

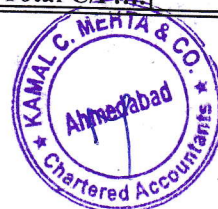


The Banking Regulation Act, 1949 (As Applicable to Co-operative Societies)

THE KHERALU NAGARIK SAHAKARI BANK LTD

BALANCE SHEET AS ON 31 MARCH, 2025

31.03.2024	CAPITAL AND LIABILITIES		31.03.2025
60000000.00	1 CAPITAL (i) Authorized Capital 24,00,000 Shares of Rs. 25 each		60000000.00
50360300.00	(ii) Subscribed Capital Amount called up On 20,08,412 Shares at Rs. 25 each Less call unpaid On 4 Shares at Rs. 25 each Less call unpaid of (ii) above, held by (a) Individuals (b) Co-operative Institutions (c) State Government	50210300.00	50210300.00
31958523.70 0.00 12333500.00 1691618.00 35191559.99 15688328.70 1700000.00 3960502.68 843650.00 2753000.00 468111.27 4684734.74	2 Reserve fund other Reserve: (i) Statutory Reserve (ii) Agricultural (Credit stabilization fund) (iii) Building fund (iv) Dividend Equalization fund (v) Bad & Doubtful Reserve (vi) Investment Depreciation (vii) Standard Assets Provision (viii) Property valuation Reserve (ix) Investment Fluctuation Reserve (x) Income Tax Provision (2024-25) (xi) Differed Tax Liability Provision (xii) Special Bed Debt (xiii) Other fund and Res. (to be specified) 1. Charity Fund Rs. 3,74,261.50 2. General reserve Fund Rs. 17,15,224.00 3. Sahkar Prachar Fund Rs. 18,40,590.00 4. Share Hold. Benefit. Rs. 6,22,909.24 5. Cyber Security Fund Rs. 23,33,010.00 6. Staff Welfare Benifit Fund Rs. 7,37,300.00	37391615.70 0.00 13313020.00 0.00 34085609.99 14263305.70 2300000.00 3762477.55 1333410.00 2339000.00 582511.27 489760.00	
0.00	3 Principal Subsidiary State Partnership fund Account For Share Capital of (i) Central co-operative banks (ii) Primary agricultural credit Societies (iii) Other societies	7623294.74 0.00	117484004.95 0.00
613415659.00	4 Deposit & Other accounts: (i) Fixed Deposits* (a) Individuals** Rs. 613415659 (b) Central co-operative banks (c) Other societies	622689652.00	864938286.85
775049488.08	Total C/F		1032632591.80



**THE KHERALU NAGARIK SAHAKARI BANK LTD**

775049488.08	Total B/F....		1032632591.80
218556128.01	(ii) Savings bank Deposit (a) Individuals Rs. 2181393932.09 (b) Central co-operative banks (c) Other societies	211393932.09	
29902139.42	(iii) Current Deposit (a) Individuals Rs. 30854702.76 (b) Central co-operative banks (c) Other societies	30854702.76	
	(iv) Money at call & short notice		
0.00	5 Borrowings: (i) From the Reserve bank of India/State/Central co-operative bank (a) Short-term loans cash credits & overdrafts of which secured against (A) Government & other approved Securities (B) Other tangible securities@ (b) Medium term loans of which secured against (A) Government & other approved Securities (B) Other tangible securities@ (c) Long term loans: of which secured against (A) Government & other approved Securities (B) Other tangible securities@ (ii) From the State Bank of India (a) Short-term loans cash credits & overdrafts of which secured against (A) Government & other approved Securities (B) Other tangible securities@ (b) Medium term loans of which secured against (A) Government & other approved Securities (B) Other tangible securities@ (c) Long term loans: of which secured against (A) Government & other approved Securities (B) Other tangible securities@	0.00	0.00
1023507755.51	Total C/F....		1032632591.80





THE KHERALU NĀGARIK SAHAKARI BANK LTD

1023507755.51	Total B/F....		1032632591.80
	(iii) From the State Government		
	(a) Short-term loans cash credits & overdrafts of which secured against (A) Government & other approved Securities (B) Other tangible securities@		
	(b) Medium term loans of which secured against (A) Government & other approved Securities (B) Other tangible securities@		
	(c) Long term loans: of which secured against (A) Government & other approved Securities (B) Other tangible securities@		
	(iv) Loans from other sources (source & security to be specified)		
4180.00	6 Bills for collection being bills receivable (as per contra)		1747429.40
0.00	7 Branch Adjustments		0.00
25584091.20	8 Overdue Interest Reserve		26464232.20
991085.08	9 Interest Payable (Fd , Matured Fd ,Recurring)		1056328.08
614116.12	10 Other Liabilities		
	(i) Unrealised Cheque / DD	197487.95	
	(ii) Pay slip	7235.90	
	(iii) Lockers Deposit	0.00	
	(vi) Sundry Credit (Payable)	0.00	
	(vii) Dividend 2023-24	443162.00	
	(ix) Anamat TDS A/c	47554.00	
	(x) Anamat RBI Deaf-2014	479949.42	
	(xi) Anamat Share Application Money	1002.00	
	(xii) Clearing Adjustment	335416.40	
	(xiii) Anamat Cash excess	8000.00	1519807.67
9600000.00	11 Profit & Loss		
	Profit as per last balance-sheet Rs.. 102,41,000/-	0.00	10241000.00
		10241000.00	
	CONTINGENT LIABILITIES		
	(i) Outstanding liabilities for guarantees issued		
11146970.09	RBI DEAF-2014		
	Rs.1,23,16,020.26	12316020.26	
1060301227.91			
Total :			1073661389.15

