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R.N.I. No. Guj.Guj/1999/00057
Po. Reg. No. GAMC/1185

જન ફરિયાદ

તંત્રી: પ્રદિપ રાવલ
સહતંત્રી: મીનાક્ષી રાવલ સાપ્તાહિક

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"GH" Type, Sector-8, Gandhinagar

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ચિપ હોય કે શિપ, ભારતમાં જ બનાવો : પીએમ મોદી

દેશના વડાપ્રધાન મોદી આજે ભાવનગરની મુલાકાત લીધી હતી. તેમણે આ દરમિયાન રોડ શો પણ યોજ્યો હતો. વડાપ્રધાન નરેન્દ્ર મોદી ભાવેશ્વારીઓને સંબોધન કર્યું હતું અને ત્યારબાદ ભાવનગરથી લોથલ જવા રવાના થયા હતા. ભાવનગરમાં તેમના સમર્થકો અને ચાહકોની ભીડ ઉમટી હતી. અહીં

આયોજિત 'સમુદ્ર સે સમૃદ્ધિ' કાર્યક્રમમાં ઉપસ્થિત રહી દેશવાસીઓને એક લાખ કરોડથી વધુના વિકાસકાર્યોની ભેટ આપી હતી. પીએમ મોદીના આગમનના પગલે ભાવનગર શહેરને પોલીસ છાવણીમાં ફેરવી દઈને જાહેરવહી સુરક્ષા વ્યવસ્થા ગોઠવી દેવામાં આવી હતી. વડાપ્રધાને જણાવ્યું કે વર્ષ ૨૦૪૭

સુધીમાં વિકસિત થવા માટે ભારતનું આત્મનિર્ભર બનવું અનિવાર્ય છે. તેમણે 'ચીપ હોય કે શીપ, આપણે ભારતમાં જ બનાવવા પડશે' નો નારો આપ્યો અને કહ્યું કે આ જ વિચાર સાથે આજે ભારત મેરિટાઈમ સેક્ટરમાં નેક્સ્ટ જનરેશન રિકોર્મ કરવા જઈ રહ્યું છે. તેમણે એક ઐતિહાસિક નિર્ણયની જાહેરાત

કરતા કહ્યું કે હવે સરકારે મોટા જહાજોને ઈન્ફ્રાસ્ટ્રક્ચર તરીકે માન્યતા આપી દીધી છે, જે દેશના મેરિટાઈમ સેક્ટરને મજબૂતી આપશે. પીએમ મોદીએ કોંગ્રેસ સરકાર પર આકરા પ્રહાર કરતા કહ્યું કે, આઝાદી પછી કોંગ્રેસે ભારતની દરેક ક્ષમતાને નજરઅંદાજ કરી, જેના કારણે ૬-૭ દાયકા બાદ પણ ભારત તે

સફળતા પ્રાપ્ત કરી શક્યું નથી જેનો તે હકદાર હતો. તેમણે આ માટે બે મોટા કારણો આપ્યા: લાંબા સમય સુધી કોંગ્રેસ સરકારે દેશને લાયસન્સ-કોટા રાજમાં ફસાવી રાખ્યો અને દેશને વૈશ્વિક બજારથી અલગ-થલગ રાખ્યો, જેનાથી યુવાનોને મોટું નુકસાન થયું. વડાપ્રધાને ભાવનગરના લોકોને સંબોધતા કહ્યું કે તેઓ

એવા સમયે અહીં આવ્યા છે જ્યારે નવરાત્રિનો પર્વ શરૂ થવા જઈ રહ્યો છે. તેમણે જણાવ્યું કે આ વખતે જહાજોમાં ઘટાડાને કારણે બજારમાં વધુ રોનક જોવા મળશે અને આ ઉત્સવના માહોલમાં આપણે 'સમુદ્રથી સમૃદ્ધિનો મહા-ઉત્સવ' મનાવી રહ્યા છીએ. વડાપ્રધાન નરેન્દ્ર મોદીએ જણાવ્યું કે, ભારતને જો ૨૦૪૭ સુધીમાં વિકસિત થવું હોય તો તેને આત્મનિર્ભર બનવું પડશે. આત્મનિર્ભર બનવા સિવાય આપણી પાસે બીજો કોઈ વિકલ્પ નથી. ૧૪૦ કરોડ દેશવાસીઓએ એક સંકલ્પ લેવો જોઈએ કે, ચિપ હોય કે શિપ, આપણે ભારતમાં જ બનાવવી છે. વડાપ્રધાને વધુમાં

ઉમેર્યું કે, હવે વ્યાપાર અને કારોબારને વધુ સરળ બનાવવાનો સમય છે. તેમણે કહ્યું કે, તાજેતરના મોનસૂન સત્ર દરમિયાન સંસદમાં અમે અંગ્રેજોના સમયથી ચાલી આવતા ઘણા જૂના કાયદાઓને બદલ્યા છે. મેરીટાઈમ સેક્ટરમાં પણ સુધારા કરવામાં આવ્યા છે. આ નવા કાયદાઓથી શિપિંગ સેક્ટરમાં મોટો બદલાવ આવવાની શક્યતા છે, જે આ ક્ષેત્રને વધુ ગતિ આપશે. ગુજરાતીમાં એક કહેવત છે, '૧૦૦ દુઃખની એક દવા', અને મારા મતે, આ ૧૦૦ દુઃખોની એક જ દવા છે - 'આત્મનિર્ભર ભારત'. તેમણે ભારતપૂર્વક કહ્યું કે, આત્મનિર્ભર બનવા માટે આપણે

પડકારોનો સામનો કરવો પડશે અને અન્ય દેશો પરની આપણી નિર્ભરતા સતત ઘટાડવી પડશે. ભારતને આત્મનિર્ભર બનીને દુનિયા સામે મજબૂતીથી ઊભા થવું પડશે. આ જ આપણા ભવિષ્યની સુરક્ષા માટે એકમાત્ર માર્ગ છે. પીએમ મોદીએ ભારતપૂર્વક કહ્યું કે ૨૧મી સદીનું ભારત સમુદ્રને એક મોટા અવસર તરીકે જોઈ રહ્યું છે. તેમણે કહ્યું કે ભારત આજે વિશ્વબંધુની ભાવના સાથે આગળ વધી રહ્યું છે અને દુનિયામાં આપણો કોઈ મોટો દુશ્મન નથી. તેમણે સ્પષ્ટતા કરતા કહ્યું કે, સાચા અર્થમાં જો આપણો કોઈ દુશ્મન હોય તો તે બીજા દેશો પરની આપણી નિર્ભરતા છે.

17મી સપ્ટેમ્બરથી
સ્વસ્થોત્સવ
અને
સ્વસ્થ નારી, સશક્ત પરિવાર

અભિયાનનો રાજ્યવ્યાપી શુભારંભ

સ્વસ્થોત્સવ 2025

17 સપ્ટેમ્બરથી 31મી ઓક્ટોબર સુધી રાજ્યવ્યાપી સફાઈ અભિયાન

ધાર્મિક અને પ્રવાસન સ્થળોની સફાઈ

શહેરના તમામ બાગ-બગીચાઓ, ફૂટપાથ અને ધોરીમાર્ગોની સફાઈ

તમામ રહેણાંક, વાણિજ્ય અને સ્લમ વિસ્તારોની સફાઈ

શહેરના તમામ જી.વી.પી. (ગાર્બેજ વલ્નરેબલ પોઇન્ટ્સ) અને સી.ટી.યુ. (ક્લિવલિનેસ ટાર્ગટ યુનિટ)ની સફાઈ

સફાઈમિત્ર સુરક્ષા શિબિરનું આયોજન

ભાગીદારી થકી સ્વસ્થતાને પ્રોત્સાહન

સ્વસ્થ નારી, સશક્ત પરિવાર

ગુજરાતમાં તા. 17 સપ્ટેમ્બર થી 02 ઓક્ટોબર 2025 સુધી સ્વસ્થ નારી, સશક્ત પરિવાર અભિયાન ઉજવાશે

17 સપ્ટેમ્બર થી 16 ઓક્ટોબર સુધી 8મા પોષણ માહત્તી ઉજવણી

સહી પોષણ, દેશ રોશનના મંત્ર સાથે રાજ્યવ્યાપી કાર્યક્રમ

17 સપ્ટેમ્બરે અમદાવાદના નરેન્દ્ર મોદી સ્ટેડિયમ સહિત 600 સ્થળે મેગા બ્લડ ડોનેશન કેમ્પનું પણ આયોજન

માનનીય વડાપ્રધાન શ્રી નરેન્દ્રભાઈ મોદી મધ્યપ્રદેશથી કરાવશે સ્વસ્થ નારી, સશક્ત પરિવાર અભિયાનનો રાજ્યવ્યાપી પ્રારંભ

મહિલાઓના સ્વાસ્થ્ય અને પોષણ આધારિત કાર્યક્રમોનું રાજ્યવ્યાપી આયોજન

જે પૈકી 10,849 સ્પેશિયાલિસ્ટ કેમ્પ અને 1,30,188 સ્ક્રીનિંગ કેમ્પ દ્વારા નાગરિકોને નિ:શુલ્ક આરોગ્ય સેવાઓનો લાભ અપાશે

