

૨૩મો
વાર્ષિક અહેવાલ

વર્ષ : ૨૦૨૧-૨૨



ગુજરાત અંબુજા કો-ઓપરેટીવ બેંક લિ.

(સ્થાપના તા. : ૨-૮-૧૯૯૯)



હેડ ઓફિસ :

૧, ૨, ૩, નવરંગ ટાવર, પહેલો માળ,
સતાધાર ચાર રસ્તા પાસે, સોલા રોડ, ઘાટલોડિયા, અમદાવાદ-૩૮૦ ૦૬૧

૯૩૨૮૩૫૧૬૦૦, ૯૩૨૮૩૫૨૧૩૫, (૦૭૯) ૪૦૩૨૧૧૨૯ ફેક્સ : ૨૭૪૯૫૮૫૨

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www.ambujabank.com



एक कदम स्वच्छता की ओर



ગુજરાત અંબુજા કો.-ઓપ. બેંક લિ.

હેડ ઓફિસ : ૧, ૨, ૩, નવરંગ ટાવર, પહેલો માળ, સતાધાર ચાર રસ્તા નજીક, સોલા રોડ, ઘાટલોડિયા, અમદાવાદ-૩૮૦ ૦૬૧

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ફોન : ૯૩૨૮૩૫૧૬૦૦, ૯૩૨૮૩૫૨૧૩૫, (૦૭૯) ૪૦૩૨૧૧૨૯ ફેક્સ : ૨૭૪૯૫૮૫૨

બોર્ડ ઓફ ડિરેક્ટર્સ

ક્રમ	નામ	હોદ્દો	મોબાઈલ નંબર
૧.	શ્રી નરસિંહભાઈ સી. પટેલ	ચેરમેન	૯૯૭૮૯૧૨૭૩૨
૨.	શ્રી ઈશ્વરલાલ એ. પટેલ	વાઈસ ચેરમેન	૯૮૨૫૧૧૬૩૬૬
૩.	શ્રી અંબાલાલ જે. પટેલ	મેનેજિંગ ડિરેક્ટર	૯૮૨૫૦૦૮૬૦૧
૪.	શ્રી ગોપાળભાઈ ટી. પટેલ (સી.એ.)	ડિરેક્ટર	૯૮૨૫૭૯૬૮૮૫
૫.	શ્રી ચીનુભાઈ એમ. પટેલ	ડિરેક્ટર	૯૪૨૬૦૭૭૩૩૬
૬.	શ્રી બાળદેવભાઈ જે. પટેલ	ડિરેક્ટર	૯૯૨૫૦૦૮૫૪૭
૭.	શ્રી રશ્મીનભાઈ એમ. પટેલ	ડિરેક્ટર	૯૮૨૫૦૧૩૨૮૨
૮.	શ્રી આશિષભાઈ કે. પટેલ	ડિરેક્ટર	૯૮૨૫૩૨૫૭૮૯
૯.	શ્રી બાબુભાઈ એન. પટેલ	ડિરેક્ટર	૯૮૨૪૮૪૬૩૩૦
૧૦.	શ્રી જયંતિભાઈ એમ. પટેલ	ડિરેક્ટર	૯૮૨૫૦૫૧૩૬૦
૧૧.	શ્રી હરિશચંદ્ર ડી. પરમાર	ડિરેક્ટર	૯૮૨૫૩૩૩૧૯૬
૧૨.	શ્રીમતી મીનાબેન એમ. પટેલ	ડિરેક્ટર	૯૫૩૭૧૮૯૭૪૬
૧૩.	શ્રીમતી પૂજા પી. પટેલ	ડિરેક્ટર	૯૯૭૯૮૬૪૭૪૬
૧૪.	શ્રી ભોગીભાઈ એસ. શાહ	પ્રોફે. ડિરેક્ટર	૯૭૨૫૯૩૫૦૬૨
૧૫.	શ્રી અમૃતભાઈ એચ. પટેલ	પ્રોફે. ડિરેક્ટર	૯૪૨૮૦૧૮૧૨૫
૧૬.	શ્રી શાંતિલાલ આઈ. પટેલ	જનરલ મેનેજર	૯૮૨૪૯૩૨૯૯૮

બેન્કર્સ

રીઝર્વ બેંક ઓફ ઈન્ડિયા
સ્ટેટ બેંક ઓફ ઈન્ડિયા
બેન્ક ઓફ બરોડા
યુનિયન બેંક ઓફ ઈન્ડિયા

એચ. ડી. એફ. સી. બેંક લિ.
આઈ.સી.આઈ.સી.આઈ. બેંક લિ.
ઈક્વીટાસ સ્મોલ ફાઈનાન્સ બેંક લિ.

ધી ગુજરાત સ્ટેટ કો. ઓપ. બેંક લિ.
ધી અમદાવાદ ડિસ્ટ્રીક્ટ કો. ઓપ. બેંક લિ.
ધી મહેસાણા અર્બન કો. ઓપ. બેંક લિ.
ફિનકેર સ્મોલ ફાઈનાન્સ બેંક લિ.

રજીસ્ટ્રેશન નં. : સે.૩૦૩૦૮/૯૮ તા. ૦૫-૦૮-૧૯૯૮
(ગુજરાત કો.ઓપ.સોસાયટીઝ એક્ટ-૧૯૬૧ અન્વયે)

ઓડિટ વર્ગ - 'અ'
તા. ૩૧-૦૩-૨૦૨૨

બેંકીંગ લાયસન્સ નં. યુબીડી/જીયુજી/૦૦૦૧ પી તા. ૫-૭-૧૯૯૯
(બી.આર.એક્ટ-૧૯૪૮ હેઠળ રિઝર્વ બેંક ઓફ ઈન્ડિયા દ્વારા)

[Bank Details]

Bank Name	GUJARAT AMBUJA CO-OPERATIVE BANK LTD
Bank Code	852
RBI Licence No.	UBD.GUJ 0001 P (05.07.1999)
Registration No.	30308/1998 (05.08.1998)
PAN No.	AAAAG0646D
GST No.	24AAAAG0646D1ZC
BRS Code	08682201
TAN No.	AHMG01218A
DICGC Code Number	UCCBGJ00192
LEI Number	335800AB651FZT1G8W60
Phone No.	079-40321129, 9328352135, 9328351600
Fax No.	079-27495852
E-mail	gm.gacb@ambujabank.com it.info@ambujabank.com
Website	www.ambujabank.com
Branches	5
IFSC code	GSCB0UGACBL
Deaf scheme - 2014 Deaf Fund Code	0648 (Sponser Bank : 0155-GSC Bank Ltd)
Head Office (Sola Road Branch, Ahmedabd)	1,2,3 Navrang Tower, 1st Floor, Sattadhar Char Rasta, Sola Road, Ghatlodia, Ahmedabad - 380 061. MICR Code : 380852002 IFSC Code : GSCB0UGAC02 Email : solaroadbranch@ambujabank.com Phone No. 079-40321129, 9328350182, 9328351551
Odhav Branch (Ahmedabad)	Ridham Complex, Nr. Odhav Fire Station, GIDC Odhav, Ahmedabad - 382415 MICR Code : 380852003 IFSC Code : GSCB0UGAC03 Email : odhavbranch@ambujabank.com Phone No. 079-22875424, 9328350252
Modhera Road Branch (Mehsana)	27-28-29, Kanku Complex, Gound Floor Near Amrut Party Plot, Opp. Welcome Party Plot, Modhera Road, Mehsana - 384002 MICR Code : 384852001 IFSC Code : GSCB0UGAC04 Email : mehsanabranch@ambujabank.com Phone No. 9328350468
Gota Branch (Ahmedabad)	201-202-203 First Floor, Block G Shayona Tilak Residency, Vande Mataram Road, (New C.G. Highway Road), Gota Ahmedabad - 382481 MICR Code : 380852004 IFSC Code : GSCB0UGAC05 Email : gotabranch@ambujabank.com Phone No. 079-46005001
Radhanpur Road Branch (Mehsana)	No. 1 to 5, Ground Floor, Prathana Platina, Opp. Shaktidhara Society, Radhanpur Road Mehsana - 384002 MICR Code : 384852002 IFSC Code : GSCB0UGAC06 Email : rrb.mehsana@ambujabank.com Phone No. 9328350642



૨૩મી વાર્ષિક સાધારણ સભાની નોટિસ



આથી બેન્કના સર્વે સભાસદોને જાણ કરવામાં આવે છે કે આપણી બેન્કની ૨૩મી વાર્ષિક સાધારણ સભા તા. ૧૭-૦૬-૨૦૨૨ ને શુક્રવાર સવારે ૧૦-૩૦ કલાકે બેન્કની બાજુમાં આવેલ સન-એન-સ્ટેપ ક્લબ, સોલા રોડ, અમદાવાદ ખાતે નીચે દર્શાવેલ કામકાજ માટે રાખવામાં આવેલ છે. તો સર્વે સભાસદોને સમયસર હાજર રહેવા વિનંતી.

કાર્યસૂચિ

- (૧) તા. ૦૮-૦૮-૨૦૨૧ના રોજ મળેલ છેલ્લી વાર્ષિક સાધારણ સભાની કાર્યવાહી વાંચનમાં લઈ બહાલી આપવા.
- (૨) તા. ૩૧-૦૩-૨૦૨૨ના 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 કરી જાહેર કરવા બાબત.
- (૪) વર્ષ ૨૦૨૧-૨૨ના સ્ટેચ્યુટરી ઓડિટરના રિપોર્ટની નોંધ લેવા બાબત.
- (૫) વર્ષ ૨૦૨૨-૨૩ માટે બેંકના હિસાબો તપાસવા સ્ટેચ્યુટરી ઓડિટરની નિમણૂંક તથા મહેનતાણાની રકમ નક્કી કરવા બાબત.
- (૬) બેંકના પેટા નિયમ નં. ૪૯ (૪) મુજબ સને ૨૦૧૮-૧૯ના વર્ષનું અનકલેઈમ ડિવિડન્ડની રકમ રિઝર્વ ફંડ ખાતે લઈ જવા અંગે.
- (૭) અધ્યક્ષશ્રીની અનુમતિથી અન્ય કોઈ બાબત રજૂ થાય તો તે ઉપર વિચારણા કરી નિર્ણય લેવા બાબત.

સ્થળ : અમદાવાદ

બોર્ડ ઓફ ડિરેક્ટર્સના આદેશથી

તા. ૨૭-૦૫-૨૦૨૨

શાંતિલાલ આઈ. પટેલ

જનરલ મેનેજર

ખાસ સૂચના

- (૧) કોરમના અભાવે સભા મુલતવી રહેશે તો તે જ દિવસે અડધા કલાક બાદ ફરીથી તે જ સ્થળે તે જ કામકાજ માટે મળશે, જેમાં કોરમનો બાધ ગણાશે નહિ.
- (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.
- (૪) જે સભાસદોએ KYC પ્રમાણે જરૂરી દસ્તાવેજ બેંકમાં આપેલ ન હોય તેમણે બાકી દસ્તાવેજ આપી જવા.
(ખાસ નોંધ : હાલની કોવિડ-૧૯ની પ્રવર્તમાન પરિસ્થિતિને કારણે સરકારશ્રીની ગાઈડલાઈન મુજબ દરેક સભાસદે ફરજિયાત માસ્ક પહેરીને જ આવવું અને Social Distance જાળવવાનું રહેશે.)

