

THE BHAVNAGAR DISTRICT CO-OPERATIVE BANK LTD., BHAVNAGAR

BALANCE SHEET AS ON 31/03/2026

As per the third schedule form A

Previous Year	CAPITAL AND LIABILITIES	Current Year	Current Year	Previous Year	PROPERTY AND ASSETS	Current Year	Current Year
31/03/2025		31/03/2026	Rs. P.	31/03/2025		31/03/2026	Rs. P.
	1. Capital				1. Cash :		
20000000.00	a) Authorised capital	20000000.00		3502193632.00	In hand and with Reserve Bank	3393960005.00	
1100000000.00	A. 200000 -- shares of Rs. 1000 each	1000000000.00	1200000000.00				3393960005.00
	B. 1000000 shares of Rs. 1000 each						
	(ii) Subscribed capital				2. Balances with other banks :		
	77802 shares of Rs. 1000 each Less calls unpaid (Previous Year Share 735822)			1225260411.20	(i) Current deposits	1637848524.75	
	of (a) above Held by			0.00	(ii) Savings bank deposits	0.00	
	(a) Individuals			5150000000.00	(iii) Fixed deposits	2735000000.00	4372848524.75
735282000.00	(b) Co-operative institutions	77802000.00		0.00	3. Money at Call & short notice		0.00
0.00	(c) State Government	0.00	77802000.00		4. Investments :		
	2. Reserve fund and other reserves			5245405250.00	(i) In Central and State Government securities (at book value)	4740468760.00	
290717982.09	i) Statutory Reserve	335951412.00			Face value Rs.4901280000.00		
231765544.00	ii) Agri (Credit) Societies fund	265733510.00		0.00	(ii) Other trustee securities	0.00	
35382785.20	iii) Building Fund	42758985.20					
6030336.00	iv) Dividend Equalisation Fund	5630336.00		34945450.00	(iii) Shares in co-operative institutions other than in items 5 below	36890450.00	
94355592.00	v) Depreciated Reserve (S.A.)	121371592.00		0.00	(iv) Other investment (to be specified)	0.00	
2609600.00	vi) Agri. Dev. Fund	3109600.00					
233376717.00	vii) Bad and Doubtful debt Reserve	223376717.00					4777359200.00
34700000.00	viii) Investment Fluctuation Reserve	44700000.00					
122633.00	ix) State level Tra-Fin Fund	122633.00					
6482500.00	x) Technology Adoption Fund	6482500.00					
290444.33	xi) Public Purpose fund	290444.33					
30000000.00	xii) Investment Depreciation Reserve	30000000.00					
267279765.86	xiii) T. Act 35(1) (7a) bad debt Reserve	267279765.86		0.00	5. Investment out of the principal subsidiary state partnership fund	0.00	
45263587.00	xiv) Revaluation Reserve Building Fund	40737228.00		42340.00	In shares of :		
60530000.00	xv) Revaluation Reserve Land Fund	60530000.00	1447954623.48		i) Central co-operative banks	42340.00	
					ii) Primary agri credit societies		42340.00
					iii) Other societies		
	3. Principal/Subsidiary State Partnership Fund Account			11851866315.05	6. Advances :	13913260491.18	
42340.00	for share capital of	42340.00			(i) Short-term loans, cash credits, overdrafts and bills discounted,		
	i) Central co-operative banks				Of which secured against		
	ii) Primary agri credit Societies				a) Govt. and other approved securities Rs. 30		
	iii) Other societies		42340.00		b) Other tangible securities Rs. 13583362765.48		
	4. Deposits and Other Account:				Of the advances, amount due from individuals Rs.2683484593.37		
	i) Fixed deposits				Of the advance amount, 'Overdue Rs. 517380000.00		
8095580418.41	a. individuals	9276035078.38			Considered bad and doubtful of recovery (as per NPA) 328972227.10		
144843914.00	b. Urban co-operative banks	125840642.00					
1636495768.81	c. Other societies	1897029862.87					
	ii) Savings Bank Deposits						
8770025629.94	a. individuals	9953904837.52					
0.00	b. Urban co-operative bank	0.00					
483381083.64	c. Other societies	327290922.35					
21192539541.28	Carried Forward	21580101343.12	2226798963.48	27009733398.25	Carried Forward	13913260491.18	12544210069.75



