ નો સેલ્ફ એસેસમેન્ટ ટેક્સ રૂ. ૭.૭૦ લાખ ભરતા બેંકનો ચોખ્ખો નફો રૂ. ૮૮.૫૮ લાખ જેટલો થયો હતો.



ધ ફાઈનૅંશલ કો-ઓપરેટીવ બેંક લી., સુરત.

સભાસદના મૃત્યુ બાદ વારસદારોને અપાતી સહાય :

બેંકના નિયમ પ્રમાણે આપણા શેર હોલ્ડર (૧) મેઘજીભાઈ લાલજીભાઈ બારૈયા (૨) ભારતીબેન પ્રદિપકુમાર મોદી (૩) જીતેન્દ્ર પ્રસોત્તમભાઈ ચોવટીયા (૪) રણછોડદાસ પુરુસોત્તમદાસ મોદી (૫) મંગલા બાલક્રિષ્ણ પીસાલ (૬) શકુંતલા સુરેશચંદ્ર જૈન (૭) પ્રદિપભાઈ ધનેશ્વરભાઈ પટેલના મૃત્યુ બાદ એમના વારસદારોને દરેકને રૂ. ૧૦,૦૦૦/- ની સહાય કરી.

સામાજીક સેવા :

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

રૂપિયા

૧,૮૨,૦૦૦.૦૦

૧૧,૦૦૦.૦૦

૧,૯૩,૦૦૦.૦૦

સંસ્થાનું નામ

સુરત રક્તદાન કેન્દ્ર એન્ડ રીસર્ચ સેન્ટર, સુરત.

શ્રી આદર્શ રામલીલા ટ્રસ્ટ, સુરત.

કુલ રૂપિયા

ઓડિટર :

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

બ્રહ્મ સ્વીકાર :

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

આપણા ડિરેક્ટરશ્રી સી.એ. જય છેરા સાહેબનો પણ બેંક આભાર વ્યક્ત કરે છે. તેઓ શ્રી તેમના કાર્યક્ષેત્રમાં પરોવાયેલ હોવાથી આપણી બેંકને તેમનો લાભ ૩૧-૦૩-૨૦૨૬ પછી મળી શકશે નહીં, પરંતુ જ્યારે પણ તેમની સેવાની જરૂરીયાત ઊભી થશે. ત્યારે તેઓ આપણને મદદરૂપ થશે.

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

ધન્યવાદ !

સ્થળ : સુરત

તારીખ : ૧૦/૦૭/૨૦૨૬

સીએ શ્રી સી. પી. જરીયા

પ્રમુખ



ध इण्टर्नेशनल डो-ओपरेटीव बैंक ली., सुरत.

Disclosure of Information

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

★ Regulatory Capital

Composition of Regulatory Capital

(Amount In ₹ Crore)			
Sr. No.	Particulars	Current Year	Previous Year
i)	Common Equity Tier 1 capital (CET 1)* / Paid up share capital and reserves [@] (net of deductions, if any)	--	--
ii)	Additional Tier 1 capital*/ Other Tier 1 capital [@]	35.05	34.71
iii)	Tier 1 capital (i + ii)	35.05	34.71
iv)	Tier 2 capital	2.52	2.53
v)	Total capital (Tier 1 + Tier 2)	37.57	37.24
vi)	Total Risk Weighted Assets (RWAs)	69.67	70.59
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share capital and reserves as percentage of RWAs [@]	0.00%	0.00%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	50.30%	49.16%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	3.62%	3.58%
x)	Capital to Risk Weighted Asstes Ratio (CRAR) (Total Capital as a percentage of RWAs)	53.92%	52.75%
xi)	Leverage Ratio*	NA	NA
xii)	Percentage of the shareholding of		
	a) Government of India		
	b) State Government (specify name) [§]		
	c) Sponsor Bank [§]	NA	NA
xiii)	Amount of paid-equity capital raised during the year.	--	--
xiv)	Amount of non-equity Tier 1 capital raised during the year, of which:		
	Give list ⁷ as per instrument type (perpetual non-cumulative preference shares, perpetual debt instrmnts, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	--	--
xv)	Amount of Tier 2 capital raised during the year, of which:		
	Give list ⁸ as per instrument type (perpetual non-cumulative preference shares, perpetual debt instrmnts, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	--	--



ધ ફાઇનૅન્શલ કો-ઓપરેટીવ બેંક લી., સુરત.

★ Asset Liability management

Maturity pattern of certain items of assets and liabilities

(Amount In ₹ Crore)												
	Day 1	2 to 7 Days	8 to 14 Days	15 to 30 Days	31 Days to 2 months	Over 2 months and to 3 months	Over 3 months and up to 6 months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits ⁹	7.64			0.48	3.87		9.90	14.28	57.01	0.45	0.57	94.20
Advances	0.34			0.47	1.66		2.45	4.64	40.93	8.17	2.77	61.43
Investments	--	--	--	0.30	3.00		6.00	8.53	6.92	--	32.63	57.38
Borrowings	--	--	--	--	--	--	--	--	--	--	--	--
Foreign Currency assets	--	--	--	--	--	--	--	--	--	--	--	--
Foreign Currency liabilities	--	--	--	--	--	--	--	--	--	--	--	--

★ Disclosure of complaints

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

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

★ Disclosure of penalties imposed by the Reserve Bank of India

No Penalty Imposed by RBI in Current Financial Year



ધ ફાઇનૅંશલ કો-ઓપરેટીવ બેંક લી., સુરત.