ચેરમેનશ્રીનું નિવેદન

માનનીય સભાસદ ભાઈઓ અને બહેનો,

આપણી બેંકની ૨૩મી વાર્ષિક સાધારણ સભામાં આપ સૌને આવકારતાં આનંદ અને ગૌરવની લાગણી અનુભવું છું અને બોર્ડ ઓફ ડિરેક્ટર્સ વતી તા. ૩૧-૦૩-૨૦૨૨ના રોજ પૂરા થયેલ વર્ષના હિસાબો, અહેવાલ અને બેંકે કરેલ પ્રગતિ આપ સૌ સમક્ષ રજૂ કરતાં આનંદની લાગણી અનુભવું છું. બેંકિંગ ક્ષેત્રમાં પ્રવર્તતી વ્યાજદરોની તીવ્ર હરિફાઈ વચ્ચે આપણી બેંકે પ્રગતિ અને વિકાસની દિશામાં અવિરત આગેકૂચ ચાલુ રાખી છે તે માટે આપણા થાપણદારો, માનવંતા સભાસદો, શુભચિંતકોનો અતૂટ વિશ્વાસ, બોર્ડ ઓફ ડિરેક્ટર્સની સુસંચાલિત પદ્ધતિ તથા બેંકના કર્મચારીઓએ પૂરી પાડેલ સક્ષિત સેવાઓ પાયામાં રહેલી છે. આપણી બેંકનું વર્ષ ૨૦૨૧-૨૨નું સ્ટેચ્યુટરી ઓડિટ, સી. એ. કિરણ એન્ડ પ્રદિપ એસોસીએટ્સ (FRN - 112577W) દ્વારા થયેલ છે. જેમાં બેંકને ઓડિટ વર્ગ 'અ' મળેલ છે.

➤ **શેર ભંડોળ ₹ ૫૩૭.૨૪ લાખ :**

તા. ૩૧-૦૩-૨૦૨૧ના રોજ બેંકનું ભરપાઈ થયેલ શેર ભંડોળ ₹ ૫૦૬.૦૧ લાખ હતું તે ચાલુ વર્ષને અંતે શેર ભંડોળ ₹ ૫૩૭.૨૪ લાખ થયેલ છે. આમ આ વર્ષ દરમિયાન ₹ ૩૧.૨૩ લાખનો શેર ભંડોળનો વધારો થયેલ છે. બેંકના સભાસદોની સંખ્યા ૫૦૧૪ થયેલ છે.

➤ **થાપણો ₹ ૧૪૪૭૫.૭૪ લાખ :**

તા. ૩૧-૦૩-૨૦૨૧ના રોજ બેંકની કુલ ડિપોઝીટ ₹ ૧૩૨૪૫.૮૮ લાખ હતી. વર્ષ દરમિયાન કુલ ડિપોઝીટમાં ₹ ૧૨૨૮.૮૬ લાખનો વધારો થયેલ છે અને વર્ષ આખરે તા. ૩૧-૦૩-૨૦૨૨ના રોજ કુલ ડિપોઝીટ ₹ ૧૪૪૭૫.૭૪ લાખ થયેલ છે. જે ૮.૨૮% જેટલો વધારો દર્શાવે છે. જે બેંકિંગ ઈન્ડસ્ટ્રીઝના ગ્રોથની સરખામણીમાં બરાબર જણાયેલ છે.

➤ **થાપણનો વીમો :**

બેંકના થાપણદારોની ₹ ૫,૦૦,૦૦૦/- સુધીની થાપણો વિમાથી સુરક્ષિત રાખવા માટે દર છ માસે ભરવાની થતી વીમા પ્રિમિયમની રકમ, ડિપોઝીટ ઈન્સ્યોરન્સ એન્ડ ક્રેડિટ ગેરંટી કોર્પોરેશન ઓફ ઈન્ડિયા, મુંબઈને RTGSથી સમયસર મોકલાવેલ છે. આમ બેંકના થાપણદારોની ₹ ૫,૦૦,૦૦૦/- સુધીની થાપણો વિમાથી સુરક્ષિત છે.

➤ **ધિરાણો ₹ ૭૪૯૨.૩૧ લાખ :**

તા. ૩૧-૦૩-૨૦૨૧ના રોજ કુલ ધિરાણ ₹ ૭૬૪૬.૦૦ લાખ હતું, જે તા. ૩૧-૦૩-૨૦૨૨ના રોજ પૂરા થતા વર્ષના અંતે, કુલ ધિરાણ ₹ ૭૪૯૨.૩૧ લાખ છે. જે ગત વર્ષની સરખામણીમાં ₹ ૧૫૩.૬૮ લાખનો કોવિડ-૧૯ના કારણે ઘટાડો થયેલ છે. તા. ૩૧-૦૩-૨૦૨૨ના રોજ પ્રાયોરીટી સેક્ટર ધિરાણ ₹ ૪૨૪૧.૫૮ લાખ છે, જે કુલ ધિરાણના ૫૬.૬૧% થાય છે. જ્યારે વિકર સેક્શનનું ધિરાણ ₹ ૮૬૨.૭૩ લાખ છે, જે કુલ ધિરાણના ૧૨.૮૫% થાય છે. બેંકે તેના કાર્યક્ષેત્રના વિસ્તાર સાથે સંકળાયેલ જરૂરિયાતમંદ સભાસદ ગ્રાહકોની તેમના ધંધાના વિકાસ માટે ધિરાણની જરૂરિયાતને પહોંચી વળવા સંનિષ્ઠ પ્રયત્નો કરેલ છે. અરજદારનો ક્રેડિટ રીપોર્ટ મેળવ્યા પછી ધિરાણ આપવામાં આવે છે.

➤ **બેંકના ડિરેક્ટર્સને ધિરાણ :**

આપણી બેંકના કોઈપણ ડિરેક્ટરે પોતાના નામે કે રિઝર્વ બેંકની વ્યાખ્યામાં આવતા તેમના સગા-સંબંધીને નામે બેંકમાંથી તેમની પોતાની FDRની સામે ઓવરડ્રાફ્ટ સિવાય અન્ય કોઈપણ પ્રકારનું ધિરાણ લીધેલ નથી અને રિઝર્વ બેંકના આદેશોનું સંપૂર્ણપણે પાલન કરેલ છે.

➤ **મૂડી પર્યાપ્તતાનો ગુણોત્તર (કેપીટલ એડીક્વશી રેશીઓ) ૧૭.૯૦% :**

મૂડી પર્યાપ્તતાનો ગુણોત્તર - બેંકિંગ ક્ષેત્રમાં બેંકની સદ્વરતાનો માપદંડ છે. રિઝર્વ બેંકે નક્કી કરેલ લઘુત્તમ ૮% ગુણોત્તરની સામે ચાલુ વર્ષે આ ગુણોત્તર ૧૭.૯૦% રહેલ છે. જે બેંકની સદ્વરતા દર્શાવે છે.

➤ **રિઝર્વ ફંડ અને અન્ય ભંડોળ :**

બેંકની સારી નફાકારકતાને લીધે બેંકના પોતાના ભંડોળમાં સતત વધારો થઈ રહ્યો છે. તા. ૩૧-૦૩-૨૦૨૧ના રોજ બેંકનું રીઝર્વ ફંડ તથા અન્ય ફંડો ₹ ૧૦૩૬.૭૪ લાખ હતું. જેમ ₹ ૧૭૫.૧૯ લાખનો વર્ષ દરમિયાન વધારો થયેલ છે અને જે વધીને તા. ૩૧-૦૩-૨૦૨૨ના રોજ ₹ ૧૨૧૧.૯૩ લાખે પહોંચ્યું છે. બેંકના પોતાના ભંડોળમાં ૧૬.૯૦% વધારો થયેલ છે. જે બેંકની સદ્વરતા અને વિશ્વાસનો માપદંડ બન્યો છે જે આપણા માટે ગૌરવની બાબત છે.



➤ **નાણાકીય પરિસ્થિતિ અને નફાની ફાળવણી :**

હવે આપની સમક્ષ બેંકની આર્થિક બાબતોના મહત્વના પાસાંઓ સંક્ષિપ્તમાં રજૂ કરું છું. તા. ૩૧-૦૩-૨૦૨૨ના રોજ બેંકની કુલ આવક રૂ ૧૪૧૮.૦૩ લાખ હતી. રિઝર્વ બેંક ઓફ ઈન્ડિયા, ગુજરાત રાજ્ય સહકારી વિભાગ તેમજ બેંકના બાયલોઝ પ્રમાણે ખર્ચ અને જોગવાઈઓ બાદ નાણાકીય વર્ષ ૨૦૨૧-૨૨ના અંતે બેંકે રૂ ૧૪૫.૩૪ લાખનો ચોખ્ખો નફો કરેલ છે. જે ગઈ સાલની સરખામણીમાં ૮.૨૭%નો ઘટાડો દર્શાવે છે. બેંકના બોર્ડ ઓફ ડિરેક્ટર્સે અહેવાલના વર્ષે આ નફાની ફાળવણી નીચે મુજબ કરવા ભલામણ કરેલ છે જેને આપ સર્વેની મંજૂરીની અપેક્ષા છે.

અ.નં.	વિગત	રકમ રૂ (૨૦૨૧-૨૨)
(૧)	રિઝર્વ ફંડ	૩૮,૪૫,૩૨૨-૨૦
(૨)	શેર ભંડોળ પર ડિવિડન્ડ (સૂચિત-૧૦%)	૫૨,૧૬,૫૮૪-૦૦
(૩)	શિક્ષણ ફંડ	૨,૦૦,૦૦૦-૦૦
(૪)	ચેરિટી ફંડ	૨,૮૦,૦૦૦-૦૦
(૫)	સ્ટાફ વેલફેર ફંડ	૨,૦૦,૦૦૦-૦૦
(૬)	સભાસદ હિતવર્ધક ફંડ	૫,૦૦,૦૦૦-૦૦
(૭)	મકાન ફંડ	૨,૦૦,૦૦૦-૦૦
(૮)	બેડ ડેપોઝિટ ફંડ	૨૧,૮૨,૦૦૦-૦૦
(૯)	ઈન્વેસ્ટમેન્ટ ફલ્ક્યુએશન રીઝર્વ	૧૪,૦૦,૦૦૦-૦૦
(૧૦)	સાયબર સિક્યુરીટી ફંડ	૫,૦૦,૦૦૦-૦૦
	કુલ ચોખ્ખો નફો	૧,૪૫,૩૩,૯૦૬-૨૦

➤ **ડિવિડન્ડ ૧૦% :**

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

➤ **નોન પર્ફોર્મિંગ એસેટ્સ (NPA) અને પ્રોવિઝન :**

આપણી બેંકમાં તા. ૩૧-૦૩-૨૦૨૧ના રોજ ગ્રોસ રૂ ૮૨.૨૦ લાખની રકમ NPA તરીકે હતી. જેમાં વર્ષ દરમિયાન NPA માં રૂ. ૦.૨૧ લાખનો વધારો થયેલ છે. તા. ૩૧-૦૩-૨૦૨૨ના રોજ ગ્રોસ NPA રૂ ૮૨.૪૧ લાખ રહેલ છે જે કુલ ધિરાણના ૧.૨૩% છે. રિઝર્વ બેંકના નિયમ મુજબ કરવી પડતી રૂ ૧૩.૨૮ લાખની જોગવાઈ સામે બેંકે રૂ ૧૬૮.૮૮ લાખની જોગવાઈ કરી છે. બેંકનું NET NPA ૦.૦૦ % છે.

➤ **સેવાકીય પ્રવૃત્તિઓ :**

બેંક તરફથી ચાલુ વર્ષે સિવિલ હોસ્પિટલ, અમદાવાદ ખાતે આવેલ ઈન્સ્ટીટ્યુટ ઓફ કિડની ડિસીઝ એન્ડ રીસર્ચ સેન્ટરને રૂ ૭૫,૦૦૦/-નું દાન કરેલ છે. જે રીઝર્વ બેંકના નિયમને આધિન રહી આપવામાં આવેલ છે.

➤ **કરકસરભર્યો વહિવટ :**

બેંકીંગ ક્ષેત્રે થઈ રહેલ સ્પર્ધાત્મકતાને લીધે બેંકની નફાકારકતા પર સતત દબાણ આવી રહ્યું છે. આવી પરિસ્થિતિમાં બોર્ડ ઓફ ડિરેક્ટર્સની જાગૃતતા, સ્વચ્છ અને કરકસરભર્યા વહિવટને લીધે બેંકની નફાકારકતા જળવાઈ રહેલ છે.