રાજ્યમાં અંદાજે કુલ 1.41 લાખ કરતાં વધુ હેલ્થ કેમ્પનું આયોજન

સ્વસ્થતા અને નારી સશક્તિકરણ તરફ ગુજરાતની મક્કમ ગતિ

પ્રત્યાર્પણથી બચવા નીરવ મોદીની નવી ચાલ, ભારતના પ્રયાસોને ઝટકો લાગવાની શક્યતા

બ્રિટનની કોર્ટે ભારતના ભાગેડુ નીરવ મોદીને મોટી રાહત આપી છે. જ્યારે કેન્દ્ર સરકાર માટે તેના પ્રત્યાર્પણની મુશ્કેલીમાં વધારો કર્યો છે. યુકેની કોર્ટે નીરવ મોદીની પ્રત્યાર્પણની પ્રક્રિયાને ફરીથી શરૂ કરવાની માગ કરતી અરજ સ્વીકારી છે. જેના લીધે નીરવ મોદીને ભારત લાવવાના પ્રયાસોને ઝટકો વાગ્યો છે. આ નિર્ણય બાદ ભારત સરકાર અને તપાસ એજન્સીઓ લંડનને જવાબ મોકલવાની તૈયારી કરી રહ્યું છે. જેથી કાયદાકીય કાર્યવાહીથી બચી શકાય. વરિષ્ઠ અધિકારીએ નામ ન આપવાની શરતે જણાવ્યું કે, નીરવ મોદીએ પોતાની લીગલ ટીમ મારફત ગત મહિને યુકેની વેસ્ટમિસ્ટર કોર્ટમાં અપીલ કરી હતી, જેમાં તેની ભારત પ્રત્યાર્પણની વિરૂદ્ધ અપીલ ફરીથી



શરૂ કરવાની માગ થઈ હતી. કોર્ટે આ માગ સ્વીકારી ભારત સરકારને નોટિસ મોકલી છે. નીરવ મોદીએ અરજમાં દાવો કર્યો હતો કે, જો તેને ભારત મોકલવામાં આવે તો અનેક એજન્સીઓ પૂછપરછ કરશે અને તે દરમિયાન અનેક યાતનાઓનો સામનો કરવો પડી શકે છે. કોર્ટે આ અરજ પર સુનાવણીની તારીખ જાહેર કરી નથી. ભારત સરકારે નોટિસ મુદે જાણકારી

આપી હતી કે, અમે વિસ્તારપૂર્વક જવાબ આપવાની તૈયારી કરી રહ્યા છીએ. જે રાજકીય ચેનલના માધ્યમથી મોકલવામાં આવશે. અમે નીરવના દાવાઓનું ખંડન કરીશું. અમે કોર્ટને આ અરજ ફગાવવા અપીલ કરીશું. કારણકે પ્રત્યાર્પણનો આદેશ ૨૦૨૨માં આપવામાં આવ્યો હતો. નીરવ મોદી પર પંજાબ નેશનલ બેન્ક કૌભાંડમાં છેતરપિંડી, ગુનાઈત ષડયંત્ર, વિશ્વાસઘાત, ભ્રષ્ટાચાર, મની લોન્ડરિંગ, અને કરાર ઉલ્લંઘનના ગંભીર આરોપ છે. નીરવ મોદી બેન્કનું રૂ. ૧૩૦૦૦ કરોડનું ફૂલેકું ફેરવીને લંડન પલાયન થઈ ગયો હતો. ૨૦૧૧થી ૨૦૧૭ સુધી તેની કંપનીઓએ પીએનબીની મુંબઈ શ્રાન્ધ પાસેથી ૧૨૦૦થી વધુ નકલી લેટર્સ ઓફ અંડરટેકિંગ હાંસલ કર્યા હતા.

ટ્રમ્પની લોકપ્રિયતા ગગડી, અમેરિકન જ હવે પસંદ નથી કરતા, કારણ- ઘરેલુ અને વિદેશ નીતિ

અમેરિકન પ્રમુખ ડોનાલ્ડ ટ્રમ્પની લોકપ્રિયતામાં સતત ઘટાડો જોવા મળી રહ્યો છે. તેમના કાર્યકાળના ૨૪૨ દિવસ પૂરા થતા, તેમની નેટ અપુવલ રેટિંગ -૧૭% પર પહોંચી ગઈ છે. તેમની ટેરિફ અને વિદેશ નીતિઓ, કડક ઈમિગ્રેશન પોલિસી, સરકારી નોકરીઓમાં ઘટાડો અને શૈક્ષણિક સંસ્થાઓને નિશાન બનાવવાની નીતિઓ જેવા અનેક કારણોને લીધે તેમની લોકપ્રિયતામાં આ ઘટાડો થયો છે. મીડિયા રિપોર્ટ્સ અનુસાર, છેલ્લા અઠવાડિયાની સરખામણીમાં ટ્રમ્પની લોકપ્રિયતામાં ૨.૬ પોઇન્ટ્સનો ઘટાડો થયો છે. તાજેતરના આંકડા મુજબ, માત્ર ૩૯% લોકો જ તેમના કામથી સંતુષ્ટ છે, જ્યારે ૫૬% લોકો અસંતુષ્ટ છે. આ ઉપરાંત, ૪% લોકોએ કોઈ ચોક્કસ અભિપ્રાય આપ્યો નથી. છેલ્લા નવ મહિનામાં, ટ્રમ્પે અમેરિકી સરકારમાં નોંધપાત્ર ફેરફારો લાવવાનો પ્રયાસ કર્યો છે. તેમણે પોતાના કાર્યકારી આદેશોનો ઉપયોગ કરીને વેપાર સમજૂતીઓ,



ઈમિગ્રેશન, સરકારી કર્મચારીઓ અને વિદેશ નીતિમાં મોટા બદલાવ કર્યા છે. આ સાથે, તેમણે તેમના ભાષણો અને ન્યાય વિભાગ દ્વારા અમેરિકી યુનિવર્સિટીઓ, ન્યાયાધીશો, વકીલો, મીડિયા અને અન્ય વ્યવસાયો પર આકરા પ્રહારો કર્યા છે. આ બધી નીતિઓ અને તેમની આક્રમક શૈલીને કારણે અમેરિકી જનતામાં નારાજગી વધી રહી છે. ટ્રમ્પે સત્તામાં આવતાની સાથે જ ટેરિફ પોલિસી અપનાવી. તેમણે વેપાર અસંતુલન ઘટાડવા અને અમેરિકન ઉદ્યોગોને ટેકો આપવાના બહાને વિશ્વના દેશો

પર ટેરિફ લગાવવાની જાહેરાત કરી હતી. અમેરિકાનો સૌથી મોટો વેપારી ભાગીદાર હોવા છતાં, ભારતીય વસ્તુઓ પર ૨૫% ટેરિફ લગાવ્યો. આ ઉપરાંત, રશિયન તેલની ખરીદીને કારણે ભારત પર વધુ ૨૫%નો વધારાનો ટેરિફ લાદ્યો, જેના કારણે ૨૭ ઓગસ્ટથી કુલ ૫૦% ટેરિફ લાગુ થયો. આનાથી ભારતના વસ્ત્ર અને ઘરેણાંના ઉદ્યોગોને મોટું નુકસાન થયું છે અને સાથે જ અમેરિકામાં ભારતીય ઉત્પાદનો મોંઘા થવાથી ત્યાં પણ મોંઘવારી વધી છે.

Independent Auditor's Report

To,
The Members,
The Gandhinagar Nagarik Co-operative Bank Limited,
Gandhinagar.

REPORT ON FINANCIAL STATEMENTS

We have audited the accompanied financial statements of **The Gandhinagar Nagarik Co-operative Bank Limited** which comprise of the Balance Sheet as at 31st March, 2025 and profit and loss account and the Cash Flow Statement for the year ended, and a summary of significant accounting policies and other explanatory information. The returns of eight branches audited by us are incorporated in these financial statements.

MANAGEMENT RESPONSIBILITY FOR THE FINANCIAL STATEMENTS

Management is responsible for the preparation of these financial statements that give true and fair view of the financial position and financial performance of the bank in accordance with the cash flow and other requirements of the provision of the Banking Regulation Act, 1949 (as applicable to co – operative societies) , as per guidelines issued by Reserve Bank of India and the guidelines issued by the National Bank for Agricultural and Rural Development , the Registrar of cooperative Societies , Gujarat , the Gujarat cooperative societies Act , 1961 and Gujarat cooperative societies Rules , 1965 and generally accepted accounting principles in India so far as applicable to Bank , including the accounting standards issued by The Institute of Chartered Accountants of India (ICAI). The responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding 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 misstatements, whether due to fraud or error.

AUDITOR'S RESPONSIBILITY

Our responsibility is to express an opinion on these standalone 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 requirement and plan and perform the audit to obtain reasonable assurances about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risk of material misstatements of the financial statements, whether due to fraud or error, in making those risk assessments the auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on effectiveness 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 audit evidence we have obtained is sufficient and appropriate to provide a basis for audit operation.

