



# ધી ભાગ્યોદય કો-ઓપરેટીવ બેંક લિ.

રજીસ્ટર્ડ એન્ડ એડમીન ઓફિસ : પહેલો માળ, ૧, સૂર્યદીપ બંગલોઝ, નાલંદા કોમ્પ્લેક્સની સામે, પ્રેમચંદનગર,  
સેટેલાઈટ, અમદાવાદ-૩૮૦૦૧૫. ફોન : ૦૭૯-૨૬૭૪૭૦૦૧, ૨૬૭૪૭૦૦૨  
[www.bhagyodaya.bank.in](http://www.bhagyodaya.bank.in) • email : [ho@bhagyodaya.bank.in](mailto:ho@bhagyodaya.bank.in)

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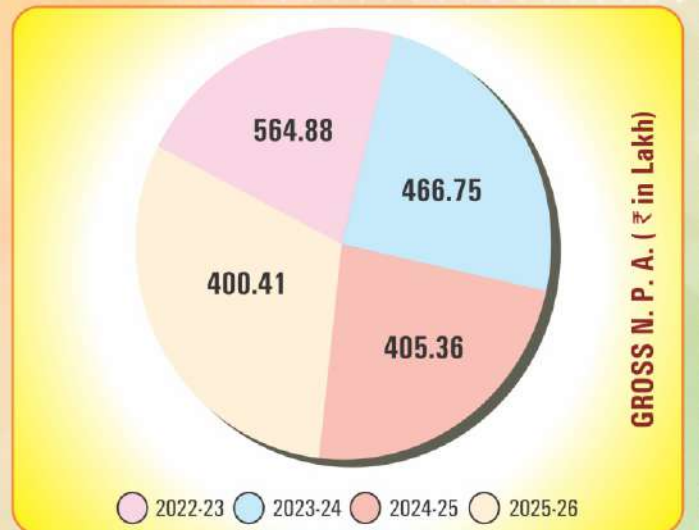
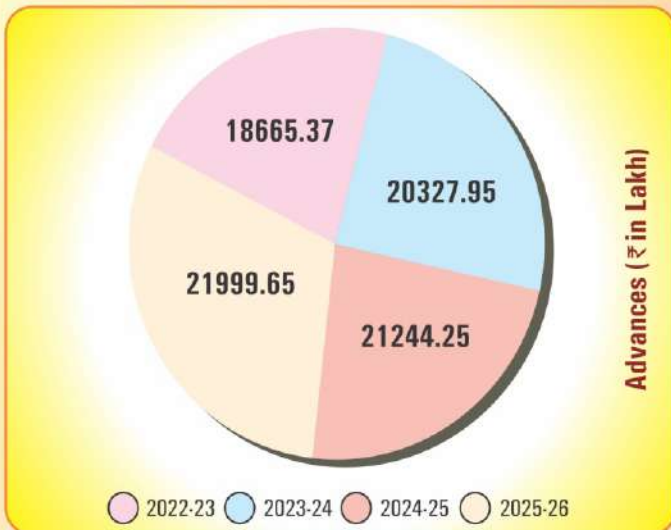
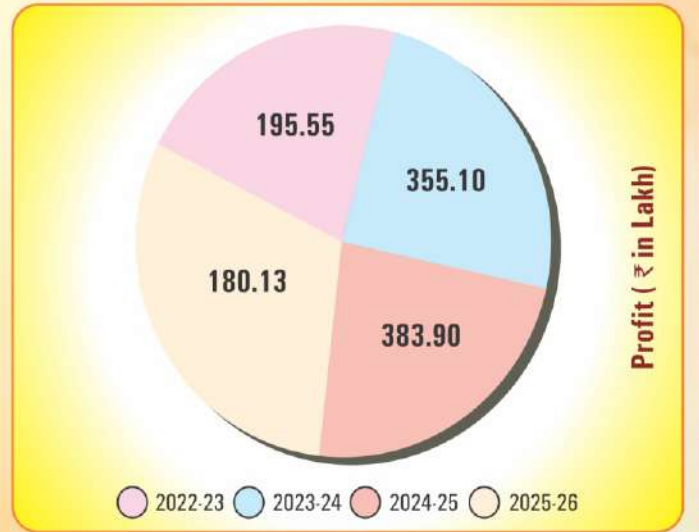
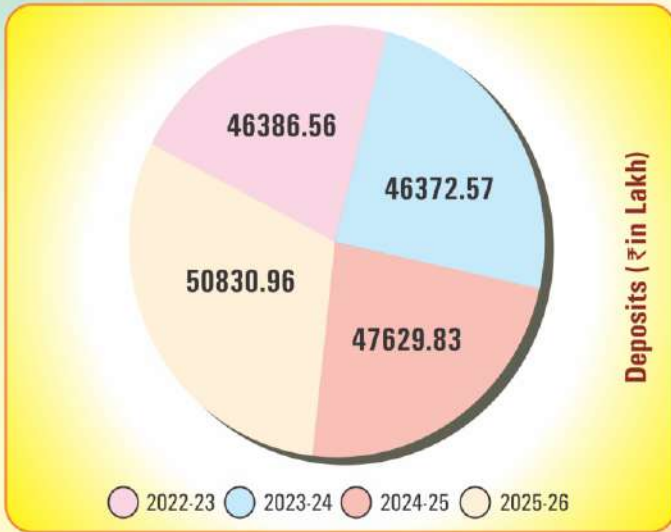
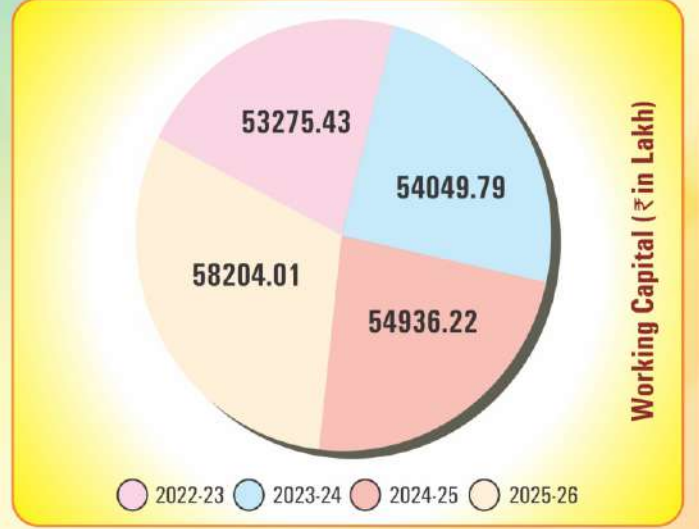
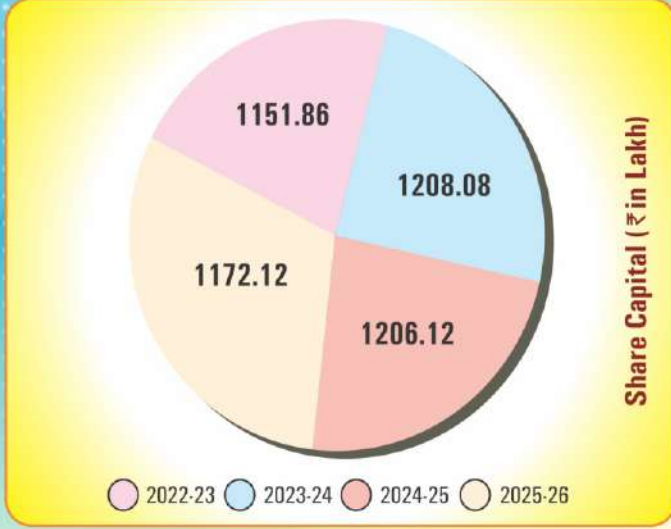


एक कदम स्वच्छता की ओर



# ધી ભાગ્યોદય કો-ઓપરેટીવ બેંક લિ.

રજીસ્ટર્ડ એન્ડ એડમીન ઓફિસ : પહેલો માળ, ૧, સૂર્યદીપ બંગલોઝ, નાલંદા કોમ્પ્લેક્સની સામે, પ્રેમચંદનગર, સેટેલાઈટ, અમદાવાદ-૩૮૦૦૧૫. ફોન : ૦૭૯-૨૬૭૪૭૦૦૧, ૨૬૭૪૭૦૦૨





The Bhagyodaya Co-operative Bank Ltd.

ધી ભાગ્યોદય કો-ઓપરેટીવ બેંક લિ.