31/03/2025	CAPITAL AND LIABILITIES	31/03/2026	Rs.	P.	31/03/2025	PROPERTY AND ASSETS	31/03/2026	Rs.	P.
21192539541.28	Brought Forward	215801013	2226798963.48		27039733398.28	Brought Forward	18913260491.18	12544210069.75	
275859430.04	(i) Current deposits :	316676683.29			271420843.81	(i) Medium term loans	293582458.54		
62327261.50	a. Individuals	29090712.09				Of which secured against			
2096559828.01	b. Urban co-operative bank	824516937.95				a) Govt. and other approved securities Rs. 0.00			
3294035.00	c. Other societies	2916519.00	22753302195.45			b) Other tangible securities Rs. 281276607.54			
	(ii) Money at call and short notice					Of the advances, amount due from individuals Rs.52062203.75			
	Borrowings					Of the advances, amount "Overdue Rs. 120082000.00			
	(i) From the Reserve Bank of India/State/central/Co-op Bank	2050000000.00				Considered bad and doubtful of recovery (as per NPA) Rs.117647117.28			
2846000000.00	a. SHORT-TERM loans cash, credits and overdrafts Of which secured against				35428618.50	(iii) Long term loans	44688568.50		
	(A) Govt. and other approved securities					Of which secured against			
1197320274.00	(B) Other tangible securities	793327510.00				a) Govt. and other approved securities Rs. 0.00			
	b. MEDIUM-TERM loans of which secured against					b) Other tangible securities Rs. 44688568.50			
	(A) Govt. and other approved securities					Of the advances, amount due from individuals Rs. 27157223.50			
0.00	(B) Other tangible securities	0.00				Of the advances, amount "Overdue Rs. 1157000.00			
0.00	c. LONG TERM loans of which secured against	0.00				Considered bad and doubtful of recovery (as per NPA) Rs.1125873.00			
	(A) NABARD Direct Lending	0.00			637082940.47	7. Interest receivable	14251531548.22		
	(B) Other tangible securities					Of which overdue Rs.180384645.06	727814298.47		
	(i) From the State Bank of India					Considered bad and doubtful of recovery Rs. 109984458.47			
	a. Short-term loans cash, credits and overdrafts Of which secured against				133985078.29	8. (A) CONTRA WRITE-OFF(AUC)	119034633.59		
	(A) Govt. and other approved securities					(B) Inward bills receivable being bill for collection (as per contra)			
	(B) Other tangible securities				0.00	9. Branch Adjustments	119034633.59		
	c. MEDIUM-TERM loans of which secured against						0.00		
	(A) Govt. and other approved securities								
	(B) Other tangible securities								
	c. LONG TERM loans of which secured against								
	(A) Govt. and other approved securities								
	(B) Other tangible securities								
	(i) From the state Government								
	a. SHORT TERM loans cash, credits and overdrafts Of which secured against								
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	(A) Govt. and other approved securities								

27672900369.83	Carried Forward	2843327610	24980101158.93	31/03/2025	PROPERTY AND ASSETS	31/03/2026	Rs.	P.
				28842139609.64	Brought Forward		28910803560.11	
31/03/2025	CAPITAL AND LIABILITIES	31/03/2026	Rs.	P.			284627623.10	
27672900369.83	Brought Forward	2843327610.00	24980101158.93					
	b. MEDIUM-TERM loans of which secured against				13. Non-Banking assets acquired in satisfaction of claims (stating mode of valuation)	0.00	0.00	
	(A) Govt and other approved securities				14. Profit and loss	0.00	0.00	
	(B) Other tangible securities							
	c. LONG TERM loans of which secured against							
	(A) Govt and other approved securities							
	(B) Other tangible securities							
0.00		0.00	2843327610.00					
135085078.29	6. A. CONTRA WRITE-OFF(A/C)	119034633.59						
0.00	6. B. Inward bills for collection being bills receivable	0.00	119034633.59					
0.00	7. Branch Adjustments		592.00					
273753622.91	8. Overdue Interest Reserve		124830759.28					
386134006.17	9. Interest Payable		448889776.98					
32500000.00	10. Contingent Provision against Standard Assets		40000000.00					
	11. Other Liabilities							
277496.25	(i) D.D Payable	1186933.25						
65000000.00	(ii) Income tax Provision	70000000.00						
69620.00	(iii) Dividend Payable	58680.00						
81268612.50	(iv) Undeclared DEAF (RBI)	58419383.81						
26106445.59	(v) Sundry	148668880.37						
0.00	(vi) Provision For Fraud	98626000.00						
40045058.00	(vii) Subsidy Reserve	29692875.00	406652752.43					



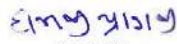
31/03/2025	CAPITAL AND LIABILITIES	31/03/2026	Rs.	P.	31/03/2025	PROPERTY AND ASSETS	31/03/2026	Rs.	P.
171421900.00	12 Profit and Loss	180100000.00							
171421900.00	Profit as per last balance sheet	180100000.00							
180100000.00	Less: Appropriation (Loss Previous Year)	180100000.00							
	Add: Profit for the year brought from the profit and loss account	202500000.00							
28842139509.54	TOTAL	29165337183.21			28842139509.54			29165337183.21	
	Contingent liabilities:								
	(i) Outstanding liabilities for guarantees issued	0.00							
15100000.00	(ii) Letter of Credit	14800000.00							
31268612.50	(iii) Others (DEAT RBI Amount)	58419383.81							

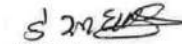
As per over report of even date
For, B.J.PATEL AND J.L.SHAH
Chartered Accountants
FRN : 104148W


GENERAL MANAGER


CEO


CA VIRAL SHAH
(Partner)
M.No : 108349
UDIN : 2610834918KMK22231
DATE: 27 / 06 / 2026
PLACE : BHAVNAGAR


DIRECTOR


VICE CHAIRMAN


CHAIRMAN

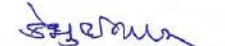

DIRECTOR


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DIRECTOR


DIRECTOR

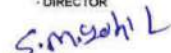

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