## **505**29-54

વાર્ષિક અદેવાલ



Cooperatives Build a Better World



## ગુજરાત અંબુજા કો-ઓપરેટીવ બેંક લિ.

(स्थापना ता. २-८-१૯૯૯)

- 🔾 हेड ओझ्सि :
  - ૧–૨–૩, નવરંગ ટાવર, પહેલો માળ, સત્તાધાર ચાર રસ્તા પાસે, સોલા રોડ, ઘાટલોડિયા, અમદાવાદ–૩૮૦ ૦૬૧.
- 📞 ७३२८३५९७०, ७३२८३५२९३५, (०७६) ४०३२९९२६ 🕏 🚓 : २७४७५८५२
- www.ambujabank.com



## 🥮 ગુજરાત અંબુજા કો.-ઓપ. બેંક લિ.

#### બોર્ડ ઓફ ડિરેક્ટર્સ\_

શ્રી ભરતભાઇ કે. મહેતા

🔷 શ્રી અમિતભાઇ અંબાલાલ પટેલ	ચેરમેન	मो. ६०६६८४५५३
🔷 શ્રી સૌમિલભાઇ નરસિંહભાઇ પટેલ	વાઇસ ચેરમેન	મો. ૯७૨૬૩૩૩૩૯૯
🔷 શ્રી બાબુભાઇ નારણભાઇ પટેલ	ક્રક્કેટી	भो. ६८२४८४३५३०
🔷 શ્રી જયંતિભાઇ મૂલચંદભાઇ પટેલ	કિરેક્ટર	भो. ૯८२५०५९३५०
<ul> <li>શ્રી હરીશચંદ્ર દલપતભાઇ પરમાર</li> </ul>	ક્કેક્ટર	મો. ૯૮૨૫૩૩૩૧૯૬
<ul> <li>श्रीमती भीनाजेन भनुलाइ ਪਟੈ</li> </ul>	ક્રિકેક્ટર	भो. ७५३७१८७७४५
<ul> <li>શ્રી મોહનભાઇ શંભુદાસ પટેલ</li> </ul>	sseśal	भो. ९८२५००७०१६
<ul> <li>શ્રી ધ્રુવ ગોપાલભાઇ પટેલ</li> </ul>	ક્ક્ટર્સ્ટી	મો. ૯૪૨૬૪૧૮૫૩૧
<ul> <li>શ્રી નિતિનભાઇ ઇશ્વરભાઇ પટેલ</li> </ul>	ક્રિકેક્ટર	भो. ६८२५११३८५०
🔷 શ્રી કાહ્યાભાઇ જોઇતારામ પટેલ	ક્રક્ટર	भो. ७७२७७४०८७०
🔷 શ્રી પ્રગ્નેશ દિનેશભાઇ પટેલ	ક્રક્કેટી	મો. ૯૮૯૮૩૫७૫७૨
🔷 શ્રી અનિશ આશિષભાઇ પટેલ	ક્રેક્ટર	मो. ८५११०११३८६
<ul> <li>શ્રીમતી જાગૃતિબેન શૈલેષભાઇ પટેલ</li> </ul>	ક્રકેક્ટર	મો. ૯૯૦૯૯૪૯૬૨૫
🔷 શ્રી અમૃતભાઇ હિરાભાઇ પટેલ	પ્રોફે.ડિરેક્ટર	મો. ૯૪૨૮૦૧૮૧૨૫

#### બોર્ડ ઓફ મેનેજમેન્ટ

પ્રોફે.ડિરેક્ટર મો. ૯૮૨૪૧૬૫७७૯

<ul> <li>શ્રી ઘુવ જી. પટેલ</li> </ul>	ચેરમેન	મો. ૯૪૨૬૪૧૮૫૩૧
🔹 શ્રી અમિતભાઇ એ. પટેલ	સભ્ય	મો. ૯૦૯૯૯૮૪૫૬૩
🔹 श्री सीभिललाइ એन. पटेल	સભ્ય	મો. ૯७૨૬૩૩૩૩૯૯
<ul> <li>શ્રી એ. આઇ. પટેલ</li> </ul>	સભ્ય	મો. ૯૪૨૮૪૧૩૦૨૩
🔹 શ્રી સુચિતકુમાર ડી. પટેલ	સભ્ય	મો. ૯૨૭૫૦૪૮૪૯૧
• શ્રી જગમોહન આર. પટેલ	સભ્ય	મો. ૯૮७૯૫૬૦૨૪૪

#### सिनियर भेनेक्मेन्ट

+	શ્રી અમૃતભાઇ એચ. પટેલ
	મો. ૯૮૯૮૪૧૧૦૪૧
*	શ્રી વિનયભાઇ એચ. પટેલ
	મો. ૯૯७૯૯૬૧૦૫૫
*	શ્રી અમૃતભાઇ બી. પટેલ
	મો. ૯૯૧૩७७०૫૪૩
*	શ્રી જિગરભાઇ એચ. પટેલ
	મો. ૯૪૨૯७૧૯૦૦૯

ચીફ એક્ઝિક્યુટિવ ઓફિસર
(હેડ ઓફિસ, અમદાવાદ)
આસી. જનરલ મેનેજર
(ગોતા શાખા, અમદાવાદ)
ભાન્ય મેનેજર
(સોલા રોડ શાખા, અમદાવાદ)
ભાન્ય મેનેજર
(મોઢેરા રોડ શાખા, મહેસાણા)

•	MI Alliciated office aced
	મો. ૯૮૨૪૯૩૨૯૯૮
٠	શ્રી દેવાંગ સી. રાઠોડ
	મો. ૯૪૦૯૨૪૬७८७
+	શ્રી દિનેશભાઇ આર. પટેલ
	મો. ૯૯૧૩૩૦૫૪૮૫
•	શ્રી પ્રવીણભાઇ સી. પટેલ

🔷 શ્રી શાંતિલાલ આઇ. પટેલ	<b>४</b> नरल मेने <b>४</b> २
મો. ૯૮૨૪૯૩૨૯૯૮	(હેડ ઓફિસ, અમદાવાદ)
<ul> <li>શ્રી દેવાંગ સી. રાઠોડ</li> </ul>	મેનેજર આઇ.ટી.
મો. ૯૪૦૯૨૪૬७८७	(હેડ ઓફિસ, અમદાવાદ)
<ul> <li>શ્રી દિનેશભાઇ આર. પટેલ</li> </ul>	ભાન્ય મેનેજર
મો. ૯૯૧૩૩૦૫૪૮૫	(ઓઢવ શાખા, અમદાવાદ)
<ul> <li>શ્રી પ્રવીણભાઇ સી. પટેલ</li> </ul>	ભાન્ય મેનેજર
મો. ૯૯૨૫૪૮૮૮૯૮	(રાધનપર રોડ શાખા, મહેસાણા)

#### **Bank Details**

**RBI License No. & Date** 

UBD.GUJ.001 P - 05.07.1999

Registration No. & Date

30308/1998 - 05.08.1998

**Commencement of Business** 

02.08.1999

PAN No.

AAAAG0646D

GST No.

24AAAAG0646D1ZC

TAN No.

AHMG01218A

**BRS Code** 

086822

**LEI Number** 

335800AB651FZT1G8W60

**DICGC Code** 

UCCBGJ00192

**IFS Code** 

GSCB0UGACBL

DEAF Scheme - 2014 Code

0648 (Sponsor Bank: 0155, GSC Bank Ltd.)

**Bank Code** 

852

**Provident Fund Code** 

GJAHD0052586

Email: rrb.mehsana@ambujabank.com

Area of Operation

The boundaries of the Ahmedabad, Gandhinagar, Mehsana and Patan District

Professional Tax No. : 04040930173

#### **Branch Network**

Sola Road Branch	IFS C		GSCB0UGAC02
1-2-3 Navrang Tower, Satadhar Char Rasta,	RBI License No. & Date	20	UBD.GUJ.001 P, 05.07.1999
Sola Road, Ahmedabad - 380061.		*	
Ph. 079-40321129, 9328350182	MICR Code	0	380852002
Advances Mo. 9328350515	Branch Opening Date	:	02.08.1999
Email: solaroadbranch@ambujabank.com	Professional Tax No.	\$3	PRC016460001
Odhav Branch	IFSC	:	GSCB0UGAC03
Ridham Complex, Near Odhav Fire Station,	RBI License No. & Date	:	UBD.AH / 807, 15.10.2012
GIDC Odhav,	MICR Code	:	380852003
Ahmedabad – 382415	Branch Opening Date	:	22.01.2013
Ph. 079-22875424, 9328350252	Professional Tax No.	8	PRC016460001
Email : odhavbranch@ambujabank.com	AND TO THE RESIDENCE OF THE PARTY OF THE PAR	88	
Modehera Road Branch	IFSC	÷	GSCB0UGAC04
27-28-29 Kanku Complex, Ground Floor,	RBI License No. & Date	:	UBD.AH / 905, 21.05.2015
Opp. Welcome Party Plot, Modhera Road, Mehsana – 384002	MICR Code	:	384852001
Ph. 9328350468	Branch Opening Date	0	10.08.2015
Email: mehsanabranch@ambujabank.com	Professional Tax No.	:	04040930173
Gota Branch	IFSC	:	GSCB0UGAC05
201-202-203 First Floor, Block - G,	RBI License No. & Date	:	UBD.AH / 909, 04.06.2015
Shayona Tilak Residency, Vande Mataram Road,	MICR Code		380852004
Gota, Ahmedabad – 382481	Branch Opening Date		16.09.2015
Ph. 079-46005001	Professional Tax No.		PRC016460001
Email : gotabranch@ambujabank.com			00, 40, 100 (200 (200 (200 (200 (200 (200 (200
Radhanpur Road Branch	IFSC	÷	GSCB0UGAC06
No. 1 to 5, Ground Floor, Prathna Platina, Opp.	RBI License No. & Date	:	DCBS.AH / 1021, 22.08.201
Shaktidhara Society, Radhanpur Road, Mehsana – 384002	MICR Code	:	384852002
Ph. 9328350642	Branch Opening Date	:	22.09.2017
FII. 3320330042	Des forest and Tour No.		04040030473





## 🦥 ગુજરાત અંબુજા કો.-ઓપ. બેંક લિ.

#### **Performance of Branches**

(Rs. in lakh)

	Financial Year	Sola Road	Odhav	Modhera Road-Mehsana	Gota	Radhanpur Road-Mehsana	Total
100	2020-21	9494.19	1010.69	1013.26	537.03	1190.71	13245.88
3	2021-22	10365.51	1005.57	1114.62	645.25	1344.79	14475.74
Deposits	2022-23	10479.76	1067.46	1476.44	674.31	1630.78	15328.76
Ď	2023-24	11080.79	1240.88	1783.49	675.26	1703.89	16464.31
	2024-25	13214.40	1504.44	2158.83	680.89	1982.98	19541.54
	2020-21	3866.79	1045.98	1459.17	600.58	673.48	7646.00
ses	2021-22	3786.39	968.43	1384.29	589.60	763.60	7492.31
Advances	2022-23	4689.03	1318.86	1832.30	464.58	774.30	9079.07
PΑ	2023-24	4115.70	1344.20	1969.90	670.31	933.93	9034.04
	2024-25	3481.11	1657.62	2328.43	1079.85	1721.24	10268.25
	2020-21	35.13	-	57.06	-	-	92.19
	2021-22	26.40		66.01		-	92.41
N.P.A.	2022-23	23.33	-	46.76	7.68	-	77.77
Z	2023-24	21.28	17.51	45.01	-	-	83.80
	2024-25	33.79	16.77	10.15	-		60.71

	Financial Year	Head Office	Sola Road	Odhav	Modhera Road-Mehsana	Gota	Radhanpur Road-Mehsana	Total
	2020-21	155.16	723.65	124.40	159.73	65.17	98.82	1326.93
me	2021-22	202.02	761.19	106.84	163.27	77.47	107.24	1418.03
Income	2022-23	76.26	974.76	112.52	167.66	72.09	126.52	1529.81
	2023-24	258.96	887.79	138.64	210.87	92.49	144.31	1733.06
	2024-25	200.26	939.78	156.78	238.18	101.41	178.41	1814.82
ē	2020-21	130.36	672.86	95.79	105.91	66.31	97.27	1168.50
Expenditure	2021-22	197.62	694.21	84.72	123.11	69.98	103.05	1272,69
ben	2022-23	274.99	694.12	87.51	123.20	74.60	117.45	1371.87
Ä	2023-24	177.00	723.39	121.66	159.71	80.79	138.74	1401.29
	2024-25	162.38	860.89	134.65	169.91	83.53	159.15	1570.51
22	2020-21	24.80	50.79	28.61	53.82	-1.15	1.55	158.43
Profit	2021-22	4.40	66.98	22.12	40.16	7.48	4.19	145.34
Gross	2022-23	-198.73	280.63	25.01	44.46	-2.50	9.07	157.94
ō	2023-24	81.96	164.40	16.98	51.17	11.69	5.57	331.77
	2024-25	37.88	78.89	22.13	68.27	17.88	19.26	244.31

	Financial Year	Gross Profit	Add : Provision Written Back	Less : Provisions Made	Net Profit
	2020-21	254.43	0.00	96.00	158.43
Profit	2021-22	271.34	0.00	126.00	145.34
Net P	2022-23	381.94	0.00	224.00	157.94
-	2023-24	309.77	157.00	135.00	331.77
	2024-25	285.31	68.00	109.00	244.31

#### • ૨૬મી વાર્ષિક સાધારણ સભાની નોટિસ

આથી બેન્કના સર્વે સભાસદોને જાણ કરવામાં આવે છે કે આપણી બેન્કની ૨૬મી વાર્ષિક સાધારણ સભા તા. ૨૦-૦૬-૨૦૨૫ ને શુક્રવારે સવારે ૧૦-૩૦ કલાકે બેન્કની બાજુમાં આવેલ સન-એન-સ્ટેપ ક્લબ, સોલા રોડ, અમદાવાદ ખાતે નીચે દર્શાવેલ કામકાજ માટે રાખવામાં આવેલ છે. જેમાં સર્વે સભાસદોને સમયસર હાજર રહેવા વિનંતી.

#### કાર્યસૂચિ

- (૧) તા. ૧૨-૦૬-૨૦૨૪ ના રોજ મળેલ છેલ્લી વાર્ષિક સાધારણ સભાની કાર્યવાહી વાંચનમાં લઇ બહાલી આપવા બાબત.
- (૨) તા. ૩૧-૦૩-૨૦૨૫ ના રોજ પુરા થતા નાણાકીય વર્ષ માટે બોર્ડ ઓફ ડિરેક્ટર્સ તરફથી રજૂ થયેલ કામકાજનો અહેવાલ, ઓડિટેડ સરવૈયું તથા નફા-નુકસાનના હિસાબો મંજૂર કરવા બાબત.
- (૩) બોર્ડ ઓફ ડિરેક્ટર્સે કરેલ ભલામણ મુજબ ડિવિડન્ડ અને નફાની વહેંચણી મંજૂર કરવા બાબત.
- (૪) વર્ષ ૨૦૨૪-૨૫ ના સ્ટેચ્યુટરી ઓડિટરના રિપોર્ટની નોંધ લેવા બાબત.
- (પ) વર્ષ ૨૦૨૫-૨૬ માટે બેંકના હિસાબ તપાસવા RBI ની માર્ગદર્શિકા મુજબ સ્ટેચ્યુટરી ઓડિટરની પુનઃ નિયુક્તિ કરવા તથા મહેનતાણું નક્કી કરવા બાબત.
- (ह) બેંકના પેટા નિયમ નં. ૪૯(૪) મુજબ સને ૨૦૨૧-૨૨ના વર્ષના અનક્લેઇમ ડિવિડન્ડની ૨કમ રિઝર્વ ફંડ ખાતે લઇ જવા બાબત.
- (૭) બેંકના બોર્ડ ઓફ ડિરેક્ટર્સ દ્વારા ભલામણ કરેલ બેંકના પેટા કાયદામાં, પાના નં ૯ પરના પરિશિષ્ટ-'અ'માં દર્શાવ્યા મુજબ સુધારાઓ મંજુર કરી રજીસ્ટ્રારશ્રી, સહકારી મંડળીઓ, ગુજરાત રાજ્ય, ગાંધીનગરને મંજુરી માટે મોકલવા બાબતે.
- (૮) વર્ષ ૨૦૨૪-૨૫ દરમ્યાન બેંકના જુના એન.પી.એ ધીરાણ ખાતાઓમાં વ્યાજમાં રાહત આપવામાં આવેલ તે મંજુર કરવા બાબત.
- (૯) અન્ય કોઇ બાબત રજૂ થાય તો અધ્યક્ષશ્રીની અનુમતિથી તે ઉપર વિચારણા કરી નિર્ણય લેવા બાબત.