★ Investments

Composition of Investment Portfolio

As at 31st March, 2026 (current year balance sheet date)

	(Amount In ₹ Crore)									
	Investments in India				Investments outside India					
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others
Held to Maturity	16.65	-	0.00	-	-	0.00	16.65	-	-	-
Gross	16.65	-	-	-	-	0.00	16.65	-	-	-
Less: Provision for non-performing investments (NPI)	-	-	-	-	-	0.00	-	-	-	-
Net	16.65	-	-	-	-	-	16.65	-	-	-
Available for Sale	28.13	-	-	-	-	-	28.13	-	-	-
Gross	28.13	-	-	-	-	-	28.13	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-	-	-	-
Net	28.13	-	-	-	-	-	28.13	-	-	-
Held for Trading	-	-	-	-	-	-	-	-	-	-
Gross	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-
Total Investments	44.78	-	0.00	-	-	0.00	44.78	-	-	-
Less: Provision for non-performing investments	-	-	-	-	-	0.00	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-	-	-	-
Net	44.78	-	0.00	-	-	-	44.78	-	-	-



ધ ફાઇનૅન્શલ કો-ઓપરેટીવ બેંક લી., સુરત.

★ Investments

Composition of Investment Portfolio

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

	(Amount In ₹ Crore)									
	Investments in India					Investments outside India				
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others
Held to Maturity	16.65	-	0.00	-	-	0.00	16.65	-	-	-
Gross	16.65	-	-	-	-	0.00	16.65	-	-	-
Less: Provision for non-performing investments (NPI)	-	-	-	-	-	0.00	0.00	-	-	-
Net	16.65	-	-	-	-	-	16.65	-	-	-
Available for Sale	28.13	-	-	-	-	-	28.13	-	-	-
Gross	28.13	-	-	-	-	-	28.13	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-	-	-	-
Net	28.13	-	-	-	-	-	28.13	-	-	-
Held for Trading	-	-	-	-	-	-	-	-	-	-
Gross	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-
Total Investments	44.78	-	0.00	-	-	0.00	44.78	-	-	-
Less: Provision for non-performing investments	-	-	-	-	-	0.00	0.00	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-	-	-	-
Net	44.78	-	0.00	-	-	-	44.78	-	-	-



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★ Movement of provisions for Depreciation and Investment Fluctuation Reserve

(Amount In ₹ Crore)		
Particulars	Current Year	Previous Year
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	1.74	1.74
b) Add: Provisions made during the year	-	-
c) Less: Write off / write back of excess provisions during the year	1.55	-
d) Closing balance	0.19	1.74
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	0.31	0.26
b) Add: Amount transferred during the year from excess BDDR	1.34	0.05
c) Less: Drawdown	-	-
d) Closing balance	1.65	0.31
iii) Closing balance in IFR as a percentage of closing balance of investments¹³ in AFS and HFT/Current category	5.87%	1.10%

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

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

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

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



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★ Issuer composition of non-SLR investments

(Amount In ₹ Crore)											
Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
1	2	3		4		5		6		7	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
a)	PSUs	-	-	-	-	-	-	-	-	-	-
b)	FIs	-	-	-	-	-	-	-	-	-	-
c)	Banks	-	-	-	-	-	-	-	-	-	-
d)	Private Corporates (Mutual Fund)	9.00	7.90	-	-	-	-	-	-	-	-
e)	Subsidiaries/ Joint Ventures	-	-	-	-	-	-	-	-	-	-
f)	Others	-	-	-	-	-	-	-	-	-	-
g)	Provision held towards depreciation	-	-	-	-	-	-	-	-	-	-
	Total*	9.00	7.90	-	-	-	-	-	-	-	-

★ Related Party Disclosure

(Amount In ₹ Crore)				
Items / Related Party	DIRECTOR	RELATIVES	Concern of Directors	Total
Borrowings	0.00	0.00	0	0.00
Deposits	2.90	1.44	0	4.34
Placement of deposit	0.00	0.00	0	0.00
Advances	0.30	0.26	0	0.56
Investments	0.00	0.00	0	0.00
Non-funded commitments	0.00	0.00	0	0.00
Rent Paid	0.01	0.12	0	0.13
Leasing/HP arrangements availed	0.00	0.00	0	0.00
Leasing/HP arrangements provided	0.00	0.00	0	0.00
Purchase of fixed assets	0.00	0.00	0	0.00
Sale of fixed assets	0.00	0.00	0	0.00
Interest paid	0.07	0.03	0	0.10
Interest received	0.23	0.11	0	0.34
Rendering of services	0.00	0.00	0	0.00
Receiving of services	0.00	0.00	0	0.00
Management contracts	0.00	0.00	0	0.00
Director Sitting Fees	0.00	0.00	0	0.00



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★ Asset quality

a) Classification of advances and provisions held

(Amount In ₹ Crore)						
	Standard	Non- Performing				Total
	Total Standard Advances	Sub-Standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs	61.25	0.07	0.10	-	0.17	61.42
Opening Balance	72.04	-	0.28	-	0.28	72.32
Add: Additions during the year	8.54	0.07	-	-	0.07	8.61
Less: Reductions during the year	19.33	-	0.18	-	0.18	19.51
Closing balance	61.25	0.07	0.10	-	0.17	61.42
*Reductions in Gross NPAs due to:						
Upgradation		-			-	
Recoveries (excluding recoveries from upgraded accounts)			-		-	
Write-offs					-	
Provisions (excluding Floating provisions)						
Opening balance of provisions held	0.28	-	-	-	-	0.28
Add: fresh provisions made during the year	-	-	-	-	-	-
Less: Excess provision reversed/Write-off loans	-	-	-	-	-	-
Closing balance of provisions held	0.28	-	-	-	-	0.28
Net NPAs						
Opening Balance						
Add: Fresh additions during the year						
Less: Reductions during the year						
Closing Balance	0.17					0.17
Floating Provisions						
Opening Balance						
Add: Additional provisions made during the year						
Less: Amount drawn down during the year						
Closing balance of floating provisions						

Ratios (in per cent)	Current Year	Previous Year
Gross NPA to Gross Advances	0.28%	0.39%
Net NPA to Net Advances	-0.18%	0.00%
Provision coverage ratio	164.71%	100.00%