➤ **સભાસદ સહાય યોજના :**

બેંકે તેની સામાજિક જવાબદારીના ભાગરૂપે તમામ સભાસદોને વિશેષ લાભ આપવાના ઉદ્દેશથી બેંકે રૂ ૧.૦૦ લાખની પર્સનલ એક્સીડન્ટ વિમાની પોલીસી સભાસદોના લાભાર્થે લેવામાં આવેલ છે અને સભાસદોને અકસ્માત વિમાકવચ પૂરું પાડેલ છે

➤ **પ્રધાનમંત્રી વિમા યોજના :**

પ્રધાનમંત્રી જીવન જ્યોત વિમા યોજના અને પ્રધાનમંત્રી સુરક્ષા વિમા યોજનામાં બેંક જોડાયેલ છે અને બેંકના ખાતેદારોને વડાપ્રધાન જીવન જ્યોત યોજનામાં ૧૬૭ ખાતેદારોને અને પ્રધાનમંત્રી સુરક્ષા વિમા યોજનામાં ૨૪૫ ખાતેદારોને સામેલ કરવામાં આવેલ છે અને સુરક્ષા વિમાકવચ પૂરું પાડેલ છે.

➤ **લોકર્સ સેવા :**

આપણી બેંકની ચાર શાખાઓ (૧) સોલા રોડ, (૨) ઓઢવ, (૩) મોઢેરા રોડ-મહેસાણા અને (૪) ગોતા શાખામાં લોકર્સની સુવિધા ઉપલબ્ધ છે. આ સેવાનો લાભ લેવા વિનંતી છે.

➤ **ફ્રેન્ડીંગ સુવિધા :**

રાજ્ય સરકારશ્રીએ આપણી બેંકને ફ્રેન્ડીંગ મશીન દ્વારા અધિકૃત સ્ટેમ્પ વેન્ડર તરીકેની માન્યતા આપેલ છે તે પ્રમાણે સ્પે. એડહેસીવ સ્ટેમ્પીંગની સેવા સોલા રોડ, અમદાવાદ શાખા પૂરી પાડે છે.

➤ **આધુનિક ટેક્નોલોજી અને ઝડપી સેવા :**

બેંકના ગ્રાહકોને SMS એલર્ટ સુવિધા, એકાઉન્ટ વ્યુ ફેસીલીટી થ્રુ મોબાઈલ એન્ડ થ્રુ બેન્ક વેબસાઈટ, RTGS, NEFT, ECS, NACH તથા SMS મિસકોલ એલર્ટ બેલેન્સ સુવિધા (ઈન્કવાયરી નં. ૭૮૭૮૮૩૮૩૬૮) વગેરેની સુવિધાઓ ઉપલબ્ધ છે. ઉપરાંત મોબાઈલ એપ્લિકેશન થી RTGS, NEFT અને IMPS ટ્રાન્ઝેક્શન કરવાની સુવિધા ઉપલબ્ધ છે. Rupay Debit Card થી ATM, POS અને E.COM ટ્રાન્ઝેક્શન પણ કરી શકાય છે. બેંક ટૂંક સમયમાં UPI સેવાઓ ચાલુ કરવા જઈ રહી છે. UPIની સેવાઓ ચાલુ થવાથી બેન્કના કસ્ટમર Google Pay, Phone Pay, Paytm જેવી એપ પર પોતાના ખાતાને રજીસ્ટર કરી શકશે અને દરેક પ્રકારના બીલના પેમેન્ટ તથા અન્ય બેંકીંગ વ્યવહારો પણ કરી શકશે.

➤ **આભાર દર્શન :**

વર્ષ દરમિયાન બેંકના કાર્યક્ષમ વહિવટમાં તથા બેંકને પ્રગતિના સોપાનો સર કરવામાં મદદરૂપ થનાર સર્વે સભાસદો, થાપણદારો, ગ્રાહકો, ખાતેદારો અને શુભેચ્છકોના અમૂલ્ય સાથ અને સહકાર બદલ સૌનો હૃદયપૂર્વક આભાર માનું છું. બોર્ડના મારા સાથી અન્ય ડિરેક્ટર મિત્રોનો પણ બેંકના સુવ્યવસ્થિત સંચાલન અને વિકાસમાં જે સાથ અને સહકાર મળેલ છે તે બદલ તેઓનો અંતઃકરણપૂર્વક આભાર માનું છું.

બેંકના સુસંચાલન તેમજ વહીવટી બાબતોમાં સમયસર જરૂરી સલાહસૂચન, માર્ગદર્શન પૂરું પાડવા બદલ રિઝર્વ બેંક ઓફ ઈન્ડિયાની અમદાવાદના રિજિયોનલ ડિરેક્ટરશ્રી, ડિપાર્ટમેન્ટ ઓફ કો-ઓપરેટિવ બેંક સુપરવિઝનના જનરલ મેનેજરશ્રી તેમજ અધિકારીઓ, ગુજરાત રાજ્યના સહકાર વિભાગના સહકાર કમિશનર અને રજિસ્ટ્રારશ્રી, ગાંધીનગર તેમજ જિલ્લા રજિસ્ટ્રારશ્રી, સહકારી મંડળીઓ (શહેર વિભાગ) અમદાવાદ, ગુજરાત અર્બન બેંકસ ફેડરેશનના ચેરમેનશ્રી, અમદાવાદ સીટી એન્ડ ડિસ્ટ્રીક્ટ કો. ઓ. બેન્કર્સ એસોસિએશનના ચેરમેનશ્રી, ધી ગુજરાત સ્ટેટ કો. ઓ. બેંક લિ.ના ચેરમેનશ્રી તથા અન્ય સંસ્થાઓના પદાધિકારીઓનો હાર્દિક આભાર માનું છું.

બેંકના જનરલ મેનેજર શ્રી શાંતિલાલ આઈ. પટેલે ઉત્સાહ અને ખંતથી બેંકની અવિરત પ્રગતિ માટે જહેમત ઉઠાવી છે તેઓને પણ હું બિરદાવું છું. બેંકના તમામ અધિકારીઓ અને કર્મચારીઓએ નિષ્ઠાપૂર્વક પૂરી પાડેલ સેવાઓની નોંધ લઉં છું. તેમણે ગ્રાહકોને ઝડપી અને વિવેકી સેવાઓ પૂરી પાડવા બદલ તેઓને ધન્યવાદ આપું છું.

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

બોર્ડ ઓફ ડિરેક્ટર્સ વતી

નરસિંહભાઈ સી. પટેલ

ચેરમેન



INDEPENDENT AUDITOR'S REPORT

To,

The Members,

Gujarat Ambuja Co-operative Bank Ltd.,

Report on Financial Statements

1. We have audited the accompanying financial statements of **Gujarat Ambuja Co-Operative Bank Ltd** ('the Bank') as at 31 March 2022, which comprise the Balance Sheet as at 31 March 2022, and the Profit and Loss Account, and the Cash Flow Statement for the year then ended, and a summary of significant accounting policies and other explanatory information. The returns of all 5 branches certified Auditors are consolidated in these financial statements.

Management's Responsibility for the Financial Statements

2. Management is responsible for the preparation and fair presentation of the financial statements in accordance with the aforesaid Accounting Standards and in accordance with Banking Regulation Act, 1949 (as applicable to Co. Operative Societies), the Guidelines issued by the Reserve Bank of India, the Registrar of Co Operative Societies, Gujarat, the Gujarat Co Operative Societies Act, 1961 and Gujarat Co Operative Societies Rules, 1965 (as applicable) and generally accepted accounting principles in India so far as applicable to the Bank, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

3. Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatements. As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit
4. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on effectiveness of the Bank's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.
5. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

6. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements together with the Notes thereon give a true and fair view in conformity with the accounting principles generally accepted in India:
- a) In the case of the Balance Sheet, of state of affairs of the Bank as at 31st March 2022;
 - b) In the case of the Profit and Loss Account, of the profit for the year ended on that date; and
 - c) In the case of the Cash Flow Statement, of the cash flows for the year ended on that date.

Report on Other Legal & Regulatory Requirements

7. The Balance Sheet and the Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949 and the provisions of the Gujarat Cooperative Societies Act 1961 and they give the information as required to be given under the law and in conformity with it.
8. We report that :
- a) We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found to be satisfactory.
 - b) In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches.
 - c) The transactions of the Bank which have come to our notice have been within the powers of the bank.
 - d) The Balance Sheet and Profit & Loss account dealt with by this report are in agreement with the books of accounts and returns.
 - e) The accounting standards adopted by bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks.
9. We further report that for the year under audit, the bank has been awarded "A" classification.

Place : Ahmedabad

Date : 19-05-2022

For Kiran & Pradip Associates

Chartered Accountants

FRN : 112577W

Pradip Shah (Partner)

M. No. : 035636

UDIN : 22035636AJGSZC7818

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BALANCE SHEET AS ON 31.03.2022

Dt. 31-03-2021 ₹	CAPITAL AND LIABILITIES	₹	Dt. 31-03-2022 ₹
8,00,00,000.00	1. Capital		8,00,00,000.00
	(1) Authorised Capital 800000 Shares of Rs. 100 each		
5,06,00,800.00	(2) Subscribed Capital (Individual) Current Year - 537241 Shares of Rs.100 each Previous Year - 506008 Shares of Rs. 100 each	5,37,24,100.00	5,37,24,100.00
7,72,09,507.58	2. Reserve Fund and Other Reserves		8,99,69,941.41
4,66,07,824.58	(1) Statutory Reserve	5,11,31,511.82	
1,29,75,000.00	(2) Building Fund	1,33,75,000.00	
9,00,000.00	(3) Dividend Equalisation Fund	9,00,000.00	
95,21,760.00	(4) Bad and Doubtful Debts Reserve (BDR)	1,18,97,760.00	
72,04,923.00	(5) Investment Depreciation Reserve (IDR)	1,26,65,669.59	
2,64,64,979.00	(6) Other Funds and Reserves (to be specified)		3,12,22,979.00
22,86,050.00	(1) Charity Fund	26,03,050.00	
46,00,000.00	(2) Investment Fluctuation Reserve (IFR)	70,41,000.00	
40,00,000.00	(3) Contingency Provision for Standard Assets	40,00,000.00	
51,00,000.00	(4) Contingency Provision for Against N.P.A.	51,00,000.00	
9,96,739.00	(5) Staff Welfare Fund	11,96,739.00	
10,00,000.00	(6) Development & Celebration Fund	10,00,000.00	
20,00,000.00	(7) Contingency Fund	20,00,000.00	
21,09,190.00	(8) Share Holder's Beneficiary Fund	26,09,190.00	
43,73,000.00	(9) Special Reserve Fund (Income Tax)	51,73,000.00	
0.00	(10) IT Infra Development Provision	5,00,000.00	
0.00	3. Principal/Subsidiary State Partnership Fund Account		0.00
132,45,87,795.48	4. Deposit and Other Accounts		144,75,74,131.55
	(1) Fixed deposits		
99,39,49,670.00	a) Individuals	1,08,49,53,086.30	
0-00	b) Central Co-Op Bank	0.00	
0-00	c) Other Societies	0.00	
	(2) Saving Bank Deposits		
23,36,01,410.33	a) Individuals	24,40,83,433.40	
0-00	b) Central Co-Op Bank	0.00	
0-00	c) Other Societies	0.00	
	(3) Current deposits		
9,70,36,715.15	a) Individuals	11,85,37,611.85	
0-00	b) Central Co-Op Bank	0.00	
0-00	c) Other Societies	0.00	
0.00	5. Borrowings		0.00
0.00	6. Bills for collection		0.00
0.00	7. Branch Adjustments		0.00
147,88,63,082.06	Total C/F		162,24,91,151.96