બોર્ડ ઓફ ડિરેક્ટર્સ

શ્રીમતી જ્યોત્સનાબેન સુધીરભાઈ વાછાણી	ચેરમેન
શ્રી રાજેન્દ્રભાઈ રમણલાલ પરીખ	મેનેજિંગ ડિરેક્ટર
શ્રી મનહરભાઈ એસ. જયસ્વાલ (એડવોકેટ)	ડિરેક્ટર
શ્રી દિનેશકુમાર ભીખાભાઈ પટેલ	ડિરેક્ટર
શ્રી કૃપેનભાઈ રાકેશભાઈ પટેલ (સી.એ.)	ડિરેક્ટર
શ્રી પંકજકુમાર કાંતિલાલ શાહ (સી.એ.)	ડિરેક્ટર
શ્રી ભાર્ગવભાઈ મનસુખભાઈ જોષી (એડવોકેટ)	ડિરેક્ટર
શ્રી મનોજભાઈ લાલજીભાઈ સોલંકી	ડિરેક્ટર
ડૉ. ઈનાબેન મયુરભાઈ પટેલ	ડિરેક્ટર
શ્રી કૌશિકભાઈ ડાહ્યાભાઈ પટેલ	ડિરેક્ટર
શ્રી અરવિંદભાઈ પોપટલાલ મહેતા	ડિરેક્ટર
શ્રી પરેશભાઈ નટવરલાલ પટેલ	ડિરેક્ટર
શ્રી માલવભાઈ કે. મહેતા (સી.એ.)	પ્રોફેશનલ ડિરેક્ટર
શ્રી કેયુરભાઈ એસ. શાહ (સી.એ.)	પ્રોફેશનલ ડિરેક્ટર
શ્રી દિપક જે. શાહ	જનરલ મેનેજર

રજી. નં. સે. ૧૧૭૮૯, તા. ૨૯-૫-૧૯૭૨

ઓડિટ વર્ગ : 'અ'

રિઝર્વ બેંક ઓફ ઈન્ડિયા લાઇસન્સ નં. યુબીડી/જીજે/૧૦૬૦/પી (૧૬-૧૨-૧૯૯૩)



# The Bhagyodaya Co-operative Bank Ltd.

ધી ભાગ્યોદય કો-ઓપરેટીવ બેંક લિ.

## બોર્ડ ઓફ મેનેજમેન્ટ (BOM)

- ☉ શ્રી સી.એ. - પંકજભાઈ કે. શાહ ચેરમેન
- ☉ શ્રી મનહરભાઈ એસ. જયસ્વાલ - એડવોકેટ સભ્ય
- ☉ શ્રી રમેશચંદ્ર કે. વ્યાસ સભ્ય
- ☉ શ્રી રાજીવભાઈ સી. પડીયા સભ્ય
- ☉ શ્રી સી.એ. - શૈલેષભાઈ પી. દલાલ સભ્ય

## એક્ઝીક્યુટીવ્સ

- ☉ શ્રી દિપક જે. શાહ જનરલ મેનેજર
- ☉ શ્રી નિમેષ એમ. શાહ ડેપ્યુટી જનરલ મેનેજર
- ☉ શ્રી આનંદ એ. શાહ મેનેજર (IT)
- ☉ શ્રી મહેશ પી. પટેલ મેનેજર (કેડીટ)
- ☉ શ્રી નરેન્દ્ર કે. પટેલ આસી. મેનેજર

## બેંકર્સ

- ☉ રીઝર્વ બેંક ઓફ ઈન્ડીયા
- ☉ સ્ટેટ બેંક ઓફ ઈન્ડીયા
- ☉ પંજાબ નેશનલ બેંક
- ☉ બેંક ઓફ બરોડા
- ☉ યુકો બેંક
- ☉ એચ. ડી. એફ. સી. બેંક લિ.
- ☉ આઈ.સી.આઈ.સી.આઈ. બેંક લિ.
- ☉ ધી ગુજરાત સ્ટેટ કો.ઓ.બેંક લિ.
- ☉ ધી અમદાવાદ ડિસ્ટ્રીક્ટ કો.ઓ.બેંક લિ.

## લીગલ એડવાઈઝર

- ☉ શ્રી કમલેશભાઈ બી. પટેલ
- ☉ શ્રી ગૌરાંગભાઈ કે. પટેલ
- ☉ શ્રી ચિરાગભાઈ એમ. પટેલ

## ઓડીટર્સ

**GRAPHS & Co.**

ચાર્ટર્ડ એકાઉન્ટન્ટ્સ

અમદાવાદ

FRN No. : 114051W

## બેંકની નાણાંકીય પરિસ્થિતિ

(રકમ ₹લાખમાં)

અ. નં.	વિગત	વર્ષ			
		૨૦૨૨-૨૦૨૩	૨૦૨૩-૨૦૨૪	૨૦૨૪-૨૦૨૫	૨૦૨૫-૨૦૨૬
૧.	શેરમૂડી	૧૧૫૧.૮૬	૧૨૦૮.૦૮	૧૨૦૬.૧૨	૧૧૭૨.૧૨
૨.	રિઝર્વ તથા અન્ય ફંડ	૬૯૩૨.૪૭	૭૦૫૩.૭૭	૭૧૩૧.૭૧	૭૪૫૨.૧૦
૩.	ડિપોઝીટ્સ	૪૬૩૮૬.૫૬	૪૬૭૭૨.૫૭	૪૭૬૨૮.૮૩	૫૦૮૩૦.૯૬
૪.	ધિરાણ	૧૮૬૬૫.૩૭	૨૦૩૨૭.૯૫	૨૧૨૪૪.૨૫	૨૧૯૯૯.૬૫
૫.	કાર્યકારી ભંડોળ	૫૩૨૭૫.૪૩	૫૪૦૪૯.૭૯	૫૪૯૩૬.૨૨	૫૮૨૦૪.૦૧
૬.	નફો	૧૯૫.૫૫	૩૫૫.૧૦	૩૮૩.૯૦	૧૮૦.૧૩
૭.	ડિવીડન્ડ	૧૦%	૧૦%	૧૨%	૧૦% સુચિત
૮.	ઓડીટ વર્ગ	'અ'	'અ'	'અ'	'અ'

## તા. ૩૧-૩-૨૦૨૬ના રોજનું ધિરાણ અસ્કયામતોનું વર્ગીકરણ

(રકમ ₹લાખમાં)

અ. નં.	અસ્કયામતનો વર્ગ	ખાતા સંખ્યા	રકમ	નિયમ મુજબ જરૂરી જોગવાઈ	બેંકે ખરેખર કરેલ જોગવાઈ
૧.	સ્ટાન્ડર્ડ એસેટ્સ	૨૨૯૧	૨૧૫૯૯.૨૪	૭૩.૪૮	
૨.	સબ-સ્ટાન્ડર્ડ એસેટ્સ	૦૨	૪૪.૧૯	૪.૪૨	
૩.	ડાઉટફૂલ એસેટ્સ	૪૯	૩૫૧.૫૮	૧૮૫.૧૨	
૪.	લોસ એસેટ્સ	૦૧	૪.૬૪	૪.૬૪	
		<b>૨૩૪૩</b>	<b>૨૧૯૯૯.૬૫</b>	<b>૨૬૭.૬૬</b>	<b>૨૬૭.૬૬</b>
	બેંકે કરેલ વધારાની જોગવાઈ				૨૩૩.૧૬
	બેંકે કરેલ કુલ જોગવાઈ				૫૦૦.૮૨

ચાલુ વર્ષે પણ બેંકનું નેટ એન. પી.એ. '૦' % રહેવા પામેલ છે.



# ધી ભાગ્યોદય કો. ઓપરેટીવ બેંક લિ.

રજીસ્ટર્ડ એન્ડ એડમીન ઓફિસ :

પહેલો માળ, ૧, સૂર્યદીપ બંગ્લોઝ, નાલંદા કોમ્પ્લેક્સની સામે, પ્રેમચંદનગર,  
સેટેલાઈટ, અમદાવાદ-૩૮૦૦૧૫. ફોન : ૦૭૯-૨૬૭૪૭૦૦૧, ૨૬૭૪૭૦૦૨

www.bhagyodaya.bank.in, email : ho@bhagyodaya.bank.in

## નોટીસ

આથી બેંકના સર્વે સભાસદો ને જાણ કરવામાં આવે છે કે આપણી બેંકની ૫૫મી વાર્ષિક સાધારણ સભા તા. ૧૪-૦૬-૨૦૨૬ ને રવિવાર ના રોજ સાંજના ૬-૩૦ કલાકે જે.બી. ઓડીટોરીયમ હોલ, અમદાવાદ મેનેજમેન્ટ એસોસીએશન, અટીરા કેમ્પસ, પાંજરાપોળ, આંબાવાડી, અમદાવાદ-૧૫. ખાતે નીચે જણાવેલ કામગીરી માટે મળશે. તો સર્વે સભાસદોને સમયસર પધારવા વિનંતી છે.