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★ b) Sector-wise Advances and Gross NPAs

(Amount In ₹ Crore)							
Sr. No.	Sector	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	Priority Sector						
a)	Agriculture and allied activities	-	-	-	-	-	-
b)	Advances to industries sector eligible as priority sector lending	7.67	-	0.00%	6.17	-	0.00%
c)	Services	28.23	0.17	0.60%	31.71	0.28	0.88%
d)	Personal loans	-	-	-	-	-	-
	Sub-total (i)	35.90	0.17	0.47%	37.88	0.28	0.74%
ii)	Non-priority Sector						
a)	Agriculture and allied activities	-	-	0.00%	-	-	0.00%
b)	Industry	-	-	-	-	-	-
c)	Services	24.98	-	0.00%	33.67	-	0.00%
d)	Personal loans	0.54	-	0.00%	0.77	-	0.00%
	Sub-total (ii)	25.52	-	0.00%	34.44	-	0.00%
	Total (I + II)	61.42	0.17	0.28%	72.32	0.28	0.39%

(Amount In ₹ Crore)							
Sr. No.	Sector	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
1	Engineering	-	-	-	-	-	-
2	Electrical	-	-	-	-	-	-
3	Textile	26.80	0.17	0.63%	32.99	0.14	0.42%
4	Jute Textile	-	-	-	-	-	-
5	Paper, Paper products and Printing	2.46	-	0.00%	2.85	-	0.00%
6	Rubber and Rubber Products	-	-	-	-	-	-
7	Cement	-	-	-	-	-	-
8	Iron and Steel	-	-	-	-	-	-
9	Chemicals, Dyes, Paints etc.	-	-	-	-	-	-
10	Metal and Metal products	-	-	-	-	-	-
11	Vegetables	-	-	-	-	-	-
12	Tobacco & Tobacco Products	-	-	-	-	-	-
13	Leather and Leather Products	-	-	-	-	-	-
14	Gems and Jewellery	-	-	-	-	-	-
15	Food Processing & Manufacturing	-	-	-	-	-	-
16	Vehicles, Vehicle Parts and transport equipments.	6.94	-	0.00%	9.96	-	0.00%
17	Miscellaneous	25.22	-	0.00%	26.51	0.14	0.53%
	Total	61.42	0.17	0.63%	72.31	0.28	0.95%



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★ c) Overseas assets, NPAs and revenue

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

★ d) Details of accounts subjected to restructuring.

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

★ e) Fraud accounts

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



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

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

(Amount In ₹ Crore)

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

★ Exposures

a) Exposure to real estate sector

(Amount In ₹ Crore)

Category	Current Year	Previous Year
i) Direct exposure	11.30	13.73
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.	6.16	7.47
Individual housing loans eligible for inclusion in priority sector advances.	0.57	0.47
b) Commercial Real Estate -		
Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, ets.). Exposure would also include non-fund based (NFB) limits:	4.57	5.79
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	11.30	13.73



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★ b) Exposure to Capital market

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

★ c) Unsecured advances

(Amount In ₹ Crore)		
Particulars	Current Year	Previous Year
Total unsecured advances of the bank	0.86	1.02
Out of the above, amount of advances for which intangible securities such as charge over the rights. Licenses, authority, etc. have been taken	-	-
Estimated value of such intangible securities	-	-



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★ Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits

(Amount In ₹ Crore)		
Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	11.83	12.15
Percentage of deposits of twenty largest depositors to total deposits of the bank	12.56%	13.24%

b) Concentration of advances

(Amount In ₹ Crore)		
Particulars	Current Year	Previous Year
Total advances of the twenty largest borrowers	27.06	25.36
Percentage of advances to twenty largest borrowers to total advances of the bank	44.06%	35.07%

c) Concentration of exposures

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

d) Concentration of NPAs

(Amount In ₹ Crore)		
Particulars	Current Year	Previous Year
Total exposure to the top twenty NPA accounts	0.17	0.28
Percentage of exposure to the twenty largest NPA exposure to total Gross NPAs.	0.28%	0.39%

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

(Amount In ₹ Crore)			
Sr. No.	Particulars	Current Year	Previous Year
i)	Opening balance of amounts transferred to DEA Fund	0.62	0.54
ii)	Add: Amounts transferred to DEA Fund during the year	0.07	0.08
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.00	0.00
iv)	Closing balance of amounts transferred to DEA Fund	0.69	0.62



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CASH FLOW STATEMENT FOR THE YEAR ENDED ON 31 MARCH 2026

(Amount In ₹ Crore)			
Particulars		Year Ended	
		31-Mar-26	31-Mar-25
A. CASH FLOW FROM OPERATING ACTIVITY			
Profit before Taxation		16428548	24941785
Adjustment for:			
Provisions		0	0
Depreciation		1949758	1535828
Operating Profit before working capital changes		18378306	26477613
Changes in working capital :-			
Increase/(Decrease) in Deposits		24101673	(50947164)
Increase/(Decrease) in other current liabilities		(4430843)	(6608377)
Increase/(Decrease) in other Long-term borrowings		0	0
Increase/(Decrease) in other short-term borrowings		0	0
(Increase)/Decrease in Loans & Advances		108911583	(192414009)
(Increase)/Decrease in Accrued Int		46886	(323983)
(Increase)/Decrease in other Financial Assets		(456200)	(757742)
(Increase)/Decrease in Long Term loans and advances		0	0
(Increase)/Decrease in Short Term loans and advances		0	0
(Increase)/Decrease in Input Tax-Assets		(676655)	(518124)
Cash generated from Operations		127496444	(251569399)
Less:- Taxes paid (For previous year)		145874750	(225091786)
Net Cash generated from operations before extraordinary items		6570000	8577885
Extraordinary items		139304750	(233669671)
Net Cash generated from operating activities	(A)	139304750	(233669671)
B. CASH FLOW FROM INVESTING ACTIVITY			
Fixed Asset Purchased		(4929327)	(2252936)
Net Cash generated from Investing activities	(B)	(4929327)	(2252936)
C. CASH FLOW FROM FINANCING ACTIVITY			
Dividend /Payouts from from Reserves		(5702360)	(5248225)
Adjustments of Provisions		2593013	10002302
(Increase)/Decrease in Investments		(49964736)	165456404
Increase/(Decrease) in Share capital		1419790	6623605
Net Cash generated from Financing activities	(C)	(51654293)	176834086
Net Increase/(Decrease) in cash and cash equivalents (A+B+C)		82721130	(59088521)
CASH & CASH EQUIVALENTS, AT THE BEGINNING OF YEAR		140945038	200033559
CASH & CASH EQUIVALENTS, AT THE END OF YEAR		223666168	140945038