BALANCE SHEET AS ON 31.03.2022

Dt. 31-03-2021 ₹	PROPERTY AND ASSETS	₹	Dt. 31-03-2022 ₹
1,06,69,159.00	1. Cash		1,08,83,229.00
22,98,61,980.36	Cash in Hand		24,75,91,427.93
8,46,21,980.36	2. Balances With Other Bank		
14,52,40,000.00	(1) Current Deposits	9,15,91,427.93	
0.00	(2) Fixed Deposits	15,60,00,000.00	
1,45,00,000.00	(3) Saving Bank Deposit	0.00	5,00,00,000.00
0.00	3. Money at CALL and Short Notice		
1,45,00,000.00	(1) H.D.F.C. Call Money	2,00,00,000.00	
0.00	(2) P.N.B. Gilts Ltd Call and Short Money	1,50,00,000.00	
46,76,29,873.00	(3) S.B.I. DFHI Ltd Call Money	1,50,00,000.00	58,84,33,770.59
	4. Investments		
46,76,24,723.00	(1) In Central and State Government Security	58,84,28,620.59	
0.00	Face Value Rs. 59,20,00,000.00		
5,150.00	Market Value Rs. 58,18,08,115.28		
0.00	(2) Other Trustee Securities	0.00	
0.00	(3) Shares in Co-Operative Institutions	5,150.00	
76,45,99,860.43	(4) Other Investments	0.00	0.00
33,37,97,766.45	5. Investment out of the Principal Subsidiary State Partnership Funds		74,92,30,644.75
	6. Advances		
	(1) Short-term loans, cash credits, overdrafts and bills discounted of which secured against :	30,29,90,324.81	
	a) Government and other approved securities : Nil		-
	b) Other tangible securities Rs. 30,25,28,279.31		
	c) Without tangible Securities Rs. 4,62,045.50 of which advances amount from		
	(a) Individual Rs. 30,29,90,324.81		
	(b) Overdue Rs. 55,54,038.22		
	(c) Considered Bad Rs. 49,34,596.80 and Doubtful of recovery		
11,52,34,954.50	(2) Medium -Term Loans of which secured against :	11,03,62,697.46	
	a) Government and other approved securities : Nil		
	b) Other tangible Securities Rs. 9,82,09,235.46		
	c) Without tangible Securities Rs. 1,21,53,462.00 of which advances amount from		
	(a) Individual Rs. 11,03,62,697.46		
	(b) Overdue Rs. 10,02,843.36		
	(c) Considered Bad Rs. 9,15,399.75 and Doubtful of recovery		
31,55,67,139.48	(3) Long -Term Loans of which secured against :	33,58,77,622.48	
	a) Government and other approved securities : Nil		
148,72,60,872.79	Total C/F		164,61,39,072.27



BALANCE SHEET AS ON 31.03.2022

Dt. 31-03-2021 ₹	CAPITAL AND LIABILITIES	₹	Dt. 31-03-2022 ₹
147,88,63,082.06	Total B/F		162,24,91,151.96
26,92,578.00	8. Overdue Interests Reserve		36,89,836.00
2,29,850.00	9. Interest Payable		2,06,581.00
2,30,71,516.84	10. Other Liabilities		3,84,42,024.07
73,104.00	(1) GST Payable	0.00	
2,59,215.00	(2) Unclaimed Dividends	4,18,276.00	
20,65,645.00	(3) Provision For Bonus Expenses	23,11,017.00	
2,19,120.00	(4) Provident Fund Payable	2,33,200.00	
92,500.00	(5) Provision For Audit Fee	90,000.00	
25,000.00	(6) Provision For Legal & Professional Fee	29,250.00	
15,600.00	(7) Provision For Electricity Bill	24,100.00	
2,003.00	(8) Provision For Telephone Bills	2,495.00	
1,00,199.00	(9) Provision For Stamp Franking Income	72,863.97	
58,00,000.00	(10) Provision For Income Tax	58,00,000.00	
7,85,801.00	(12) T.D.S. Payable	10,58,284.00	
13,41,833.04	(13) Payslip Issued	1,60,45,664.30	
1,12,95,991.00	(14) Locker Security Deposit	1,13,86,991.00	
42,860.00	(15) Nominal Member's Fee	43,490.00	
2,00,000.00	(16) Education Fund	2,00,000.00	
6,89,790.00	(17) Sundry Creditors	2,59,470.00	
62,855.80	(18) Unclaimed Amount	87,922.80	
0.00	(19) Sundry Payable	3,75,000.00	
0.00	(20) Professional Tax payable	4,000.00	
1,58,43,543.24	11. Profit and Loss		
	Profit as per last balance sheet	1,58,43,543.24	
	Less: Appropriations	1,58,43,543.24	
	Add : Profit for the current year (after Income Tax Provision)		1,45,33,906.20
	Contingent Liabilities		
	(Rs. 12,56,907.53) DEAF-Scheme Payable (Rs. 13,96,964.54)		
	(Rs. 1,00,000.00) Bank Guarantee (Rs. 0.00)		
152,07,00,570.14	Total		167,93,63,499.23

		Sd/-	
Shri Narsinhbhai C. Patel Chairman	Shri Ishwarbhai A. Patel Vice Chairman	For Kiran & Pradip Associates Chartered Accountants FRN : 112577W Pradip Shah (Partner) M. No. : 035636 UDIN : 22035636AJGSZC7818	
Shri Ambalal J. Patel Managing Director	Shri Shantilal I. Patel General Manager		

Place : Ahmedabad
Date : 19/05/2022

BALANCE SHEET AS ON 31.03.2022

Dt. 31-03-2021	PROPERTY AND ASSETS			Dt. 31-03-2022	
₹			₹	₹	
148,72,60,872.79	Total B/F			164,61,39,072.27	
	b) Other tangible SecuritiesRs. 33,58,77,622.48				
	c) Without tangible Securities0.00				
	of which advances amount from				
	(a) IndividualRs. 33,58,77,622.48				
	(b) OverdueRs. 36,16,797.00				
	(c) Considered Bad and Rs. 33,90,917.00				
	Doubtful of recodvery				
1,12,30,725.00	7. Interest Receivable			1,37,81,105.97	
85,38,147.00	(1) On Investment		1,00,91,269.97		
26,92,578.00	(2) Undebited Interest (N.P.A.)		36,89,836.00		
0.00	8. Bills Receivable			0.00	
0.00	9. Branch Adjustment			0.00	
5,47,779.63	10. Premises Building (After Depreciation)		4,93,001.67	4,93,001.67	
46,74,580.21	11. Furniture & Fixture			42,78,159.12	
17,22,292.76	(1) Locker Vault- Cabinet (After Depreciation)		14,63,948.84		
1,01,071.51	(2) Computer/ Software/CCTV (After Depreciation)		1,76,050.35		
16,34,648.57	(3) Furniture & Fixture (After Depreciation)		14,94,269.91		
7,02,886.57	(4) Electrical (After Depreciation)		6,34,221.73		
5,13,680.80	(5) Office Equipment (After Depreciation)		5,09,668.29		
1,69,86,612.51	12. Other Assets			1,46,72,160.20	
21,000.00	(1) Telephone Deposit		21,000.00		
3,00,000.00	(2) UGVCL Bill Collection Deposit		3,00,000.00		
3,000.00	(3) Locker Deposit MUC Bank		3,000.00		
16,801.00	(4) UGVCL Deposit for connection		16,801.00		
83,057.01	(5) Advance TDS (Deducted)		12,185.00		
2,71,790.00	(6) Differed Tax Asset		2,85,986.00		
58,00,000.00	(7) Adv. Income Tax Paid		58,00,000.00		
1,30,835.00	(8) Prepaid Expenses		11,339.00		
35,600.00	(9) Sundry Receivable		0.00		
3,04,008.50	(10) Stationary stock on hand		2,82,116.20		
15.00	(11) Stamps on hand		0.00		
0.00	(12) Stock of Gift Items		4,10,555.00		
1,00,20,506.00	(13) Special Adhesive Stamp- Franking		72,86,697.00		
0.00	(14) Advance Payment		1,32,202.00		
0.00	(15) GST Receivable		1,10,279.00		
0.00	13. Non-Banking Assets Acquired in Satisfaction of Claims			0.00	
0.00	14. Profit and Loss			0.00	
152,07,00,570.14	Total			167,93,63,499.23	
Shri Chinubhai M. Patel	Director	Shri Gopalbhai T. Patel (C.A.)	Director	Smt. Minaben M. Patel	Director
Shri Rashmin M. Patel	Director	Shri Babubhai N. Patel	Director	Smt. Puja P. Patel	Director
Shri Ashish K. Patel	Director	Shri Jayantibhai M. Patel	Director	Shri Bhogibhai S. Shah	Pro. Director
Shri Baldevbhai J. Patel	Director	Shri Harishchandra D. Parmar	Director	Shri Amrutbhai H. Patel	Pro. Director



PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED ON 31.03.2022

Dt. 31-03-2021 ₹	INCOME	₹	Dt. 31-03-2022 ₹
12,29,53,947.38	1. Interest and Discount		13,34,88,584.55
8,38,25,452.30	(1) Interest From Loan and Advances	8,35,95,151.94	
1,11,70,256.42	(2) Interest On Investment	1,25,05,171.48	
2,79,58,238.66	(3) Interest From Govt. Security	3,73,88,261.13	
28,03,553.40	2. Commission, Exchange and Brokerage		50,01,750.80
13,449.62	(1) ATM IMPS Inter. Fee Commission	19,443.05	
100.00	(2) Pay Order Commission	0.00	
24,503.00	(3) Draft Commission	29,900.00	
3,31,400.00	(4) Commission Received (Atmanirbhar Loan)	2,000.00	
2,500.00	(5) Bank Guarantee Commission	0.00	
96,669.78	(6) Income Form Insurance Commission	81,826.72	
21,287.00	(7) Income From UGVCL Commission	46,221.00	
23,13,644.00	(8) Commission Income From Stamp Franking	48,22,360.03	
0.00	3. Subsidies and Donations		0.00
0.00	4. Income from Non banking Assets and profit from sale of dealing with such Assets		0.00
69,35,868.58	5. Other Receipts		33,12,683.60
3,820.77	(1) Income From ECS Service Charge	5,718.74	
0.00	(2) I.C. Charge	450.00	
1,20,943.42	(3) Cheq. Book. Charge Received	1,25,825.00	
9,14,275.00	(4) Income From Loan Processing	5,23,430.00	
16,000.00	(5) Process Fee (NHB)	45,000.00	
6,13,760.79	(6) Miscelleonus Income	11,73,136.94	
28,236.00	(7) Provision for DTL Written Off	14,196.00	
4,80,816.60	(8) Locker Rent Income	5,21,576.92	
19,057.00	(9) Income From Pasti	15,350.00	
24,41,000.00	(10) Profit on Sale of Govt. Security	8,87,250.00	
0.00	(11) Share Dividend (Co-Op. Bank)	750.00	
3,63,520.00	(12) Income Tax Refund	0.00	
19,34,439.00	(13) Service Tax Refund	0.00	
0.00	6. Loss (If Any)		0.00
13,26,93,369.36	Total		14,18,03,018.95

		Sd/-
Shri Narsinhbhai C. Patel	Shri Ishwarbhai A. Patel	For Kiran & Pradip Associates
Chairman	Vice Chairman	Chartered Accountants
		FRN : 112577W
		Pradip Shah (Partner)
Place : Ahmedabad	Shri Ambalal J. Patel	M. No. : 035636
Date : 19/05/2022	Managing Director	UDIN : 22035636AJGSZC7818
	Shri Shantilal I. Patel	
	General Manager	