## કાર્યસૂચિ

૧. તા. ૦૯-૦૬-૨૦૨૫ ને સોમવાર ના રોજ મળેલ વાર્ષિક સાધારણ સભાની કાર્યવાહી વાંચનમાં લઈ બહાલી આપવા બાબત.
૨. બોર્ડ ઓફ ડિરેક્ટર્સ તરફથી રજૂ થયેલ ૩૧-૦૩-૨૦૨૬ સુધીનો (વર્ષ ૨૦૨૫-૨૦૨૬) કામકાજનો અહેવાલ, બેંકનું સરવૈયું તથા નફા-તોટાનો હિસાબ મંજૂર રાખી ઓડીટર્સ રીપોર્ટની નોંધ લેવી તેમજ બોર્ડ ઓફ ડિરેક્ટર્સ તરફથી ભલામણ થયેલ નફાની કાળવણી જાહેર કરવી.
૩. આપણી બેંકનું સ્વેચ્છીક વિલીની કરણ ધી કાલુપુર કોમર્શિયલ કો. ઓ. બેંક લી. (મલ્ટી સ્ટેટ શીડયુલ બેંક) અમદાવાદ માં કરવા બાબત
૪. પ્રમુખશ્રીની મંજૂરીથી જે કોઈ વધારાના કામ રજૂ થાય તે ઉપર વિચારણા કરી મંજૂર રાખવા બાબત.

તા. ૨૯-૦૪-૨૦૨૬  
સ્થળ : અમદાવાદ

બોર્ડ ઓફ ડિરેક્ટર્સના આદેશથી  
દિપક જે. શાહ  
જનરલ મેનેજર

## નોંધ

૧. કોરમના અભાવે જો સભા મુલાત્વી રહેશે તો અડધા કલાક બાદ તે જ દિવસે અને તે જ સ્થળે સભાની કાર્યવાહી હાથ ધરવામાં આવશે. જેમાં કોરમની જરૂરીયાત રહેશે નહીં.
૨. જે કોઈ સભાસદને ૨૦૨૫-૨૦૨૬ ના વર્ષના વાર્ષિક અહેવાલની જરૂર હોય તેઓને બેંકની રજી. અને એડમી. ઓફીસે ડુબરૂ લેખિત માંગણી કરેથી મોકલી આપવાની વ્યવસ્થા કરવામાં આવશે.
૩. સભાસદના બાળકોને દર વર્ષની જેમ આ વર્ષે પણ ઈનામ-વિતરણ તથા શિષ્યવૃત્તિ યોજના બેંકના નીતિ નિયમો અનુસાર આપવામાં આવશે. જે અંગે બેંકની નજીકની શાખાનો સંપર્ક કરવાનો રહેશે.

## સભાસદો / ખાતેદારો જોગ...

- રીઝર્વ બેંક ઓફ ઈન્ડિયા દ્વારા બેંકના દરેક સભાસદ / ખાતેદાર તેમજ લોકર ધારણ કરનારે બેંકમાં પોતાની ઓળખ (Know Your Customer) નાં દસ્તાવેજો આપવા જરૂરી છે. જેઓએ હજુ સુધી આવા દસ્તાવેજો આપેલ ના હોય તેઓએ તાત્કાલિક પોતાની શાખામાં / હેડ ઓફિસમાં આવા દસ્તાવેજો આપવા વિનંતી. જે ખાતાઓમાં આવા દસ્તાવેજો મળેલ નથી તેવા ખાતાઓ બેંક દ્વારા સ્થગિત કરવામાં આવેલ છે.
- આપણી બેંક HDFC બેંક દ્વારા E-Payment તેમજ RTGS/NEFT ની સેવા આપે છે.
- બેંકની તમામ શાખાઓ કોર બેન્કીંગની સુવિધા (CBS) સાથે કાર્યરત થયેલ છે. આપ આપના ખાતાનાં વ્યવહારો કોઈપણ શાખામાંથી કરી શકો છો. (ડિપોઝીટ/લોકસં સિવાય)
- બેંક દ્વારા SMS Alert સેવા શરૂ કરવામાં આવેલ છે. તેમજ મોબાઈલ એપ્લિકેશન દ્વારા ફંડ ટ્રાન્સફર (IMPS/RTGS/NEFT) તેમજ ઈન્ટરનેટ બેંકીંગ દ્વારા ગ્રાહક પોતાના ખાતાનું સ્ટેટમેન્ટ (View/Download) કરી શકે તે પ્રકારની સેવા શરૂ કરવામાં આવેલ છે. હાલમાં બેંક ખાતેદારોને E-mail થી સ્ટેટમેન્ટ મળી શકે તેવી સુવિધા પૂરી પાડે છે. જે સભાસદો / ખાતેદારોને SMS Alert તેમજ E-mail થી સ્ટેટમેન્ટ મેળવવા હોય તેવા ખાતેદારોએ સંબંધિત શાખાનો સંપર્ક કરવા વિનંતી.
- આપણી બેંક દ્વારા RuPay Debit Card ની સેવા સેવિંગ્સ/કરંટ ખાતેદારોને પૂરી પાડવામાં આવે છે. જે ખાતેદારોને RuPay Debit Card ની સેવા મેળવવી હોય તેઓએ જે શાખામાં તેઓનું ખાતું કાર્યરત હોય તે શાખાનો સંપર્ક કરવાનો રહેશે.
- જે ગ્રાહક/સભાસદોએ હજુ સુધી નોમિનીની નિમણૂક કરેલ ન હોય તેઓએ તેમના નોમિનીની નિમણૂક કરાવી લેવા વિનંતી છે.
- લોકસં ધારક ગ્રાહકોએ રિઝર્વ બેંક ઓફ ઈન્ડિયાના માર્ગદર્શન હેઠળ આપેલ નવા લોકસં નો કરાર કરાવી લેવા વિનંતી છે. જે ખાતેદારના RBI ની ગાઈડલાઈન્સ મુજબ નવા લોકસં એગ્રીમેન્ટ કરવાના બાકી હોય તેઓના ખાતા સ્થગિત કરવામાં આવ્યા છે અને તે ખાતા નવા એગ્રીમેન્ટ કર્યા બાદ ઓપરેટ કરવા દેવામાં આવશે.



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## સને ૨૦૨૫-૨૦૨૬નો વાર્ષિક અહેવાલ

### માનનીય સભાસદ ભાઈઓ/બહેનો,

આપ સૌના સાથ અને સહકારથી બેંકે તા. ૩૧-૦૩-૨૦૨૬ ના રોજ હિસાબી વર્ષ પુરું કરી ૫૫માં વર્ષમાં મંગલ-પ્રવેશ કરેલ છે. આપ સૌ સમક્ષ ઈન્કમેટેક્સ એક્ટની કલમ ૧૪૫(૨) ની જોગવાઈ અનુસારના વર્ષ ૨૦૨૫ - ૨૦૨૬ ના હિસાબો, નફાની પરિસ્થિતિ તેમજ ઓડિટ થયેલ હિસાબો, કામકાજનો અહેવાલ અને જરૂરી માહિતી તેમજ રિઝર્વ બેંક ઓફ ઈન્ડિયાની સૂચના મુજબ આવક માન્યતા, અસ્કયામતોનું વર્ગીકરણ અને અસ્કયામતોની જોગવાઈના ધોરણો ધ્યાનમાં લઈ તૈયાર કરેલ નફા-નુકશાનના હિસાબો આપ સૌ સમક્ષ રજૂ કરતાં તેમજ બેંકની વાર્ષિક સાધારણ સભામાં આપ સૌને આવકારતાં અત્યંત આનંદ અનુભવું છું.

## કુલ આવક, કુલ ખર્ચ તથા ચોખ્ખો નફો અને ફાળવણી

(રકમ ₹ માં)

કુલ આવક	:	₹	૪૩,૪૯,૯૬,૩૦૮.૦૦
બાદ : કુલ ખર્ચ	:	₹	૪૧,૫૯,૯૭,૮૯૨.૦૦
ગ્રોસ નફો (કરવેરા પહેલા)	:	₹	૧,૮૯,૯૮,૪૧૬.૦૦
બાદ : ઈન્કમેટેક્સ	:	₹	૯,૮૫,૦૦૦.૦૦
<b>ચોખ્ખો નફો</b>	:	<b>₹</b>	<b>૧,૮૦,૧૩,૪૧૬.૦૦</b>

## નફાની ફાળવણી

(રકમ ₹ માં)

રીઝર્વ ફંડ	:	₹	૪૫,૦૩,૩૫૪.૦૦
ડિવિડન્ડ -૧૦% (સૂચિત)	:	₹	૧,૧૪,૧૫,૧૨૦.૦૦
શિક્ષણ ફાળો	:	₹	૨,૦૦,૦૦૦.૦૦
બેડ એન્ડ ડાઉટફૂલ ફંડ	:	₹	૧૪,૪૧,૦૭૪.૦૦
ઈન્વેસ્ટમેન્ટ ફલ્ક્યુએશન ફંડ	:	₹	૪,૫૩,૮૬૮.૦૦
<b>ચોખ્ખો નફો</b>	:	<b>₹</b>	<b>૧,૮૦,૧૩,૪૧૬.૦૦</b>

આમ, ઉપર જણાવ્યા પ્રમાણે બોર્ડ ઓફ ડિરેક્ટર્સ બેંકના પેટા નિયમ ૪૭(બ) અનુસાર નફાની ફાળવણી કરેલ છે અને સભાસદોને શેરમૂડી ઉપર ૧૦% ડિવિડન્ડ આપવા ભલામણ કરેલ છે. જેને આપ સૌ સ્વીકારી મંજૂર રાખશો તેવી આશા રાખું છું.