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★ Other Disclosure a) Business ratios

Particulars	Current Year	Previous Year
i) Interest Income as a percentage to Working Funds	6.71%	6.87%
ii) Non-interest income as a percentage to Working Funds	0.49%	1.06%
iii) Cost of Deposits	4.04%	4.02%
iv) Net Interest Margin	5.19%	5.06%
v) Operating Profit as a percentage to Working Funds	1.39%	1.92%
vi) Return on Assets	1.37%	1.57%
vii) Business (deposits plus advances) per employee (in ₹ crore)	3.24	3.22
viii) Profit per employee (in ₹ crore)	0.02	0.04

b) Bancassurance business

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

The bank has not earned any commission income from estamping.

c) Marketing and distribution

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

d) Disclosure regarding Priority Sector Lending Certificates (PSLCs)

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

e) Provisions and contingencies

(Amount In ₹ Crore)		
Provision debited to Profit and Loss Account	Current Year	Previous Year
i) Provisions for NPI	-	-
ii) Provision towards NPA	-	0.18
iii) Provision made towards Income tax	0.58	0.65
iv) Other Provisions and Contingencies (with details)	-	-
Restructuring / Resolution Framework	-	-
Provision for Standard Assets	-	0.13

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

Not Applicable

g) Payment of DICGC Insurance Premium

(Amount In ₹ Crore)							
Sr. No.	Particulars	Current Year			Previous Year		
		Date/s	Amount/s	Within prescribed timelines (Yes/No)	Date/s	Amount/s	Within prescribed timelines (Yes/No)
i)	Payment of DICGC Insurance Premium	07.05.2025	0.07	YES	15.05.2024	0.07	YES
ii)	Arrears in payment of DICGC Premium	29.11.2025	0.06	YES	30.10.2024	0.06	YES
		N.A.	N.A.	N.A.	N.A.	N.A.	N.A.



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

(Amount In ₹ Crore)			
Sr. No.	Particulars	Current Year	Previous Year
i)	Fund Based (Against F.D. / LIC)	0.56	1.17
ii)	Non Fund based (Guarantees, L/C etc.)		-

i) Disclosure Regarding shortfall/Non-achievement of Priority Sector Lending Targets.

The Bank has Deposited Rs. 28,26,000/- of First Trench of allocation under MSE refinance Fund-FY 2024-25 with SIDBI on account of PSL shortfall for FY 2023-24. The Bank has also Deposited Rs. 28,26,000/- of second Trench of allocation under MSE refinance Fund-FY 2025-26 with SIDBI on account of PSL shortfall for FY 2024-25.

The Bank has not Purchased and sold PSLC shortfall of Priority Sector Lending Targets during the Financial year.

j) Disclosure Regarding provision of Standard Assets.

The Bank has Provision of Standard Assets as on 31.03.2026 is Rs. 100.71 Lakh towards the outstanding Balance of Rs. 6125.11 Lakh of standard assets.

k) Disclosure Regarding Excess IFR.

Excess IFR Above 5% of AFS book Value is Rs. 24,10,000 (1,64,73,800 - 1,40,63,800) on book value Amount of AFS Stock is Rs. 28,12,76,000.00



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આંકડાકીય તુલના	31-3-2024 લાખમાં રૂ.	31-3-2023 લાખમાં રૂ.
ભરપાઈ થયેલ શેર મૂડી	૨૯૨.૮૫	૩૧૦.૩૯
કુલ થાપણો	૯,૧૭૮.૫૧	૯,૪૧૯.૫૨
કુલ ધિરાણો	૭,૨૩૧.૫૮	૬,૧૪૩.૪૬
અન્ય બેંકોમાં મુદતી થાપણો	૪૮૧.૧૬	૩૫૯.૭૩
કુલ આવક	૧,૦૮૬.૨૩	૧,૦૦૪.૦૯
કુલ ખર્ચાઓ	૮૩૬.૮૧	૮૩૯.૮૧
કુલ નફો	૨૪૯.૪૨	૧૬૪.૨૯
કાર્યકારી ભંડોળ	૧૩,૬૯૯.૧૨	૧૪,૦૩૦.૦૩

APPROPRIATION OF PROFIT 31-03-2026

Net Profit After Tax		98,58,547.51
Less :		
1. Statutory Reserve	25.00%	24,64,636.51
2. Bad & Doubtful Debt Reserve	15.00%	14,78,782.00
3. Dividend @15% (Provisional)	15.00%	44,38,050.00
4. Education Fund	2.50%	3,00,000.00
5. Charity Fund	1.00%	98,585.00
Total		87,80,053.51
Remaining Profit		10,78,494.00
Less :		
(1) Building Fund	36.00%	3,88,258.00
(2) Contingency Fund	10.00%	1,07,849.00
(3) Jubilee Fund	15.00%	1,61,774.00
(4) Propaganda Fund	7.50%	80,887.00
(5) Share Holder Welfare Fund	24.00%	2,58,839.00
(6) Staff Welfare Fund	7.50%	80,887.00
Total		0.00

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



ધ ફાઇનેન્શિયલ કો-ઓપરેટીવ બેંક લી., સુરત.