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED ON 31.03.2022

Dt. 31-03-2021	EXPENDITURE			Dt. 31-03-2022	
₹			₹	₹	
7,74,99,994.35	1. Interest on Deposits, Borrowings, etc.			7,95,08,386.22	
7,74,70,272.35	(1) Interers Paid		7,94,53,661.22		
29,722.00	(2) Interest on Borrowing		54,725.00		
1,92,76,835.72	2. Salaries and Allowances and Provident Fund			2,11,87,724.00	
1,55,98,942.00	(1) Salary Expenses		1,59,90,819.00		
97,662.72	(2) Allowances		15,13,359.00		
35,80,231.00	(3) Providend Fund, Grtuity and Leave		36,83,546.00		
0.00	3. Directors and local committee members fees and allowances			0.00	
50,85,848.89	4. Rent, Taxes, Insurance, Lighting, etc.			60,29,989.05	
29,47,960.50	(1) Office Building Rent		30,60,552.00		
1,80,674.15	(2) Taxes		6,71,953.22		
16,07,400.24	(3) Insurance		19,34,508.83		
3,49,814.00	(4) Electricity		3,62,975.00		
0.00	5. Law Charges			0.00	
92,051.18	6. Postage, Telegram and Telephone Charges			79,308.82	
3,77,470.00	7. Auditor and Prooffessional Fees			3,60,100.00	
29,27,034.44	8. Depreciation and Repairs in Property			23,22,337.57	
9,06,397.14	(1) Depreiciation		7,75,725.86		
20,20,637.30	(2) Maintenance and Repairs		15,46,611.71		
4,15,853.33	9. Stationery, Printing and Advertisement, etc.			31,57,561.72	
0.00	10. Loss from sale of or dealing with Non-banking Assets			0.00	
15,74,738.21	11. Other Expenditure			20,23,705.37	
2,827.50	(1) Staff Training Expense		24,838.00		
3,04,184.00	(2) Amortization Expense		1,93,342.00		
87,699.91	(3) ATM IMPS Charges		1,33,069.70		
1,12,746.64	(4) Bank Charges		84,251.76		
3,815.00	(5) Commission Paid		1,498.76		
85,920.00	(6) Coveyance Expense		1,10,070.00		
1,00,000.00	(7) Donation		75,000.00		
91,005.00	(8) Entertianment Expense		68,996.00		
4,77,644.00	(9) Stamp Franking Commission		9,89,819.00		
2,10,950.98	(10) Miscellenous Expense		2,43,988.74		
97,945.18	(11) Subscription		98,831.41		
96,00,000.00	12. Provisions			1,26,00,000.00	
10,00,000.00	(1) Investement Depreciation Reserve (IDR)		55,00,000.00		
8,00,000.00	(2) Provision For Special Reserve (I.T.)		8,00,000.00		
15,00,000.00	(3) Provision for NPA		0.00		
5,00,000.00	(4) Provision for Standard Asset		0.00		
0.00	(5) IT Infrastructure Development		5,00,000.00		
58,00,000.00	(6) Income Tax Provision		58,00,000.00		
1,58,43,543.24	13. Balance of Profit			1,45,33,906.20	
13,26,93,369.36	Total			14,18,03,018.95	
Shri Chinubhai M. Patel	Director	Shri Gopalbhai T. Patel (C.A.)	Director	Smt. Minaben M. Patel	Director
Shri Rashmin M. Patel	Director	Shri Babubhai N. Patel	Director	Smt. Puja P. Patel	Director
Shri Ashish K. Patel	Director	Shri Jayantibhai M. Patel	Director	Shri Bhogibhai S. Shah	Pro. Director
Shri Baldevbhai J. Patel	Director	Shri Harishchandra D. Parmar	Director	Shri Amrutbhai H. Patel	Pro. Director



**Notes forming part of Balance Sheet & Profit & Loss Account
for the year ended 31.03.2022**

A : SIGNIFICANT ACCOUNTING POLICIES – 2021-22

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 :-

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

(2) Necessary provision 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 :-

- | | | |
|-----------------|---|---|
| I) 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 1year 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) NPA Reserve and |
| ii) Bad Doubtful Debt Reserve |

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.

Depreciation 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.

[E] Depreciation is calculated on Day basis for Addition/Deletion of Fixed assets

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

[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 :

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

[B] Expenditure :

- (I) 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.

7. 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 Directors.

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 nor 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 :

1. 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, 2022 was 17.90% as against minimum requirement of 9.00% 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 56.61% against the target of 50.00% while in case of advances to weaker section it is 12.85% against the target of 11.00% of adjusted net credit as prescribed by RBI.

6. Acceptances, endorsements and other obligations are disclosed as Contingent Liabilities at the face value of the commitments undertaken.

7. 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.

8. 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 2021-22 Rs. 8,56,767/-.

12. Staff Leave Encashment Scheme :

Bank has contributed towards Leave encashment scheme administrative by the LIC of India on the basis of premium determine by the LIC of India for the year 2021-22 Rs. 5,66,351/-

13. Staff Provident Fund Scheme :

Bank has contributed towards Staff Provident Fund scheme administrative by the Employee Provident Fund Organization (EPFO) Rs. 14,63,653/- during the year 2021-22.

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 Rs. 13,96,964.54.

15. Taxes :

Income of the bank is liable to tax under the Income Tax Act 1961. Accordingly, provision of Rs. 58.00 lakhs is made for Income Tax. Bank has paid Rs. 58.00 lakhs as advance income tax for current year's tax and provision for tax of Rs. 58.00 lakhs has been debited to the profit and loss account. As on date of audit 26AS for FY 2021-22 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 Rs. 14,196 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 Lakhs)

Particulars	Opening Balance		Transaction during the year		Closing Balance	
	Dr.	Cr.	Dr.	Cr.	Dr.	Cr.
Total	2,71,790.00	0.00	14,196.00	0.00	2,85,986.00	0.00

17. Inter Branch Accounts and Inter Bank accounts are reconciled up to 31/03/2022 and no provision is required to make in respect of items outstanding therein.
18. Fixed Deposit Rs. 1560.00 Lakhs with other various banks, of which Rs. 760.00 Lakhs Under lien with other banks for various banking arrangements.
19. **Fixed Assets on 31.03.2022 :**

Consolidate Depreciation Item wise - 2021-22

Gross Block

(Amount ₹ In Lakhs)

Sr. No	Assets	Opening Balance on 01-04-2021	Addition		Deduction		31.03.2022 Before Depreciation	Depre- ciation Amount	Net Block Outstanding 31.03.2022 after depri.
			By Purchase	By Transfer	By Sale	By Transfer			
1	Building	5.48	0.00	0.00	0.00	0.00	5.48	0.55	4.93
2	Furniture & Fixtures	16.35	0.23	0.00	0.00	0.00	16.58	1.64	14.94
3	Lockers	17.22	0.00	0.00	0.00	0.00	17.22	2.58	14.64
4	Electricals	7.03	0.01	0.00	0.00	0.00	7.04	0.70	6.34
5	Computer / Software	1.01	2.20	0.00	0.00	0.00	3.21	1.45	1.76
6	Office Equipment	5.13	0.80	0.00	0.00	0.00	5.93	0.83	5.10
	Total	52.22	3.24	0.00	0.00	0.00	55.46	7.75	47.71

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

20. NPA Movement and Provision :

(Amount ₹ In Lakhs)

Particulars	NPA 31-03-2022		NPA 31-03-2021		Provision 31-03-2022	Provision 31-03-2021
	No. of Account	Amount	No. of Account	Amount	Amount	Amount
Opening	11	92.20	4	59.93	146.22	115.56
Additions During the Year (+)	5	44.54	7	45.46	23.76	30.66
Reduction During the Year(-)	4	44.33	0	13.19	0.00	0.00
Closing	12	92.41	11	92.20	169.98	146.22

The provision required for NPA as on 31/03/2022 is Rs. 13.29 lakhs as per RBI guidelines, as against this, the bank has made provision of Rs. 169.98 lakhs. Gross NPA is Rs. 92.41 Lakhs, and it is 1.23%. And Net NPA is Zero.

21. Foreign Exchange transactions :

Bank is not authorized to deal in foreign Exchange transactions.

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 Rs. 1418.03 Lakh. The interest income was 94.14% 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 viz, Mr. Shantilal Ishwarlal Patel General Manager 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 31.03.2022 was Nil and for 31.03.2021 was Rs. 1,00,000/-.

25. **Investments** : Investments are categorized as under :

(A) Central & State Government Securities

(B) Shares of other Co – operative Banks

(C) Fix Deposits with Other Banks

[A] Central & State Government Securities :

(Amount ₹ in Lakhs)

Sr. No.	Particulars	31-03-2022			31-03-2021		
		Face Value	Book Value	Market Value	Face Value	Book Value	Market Value
1	Central Government – GOI	3500.00	3468.12	3359.84	2875.00	2845.66	2862.41
2	State Government – SDL	2420.00	2416.17	2458.23	1833.70	1830.59	1907.08
	Total	5920.00	5884.29	5818.07	4708.70	4676.25	4769.49

Investment are further classified as under : (31-03-2022)

(Amount ₹ in Lakhs)

Sr. No.	Particulars	Face Value	Book Value	Market Value
1	Held to Maturity – HTM	2720.00	2723.91	2762.10
2	Available for Sale – AFS	3200.00	3160.38	3055.97
3	Held for Trading – HFT	0.00	0.00	0.00
	Total	5920.00	5884.29	5818.07

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

[C] Fix Deposits with Other Banks (Inter Bank Deposits) : (Amount ₹ in Lakhs)

Sr. No.	Particulars	Deposit on 31-03-2022	Deposit on 31-03-2021
1	G.S.C. Bank Ltd	140.00	140.00
2	A.D.C. Bank Ltd	200.00	240.00
3	The Mehsana Urban Co Op Bank Ltd	420.00	270.00
4	G.S.C. Bank Ltd (M.A. Scheme F.D.)	0.00	2.40
5	Indusind Bank FD AC -	0.00	200.00
6	Fincare Small Finance Bank	400.00	400.00
7	Equitas Bank Ltd FD AC	400.00	200.00
	Total	Rs. 1560.00	Rs.1452.40



[D]. As per Investment Policy bank shall build up Investment Fluctuation Reserve (IFR) out of realized gains on sale of investment and subject to available net profit of minimum 5 % of investment portfolio of two categories viz Held for Trading and Available for sale over the period. The total Held for Trading and Available for Sales is Rs.31.60 Crores as on 31.03.2022 and accordingly IFR should be Rs. 1.58 Crores (5% of Rs. 31.60 Crores) . Actual Investment Fluctuation Reserve (IFR) is Rs. 0.84 Crores. The bank is trying to reach required amount of IFR as per prescribed policy.

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 94.14% 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	Nature of Relationship	Sanctioned Limit March 31, 2021	Outstanding as on during the year March 31, 2022	Maximum Outstanding during the year 1-4-21 to 31-3-22	Interest Received during the year 2021-2022 Rs.
Care BMW Incinerator	Partnership Firm in which Brother of Director is Partner	110.00	+ 67.16	0.00	0.00
Udaybhai M.Patel	Brother of Director	141.30	+ 132.99	- 9.72	0.20
Sonalben U.Patel	Wife of Brother of Director	3.01	+ 0.06	0.00	0.00
Harsihchandra D. Parmar	Director	1.91	- 0.94	0.94	0.06
GM Biochem Pvt. Ltd.	Private Limited Company in which Husband of Director is director	121.50	- 28.17	- 97.88	0.77
Hiraben K. Patel	Mother of Director	40.50	- 40.03	- 40.03	0.03
Krishnaben R. Patel 0.00	Wife of Brother of Director	0.04	+ 0.04		0.00
Minaben G. Patel	Wife of Director	90.00	+ 0.01	- 56.21	0.36
Mohanbhai S. Patel	Father of Director	62.10	- 0.02	- 34.99	0.28
Shantaben M. Patel	Mother of Director	17.90	—	—	—
Minalben M. Patel	Sister of Director	20.40	—	—	—

Notes :

1. 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.
2. 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.
3. 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.
4. Unclaimed Deposits : Bank has as on 31.03.2022, Numbers of 909 accounts aggregating amount of Rs. 13.96 lakhs under DEAF accounts (Code No. 0648)
5. 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 and IRAC manually on quarterly basis.
7. Premium on government security (HTM) is amortized over the period of maturity considering the No. of years.
8. 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.
11. There have not been any sundry entries except Sundry Creditors.
12. Bank has general tendency to recognize the commission on franking at the time of deposit to the stamp department, in March appropriate accordingly.