OPINION

In our opinion and to the best of our information and according to the explanation given to us, the said financial statements read together with significant accounting policies and notes on accounts, give the information required by the Banking Regulation Act, 1949 and Long Form Audit Report as instructed by RBI, in the manner so required, In conformity with the accounting principles generally accepted in India and give a true and fair view

- (i) In case of the Balance Sheet, of the state of affairs of the Bank as at 31st March, 2025
- (ii) In case of Statement of Profit and Loss, of the profit for the year ended on that date,
- (iii) In the case of the Cash Flow Statement of the Cash Flows for the year ended on that date, and

REPORT ON MATTERS SPECIFIED UNDER BANKING REGULATION ACT, 1949

- 1) We have obtained all the information and explanation which to the best of our knowledge and belief were necessary for the purpose of audit and we have found them to be satisfactory.
- 2) 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.
- 3) The transactions of the bank which have come to our notice are within the powers of the bank.
- 4) The profit and loss account and balance sheet dealt with by this report are in agreement with the book of account and the returns.

5) The accounting standards adopted by the bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks.

We report that for the year under audit the bank has been awarded "A" Classification.

For, T.N.Shah & Co.
Chartered Accountants
FRN No. 109802W

CA. T.N. Shah
Partner
Mem. No. 042748
RBI Panel No: 122251
UDIN: 25042748BMJRH7409

Place: Gandhinagar
Date: 27/06/2025

THE GANDHINAGAR NAGARIK CO.OP. BANK LTD., GANDHINAGAR
BALANCE SHEET AS ON 31st MARCH, 2025

31/03/2024	LIABILITIES	31/03/2025	31/03/2024	ASSETS	31/03/2025
10000000.00	1. CAPITAL 1) Authorised Share Capital 4000000 shares of Rs. 25/- each	10000000.00	124451247.04	1. CASH In hand and with Reserve Bank [the National Bank], State Bank of India, State Co-op. Bank & Central Co-op. Bank	143826540.39
10000000.00	2) Issued Capital 4000000 shares of Rs. 25/- each	10000000.00		2. BALANCE WITH OTHER BANK 1. Current deposits 2. Savings bank deposits 3. Fixed Deposits	28693894.69 0.00 21864730.00
44388950.00	3) Subscribed & paidup capital 1913783 shares of Rs. 25/- each (Previous year 1775558 shares of Rs. 25/- each)	47844575.00	64345366.94	3. MONEY AT CALL & SHORT NOTICE 4. INVESTMENT 1. In Central & State Govt. Sec (Book Value (940110000) Face value (876750000) (941166970) Market Value (883997161)	241558624.69
0.00	a) Individual	0.00	148827730.00	2. Other Trustee securities 3. Shares in co-operative institutions other than in item (5) below: 4. Other Investments	0.00 0.00 0.00
0.00	b) Co-operative Institutions	0.00	213173096.94	5. INVESTMENT OF THE PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP FUND In shares of: i) Central co-operative banks ii) Primary agricultural credit societies iii) Other societies	0.00 0.00 0.00
0.00	c) State Government	0.00	0.00	6. ADVANCES 1. Short Term Advances, Cash Credit, Over drafts and bills discounted Of which secured against: a) Govt. & other appr. Securities Last Year : 0.00 Current Year : 296648.00 b) Other tangible securities Last Year : 163556868.18 Current Year : 146610995.20	878768614.00
125016927.70	2. RESERVE FUND & OTHER RESERVES 1. Statutory Reserves 2. Agricultural (Credit Stabilisation Fund) 3. Building Fund 4. Dividend Equalisation Fund 5. Special Bad Debt Reserves 6. Bad & Doubtful Reserve 7. Investment Depreciation Prov. 8. Other Funds & Reserves Standard Assets Fund Charity Fund Co-op. Campaign Fund Nominal Membership Fund Investment Fluctuation Fund Jubilee Fund Staff Welfare Fund M.M.C. Depo. Depra. Fund Cyber Security Fund GDCCB Share Depreciation. Contingency Fund	163710971.18 5493846.00 100874115.00 0.00 4794870.00 54829599.59 0.00 4965000.00 5493846.00 4616000.00 21080.00 17061380.00 15895.16 1190000.00 4000928.00 5000000.00 2500.00 2222872.00	941166969.00	876563614.00	0.00
4854530.00	9. Other Funds & Reserves	4965000.00	0.00	3. Shares in co-operative institutions other than in item (5) below: 4. Other Investments	0.00
4616000.00	10. Other Funds & Reserves	5493846.00	0.00		0.00
39395.00	11. Other Funds & Reserves	4616000.00	0.00		0.00
6503547.00	12. Other Funds & Reserves	21080.00	0.00		0.00
22500000.00	13. Other Funds & Reserves	17061380.00	0.00		0.00
1190000.00	14. Other Funds & Reserves	15895.16	0.00		0.00
4000928.00	15. Other Funds & Reserves	1190000.00	0.00		0.00
5000000.00	16. Other Funds & Reserves	4000928.00	0.00		0.00
2500.00	17. Other Funds & Reserves	5000000.00	0.00		0.00
1814805.00	18. Other Funds & Reserves	2500.00	0.00		0.00
366443527.59	19. Other Funds & Reserves	2222872.00	0.00		0.00
		368799056.93	186008386.15		167362239.57
410832477.59	Total C.F. Rs.	416643631.93	1280996312.98	Total C.F. Rs.	1264153779.08

THE GANDHINAGAR NAGARIK CO.OP. BANK LTD., GANDHINAGAR
BALANCE SHEET AS ON 31st MARCH, 2025

31/03/2024	LIABILITIES	31/03/2025	31/03/2024	ASSETS	31/03/2025
410832477.59	Total BF Rs.	416643631.93	1280996312.98	Total BF Rs.	1264153779.08
850869112.00	4. DEPOSITS & OTHER ACCOUNTS i. Fixed Deposits a) Individuals b) Central co-operative banks c) Other societies	942180586.00 0.00 0.00		c) Of the advances, amount due from individuals Last year : 186008386.15 Current year : 167362239.57 d) Of Advances amount Overdue Last year : 902835.46 Current year : 300841.68 e) Considered Bad & Doubtful of recovery Last year : 0.00 Current year : 0.00	
850869112.00	ii. Saving Deposits a) Individuals b) Central co-operative banks c) Other societies	942180586.00 876370000.49 0.00		2. Medium Term Loans Of which secured against: a) Govt. & Other appr. Securities Last year : 0.00 Current year : 0.00 b) Other tangible securities Last year : 78181001.82 Current year : 8459259.51 c) Of the advances, amount due from individuals Last year : 151646748.63 Current year : 145119023.70 d) Of Advances amount Overdue Last year : 18466200.37 Current year : 16681505.85 e) Considered Bad & Doubtful of recovery Last year : 21513105.29 Current year : 16957153.81	145119023.70
917974145.86	iii. Current Deposits a) Individuals b) Central co-operative banks c) Other societies	876370000.49 181724183.48 0.00	151646748.63		
917974145.86	iv. Money at Call Short Notice	181724183.48			
180860696.25		4559267.32			
80110089.75		186283450.80			
188870786.00		0.00			
1957714043.86	Total C.F. Rs.	2004834037.29		Total C.F. Rs.	1264153779.08
2368546521.45		2421477669.22	1280996312.98		1264153779.08

THE GANDHINAGAR NAGARIK CO.OP. BANK LTD., GANDHINAGAR
BALANCE SHEET AS ON 31st MARCH, 2025

31/03/2024	LIABILITIES	31/03/2025	31/03/2024	ASSETS	31/03/2025
2368546521.45	Total BF Rs.	2421477669.22	1280996312.98	Total BF Rs.	1264153779.08
0.00	II. FROM STATE BANK OF INDIA a) Short Term Loan, Cash Credit & Overdrafts Of which secured against: i) Govt. & Other approved Securities ii) Other Tangible Securities b) Medium Term Loans Of which secured against: i) Govt. & Other approved Securities ii) Other Tangible Securities c) Long Term Loan Of which secured against: i) Govt. & Other approved Securities ii) Other Tangible Securities	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	726851838.46	3. Long Term Loans Of which secured against: a) Govt. & other appr. Securities Last year : 0.00 Current year : 0.00 b) Other tangible securities Last year : 726818065.63 Current year : 845017203.36 c) Of the advances, amount due from individuals Last year : 72681838.46 Current year : 845017203.36 d) Of Advances Amount Overdue Last year : 1780049.55 Current year : 19411800.36 e) Considered Bad & Doubtful of recovery Last year : 31716494.30 Current year : 28278429.20	845017203.36
0.00	III. FROM STATE GOVERNMENT a) Short Term Loan, Cash Credit & Overdrafts Of which secured against: i) Govt. & Other approved Securities ii) Other Tangible Securities b) Medium Term Loans Of which secured against: i) Govt. & Other approved Securities ii) Other Tangible Securities c) Long Term Loan Of which secured against: i) Govt. & Other approved Securities ii) Other Tangible Securities	0.00 0.00 0.00 0.00 0.00 0.00 0.00	1064506973.24	7. INTEREST RECEIVABLE N.P.A. (contra) Interest of Investment Other Interests	30790205.47 22405909.00 2256673.00
0.00	IV. LOANS FROM OTHER SOURCES	0.00	74882154.00	8. BILLS RECEIVABLE BEING BILLS FOR COLLECTION (AS PER CONTRA)	0.00
0.00		0.00	74882154.00	9. BRANCH ADJUSTMENT	0.00
0.00		0.00	74882154.00	10. PREMISES LESS DEPRECIATION Land & Building Add: Purchase During the Year Less: Sell/Write Off Less: Depreciation	72722334.00 0.00 72722334.00 0.00 2051830.00
2368546521.45	Total C.F. Rs.	2421477669.22	2471981629.11	Total C.F. Rs.	254775537.18