POSITION OF NET ADVANCES / NET NPAs

31/03/2026

(Rs. In Lacs)

SR. NO.	PARTICULAR	31/3/2025	31/3/2026
1	Gross Advances	7231.58	6142.46
2	Gross NPAs	28.13	17.34
3	Gross NPA As Percentage To Gross Advances	0.39%	0.28%
4	Balance In Interest Suspense Account/OIR	11.02	11.07
5	Total NPA Provisions Held (BDDR Special BDDR Balance After Appropriation)	28.20	28.20
6	Net Advance (1-4-5)	7192.36	6125.12
7	Net NPAs (2-4-5)	- 11.09	-10.86
8	Net NPA As Percentage To Net Advances	0.00	0.00
9	OIR = Overdue Interest Receivable		
	*i.e. accrued interest on NPA accounts if included (capitalised) in loans and advances		

PRIORITY SECTOR AND WEAKER SECTOR ADVANCES AS ON 31/03/2026

PARTICULAR	Rs. In Lacs
ANBC - ADJUSTED BANK NET CREDIT/CEOBSE - CREDIT EQUIVALENT AMOUNT OF OFF-BALANCE SHEET EXPOSURES* (OUTSTANDING#)	7231.58
OVER ALL PRIORITY SECTORE (LOAN OUTSTANDING#)	3590.08
% PRIORITY SECTOR ADVANCES TO ANBC/CEOBSE*	49.64%
MICRO ENTERPRISES (LOAN OUTSTANDING#)	2239.05
% MICRO ENTERPRISES ADVANCES TO ANBC/CEOBSE*	30.96%
WEAKER SECTION (LOAN OUTSTANDING#)	600.69
% WEAKER SECTION ADVANCES TO ANBC/CEOBSE*	8.31%

NPA AS ON 31/03/2026

PARTICULAR	Rs. In Lacs
SUB-STANDARD	6.72
DOUBTFUL	10.62
LOSS ASSETS	0
TOTAL RS.	17.34

SECURITYWISE ADVANCES AS ON 31/03/2026

SR. NO.	ACCOUNT TYPE NAME	NO. OF A/CS	AMOUNT	NO. OF A/CS	AMOUNT	NO. OF A/CS	AMOUNT	TOTAL NO. OF A/CS	TOTAL AMOUNT
1	CASH CREDIT	45	177361489.84	0	0	0	0	45	177361489.84
2	OD AGAINST MACHINERY	0	0	0	0	0	0	0	0.00
3	OD AGAINST LAND & BUILDING	4	3557305.99	0	0	0	0	4	3557305.99
4	OVERDRAFT AGAINST NSC / KVP / LIC	60	29704392.52	0	0	0	0	60	29704392.52
5	OVERDRAFT AGAINST FIX DEPOSIT	111	26385662.46	0	0	0	0	111	26385662.46
6	OVERDRAFT AGST. WORKING CAPITAL	6	20675443.20	0	0	0	0	6	20675443.20
7	LAON AGAINST FDR	5	219974.00	6	1153787.00	1	406501.00	12	1780262.00
8	FESTIVAL ADVANCES TO STAFF	20	277650.00	0	0	0	0	0	277650.00
9	LOAN AGAINST NSC / KVP	0	0	17	2453138.18	0	0	17	2453138.18
10	HYPOTHICATION AGAINST MACHINERY & STOCK	0	0	2	3115191.00	6	20313407.70	8	23428598.70
11	HOUSING LOAN	0	0	0	0	43	61630824.18	43	61630824.18
12	LOAN AGAINST MORTGAGE OF PROPERTY	0	0	3	877488.90	34	109668727.18	37	110546216.08
13	PERSONAL SURITY LOAN	0	0	31	4110779.50	5	1292437.00	36	5403216.50
14	VEHICAL LOAN	1	63473.54	134	62194981.34	7	7164958.70	142	69423413.58
15	MORTGAGE LOAN (NONCRE)	0	0	0	0	5	12790694.58	5	12790694.58
16	LOAN AGAINST POSSESSION RECEIPT	0	0	14	1662803.38	0	0	14	1662803.38
17	SOLAR URJA LOAN	0	0	7	1736209.43	0	0	7	1736209.43
18	MAHILA UTKARSH LOAN	0	0	62	4132986.00	0	0	62	4132986.00
19	HYPO AGST FURNITURE ELECT ITEMS CGTMSE	0	0	0	0	4	5867451.00	4	5867451.00
20	TERM LOAN CGTMSE	0	0	0	0	2	14836239.00	2	14836239.00
21	CASH CREDIT CGTMSE	5	15860578.64	0	0	0	0	5	15860578.64
22	EDUCATION LOAN	0	0	0	0	1	917185.00	1	917185.00
	PLOAN AGST COMM./INDU. PROPERTY	0	0	0	0	2	9100330.00	2	9100330.00
	MACHINERY LOAN UNDER CGTMSE	0	0	0	0	2	13428477.48	2	13428477.48
	HYPT. EQUIPMENT LOAN FOR PROFESSIONAL	0	0	1	1285803.00	0	0	1	1285803.00
	TOTAL	257	274105970.19	277	82723167.73	112	257417232.82	646	614246370.74



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

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

ORIGINAL FOR RECIPIENT

ધ ફાઇનૅશલ કો-ઓપરેટીવ બેંક લી., સુરત.