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### બેંકની નાણાંકીય પરિસ્થિતિ :

આપણી બેંકની નાણાંકીય પરિસ્થિતિ અંગેનું જરૂરી અવલોકન કરતાં જણાય છે કે બેંકની શેરમૂડી, રિઝર્વ ફંડ તથા અન્ય ફંડ સાથે મળીને નેટવર્થ રૂ. ૪૬.૦૪ કરોડ થવા પામેલ છે. જ્યારે બેંકની ચોખ્ખા નફાની રકમમાં ગત વર્ષના ચોખ્ખા નફાની રકમ કરતાં રૂ. ૨૦૩.૭૭ લાખનો ઘટાડો થયેલ છે તેમજ બેંકનું કુલ કાર્યકારી ભંડોળ રૂ. ૫૮૨.૦૪ કરોડ થવા પામેલ છે.

### થાપણો અને ધિરાણ :

ગત વર્ષની આખરે બેંકની કુલ થાપણો રૂ. ૪૭૬.૩૦ કરોડની સામે ચાલુ વર્ષે બેંકની કુલ થાપણો રૂ. ૫૦૮.૩૧ કરોડ રહેવા પામેલ છે. ગત વર્ષની આખરે બેંકનું કુલ ધિરાણ રૂ. ૧૨.૪૪ કરોડની સામે ચાલુ વર્ષે બેંકનું કુલ ધિરાણ રૂ. ૨૨૦.૦૦ કરોડ થવા પામેલ છે. રિઝર્વ બેંક ઓફ ઈન્ડિયાના નિયમો અનુસાર બેંકે મૂકી પર્યાપ્તતા (CRAR) જે લઘુત્તમ જરૂરિયાત ૧૨.૦૦%ની સામે ૨૬.૧૮% રહેવા પામેલ છે. જે થાપણદારો તથા ખાતેદારોની બેંક પ્રત્યેની વિશ્વસનીયતા દર્શાવે છે.

### વસુલાતની કાર્યવાહી તથા નેટ એન. પી. એ. :

બેંક દ્વારા સતત કેડીટ સુપરવીઝન તથા મોનીટરીંગ રાખવાને કારણે તેમજ ચાલુ વર્ષે બેંકે રીઝર્વ બેંક ઓફ ઈન્ડિયાની સૂચના અનુસાર લોન તેમજ ધિરાણ ખાતેદારો માટે કેડીટ રેટીંગ પ્રથા તેમજ રીસ્ક મેનેજમેન્ટની પદ્ધતિ દાખલ કરેલ હોવાથી બેંકની એસેટ્સ ક્વોલીટીમાં નોંધપાત્ર સુધારો જોવા મળેલ છે. વર્ષ ૨૦૨૫-૨૬ દરમિયાન બેંકના કુલ ધિરાણ રૂ. ૨૨૦.૦૦ કરોડની સામે કુલ ૯૮.૧૫% ની વસુલાત આવતા માત્ર ૧.૮૫% જેટલી મુદતવીતી બાકી રકમ રહેવા પામેલ છે.

રિઝર્વ બેંક ઓફ ઈન્ડિયાની વખતોવખતની સૂચના, ધિરાણ અરજીઓની યોગ્ય ચકાસણી તેમજ પુરતી જામીનગીરીઓ લઈને આપવામાં આવેલ ધિરાણને કારણે બેંકમાં નવા એન.પી.એ. થતાં ખાતાની સંખ્યા નહીંવત રહેવા પામેલ છે. જેના કારણે વર્ષ આખરે બેંકના કુલ ધિરાણ રૂ. ૨૨૦.૦૦ કરોડની સામે રૂ. ૪.૦૦ કરોડ NPA રહેવા પામેલ છે. જે કુલ ધિરાણના ૧.૮૨% ગ્રોસ એન.પી.એ. તથા નેટ એન.પી.એ. “૦%” રહેવા પામેલ છે. બેંકે રિઝર્વ બેંક ઓફ ઈન્ડિયા દ્વારા પ્રસ્થાપિત કરેલ ધોરણો અનુસાર આવકની માન્યતા તેમજ ધિરાણ અસ્કયામતોનું જરૂરી વર્ગીકરણ કરેલ છે. આ અંગેનું પરિશિષ્ટ આપના અભ્યાસર્થે રજૂ કરેલ છે. બેંકે પ્રાયોરીટી સેક્ટર ધિરાણનો લક્ષ્યાંક સિધ્ધ કરેલ હોવા છતાં આ સેક્ટર હેઠળ વધુને વધુ ધિરાણ કરવાના પ્રયત્નો હાથ પેરેલ છે.

મુદતવીતી ખાતાઓમાં બેંકનું ધિરાણ વસુલ કરવા માટે બેંકે બાકી કરજદારો તથા જામીનો વિરુદ્ધ યોગ્ય કાયદેસરની કાર્યવાહી કરેલ છે. જેને પરિણામે બેંકની વસુલાતમાં તેમજ નવા કરેલ ધિરાણોમાં વધુ ચોક્કસાઈને કારણે બેંકનું નેટ એન.પી.એ. “૦%” રહેવા પામેલ છે.

### બેંકીંગ કામગીરી :

બેંકે ચાલુ વર્ષ દરમિયાન CTS-2010 ક્લીયરીંગ દ્વારા રૂ. ૧૪૯૪૭ ચેકો દ્વારા રૂ. ૧૨૯૦.૬૭ કરોડના ક્લીયરીંગના ચેકોનો નિકાલ કરેલ છે. જ્યારે ગ્રાહકોને વ્યાજબી કમિશનના દરે રૂ. ૪.૫૩ કરોડના ૧૪૫ ડ્રાફ્ટ્સ ઈસ્યુ કરી આપેલ છે. વધુમાં, બેંકે ઈલેક્ટ્રોનિક ક્લીયરીંગ સીસ્ટમ દ્વારા ખાતેદારોના ખાતામાં પપ૩૬૩ ચેકો (ECS) દ્વારા રૂ. ૬૫.૭૫ કરોડ જમા/ઉધાર કરેલ છે. બેંકે ચાલુ વર્ષ દરમિયાન R.T.G.S. તથા N.E.F.T ફેસિલીટી હેઠળ ૧૯૭૬૦૨ વ્યવહારો દ્વારા રૂ. ૩૩૬૨.૭૮ કરોડ જમા/ઉધાર કરેલ છે. તેમજ ભારત સરકારના ઈન્કમેટેક્સ વિભાગ દ્વારા ચાલુ કરવામાં આવેલ E-Payment ફેસિલીટી હેઠળ ૩૭૬ વ્યવહારો દ્વારા રૂ. ૧.૧૩ કરોડનું કામકાજ કરેલ છે. ચાલુ વર્ષે બેંકે Rupay Debit Card દ્વારા ૧૩૩૯૨ વ્યવહારો દ્વારા રૂ. ૬.૩૨ કરોડ, વ્યાપારી પ્રતિષ્ઠાનો (POS) દ્વારા ૫૭૨૩ વ્યવહારો દ્વારા રૂ. ૧.૫૯ કરોડ, IMPS- મોબાઈલ બેંકીંગ થકી જમા/ઉધાર ૧૪૨૧૮૨ વ્યવહારો દ્વારા રૂ. ૩૭૮.૭૨ કરોડ ના વ્યવહારોનું કામકાજ કરેલ છે. વધુમાં, UPI થકી જમા/ઉધાર ૮૭૧૫૫૩ વ્યવહારો દ્વારા રૂ. ૧૮૧.૬૭ કરોડનું કામકાજ કરેલ છે.

### કોર બેંકીંગ સોલ્યુશન તથા ડીજિટલ સેવાઓ બાબત :

બેંકના ગ્રાહકોને ઝડપી તેમજ સારી સવલત મળી રહે તે હેતુથી બેંકે ‘કોર બેંકીંગ સોલ્યુશન’ નું અમલીકરણ કરેલ છે. જેથી ગ્રાહકોને તા. ૦૧/૦૪/૨૦૧૨ ના રોજથી “એની વ્હેર-એની ધ્રાંચ બેંકીંગ”, તેમજ એસએમએસ એલર્ટ જેવી સવલતો પૂરી પાડવામાં આવે છે. વધુમાં, બેંકનું પોતાનું Data Centre પ્રેમચંદનગર શાખાના મકાનમાં હાલમાં કાર્યરત છે. બેંકે ડીઝાસ્ટર રીકવરી/બીઝનેસ કન્ટીન્યુઈટી પ્લાન ઓરેકલ ક્લાઉડ ઉપર કાર્યરત કરેલ છે. હાલમાં આપણી બેંક દ્વારા SMS Alert સેવા, મોબાઈલ એપ્લિકેશન દ્વારા ફંડ ટ્રાન્સફર (RTGS/NEFT/IMPS), ઈન્ટરનેટ બેંકીંગ (View/Download), Rupay Debit Card તેમજ UPI અંગેની સેવાઓ કાર્યરત કરેલ છે. જેનો ખાતેદારો લાભ લઈ રહેલ છે.