THE GANDHINAGAR NAGARIK CO.OP. BANK LTD., GANDHINAGAR
BALANCE SHEET AS ON 31st MARCH, 2025

31/03/2024	LIABILITIES	31/03/2025	31/03/2024	ASSETS	31/03/2025
2368546521.45	Total BF Rs.	2421477669.22	2471981629.11	Total BF Rs.	254775537.18
0.00	6. BILLS FOR COLLECTION BEING BILLS RECEIVABLE AS PER CONTRA	0.00	23918891.00	11. FURNITURE & FIXTURES LESS DEPRECIATION Add: Purchase During the Year Less: Depreciation	22150351.00 1084852.52 23235203.52
0.00	7. BRANCH ADJUSTMENTS	0.00	2057228.76	12. OTHER ASSETS Advance Tax And TDS Incometax Receivable 2020-21 Incometax Receivable 2018-19 Stock of Stationary Stamp on hand Prepaid Expenses Sundry Advance CGST Receivable SGST Receivable GST Receivable Other Deposits Unclaim Deposit Receivable Charge Receivable Sundry Deposits	698962.31 1301850.93 179.00 1766357.00 600000.00 698962.31 698962.31 1301850.93 375296.59 115255.76 723616.50 2500.00
27184712.89	8. OVERDUE INTEREST RESERVE (contra)	30790205.47	22462321.00	13. NON BANKING ASSETS ACQUIRED IN SATISFACTION OF CLAIMS	0.00
51517841.00	9. INTEREST PAYABLE	67031868.00	22150351.00		0.00
96491.92	10. OTHER LIABILITIES Sundry Creditors Payable/Payorider Payable Unclaimed Dividend Deposit anamat Legal Fee Payable Unpaid Expense Share Anamat Rent Payable Income Tax Provision Locker Deposit T.D.S. Payable P. F Payable Professional tax Payable Deferred tax Liability Staff Bonus/PI/Closing Allow Payable GST Payable Charge Payable Advance Income D.B.N.R.	96491.92 11600107.82 5756144.97 187500.00 122585.00 2303550.00 17825.00 30240.00 8000000.00 73000.00 921576.75 550288.00 6000.00 5112315.36 55574.00 80227.28 516731.40 5.00 86023.16	7602985.91 425.00 267058.00 688619.00 1120.00 2501835.00 25750.00 387184.48 755278.66 375296.59 21037.45 404118.30 2500.00	8168513.00 425.00 267058.00 533853.04 179.00 1766357.00 600000.00 698962.31 698962.31 1301850.93 375296.59 115255.76 723616.50 2500.00	
28337496.18	Total C.F. Rs.	35937011.66	13420392.87	Total C.F. Rs.	15249070.44
2475586571.52		2555236754.35	2507552372.98		2582835311.14

THE GANDHINAGAR NAGARIK CO.OP. BANK LTD., GANDHINAGAR
BALANCE SHEET AS ON 31st MARCH, 2025

31/03/2024	LIABILITIES	31/03/2025	31/03/2024	ASSETS	31/03/2025
2475586571.52	Total BF Rs.	2555236754.35	2507552372.98	Total BF Rs.	2582835311.14
15976475.18	11. PROFIT AND LOSS ACCOUNT Profit as per last balancesheet Less: Appropriation Add: Profit for the year brought from the Profit and Loss Account	0.00 0.00 0.00	31965801.46	14. PROFIT AND LOSS ACCOUNT	0.00
31965801.46		27598556.79			
	12. CONTINGENT LIABILITIES Responsibilities bank guarantee pending Last year : 1550000.00 Current year : 1600000.00 Unclaim Deposits (Deaf Fund) Last year : 26681161.17 Current year : 27176587.43				
2507552372.98	TOTAL Rs.	2582835311.14	2507552372.98	TOTAL Rs.	2582835311.14

Note : Accompanying Accounting Standards and notes on accounts

Piyushkumar M Amin
General Manager

Shri Prahhladh S Patel
Chairman

Statutory Auditor
For, T.N. Shah & Co.
Chartered Accountants

CA T.N. Shah
Membership No. 042748

Place - Gandhinagar
Date - 27/06/2025
UDIN: 250427488M/RHN7409

THE GANDHINAGAR NAGARIK CO.OP. BANK LTD., GANDHINAGAR
ANNEXURES OF BALANCE SHEET AS ON 31st MARCH, 2025

ASSETS	31/03/2024	31/03/2025
1) CASH Cash on Hand State Bank of India Gujarat State Co.Op. Bank ADC Bank, Gandhinagar Bank of Baroda Oriental Bank of Commerce UCO Bank	21550765.35 61313095.2 31171425.53 10337197 61255.87 17508.09 0.00	28419530.74 33173968.20 26837724.90 23260485.00 65014.87 189816.68 31880000.00
2.1) BALANCE WITH OTHER BANK - CURRENT DEPOSITS HDFC Bank HDFC Bank-RTGS-NEFT HDFC ATM HDFC Bank UPI	5759539.93 50142140.22 4497776.81 3945909.98	3867481.54 15248649.99 3418439.38 6159323.78
2.3) BALANCE WITH OTHER BANK - FIXED DEPOSITS Gujarat State Co-Op Bank Fix Madhavpura Meocr.Bank - Fix UCO Fix Deposit ADC Bank Ltd - Fix SIDBI Fix Deposit PNB Fix Deposit HDFC Fix Deposit	40000000.00 4000928.00 0.00 60000000.00 20000000.00 0.00 24826802.00	40000000.00 4000928.00 10000000.00 50000000.00 4037000.00 60000000.00 44826802.00
6) ADVANCES 1. Short Term Loans Unsecured Cash Credit Hypothication CC FD OD Secured Cash Credit Small Scall Industry Small Business Enterprise CC Building Contract CC Retail Trade CC FDR Loan NSC Loan Current OD	15333632.29 54818770.32 9628327.34 2475910.83 4723161.20 20302391.09 61091388.71 10516918.69 0.00 0.00 7117885.68	17840440.43 48020406.63 9749187.52 5817109.63 4559751.20 18376855.96 50231631.91 8887837.32 968215.00 296648.00 2614155.97
	186008386.15	167362239.57

THE GANDHINAGAR NAGARIK CO.OP. BANK LTD., GANDHINAGAR
ANNEXURES OF BALANCE SHEET AS ON 31st MARCH, 2025

ASSETS	31/03/2024	31/03/2025
2. Medium Term Loans Personal Mortgaqe Loan FDR Loan Unsecured Loan Higher Purchase loan Transport Loan Secured Housing Loan Micro Finance House Builing Advance Staff Unsecured Loan Dava Loan Bajawani Loan Atmanirbhar Loan	570648.00 1420410.00 60146597.10 66718653.94 3628441.83 1374584.60 8720223.05 725000.00 3328370.00 1515000.00 2228263.45 1270556.66	457328.80 527506.00 49946700.68 71509091.83 6762691.87 1035280.56 6483545.46 425000.00 3499185.00 1515000.00 2227360.45 730333.05
3. Long Term Loans Hypo Loan Higher Purchase loan Secured Housing Loan Education Loan Staff Loan Makan Giro Loan Personal Mortgaqe Loan Projected Housing Loan Real Estate Small Business Enterprise Term Loan Building Contractor Loan Transport Loan House Building Advance Dava loan Bajawani Loan Staff HP Loan FDR Loan Retail Traders Loan Unsecured Loan	30447910.25 4873661.47 146669106.20 33430234.85 15564222.00 950998.00 357785475.45 9239466.70 47629507.51 7740886.00 44321597.20 1288235.00 3782940.00 499162.00 4859607.00 7324218.00 776972.00 9633866.00 33772.83	20943864.17 2190510.85 175873319.40 24268415.77 17361015.00 4684706.32 468614081.63 7851370.37 48155488.15 47243493.60 602236.20 0.00 4045528.00 499162.00 4859607.00 8876031.12 0.00 8948373.78 0.00
	151646748.63	145119023.70
	726851838.46	845017203.36