TAX INVOICE

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

GSTIN: 24AAAAT3157E1ZT
PAN:
Attention to: _NA
Place of Supply: 24 - Gujarat

Invoice No.: 2526/IOD/4868

Date: 28-11-2025

Sr no.	Description	HSN/SAC Code	Premium Amount	Taxable Value	IGST	Total Value
			Excl of GST		Rate	Amount
1	Premium on AD for HY ended MAR-26	997139	4,76,710.63	4,76,710.63	18 %	85,807.91
	Total		4,76,710.63	4,76,710.63	18 %	85,807.91
						5,62,518.54

Rupees in words: Five Lakh Sixty Two Thousand Five Hundred Eighteen Rupees And Fifty Four Paise Only

For Deposit Insurance and Credit Guarantee Corporation

Authorized Signatory



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

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

ORIGINAL FOR RECIPIENT

TAX INVOICE

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

GSTIN: 24AAAAT3157E1ZT
PAN: AAAAT3157E
Attention to: _NA
Place of Supply: 24 - Gujarat

Invoice No.: 2627/IOD/56311

Date: 26-05-2026

Sr no.	Description	HSN/SAC Code	Premium Amount	Taxable Value	IGST	Total Value
			Excl of GST		Rate	Amount
1	Premium on AD for HY ended SEPT-26	997139	3,80,542.92	3,80,542.92	18 %	68,497.73
	Total		3,80,542.92	3,80,542.92	18 %	68,497.73
						4,49,040.65

Rupees in words: Four Lakh Forty Nine Thousand Forty Rupees And Sixty Five Paise Only

For Deposit Insurance and Credit Guarantee Corporation

Authorized Signatory

આપણા થાપણદારની રૂ. ૫ લાખ સુધીની તમામ થાપણ Deposit Insurance & Credit Guarantee Corporation દ્વારા વીમાથી સંપૂર્ણ સુરક્ષિત છે. આપણી બેંક તરફથી ૩૧ માર્ચ ૨૦૨૬ સુધીનું વીમા પ્રીમિયમ રૂ. ૫,૬૨,૫૧૮.૫૪/- તા. ૨૯-૧૧-૨૦૨૫ ના રોજ ચૂકવાઈ ગયું છે. તેમજ તા. ૩૦ સપ્ટેમ્બર ૨૦૨૬ સુધીનું પ્રીમિયમ રૂ. ૪,૪૯,૦૪૦.૬૫/- તા. ૨૬-૦૫-૨૦૨૬ ના રોજ ચૂકવેલ છે. જેની ઝેરોક્ષ કોપી ઉપર મુજબ છે.



ધ ફાઇનૅન્સિયલ કો-ઓપરેટીવ બેંક લી., સુરત.

(A) અન્ય બેન્કોમાં થાપણો અને ચાલુ ખાતામાં રોકાણોની વિગત

AS ON 31-03-2026

Investments & Ac with other Bank

(Rs in actual)

Sr. No.	Name of the Bank	Current AC Balance	Fixed Deposit	OD Account with Bank	OD outstanding	Total
1	ET CASH ON HAND =====>	25193657.00		TOTAL		25193657.00
2	FI CURRENT A/C WITH NOTIFIED BANK =====>					
3	SBI CHOWK BZR.	1640415.46				1640415.46
4	SBI NANPURA BR.	9401.90				9401.90
5	IDBI BANK	406305.81				406305.81
6	BANK OF BARODA	22730.67				22730.67
7	UNION BANK OF INDIA	6831540.67				6831540.67
8	SUDICO-OP BANK LTD.	16366.59				16366.59
9	GUJ STATE CO-OP BANK LTD.	3185773.85				3185773.85
10	GSC BANK RTGS NEFT COLLECTION AC	23239464.36				23239464.36
11	GSC BANK LTD IMPS AC	6000.00				6000.00
12	GSC BANK LTD UPI AC	6000.00				6000.00
13	GSC BANK LTD ATMs AC	1051474.50				1051474.50
14	GSC BANK LTD C-SGL AC	293239.67		TOTAL		293239.67
15	F11 CURRENT A/C WITH OTHER BANK =====>					36714713.48
16	HDFC BANK LIMITED	25467505.36				25467505.36
17	INDUSIND BANK LIMITED	102196.72				102196.72
18	THE SURAT PEOPLE S. CO-OP BANK LTD.	32389.88				32389.88
19	YES BANK RTGS NEFT INWARD A/C.	5031475.28				5031475.28
20	YES BANK RTGS NEFT OUTWARD A/C.	13061970.96				13061970.96
21	YES BANK LTD ATM A/C	591983.19				591983.19
22	YES BANK MOBILE BANKING A/C FOR IMPS	6107433.86				6107433.86
23	YES BANK LTD UPI A/C	12143148.86				12143148.86
24	DCB BANK LTD UDHNA DW.	49221.18				49221.18
25	BANDHAN BANK LTD A/C NO. 10190009355559	20399987.00				20399987.00
26	THE MEHSANA URBAN CO OP BANK LTD	13463.28				13463.28
27	AU SMALL FINANCE BANK	23330.00				23330.00
28	RBL BANK LTD	11600.00				11600.00
29	ICICI BANK	37216976.88				37216976.88
30	KOTAK MAHINDRA BANK LTD.	73739.11				73739.11
31	JANA SMALL FINANCE BANK LTD	400.00				400.00
32	IDFC FIRST BANK LTD	130600.00				130600.00
33	TOTAL CURRENT A/C BALANCE			TOTAL		125785021.56
34	Y11 INTERBANK DEPOSITS =====>					16249735.04
35	SURAT PEOPLE BANK LTD.		10000000.00		0	10000000.00
36	STATE BANK OF INDIA		320776.00		0	320776.00
37	GSC BANK		20000000.00		0	20000000.00
38	DEPOSIT WITH SIDBI		5652000.00		0	5652000.00
39	WEIGHTED AVERAGE		35972776.00		0.00	35972776.00
40	GI INVESTMENT(NON SLR) =====>			TOTAL		19847511.04
41	SHARE GUJ STATE CO OP BANK	5000.00				5000.00
42	SUDICO SHARE	100.00				100.00
43	NIPPON INDIA LIQUID FUND (TREASURY PLAN)	0				0
44	ABSL LIQUID FUND	0				0
45	NIPPON INDIA OVERNIGHT FUND	4500000.00				4500000.00
46	ABSL OVERNIGHT FUND	4500000.00				4500000.00
47	Y1 INVESTMENT(SLR) =====>					90005100.00
48	PREM ON INV G SEC	64576.00				64576.00
49	INV. GOV SEC	447784000.00				447784000.00
50	TOTAL	725547068.04	35972776.00	27260000.00		761519844.04



THE FINANCIAL CO-OP. BANK LTD.