Subject to our report even date attached herewith

Date: 28/05/2025

UDIN No.25129801BM1C1M1518

Kamal C.Mehta & Co.
Chartered Accountant

M.No.: 129801
FOR, KAMAL C. MEHTA & CO.
FRN: 104614W
Firm Reg. No. 104614W
Malay Mehta - Partner
Chartered Accountants

(CA Malay Mehta)
Partner
Membership No. 129801

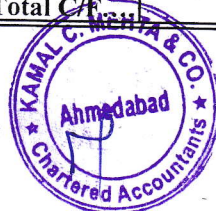


THE KHERALU NAGARIK SAHAKARI BANK LTD

**THE THIRD SCHEDULE
(SEE SECTION 29)**

FORM A

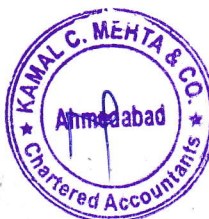
31.03.2024	PROPERTY AND ASSETS		31.03.2025
12336335.00	1 Cash: In hand & with Reserve Bank, State Bank of India, State Co-operative bank and Central Co-operative Bank.		16907499.00
158710055.75	2 Balance with other Banks: (i) Current Deposits (ii) Savings Bank Deposits (iii) Fixed Deposits	39370717.95 0.00 115175000.00	154545717.95
0.00	3 Money at Call & Short Notice:		0.00
259592150.00	4 Investments: (i) In Central & State Government Securities, (at book value)Rs.. 24,70,99,750=00 Face value Rs.. 25,15,00,000=00 Market Value Rs.. 24,67,68,146=50 (ii) Other Trustee Securities (iii) Share in Co-operative institution other than item (5 below) (iv) Other Investments (to be specified) (i) CRB Capital Marketing	247099750.00 14400.00 13500000.00	260614150.00
0.00	5 Investments out of the principal subsidiary state partnership fund: (i) Central co-operative Banks (ii) Primary agricultural credit societies. (iii) Other societies		0.00
587824941.83	6 Advances: (i) Short-term Loans cash credits, overdrafts & bills discounted of which secured against: (a) Government and other approved securities (b) Other tangible securities@ Of the advances, amount due from Individuals Rs.1847.44 Lakh Of the advances, amount overdue Rs. 106.65 Lakh considered bad and doubtful of recovery	181743628.10	596163760.29
1018463482.58	Total C/F		1028231127.24





THE KHERALU NAGARIK SAHAKARI BANK LTD

1018463482.58	Total B/F....		1028231127.24
	(ii) Medium-term Loans which secured against: (a) Government and other approved securities (b) Other tangible securities@ Of the advances, amount due from Individuals Rs.965.92 Lakh Of the advances, amount overdue Rs. 78.11 Lakh considered bad and doubtful of recovery	96592378.00	
	(iii) Long-term Loans which secured against: (a) Government and other approved securities (b) Other tangible securities@ Of the advances, amount due from Individuals Rs. 3178.28 Lakh Of the advances, amount overdue Rs. 32.78 Lakh considered bad and doubtful of recovery	317827754.19	
31790522.20	7 Interest Receivable Of which overdue Considered bad and doubtful of recovery	26464232.20	34186993.20
4180.00	8 Bills receivable being bills for collection as per contra	Bank Fd 3944203.00 Govt Security 3776285.00 UGVCL Comm.Recev. 2273.00	1747429.40
0.00	9 Branch Adjustment		0.00
2924154.00	10 Premises less Depreciation		2631739.00
1053182338.78			1066797288.84





THE KHERALU NAGARIK SAHAKARI BANK LTD

1053182338.78		Total B/F....		1066797288.84
2238988.09	11 Furniture & Fixtures less depreciation			2142575.09
4879901.04	12 Other assets (to be specified)			4721525.22
	1 Telephone Deposit	8102.91		
	2 Stationery Stock	499121.33		
	3 Adhesive Stamp	35700.00		
	4 TDS (From Interest)	413761.00		
	5 RBI Deaf Receivable	27692.15		
	6 Gaurantee Invoked (KCCB Bank)	723071.00		
	7 Gift Stock In Hand	70975.00		
	8 Sundry debt rec.	39000.00		
	9 Security Deposit (UGVCL)	339375.00		
	10 Anamat GST Payable	564726.83		
	11 Advance Income tax (2024-25)	2000000.00		
	13 Non-banking assets acquired in satisfaction of claims (stating mode of valuation)			
0.00	14 Profit and Loss		0.00	0.00
11146970.09	RBI DEAF-2014		12316020.26	
	Rs..123,16,020.26			
1060301227.91				1073661389.15

Bhavanbhai P. Patel

Hashmukhbhai T.Patel

Mukeshkumar M.Desai

CEO

Man. Director

Dhanvantiben N.Thakkar

Joint. Man. Director

Chairman

Kantibhai A. Soni

Vice Chairman

Directors:

Govindbhai K.Sathvara

Jitendrakumar B.Barot

Premjibhai M.Desai

Govindbhai B. Sathavara

Khanabhai S.Parmar

Govindbhai K.Prajapati

Anilkumar J. Prajapati

Maoramaben N.Bhavsar

Dhavalkumar H.Shah

Ashvinkumar Shivilal Brahmhatt

Mohamadbhai A. Memon