ગાંધીનગરમાં રામકથા મેદાન, સેક્ટર ૧૧ ખાતે સહાય ફાઉન્ડેશન દ્વારા 'કેસરિયા ગરબા-નવરાત ૨૦૨૫'નું ભવ્ય આયોજન જગતજનની માં આબાની આરાધનાના પવિત્ર પર્વ અને સૌ ગુજરાતીઓના પ્રિય તહેવાર નવરાત્રિ નિમિત્તે ગાંધીનગર ઉત્તર વિધાનસભાના ધારાસભ્ય રીટાબેન પટેલ પ્રેરિત સહાય ફાઉન્ડેશન દ્વારા ગાંધીનગરમાં આયોજિત 'કેસરિયા ગરબા-નવરાત ૨૦૨૫' અંતર્ગત સહાય ફાઉન્ડેશન દ્વારા પત્રકાર પરિષદ યોજાઈ હતી. આ પત્રકાર પરિષદમાં ધારાસભ્ય રીટાબેન પટેલ, ગાંધીનગર મહાનગર ભાજપના અધ્યક્ષ શ્રી આશિષકુમાર દવે, સહાય ફાઉન્ડેશનના પ્રમુખ શ્રી જીગરભાઈ પટેલ, શ્રી કેતનભાઈ પટેલ, પૂર્વ ધારાસભ્ય અશોકભાઈ પટેલ, મહાનગરપાલિકા અને સંગઠનના ભાજપના પદાધિકારીઓ તેમજ ગરબા મહોત્સવના આયોજન સાથે સંકળાયેલા અગ્રણીશ્રીઓ ઉપસ્થિત રહ્યાં હતાં. 'કેસરિયા ગરબા નવરાત-૨૦૨૫' ના ભવ્ય આયોજન સંદર્ભે સહાય ફાઉન્ડેશનના ટ્રસ્ટીશ્રી કેતનભાઈ પટેલે માહિતી આપતા જણાવ્યું હતું કે, આ વર્ષે આપણી સંસ્કૃતિને પ્રતિબિંબિત કરતી ગામઠી થીમ સાથે તેમજ વડાપ્રધાનશ્રી નરેન્દ્રભાઈ મોદીના નિર્ણાયક નેતૃત્વ હેઠળ ભારતીય સૈન્યની શૌર્યગાથા 'ઓપરેશન સિદ્ધર'ની સફળતા અને આત્મનિર્ભર ભારતના સંકલ્પને ચરિતાર્થ કરવા 'વોકલ ફોર લોકલ'ના વિચારને કેન્દ્રસ્થાને રાખી ૨૨ સપ્ટેમ્બરથી શી ૧ ઓક્ટોબર 'કેસરિયા ગરબા નવરાત-૨૦૨૫'નું રામકથા મેદાન, સેક્ટર-૧૧, ગાંધીનગર ખાતે ભવ્યભવ્ય આયોજન કરવામાં આવ્યું છે.

THE GANDHINAGAR NAGARIK CO.OP. BANK LTD., GANDHINAGAR
PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31-03-2025

EXPENSES		31/03/2025	31/03/2024	INCOME		31/03/2025
83102487.00	01 Interest on Deposits, Borrowings, etc	Annex - 1	87225498.00	190020859.72	01 Interest and Discount	Annex - 9
45952332.14	02 Salaries and Allowances and Provident Fund	Annex - 2	42470595.00	1192988.96	02 Commission, Exchange and Brokerage	Annex - 10
0.00	03 Directors' and Local Committee Members Fees and Allowances		0.00	0.00	03 Subsidies and Donations	
6096516.60	04 Rent, Taxes, Insurance, Lighting, etc.	Annex - 3	5986313.46	0.00	04 Income from Non-Banking Assets & Profit on sale or dealing with such assets	0.00
1433588.00	05 Law Charges	Annex - 4	1049588.00	9047876.27	05 Other Receipts	Annex - 11
736420.38	06 Postage, Telegram and Telephone Charges	Annex - 5	785449.30	421811.00	06 Investment Fluctuation Reserve (above line)	0.00
130000.00	07 Auditor's Fees		140000.00	10000000.00	07 Investment Depreciation Reserve Reverse (below line)	5002500.00
9710094.86	08 Depreciation and Repairs to Property	Annex - 6	9834647.89			
739012.20	09 Stationery, Printing and Advertisement, etc	Annex - 7	821052.65			
619340.00	10 Loss from Sale of or Dealing with Non-Banking Assets - Premium Ammortisation		0.00			
12962204.59	11 Other Expenditure	Annex - 8	15032447.83			
17235738.72	12 Provisions		14589559.00			
8284739.00	Income Tax Provision		10038056.00			
408954.00	Deferred Tax Liability Provision		296962.00			
42045.72	Write Off - Property		153591.00			
7500000.00	Jubilee Fund Provision		2500950.00			
1000000.00	Cyber Security Provision		0.00			
0.00	Bad Debt Provision		1600000.00			
31965801.46	13 Net Profit Carried to Balancesheet		5002500.00			
	Investment Depreciation Reserve Reverse		22596056.79			
	Net Profit From Banking Operation		27598556.79			
210683535.95	TOTAL Rs.		205533707.92	210683535.95	TOTAL Rs.	205533707.92

Note : Accompanying Accounting Standards and notes on accounts

Piyushkumar M Amin
General Manager
Shri Prahladbhai S Patel
Chairman
Custodian Committee
1. Shri Lalbhai C Patel
2. Shri Rasikbhai m Patel
3. Shri Nilesbhai R Patel
4. Smt Hasumatiben R Patel

Place - Gandhinagar
Date - 27/06/2025
UDIN: 25042748BMRHN7409

THE GANDHINAGAR NAGARIK CO.OP. BANK LTD., GANDHINAGAR
ANNEXURES OF PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31-03-2025

Expenses	31/03/2024	31/03/2025	Income	31/03/2024	31/03/2025
Interest on Deposits, Borrowings, etc	Annex - 1		Interest and Discount	Annex - 9	
a) Interest on Savina Account	28985560.00	26560553.00	a) Interest on Term Loans	93984874.72	91993813.42
b) Interest on Fixed Deposits	53613643.00	60132743.00	b) Interest on HP/CC Loans	14396983.00	16903710.01
c) Interest on Recurring Deposit	503284.00	532202.00	c) Interest on Investments	81639002.00	81863705.20
	83102487.00	87225498.00		190020859.72	190761228.63
Salaries and Allowances and Provident Fund	Annex - 2		Commission, Exchange and Brokerage	Annex - 10	
a) Salary	26377150.00	28063883.00	a) Commission on Bankina	276231.30	227934.00
b) Provident Fund	3164955.00	3371105.00	b) Commission on Insurance Premium	14717.64	156655.92
c) Leave encashment	2024720.00	42064.00	c) Service charge	902040.02	468098.00
d) Staff welfare Fund	1044.00	996.00		1192988.96	852687.92
e) Gratuity	5427458.14	1846326.00			
f) Staff Privilege Leave (PL) Expense	2140575.00	2500767.00	Other Receipts	Annex - 11	
g) Staff Bonus	2623241.00	2387159.00	a) Locker Rent	4042272.00	4184371.00
h) Staff Performance & Closing Allowance	4193189.00	4258295.00	b) Dividend	330750.00	330750.00
	45952332.14	42470595.00	c) Share Transfer Fee	10261.14	8529.25
			d) Stationary Charge Income	187660.14	444340.74
Rent, Taxes, Insurance, Lightina, etc.	Annex - 3		e) Inspection Fee	157559.00	78200.00
a) Rent	1439670.00	1599430.00	f) Discount	7.45	-10.15
b) Property Tax	551724.00	512989.00	g) Minimum Balance Charges	135130.00	125850.00
c) Professional tax	18528.00	16000.00	h) Solvency Charges	4850.00	9300.00
d) Other Rent & Taxes	14700.00	0.00	i) ATM Customer Trn Income	47953.62	82548.62
e) Insurance Fee (Blanket)	398191.00	272454.00	j) ATM ACO IMPS POS ECOM Income	410085.36	452436.31
f) Insurance on Furniture	61235.00	69737.00	k) Cheque Return Charge Income	651660.00	556350.00
g) Insurance on Vehicle	14702.00	18636.00	l) L/F Charges Income (Incidental)	159907.00	169312.00
h) Insurance on Deposit	2359142.78	2394229.46	m) Profit on sale of assets	197201.00	37320.00
i) Insurance on Member Janta Policy	318663.82	312489.00	n) Income on sale of assets	18579.56	0.00
j) Electricity Expense	919960.00	790349.00	o) Gain on Investment Sale	2694000.00	1750000.00
	6096516.60	5986313.46	p) Penal Charges	0.00	687993.60
				9047876.27	8917291.37
Law Charges	Annex - 4				
a) Professional Fee	1030634.00	918200.00			
b) Legal Fee	402954.00	131388.00			
	1433588.00	1049588.00			
Postage, Telegram and Telephone Charges	Annex - 5				
a) Telephone	50324.28	56099.00			
b) Post-telegram	24039.80	29391.00			
c) Lease Line	662056.30	699959.30			
	736420.38	785449.30			
Depreciation and Repair Maintenance	Annex - 6				
a) Depreciation on fixed assets	5673618.76	5205059.00			
b) Repairs and Maintenance	1132094.75	504377.93			
c) Computer maintenance	2885051.35	4113697.56			
d) Repairs to Vehicle	19330.00	11513.40			
	9710094.86	9834647.89			

GANDHINAGAR NAGARIK CO.OP. BANK LTD., GANDHINAGAR
ANNEXURES OF PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31-03-2025