New Schemes

No 1% extra benefit to Senior Citizen in New Schemes

INTEREST RATE OF DEPOSITS

(1) Saving Banks	3.00%
(2) Term Deposits (From 13-05-2026)	
15 Days to 45 Days	3.00%
46 Days to 90 Days	3.50%
91 Days to 180 Days	4.50%
181 Days to 1 Year	4.75%
Above 1 Year to 2 Year	6.00%

For Senior Citizen 1% Extra above 3 year deposit

Finco FD For 333 days	7.25%
Finco Laxmi 444 days	7.50%
Finco FD For 2121 days	7.50%
Finco FD Interest Monthly For 2 Year (For Senior Citizen SB A/C in Our Bank)	7.50%
Recurring Deposit for student of school/college Above 1 Year to 3 Year (Identity Card compulsory)	8.00%
Recurring Deposit for General (Above 1 Year to 2 Year)	7.50%
Daily Recurring Deposit for 396 / 455 / 548 / 730 days	8.00%

RATE OF INTEREST ON ADVANCE W.E.F. 24-12-2025

	Interest Rate
Housing Loan	8.50% to 10.50%
Traders (CC) / Business Loan (WCTL)	8.25% to 10.50%
Commercial Property Mortgage Loan for purchase	8.50% to 10.50%
Vehicle Loans (Two Wheeler)	10.00% to 12.00%
Vehicle Loans (Four Wheeler) Up to Rs. 15 lakhs	8.15% to 9.25%
Vehicle Loans (Four Wheeler) Above to Rs. 15 lakhs	7.75% to 9.25%
Vehicle Loans (Commercial)	10.00%
Loan / OD Agst. LIC/NSC/KVP	8.50% to 9.00%
Mortgage Loan on kabja Rasid upto Rs. 3 Lacs	11.00% to 15.00%
Personal Surety Loan	11.00% to 15.00%
Corporate Employee, Professionals USL upto Rs. 3 Lacs	11.00%
Solar Urja Loan (Corporate Sector)	9.00% to 9.50%
Solar Urja Loan (Resident Sector)	8.50% to 9.00%
Education Loan	8.65% to 9.75%
Mahila Utkarsh Loan (Loan up to Rs.1 Lakh)	8.00% to 10.00%
Hypo.Against Furniture & Electronic Items etc.	9.50% to 10.50%
Term Loan Under CGTMSE	10.00%
CC Under CGTMSE	10.00%
Loan/OD Against Fix Deposits 1% Extra on Deposit Rate of Bank's Own TDR, 0.50% Only for Above Rs.10 Lakhs Single TDR.	

PERFORMANCE AT A GLANCE

(Rupees In thousand)

Year	Members	Paid-up Capital	Reserve Fund	Deposits	Advances	Gross Profit	Declared Dividend (%)	Working Capital
31-3-14	7310	18356	174925	554151	183910	37850	15	786733
31-3-15	7559	19007	200283	745283	232597	42262	15	1017411
31-3-16	7679	19590	222773	808787	269600	46767	15	1101113
31-3-17	7835	19925	250470	1230000	287085	39566	15	1527230
31-3-18	7819	19709	272117	842841	252312	36474	15	1160647
31-3-19	8318	21869	291714	817144	307037	24245	15	1156945
31-3-20	8363	22103	302065	609300	323418	54188	RBI सूचनाले आधारित (Corona) 0	981768
31-3-21	8500	22152	343386	721048	299504	16824	15	1104896
31-3-22	5783	22126	344486	720193	396339	23250	15	1119345
31-3-23	4772	22878	358035	792986	470292	14409	15	1209677
31-3-24	4880	23001	367506	968798	530744	21402	20	1402808
31-3-25	5160	29295	387032	917851	723158	24942	20	1369912
31-3-26	5206	31039	400287	941952	614246	16429	15*	1403003

* Subject to the approval of AGM



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Annexure "A" Proposed Changes in Bye-Laws

Bye-Laws No. & Title	Old Bye-laws	New Bye-law after Proposed Amendment	Reason
6 Funds	Funds may be raised by the following means: a) Share b) Entrance Fee c) Subscription d) Deposits e) Loans, Cash-Credits, Overdrafts and Advances f) Grants and Subsidies.	Then Bank may raise funds from any or all following sources. (i) Admission fee (ii) Share capital including Equity Share, Preference Shares: Perpetual Non-Cumulative Preference Shares (PNCPS), Perpetual Cumulative Preference Shares(PCPS), Redeemable Non-Cumulative Preference Shares(RNCPS), Redeemable Cumulative Preference Shares (RCPS), Long Term Deposits (iii) Borrowings (iv) Deposits (v) Grant from Government (vi) Donation (vii) Gifts (viii) Subscription (ix) By floating various schemes like certificate of Deposits, Commercial papers, Debentures, Bonds, Mutual Funds by creating Asset Management Company or by floating subsidiary companies. (x) Availing of refinance facility/line of credit. (xi) issuing other monetary instruments or special purpose vehicle. (xii) Profit (xiii) Debt Instrument: Perpetual Debt Instrument, Long Term Subordinated Bonds.	To enable the bank to issue more instruments to augment the capital of the bank, which are permitted by the RBI for UCB's as per the RBI Notification No. DOR.CAP.REC.92/09. 18.201/2021-22 dated 08.03.2022 on issue and regulation of share capital and securities- Primary (Urban) Co-operative Banks.
22(a) Notice of annual general meeting & special general meeting	Notice of the Annual General Meeting together with the agenda of the meeting, audited statement 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 meeting. Notice shall be sent by post or hand-delivery to each member. it shall also be published on the notice board of the bank and also published in one of the local newspaper	Notice of the Annual general meeting shall be sent to members by any of the following modes viz:- (i) by putting on bank's website (ii) by hand delivery; or by post; or by courier; or by e- mail or by publication in the local newspaper; (iii) by putting on the notice board of the bank and/or its branches; (iv) by registered WhatsApp mobile number or by any other electronic/digital mode;	For Administrative Purpose