સ્થળ : અમદાવાદ તા. ૨૦-૦૫-૨૦૨૫ બોર્ડ ઓફ ડિરેક્ટર્સના આદેશથી **અમૃતભાઇ એચ. પટેલ** સી. ઇ. ઓ.

#### ખાસ સૂચના

- (૧) કોરમના અભાવે સભા મુલત્વી રહેશે તો તે જ દિવસે અડધા કલાક બાદ ફરીથી તે જ સ્થળે તે જ કામકાજ માટે મળશે, જેમાં કોરમનો બાધ ગણાશે નહિં.
- (૨) જે સભાસદોને બેન્કના વાર્ષિક હિસાબો અંગે વધુ માહિતી જોઈતી હોય અગર પૂછપરછ કરવી હોય તેમણે સામાન્ય સભાની તારીખથી સાત દિવસ અગાઉ બેન્કમાં લેખિત માંગણી મોકલી આપવાની રહેશે, જેથી માગણીની શક્ય વિગતો અધ્યક્ષશ્રીની મંજૂરી મળેથી સભામાં રજૂ કરી શકાય.
- (૩) સહકારી કાયદામાં થયેલ સુધારા અનુસાર અને બેંકના પેટા કાયદા મુજબ બેંકના દરેક સભાસદે બેંકની એક સેવા લેવી ફરજિયાત હોવાથી બેંકના દરેક સભાસદ / સભાસદ પેઢીઓને વિનંતી છે કે તેઓ આપણી બેંકમાં બચત / ચાલુ ખાતું ખોલાવે જેથી ડીવીડન્ડની રકમ તેમાં જમા આપી શકાય.



#### थेरमेनश्रीनुं निवेदन

#### માનનીય સભાસદ ભાઈઓ અને બહેનો,

આપણી બેંકની ર દમી વાર્ષિક સાધારણ સભામાં આપ સૌને આવકારતા આનંદ અને ગૌરવની લાગણી અનુભુવું છુ. બોર્ડ ઓફ ડિરેક્ટર્સ વતી તા. ૩૧-૦૩-૨૦૨૫ના રોજ પૂરા થયેલા વર્ષના હિસાબો, અહેવાલ અને બેંકે કરેલ પ્રગતિ આપ સૌ સમક્ષ રજૂ કરતાં આનંદની લાગણી અનુભવું છુ. બેકિંગ ક્ષેત્રમાં પ્રવર્તતી વ્યાજદરોની તીવ્ર હરીફાઇ વચ્ચે આપણી બેંકે પ્રગતિ અને વિકાસની દિશામાં અવિરત આગેકૂચ ચાલુ રાખી છે તેમાટે આપણા થાપણદારો, માનવંતા સભાસદો, શુભચિંતકોનો અતૂટ વિશ્વાસ, બોર્ડ ઓફ ડિરેક્ટર્સની સુસંચાલીત પદ્ધતિ તથા બેંકના કર્મચારીઓએ સસ્મિત પુરી પાડેલ સેવાઓ પાયામાં રહેલી છે. આપણી બેંકનું વર્ષ ૨૦૨૪-૨૫નું સ્ટેચ્યુટરી ઓડિટ, સી.એ. ગોવિંદ આર. પટેલ એન્ડ ક્યું (FRN - 441151W) ધ્વારા થયેલ છે. જેમાં બેંકને ઓડિટ વર્ગ 'અ' મળેલ છે.

#### 🍃 શેર ભંડોળ ₹ ૬૦૦.૮૧ લાખ :

તારીખ ૩૧.૦૩.૨૦૨૪ના રોજ બેંકનું ભરપાઇ થયેલ શેર ભંડોળ ₹ ૫૮૦.૨૧ લાખ હતું તેમાં વર્ષ દરમ્યાન ₹ ૨૦.૬૦ લાખનો વધારો થયેલ છે આમ વર્ષને અંતે શેર ભંડોળ ₹ ૬૦૦.૮૧ લાખ થયેલ છે અને બેંકના સભાસદોની સંખ્યા ૫૩૯૨ થયેલ છે.

#### ુ થાપણો ₹ ૧૯૫૪૧.૫૪ લાખ :

ર્તારીખ ૩૧.૦૩.૨૦૨૪ના રોજ બેંકની કુલ ડિપોઝીટ ₹ ૧૬૪૮૪.૩૧ લાખ હતી. વર્ષ દરમ્યાન ડિપોઝીટમાં ₹ ૩૦૫૭.૨૪ લાખનો વધારો થયેલ છે અને વર્ષ આખરે તા. ૩૧.૦૩.૨૦૨૫ના રોજ કુલ ડિપોઝીટ ₹૧૯૫૪૧.૫૪લાખથયેલ છે. જે ૧૮.૫૫% જેટલો વધારો દર્શાવે છે. જે બેંકીગ ઇન્ડસ્ટ્રીઝ ના ગ્રોથની સરખામણીમાં ખૂબ જ સરાહનીય છે.

#### ્ર થાપણોનો વીમો :

બેંકના થાણદારોની ₹ પ,૦૦,૦૦૦/- સુધીની થાપણો વિમાથી સુરક્ષિત રાખવા માટે દર છ માસે ભરવાની થતી વિમા પ્રિમિયમની રકમ, ડીપોઝીટ ઇન્સ્યોરન્સ એન્ડ ક્રેડિટ ગેરંટી કોર્પોરેશન ઓફ ઇન્ડિયા, મુંબઇને, સમસયર મોકલી આપેલ છે. આમ બેંકના થાપણદારોની ₹ પ,૦૦,૦૦૦/- સુધીના થાપણો વિમાથી સુરક્ષિત છે.

#### 🍃 દિારાણો ₹ ૧૦૨૬૮. પર લાખ :

તારીખ ૩૧.૦૩.૨૦૨૪ના રોજ કુલ ધિરાણ ₹ ૯૦૩૪.૦૪ લાખ હતું. વર્ષ દરમ્યાન ધિરાણમાં ₹ ૧૨૩૪.૨૧ લાખનો વધારો થયેલ છે અને વર્ષ આખરે તારીખ ૩૧.૦૩.૨૦૨૫ના રોજ કુલ ધિરાણ ₹ ૧૦૨૬૮.૫૨ થયેલ છે. આમ ધિરાણમાં વર્ષ દરમ્યાન ૧૩.૬૬%નો વધારો થયેલ છે. તારીખ ૩૧.૦૩.૨૦૨૫ના રોજ પ્રાયોરીટી સેક્ટર ધિરાણ ₹ ૭૨૨૮.૦૦ લાખ છે. જે કુલ ધિરાણના ૭૬.૨૦% થાય છે. જ્યારે વિકર સેક્શનનું ધિરાણ ₹ ૧૧૩૭.૧૯ લાખ છે, જે કુલ ધિરાણના ૧૧.૯૯% થાય છે. બેન્કે તેના કાર્યક્ષેત્રના વિસ્તાર સાથે સંકળાયેલા જરૂરિયાતમંદ સભાસદ ગ્રાહકોની તેમના ધંધાના વિકાસ માટે ધિરાણની જરૂરિયાતને પહોંચી વળવા સંનિષ્ઠ પ્રયત્નો કરેલ છે.

#### ે છેંકના ડિરેક્ટર્સને ધિરાણ :

આપણી બેંકના કોઇપણ ડિરેક્ટરે પોતાના નામે કે રિઝર્વ બેંકની વ્યાખ્યામાં આવતા તેમના સગા-સબંધીને નામે બેંકમાંથી તેમની પોતાની FDR ની સામે ઓવરડ્રાફ્ટ સિવાય અન્ય કોઇ પણ પ્રકારનું ધિરાણ લીધેલ નથી અને રિઝર્વ બેંકના આદેશોનું સંપૂર્ણપણે પાલન કરેલ છે.

#### મૂકી પર્ચાપ્તતાનો ગુણોત્તર (Capital Adequacy Ratio) ૧૮.૯७% :

મૂડી પર્યાપ્તતાનો ગુણોત્તર - બેકિંગ ક્ષેત્રમાં બેંકની સદ્ધરતાનો માપદંડ છે. રિઝર્વ બેંક નક્કી કરેલ લઘુત્તમ ૧૨% ગુણોત્તરની સામે ચાલુ વર્ષે ગુણોત્તર ૧૮.૯૭% રહેલ છે. જે બેંકની સદ્ધરતા દર્શાવે છે.

#### રિઝર્વ કંડ અને અન્ય ભંડોળ :

ં બેંકનું પોતાનું ભંડોળ તા. ૩૧-૦૩-૨૦૨૪ના રોજ ₹૧૩૮૭.૬૫ લાખ હતું. જેમાં વર્ષ દરમ્યાન ₹૧૯૨.૩૦ લાખનો વધારો થયેલ છે. આમ વર્ષના અંતે તા. ૩૧.૦૩.૨૦૨૫ ના રોજ ₹૧૫૭૯.૯૧ લાખ રહેવા પામેલ છે. જે ખૂબ જ સારી બાબત છે.

#### » નકો

તા. ૩૧.૦૩.૨૦૨૫ના રોજ પુરા થતા વર્ષનો નફો નીચે પ્રમાણે છે.

અ.નં.	વર્ષ ૨૦૨૪-૨૦૨૫ની કુલ આવક, ખર્ચ અને ચોખ્ખો નફો		
٩	કુલ આવક	₹ १८,१४,८२,3२६-01	
ર	કુલ ખર્ચ (જોગવાઈઓ સાથે)	₹ १६,उ८,५१,उ०૯-उ७	
3	ચોખ્ખો નફો (આવકવેરા પછી)	₹ 1,9€,31,01€-€४	
8	પ્રોવિઝન પરત	₹ €८,00,000-00	
ч	વહેંચણી પાત્ર ચોખ્ખો નકો (૩ + ૪)	₹ २,४४,३१,०१६-६४	

#### નફાની ફાળવણી :

આ વર્ષે બેંકે ₹ ૧૭૬.૩૧ લાખ નફો કરેલ છે. જે ગઇ સાલની સરખામણીમાં ૦.૮૯%નો વધારો થયેલ છે. આમ ચાલુ સાલનો નફો તેમજ પ્રોવિઝન ₹ ૬૮.૦૦ લાખ પરત સાથે કુલ વહેંચણી પાત્ર ચોખ્ખો નફો ₹ ૨૪૪.૩૧ લાખ કરેલ છે. જેની બેંકના બોર્ડ ઓફ ડિરેક્ટર્સ નીચે મુજબ ફાળવણીની ભલામણ કરેલ છે. જેને આપ સર્વની મંજૂરીની અપેક્ષા છે.

અ.નં.	વિગત	રક્રમ ₹ (૨૦૨૪-૨૫)
(٩)	રિઝર્વ કંડ	ह२,७५,०৫३-३१
(5)	શેર ભંડોળ પર ડિવિડન્ડ (સૂચિત-૧૦%)	૫૯,૧૧,૬૫૨-૦૦
(ε)	શિક્ષણ ફંડ	2,00,000-00
(8)	ચેરિટી કંડ	8,८८,६२०-३३
(ų)	સ્ટાફ વેલફેર ફંડ	1,00,000-00
(€)	સભાસદ હિતવર્ધત ફંડ	8,00,000-00
(9)	મકાન ફંડ	10,00,000-00
(८)	બેડ ડેબ્ટ ફંડ (BDDR)	३८,५६,६५१-००
(&)	ઇન્વેસ્ટમેન્ટ ફલ્કચ્યુએશન રિઝર્વ (IFR)	૫૬,૫૯,૦૦૦-૦૦
(90)	સાઇબર સિક્યોરિટી ફંડ	५,००,०००-००
	કુલ ચોખ્ખો નફો	२,४४,३१,०१५-५४

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બેંકના ભરપાઇ થયેલ શેર ભંડોળ ઉપર ચાલુ વર્ષે બોર્ડ ઓફ ડિરેક્ટર્સે સભાસદોને ૧૦% ડિવિડન્ડ આપવા ભલામણ કરેલ છે, આપ તેને બહાલી આપશો તેવી આશા છે.

#### નોન પરફોર્મિંગ એસેટસ (NPA) અને પ્રોવિઝન :

આપણી બેંકનું તા. ૩૧.૦૩.૨૦૨૪ ના રોજ ₹ ૮૩.૮૧ લાખનું NPA હતું. જેમાં વર્ષ દરમ્યાન ₹ ૪૮.૭૭ લાખનો ઘટાડો થયેલ છે અને ₹ ૨૫.૬૭ લાખનું નવું NPA થયેલ છે આમ NPA માં એકંદરે ₹ ૨૩.૧૦ લાખનો ઘટાડો થયેલ છે. આથી વર્ષ આખરે તા. ૩૧.૦૩.૨૦૨૫ના રોજ ₹ ૬૦.૭૧ લાખનું NPA રહેલ છે, જે કુલ ધિરાણના ૦.૫૯% થાય છે જ્યારે નેટ NPA ૦.૦૦% છે. આમ RBIની માર્ગદર્શિકા મુજબ ₹ ૬૦.૭૧ લાખના NPA સામે ₹૧૫.૧૭ લાખનું પ્રોવિઝન કરવાનું થાય છે જેની સામે બેંકે ₹ ૧૦૦.૦૦ લાખનું પ્રોવિઝન કરેલ છે.

#### સેવાકીય પ્રવૃત્તિઓ :

બેંકે આ વર્ષે રિઝર્વ બેંકના નિયમને આધીન રહી સિવિલ હોસ્પિટલ, અમદાવાદ ખાતે આવેલ ઇન્સ્ટીટ્યુટ ઓફ કિડની ડિસિઝ એન્ડ રીસર્ચ સેન્ટરને ₹ ૯૦,૦૦૦/-, અંધ અપંગ મંડળને ₹ ૩૦,૦૦૦/- તેમજ શસસ્ત્ર સેના ધ્વજ દિવસની ઉજવણીમાં ₹ ૩,૦૦૦/- દાન કરેલ છે. આમ વર્ષ દરમ્યાન કુલ ₹ ૧,૨૩,૦૦૦/- નું દાન કરેલ છે.

#### 🕨 કરક્સરભર્યો વહીવટ :

બેકિંગ ક્ષેત્રે ચાલી રહેલ ગળાકાપ હરીફાઇને લીધે બેંકની નફાકારકતા પર સતત દબાણ આવી રહ્યું છે. આવી પરિસ્થિતિમાં બોર્ડ ઓફ ડિરેક્ટર્સની જાગૃતતા, સ્વચ્છ અને કરકસરભર્યા વહીવટને લીધે બેંકની નફાકારકતા જળવાઇ રહેલ છે.