Detail Regarding Disclosure Norms Prescribed for UCBs As per circular No RBI/DOR/2021-22/83
DOR.ACC REC.No.45/21.04.018/2021-22 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. no.	Particulars	Current Year 2021-22	Previous Year 2020-21
i)	Common Equity Tier 1 capital (CET 1) / Paid up share capital and reserves (net of deductions, if any)	534.38	503.29
ii)	Additional Tier 1 capital/ Other Tier 1 capital	616.52	576.73
iii)	Tier 1 capital (i + ii)	1150.90	1080.02
iv)	Tier 2 capital	162.12	136.19
v)	Total capital (Tier 1+Tier 2)	1313.02	1216.21
vi)	Total Risk Weighted Assets (RWAs)	7337.18	7215.36
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs) / Paid-up share capital and reserves as percentage of RWAs	7.28%	6.98%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	15.69%	14.97%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	2.21%	1.89%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	17.90%	16.86%
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	31.23	14.14
xiv)	Amount of non-equity Tier 1 capital raised during the year of which: Give list as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	39.79	72.82
xv)	Amount of Tier 2 capital raised during the year of which Give list as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	25.93	36.00

b) Draw down from Reserves :

There has not been any draw down from the reserves.

2. Asset liability management
a) Maturity pattern of certain items of assets and liabilities

(Amount ₹ in Lakhs)

	Days 1	2 to 7 days	8 to 14 days	15 to 30 days	31 Days to 2 months	Over 2 months and to 3 months	over 3 months and up to 6 months	over 6 months and up to 1 year	over 1 year and up to 3 years	over 3 year and up to 5 years	over 5 years	Total
Deposits	76.96	111.31	210.70	32.96	636.49	520.92	1821.33	3733.43	7061.08	21.92	1.45	14228.57
* Term Deposits	0.00	0.56	13.60	32.96	636.49	520.92	1821.33	3733.43	4066.86	21.92	1.45	10849.53
* Saving Deposits	48.82	73.23	122.04	0.00	0.00	0.00	0.00	0.00	2196.75	0.00	0.00	2440.83
* Current Deposits	28.15	37.53	75.06	0.00	0.00	0.00	0.00	0.00	797.47	0.00	0.00	938.20
Advances #	48.49	0.00	0.00	114.43	84.85	125.85	217.28	1660.78	843.78	573.07	3576.59	7245.13
Investments \$	0.00	350.00	100.00	190.00	0.00	100.00	400.00	800.00	270.00	676.77	5057.51	7944.29
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency Liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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

\$ Investments includes deposit placed with other banks.



3. Investments

a) Composition of Investment Portfolio As at 31/03/2022 (Current Year) (Amount ₹ in Lakhs)

	Investments In India							Investments Outside India				Total Investments
	Govern- ment Securities	Other Approved Securities	Shares	Debent- ures and Bonds	Subsidi- aries and/or joint ventures	Others	Total invest- ments in India	Govern- ment securities (including local authori- ties)	Subsidi- aries and/or joint ventures	Others	Total Invest- ments outside India	
1	2	3	4	5	6	7	8 (2 to 7)	9	10	11	12 (9 to 11)	13 (8 + 12)
Held to maturity												
Gross	2723.91	1560.00	0.05	0.00	0.00	500.00	4783.96	0.00	0.00	0.00	0.00	4783.96
Less : Provisions for non-performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	2723.91	1560.00	0.05	0.00	0.00	500.00	4783.96	0.00	0.00	0.00	0.00	4783.96
Available for sale												
Gross	3160.38	0.00	0.00	0.00	0.00	0.00	3160.38	0.00	0.00	0.00	0.00	3160.38
Less : Provision for depreciation and NPI	126.65	0.00	0.00	0.00	0.00	0.00	126.65	0.00	0.00	0.00	0.00	126.65
Net	3033.73	0.00	0.00	0.00	0.00	0.00	3033.73	0.00	0.00	0.00	0.00	3033.73
Held for trading												
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less : Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Investments	5884.29	1560.00	0.05	0.00	0.00	500.00	7944.34	0.00	0.00	0.00	0.00	7944.34
Less : Provision for non-performing investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less : Provision for depreciation and NPI	126.65	0.00	0.00	0.00	0.00	0.00	126.65	0.00	0.00	0.00	0.00	126.65
Net	5757.64	1560.00	0.05	0.00	0.00	500.00	7817.69	0.00	0.00	0.00	0.00	7817.69

As at 31/03/2021 (Previous Year)

	Investments In India							Investments Outside India					Total Invest-ments
	Govern-ment Securities	Other Approved Securities	Shares	Debent-ures and Bonds	Subsidi-aries and/or joint ventures	Others	Total invest-ments in India (2 to 7)	Govern-ment securities (including local authori-ties)	Subsidi-aries and/or joint ventures	Others	Total Invest-ments outside India		
1	2	3	4	5	6	7	8 (2 to 7)	9	10	11	12 (9 to 11)	13 (8 + 12)	
Held to maturity													
Gross	2044.61	1452.40	0.05	0.00	0.00	145.00	3642.06	0.00	0.00	0.00	0.00	3642.06	
Less : Provisions for non-performing investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Net	2044.61	1452.40	0.05	0.00	0.00	145.00	3642.06	0.00	0.00	0.00	0.00	3642.06	
Available for sale													
Gross	2631.64	0.00	0.00	0.00	0.00	0.00	2631.64	0.00	0.00	0.00	0.00	2631.64	
Less : Provision for depreciation and NPI	72.05	0.00	0.00	0.00	0.00	0.00	72.05	0.00	0.00	0.00	0.00	72.05	
Net	2559.59	0.00	0.00	0.00	0.00	0.00	2559.59	0.00	0.00	0.00	0.00	2559.59	
Held for trading													
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Less : Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Total Investments	4676.25	1452.40	0.05	0.00	0.00	145.00	6273.70	0.00	0.00	0.00	0.00	6273.70	
Less : Provision for non-performing investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Less : Provision for depreciation and NPI	72.05	0.00	0.00	0.00	0.00	0.00	72.05	0.00	0.00	0.00	0.00	72.05	
Net	4604.20	1452.40	0.05	0.00	0.00	145.00	6201.65	0.00	0.00	0.00	0.00	6201.65	



b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount ₹ in Lakhs)

Sr. no.	Particulars	Current Year 2021-22	Previous Year 2020-21
i)	Movement of provisions held towards depreciation on investments		
	a) Opening balance	72.05	62.05
	b) Add: Provisions made during the year	55.00	10.00
	c) Less: Write off / write back of excess provisions during the year	0.39	0.00
	d) Closing balance	126.66	72.05
ii)	Movement of Investment Fluctuation Reserve		
	a) Opening balance	46.00	21.00
	b) Add: Amount transferred during the year	24.41	25.00
	c) Less: Drawdown	0.00	0.00
	d) Closing balance	70.41	46.00
iii)	Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	2.23%	1.75%

c) Sale and transfers to/from HTM category

The value of sales and transfers of securities to/from HTM category does not exceeds 5 per cent of the book value of investments held in HTM category at the beginning of the year. The market value of the investments held in HTM category as on 31/03/2022 is Rs.2762.10 Lakh while the book value of the investments held in HTM category as on 31/03/2022 is Rs.2723.90 Lakh.

d) Non-SLR investment portfolio

i) Non-performing non-SLR investments

(Amount ₹ in Lakhs)

Sr. no.	Particulars	Current Year 2021-22	Previous Year 2020-21
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	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
		Current Year 2021-22	Previous Year 2020-21	Current Year 2021-22	Previous Year 2020-21	Current Year 2021-22	Previous Year 2020-21	Current Year 2021-22	Previous Year 2020-21	Current Year 2021-22	Previous Year 2020-21
a)	PSUs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b)	FIs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c)	Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d)	Private 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	300.05	145.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	1. PNB GILTS Ltd.	150.00	145.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	2. SBI DFHI Ltd.	150.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	3. 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
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	300.05	145.05	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 outstanding during the year 2021-22	Maximum outstanding during the year 2021-22	Daily average during the year 2021-22	outstanding as on March 31, 2022
i)	Securities sold under 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
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



4. Asset quality

a) Classification of advances and provisions held As on 31/03/2022 – Current Year (Amount ₹ in Lakhs)

	Standard Total Standard Advances	Non – Performing				Total
		Sub - Standard	Doubtful	Loss	Total Non performing advances	
1	2	3	4	5	6 (3+4+5)	7 (2+6)
Gross standard advances and NPAs						
Opening balance	7553.80	45.46	46.74	0.00	92.20	7646.00
Add : Addition during the year	1687.96	44.53	0.00	0.00	44.53	1732.49
Less : Reductions during the year	1841.86	17.83	26.49	0.00	44.32	1886.18
Closing balance	7399.90	72.16	20.25	0.00	92.41	7492.31
Reductions in gross NPAs due to						
i) Upgradation	0.00	0.00	0.00	0.00	0.00	0.00
ii) Recoveries (excluding recoveries from upgraded accounts)	0.00	17.83	26.49	0.00	44.32	44.32
iii) Technical / prudential write offs	0.00	0.00	0.00	0.00	0.00	0.00
iv) Write-offs other than those under (iii) above	0.00	0.00	0.00	0.00	0.00	0.00
Provisions (excluding floating provisions)						
Opening balance of provisions held	40.00	0.00	0.00	0.00	146.22	186.22
Add: Fresh provisions made during the year	0.00	0.00	0.00	0.00	23.76	23.76
Less: Excess provision reversed / write off loans	0.00	0.00	0.00	0.00	0.00	0.00
Closing balance of provisions held	40.00	0.00	0.00	0.00	169.98	209.98
Net NPAs						
Opening balance	0.00	0.00	0.00	0.00	0.00	0.00
Add: Fresh additions during the year	0.00	0.00	0.00	0.00	0.00	0.00
Less: Reduction during the year	0.00	0.00	0.00	0.00	0.00	0.00
Closing Balance	0.00	0.00	0.00	0.00	0.00	0.00
Floating provisions						
Opening balance	0.00	0.00	0.00	0.00	0.00	0.00
Add: Additional provisions made during the year	0.00	0.00	0.00	0.00	0.00	0.00
Less: Amount drawn down during the year	0.00	0.00	0.00	0.00	0.00	0.00
Closing Balance of floating provisions	0.00	0.00	0.00	0.00	0.00	0.00
Technical write-offs and the recoveries made thereon						
Opening balance of Technical / Prudential written-off accounts	0.00	0.00	0.00	0.00	0.00	0.00
Add: Technical/ Prudential write-offs during the year	0.00	0.00	0.00	0.00	0.00	0.00
Less: Recoveries made from previously technical/prudential written-off accounts during the year	0.00	0.00	0.00	0.00	0.00	0.00
Closing balance	0.00	0.00	0.00	0.00	0.00	0.00
Ratios (in percent)						
	Current Year (2021-22)	Previous Year (2020-21)				
Gross NPA to Gross advances	1.23 %	1.21 %				
Net NPA to net Advances	0.00	0.00				
Provision coverage ratio	1.84	1.59				

a) Classification of advances and provisions held As on 31/03/2021 – Previous Year (Amount ₹ in Lakhs)

	Standard	Non – Performing			Total
		Sub - Standard	Doubtful	Loss	
	Total Standard Advances				
1	2	3	4	5	7 (2+6)
Gross standard advances and NPAs					
Opening balance	6754.47	0.00	59.93	0.00	6814.40
Add : Addition during the year	2260.25	45.46	0.00	0.00	2305.71
Less : reductions during the year	1460.92	0.00	13.19	0.00	1474.11
Closing balance	7553.80	45.46	46.74	0.00	7646.00
Reductions in gross NPAs due to					
i) Upgradation	0.00	0.00	0.00	0.00	0.00
ii) Recoveries (excluding recoveries from upgraded accounts)	0.00	0.00	13.19	0.00	13.19
iii) Technical / prudential write-offs	0.00	0.00	0.00	0.00	0.00
iv) Write-offs other than those under (iii) above	0.00	0.00	0.00	0.00	0.00
Provisions (excluding floating provisions)					
Opening balance of provisions held	35.00	0.00	0.00	0.00	115.56
Add : Fresh provisions made during the year	5.00	0.00	0.00	0.00	30.66
Less : Excess provision reversed / write off loans	0.00	0.00	0.00	0.00	0.00
Closing balance of provisions held	40.00	0.00	0.00	0.00	146.22
Net NPAs					
Opening balance	0.00	0.00	0.00	0.00	0.00
Add : Fresh additions during the year	0.00	0.00	0.00	0.00	0.00
Less : Reduction during the year	0.00	0.00	0.00	0.00	0.00
Closing Balance	0.00	0.00	0.00	0.00	0.00
Floating provisions					
Opening balance	0.00	0.00	0.00	0.00	0.00
Add : Additional provisions made during the year	0.00	0.00	0.00	0.00	0.00
Less : Amount drawn down during the year	0.00	0.00	0.00	0.00	0.00
Closing Balance of floating provisions	0.00	0.00	0.00	0.00	0.00
Technical write-offs and the recoveries made thereon					
Opening balance of Technical/Prudential written-off accounts	0.00	0.00	0.00	0.00	0.00
Add: Technical / Prudential write-offs during the year	0.00	0.00	0.00	0.00	0.00
Less: Recoveries made from previously technical / prudential written-off accounts during the year	0.00	0.00	0.00	0.00	0.00
Closing balance	0.00	0.00	0.00	0.00	0.00
Ratios (in percent)					
	Current Year (2020-21)	Previous Year (2019-20)			
Gross NPA to Gross advances	1.21 %	0.88 %			
Net NPA to net Advances	0.00	0.00			
Provision coverage ratio	1.59	1.93			



b) Sector-wise Advances and Gross NPAs

(Amount ₹ in Lakhs)