### બેંકીંગ તાલીમ :

બેંકીંગ વ્યવસાયમાં બેંકના ખાતેદારો સાથેના સંબંધો તેમજ બેંકીંગ આંતર-વ્યવહારોના વિશ્લેષણ માટે તાલીમ એ ખૂબ જ મહત્વની બાબત છે. બેંકના તમામ ડિરેક્ટર્સ તથા તાલીમ પામેલ કર્મચારીઓ બેંકીંગ કામગીરીથી જાણકાર થાય તે હેતુથી વર્ષ ૨૦૨૫-૨૦૨૬ દરમિયાન બેંકે ડિરેક્ટર્સ, મેનેજર્સ, ઓફીસર અને ક્લાર્ક કક્ષાના કર્મચારીઓને કો. ઓ. સેક્ટરની તાલીમ આપતી સંસ્થાઓમાં, રિઝર્વ બેંક ઓફ ઈન્ડિયા, પુના ટ્રેઈનીંગ કોલેજમાં તેમજ બેંકમાં ઈન-હાઉસ, ટ્રેઈનીંગ પ્રોગ્રામમાં કર્મચારીઓને ત્રિમાસિક ધોરણે ટ્રેઈનીંગ આપવાનું આયોજન કરેલ છે.



# The Bhagyodaya Co-operative Bank Ltd.

## ધી ભાગ્યોદય કો-ઓપરેટીવ બેંક લિ.

### કમિટીની કાર્યવાહી :

બેંકના ધિરાણના તેમજ અન્ય કામકાજ અંગે બોર્ડ ઓફ ડિરેક્ટર્સ તથા અન્ય કમિટીઓની કુલ ૨૮૫ મીટીંગો સમયાંતરે મળેલ છે. અને જરૂરી કામકાજ અંગેના નિર્ણયો લઈને યોગ્ય કાર્યવાહી કરવામાં આવેલ છે. મીટીંગની વિગત નીચે દર્શાવેલ છે :

વિગત	મીટીંગ સંખ્યા	વિગત	મીટીંગ સંખ્યા	વિગત	મીટીંગ સંખ્યા
બોર્ડ ઓફ ડિરેક્ટર્સ	૧૬	આલ્કો કમિટી	૦૪	સભાસદ બેનીફીટ કમિટી	૦૧
બોર્ડ ઓફ મેનેજમેન્ટ	૧૨	ઓડીટ કમિટી	૦૪	ખર્ચ કમિટી	૦૪
સભાસદ કમિટી	૭૪	આઈ.ટી. સીક્યોરીટી સ્ટીયરીંગ કમિટી	૦૪	ડિરેક્ટર્સ કમિટી	૨૪
સ્મોલ લોન્સ કમિટી	૬૯	ઈન્વેસ્ટમેન્ટ કમિટી	૬૫		
રીકવરી કમિટી	૦૪	વેલ્યુએશન કમિટી	૦૪		

### શૈક્ષણિક ક્ષેત્રે પ્રદાન :

બેંકે નક્કી કરેલ નીતિ-નિયમો અનુસાર સભાસદના બાળકો કે જેઓએ ધો. ૧૦, ધો. ૧૨, ગ્રેજ્યુએટ્સ તેમજ ઉચ્ચ શિક્ષણ મેળવેલ હોય અને ઉચ્ચ ટકાવારી મેળવીને ઉત્તીર્ણ થયેલ હોય તેવા બાળકોને ઈનામ તથા શિષ્યવૃત્તિ પેટે રૂ ૧૭૫૦૦/- ચૂકવવામાં આવેલ છે.

### સામાજિક ક્ષેત્રે પ્રદાન :

ચાલુ વર્ષે બેંકે સંજીવની ટ્રસ્ટ, અમદાવાદને રૂ ૨૫,૦૦૦/- સહયોગ કુષ્ઠયજ્ઞ ટ્રસ્ટ, હિંમતનગરને રૂ ૫૦,૦૦૦/- સંજીવની હેલ્થ એન્ડ રીલીફ કમિટી, અમદાવાદને રૂ ૫૦,૦૦૦/- શ્રી પ્રજ્ઞાચક્ષુ મહિલા સેવાકુંજ, સુરેન્દ્રનગરને રૂ ૨૫,૦૦૦/- અંધજન મંડળ, અમદાવાદને રૂ ૫૦,૦૦૦/- જીવદયા ચેરીટેબલ ટ્રસ્ટ, અમદાવાદને રૂ ૧૫,૦૦૦/- ભારત વિકાસ પરિષદ, અમદાવાદને રૂ ૧૫,૦૦૦/- મેનાબા ચેરીટેબલ ટ્રસ્ટ, હાજીપુરને રૂ ૧૫,૦૦૦/- માનવ સેવા સમાજ કલ્યાણ ટ્રસ્ટ, અમદાવાદને રૂ ૧૪,૧૦૦/- હેલ્થ એન્ડ કેર ફાઉન્ડેશન, અમદાવાદને રૂ ૨૫,૦૦૦/- દાન કરેલ છે. આમ ચાલુ વર્ષે બેંકે કુલ રૂ ૨,૮૪,૧૦૦/- નું દાન કરેલ છે.

### સભાસદ હિત :

બેંકે ચાલુ વર્ષે દરમ્યાન જે સભાસદોનું અવસાન થયેલ હોય તેવા ૧૨ સભાસદો ને રૂ ૭,૫૦૦/- લેખે કુલ રૂ ૯૦,૦૦૦/- તેઓના વારસદારોને ચૂકવેલ છે.

### ઓડિટ - ઈન્સ્પેક્શન :

છેલ્લા ૫૪ વર્ષની જેમ ચાલુ વર્ષે બેંકે ઓડિટ વર્ગ 'અ' પ્રાપ્ત કરેલ છે. રિઝર્વ બેંક ઓફ ઈન્ડિયાના આદેશ અનુસાર બેંકે ઓડિટ તથા રીકવરી કમિટીની રચના કરેલ છે. તેમજ વખતોવખત મીટીંગ બોલાવી જરૂરી કાર્યવાહી હાથ ધરવામાં આવેલ છે.

ચાલુ વર્ષે દરમ્યાન બેંકનું ઓડિટ રીઝર્વ બેંક ઓફ ઈન્ડિયા દ્વારા નિયુક્ત કરવામાં આવેલ સ્ટેચ્યુટરી ઓડિટરશ્રીએ કરેલ છે. જેઓએ બેંકને ઓડિટ વર્ગ 'અ' આપેલ છે. તેમજ ચાલુ વર્ષે બેંકે કોન્કરન્ટ ઓડિટ પણ કરાવેલ છે.

વધુમાં, બેંકે પોતાની તમામ શાખાઓનું સમયાંતરે સ્વતંત્ર રીતે બેંકીંગ કાર્યવાહીનું ઈન્સ્પેક્શન પણ હાથ ધરેલ છે અને ઈન્સ્પેક્શનનાં ઓડિટ દુરસ્તી રીપોર્ટ ઓડિટ કમિટીમાં રજૂ કરવામાં આવેલ છે તેમજ બેંકે IT/IS તથા VAPT ઓડિટ અંગેની કાર્યવાહીની પણ પૂર્તતા કરેલ છે.

### આભાર દર્શન :

ચાલુ વર્ષે બેંકના કામકાજને ધ્યાનમાં લેતાં તેમજ ગ્રાહકોને આપવામાં આવતી સેવાઓ માટે બેંકે સવિશેષ ધ્યાન આપેલ છે. બેંકના થાપણદારો, સભાસદો અને શુભેચ્છકોએ બેંક પ્રત્યે દાખવેલ વિશ્વાસ બદલ હું સૌ પ્રથમ તેઓનો હાર્દિક આભાર માનું છું.

મેનેજીંગ ડિરેક્ટર શ્રી રાજેન્દ્રભાઈ આર. પરીખ તથા બોર્ડ ઓફ ડિરેક્ટર્સ તથા બોર્ડ ઓફ મેનેજમેન્ટના સભ્યોએ બેંકની કાર્યવાહીમાં અંગત રસ લઈ વહીવટી સરળતા અંગે જે માર્ગદર્શન તથા સલાહ-સુચન આપેલ છે તે બદલ તેઓનો પણ હું ખૂબ જ આભાર માનું છું.