### GUJARAT AMBUJA Co.-Op. BANK LTD.

#### સભાસદ સહાય ચોજના :

બેંકે તેની સામાજિક જવાબદારીના ભાગરૂપે તમામ સભાસદોને વિશેષ લાભ આપવાના ઉદ્દેશથી ₹ ૧.૦૦ લાખની પર્સનલ એક્સીડન્ટ વિમાની પોલિસી લીધેલ છે અને સભાસદોને અકસ્માત વિમાકવચ પૂરું પાડેલ છે.

#### પ્રધાનમંત્રી વિમા ચોજના :

બેંકે પ્રધાનમંત્રી જીવન જ્યોત વિમા યોજના અને પ્રધાનમંત્રી સુરક્ષા વિમા યોજનામાં જોડાયેલ છે આ વર્ષે બેંકના ૧૩૫ ખાતેદારોને વડાપ્રધાન જીવન જ્યોત યોજનામાં અને પ્રધાનમંત્રી સુરક્ષા વિમા યોજનામાં ૨૧૩ ખાતેદારોને સામેલ કરવામાં આવેલ છે અને સુરક્ષા વિમાકવચ પુરું પાડેલ છે.

#### 🤰 લોકર્સ સેવા :

આપણી બેંકની ચાર શાખાઓ (૧) સોલા રોડ (૨) ઓઢવ (૩) મોઢેરા રોડ, મહેસાણા (૪) ગોતા માં લોકર્સની સુવિધા ઉપલબ્ધ છે. આ સેવાનો લાભ લેવા વિનંતી છે. વધુમાં જણાવવાનું કે RBI ની માર્ગદર્શિકા મુજબ તમામ લોકર્સ ધારકોએ નવું લોકર એગ્રીમેન્ટ કરવાનું છે. આથી જે લોકર ધારકોએ નવું એગ્રીમેન્ટ કરેલ ન હોય તેઓએ જે તે શાખાનો સંપર્ક કરી નવું એગ્રીમેન્ટ કરી લેવું.

#### > આધુનિક ટેકનોલોજી અને ઝડપી સેવા :

બેંકના ગ્રાહકોને આધુનીક ટેકનોલોજીથી ઝડપી સેવાઓ મળી રહે તે માટે નીચેની સેવાઓ ઉપલબ્ધ કરાવેલ છે.

- ♦ મોબાઇલ એપ્લીકેશન દ્વારા RTGS, NEFT, IMPS થી ફંડ ટ્રાન્સફર કરી શકાય છે.
- ♦ ખાતાના ટ્રાન્ઝેક્શન નેટ બેન્કીંગ થી જોઇ શકાય છે. તેમજ ખાતાનું સ્ટેટમેન્ટ ડાઉનલોડ કરી શકાય છે.
- UPI થી તમામ પ્રકારના બીલની ચુકવણી તેમજ અન્ય ઓનલાઇન પેમેન્ટ કરી શકાય છે. (જે માટે આપણી બેંકનું ખાતુ ડેબીટ કાર્ડથી BHIM, Paytm, PhonePe, Gpay જેવી એપ્લીકેશન પર લીંક કરી શકાય છે.)
- ♦ Misscalled થી ખાતાનું બેલેન્સ જાણી શકાય છે. (મો. ૯૯૨૧૭૦૮૦૬૦)
- 🔷 ગ્રાહકોના લાભર્થે નવા ATM પ્લેટીનમ ડેબીટ કાર્ડ ચાલુ કરેલ છે.
- ♦ ગર્વનમેન્ટ પેમેન્ટ તેમજ IT રીફંડ આપણી બેંકના ખાતામાં જમા લઇ શકાય છે.

આથી બેંકના સર્વે સભાસદો તેમજ ખાતેદારોને આ સેવાઓનો લાભ લેવા હું બેંક વતી નમ્ન વિનંતી કરુ છું અને બેંકના ખાતેદારોને વિનંતી કે વધુમાં વધુ ડિજિટલ ચેનલનો ઉપયોગ કરી આપણી બેંકને ડિજિટલ બેંક બનાવવામાં સાથ અને સહકાર આપશો.

#### 🔈 આભાર દર્શન :

વર્ષ દરમ્યાન બેંકના કાર્યક્ષમ વહિવટમાં તથા બેંકની પ્રગતિના સોપાનો સર કરવામાં મદદરૂપ થનાર સર્વે સભાસદો, થાપણદારો, ગ્રાહકો, ખાતેદારો અને શુભેચ્છકોના અમુલ્ય સાથ અને સહકાર બદલ સૌનો હૃદયપૂર્વક આભાર માનું છું. બોર્ડના મારા તમામ સાથી ડિરેક્ટર મિત્રો તેમજ બોર્ડ ઓફ મેનેજમેન્ટના મિત્રોનો પણ બેંકના સુવ્યવસ્થિત સંચાલન અને વિકાસમાં જે સાથ અને સહકાર મળેલ છે તે બદલ તેઓનો અંતઃકરણપૂર્વક આભાર માનું છું.

બેંકના સુસંચાલન તેમજ વહિવટી બાબતોમાં સમયસર જરૂરી સલાહસૂચન, માર્ગદર્શન પુરું પાડવા બદલ રિઝર્વ બેંક ઓફ ઇન્ડિયા અમદાવાદ રિજિયોનલ ડિરેક્ટરશ્રી, ડિપાર્ટમેન્ટ ઓફ સુપરવિઝનના જનરલ મેનેજર શ્રી તેમજ અધિકારીઓ, ગુજરાત રાજ્યના સહકાર વિભાગના સહકાર કમિશનર અને રજિસ્ટ્રારશ્રી, ગાંધીનગર તેમજ જિલ્લા રજિસ્ટ્રારશ્રી, સહકારી મંડળીઓ (શહેર વિભાગ) અમદાવાદ, ગુજરાત અર્બન બેંન્કસ ફેડરેશનના ચેરમેનશ્રી, અમદાવાદ સીટી એન્ડ ડિસ્ટ્રીક્ટ કો-ઓ. બેન્કર્સ એસોસીએશનના પદાધિકારીઓનો હાર્દિક આભાર માનું છું.

બેંકના સી.ઇ.ઓ. શ્રી, જનરલ મેનેજરશ્રી તથા બેંકના તમામ અધિકારીઓ અને કર્મચારીઓએ નિષ્ઠાપૂર્વક પૂરી પાડેલ સેવાઓની નોંધ લઉં છું તેમજ તેમણે ગ્રાહકોને ઝડપી અને વિવેકી સેવાઓ પૂરી પાડવા બદલ તેઓને ધન્યવાદ આપું છું.

આમ આપ સર્વે તરફથી અત્યાર સુધી મળેલ અમુલ્ય સાથ અને સહકાર આવનાર વર્ષોમાં પણ મળતો રહેશે તેવી આશા સાથે આપ સર્વેનો પુનઃ આભાર માની વિરમું છું.

> બોર્ડ ઓફ ડિરેક્ટર્સ વતી અમિતભાઇ એ. પટેલ ચેરમેન

#### INDEPENDENT AUDITOR'S REPORT

To, The Menbers, Gujarat Ambuja Co-operative Bank Ltd.

#### Report on the Audit of the Financial Statement

We have audited the Financial Statement of The GUJARAT AMBUJA CO OP BANK., Ahmedabad at 31st March 2025, Which comprises of Balance Sheet at 31st March ,2025, Profit & Loss Account, Cash Flow Statement and Accounting Polices and their explanatory information.

The financial statement audited by us incorporate the branch returns of 05 branches and head office. The returns received from the respective branches have been verified from the records and ledgers maintain there at. These returns have been given effects in consolidation while finalizing the accounts of the Bank at the year end.

#### **Basis of Opinion**

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by ICAI. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the bank in accordance with the code of ethics issued by the Institute of Chartered Accountants of India together with ethical requirements that are relevant to our audit of the financial statements and we have fulfilled our other ethical responsibilities in accordance with these requirements and the code of ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### Management's Responsibilities for the Financial Statement

The Bank's management is responsible with respect to the preparation of these financial statements that give a true and fair view of the financial position and financial performance of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards issued by ICAI, and provisions of Section 29 of the Banking Regulation Act, 1949 and circulars and guidelines issued by the Reserve Bank of India ('RBI') from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of Act for safeguarding of the assets of the bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

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

#### Auditor's Responsibilities for the Audit of the Financial Statement

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

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

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



- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosure in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusion are based on the audit evidence obtained up to the date or our auditor's report. However, future events or conditions may cause the bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statement, including the
  disclosures, and whether the financial statement represent the underlying transactions and events in a
  manner that achieves fair presentation.

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

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

#### Opinion

In our opinion and according to information and explanation given to us, the aforesaid financial statements give the information required by the banking Regulations Act, 1949 and the guidelines issued by the Reserve Bank of India, in the manner so required for bank and are in conformity with accounting principles generally accepted in india:

- The balance Sheet, read with the notes thereon is full and fair balance sheet containing all the necessary particulars, is properly drawn up so as to exhibit true and fair view of state of affairs of the bank as at 31st March, 2025 in conformity with accounting principles generally accepted in India.
- The profit & Loss account, read with the notes thereon shows a true balance of profit, in conformity with accounting principles generally accepted in India, for the year covered by the account and.
- iii. The Cash Flow Statement gives a true and fair view of the cash flows for the year ended on that date.

#### Report on Other Legal and Regulatory Requirements

The Balance Sheet and the Profit & Loss account have been drawn up in as near as to the prescribed form 'A' and 'B' respectively to the third schedule to the Banking Regulation Act, 1949 and they give the information as required to be given under the law and conformity with it.

The accounting policies followed by the bank and disclosures in respect of following items are not in conformity with the accounting standards issued by The Institute of Chartered Accountants of India. It is not possible to ascertain their financial impact in the profit of the Bank.

- a) Certain items of income and expenditure are recognized on cash basis as stated in the Significant Accounting Policy Para (5) as against Accounting Standard 9
- b) Bank is not following accounting for gratuity and leave encashment as per accounting standard-15. Bank is recording only the payment made during the year as expenses.

RBI guidelines have been followed by Bank for matters such as income recognition, asset classification and provisioning, Advance to propriety sector and weaker section were 67.67 % and 11.99 % respectively as against requirement of 65% and 11.50% of adjusted net bank credit as per RBI Circular.

Subject to the above remarks and our observation on the audit memo and General remarks forming part thereof read with Significant Accounting Policies and Notes and Accounts as mentioned in the Annexure - I, we report that:

- We have obtained all the information and explanation which, to the best of our knowledge and belief a) were necessary for the purpose of audit and have found to be satisfactory.
- In our opinion proper books of accounts as required by law have been kept by Bank so far as it appears b) from the examination of those books.
- The returns received from the branches of the Bank have generally been found adequate for the c) purpose of audit.
- d) The board of directors has, conducted the working of the Bank as per byelaws and also provisions of cooperative law/rules and the Board of Directors has followed the rules and regulations.
- e) As per information and explanation given to us the Board of Directors has carried out the instruction of Reserve Bank of India, given from time to time.
- f) The books of accounts and accounting systems are maintained as required under provisions of cooperative law and also the instruction of RBI.
- g) The transactions of the Bank which have come to our notice have been within the powers of the Bank.
- h) The Balance sheet and Profit & Loss account dealt with by this report are in agreement with the books of accounts and return.
- i) Bank has properly maintained SLR and CRR standards.
- Bank has made proper classification of NPAs and provisions for the same as per RBI quidelines. j)
- No Advances has been given to members of Board of Directors or their relatives during this year except k) against their own fixed Deposits and loans to relative staff as per notes on accounts no 14(h).
- The Directors or other office bearers are not disqualified for their position. 1)
- The discrepancies/procedural lapses observed during audit have been given in Audit memo and in m) Quarterly Reports.
- n) During the year bank has not written off any amount.

In our opinion, the Balance Sheet and Profit & Loss Account comply with the applicable accounting standards except stated otherwise.

> For, Govind R Patel & Co Chartered Accountants FRN: 441151W

M. No .: - 044989 UDIN: - 25044989VMGZBT1384

CA G. R. Patel (Partner)

#### પરિશિષ્ટ-અ

5	Proposal for Addition of Bye-Law								
Bye Law No.	Existing Bye-Law	Prposed Addition Bye-Law	Now Added Bye- Law will read	Reason for Addition					
5(26)	<u>u</u>	To Act as a Corporate agent for Insurance Business	To Act as a Corporate Agent for Insurance Business	To Add New Business					



	BALANCE SHEET AS ON 31.03.2	2025	
			(Amount in ₹)
Dt. 31-03-2024	CAPITAL AND LIABILITIES		Dt. 31-03-2025
8,00,00,000.00	1. Capital		8,00,00,000.00
	(1) Authorised Capital 800000 shares of Rs. 100 each		
5,80,21,000.00	(2) Subscribed Capital (Individual)	6,00,81,100.00	6,00,81,100.00
	Current Year - 600811 shares of ₹ 100 Previous Year - 580210 shares of ₹ 100		
9,56,32,797.82	2. Reserve Fund and Other Reserves		10,28,98,516.52
5,91,43,368.23	(1) Statutory Reserve	8,07,16,747.93	10,20,30,310.02
76,75,000.00	(2) Building Fund	1,41,00,000.00	
9,00,000.00	(3) Dividend Equalisation Fund	0.00	
1,64,48,760.00	(4) Bad and Doubtful Debts Reserve	61,03,349.00	
1,14,65,669.59	(5) Investment Depreciation Reserve	19,78,419.59	
4,31,28,979.00	(6) Other Funds and Reserves (to be specified)	19,70,419.59	5,50,92,509.36
32,09,050.00	(1) Charity Fund	38,72,580.36	3,30,32,303.30
1,10,41,000.00	(2) Investment Fluctuation Reserve	1,63,41,000.00	
55,00,000.00	(3) Provision for Standard Assets	55,00,000.00	
66,00,000.00	(4) Provision for Against N.P.A.	1,00,00,000.00	
14,96,739.00	(5) Staff Welfare Fund	15,96,739.00	
10,00,000.00	(6) Development & Celebration Fund	10,00,000.00	
20,00,000.00	(7) Contingency Fund	20,00,000.00	
33,09,190.00	(8) Share Holder's Beneficary Fund	38,09,190.00	
67,73,000.00	(9) Special Reserve Fund (Income Tax)	77,73,000.00	
15,00,000.00	(10) IT Infra Development Provision	20,00,000.00	
7,00,000.00	(11) Cyber Security Fund	12,00,000.00	
0.00	3. Principal/Subsidiary State Partnership Fund Account		0.00
1 64 84 30 928 28	4. Deposit and Other Accounts		1,95,34,22,531.18
1,04,04,00,020.20	(1) Fixed deposits		1,00,04,22,001.10
1,19,78,65,958.30	a) Individuals	1,37,76,52,968.70	
0.00	b) Central Co-Op Bank	0.00	
0.00	c) Other Socities	0.00	
0.00	(2) Saving Bank Deposits	0.00	
30,07,42,236.17	a) Individuals	38,37,51,747.24	
0.00	b) Central Co-Op Bank	0.00	
0.00	c) Other Socities	0.00	
3,550	(3) Current deposits		
14,98,22,733.81	a) Individuals	19,20,17,815.24	
0.00	b) Central Co-Op Bank	0.00	
0.00	c) Other Socities	0.00	
0.00	5. Borrowings		0.00
0.00	6. Bills for collection		0.00
0.00	7. Branch Adjustments		0.00
1,84,52,13,705.10	Total C/F		217,14,94,657.06