Expenses	31/03/2024	31/03/2025	Income	31/03/2024	31/03/2025
9. Stationery, Printing and Advertisement, etc	Annex - 7				
a) Printing & Stationery	526463.40	670153.12			
b) Advertisement	212548.80	150899.53			
	739012.20	821052.65			
11. Other Expenditure	Annex - 8				
a) Miscellaneous Expense	204754.00	48765.00			
b) Travelling expense	27474.00	112399.00			
c) Books & Periodicals Expense	3485.00	0.00			
d) Subscription Fee	30691.00	76820.51			
e) Annual General Meeting Expense	79590.48	27290.00			
f) Clearing Charges	66446.50	64263.00			
g) TDS - Income Tax Expense	0.00	0.00			
h) Entertainment Expense	106156.00	155261.00			
i) Petrol/Diesel Expense	282582.00	315438.00			
j) Bank Charges	514993.20	268719.13			
k) Staff Welfare Expense	411741.43	315988.08			
l) Mrutyu Sahay Expense	59150.00	24504.00			
m) Staff and Directors Training fee	18600.00	53700.00			
n) Jubilee Expense	0.00	95250.00			
o) Statue Expense / Inauguration Expense	28511.36	0.00			
p) ATM Charges	365268.44	400960.30			
q) Loss on investment	78000.00	684175.00			
r) Inspection Fee Charge	109950.00	1000.00			
s) Commission Paid	30656.08	2160.00			
t) Security Salary	1933194.00	2220354.00			
u) Labour Charges	2629154.00	3602070.00			
w) Consumable Expense	77231.00	67981.00			
x) GST Expenditure	1716535.10	1623546.21			
y) IMPS Charges - Sarvatra	1117838.00	1950331.60			
f) Staff Insurance Premium	3070203.00	2921472.00			
	12962204.59	15032447.83			

The Gandhinagar Nagrik Co-operative Bank Ltd.

Cash Flow Statement
For the Year Ended on 31st March 2025.

Particulars	MARCH 31,2025	MARCH 31,2024
A. CASH FLOW FROM OPERATING ACTIVITIES		
Net Profit	2 75 98 557	3 19 65 801
Adjusted For :		
Depreciation	98 34 648	97 10 095
Loss on sale Of Investments	6 84 175	78 000
Premium amortized on securities	-	6 19 340
Changes in Fund Value		
Reserve Fund	3 86 94 043	39 99 809
Building Fund	21 76 355	6 43 910
Charity Fund	6 39 316	3 19 530
Nominal Membership Fund	- 18 315	- 840
Juilee Fund	- 2 24 84 105	75 00 000
Doubtful Debt Fund	- 67 22 385	23 96 471
Provision for invt fluctuation reserve	1 05 57 833	36 18 433
Investment Depreciation Reserve	- 50 02 500	- 1 00 00 000
Cyber Security Fund	-	10 00 000
Contingency Fund	4 08 067	1 20 733
Income tax Provision	- 80 00 000	- 75 00 000
Dividend Equuilisation Fund	- 75 72 315	
Special Bad Debt Reserves	- 83 20 465	
	48 74 352	1 25 05 481
Operation Profit before changes of working capital	3 24 72 909	4 44 71 282
Adjustment For working capital		
Increase in Deposits	4 71 19 993	4 30 82 377
Decrease-Increase in Other Assets	- 18 28 678	2 25 067
Decrease-Increase in Interest payable	1 55 14 027	- 3 93 880
Decrease-Increase in Other liabilities	75 99 515	42 52 303
Increase in Loans and Assets	- 10 84 15 575	- 14 30 19 041
Increase in Interest receivable	- 19 08 714	- 12 81 608
Decrease-Increase in Other Receivable	- 4 19 19 431	- 9 71 34 782
Cash Flow from Operating Activity Before Profit	- 94 46 522	- 5 26 63 500
Less :		
Income tax paid	1 00 38 056	82 84 739
Cash Flow Before Extra Ordinary Items	- 1 94 84 578	- 6 09 48 239
Adjustment For Extra Ordinary Items		
Cash Flow from Operating Activity (A)	- 1 94 84 578	- 6 09 48 239
B. CASH FLOW FROM INVESTMENT ACTIVITY		
Sale Of Investment	6 46 03 355	13 85 61 470
Sale Of Fixed Assets	2 71 271	3 11 970
Purchase Of Fixed Assets	- 10 84 852	- 20 57 229
NET CASH FLOW FROM INVESTMENT ACTIVITY (B)	6 37 89 774	13 68 16 211
C. CASH FLOW FROM FINANCIAL ACTIVITY		
Issue of B shares	34 55 625	12 78 800
Share Application Amount Received	-	
increase in Loan and Advances	-	
Dividend Paid	-	
NET CASH FLOW FROM FINANCIAL ACTIVITY (C)	34 55 625	12 78 800

NET CASH FLOW DURING THE YEAR (A+B+C)	4 77 60 821	7 71 46 772
Opening Balance Of Cash and Cash equivalents	33 76 24 344	26 04 77 572
Closing Balance Of Cash and Cash equivalents	38 53 85 165	33 76 24 344
Cash and Cash Equivalents at the Bagninning of the Year		
(a) Cash on Hand	12 44 51 247	12 32 40 904
(b) Balance with Banks		
In Other Bank (Current a/c)	6 43 45 367	2 27 21 392
In Other Bank (F.D.a/c)	14 88 27 730	7 45 15 277
(c) Money at Call and Short Notice	-	4 00 00 000
	33 76 24 344	26 04 77 572
Cash and Cash Equivalents at the End of the Year		
(a) Cash on Hand	14 38 26 540	12 44 51 247
(b) Balance with Banks		
In Other Bank (Current a/c)	2 86 93 895	6 43 45 367
In Other Bank (F.D.a/c)	21 28 64 730	14 88 27 730
(c) Money at Call and Short Notice	-	-
	38 53 85 165	33 76 24 344

Note :-Previous Year Figures have been Regrouped/Rearranged and Recasted Wherever considered necessary to make them comparable with the current year figure.

AS PER OUR REPORT OF EVEN DATE ATTACHED

FOR, T. N SHAH & CO.
CHARTERED ACCOUNTANTS
FRN 109802W

For, The Gandhinagar Nagrik Co-operative Bank Ltd.

(T. N. SHAH)
PARTNER
M. NO. 042784
UDIN:25042748BMRHN7409
PLACE: GANDHINAGAR
DATE: 27/06/2025

Piyushkumar M Amin
GENERAL MANAGER

The GANDHINAGAR NAGRIK CO OP BANK LTD, Gandhinagar**Notes Forming part of Accounts For the year ended on 31st March, 2025****SIGNIFICANT ACCOUNTING POLICIES****1 Basis of Preparation :**

The financial statements have been prepared & presented under the historical cost convention on the accrual basis of accounting, unless otherwise stated in notes on accounts on a going concern basis & comply with generally accepted accounting principles statutory requirements prescribed under the Banking Regulation Act 1949 as applicable to the Co Operative Banks, The Gujarat Co Operative Societies Act, 1961, circulars & guidelines issued by the Reserve Bank of India (RBI) from time to time and accounting standards issued by The Institute of Chartered Accountants of India.

Use and Estimate:

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

2 Accounting Convention :

The accompanying financial statements have been prepared on historical cost convention on going concern basis and confirm to statutory provision prevailing in India, unless otherwise stated.

3 Revenue Recognition:

All income & expenses are accounted for on accrual basis except in case described hereunder:

A Income:

(1) Commission including Bank Guarantee commission, Brokerage, Exchanges, Stamp Sale Commission & Insurance Commission are generally accounted for on cash basis.

(2) Interest and other income on Non-performing Assets is Recognized on cash basis and amount received is first allocated towards Principal dues and balance amount are being credited towards interest on such NPA.

(3) Profit / loss from sale of Government Securities is recognized as and when the securities are redeemed or sold and shown as "Profit / Loss on sale of investment" in the Profit and Loss account.

(4) Dividend is recognized on cash basis.

(5) Rent on locker income is recognized on cash basis.

B Expenditure:

(1) Legal expenses incurred in suit filed accounts have been accounted on cash basis as per RBI directives.

(2) Insurance premium expenses are accounted on accrual basis.

4 Fixed Assets and Depreciation :

Fixed assets are stated at their historical cost less accumulated depreciation in accordance with AS-6 and AS-10 issued by Institute of Chartered Accountants of India (ICAI). Fixed Assets include incidental expenses incurred on acquisition & installation of the assets.

B Depreciation rates are as under :-

Fixed Assets	Rate of Depreciation (%)
Building	5
Furniture, Dead Stock, Telephone, Lockers & Electric Fitting	10/15
Motor Vehicle & Air Condition	15
Electric Equipment	15
Safe Deposit Vault	10
Computer & Software	33.33

Depreciation on assets purchased during the year is provided for on time pro-rata basis.