ધી ફાઇનાન્સીયલ કો-ઓપરેટીવ બેંક લી., સુરત.

Annexure "A" Proposed Changes in Bye-Laws

Bye-Laws No. & Title	Old Bye-laws	New Bye-law after Proposed Amendment	Reason
3 Area of operation	Area of Operation The area of operation of the Bank shall be confined to area of Surat District	The area of operation of the Bank shall be confined to the whole Gujarat State limits.	To Facilitate expansion business for banking service
4 (I) Definitions :	A "person" means an adult individual, proprietary concern, partnership firm duly registered under the Indian Partnership Act, 1932, Company, or any other body corporate constituted under the law for the time being in force, except a co-op. society registered under the Gujarat co - operative societies Act, other than Gujarat State Co-Operative Bank or Surat District Co-Operative Bank.	A "person" means an adult individual, proprietary concern, Hindu undivided family, duly represented by its karta partnership firm duly registered under the Indian Partnership Act, 1932, Company, or any other body corporate constituted under the law for the time being in force, except a co-operative society registered under the Gujarat co - operative societies Act, other than Gujarat State Co-Operative Bank or Surat District Co-Operative Bank.	To extend advances facility to H.U.F. firm also
29 (e).	New	In order to strengthen the administration of the Bank, the Board of Directors may constitute an Advisory Committee of not more than five suitably qualified members from among the members of the Bank, having professional and banking and/or commercial knowledge. They shall not have the right to vote in the decisions of the Board. If any difference arises between this Committee and the BOD and/or BOM on any matter, the decision of the BOD shall be final and they shall not be personally liable for the decision taken by such Committee nor shall they be required to give any reason for it. Committee shall be an advisory Committee only.	For Simplicity of Administrative
34 Meeting of the board of directors and notice of the meeting:	The Board shall meet as often as necessary to transact business but it shall meet at least once a month. Notice of a meeting of the board of directors together with the agenda of the meeting and detailed notes thereon shall be sent to all the directors at least eight days prior to the date of meeting:	Meeting of the board of directors and notice of the meeting The Board shall meet as often as is necessary to transact business, but it shall meet at least once in a month. Notice of a meeting of the board together with the agenda of the meeting and detailed notes thereon shall be sent to all the directors at least 8 days prior to the meeting. Notice of the meeting shall be sent to directors by hand delivery; or by post; or by courier or by e-mail or by WhatsApp mobile number or by any other electronic /digital mode. However,	For Administrative Purpose



ધી ફાઇનાન્સીયલ કો-ઓપરેટીવ બેંક લી., સુરત.

Annexure "A" Proposed Changes in Bye-Laws

Bye-Laws No. & Title	Old Bye-laws	New Bye-law after Proposed Amendment	Reason
48 Audit	The accounts of the Bank shall be audited by an auditor appointed by the registrar. It shall be the duty of the Board of Directors and Chief Executive Officer to produce all required books, registers, records, documents and information as required by auditor.	in exceptional circumstances, with the consent of majority of directors, meeting may be called at a shorter notice. If any work or decision is required to be taken urgently, that may be taken by circular meeting with the consent of chairman. However, such resolutions shall have to be placed in the first meeting of the board held thereafter, for ratification. To appoint , re-appoint or remove duly qualified Auditor/Auditors as per guidelines from Reserve Bank of India from time to time, for the ensuing year for conducting statutory audit of the bank and give powers to the Board of Directors to fix their remuneration.	As per section 30(1A) of the Banking Regulation Act, the power to appoint auditor as with board.



બેન્કની સત્તાવીસમી વાર્ષિક સાધારણ સભામાં દિપ પ્રાગટ્ય કરતા બેન્કના ચેરમેનશ્રી, વાઈસ ચેરમેનશ્રી અને હોદ્દેદારશ્રીઓ.



બેન્કની સત્તાવીસમી વાર્ષિક સાધારણ સભામાં ઉપસ્થિત મહેમાનશ્રી રાહીનું અભિવાન કરતા બેન્કના ચેરમેનશ્રી, વાઈસ ચેરમેનશ્રી અને હોદ્દેદારશ્રીઓ.



બેન્કની સત્તાવીસમી વાર્ષિક સાધારણ સભામાં ઉપસ્થિત સભાસદો અને વિદ્યાર્થીભિશ્રો



‘ભરતીયા પોલીટેકનીક ઈન એનીમલ હસબન્ડરી મલ્ટીપર્પસ હોલ’, પાંજરાપોળ, સુરત ખાતે બેન્કની ૨૦મી વાર્ષિક સાધારણ સભામાં ઉપસ્થિત બેન્કના માન. ડાયરેક્ટરશ્રીઓ



બેંકની ૨૭મી વાર્ષિક સાધારણ સભામાં ઉપસ્થિત બેંકના ચેરમેનશ્રી અને સ્ટાફ સભ્યો

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