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<b>24,49,34,649.08</b> 14,14,14,647.08 10,35,20,002.00 0.00	PROPERTY AND ASSETS  1. Cash - Cash in Hand 2. Balances With Other Bank (1) Current Deposits (2) Fixed Deposits	0.	(Amount in ₹
<b>24,49,34,649.08</b> 14,14,14,647.08 10,35,20,002.00 0.00	Balances With Other Bank     (1) Current Deposits		4 24 60 026 0
14,14,14,647.08 10,35,20,002.00 0.00	(1) Current Deposits		1,34,68,836.0
10,35,20,002.00 0.00			38,70,09,190.9
0.00	(2) Fixed Deposite	18,14,89,188.93	
50.000.000.000	(2) Fixed Deposits	20,55,20,002.00	
40 50 00 000 00	(3) Saving Bank Deposits	0.00	
12,50,00,000.00	3. Money at CALL and Short Notice		9,00,00,000.0
	(1) FEDERAL BANK Call Money.	3,00,00,000.00	
	(2) STCI CALL MONEY	2,00,00,000.00	
	(3) IDBI Bank Call Money	4,00,00,000.00	02/02/03/03/03/03/03
59,31,61,118.59			67,07,41,480.6
59,31,55,968.59	(1) In Central and State Government Security	63,07,38,330.59	
	Face Value Rs. 63,80,00,000.00		
0.00	Market Value Rs. 63,69,19,466.00	0.00	
0.00	(2) Other Trustee Securities	0.00	
5,150.00	(3) Shares in Co-Operative Institutions	5,150.00	
0.00	(4) Other Investments	3,99,98,000.10	
0.00	5. Invstement out of the Principal Subsidiary		0.0
	State Partnership Funds		
90,34,04,077.91	6. Advances	26 04 04 600 20	1,02,68,25,427.
35,02,55,443.06	(1) Short-term loans of which secured against:	36,04,81,580.28	
	a) Gov. and other approved securities Nill		
	b) Other tangible Securities Rs. 35,92,93,919.98		
	<ul> <li>c) Without tangible Securities Rs. 11,87,660.30</li> <li>of which advances amount from</li> </ul>		
	(a) Individual Rs. 36,04,81,580.28 (b) Overdue Rs. 28,19,093.41		
	(c) Considered Bad Rs. 6,40,294.50		
	and Doubtful of recovery		
16 29 96 607 70	(2) Medium -Term Loans of which secured against:	19,22,77,802.55	
10,20,00,001110	a) Gov. and other approved securities - Nill	10,22,11,002.00	
	b) Other tangible Securities Rs. 18,46,16,842.30		
	c) Without tangible Securities Rs. 76,60,960.25		
	of which advances amount from		
	(a) Individual Rs. 19,22,77,802.55		
	(b) Overdue Rs. 2,00,093.25		
	(c) Considered Bad Rs. 1,97,224.25		
	and Doubtful of recovery		
39,01,52,027.15	(3) Long -Term Loans Of which secured against:	47,40,66,044.75	
20 80 800	a) Gov. and other approved securities - Nil	SE 39 13%	
	b) Other tangible Securities Rs.47,40,66,044.75		
	c) Without tangible Securities 0.00		
	of which advances amount from		
	(a) Individual Rs. 47,40,66,044.75		
	(b) Overdue Rs. 9,22,283.25		
	(c) Considered Bad Rs. 52,33,890.00		
	and Doubtful of recovery		
,87,58,24,459.58	Total C/F		218,80,44,935.2



#### GUJARAT AMBUJA Co.-Op. BANK LTD.

	BALANCE SHEET AS ON 31.03	3.2025	(Amount in ₹)
Dt. 31-03-2024	CAPITAL AND LIABILITIES		Dt. 31-03-2025
1,84,52,13,705.10	Total B/F	10	217,14,94,657.06
19,00,997.00	8. Overdue Interets Reserve		21,33,160.00
1,15,296.00	9. Interest Payable		1,30,638.00
1,99,61,569.38	10. Other Liabilities.		1,97,10,009.42
0.00	(1) GST Payable	76,238.64	5.5 1997. 20
10,07,721.00	(2) Unclaimed Dividends	11,74,214.00	
27,32,349.00	(3) Provision For Bonus Expenses	15,00,000.00	
3,06,014.00	(4) Providend Fund Payable	3,30,344.00	
1,03,500.00	(5) Provision For Audit Fee	1,12,500.00	
14,400.00	(6) Provision For Legal & Professional Fee	1,02,600.00	
26,400.00	(7) Provision For Electricity Bill	26,500.00	
3,685.00	(8) Provision For Telephone Bills	1,785.00	
0.00	(9) Provision For Franking Stamp Income	1,150.00	
77,00,000.00	(10) Provision For I.T. (A.Y. 2024-25)	0.00	
0.00	(11) Provision For I.T. (A.Y. 2025-26)	60,00,000.00	
14,04,943.00	(12) T.D.S. Payable	17,11,465.00	
11,09,836.00	(13) Payslip Issued	70,37,590.40	
11,31,000.00	(14) Locker Security Deposit	7,31,000.00	
31,135.00	(15) Nominal Member's Fee	43,635.00	
8,84,756.38	(16) Unclaimed Amount	8,44,587.38	
630.00	(17) Sundry Payable	12,000.00	
4,200.00	(18) Professional Tax payable	4,400.00	
35,00,000.00	(19) Prov. For Silver Jubilee Celebration	0.00	
1,000.00	(20) Pro. for Post Courier	0.00	
3,31,76,518.06		27,575	2,44,31,016.64
,,,	Profit as per last balance sheet	3,31,76,518.06	
	Less: Appropriations	3,31,76,518.06	
	Add: Profit for the current year	2,44,31,016.64	1
	(After Income Tax Provision)		
	Contingent Liabilities		
	Rs. 21,69,516.42 DEAF-Scheme Payable Rs. 25,40,906.32		
1,90,03,68,085.54	Total		2,21,78,99,481.12

Shri Amitbhai A. Patel
Chairman

Shri Saumilbhai N. Patel Vice Chairman

Shri Amrutbhai H. Patel C.E.O.

For Govind R. Patel & Co Chartered Accountants FRN: 441151W

CA G. R. Patel (Partner)

M. No.:- 044989 UDIN:- 25044989VMGZBT1384

Date: 15/05/2025

Palce: Ahmedabad

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#### 26th ANNUAL REPORT • 2024-2025

BALANCE SHEET AS ON 31.03.2025 (Amount in ₹)								
Dt. 31-03-2024	PROPERTY AND ASSETS	Dt. 31-03-2025						
1,87,58,24,459.58	Total B/F	218,80,44,935.20						
1,08,41,439.00	7. Interest Receivable	1,43,44,784.48						
89,40,442.00	(1) On Investment 1,21,80,940.48	20 10 10						
19,00,997.00	(2) Undebited Interest (N.P.A.) 21,33,160.00							
0.00	(3) Interest receivable Provision -Mutul Fund 30,684.00							
0.00	[10,13] #10,000,000,000,000,000,000,000,000,000,	0.00						
0.00	9. Branch Adjustment	0.00						
3,99,331.35	10. Premises Building (After Depreciation)	46,54,705.21						
45,07,508.28	11. Furniture & Fixture (After Depreciation)	39,51,066.95						
11,11,134.07	(1) Locker Vault- Cabinet (After Depreciation) 9,44,463.96							
6,23,989.15	(2) Computer / Software / CCTV (After Dep.) 4,58,026.91							
15,73,536.93	(3) Furniture & Fixture (AfterDepreciation) 14,16,183.24							
5,72,670.12	(4) Electrical (AfterDepreciation) 5,99,654.29							
6,26,178.01	(5) Office Equipment (AfterDepreciation) 5,32,738.55  12. Other Assets	60 02 000 20						
87,95,347.33	(1) Telephone Deposit 10,051.32	69,03,989.28						
10,087.32	(2) UGVCL Deposit for connection 16,801.00							
16,801.00	(3) Advance TDS (Deducted) 19,108.30							
4,079.75 2,93,346.00	(4) Differed Tax Asset 3,04,712.00							
77,00,000.00	(5) Adv. IT Paid (A.Y. 2024-25)							
0.00	(6) Adv. IT Paid (A.Y. 2024-25) (6) Adv. IT Paid (A.Y. 2025-26) 60,00,000.00							
79,081.00	(7) Prepaid Expenses(Advance Payment) 55,559.00							
2,52,516.40	(8) Stationary stock on hand 2,54,827.64							
1,500.00	(9) Adhesive Stamps on hand 600.00							
33,377.97	(10) GST Receivable 65,880.42							
41,240.00	(11) Torrent Power LTD Deposit 41,240.00							
3,54,375.00	(12) E-Stamping 1,28,761.00							
2,070.39	(13) Comm.ReceivableE-stamp 1,030.95							
6,872.50	(14) CERSAI Deposits 5,417.65							
0.00	13. Non-Banking Assets Acquired in	0.00						
	Satisfaction of Claims							
1,90,03,68,085.54	Total	2,21,78,99,481.12						
Shri Mohanbhai S. F	Patel Director   Shri Anish A. Patel Director   Shri Nitinbhai I. Patel	Director						
Smt. Minaben M. Pa	tel Director Shri Pragnesh D. Patel Director Shri Harishchandra D. P.	armar Director						
Shri Dahyabhai J. P.								
Shri Jayantibhai M.		Pro. Director						
51000000000000000000000000000000000000								
Shri Dhruv G. Patel	Director							

#### PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED ON 31.03.2025

(Amount in ₹)

	_			(Amount in ()
Dt. 31-03-2024		INCOME		Dt. 31-03-2025
15,05,39,739.18	1.	Interest and Discount		16,58,28,531.85
9,81,42,669.01	37.181	(1) Interest From Loan and Advances	9,86,14,505.70	54554554575555664445
1,35,59,279.67		(2) Interest On Investment	2,47,38,992.88	
3,88,37,790.50		(3) Interest From Govt. Security	4,24,75,033.27	
17,54,916.81	2.	Commission, Exchange and Brokerage		1,32,952.64
26,606.93		(1) ATM IMPS UPI Inter. Fee Commission	39,974.64	S. S.
21,250.00		(2) Draft Commission	9,940.00	
10,264.82		(3) Income Form Insurance Commission	1,256.80	
16,07,985.00		(4) Commission Income From Stamp Franking	0.00	
88,810.06		(5) E-stamping Income	81,781.20	
0.00	3.	Subsidies and Donations		0.00
0.00	4.	Income from Non banking Assets and		0.00
		profit from sale of dealing with such Assets		
2,10,11,805.01	5.	Other Receipts		1,55,20,841.52
4,540.78		(1) Income From ECS Service Charge	3,948.25	
1,62,180.00		(2) Cheq. Book. Charge Received	1,65,630.00	
9,22,455.00		(3) Income From Loan Processing	15,94,075.00	
7,81,294.11		(4) Miscellaneous Income	6,30,612.79	
30,172.00		(5) Provision for Differed Tax Asset	11,366.00	
12,73,288.12		(6) Locker Rent Income	13,27,561.48	
11,870.00		(7) Income From Pasti	18,930.00	
750.00		(8) Share Dividend (Co-Op. Bank)	750.00	
21,25,255.00		(9) Income Tax Refund	12,45,557.00	
96,00,000.00		(10) Excess Provsion Return Back (IDR)	68,00,000.00	
61,00,000.00		(11) Building Fund Reverse Back	0.00	
0.00		(12) Dividend EquilisationReverse Back	4,00,000.00	
0.00		(13) Excess BDDR 2024 Return Back	33,22,411.00	
0.00	6.	Loss (If Any)		0.00
17,33,06,461.00		Total		18,14,82,326.01

Shri Amitbhai A. Patel

Chairman

For Govind R. Patel & Co Chartered Accountants

Palce: Ahmedabad

Shri Saumilbhai N. Patel
Vice Chairman

FRN: 441151W CA G. R. Patel (Partner)

Date: 15/05/2025

Shri Amrutbhai H. Patel

M. No.:- 044989

C.E.O.

UDIN:- 25044989VMGZBT1384

#### 26th ANNUAL REPORT • 2024-2025

	Р	ROFIT AND L	OSS ACCOUNT FOR TI	HE YEAR EN	DE	D ON 31.03.2025	(Amount in ₹
Dt. 31-03-2024			EXPENDITURE				Dt. 31-03-2025
8,91,50,672.21	1.	Interest on	Deposits, Borrowings,	etc.			10,68,63,618.2
8,91,23,724.21		(1) Interers	Paid			10,68,54,724	
26,948.00		(2) Interest	on Borrowing			10,894.28	077 177 277 177 177 177 177 177 177 177 1
2,59,21,442.70	2.	Salaries and	Allowances and Provide	lent Fund		1971/03/03/03/03	2,55,08,413.4
1,91,70,641.33		(1) Salary Ex				1,95,57,081.00	8 8 8
18,13,646.52		(2) Allowano				17,82,161.40	
49,37,154.85			Fund, Gratuity and Leave	e.		41,69,171.00	
0.00	3.		nd local committee me			1110011111100	0.0
		fees and al					
60,31,671.45	4.		, Insurance, Lighting,	etc.			64,37,277.4
32,78,103.00	20502	(1) Office Bu				33,14,744.00	
2,05,611.68		(2) Taxes				3,36,423.75	
21,35,726.77		(3) Insurance	e			23,94,045.71	
4,12,230.00		(4) Electricit				3,92,064.00	
750.00	5.	Law Charge				0,02,004.00	0.0
2,16,382.55	6.		elegram and Telephone	Charges			3,23,110.1
3,75,080.00	7.		Professional Fees	Onarges			3,89,375.0
25,10,506.47	8.		n and Repairs in Prope	arty			31,85,611.9
9,32,481.01	U.	(1) Deprecia		rity		9,88,098.73	31,03,011.5
15,78,025.46			ance and Repairs			21,97,513.20	
	9.		Printing and Advertiser	nont oto		21,97,513.20	E 04 200 2
5,20,019.36	1985		ale of or dealing with Non-		4-		5,91,308.2
0.00	10.			banking Asse	ils		0.0
19,03,418.20	11.	Other Expe				20 500 00	28,52,594.9
18,302.00			ining Expense			39,588.00	
1,02,945.00			tion Expense			1,02,948.00	
1,25,911.18			S UPS Charges			1,15,071.23	
62,601.34		(4) Bank Ch				93,958.43	
10,500.00		(5) BOM Sit				21,000.00	
1,78,670.00			ce Expense			1,59,505.00	
90,000.00		(7) Donation				1,23,000.00	
1,05,253.10			ment Expense			1,12,957.00	
1,81,709.00			ranking Commission			0.00	
2,26,439.02			aneous Expense			2,64,475.61	
1,49,976.56		(11) Subscri	· Andrews			1,43,786.80	
14,461.00		(12) Travelli				0.00	
150.00			all Transaction Charges			0.00	
86,100.00			Stamp Exp. Born by Bar	ık		15,600.00	
5,50,000.00			Purchase Premium Paid			15,58,750.00	
400.00			nsation for Late Credit			700.00	
0.00		(17) CKYC				1,254.85	
0.00		(18) RBI Pe	naity Exp			1,00,000.00	
1,35,00,000.00	12.	Provisions	F 0				1,09,00,000.0
8,00,000.00			For Special Reserve (I.	1.)		10,00,000.00	
5,00,000.00		(2) Provision				34,00,000.00	
5,00,000.00			for Standard Asset			0.00	
5,00,000.00			ructure Development			5,00,000.00	
77,00,000.00			Tax Provision			60,00,000.00	
35,00,000.00			bilee Celebration Provisi	on		0.00	Sample of the same
3,31,76,518.06	13.	Balance of					2,44,31,016.6
1,74,76,518.06			om Banking Operation			1,76,31,016.64	
1,57,00,000.00		Reserve Fu	nd Back (Below Line)			68,00,000.00	
17,33,06,461.00		Total					18,14,82,326.0
Shri Mohanbhai S.	Patel	Director	Shri Anish A. Patel	Director	Sh	ri Nitinbhai I. Patel	Director
Smt. Minaben M. P.	atel	Director	Shri Pragnesh D. Patel	Director	Sh	ri Harishchandra D. Pa	rmar Director
Shri Dahyabhai J. F		Director	Shri Babubhai N. Patel	Director		ri Bharatbhai K. Mehta	Pro. Director
스타일 기상병 그런 그렇게 그렇다.		g - 1230000 Jan - 1		Director		ri Amrutbhai H. Patel	Pro. Director
Shri Jayantibhai M		3773	Smt. Jagrutiben S. Patel	Director	-		i io. Director
Shri Dhruv G. Pate		Director	15	1			

#### Notes forming part of Balance Sheet & Profit & Loss Account for the year ended 31.03.2025

#### A: SIGNIFICANT ACCOUNTING POLICIES - 2024-25

#### 1. Basis of Preparation

The Financial statement are prepared by following the going concern concept on historical cost convention on accrual basis of accounting unless otherwise stated in Notes on Account on going concern basis and in accordance with the Statutory provision of the Gujarat Co-Operative Society Act – 1961 and the rules frame there under and in accordance with the generally accepted accounting principles, circulars and guidelines issued by the Reserve Bank of India (RBI) as applicable to Co-Operative Banks and Accounting Standards(AS) issued by the Institute of Chartered Accountants of India (ICAI).