During the financial year under report depreciation on computer have been provided at the

C rate of 33.33% straight line method and depreciation on other assets is calculated on the written down value method.**5 Investments :**

The Bank has classified the investments in accordance with RBI guidelines applicable to Urban Co-operative Bank. Accordingly, classification of investments for the purpose of valuation is done under following categories:

- Held to Maturity HTM comprising investment acquired with the intention to hold till maturity
- Held for Trading HFT comprising investment acquired with the intention to trade
- Available for Sale AFS comprising investment which are not classified in above two categories

B Investments are categorized in accordance with RBI guidelines applicable to Urban Co-operative Banks as under:

- State & Central Government Securities
- Approved Trustee Securities
- Shares of Co-operative Banks
- PSU Bonds
- Treasury Bills
- Other Investments

C Valuation of Investments.

i. Held to Maturity: Investments classified as "Held to Maturity" are accounted at acquisition cost unless the higher than face value, in which case premium is amortized over the period remaining to maturity.

ii. Held for Trading and Available for Sale: Investments classified as "Held for Trading" and "Available for Sale" are marked category wise and resultant provision for depreciation, if any is recognized to Profit and Loss A/c. Net appreciation is ignored.

Market value in the case of State & Central Government Securities, is determined on the basis of the rates declared by primary Dealers Association of India (PDAI) jointly with Fixed Income and Money Market Derivatives Association of India (FIMMDA).

D Shares of Co-operative Bank and Certificates of Deposits under all classifications have been valued at carrying cost.**E Profit or Loss on sale of investment in any category, if any, is recognized through the Profit and Loss Account.****6 Foreign Currency Transaction:**

Bank is not authorized to deal in foreign exchange transactions.

7 Staff Retirement Benefits:**A Post-retirement Benefits**

The bank has Defined Contribution Plans for post-retirement benefits, charged to profit and loss account, in form of "Provident Fund / Employees' Pension fund" administered by the Regional Provident Fund Commissioner.

The Bank has Defined Benefit Plan for post - retirement benefit in the form of Gratuity for all eligible employees administered through Trust, funded with Life Insurance Corporation of India.

B In terms of Accounting Standard - 15 (Revised), interest cost, current service cost and net actuarial gain / loss is charged to profit and loss account.**C Short term employee benefits are recognized as an expense at an undiscounted amount in the profit and loss account of the year in which the related services are rendered.****8 Taxation :****A Current Tax is determined as the amount of tax payable in respect of taxable income for the period in accordance with the provisions of the Income Tax Act, 1961.****B Deferred Tax Assets or Deferred Tax Liability is ascertained and booked by the Bank.****9 Impairment of Assets:**

A substantial portion of the bank's assets comprise of financial assets to which accounting standard 28 "Impairment of Assets" is not applicable. In respect of assets to which Standard applies, in the opinion of the Management, there are no indications, internal or external which could have the effect of impairing the value of the assets to any material extent as at 31st March, 2025 requiring recognition in terms of the said standard.

10 Provisions, Contingent Liabilities and

Contingent liabilities are not recognized but are disclosed in the notes. Contingent Assets are neither recognized nor disclosed in the financial statement.

In conformity with AS 29, "Provision, Contingent Liabilities and Contingent Assets" issued by the Institute of Chartered Accountants of India, the Bank recognizes provisions only when it has a present obligation as a result of a past event, it is probable than an outflow of resources embodying economic benefits will be required to settle the obligation and when a reliable estimate of the amount of the obligation can be made.

11 Advances:

Advances are classified as Performing and Non-Performing Assets. Performing Assets are those

A Advances which are Standard in nature and Non-Performing Assets are those Advances which are Sub Standard, Doubtful or Loss in nature.

B Provisions are made on Standard Assets @ 0.40 % as per the Prudential Norms prescribed by the Reserve Bank of India.

C Provisions are made on Non-Performing Assets as per the Prudential Norms prescribed by the Reserve Bank of India and revised from time to time are as under:

Sub Standard	10%
Doubtful Assets I	20% of
Doubtful Assets II	30% of
Doubtful Assets III	100%
Loss Assets:100%	100%

D Provision over and above requirements under the Prudential Norms prescribed by the Reserve Bank of India, considered as earmarked reserves are as under:

- Overdue Interest Reserves
- Bad & Doubtful Debt reserves

E Advances are stated at Gross Value. Provisions on Standard Assets and Non-Performing Assets are shown under the head "Reserves & Other Funds".

F The overdue interest in respect of Advances is provided separately under Overdue Interest Reserve as per the directive of the Reserve Bank of India.

Notes on 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 Acceptance, 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.

5 The Bank does not pay any remuneration to its Chairman or Managing Director and therefore no details thereof are given in terms of RBI's circular dated 29/03/2003.

6 The Priority Sector advances constituted 61.78% of adjusted Bank Credit as against the requirement of 60% and Advances to Weaker Section constituted 11.93% of Priority Section Advances as against requirement of 11.75% as per RBI Master Directions.

7 Bank Guarantees given on behalf of constituents shown as contingent liabilities in the Balance Sheet as at 31/03/2025. Bank has the practice of marking off Bank Guarantees after following the laid down procedure.

8 Compliance with Accounting Standard:

A Employee Benefits:

In accordance with Accounting Standard – 15 (Revised) "Employee Benefits" issued by ICAI, the obligation of the Bank, on account of employee benefit, based on independent actuarial valuation is accounted for in the books of accounts. The Bank has classified the various benefits provided to employees as under:

i) Defined Contribution Plan:

Provident Fund / Employees' pension fund during the year, the Bank has recognized the following amounts in the Profit & Loss Account.

Employer's Contribution to Provident Fund : Rs. 33.71 Lakhs

The above amounts are included in Salaries Allowances & Provident Funds in the Profit & Loss Accounts.

ii) Defined Benefit Plan :

Contribution to Gratuity Fund: Defined Benefit Plan of gratuity is administered through Trust, Funded with Life Insurance Corporation of India.

Contribution to privilege leaves liability: For privilege leave provision is made in accounts each year and is paid to the employees next year.

B Related Party disclosures as per Accounting Standard – 18

The Key Management Personnel consisted of Members of Custodian Committee as on

31/03/2025

Name	Position
Shri Prahladbhai S Patel	Chairman
Shri Nileshbhai R Patel	Vice Chairman
Shri Rasikbhai M Patel	Member of Custodian Committee
Shri Lalbhai C Patel	Member of Custodian Committee
Shri Hasumatiben R Patel	Member of Custodian Committee

C The Bank has followed Accounting Standard – 22 "Accounting for Tax on Income" ascertained the Differed Tax liability.

D Contingent Liabilities – Accounting Standard – 29

Guarantee outstanding as on 31/03/2025 was Rs.16.00 Lakh against Rs 15.50 lakh of previous year.

There are no old pending entries in Inter Bank and Inter Branch Accounts reconciliation.

Previous Year's figures have been regrouped / rearranged to the extent necessary to confirm to this year's classification.

ADVANCES

I. Advances against shares and securities are Nil (Previous Year Nil) while advances against debentures are Nil (Previous Year Nil)

II. The bank has created "Overdue Interest Reserve Account" for interest accrued in respect of non-performing advances by debiting "Interest Receivable Account" and crediting "Overdue Interest Reserve Account".

III. Classification of Advances

Amount (Rs. In Lakhs)

Classification of Advances as on 31/03/2025	Advances	Provision Required	Provision Made
Standard	11111.27	47.33	47.33
Sub Standard	84.19	8.41	8.41
Doubtful	322.22	254.03	254.03
Loss	57.30	57.30	57.30
Total	11574.98	367.07	367.07
Excess Provision	-	-	230.88
Total	-	-	597.95

Amount (Rs. In Lakhs)

Classification of Advances as on 31/03/2024	Advances	Provision Required	Provision Made
Standard	10112.77	43.31	43.31
Sub Standard	112.68	11.27	11.27
Doubtful	362.31	259.78	259.78
Loss	57.31	57.31	57.31
Total	10645.07	371.67	371.67

Excess Provision	-	-	424.66
Total	-	-	796.33

IV. Gross and Net NPA

Amount (Rs. In Lakhs)

Particulars	31/03/2025	31/03/2024
Gross NPA	463.71	532.30
Net NPA	0.00	0.00
% of Gross NPA to Total Advances	4.01%	5.00%
% of Net NPA to Total Advances	0.00%	0.00%

V. Movement in NPA's

Amount (Rs. In Lakhs)

Particulars	31/03/2025	31/03/2024
Opening Balance	532.30	529.79
Additions during the year	1060.55	6598.83
Deductions during the year	1129.14	6596.32
Closing Balance	463.71	532.30

VI. Provisions:

Amount (Rs. In Lakhs)

Particulars	31/03/2025		31/03/2024	
	Required	Made	Required	Made
NPA Provision	319.74	548.30	328.36	746.67
Overdue Interest Reserve	307.90	307.90	271.85	271.85

For, T.N.Shah & Co
Chartered Accountants
FRN: 109802W

For, The Gandhinagar Nagrik Co Op Bank Ltd

C.A. T.N.Shah (Partner)
Membership No: 042748

Chief Executive Officer

Date: 27/06/2025

Place: Gandhinagar

UDIN:25042748BMJRH7409

Disclosure of Various information as required by RBI
Cir No. DOR.ACC.REC.No.46/21.04.018/2021-22 dated 30 August 2021

1. Regulatory Capital:

a) Composition of Regulatory Capital:

Sr. No.	Particulars	Current Year 24-25	Previous Year 23-24
i)	Paid up Share Capital and Reserves@ (net of deductions, if any)	21.83	17.72
ii)	Other Tier 1 capital	10.69	10.07
iii)	Tier 1 capital (i + ii)	32.52	27.79
iv)	Tier 2 capital	4.01	3.07
v)	Total capital (Tier 1+Tier 2)	36.53	30.86
vi)	Total Risk Weighted Assets (RWAs)	120.37	109.8
vii)	Paid-up share capital and reserves as percentage of RWAs	18.14%	16.14%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	27.02%	25.31%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	3.33%	2.80%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	30.36%	28.11%
xiv)	Amount of non-equity Tier 1 capital raised during the year	-	-
xv)	Amount of Tier 2 capital raised during the year	-	-

b) Reserves

As per RBI circular No. DOR.CAP.REC.NO.30/09.18.201/2024-25 dated July 30, 2024 bank has transferred Dividend Equalization Fund of Rs 7572315/- to Reserve Fund.