વિશેષમાં, ચાલુ વર્ષે દરમ્યાન રિઝર્વ બેંક ઓફ ઈન્ડિયા, ધી ગુજરાત સ્ટેટ કો. ઓ. બેંક લિ., ધી અમદાવાદ ડીસ્ટ્રીક્ટ કો. ઓ. બેંક લિ. તથા તમામ ઓડિટરશ્રી તરફથી અવારનવાર મળેલ ઉપયોગી માર્ગદર્શન માટે તેઓ પ્રત્યે હું આભારની લાગણી વ્યક્ત કરું છું.

આ ઉપરાંત બેંકના જનરલ મેનેજરશ્રી, મેનેજર્સ, ઓફિસર ભાઈઓ તથા નાના-મોટા, તમામ કર્મચારીઓએ ખંત અને વફાદારીપુર્વક જે સેવાઓ બજાવી છે તે બદલ તેઓને હું ધન્યવાદ આપું છું.

અંતમાં આપ સૌ સભાસદો તરફથી બેંકના ભાવિ વિકાસના કાર્યમાં સહકાર મળશે તેવી આશા સાથે વિરમું છું.

તા. ૨૯/૦૪/૨૦૨૬  
અમદાવાદ

જ્યોત્સનાબેન એસ. વાછાણી  
ચેરમેન



# The Bhagyodaya Co-operative Bank Ltd.

## ધી ભાગ્યોદય કો-ઓપરેટીવ બેંક લિ.

### INDEPENDENT AUDITOR'S REPORT

To,  
The Members,  
The Bhagyodaya Co-Op. Bank Ltd.  
Ahmedabad.

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

We have audited the Financial Statement of The Bhagyodaya Co Op Bank Ltd., Ahmedabad at 31st March 2026, Which comprises of Balance Sheet at 31st March, 2026, Profit & Loss Account, Cash Flow Statement and Accounting Policies and their explanatory information.

The financial statement audited by us incorporate the branch returns of 11 branches and head office. The returns received from the respective branches have been verified from the records and ledgers maintain there at. These returns have been given effects in consolidation while finalizing the accounts of the Bank at the year end.

#### Basis of Opinion

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

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

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

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



## The Bhagyodaya Co-operative Bank Ltd. धी भाग्योदय को-ओपरेटीव बैंक लि.

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

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

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

- Identify and assess the risks of material misstatement of the financial statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosure in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusion are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statement, including the disclosures, and whether the financial statement represent the underlying transactions and events in a manner that achieves fair presentation.

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

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



# The Bhagyodaya Co-operative Bank Ltd.

## धी भाग्योदय को-ओपरेटीव बैंक लि.

### Opinion

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

- i. The balance Sheet, read with the notes thereon is full and fair balance sheet containing all the necessary particulars, is properly drawn up so as to exhibit true and fair view of state of affairs of the bank as at 31st March, 2026 in conformity with accounting principles generally accepted in India.
- ii. The profit & Loss account, read with the notes thereon shows a true balance of profit, in conformity with accounting principles generally accepted in India, for the year covered by the account and.
- iii. The Cash Flow Statement gives a true and fair view of the cash flows for the year ended on that date.

### Report on Other Legal and Regulatory Requirements

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

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

- a) Certain items of income and expenditure are recognized on cash basis as stated in the Significant Accounting Policy Para (4) as against Accounting Standard – 9
- b) Bank is not following accounting for gratuity and leave encashment as per accounting standard-15. Bank is recording only the payment made during the year as expenses.

RBI guidelines have been followed by Bank for matters such as income recognition, asset classification and provisioning, Advance to priority sector and weaker section were 68.23% and 13.85% respectively as against requirement of 60.00% and 12.00% of adjusted net bank credit as per RBI Circular.

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

- a) We have obtained all the information and explanation which, to the best of our knowledge and belief were necessary for the purpose of audit and have found to be satisfactory.
- b) In our opinion proper books of accounts as required by law have been kept by Bank so far as it appears from the examination of those books.



## The Bhagyodaya Co-operative Bank Ltd. ધી ભાગ્યોદય કો-ઓપરેટીવ બેંક લિ.

- c) The returns received from the branches of the Bank have generally been found adequate for the purpose of audit.
- d) The board of directors has, conducted the working of the Bank as per byelaws and also provisions of co-operative law/rules and the Board of Directors has followed the rules and regulations.
- e) As per information and explanation given to us the Board of Directors has carried out the instruction of Reserve Bank of India, given from time to time.
- f) The books of accounts and accounting systems are maintained as required under provisions of co-operative law and also the instruction of RBI.
- g) The transactions of the Bank which have come to our notice have been within the powers of the Bank.
- h) The Balance sheet and Profit & Loss account dealt with by this report are in agreement with the books of accounts and return except MOC.
- i) Bank has properly maintained SLR and CRR standards.
- j) Bank has made proper classification of NPAs and provisions for the same as per RBI guidelines.
- k) No Advances has been given to members of Board of Directors or their relatives during this year except against their own fixed Deposits and loans to them is as per disclosure No 5(viii).
- l) The Directors or other office bearers are not disqualified for their position.
- m) The discrepancies/procedural lapses observed during audit have been given in Audit memo and in Quarterly Reports.
- n) During the year bank has not written off any amount.

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

Place : Ahmedabad  
Date : 29th April, 2026

For, G R A P H S & Co  
Chartered Accountants  
FRN: 114051W

(CA G R Patel)  
Partner  
M.No.044989  
UDIN: 26044989GWQXUL3289



# The Bhagyodaya Co-operative Bank Ltd.

## धी भाग्योदय को-ओपरेटीव बैंक लि.

### Cash Flow Statement for the Year ended 31st March, 2026

PARTICULAR	AMOUNT FOR 2025-2026	AMOUNT FOR 2024-2025
<b>A. CASH FLOW FROM OPERATING ACTIVITIES</b>		
Net Profit	1,80,13,416	3,83,90,247
<b>Adjustment For :</b>		
Deferred Tax	(17,212)	1,41,410
Depreciation	50,51,005	50,80,595
Dividend Received	(4,38,750)	(4,38,750)
Profit/Loss on sale of fixed asset	(42,100)	(3,95,083)
Profit/Loss on sale of fixed investments	(1,63,61,026)	(48,21,582)
Investment Premium Amortization	-----	33,78,562
Investment Depreciation Provision (IDR)	3,23,23,100	(3,41,01,000)
Contingency Provision	-----	-----
Provision for Standard Assets	-----	15,00,000
NPA Provision - written back	(65,95,253)	1,82,49,864
Provision FOR BDDR (Income Tax)	-----	70,60,000
Income tax Paid/(Refund)	25,28,980	1,88,52,600
Building fund - written back	(33,00,000)	-----
IFR Fund - written back	(54,00,000)	-----
	<b>2,57,62,160</b>	<b>5,28,96,862</b>
<b>Changes in Working Capital</b>		
<b>Net Increase/Decrease in Assets</b>		
Increase/Decrease in Advances	(7,55,39,496)	(9,16,30,318)
Increase/Decrease in Investments	(9,77,80,676)	5,41,89,475
Increase/Decrease in Other Assets	1,08,57,854	62,01,283
Increase/Decrease in Interest Receivables	(48,59,524)	2,26,60,462
	(16,73,21,842)	(85,79,098)
<b>Net Increase/Decrease in Liabilities</b>		
Increase/Decrease in Deposit	32,01,12,676	12,57,26,635
Increase/Decrease in Short Term Borrowings	-----	(3,99,42,926)
Increase/Decrease in Reserves	(1,56,580)	(33,61,298)
Increase/Decrease in Interest Payables	(3,36,571)	(5,91,020)
Increase/Decrease in Other Current Liabilities	(1,03,63,540)	(1,60,28,557)
	30,92,55,985	6,58,02,835
<b>Cash Flow Generated From Operations</b>		
Income Taxes (Paid)/Refund	(25,28,980)	(1,88,52,600)
<b>Net Cash Flow From Operating Activities ( A )</b>	<b>16,51,67,323</b>	<b>9,12,68,000</b>
<b>B. CASH FLOW FROM INVESTING ACTIVITIES</b>		
Increase/Decrease in Fixed Assets	(28,96,841)	(19,24,422)
Profit on Sale Of Investments	1,63,61,026	48,21,582
Profit on sale of assets	42,100	3,95,083
Dividend Income	4,38,750	4,38,750
	<b>1,39,45,035</b>	<b>37,30,993</b>
<b>Net Cash Flow From Investing Activities ( B )</b>		
<b>B. CASH FLOW FROM FINANCING ACTIVITIES</b>		
Issue/Redemption of share capital	(34,00,700)	(1,95,600)
Dividend Paid	(1,40,99,690)	(1,15,83,728)
	<b>(1,75,00,390)</b>	<b>(1,17,79,328)</b>
<b>Net Cash Flow From Financing Activities ( C )</b>		
	<b>16,16,11,968</b>	<b>8,32,19,665</b>
<b>Total Cash Flow (A+B+C)</b>		
Cash & Bank - Opening	<b>1,13,87,82,193</b>	<b>1,05,55,62,528</b>
Cash & Bank - Closing	<b>1,30,03,94,161</b>	<b>1,13,87,82,193</b>
Diff	(0)	-----