#### 2. Use of Estimates:

The preparation of financial statement requires the management to make estimates and assumption Considered in the reported amount of assets and liabilities as of the date of the financial statements and the reported income and expenses during the reporting period. Although these estimates are based upon the management's best knowledge of current action and events, actual results could differ from these estimates.

#### 3. Advances:

(1) In term of guidelines issued from time to time by Reserve Bank of India, advances are classified into :-

Performance Assets : Standard Assets

II) Non-Performing Assets : Sub-Standard, Doubtful and Loss Assets

(2) Necessary provisions are made for standard (performing) assets (as applicable) and Non-performing assets (NPA) as per prudential norms prescribed by Reserve Bank of India as under:

1) Standard : (a) direct advances to Agriculture & SME sector 0.25 %

(b) Commercial Real Estate (CRE) sector 1.00 %

(c) Commercial Real Estate – Residential Housing Sector (CRE-RH) 0.75%

(d) All other loan & advances not included in above Tier-II Banks 0.40 % and Tier-I Banks 0.25%

II) Substandard : 10 %

III) Doubtful : for secured portion 20% up to 1 year, 30 % above 1 year to

3 years, 100 % above 3 years provision is made. For unsecured

portion 100 % provision is made.

IV) Loss Assets : 100 %

(3) Advances are stated at gross value and the provision for NPAs and provision for standard assets are shown under the head "Reserve fund and other funds"

(4) Interest on NPAs is created to "Overdue Interest Reserve" account as per directives of RBI.

(5) The total provision for Non-Performing Assets are held in the following funds shown under the head "Reserves and other funds" in Balance Sheet.

i) Provision for NPA

#### 4. Fixed Assets and Depreciation:

[A] Fixed assets are stated at their historical cost less accumulated depreciation. Cost Includes incidental expenses incurred on acquisition of assets. Deprecation is calculated at following rates:

Sr. No.	Type of Assets	Rate of Depreciation				
1.	Building	10.00% (Written down value )				
2.	Furniture and Fixtures	10.00% (Written down value )				
3.	Electricals	10.00% (Written down value )				
4.	SDV - Lockers	15.00% (Written down value )				
5.	Office Equipment	15.00% (Written down value )				
6.	Computers	33.33% (Straight line Method)				

- [B] Depreciation on fixed assets purchased during the year is charged on proportionate basis on number of days it has been used during the year.
- [C] Depreciation is not provided on fixed assets sold/scraped during the year.
- [D] Profit or Loss on sale of assets is recognized as and when assets are sold/discarded.

#### 5. Investment:

- [A] Investments are categorized as under: -
  - 1. Central and State Government Securities
  - 2. Shares of co-operative banks
  - 3. Other Bank's Fixed Deposits
  - 4. Mutual Fund
- [B] Investments of Central and State Government Securities are further classified in accordance with RBI Guidelines into three categories:

Sr. No.	Category	Remarks
1.	Held to Maturity	Comprising of investments acquired with the intention to hold them till maturity.
2.	Held to Trading	Comprising of investments acquired with the intention to trade.
3.	Available for Sale	Comprising of investment, which are not classified as per above two categories.

- [C] Investments classified as held to maturity are carried at acquisition cost, if it is more than face value, in which case the premium is amortized over the period remaining to maturity.
- [D] Investments classified as held for trading and available for sale are marked to market script wise and the resultant depreciation is recognized in the profit and loss account. Net appreciation is ignored.
- [E] Premium paid on purchase of Investment held to maturity is amortized in equal proportion over the period of maturity of investment.
- [F] Profit or Loss on sale of investments in any category is taken to the profit and loss account.

#### 6. Revenue Recognition:

Income/Expenditure is accounted on accrual basis except the following which are accounted on cash basis:

#### [A] Income:

- Commission, Brokerage and Exchange.
- (ii) Interest on Non-Performing Assets.
- (iii) Dividend on Investment.
- (iv) Locker Rent

#### [B] Expenditure:

 Municipal Tax Expenses, Insurance Premium Expenses, Annual Maintenance Contract Expenses and Leased Line Rental Expenses. (ii) Legal & Other Sundry Expenses incurred in suit files account have been accounted for on cash basis.

#### Employee Benefits

- [A] The bank has taken group gratuity insurance with the Life Insurance Corporation of India (LIC) for payment of retirement gratuity under the group gratuity scheme as well as Leave Encashment Scheme of LIC. The annual Contribution to Gratuity and Leave Encashment Fund are paid on yearly basis, as per actual valuation of accrued liability in this respect by LIC at the end of the year.
- [B] Provident fund contribution is remitted to recognized provident fund commissioner for the future benefit to staff for provident fund every month along with the staff contribution and are recognized in the profit and loss account.

#### 8. Accounting on Taxes on Income

The tax of Current Year is determined on the basis of the income generated in the year on which tax is payable i.e. on the Taxable Income for the current year in accordance with the Income tax act 1961. Deferred tax is computed as the difference between the accounting income and the tax income generated in a period and is generally capable of reversal in next or subsequent periods.

#### 9. Events Occurring After the Balance Sheet Date

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

#### 10. Provisions, Contingent Liabilities and Contingent Assets

In conformity with AS 29 "Provision, Contingent liabilities and Contingent assets" issued by the ICAI, the bank recognize provision only when it has a present obligation as a result of past event, it is probable that 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. Contingent liabilities are not recognized but are disclosed in the notes. Contingent assets are neither recognized not disclosed in the financial statements.

#### 11. Impairment of Assets

At each balance sheet date, the bank assesses whether there is any indication that an Asset may be impaired. If any indication exists, the recoverable amount of the asset is estimated. An impairment loss is recognized immediately, whenever the carrying amount of an asset exceeds its recoverable amount. The recoverable amount is the greater of net selling price and value in use. In assessing value in use, estimated future cash flows are Discounted to their present values based on appropriate discount factor. In the opinion of the management, there is no indication, internal or external, which could have the effect of impairing the value of the assets to any material extent at the end of the year requiring recognition of loss.

#### **B: NOTES ON ACCOUNTS**

- The bank is registered under the Gujarat State Co Operative Societies Act. 1961.
- (2) The figures have been rounded off to the nearest rupee.
- (3) Previous Year's figures have been regrouped/ rearranged/ recast to the extent necessary.
- (4) Capital to Risk Asset Ratio (CRAR) as on 31st March, 2025 was 18.97% as against minimum requirement of 12.00% prescribed by RBI.

#### 5. Advances:

- (a) Balances under the head "Advances", "Sundry Debtors" and "Deposits and other account (Liability)" are subject to reconciliation and confirmation.
- (b) Classification of advances covered by Book Debts is reported under the Head "Advances secured by tangible asset" as per RBI guidelines.
- (c) Bank has achieved priority sector advances of 75.17% against the target of 65.00% while in case of advances to weaker section it is 11.99% against the target of 11.75% of adjusted net credit as prescribed by RBI. (However, the bank has purchased PSLCSM (PSLC Small & Marginal Farmers) which is eligible to be included in weaker section.)
- Acceptances, endorsements and other obligations are disclosed as Contingent Liabilities at the face value of the commitments undertaken.
- 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 statement and valuation reports with the Bank.
- The Bank does not pay any remuneration to its Chairman or Managing Director and therefore no details thereof are given in terms of Reserve Bank of India's Circular dated 29.03.2003.
- 9. Balances of Deposits & advances are subject to confirmation.

#### 10. Accounting Policy:

As per RBI guidelines, Rate of Depreciation on computers is 33.33% and Method of Depreciation is Straight Line Method. While in rest of items depreciation is calculated on written down value method.

#### 11. Staff Group Gratuity Scheme:

Bank has contributed towards group gratuity fund scheme administrative by the LIC of India on the basis of premium determine by the LIC of India for the year 2024-25 ₹ 7,49,982/-

#### 12. Staff Leave Encashment Scheme:

Bank has contributed towards Leave encashment scheme administrative by the LIC of India based on premium determine by the LIC of India for the year 2024-25 ₹ 3,77,593/-

#### 13. Staff Provident Fund Scheme:

Bank has contributed towards Staff Provident Fund scheme administrative by the Employee Provident Fund Organization (EPFO) ₹ 20,22,910/- during the year 2024-25.

#### 14. Contingent liability:

Acceptances, endorsements and other obligations are disclosed as contingent liabilities at the face value of the commitments undertaken. Outstanding liabilities for DEAF Scheme – 2014 Liabilities ₹25,40,906.32

#### 15. Taxes:

Income of the bank is liable to tax under the Income Tax Act 1961. Accordingly, provision of ₹ 60.00 lakhs are made for Income Tax. Bank has paid ₹ 60.00 lakhs as advance income tax for current year's tax and provision for tax of ₹ 60.00 lakhs have been debited to the profit and loss account. As on date of audit, 26AS for FY 2024-25 for last quarter was not generated so to that extent it was not verified with books of account.

#### 16. Deferred Tax Liability/ Assets:

During the year, Bank has accounted deferred tax Asset of ₹ 11,366.00 due to difference in amount of depreciation allowable as per Income Tax Act and Depreciation as per books. Movement in Deferred Tax Assets / Liability account during the year is as under:

(Amount ₹ In Rupees)

Particulars	Opening Bal	ance	Transac during t		Closing Balance	
	Dr.	Cr.	Dr.	Cr.	Dr.	Cr.
Total	2,93,346.00	0.00	11,366.00	0.00	3,04,712.00	0.00

- 17. Inter Branch Accounts and Inter Bank accounts are reconciled up to 31/03/2025 and no provision is required to make in respect of items outstanding therein.
- 18. Fixed Deposit ₹. 2055.20 Lakhs with other various banks, of which ₹. 1240.00 Lakhs Under lien with other banks for various banking arrangements.

#### 19. Fixed Assets on 31.03.2025

#### Consolidate Depreciation Item wise - 2024-25

Gross Block (Amount ₹ In Lakhs)

			(Minount & In Editio)						
Sr. No	Assets	Opening Addition		ition	Dec	duction	31.03.2025	Depre-	Net Block
		9 Balance on 1-04-2024	By Purchase	By Transfer	By Sale	By Transfer	Before Depreciation	ciation Amount	Outstanding 31.03.2025 (After Depreciation)
1	Building	4.00	43.43	0.00	0.00	0.00	47.43	0.88	46.55
2	Furniture & Fixtures	15.73	0.00	0.00	0.00	0.00	15.73	1.57	14.16
3	Lockers	11.11	0.00	0.00	0.00	0.00	11.11	1.67	9.44
4	Electricals	5.73	0.90	0.00	0.00	0.00	6.63	0.63	6.00
5	Computer / Software	6.24	2.53	0.00	0.00	0.00	8.77	4.19	4.58
6	Office Equipment	6.26	0.00	0.00	0.00	0.00	6.26	0.93	5.33
	Total	49.07	46.86	0.00	0.00	0.00	95.93	9.87	86.06

<sup>\*</sup>During the financial year under report deprecation on computer have been provided at the rate of 33.33 % straight line method and other items deprecation calculated on the written down value method.

#### 20. NPA Movement and Provision:

(Amount ₹ In Lakhs)

Particulars	NPA 31/03/2025		NPA 31/03/2024		Provision 31/03/2025	Provision 31/03/2024	
	No. of Account	Amount	No. of Account	Amount	Amount	Amount	
Opening	12	83.80	17	77.77	230.49	201.80	
Additions During the Year (+)	3	21.49	5	37.80	34.00	28.69	
Reduction During the Year(-)	6	44.58	10	31.77	164.49	0.00	
Closing	9	60.71	12	83.80	100.00	230.49	

The provision required for NPA as on 31/03/2025 is ₹ 15.17 lakhs as per RBI guidelines, as against this, the bank has made provision of ₹ 100.00 lakhs. Gross NPA is ₹ 60.71 Lakhs, and it is 0.59%, and Net NPA is Zero.

#### 21. Foreign Exchange transactions:

Bank is not authorized to deal in foreign Exchange transactions; hence, Bank has not made any transactions during the year.

22. The principal business/profession being banking operations (solely in the banking services industry including investments / treasury operation). There is no reportable segment in pursuance of Accounting Standard 17 (Segment Reporting) issued by the Institute of Chartered Accountants of India. Total Income was ₹ 1709.60 Lakh. The interest income was 97.00% of total Income.