Sr. no.	Sector	Current Year 2021-22			Previous Year 2020-21		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	Priority Sector						
	a) Agriculture and allied activities	0.00	0.00	0.00	0.00	0.00	0.00
	b) Advances to industries sector eligible as priority sector lending	3162.42	55.21	1.75	3504.74	46.75	1.33
	c) Services	0.00	0.00	0.00	0.00	0.00	0.00
	d) Housing Loan	770.71	9.47	1.23	880.18	9.47	1.08
	e) Education Loan	81.29	0.00	0.00	80.51	0.00	0.00
	f) Other Loans	227.16	1.35	0.59	304.66	0.00	0.00
	Sub-total (i)	4241.58	66.03	1.56	4770.09	56.22	1.18
ii)	Non - priority Sector						
	a) Agriculture and allied activities	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	172.87	0.00	0.00	242.67	0.00	0.00
	f) Education Loan	0.00	0.00	0.00	0.00	0.00	0.00
	d) Other Loans (Business Loan, Vehicle Loan, Project Finance)	3077.86	26.38	0.86	2633.24	35.98	1.37
	Sub-total (ii)	3250.73	26.38	0.81	2875.91	35.98	1.25
	TOTAL (i+ii)	7492.31	92.41	1.23	7646.00	92.20	1.21

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 current year and previous 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 2021-22	Previous Year 2020-21
Number of frauds reported	-	-
Amount involved in fraud (₹ crore)	-	-
Amount of provision made for such frauds (₹ crore)	-	-
Amount of Unamortised provision debited from 'other reserves' as at the end of the year (₹ crore)	-	-

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 (2021-22)	Previous Year (2020-21)
i) Direct exposure		
a) Residential Mortgages – Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	1074.32	1192.89
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;	252.13	228.21
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	1326.45	1421.10



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.

d) Unsecured advances

(Amount ₹ in Lakhs)

Particulars	Current Year 2021-22	Previous Year 2020-21
Total unsecured advances of the bank	126.16	212.94
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 exposure : Not Applicable.

g) Unhedged foreign currency exposure :

Bank is not authorized to deal in foreign exchange transactions.

6. Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits

(Amount ₹ in Lakhs)

Particulars	Current Year 2021-22	Previous Year 2020-21
Total deposits of the twenty largest depositors	4030.79	2954.90
Percentage of deposits of twenty largest depositors to total deposits of the bank.	27.85%	22.31%

b) Concentration of advances

(Amount ₹ in Lakhs)

Particulars	Current Year 2021-22	Previous Year 2020-21
Total advances to the twenty largest borrowers	2375.98	2387.18
Percentage of advances to twenty largest borrowers to total advances of the bank.	31.71%	31.22%

c) Concentration of exposures

(Amount ₹ in Lakhs)

Particulars	Current Year 2021-22	Previous Year 2020-21
Total exposure to the twenty largest borrowers/customers	4885.13	3953.06
Percentage of exposures to the twenty largest borrowers/customers to the total exposure of the bank on borrowers/customers.	22.24	18.92

d) Concentration of NPAs

(Amount ₹ in Lakhs)

Particulars	Current Year 2021-22	Previous Year 2020-21
Total Exposure to the top twenty NPAs Accounts	92.41	92.20
Percentage of exposures to All NPA Accounts exposure to total Gross NPAs.	100.00%	100.00%

Note : There are only 12 NPA accounts during the current year & 11 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 securitization :

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. No.	Particulars	Current Year 2021-22	Previous Year 2020-21
i)	Opening balance of amounts transferred to DEA Fund	12.57	10.54
ii)	Add: Amounts transferred to DEA Fund during the year	1.43	2.03
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.03	0.00
iv)	Closing balance of amounts transferred to DEA Fund	13.97	12.57

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 charged penal interest due to default in maintenance of CRR for two days Rs 162/-

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**

Sr. No.	Particulars	Current Year 2021-22	Previous Year 2020-21
i)	Interest Income as a percentage to Working Funds	8.20%	8.78%
ii)	Non-interest income as a percentage to Working Funds	0.51%	0.69%
iii)	Cost of Deposits	5.62%	6.52%
iv)	Net Interest Margin	3.50%	3.26%
v)	Operating Profit as a percentage to Working Funds	1.70%	1.82%
vi)	Return on Assets	0.89%	1.12%
vii)	Business (deposits plus advances) per employee (in ₹ lakh)	646.12	596.91
viii)	Profit per employee (in ₹ lakh)	4.27	4.53



b) Bancassurance business

(Amount ₹ in Lakhs)

Particulars	Current Year 2021-22	Previous Year 2020-21
Fees and brokerage	50.02	28.04

c) Marketing and distribution :

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

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

The bank has not undertaken any sales and purchase of priority sector lending certificate during the current financial year and previous year.

e) Provisions and contingencies

(Amount ₹ in Lakhs)

Provision debited to Profit and Loss Account	Current Year 2021-22	Previous Year 2020-21
i) Provisions for NPI	0.00	0.00
ii) Provision towards NPA	0.00	15.00
iii) Provision made towards Income tax	58.00	58.00
iv) Other Provisions and Contingencies (with details)		
i) Investment Depreciation Reserve (IDR)	55.00	10.00
ii) Provision for IT Infrastructure	5.00	0.00
iii) Standard Asset	0.00	5.00
iv) Special Reserve for IT	8.00	8.00

f) Payment of DICGC Insurance Premium

(Amount ₹ in Lakhs)

Sr. No.	Particulars	Current Year 2021-22	Previous Year 2020-21
i)	Payment of DICGC Insurance Premium*	19.94	16.53
ii)	Arrears in payment of DICGC premium	0.00	0.00

*Insurance premium includes GST

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

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

Place : Ahmedabad

Date : 19/05/2022

For Kiran & Pradip Associates

Chartered Accountants

FRN : 112577W

Pradip Shah (Partner)

M. No. : 035636

UDIN : 22035636AJGSZC7818

CASH FLOW STATEMENT FOR THE YEAR ENDED ON MARCH 31, 2022

(Amount in ₹)

Particulars	Current Year 31-03-2022	Previous Year 31-03-2021
A. Cash Flow from Operating Activities		
Net Profit/(Loss) after Tax and appropriations	1,45,33,906	1,58,43,543
Non-Cash Items Debited/Credit to Profit & Loss		
Depreciation	7,75,725	9,06,397
Incometax Provision	58,00,000	58,00,000
Provision for DTL	-14,196	-28,236
Profit on Sale of Government Security	-8,87,250	-24,41,000
Provision for IT Infra Dev.	5,00,000	0
Provision for IDR Expenses	55,00,000	10,00,000
Provision for Special Reserve Fund	8,00,000	8,00,000
Provision against NPA	0	15,00,000
Prov against Standard Asset	0	5,00,000
Adjusted For Operating Activities :		
Variation in Advances	1,53,69,216	-8,31,60,077
Variation in Interest Receivables	-25,50,381	-8,90,205
Variation in Interest Payables	9,73,989	-4,10,42,230
Variation in Deposits in all accounts	10,37,63,614	28,21,68,747
Variation in Credit Bal of Loans & Advances	1,92,22,722	21,68,557
Variation in Other Payables	1,49,87,115	-36,89,862
Income tax Paid	-54,56,645	-59,25,377
Net Cash Flow from Operating Activities :	17,33,17,815	17,35,10,257
B. Cash Flow from Investing Activities		
Variation to Fixed Assets	-3,24,527	-79,907
Variation in Govt. Investment	-11,99,16,647	-11,78,19,867
Variation in Call Deposits with Banks	-5,00,00,000	2,30,00,000
Variation in Fixed Deposite	37,40,000	-4,55,00,000
Variation in Other Assets	23,68,056	-6,16,504
Net Cash Flow from Investing Activities :	16,41,33,118	-14,10,16,278
C. Cash Flow from Financing Activities		
Variation in Share Capital	31,23,300	14,13,800
Variation in Reserve Fund	45,23,687	56,28,497
Variation in Charity Fund	3,17,000	2,09,000
Variation in Building Fund	4,00,000	2,00,000
Variation in Bad Debt Reserve Fund	23,76,000	15,66,000
Variation in Investment Depre. Reserve Fund	-39,253	0
Variation in Investment Fluctuation Fund	24,41,000	25,00,000
Variation in Staff Welfare Fund	2,00,000	1,00,000
Variation in Share Holder's Benefit Fund	5,00,000	2,00,000
Variation in Nominal Member's Fees	630	6,530
Dividend Paid	-50,19,764	0
Appropriations from P. Y. Profit	-1,08,23,779	-1,04,39,467
Net Cash Flow from Financing Activities :	-20,01,179	13,84,360
Net Increase/(Decrease) in Cash or Cash Equivalents :	71,83,518	3,38,78,339
Cash & Cash Equivalents at the beginning of the year	9,52,91,139	6,14,12,800
Cash & Cash Equivalents at the end of the year	10,24,74,657	9,52,91,139
Net Increase/(Decrease) in Cash or Cash Equivalents:	71,83,518	3,38,78,339

Note :

- 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.
- Previous Year's figures have been regrouped/ re-classified wherever necessary.
*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 અગત્યની સૂચના

- (૧) બેંકમાંથી ધિરાણ લેનાર તમામ સભાસદને તેમને લીધેલ ધિરાણની પાકતી મુદતની ખબર આપવામાં આવે છે. પરંતુ કોઈ 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 નહીં 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.
- (૫) બેંકને ધિરાણ વસુલ કરવા માટે મિલકતની જપ્તી તેમજ લવાઈ રાહે અગર કોઈ કોર્ટ મારફત પગલાં ભરવા ન પડે તે માટે નિયમિતપણે વ્યાજ અને હપ્તાની ચૂકવણી કરવી.
- (૬) 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 હોય 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 સરનામાની જાણ પુરાવા સાથે તાકીદે બેંકને કરવી.
- (૯) સભાસદોનો બેંક દ્વારા રૂ. 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 મોકલી શકાય.
- (૧૧) ટર્મ ડિપોઝીટ કે રીકરીંગ ડિપોઝીટ ખાતેદારના બેંકના તમામ ખાતાનું સંયુક્ત વ્યાજ વાર્ષિક રૂ. ૪૦,૦૦૦/- (૫૦,૦૦૦/- સીનીયર સીટીઝન માટે) કે તેથી વધુ થતું હોય અને તેમની વ્યાજ સાથેની આવક ઈન્કમેટેક્સના 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 શકશે.
- (૧૨) ખાતેદાર તેમના ખાતાનું બેલેન્સ જાણવા માટે બેંકમાં રજીસ્ટર્ડ થયેલ મોબાઈલ નંબરથી ૭૮૭૮૮૩૮૩૮૬૯ નંબર ઉપર કોલ કર્યા બાદ ઓટોમેટીક કોલ બંધ થયા બાદ ખાતેદારના મોબાઈલ નંબર ઉપર **SMS**થી બેલેન્સની જાણ થશે. આ સુવિધા માટે કોઈ ચાર્જ લાગશે નહીં.
- (૧૩) આપણી બેંકે **Rupay Debit Card** તથા **મોબાઈલ એપ્લીકેશન** ચાલુ કરેલ છે, તો તેનો લાભ લઈ વધુમાં વધુ ડીજીટલ ટ્રાન્ઝેક્શન કરવા માટે સર્વે સભાસદો અને ગ્રાહકોને વિનંતી છે.
- (૧૪) મોબાઈલ બેંકીંગ તથા **ATM** ટ્રાન્ઝેક્શન માટે બેન્કે આપેલ **PIN** નંબર તથા **PASSWORD** ની ગુપ્તતા જાળવવી તે ગ્રાહકોના હિતમાં છે.