As per RBI circular No. DOR.CAP.REC.NO.270/09.18.201/2024-25 dated August 02, 2024 with respect to compliances of Accounting Standard for BDDR, bank has shown Rs 47,94,870/- being profit for FY 2023-24 appropriated as BDDR. Further bank has excess BDDR to be appropriated from Net Profit in earlier years and hence bank has transferred Rs 2,14,37,720.30/- to BDDR to Reserve Fund. Further, out of balance of BDDR of amount of Rs. 7638813.18/- debited and transferred to NPA Provision instead of debiting Profit & Loss account.

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	31 Days to 2 months	Over 2 months to 3 months	Over 3 months & upto 6 months	Over 6 months & upto 1 year	Over 1 year & upto 3 years	Over 3 years and upto 5 years	Over 5 years	Total
Deposits	4.88	2.46	14.77	4.43	6.97	2.48	7.89	10.88	141.51	4.09	0.04	200.40
Advances	2.67	0.40	0.04	0.28	1.35	1.23	4.36	8.87	7.21	12.15	77.20	115.76
Investment	0.00	2.00	0.00	0.00	0.00	0.00	0.00	14.93	11.39	2.99	77.85	109.16
Borrowing	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

3. Investments

a) Composition of Investment Portfolio as on 31/03/2025

Particulars	(Amount in ₹ crore)						
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India
Held to Maturity							
Gross	49.57	0.00	0.22	0.00	0.00	21.28	71.07
Less: Provision for non-performing investments(NPI)	1.70	0.00	0.00	0.00	0.00	0.40	2.10
Net	47.87	0.00	0.22	0.00	0.00	20.88	68.97
Available for Sale							
Gross	38.09	0.00	0.00	0.00	0.00	0.00	38.09
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	38.09	0.00	0.00	0.00	0.00	0.00	38.09
Held for Trading							
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Investments	87.66	0.00	0.22	0.00	0.00	21.28	109.16
Less: Provision for non-performing investments	1.70	0.00	0.00	0.00	0.00	0.40	2.10
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	85.96	0.00	0.22	0.00	0.00	20.88	107.06

a) Composition of Investment Portfolio as on 31/03/2024

Particulars	(Amount in ₹ crore)						
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India
Held to Maturity							
Gross	77.09	0.00	0.22	0.00	0.00	14.88	92.19
Less: Provision for non-performing investments(NPI)	0.65	0.00	0.00	0.00	0.00	0.40	1.05
Net	76.44	0.00	0.22	0.00	0.00	14.48	91.14
Available for Sale							
Gross	17.02	0.00	0.00	0.00	0.00	0.00	17.02
Less: Provision for depreciation and NPI	1.50	0.00	0.00	0.00	0.00	0.00	1.50
Net	15.52	0.00	0.00	0.00	0.00	0.00	15.52
Held for Trading							
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Investments	94.11	0.00	0.22	0.00	0.00	14.88	109.21
Less: Provision for non-performing investments	0.65	0.00	0.00	0.00	0.00	0.40	1.05
Less: Provision for depreciation and NPI	1.50	0.00	0.00	0.00	0.00	0.00	1.50
Net	91.96	0.00	0.22	0.00	0.00	14.48	106.66

b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

Particulars	(Amount in ₹ crore)	
	Current Year 2024-25	Previous Year 2023-24
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	0.50	1.50
b) Add: Provisions made during the year	0.00	0.00
c) Less: Write off / write back of excess provisions during the year	0.50	1.00
d) Closing balance	0.00	0.50
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	0.65	0.29
b) Add: Amount transferred during the year	1.05	0.40
c) Less: Drawdown	0.00	0.04
d) Closing balance	1.70	0.65
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT / Current category	4.46%	1.35%

c) Sale and transfers to/from HTM category: No Sale/Transfers from HTM category during last two year's in excess of 5% of book value of investments held in HTM category at beginning of year except permitted by RBI

d) Non-SLR investment portfolio:

Sr. No.	Particulars	(Amount in ₹ crore)	
		Current Year 2024-25	Previous Year 2023-24
a)	Opening balance	0.00	0.00
b)	Additions during the year since 1st April	0.00	0.00
c)	Reductions during the above period	0.00	0.00
d)	Closing balance	0.00	0.00
e)	Total provisions held	0.00	0.00

ii) Issuer composition of Non-SLR investments

Sr. No.	Issuer	(Amount in ₹ crore)									
		Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
		Current Year 2024-25	Previous Year 2023-24	Current Year 2024-25	Previous Year 2023-24	Current Year 2024-25	Previous Year 2023-24	Current Year 2024-25	Previous Year 2023-24	Current Year 2024-25	Previous Year 2023-24
a)	PSUs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b)	FIs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c)	Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d)	Private Corporate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e)	Subsidiaries/ Joint Ventures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
f)	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

g)	Provision held towards depreciation	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

4. Asset quality

a) Classification of advances and provisions held as on 31.03.2025

Particulars	(Amount in ₹ crore)					
	Standard Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	Total
Gross Standard Advances and NPAs						
Opening Balance	101.13	1.13	3.62	0.57	5.32	106.45
Add: Additions during the year						
Less: Reductions during the year						
Closing balance	111.11	0.84	3.22	0.57	4.63	115.74
*Reductions in Gross NPAs due to:						
i) Upgradation						
ii) Recoveries (excluding recoveries from upgraded accounts)						
iii) Technical/ Prudential 16 Write-offs						
iv) Write-offs other than those under (iii) above						
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	0.00	0.00	0.00	0.00	6.16	6.16
Add: Fresh provisions made during the year					1.40	1.40
Less: Excess provision reversed/ Write-off loans					2.08	2.08
Closing balance of provisions held	0.00	0.00	0.00	0.00	5.48	5.48
Net NPAs						
Opening Balance		0.00	0.00	0.00	0.00	0.00
Add: Fresh additions during the year					0.00	0.00
Less: Reductions during the year					0.00	0.00
Closing Balance		0.00	0.00	0.00	0.00	0.00
Floating Provisions						
Opening Balance						0.00
Add: Additional provisions made during the year						0.00
Less: Amount drawn down during the year						0.00
Closing balance of floating provisions						0.00
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written-off accounts						0.00
Add: Technical/ Prudential write-offs during the year						0.00
Less: Recoveries made from previously technical/ prudential written-off accounts during the year						0.00
Closing balance						0.00

a) Classification of advances and provisions held as on 31.03.2024

Particulars	(Amount in ₹ crore)					
	Standard Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	Total
Gross Standard Advances and NPAs						
Opening Balance	86.93	0.98	3.74	0.57	5.29	92.22
Add: Additions during the year						
Less: Reductions during the year						
Closing balance	101.13	1.13	3.62	0.57	5.32	106.45
*Reductions in Gross NPAs due to:						
i) Upgradation						
ii) Recoveries (excluding recoveries from upgraded accounts)						
iii) Technical/ Prudential 16 Write-offs						
iv) Write-offs other than those under (iii) above						
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	0.00	0.00	0.00	0.00	7.22	7.22
Add: Fresh provisions made during the year					0.25	0.25
Less: Excess provision reversed/ Write-off loans					0.00	0.00
Closing balance of provisions held	0.00	0.00	0.00	0.00	7.47	7.47
Net NPAs						
Opening Balance		0.00	0.00	0.00	0.00	0.00
Add: Fresh additions during the year					0.00	0.00
Less: Reductions during the year					0.00	0.00
Closing Balance		0.00	0.00	0.00	0.00	0.00
Floating Provisions						
Opening Balance						0.00
Add: Additional provisions made during the year						0.00
Less: Amount drawn down during the year						0.00
Closing balance of floating provisions						0.00
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written-off accounts						0.00
Add: Technical/ Prudential write-offs during the year						0.00
Less: Recoveries made from previously technical/ prudential written-off accounts during the year						0.00
Closing balance						0.00

Ratios (in per cent)	Current Year 2024-25	Previous Year 2023-24
Gross NPA to Gross Advances	4.01%	5.00%
Net NPA to Net Advances	0%	0%
Provision coverage ratio	1.18	1.40

b) Sector-wise Advances and Gross NPAs

Sr. No.	Sector	(Amount in ₹ crore)					
		Current Year 2024-25			Previous Year 2023-24		
		O/s Total Advances	Gross NPAs	% of Gross NPAs to Total Advances in that sector	O/s Total Advances	Gross	