- 23. The bank is a cooperative society under The Gujarat Co-operative Societies ACT,1961 there are no related party requiring disclosure under the AS-18 issued by the ICAI, other than one key management personal Mr. Amrutbhai H. Patel CEO of the bank, However, having regards to the RBI circular No. DBOD.BP.BC.89/21.04.018/2002-03 dated March 29, 2003, He being single party coming under the category no further details thereon are required to be disclosed.
- 24. Guarantees given on behalf of constituents & outstanding letter of credit as of 31.03.2024 was NIL and for 31.03.2025 was also NIL.
- 25. Investments: Investments are categorized as under:
  - (A) Central & State Government Securities
  - (B) Shares of other Co-operative Banks
  - (C) Other Bank Fix Deposits

#### [A] Central & State Government Securities :

(Amount ₹ in Lakhs)

Sr. No.	Particulars	3	1/03/2025		3	1/03/202	4
		Face Value	Book Value	Market Value	Face Value	Book Value	Market Value
1	Central Government - GOI	3710.00	3645.15	3678.77	3400.00	3366.63	3259.38
2	State Government – SDL	2670.00	2662.23	2690.42	2270.00	2265.85	2246.75
3	T. Bill	0.00	0.00	0.00	300.00	299.08	299.08
	Total	6380.00	6307.38	6369.19	5970.00	5931.56	5805.21

#### Investment are further classified as under: (31/03/2025)

(Amount ₹ in Lakhs)

Sr. No.	Particulars	Face Value	Book Value	Market Value
1	Held to Maturity - HTM	3070.00	3039.38	3081.86
2	Available for Sale – AFS	3310.00	3268.00	3287.33
3	Held for Trading – HFT	0.00	0.00	0.00
	Total	6380.00	6307.38	6369.19

[B] Shares of other Co-operative Banks : Rs. 5100/-

#### [C] Other Bank Fix Deposit (Inter Bank Deposits) :

(Amount ₹ in Lakhs)

Sr. No.	Particulars	Deposit on 31/03/2025	Deposit on 31/03/2024
1	G.S.C. Bank Ltd	240.00	270.00
2	Fedral Bank	400.00	200.00
3	The Mehsana Urban Co Op Bank Ltd	300.20	370.20
4	A.U. Small Finance Bank	200.00	200.00
5	Equitas Bank Ltd	200.00	50.00
6	ICICI Bank	15.00	15.00
7	Punjab National Bank	600.00	0.00
8	IDBI Bank Ltd	100.00	0.00
	Total	2055.20	1035.20

#### GUJARAT AMBUJA Co.-Op. BANK LTD.

#### 26. Compliance with Accounting Standards:

- (i) Disclosure of cash flow statement has been made as required under Accounting Standard -3 issued by Institute of Chartered Accountants of India.
- (ii) The Bank's operations are solely in the Banking Service Industry including Investment. As interest income accounts for nearly 97.00 % of Bank's total revenue, separate segment reporting as per Accounting Standard -17 is not considered necessary.
- (iii) Related party disclosures as per Accounting Standard -18 are reported as follows.
  - a) Bank is managed by Board of Directors and Branch Managers.
  - b) As explained to us no new loans have been sanctioned to the Board members or their relatives during the year (Except F.D.O.D.) as detail under

(Amount ₹ in Lakhs)

Name of Borrower	Account No.	Nature of Relationship	Related Director	Sanctioned Limits March 31, 2024	Outstanding as on March 31, 2025	Maximum Outstanding during the year (01.04.2024 to 31.03.2025)	Interest Received during the year (2024-2025) Rs.
Care BMW Incinerator Partner -Sonalben U. Patel	380025800000151	Son's Wife	Mohanbhai S. Patel	110.00	-98.69	-104.24	0.54
Udaybhai M. Patel	380025800000398	Sons	Mohanbhai S. Patel	262.96	-17.08	-119.46	0.62
Sonalben U. Patel	380025800000397	Son's Wife	Mohanbhai S. Patel	3.01	+0.06	+0.00	0.00
Harsihchandra D. Parmar	380025800000471	Self	Harsihchandra D. Parmar	1.91	+0.04	-0.69	0.03
GM Biochem Pvt. Ltd. Director- Parth K. Patel	380025800000514	Sister's Husband	Saumil N. Patel	111.82	+10.65	-39.68	0.16
Krishnaben R. Patel	380025800000463	Brother's Wife	Babubahi N. Patel	0.04	+0.03	0.00	0.00
Gopalbhai T Patel HUF	380025800000541	Father's HUF	Dhruv G. Patel	9.90	+54.08	-9.48	0.11
Meenaben G. Patel	900260091000045	Mother	Dhruv G. Patel	9.00	+33.31	-8.83	0.06
Mohanbhai S. Patel	900260091000114	Self	Mohanbhai S. Patel	84.76	-144.04	-172.36	11.81
Shantaben M. Patel	900260091000128	Wife	Mohanbhai S. Patel	29.09	+0.02	-73.33	1.91
Minalben M. Patel	900260091000139	Daughter	Mohanbhai S. Patel	34.87	+0.04	-30.02	0.14
Maulik J. Patel	900260091000221	Son	Jayantibhai M. Patel	78.31	-70.55	-70.55	1.44
Shantam Enterprise Prop. Ketul J. Patel	380035800000005	Wife's Brother	Dhruv G. Patel	59.50	-38.04	-57.94	2.79
Shree Gorad Juth Kelavani Uttejak Mandal Trustee - Dahyabhai M. Patel	900660091000279	Father	Jagrutiben S. Patel.	4.50	-2.86	-4.46	0.28
Amrutbhai Hemrajdas Patel	900230031000163	Self	Amrutbhai Hemrajdas Patel	22.50	-18.63	-20.14	1.05

Name of Borrower	Account No.	Nature of Relationship	Related Director	Sanctioned Limits March 31, 2024	Outstanding as on March 31, 2025	Maximum Outstanding during the year (01.04.2024 to 31.03.2025)	Interest Received during the year (2024-2025)
Amrutbhai Hemrajdas Patel	900260091000192	Self	Amrutbhai Hemrajdas Patel	3.00	-0.15	-2.40	0.02
Smitakumari Jagdishchandra Patel	380025800000493	Brother's wife	Babubhai Naranbhai Patel	8.63	0.00	0.00	0.00

**Note:** The outstanding balance of some account were exceed then sanction limit due to increase of the sanction limit during the year 2024-25.

#### Notes:

- KYC and Anti-Money Laundering: Bank has framed the KYC Policy and Anti-Money Laundering Policies as per the guidelines of Reserve Bank of India and accordingly monitoring the system.
- Safe Deposit Lockers Key: As per the guidelines and instructions of Reserve Bank of India, Bank has embossed Bank's name on the customer's locker key.
- Unique ID: Bank has already introduced the system of Unique ID in respect of their clients as per the guidelines of Reserve Bank of India.
- Unclaimed Deposits: Bank has as on 31.03.2025, Numbers of 1258 accounts aggregating amount of ₹25.99 lakhs under DEAF accounts (Code No. 0648)
- Risk Cartelization Policy for various deposit accounts: Bank follows the policy of cartelization for various deposit accounts which is classified under the RBI guideline and AML Act.: (i) High Risk. (ii) Medium Risk. (iii) Lower Risk.
- 6. The bank has the policy to classify the NPA account ongoing basis.
- Premium on government security (HTM) is amortized over the period of maturity considering the No. of year.
- All the debit and credit balances are subject to the confirmation.
- 9. As being the banking is the main profession AS -17 related to the Segment Reporting is not applicable.
- 10. The bank has practice of preparing cash flow statement as required under AS-3 of ICAI.
- There have not been any sundry entries except Sundry Creditors



#### GUJARAT AMBUJA Co.-Op. BANK LTD.

Detail Regarding Disclosure Norms Prescribed for UCBs As per circular No RBI/DOR/2021-22/83 dated August 30,2021.

#### Annexure III

#### Disclosure in financial statements - 'Notes to Accounts'

#### 1. Regulatory Capital

#### a) Composition of Regulatory Capital

(Amount ₹ in Lakhs)

Sr.	Particulars	Current Year	Previous Year
no.	Tartodialo	2024-25	2023-24
i)	Common Equity Tier 1 capital (CET 1) / Paid up share capital and reserves (net of deductions, if any)	1718.68	1397.66
ii)	Additional Tier 1 capital/ Other Tier 1 capital	0.00	0.00
iii)	Tier 1 capital (i + ii)	1718.68	1397.66
iv)	Tier 2 capital	269.20	219.65
v)	Total capital (Tier 1+Tier 2)	2014.88	1617.31
vi)	Total Risk Weighted Assets (RWAs)	10623.66	8739.38
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs) / Paid-up share capital and reserves as percentage of RWAs	16.18%	15.99%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	16.18%	15.99%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	2.79%	2.51%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	18.97%	18.51%
xi)	Leverage Ratio	NA	NA
xii)	Percentage of the shareholding of a) Government of India b) State Government (specify name) c) Sponsor Bank	-	-
xiii)	Amount of paid-up equity capital raised during the year	20.60	15.15
xiv)	Amount of non-equity Tier 1 capital raised during the year	NIL	NIL
xv)	Amount of Tier 2 capital raised during the year	NIL	NIL

#### b) Draw down from Reserves:

Sr. no.	Particular	Amount (Rs in Lakhs)	Remarks
1.	Investment Depreciation Reserve (IDR)	68.00 26.87	Excess provision at the end of the year is written back to Profit & Loss Account Provision held on security shifted from AFS to HTM as per mark to market, depreciation amount debited
			in the a/c to reduce the book value of securities shifted.
2.	Dividend Equalisation Fund (DEF)	9.00	As per RBI circular dated 30.07.2024, bank has transferred out of DEF an amount of ₹. 4.00 lakh to profit and loss a/c (which was created by debiting profit and loss account) and an amount of ₹ 5.00 lakh to Statutory reserve. (which was created from appropriation of profit)
3.	Bad Debt Reserve Fund	120.00	As per the RBI circular regarding treatment of BDDR
	(BDDR)	33.22	bank has transferred ₹. 120 Lakh to General Reserve and ₹. 33.22 Lakh to the profit and loss account below the line.

(Amount ₹ in Lakhs) Maturity pattern of certain items of assets and liabilities As at 31/03/2025 (Current Year) Asset liability management

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a) Matunity pattern	patierii oi	certain nen	io silia	dassets di	and napinges		11 3 1/03/20	As at 31/03/2023 (Cullent real)	III Teal)	3	(Amount ₹	र in Lakhs)
	Days 1	2 to 7	8 to 14	15 to	31 Days	Over 2	over 3	over 6	over 1	over 3	over 5	Total
		days	days	30 days	to 2	months	months	months	year and	year and	years	
					months	and to	and up	and up	up to 3	up to 5		
						to 3	to 6	to 1	years	years		
			8	8		months	months	year		8		
Deposits	654.30	2.28	6.57	15.81	1073.44	1033.16	2018.21	4165.34	10368.55	74.11	00:00	19411.77
* Term Deposits	1.99	2.28	6.57	15.81	1073.44	1033.16	2018.21	4165.34	5392.93	74.11	0.00	13783.84
* Saving Deposits	383.75	0.00	0.00	00.00	0.00	00:00	0.00	00:00	3453.77	00.00	00:00	3837.52
* Current Deposits	268.56	00.00	00:00	00:00	0.00	00:00	00:00	00:00	1521.82	00:00	00:00	1790.41
Advances #	7.11	6.99	40.36	28.6	100.92	559.22	419.78	2122.35	735.52	946.27	5170.77	10138.49
Investments \$	399.98	900.00	0.00	0.00	40.00	200.00	1184.40	605.00	702.16	702.161507.54	4123.53	9662.61
Borrowings	0.00	0.00	0.00	0.00	00.00	0.00	00.00	00.00	0.00	0.00	0.00	0.00
Foreign Currency Assets	0.00	00:00	00.00	0.00	00.00	00.00	00.00	00:00	0.00	0.00	00:00	0.00
Foreign Currency Laibilites	00:00	00.00	00.00	0.00	00.00	00'0	00'0	00:00	00:00	0.00	00.00	0.00
* Control of the Cont	City on Town	Town don	otion									

\*Deposits includes Saving, Current and Term deposits.

# Advances are net off after deducting the credit balance in the loans and advance accounts.

\$ Investments includes interbank deposit also.



Investments

a) Composition of Investment Portfolio As at 31/03/2025 (Current Year)

(Amount ₹ in Lakhs)

	Debent- res and	1,000
NA.		
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(Amount ₹ in Lakhs)

at 31/03/2024 (Previous Year)

As

0.00 0.00 0.00 0.00 0.00 5156.17 114.66 (8 + 12)5156.17 3060.63 114.66 2945.97 8216.80 8102.14 Investments 13 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 12 (9 to 11) outside Total Invest-ments India Investments Outside India 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 Others Ξ aries and/or joint 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 90 ventures 9 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 (including local authori-ties) securities Govern-ment 6 114.66 0.00 0.00 0.00 0.00 0.00 5156.17 5156.17 3060.63 114.66 8102.14 2645.97 8216.80 ments in 8 (2 to 7) invest-Total India 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 1250.00 1250.00 1250.00 00 Others 1250. 1 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 ries and/or ventures joint 9 investments in India 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 Debent-ures and Bonds 2 0.05 0.00 0.05 0.00 0.00 0.05 0.00 0.00 0.00 0.00 0.00 0.05 4 0.00 0.00 00.0 1035.20 00.0 0.00 00.0 0.00 0.00 0000 1035.20 1035.20 1035.20 Approved Securities Other 3 2945.97 0.00 114.66 0.00 0.00 0.00 55 0.00 114.66 2870.92 2870.92 3060.63 5816.89 ment Securities Govern-5931 7 Less: Provisions for depreciation and NPI depreciation and NPI depreciation and NPI Less: Provision for Less: Provision for Less: Provision for Total Investments Less: Provision for Available for sale investments (NPI) Held for trading Held to maturity non-performing non-performing investments Gross Gross Gross Net Net Set Net

#### b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount ₹ in Lakhs)

Sr.	Particulars	Current Year	Previous Year
no.		2024-25	2023-24
i)	Movement of provisions held towards depreciation on investments		
	a) Opening balance	114.66	210.66
	b) Add: Provisions made during the year	0.00	0.00
	c) Less: Write off / write back of excess provisions during the year	94.88	96.00
	d) Closing balance	19.78	114.66
ii)	Movement of Investment Fluctuation Reserve		
	a) Opening balance	110.41	84.41
	b) Add: Amount transferred during the year	53.00	26.00
	c) Less: Drawdown	0.00	0.00
	d) Closing balance	163.41	110.41
iii)	Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current	2220	
	category	5.00%	3.73%

#### c) Sale and transfers to/from HTM category

The bank has shifted GOI investment of ₹ 495.44 Lakhs from AFS to HTM on 24/05/2024. Required depreciation of ₹ 26.87 Lakhs has been provided in books. Latest book value after transfer is amounting ₹ 468.57 Lakhs under HTM category as on 24/05/2024.

#### d) Non-SLR investment portfolio

i) Non-performing non-SLR investments

#### (Amount ₹ in Lakhs)

Sr.	Particulars	Current Year	Previous Year
no.		2024-25	2023-24
a)	Opening Balance	0.00	0.00
b)	Additions during the year since 1st April	0.00	0.00
c)	Reduction 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

#### (Amount ₹ in Lakhs)

Sr no.	Issuer	An	nount		of Private ement	Extent o Investme Secu	ent Grade	Exter 'Unra Secu		Exten 'Unlis Secur	ted'
		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)	Fls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c)	Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d)	Private Corporates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e)	Subsidiaries/ Joint Ventures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
f)	Others	600.05	350.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	1. PNB GILTS Ltd.	0.00	175.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	2. SBI DFHI Ltd.	0.00	175.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Shares of Other Co. Op. Banks	0.05	0.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	4. STCI Call Money	200.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	5. Mutual Fund	400.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
g)	Provisions held towards depreciation	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	600.05	350.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

#### e) Repo transactions (in face value terms)

#### (Amount ₹ in Lakhs)

-		Minimum	Maximum	Daily average	Outstanding
		outstanding	outstanding	outstanding	as on
		during the	during the	during the	March 31,
		year 2024-25	year 2024-25	year 2024-25	2025
i)	Securities sold under repo	0.00	0.00	0.00	0.00
	a) Government securities	0.00	0.00	0.00	0.00
8	b) Corporate debt securities	0.00	0.00	0.00	0.00
	c) Any other securities	0.00	0.00	0.00	0.00
ii)	Securities purchased under				
	reverse repo	0.00	0.00	0.00	0.00
	a) Government securities	0.00	0.00	0.00	0.00
	b) Corporate debt securities	0.00	0.00	0.00	0.00
	c) Any other securities	0.00	0.00	0.00	0.00



(Amount ₹ in Lakhs)

Asset quality

a) Classification of advances and provisions held as on 31/03/2025 – Current Year