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2025-2026

BALANCE SHEET AS AT 31ST MARCH, 2026

તા. ૩૧-૦૩-૨૦૨૬ ના રોજનું સરવૈયું

As at 31-03-2025 Rs.	CAPITAL & LIABILITIES ભંડોળ તથા દેવું	As at 31-03-2026 Rs. Rs.	
15,00,00,000	<b>1 CAPITAL ભંડોળ</b>		
	<b>A Authorised Share Capital</b>	-	15,00,00,000
	અધિકૃત શેર ભંડોળ		
	1 15,00,000 Shares of Rs. 100 Each 15,00,000 શેર દરેક રૂા. 100 નો (Previous Year 15,00,000 Shares of Rs. 100) (ગઈસાલ 15,00,000 શેર દરેક રૂા.100નો)		
	<b>B Issued, Subscribed &amp; Paid Up</b>		
	ભરપાઈ થયેલ અને વસુલ આવેલ શેર ભંડોળ		
	1 11,72,117 Shares of Rs. 100 11,72,117 શેર દરેક રૂા. 100 નો (Previous Year 12,06,124 Shares of Rs. 100) (ગઈસાલ 12,06,124 શેર દરેક રૂા.100નો)		
	12,06,12,400 (A) Individuals વ્યક્તિઓ	11,72,11,700	
	---- (B) Co-op. Inst. સહકારી સંસ્થાઓ	----	
	---- (C) State Govt. રાજ્ય સરકાર	----	
12,06,12,400			11,72,11,700
	<b>2 RESERVE FUND &amp; OTHER RESERVES</b>		
	રીઝર્વ ફંડ અને અન્ય રીઝર્વ		
28,40,43,280	1 Statutory Reserve Fund કાયદા અનુસારનું રીઝર્વ ફંડ	29,41,00,640	
3,65,60,532	2 Building Fund બિલ્ડીંગ ફંડ	3,82,60,532	
53,30,000	3 Bad & Doubtful Debt Reserve (2024) દુબત અને શકમંદ લેણાં સામે રીઝર્વ	1,10,88,000	
1,00,00,000	4 Standard Assets Provision સ્ટાન્ડર્ડ એસેટસ પ્રોવિઝન	1,00,00,000	
1,91,10,000	5 Investment Depreciation Reserves ઈન્વેસ્ટમેન્ટ ડેપ્રીસીયેશન રીઝર્વ	5,14,33,100	
5,94,00,000	6 Investment Fluctuation Fund ઈન્વેસ્ટમેન્ટ ફ્લક્ચ્યુએશન ફંડ	5,75,00,000	
41,44,43,812	<b>7 Other Funds અન્ય ફંડ</b>	46,23,82,272	
7,46,163	A Donation Fund (ધર્માદા ફંડ)	7,46,163	
5,41,365	B Co-Op Propaganda (સહકાર પ્રચાર ફંડ)	5,41,365	
54,415	C Nominal Membership Fee (નોમીનલ મેમ્બરશીપ ફી)	61,045	
36,51,128	D Members Benefit Fund (સભાસદ બેનીફીટ ફંડ)	36,51,128	
23,08,950	E Staff Benefit Fund (કર્મચારી બેનીફીટ ફંડ)	23,08,950	
4,66,36,196	F B.D.D.P. (NPA) Provision (બી.ડી.ડી.પી. (એન.પી.એ.) પ્રોવિઝન)	4,00,40,943	
5,96,79,007	G Contingency Fund (કન્ટીન્જન્સી ફંડ)	5,96,79,007	
43,01,521	H Cyber Security Fund (સાયબર સીક્યોરીટી ફંડ)	46,43,419	
17,37,48,440	I Revaluation Reserve Building (રીવેલ્યુએશન રીઝર્વ બિલ્ડીંગ)	16,40,95,748	
70,60,000	J Special B.D.D.R. (Income Tax)	70,60,000	
71,31,70,997		28,28,27,768	74,52,10,040
83,37,83,397	<b>Total Rs. Carried Forward</b>	સરવાળો આગળ લઈ ગયા	86,24,21,740



# The Bhagyodaya Co-operative Bank Ltd.

## ધી ભાગ્યોદય કો-ઓપરેટીવ બેંક લિ.

BALANCE SHEET AS AT 31ST MARCH, 2026

તા. ૩૧-૦૩-૨૦૨૬ ના રોજનું સરવૈયું

As at 31-03-2025 Rs.	PROPERTY & ASSETS મિલકત તથા લેણું	As at 31-03-2026 Rs.	As at 31-03-2026 Rs.
24,60,02,318	<b>1 CASH</b> રોકડ In Hand and with Reserve Bank, State Bank of India, હાથ ઉપર તથા રીઝર્વ બેંક, સ્ટેટ બેંક ઓફ ઈન્ડિયા, State Co-Operative Bank and Central Co-Operative Bank રાજ્ય સહકારી બેંક, મધ્યસ્થ સહકારી બેંક		37,01,35,203
8,85,96,734	<b>2 BALANCES WITH OTHER BANKS</b> અન્ય બેંકોમાં સિલક (i) Current Deposits ચાલુ થાપણ ખાતે	8,11,23,391	
---	(ii) Savings Bank Deposits બચત થાપણો ખાતે	---	
80,41,83,140	(iii) Fixed Deposits બાંધી મુદતની થાપણો ખાતે	84,91,35,566	
<b>89,27,79,874</b>			<b>93,02,58,957</b>
---	<b>3 MONEY AT CALL AND SHORT NOTICE</b> ટૂંકી મુદત અને કોલ ખાતે		---
---	<b>4 INVESTMENTS (At Book Value)</b> રોકાણો (ખરીદ કિંમતે)		
2,11,76,65,526	(i) In Central and State Government Securities મધ્યસ્થ અને રાજ્ય સરકારની જામીનગીરીઓ At Book Value Rs. 2,21,54,46,202 At Face Value Rs. 2,22,00,00,000 ખરીદ કિંમત રૂ. 2,21,54,46,202 દાર્શનિક કિંમત રૂ. 2,22,00,00,000 At Market Value Rs. 2,16,06,29,670 બજાર કિંમત રૂ. 2,16,06,29,670	2,21,54,46,202	
---	(ii) Other Trustee Securities / Bonds અન્ય ટ્રસ્ટી જામીનગીરીઓ/બોન્ડ્સ	---	
30,25,000	(iii) Shares in Co-Operative Institutions સહકારી સંસ્થામાં શેરો (NUCFDC સહીત)	30,25,000	
---	(iv) Other Investments (Liquid Fund) અન્ય રોકાણો (લીકવિડ ફંડ) Out of Total Security Rs. 2,21,54,46,202 કુલ સીક્યોરીટી રૂ. 2,21,54,46,202 પૈકી Held to Maturity Rs. 1,06,69,34,200 કાયમી સીક્યોરીટી રૂ. 1,06,69,34,200 Available for Sale Rs. 1,14,85,12,002 વેચાણપાત્ર સીક્યોરીટી રૂ. 1,14,85,12,002 Held for Trading Rs.----- વેચાણ માટે સીક્યોરીટી રૂ. -----	---	
<b>2,12,06,90,526</b>			<b>2,21,84,71,202</b>
---	<b>5 INVESTMENT OUT OF THE PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP FUND</b> મુખ્ય ગૌણ રાજ્ય ભાગીદારી ફંડનું રોકાણ		
---	(i) In Shares of Central Co-Operative Banks મધ્યસ્થ સહકારી બેંકના શેરોમાં	---	
---	(ii) Primary Agricultural Credit Societies પ્રાથમિક વિષયક શરાફી મંડળીઓનાં શેરોમાં	---	
---	(iii) Other Societies અન્ય મંડળીઓનાં શેરોમાં	---	
<b>3,25,94,72,718</b>	<b>Total Rs. Carried Forward</b>	સરવાળો આગળ લઈ ગયા	<b>3,51,88,65,362</b>



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BALANCE SHEET AS AT 31ST MARCH, 2026