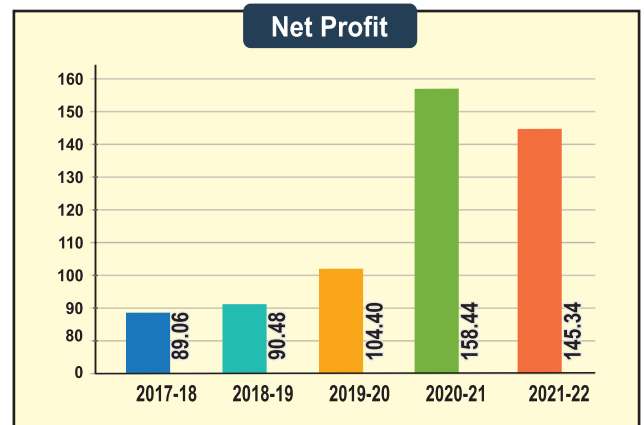
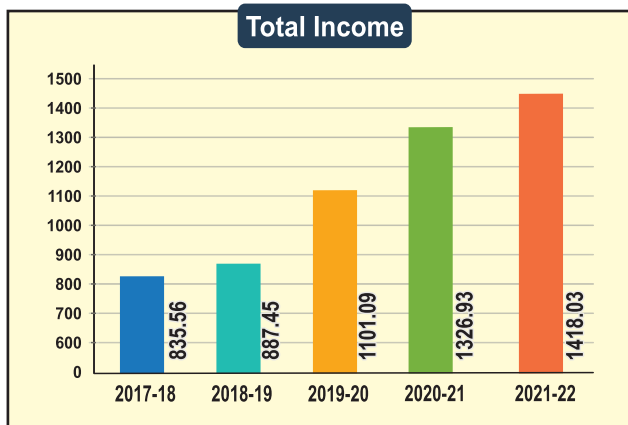
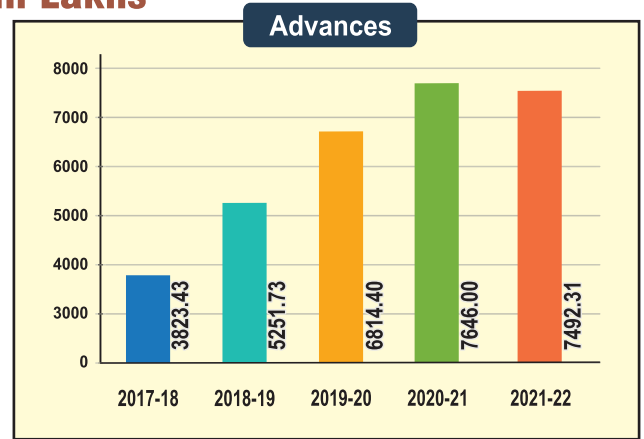
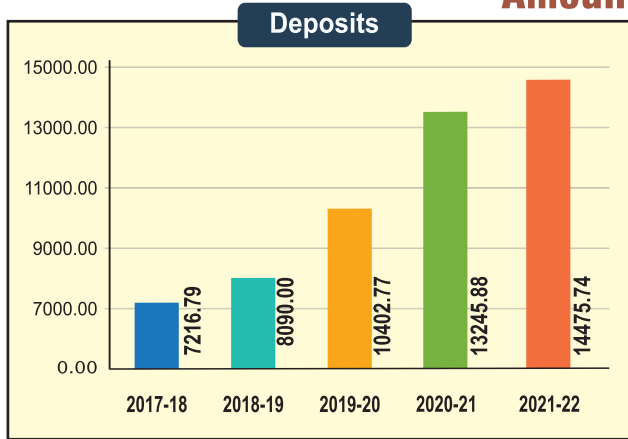
ગુજરાત અંબુજ કો.-ઓપ. બેંક લિ.

PROGRESS AT A GLANCE

(Amount ₹ in Lakhs)

Year	Members	Share Capital	Reserve Funds	Deposits	Advances	Working Funds	Profit	Dividend	Audit Classification
2017-18	4683	408.24	775.22	7216.79	3823.43	8929.32	89.06	10%	A
2018-19	4725	452.16	824.56	8090.00	5251.73	9942.37	90.48	10%	A
2019-20	4848	491.87	895.07	10402.77	6814.40	12517.57	104.40	—	A
2020-21	4932	506.01	1036.14	13245.88	7646.00	15122.07	158.44	10%	A
2021-22	5014	537.24	1211.93	14475.74	7492.31	16698.74	145.34	10% (Proposed)	A

Amount ₹ in Lakhs



જ્યોતિર્ગમ્ય પ્લસ

(મેડીકલેઈમ વિમાની યોજના) ધી ન્યુ ઈન્ડિયા ઈન્સ્યુરન્સ કં. લી.

મેડીકલેઈમની રકમ રૂપિયા	પ્રીમિયમની રકમ રૂપિયા GST સાથે				
	વયમર્યાદા : ૦ થી ૩૫	વયમર્યાદા : ૩૬ થી ૪૫	વયમર્યાદા : ૪૬ થી ૬૦	વયમર્યાદા : ૬૧ થી ૬૫	વયમર્યાદા : ૬૬ થી ૭૦
૨ લાખ (સિલ્વર પ્લાન)	૫,૮૦૩	૭,૪૧૯	૧૦,૯૯૫	૧૩,૮૭૬	૧૪,૪૫૧
૩ લાખ (ગોલ્ડ પ્લાન)	૮,૨૯૮	૧૦,૬૦૭	૧૫,૭૧૯	૧૯,૮૩૭	૨૦,૬૫૯
૫ લાખ (પ્લેટીનમ પ્લાન)	૧૩,૨૭૪	૧,૬૯૭૦	૨,૫૧૪૫	૩૧,૭૩૦	૩૩,૦૪૬

Note: self-spouse + 2 dependent children upto 21 year

આ યોજના બેન્કના તમામ સભ્યો તથા ગ્રાહકો માટે સ્વેચ્છાએ ઉપલબ્ધ છે.

વધુ માહિતી માટે નજીકની શાખામાં રૂબરૂ મળો.

થાપણ ઉપર વ્યાજના દર (તા. ૦૧-૦૬-૨૦૨૨થી અમલમાં)

૭ દિવસથી ૩૦ દિવસ	૩.૨૫%
૩૧ દિવસથી ૯૦ દિવસ	૪.૦૦%
૯૧ દિવસથી ૧૮૦ દિવસ	૪.૫૦%
૧૮૧ દિવસથી ૧૨ માસ સુધી	૫.૦૦%
૧૩ માસથી ૧૫ માસ સુધી	૬.૨૫%
૧૬ માસથી ૨૪ માસ સુધી	૬.૨૫%

૨૫ માસથી ૩૬ માસ સુધી	૬.૨૫%
૩૭ માસથી ૩૯ માસ સુધી	૬.૦૦%
૪૦ માસથી ૭ વર્ષ માસ સુધી	૫.૫૦%
સેવિંગ્સ ડિપોઝિટ	૩.૦૦%

(૧૨ મહિનાથી ઉપરની ડિપોઝિટ ઉપર સિનિયર સીટીઝન માટે ૦.૫૦% વધારે)

ઘિરાણ ઉપર વ્યાજના દર

(તા. ૦૧-૦૬-૨૦૨૨થી અમલમાં)

હાઉસિંગ લોન (નવું મકાન) રૂ. ૨૫ લાખ સુધી	૦૭.૯૦%	મશીનરી / શેડ લોન	૧૧.૦૦%
હાઉસિંગ લોન (નવું મકાન) રૂ. ૨૫ લાખથી ઉપર	૦૮.૨૫%	વ્યવસાય / મોર્ટેજ લોન	૧૨.૦૦%
હાઉસિંગ લોન (જૂનું મકાન- દસ વર્ષથી વધુ) રૂ. ૨૫ લાખ સુધી	૦૮.૪૦%	રિયલ એસ્ટેટ પ્રોજેક્ટ ફાઇનાન્સ	૧૨.૨૫%
હાઉસિંગ લોન (જૂનું મકાન- દસ વર્ષથી ઉપર) રૂ. ૨૫ લાખથી ઉપર	૦૮.૭૫%	ડોક્ટરો / પ્રોફેશનલ	૧૦.૦૦%
HP, CC, BD કોલેટરલ સિક્યોરિટી સાથે ૪૯.૯૯ લાખ સુધી	૧૦.૭૫%	એજ્યુકેશન લોન	૧૦.૫૦%
HP, CC, BD કોલેટરલ સિક્યોરિટી સાથે રૂ. ૫૦.૦૦ લાખથી વધુ	૧૦.૨૫%	અસુરક્ષિત વ્યક્તિગત લોન / CC	૧૪.૫૦%
વાહન લોન		સિક્યોર્ડ કેશ ક્રેડિટ	૧૨.૦૦%
(A) પોતાનો ઉપયોગ (ટુ-વ્હીલર)	૧૨.૦૦%	ગોલ્ડ લોન	૧૨.૦૦%
(B) પોતાનો ઉપયોગ (ફોર વ્હીલર)	૦૮.૫૦%	HP/CC થી કોન્ટ્રાક્ટર	૧૧.૭૫%
(C) વાણિજ્યિક ઉપયોગ	૧૨.૦૦%	OD અગેઇનસ્ટ FD (FDOD) FD દર ૦૧.૦૦%થી વધુ	

Mobile Banking Facilities

- Customer Information
- Accounts Summary
- Mini Statement
- e-Passbook
- Cheque Services
- Manage Beneficiary
- Quick Transfer
- Complaint / Feedback

બેન્કની વિવિધ સેવાઓ

- મોબાઇલ બેન્કિંગથી NEFT - RTGS તથા IMPSથી ફંડ ટ્રાન્સફરની સુવિધા
- RUPAY DEBIT CARDથી ATM, POS તથા E-COMMERCEની સુવિધા
- ઇન્ટરનેટ દ્વારા એકાઉન્ટ વ્યુની સુવિધા
- SMS ALERTની સુવિધા
- ECS & NACHની સુવિધા
- E-Statement
- લોકર્સની સુવિધા
- ખાતાનું બેલેન્સ જાણવા માટે MISSED CALL ALERTની સુવિધા (મો. ૭૮૭૮૮૩૮૩૬૯)
- પ્રધાનમંત્રી આવાસ યોજના હેઠળ રૂ. ૨.૬૭ લાખ વ્યાજ સબસીડી માટે માન્ય બેંક
- બેંકના સભાસદોને રૂ. ૧.૦૦ લાખનો અકસ્માત વીમાનો લાભ વિના મૂલ્યે
- UGVCL બીલ કલેક્શનની સુવિધા - રાધનપુર રોડ શાખા, મહેસાણા

પ્રતિ, _____

બુક-પોસ્ટ
(પ્રિન્ટેડ મેટર)

પ્રેષક :



ગુજરાત અંબુજ કો.-ઓપ. બેંક લિ.

હેડ ઓફિસ : ૧, ૨, ૩, નવરંગ ટાવર, પહેલો માળ, સતાધાર ચાર રસ્તા પાસે, સોલા રોડ, ઘાટલોડિયા, અમદાવાદ-૩૮૦ ૦૬૧