	Standard		Non - Perfo	Performing		Total
	Iotal	- qns	Doubtful	Loss	lotal Non	
	Standard	Standard			performing	
	Advances	8			advances	
•	2	3	4	2	6 (3+4+5)	7 (2+6)
Gross standard advances and NPAs						
Opening balance	8950.24	37.80	46.00	00.00	83.80	9034.04
Add : Addition during the year					21.49	0.00
Less : Reductions during the year					44.58	0.00
Closing balance	10207.54	25.67	35.04	00.00	60.71	10268.25
Reductions in gross NPAs due to						
i) Upgradation	2000		-	200	00.00	0.00
<ul> <li>ii) Recoveries (excluding recoveries from upgraded accounts)</li> </ul>					44.58	44.58
iii) Technical / prudential write offs					00'0	0.00
iv) Write-offs other than those under (iii) above					00:00	0.00
Provisions (excluding floting provisions)				A-1		
Opening balance of provisions held	25.00	0.00	0.00	00.00	230.49	285.49
Add: Fresh provisions made during the year	00.0				34.00	34.00
Less: Excess provision reversed / write off loans	00'0				164.49	164.49
Closing balance of provisions held	55.00	00:00	00'0	00.00	100.00	155.00
Net NPAs		66	8			
Opening balance		0.00	0.00	00.00	0.00	
Add: Fresh additions during the year			78		00.00	100
Less: Reduction during the year		A CONTRACTOR OF THE PERSON OF		-	00.00	200000
Closing Balance		0.00	0.00	00:00	0.00	0.00
Floting provisions				0	- C	
Opening balance						0.00
Add: Additional provisions made during the year	28.0	\$(\$0).		ann		0.00
Less: Amount drawn down during the year						0.00
Closing Balance of floting provisions						0.00
Technical write-offs and the recoveries made thereon						
Opening balance of Technical / Prudential written-off accounts		3—				0.00
Add: Technical/ Prudential write-offs during the year						0.00
Less: Recoveries made from previously technical/prudential						00.00
written-off accounts during the year		-33				4
Closing balance						0.00
Ratios (in Percentage)	Current Year (2024-25)	Previous Year (2023-24)				
Gross NPA to Gross advances	0.59%	0.93%		0		
Net NPA to net Advances	00:00	00.0				
Provision coverage ratio	164.72	275.05				

(Amount ₹ in Lakhs)

As on 31/03/2024 - Previous Year

	Standard	30 127 12 2	Non - Performing	orming		Total
	Total	- qns	Doubtful	Loss	Total Non	
	Standard	Standard			performing	
	Advances				advances	
1	2	3	4	5	6 (3+4+5)	7 (2+6)
Gross standard advances and NPAs						
Opening balance	9001.30	24.68	60.63	00'0	77.77	9079.07
Add : Addition during the year					37.80	0.00
Less : Reductions during the year					31.77	0.00
Closing balance	8950.24	37.80	46.00	00.00	83.80	9034.04
Reductions in gross NPAs due to					000	
i) Upgradation					7.68	7.68
					24.09	24.09
					0.00	0.00
iv) Write-offs other than those under (iii) above					00.00	0.00
Provisions (excluding floting provisions)						
Opening balance of provisions held	20.00	00'0	00'0	00:00	201.80	251.80
Add: Fresh provisions made during the year	2.00				28.69	33.69
Less: Excess provision reversed / write off loans	00:00	A CONTRACTOR OF THE PERSON OF			0.00	0.00
Closing balance of provisions held	25.00	00'0	00'0	00'0	230.49	285.49
Net NPAs						
Opening balance		0.00	0.00	0.00	00'0	
Add: Fresh additions during the year					0.00	
Less: Reduction during the year		100000			0.00	-
Closing Balance		00'0	00'0	00'0	0.00	0.00
Floting provisions						
Opening balance						0.00
Add: Additional provisions made during the year						0.00
Less: Amount drawn down during the year						00.00
Closing Balance of floting provisions						0.00
Technical write-offs and the recoveries made thereon						0.0000
Opening balance of Technical / Prudential written-off accounts						0.00
Add: Technical/ Prudential write-offs during the year				20,000		0.00
Less: Recoveries made from previously technical/prudential						0.00
written-off accounts during the year						
Closing balance						0.00
Ratios (in Percentage)	Current Year (2023-24)	Previous Year (2022-23)				
Gross NPA to Gross advances	0.93%	%98'0				
Net NPA to net Advances	00.0	00.00				
Provision coverage ratio	275.05	259.48				

#### b) Sector-wise Advances and Gross NPAs

(Amount ₹ in Lakhs)

		Current	Year 20	24-25	Previou	s Year 2	2023-24
Sr. no.	Sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NP As to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NP As to Total Advances in that sector
i)	Priority Sector						
	a) Agriculture and allied activities	12.88	0.00	0.00	15.53	0.00	0.00
	Advances to industries sector     eligible as priority sector lending	4974.41	22.96	0.46	4597.61	34.85	0.76
	c) Services	0.00	0.00	0.00	0.00	0.00	0.00
	d) Housing Loan	1646.30	3.52	0.21	1479.86	9.38	0.63
	e) Education Loan	79.73	0.00	0.00	52.96	0.00	0.00
	f) Other Loans	77.12	0.56	0.73	69.38	0.89	1.28
	Sub-total (i)	6790.44	27.04	0.40	6215.34	45.12	0.73
ii)	Non - priority Sector						
	a) Agriculture and allied activites	0.00	0.00	0.00	0.00	0.00	0.00
	b) Industry	0.00	0.00	0.00	0.00	0.00	0.00
	c) Services	0.00	0.00	0.00	0.00	0.00	0.00
	e) Housing Loan	640.57	0.00	0.00	367.12	0.00	0.00
	f) Education Loan	0.00	0.00	0.00	0.00	0.00	0.00
	d) Other Loans (Bussiness Loan, Vehicle Loan.Project Finance)	2837.24	33.67	1.19	2451.58	38.68	1.58
	Sub-total (ii)	3477.81	33.67	0.97	2818.70	38.68	1.37
	TOTAL (i+ii)	10268.25	60.71	0.59	9034.04	83.80	0.93

#### c) Overseas assets, NPAs and revenue

There were no overseas assets so this clause is not applicable

#### d) Particulars of resolution plan and restructuring

#### i) Details of accounts subjected to restructuring

There has not been any restructuring of loan during the current and previous year

#### e) Disclosure of transfer of loan exposures:

There has not been any transfer of loan exposure during the year.

#### f) Fraud accounts

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

Particulars	Current Year	Previous Year
	2024-25	2023-24
Number of frauds reported	-	14
Amount involved in fraud (₹ crore)	-	-
Amount of provision made for such frauds (₹ crore)	-	-
Amount of Unamortised provision debited from 'other		
reserves' as at the end of the year (₹ crore)	-	-

#### g) Disclosure under Resolution Framework for COVID-19-related Stress

There were no loan outstanding which were given under resolution framework for COVID-19 related stress during the current year and financial year

#### 5. Exposures

#### a) Exposure to real estate sector

(Amount ₹ in Lakhs)

Category	Current Year	Previous Yea
Category	2024-25	2023-24
i) Direct exposure		
<ul> <li>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.</li> </ul>	2284.86	1845.80
b) Commercial Real Estate – Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;	311.10	336.47
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –  i. Residential  ii. Commercial Real Estate	0.00	0.00
ii) Indirect Exposure  Fund based and non-fund-based exposures on National  Housing Bank and Housing Finance Companies.	0.00	0.00
Total Exposure to Real Estate Sector	2595.96	2182.27

#### b) Exposure to capital market

There has no any capital market exposure during the current financial year as well as previous financial year.

#### c) Risk category-wise country exposure

There was no any risk wise country exposure during the current financial year as well as previous financial year

#### GUJARAT AMBUJA Co.-Op. BANK LTD.

#### d) Unsecured advances

(Amount ₹ in Lakhs)

Particulars	Current Year 2024-25	Previous Year 2023-24
Total unsecured advances of the bank	88.49	74.68
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken.	0.00	0.00
Estimated value of such intangible securities	0.00	0.00

e) Factoring exposure: Not Applicable

f) Intra-group exposures: Not Applicable

g) Unhedged foreign currency exposure:

Bank is not authorized to deal in foreign exchange transaction.

#### 6. Concentration of deposits, advances, exposures and NPAs

#### a) Concentration of deposits

(Amount ₹ in Lakhs)

Particulars	Current Year	Previous Year
	2024-25	2023-24
Total deposits of the twenty largest depositors	4963.74	3715.58
Percentage of deposits of twenty largest depositors to total deposits of the bank.	25.57%	22.61%

#### b) Concentration of advances

(Amount ₹ in Lakhs)

Particulars	Current Year	Previous Year
700.0800 1000008000000	2024-25	2023-24
Total advances to the twenty largest borrowers	2583.25	2409.55
Percentage of advances to twenty largest borrowers to total advances of the bank.	25.16%	26.67%

#### c) Concentration of exposures

(Amount ₹ in Lakhs)

Particulars	Current Year	Previous Year
ARTICLE SEVEN MANAGER Y PERSONAL PROPERTY.	2024-25	2023-24
Total exposure to the twenty largest borrowers/customers	7663.77	4695.90
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers.	24.32%	18.06%

#### d) Concentration of NPAs

(Amount ₹ in Lakhs)

Particulars	Current Year	Previous Year
	2024-25	2023-24
Total Exposure to the top twenty NPAs Accounts	60.71	83.80
Percentage of exposures to All NPA Accounts exposure to total Gross NPAs.	100.00%	100.00%

Notes: There were only 9 NPA accounts during the current year & 12 accounts during the previous year.

#### 7. Derivatives

The bank has not entered into any transactions in derivatives in current and previous year.

#### 8. Disclosures relating to securitisation

The bank doesn't have any outstanding amount of securitised assets during current year and previous year.

#### 9. Transfers to Depositor Education and Awareness Fund (DEA Fund)

(Amount ₹ in Lakhs)

Sr.	Particulars		Previous Year
No.		2024-25	2023-24
i)	Opening balance of amounts transferred to DEA Fund	21.69	14.44
ii)	Add: Amounts transferred to DEA Fund during the year	3.72	7.72
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.00	0.47
iv)	Closing balance of amounts transferred to DEA Fund	25.41	21.69

(Note: The actual balance of amount transferred to DEF Cell is ₹. 25.99 lakhs as on 31.03.2025 however in books it is sowing as 25.41 lakhs. The reason of difference of ₹. 0.58(Un-Claim Amount) is due to missing of accounting entry in books of account and the said difference has been rectified on 19.04.2025.)

#### 10. Disclosure of complaints

There were no any complaints during current year and previous year

#### 11. Disclosure of penalties imposed by the Reserve Bank of India

The Reserve Bank of India has, impose a monetary penalty of ₹1.00 lakh under Section 20, 21, 35, 35A, 46 and 47A of the Banking Regulation Act, 1949 read with section 56 of the Banking Regulation Act 1949. For Violation Reserve Bank of India direction wide letter no. AMD. ENFD. DCB.SCN NO. S-15/18-02-050-/2024-25 Dated Jun 13, 2024, with reference to financial position as on March 31, 2023. The nature of which was the bank it sanctioned two loans, wherein a relative of the directors stood as guarantor. The Bank has failed to comply with the RBI directions on Loans and Advances to Directors, their relatives and firms/concerns, in which they are interested.

#### 12. Disclosures on remuneration

The bank has not paid remuneration to any director during current financial year and previous financial year.

#### 13. Other Disclosures

#### a) Business ratios

Particulars	Current Year	Previous Year
	2024-25	2023-24
Interest Income as a percentage to Working Funds	8.14%	8.29%
Non-interest income as a percentage to Working Funds	0.25%	0.39%
Cost of Deposits	6.08%	5.69%
Net Interest Margin	3.10%	3.60%
Operating Profit as a percentage to Working Funds	1.19%	1.68%
Return on Assets	0.86%	0.96%
Business (deposits plus advances) per employee (in ₹ lakh)	903.10	773.28
Profit per employee (in ₹ lakh)	5.34	5.29
	Interest Income as a percentage to Working Funds Non-interest income as a percentage to Working Funds Cost of Deposits Net Interest Margin Operating Profit as a percentage to Working Funds Return on Assets Business (deposits plus advances) per employee (in ₹ lakh)	Interest Income as a percentage to Working Funds  Non-interest income as a percentage to Working Funds  Cost of Deposits  Net Interest Margin  Operating Profit as a percentage to Working Funds  Return on Assets  Business (deposits plus advances) per employee (in ₹ lakh)  2024-25  8.14%  0.25%  6.08%  1.19%  8.14%

Note: Business rations Calculated on Current Year Net Profit ₹ 176.31 Lakh Before reversal of Provisiong of ₹ 68.00 Lakh

#### b) Bancassurance business

(Amount ₹ in Lakhs)

Particulars	Current Year	Previous Year
	2024-25	2023-24
Fees and brokerage	1.33	17.55



#### GUJARAT AMBUJA Co.-Op. BANK LTD.

#### c) Marketing and distribution

The bank has not received fees/remuneration in respect of the marketing and distribution function (excluding banc assurance business) undertaken by them.

#### d) Disclosures regarding Priority Sector Lending Certificates (PSLCs):

Details of Priority Sector Lending Certificates (PSLCs) purchased by the bank during the financial year 2024-25.

(Amount ₹ In Lakhs)

- 1	TOTAL	750.00
4	General	0.00
3	Micro Enterprises	0.00
2	Small and Marginal farmers	750.00
1	Agriculture	0.00
Sr. No.	Type of PSLCs	31.03.2025

#### e) Provisions and contingencies

#### (Amount ₹ in Lakhs)

	Provision debited to Profit and Loss Account	Current Year 2024-25	Previous Year 2023-24
i)	Provisions for NPI	0.00	0.00
ii)	Provision towards NPA	34.00	5.00
iii)	Provision made towards Income tax	60.00	77.00
iv)	Other Provisions and Contingencies (with details)		
	i) IT Infra Development	5.00	5.00
	ii) Standard Asset	0.00	5.00
	iii) Special Reseve for IT	10.00	8.00
	iv) Silver Jubliee Celebration	0.00	35.00

#### f) Payment of DICGC Insurance Premium

#### (Amount ₹ in Lakhs)

Sr.	Particulars	Current Year	Previous Year
No.		2024-25	2023-24
i)	Payment of DICGC Insurance Premium*	24.72	22.14
ii)	Arrears in payment of DICGC premium	0.00	0.00

<sup>\*</sup> Insurance premium incudes GST

#### g) Disclosure of facilities granted to directors and their relatives

As per the notes to account point no. 26 (iii)

Palce : Ahmedabad For Govind R. Patel & Co

Date: 15/05/2025 Chartered Accountants

FRN: 441151W

CA G. R. Patel (Partner)

M. No.:- 044989

UDIN:- 25044989VMGZBT1384

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#### CASH FLOW STATEMENT FOR THE YEAR ENDED ON MARCH 31, 2025

(Amount in ₹)

	Particulers	Current Year 31-03-2025	Previous Year 31-03-2024
A.	Cash Flow from Operating Activities	200 Tab 120 a more more market	
	Net Profit/(Loss) after Tax and appropriations	1,76,31,017	1,74,76,518
	Non-Cash Items Debited/Credit to Profit & Loss		
	Depreciation	9,88,098	9,32,481
	Income Tax Provision	60,00,000	77,00,000
	Provision for DTL	-11,366	-30,172
	Provision for IDR Expenses	1,02,948	0.00
	Provision for IT Infra Development Excess BDDR 2024 Return Back	5,00,000 -33,22,411	5,00,000
	Dividend EquilisationReverse Back	-4,00,000	0.00
	Provision for Special Reserve Fund	10,00,000	8,00,000
	Provision against NPA	34,00,000	5,00,000
	Provision for Silver Jubilee Celebration	0.00	35,00,000
	Prov against Standard Asset	0.00	5,00,000
	Adjusted For Operating Activities:		
	Variation in Advances	-12,34,21,350	34,61,600
	Variation in Interest Receivables	-32,71,183	-10,16,558
	Variation in Interest Payables	15,342	7,27,727
	Variation in Deposits in all accounts	30,49,91,603 14,274	11,65,96,144
	Variation in Other Payables Variation in Advance Payment	35,381	-2,94,68,677 -35,381
	Income tax Paid	-60,00,000	-74,76,660
_	Net Cash Flow from Operating Activities :	19,82,52,353	11,46,67,023
В.	Cash Flow from Investing Activities		
	Variation to Fixed Assets	-46,87,032	-7,69,817
	Variation in Govt. Investment	-8,03,70,560	-2,00,05,375
	Variation in Call Deposits with Banks	3,50,00,000	-12,50,00,000
	Variation in Fixed Deposite	-10,20,00,000	-1,50,20,002
	Variation in Other Assets	18,67,343	10,49,10,218
	Net Cash Flow from Investing Activities :	-15,01,90,249	-5,58,84,976
C.	Cash Flow from Financing Activities		92100.200
	Variation in Share Capital	20,60,100	15,14,700
	Payment of Education Fund	-2,00,000	-2,00,000
	Variation in Nominal Member's Fees	12,500	-17,915
	Dividend Paid	-57,15,941	-55,14,271
	Net Cash Flow from Financing Activities :	-38,43,341	-42,17,486
	Net Increase/(Decrease) in Cash or Cash Equivalents*	4,42,18,764	5,45,64,561
	Cash & Cash Equivalents at the beginning of the year	15,07,39,261	9,61,74,700
	Cash & Cash Equivalents at the end of the year	19,49,58,025	15,07,39,261
	Net Increase/(Decrease) in Cash or Cash Equivalents:	4,42,18,764	5,45,64,561

#### Note:

<sup>(1)</sup> The above cash Flow Statement has been prepared under the "Indirect Method" set out in Accounting Standard-3 issued by the Institute of Chartered Accountants of India.

<sup>(2)</sup> Previous Year's figures have been regrouped/ re-classified wherever necessary.

<sup>\*</sup>Cash & Cash equivalent represent Cash in hand, Current Balance with Other Banks and Borrowing from Bank. Call Money and Fixed Deposits are not considered as the Cash & Cash equivalent as the same is Interest Bearing Deposit considered under the head Investing Activities

#### બેંકના સભાસદો તથા ખાતેદારો માટે અગત્થની સૂચના

- (૧) બેંકમાંથી ધિરાણ લેનાર તમામ સભાસદને તેમને લીધેલ ધિરાણની પાકતી મુદતની ખબર આપવામાં આવે છે. પરંતુ કોઇ સંજોગોમાં આવી ખબર ધિરાણ લેનારને મળી ન હોય તો તે માટે બેંક બિલકુલ જવાબદાર રહેશે નહીં.
- (૨) બેંકમાંથી ધિરાણ લેનાર તમામ સભાસદોએ હપ્તા અને વ્યાજ નિયમિત ભરપાઈ કરવાની ફરજ છે તેમજ ધિરાણ ખાતામાં જરૂરી દસ્તાવેજ જેવા કે સ્ટોક સ્ટેટમેન્ટ, બુક ડેબ્ટનું સ્ટેટમેન્ટ, વિમા પોલીસી વિગેરે સમયસર બેંકમાં રજૂ કરવા જરૂરી છે. બેંકને માહિતી પુરી નહી પાડનાર તેમજ હપ્તા અને વ્યાજ સમયસર નહીં ભરનાર ધિરાણ લેનારની પ્રતિષ્ઠાને ગંભીર અસર થશે.
- (૩) ધિરાણ અરજી સાથે જરૂરી તમામ માહિતી તેમજ દસ્તાવેજો રજૂ કરવાથી ધિરાણ અરજીનો ઝડપી અને યોગ્ય નિર્ણય કરવામાં બેંકને સરળતા રહે છે. જેથી જરૂરી દસ્તાવેજો /પુરાવા અરજી સાથે અચૂક જોડવા.
- (૪) જામીન થનાર પ્રત્યેક સભાસદે જાણવું જરૂરી છે કે પોતે જે ધિરાણ લેનારના જામીન થાય છે તે ધિરાણની વ્યાજ સહિતની તમામ રકમ તથા તમામ ખર્ચાની રકમ બેંકને ચૂકવવા માટે અરજદાર જેટલા જ જામીનદાર પણ વ્યક્તિગત રીતે જવાબદાર છે.
- (પ) બેંકને ધિરાણ વસુલ કરવા માટે મિલ્કતની જપ્તી તેમજ લવાદી રાહે અગર કોઈ કોર્ટ મારફત પગલાં ભરવા ન પડે તે માટે નિયમિત પણે વ્યાજ અને હપ્તાની ચૂકવણી કરવી.
- (ह) પેઢી સભાસદો તથા ખાતેદારોએ પોતાની પેઢીના ભાગીદારીમાં ફેરફાર થાય કે તુરત જ નવા ભાગીદારી દસ્તાવેજની ખરી નકલ બેંકમાં રજૂ કરી સમયસર ફેરફાર કરાવી લેવો.
- (૭) જે સભાસદોએ ડિવીડન્ડ જમા કરવા માટે બેંકના ખાતા નંબર નોંધાવેલ ના હોત તો નોંધ કરાવવી અને જે સભાસદોએ ખાતું ન ખોલાવેલ હોય તો નવું ખાતું ખોલાવી અને ખાતા નંબરની નોંધ કરાવવી, જેથી ડિવીડન્ડની રકમ સીધી ખાતામાં જમા આપી શકાય.
- (૮) બેંકના સભાસદો તથા ખાતેદારોના સરનામામાં ફેરફાર થયેલ હોય તેઓએ ફેરફાર થયેલ નવીન સરનામાંની જાણ પુરાવાસાથે તાકીદે બેંકને કરવી.
- (૯) સભાસદોની બેંક દ્વારા રૂા. ૧ લાખનો પર્સનલ એક્સિડન્ટ વીમાની પોલીસી લેવામાં આવે છે, જે સભાસદનો અકસ્માત વીમો મેળવવાને પાત્ર હોય તો તેના નોમીનીએ તેની જે તે શાખામાં તુરત જ જાણ કરવી જેથી વીમો પાસ કરવામાં સમયમર્યાદાનો બાધ આવે નહીં.
- (૧૦) ખાતેદારો તથા સભાસદોએ એમના મોબાઈલ નંબર તેમજ ઈમેલ એડ્રેસની નોંધ બેંકમાં કરાવવી જરૂરી છે. જેથી SMS Alert સિસ્ટમથી ખાતાની લેવડ-દેવડની જાણ બેન્ક દ્વારા કરી શકાય અને સ્ટેટમેન્ટ ઓફ એકાઉન્ટ ઈ-મેઈલથી મોકલીશકાય
- (૧૧) ટર્મ ડિપોઝીટ કે રીકેરીંગ ડિપોઝીટ ખાતેદારના બેંકના તમામ ખાતનું સંયુક્ત વ્યાજ વાર્ષિક રૂા. ૫૦,૦૦૦/-(૧,૦૦,૦૦૦/- સીનીયર સીટીઝન માટે) કે તેથી વધુ થતું હોય અને તેમની વ્યાજ સાથેની આવક ઈન્કમટેક્ષના નિયમ મુજબ ટેક્ષેબલ થતી ના હોય તો તેવા ખાતેદારોએ સમય મર્યાદામાં Form No. 15G/15H બેન્કમાં જમા કરાવવાથી વ્યાજની આવકમાં થતી TDS ની કપાતમાંથી મુક્તિ મેળવી શકશો.
- (૧૨) ખાતેદાર તેમના ખાતાનું બેલેન્સ જાણવા માટે બેંકમાં રજીસ્ટર્ડ થયેલ મોબાઈલ નંબરથી ૯૯૨૧૭૦૮૦૬૦ નંબર ઉપર કોલ કર્યા બાદ ઓટોમેટીક કોલ બંધ થયા બાદ ખાતેદારના મોબાઈલ નંબર ઉપર SMSથી બેલેન્સની જાણ થશે. આ સુવિધા માટે કોઈ ચાર્જ લાગશે નહીં.
- (૧૩) UPI, Rupay Debit Card તથા મોબાઇલ એપ્લીકેશન ચાલુ કરેલ છે, તો તેનો લાભ લઈ વધુમાં વધુ ડીજીટલ ટ્રાન્જેક્શન કરવા માટે સર્વે સભાસદો અને ગ્રાહકોને વિનંતી છે.
- (૧૪) મોબાઇલ બેંકીંગ તથા ATM ટ્રાન્ઝેકશન માટે બેન્કે આપેલ PIN નંબર તથા PASSWORD ની ગુપ્તતા જાળવવી તેગ્રાહકોના હિતમાં છે.
- (૧૫) જે સભાસદો બેંકમાંથી શેર સર્ટીફીકેટ લઇ ગયા નથી તેઓએ બેંકમાંથી મેળવી લેવા.
- (૧ ∉) દરેક ખાતાધારકોએ ખાતામાં નિયમિત ટ્રાન્જેક્શન કરવું જરૂરી છે નહિતર ખાતુ બે વર્ષ બાદ ઇન-ઓપરેટીવ થઇ જાય છે. જે નવેસરથી KYC આપ્યા બાદ ઓપરેટીવ થઇ શકે જેથી ખાતું ઇન-ઓપરેટીવ ન થાય તેનું ધ્યાન રાખવું.



## ગુજરાત અંબુજા કો.-ઓપ. બેંક લિ.

# PROGRESS AT A GLANCE

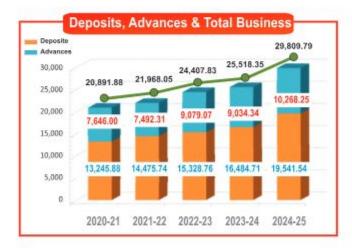
Year	Branches	Members	Share Capital	Reserve Funds	Deposits	Advances	Working Funds	Profit	Dividend
1999-2000	-	2,851	38,76,000.00	15,715.00	3,25,64,919.37	1,53,12,688.94	3,76,34,307.37	-28,375.00	
2000-2001	-	3,249	53,55,300.00	19,935.00	5,54,77,172.95	3,54,12,602.47	6,62,37,617.66	11,49,180.71	8.00%
2001-2002	-	3,272	56,01,500.00	8,30,285.71	5,97,95,165.25	3,25,41,900.32	7,50,16,579.05	14,34,701.09	8.00%
2002-2003	-	3,391	60,06,400.00	18,25,743.80	5,51,44,472.26	3,98,91,014.64	7,97,44,554.44	27,65,515.05	9.00%
2003-2004	-	3,397	63,07,700.00	53,90,574.85	6,57,67,703.51	4,23,92,915.54	9,15,18,148.98	26,60,761.62	10.00%
2004-2005	-	3,413	65,63,600.00	74,78,297.47	8,22,39,444.57	4,53,62,354.74	10,51,97,622.88	31,93,994.38	10.00%
2005-2006	-	3,432	69,52,800.00	1,01,57,378.85	10,85,86,108.11	5,96,08,674.79	14,20,83,288.69	50,41,618.27	10.00%
2006-2007	-	3,424	70,47,900.00	1,52,76,822.12	11,98,23,764.83	5,70,80,605.54	15,44,42,792.81	21,81,484.50	10.00%
2007-2008	-	3,432	75,79,100.00	1,78,09,882.75	17,51,93,822.32	7,80,43,146.80	21,33,86,512.23	25,00,537.80	10.00%
2008-2009	-	3,411	78,40,900.00	2,07,34,951.42	15,13,91,340.65	8,02,84,255.10	19,61,81,938.33	33,14,742.26	10.00%
2009-2010	-	3,642	1,00,63,600.00	2,54,56,148.68	22,84,89,913.87	9,64,44,914.96	28,47,64,359.40	40,47,265.19	10.00%
2010-2011	-	4,174	2,57,83,700.00	3,37,45,860.87	29,03,69,821.78	14,93,28,359.74	37,65,01,863.26	51,68,317.61	10.00%
2011-2012	-	4,179	2,69,78,600.00	4,36,01,458.48	27,05,24,216.85	16,66,46,089.52	37,00,03,473.74	60,28,700.41	10.00%
2012-2013	2	4,302	2,66,26,100.00	4,85,62,775.89	29,18,31,169.20	17,55,46,701.74	40,25,69,387.84	61,31,139.64	10.00%
2013-2014	2	4,321	2,60,98,500.00	5,36,15,216.53	35,48,18,215.14	22,36,10,643.79	47,10,90,709.52	63,04,413.45	10.00%
2014-2015	2	4,472	2,70,02,600.00	5,91,62,874.98	44,17,94,924.50	23,58,82,062.35	57,47,25,047.94	67,82,096.06	10.00%
2015-2016	4	4,543	3,02,57,300.00	6,45,72,460.04	51,93,21,397.79	29,47,04,328.75	65,57,59,976.11	71,74,989.63	10.00%
2016-2017	4	4,606	3,26,89,000.00	7,06,30,393.67	69,17,61,440.57	31,90,53,827.05	85,23,97,219.98	88,13,268.96	10.00%
2017-2018	ro.	4,683	4,08,23,900.00	7,75,22,431.63	72,16,79,674.54	38,23,43,497.90	89,29,31,934.95	89,06,276.40	10.00%
2018-2019	'n	4,725	4,52,16,600.00	8,24,56,515.61	80,90,00,416.91	52,51,72,843.53	99,42,37,816.39	90,48,069.26	10.00%
2019-2020	10	4,848	4,91,87,000.00	8,95,07,319.87	1,04,02,77,492.00	68,14,39,783.41	1,25,17,57,008.38	1,04,39,466.71	
2020-2021	so.	4,932	5,06,00,800.00	10,37,17,346.58	1,32,45,87,795.48	76,45,99,860.43	1,51,22,07,992.14	1,58,43,543.24	10.00%
2021-2022	10	5,014	5,37,24,100.00	12,11,92,920.41	1,44,75,74,131.55	74,92,30,644.75	1,66,98,73,663.23	1,45,33,906.20	10.00%
2022-2023	ıc.	5,191	5,65,06,300.00	14,23,25,990.61	1,53,28,76,016.21	90,79,06,913.93	1,78,55,75,688.07	1,57,94,145.79	10.00%
2023-2024	22	5,279	5,80,21,000.00	13,87,61,776.82	1,64,84,30,928.28	90,34,04,077.91	1,89,07,67,088.54	3,31,76,518.06	10.00%
2024-2025	ĸ	5,392	6,00,81,100.00	15,79,91,025.88	1,95,34,22,531.18	1,02,68,25,427.58	2,20,97,66,321.12	2,44,31,016.64	10.00% (Proposed)

## ગુજરાત અંબુજા કો.-ઓ૫. બેંક લિ.

Amount ₹ in Lakhs

#### Distribution of Income FY 2024-25













## ગુજરાત અંબુજા કો.-ઓપ. બેંક લિ.

#### કોઇ પણ છુપા ચાર્જ વગર ઓછું અને ઘટતી જતી બાકી રકમ ઉપર વ્યાજ સરળ અને ઝડપી ધીરાણ



#### આપની જરૂરીચાત મુજબ વિવિધ ધીરાણ ચોજનાઓ

સોલાર હાચપોથીકેશન બિઝનેસ વ્હીકલ હાઉસીંગ પ્રોફેશનલ એજ્યુકેશન રૂક્-ટોપ (કેશ કેડીટ) ટર્મલોન लोन લોન लोन लोन लोन મશીનરી સીક્ચોર્ડ પ્રોજેક્ટ પર્સનલ એગ્રીકલ્થર મહિલા વિકાસ લોન- પ્રોજેક્ટ ઈક્વીપમેન્ટ ઓવરડ્રાફ્ટ सोन सोन ચોજના लोन लोन

#### બેન્કર્સ

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