તા. ૩૧-૦૩-૨૦૨૬ ના રોજનું સરવૈયું

As at 31-03-2025 Rs.	CAPITAL & LIABILITIES ભંડોળ તથા દેવું		As at 31-03-2026 Rs. Rs.	
83,37,83,397	Total Rs. Brought Forward	સરવાળો પાછળથી લાવ્યા		86,24,21,740
	<b>3 PRINCIPAL SUBSIDIARY STATE PARTNERSHIP FUND</b> મુખ્ય ગૌણ રાજ્ય ભાગીદારી ફંડ			
---	(A) Central Co. Op. Bank Shares મધ્યસ્થ સહકારી બેંકના શેર		---	
---	(B) Primary Agri. Co.-Op. Cre. Soc. Shares પ્રાથમિક ખેતીવિષયક સહકારી મંડળીનાં શેર		---	
---	(C) Other Co.-Op. Soc. Shares અન્ય સહકારી મંડળીઓનાં શેર		---	---
	<b>4 DEPOSITS &amp; OTHER ACCOUNTS</b> ડિપોઝીટો અને બીજા ખાતા			
	<b>1 Fixed Deposits</b> બાંધી મુદતની થાપણો			
2,91,47,34,888	(A) Individual's વ્યક્તિઓની		3,16,40,34,512	
----	(B) Cent. Co-Op. Bank's મધ્યસ્થ સહકારી બેંકની		----	
----	(C) Other Societies અન્ય મંડળીઓની		----	
	<b>2 Savings Deposits</b> બચત થાપણો			
1,27,82,87,627	(A) Individual's વ્યક્તિઓની		1,29,80,80,804	
----	(B) Cent. Co-Op. Bank's મધ્યસ્થ સહકારી બેંકની		----	
----	(C) Other Societies અન્ય મંડળીઓની		----	
	<b>3 Current Deposits</b> ચાલુ થાપણો			
56,99,60,679	(A) Individual's વ્યક્તિઓની		62,09,80,554	
----	(B) Cent. Co-Op. Bank's મધ્યસ્થ સહકારી બેંકની		----	
----	(C) Urban Bank Accounts અન્ય સહકારી બેંકોના ખાતા		----	
----	<b>4 Money at Call &amp; Short Notice</b> કોલ અને ટૂંકી નોટીસની મુદતની થાપણો		----	
4,76,29,83,194				5,08,30,95,870
5,59,67,66,591	Total Rs. Carried Forward	સરવાળો આગળ લઈ ગયા		5,94,55,17,610



# The Bhagyodaya Co-operative Bank Ltd.

## ધી ભાગ્યોદય કો-ઓપરેટીવ બેંક લિ.

BALANCE SHEET AS AT 31ST MARCH, 2026

તા. ૩૧-૦૩-૨૦૨૬ ના રોજનું સરવૈયું

As at 31-03-2025 Rs.	PROPERTY & ASSETS મિલકત તથા લેણું	As at 31-03-2026 Rs.	Rs.
3,25,94,72,718	Total Rs. Brought Forward		3,51,88,65,362
	સરવાળો પાછળથી લાવ્યા		
	<b>6 ADVANCES</b>		
	ધિરાણો		
72,54,65,791	(I) Of which Short-Term Loans, Cash Credits, Over Drafts ટુંકી મુદતની લોન, રોકડ શાખ, ઓવર ડ્રાફ્ટ And Bills Discounted અને વટાવેલ બીલો પૈકી	74,02,09,459	
	(A) Against Government and other approved Securities સરકારી અને અન્ય માન્ય જામીનગીરીઓના તારણ સામે		
	70,65,905	39,28,736	
	(B) Against other Tangible Securities અન્ય વાસ્તવિક જામીનગીરીઓના તારણ સામે		
	71,16,61,044	73,08,15,445	
	Of which above advances ઉપરના ધિરાણો પૈકી		
	(A) Individuals	વ્યક્તિઓ પાસે	
	72,54,65,791	74,02,09,459	
	(B) Overdue amount	મુદતવીતી રકમ	
	3,47,96,252	3,54,26,130	
	(C) Of the advances amount overdue considered bad and doubtful of recovery મુદતવીતી બાકી પૈકી અંદાજેલું ડુબતું શકમંદ લેણું		
	4,64,114	4,64,114	
33,96,57,102	(2) Of which Medium Term Loan મધ્યમ મુદતની લોન પૈકી	39,60,00,790	
	(A) Against Government and other approved Securities સરકારી અને અન્ય માન્ય જામીનગીરીઓના તારણ સામે		
	-	-	
	(B) Against other Tangible Securities અન્ય વાસ્તવિક જામીનગીરીઓના તારણ સામે		
	32,49,61,794	29,72,24,496	
	Of which above advances ઉપરના ધિરાણો પૈકી		
	(A) Individuals	વ્યક્તિઓ પાસે	
	33,96,57,102	39,60,00,790	
	(B) Overdue amount	મુદતવીતી રકમ	
	58,74,155	50,34,623	
	(C) Of the advances amount overdue considered bad and doubtful of recovery મુદતવીતી બાકી પૈકી અંદાજેલું ડુબતું શકમંદ લેણું		
	8,23,284	-	
1,06,51,22,893		1,13,62,10,249	
3,25,94,72,718	Total Rs. Carried Forward		3,51,88,65,362
	સરવાળો આગળ લઈ ગયા		



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BALANCE SHEET AS AT 31ST MARCH, 2026

તા. ૩૧-૦૩-૨૦૨૬ ના રોજનું સરવૈયું

As at 31-03-2025 Rs.	CAPITAL & LIABILITIES ભંડોળ તથા દેવું	As at 31-03-2026 Rs.	Rs.
5,59,67,66,591	Total Rs. Brought Forward	સરવાળો પાછળથી લાવ્યા	5,94,55,17,610
	<b>5 BORROWINGS</b>		
	કરજ		
	(1) From Reserve Bank of India / State / Central Co.Op. Bank		
	રીઝર્વ બેંક ઓફ ઈન્ડિયા/રાજ્ય/મધ્યસ્થ સહકારી બેંકમાંથી		
	A. Short term loans, Cash-credit & Overdrafts of which secured against		
	ટુંકી મુદતની લોન, રોકડ શાખ અને ઓવરડ્રાફ્ટ જે પૈકી તારણવાળું		
----	1. Govt. & Other Approved Sec.	----	----
	સરકારી અને અન્ય માન્ય જામીનગીરીઓના તારણ સામે		
----	2. Other Tangible Sec.,	----	----
	અન્ય વાસ્તવિક જામીનગીરીઓના તારણ સામે		
----	FDOD from GSC Bank Ltd.	----	----
	જી. એસ. સી. બેંક લિ. (એફ. ડી. ઓ. ડી.)		
----	FDOD from HDFC Bank Ltd.	----	----
	એચડીએફસી બેંક લિ. (એફ. ડી. ઓ. ડી.)		
	B. Medium Term Loan of which secured against		
	મધ્યમ મુદતની લોન જે પૈકી તારણવાળું		
----	1. Govt. & Other Approved Sec.	----	----
	સરકારી અને અન્ય માન્ય જામીનગીરીઓના તારણ સામે		
----	2. Other Tangible Sec.,	----	----
	અન્ય વાસ્તવિક જામીનગીરીઓના તારણ સામે		
	C. Long Term Loan of which secured against		
	લાંબી મુદતની લોન જે પૈકી તારણવાળું		
----	1. Govt. & Other Approved Sec.	----	----
	સરકારી અને અન્ય માન્ય જામીનગીરીઓના તારણ સામે		
----	2. Other Tangible Sec.,	----	----
	અન્ય વાસ્તવિક જામીનગીરીઓના તારણ સામે		
	(2) From State Bank of India		
	સ્ટેટ બેંક ઓફ ઈન્ડિયામાંથી		
	A. Short term loans, Cash-credit & Overdrafts of which secured against		
	ટુંકી મુદતની લોન, રોકડ શાખ અને ઓવરડ્રાફ્ટ જે પૈકી તારણવાળું		
----	1. Govt. & Other Approved Sec.	----	----
	સરકારી અને અન્ય માન્ય જામીનગીરીઓના તારણ સામે		
----	2. Other Tangible Sec.,	----	----
	અન્ય વાસ્તવિક જામીનગીરીઓના તારણ સામે		
	B. Medium Term Loan of which secured against		
	મધ્યમ મુદતની લોન જે પૈકી તારણવાળું		
----	1. Govt. & Other Approved Sec.	----	----
	સરકારી અને અન્ય માન્ય જામીનગીરીઓના તારણ સામે		
----	2. Other Tangible Sec.,	----	----
	અન્ય વાસ્તવિક જામીનગીરીઓના તારણ સામે		
	C. Long Term Loan of which secured against		
	લાંબી મુદતની લોન જે પૈકી તારણવાળું		
----	1. Govt. & Other Approved Sec.	----	----
	સરકારી અને અન્ય માન્ય જામીનગીરીઓના તારણ સામે		
----	2. Other Tangible Sec.,	----	----
	અન્ય વાસ્તવિક જામીનગીરીઓના તારણ સામે		
5,59,67,66,591	Total Rs. Carried Forward	સરવાળો આગળ લઈ ગયા	5,94,55,17,610



# The Bhagyodaya Co-operative Bank Ltd.

## ધી ભાગ્યોદય કો-ઓપરેટીવ બેંક લિ.

BALANCE SHEET AS AT 31ST MARCH, 2026

તા. ૩૧-૦૩-૨૦૨૬ ના રોજનું સરવૈયું

As at 31-03-2025 Rs.	PROPERTY & ASSETS મિલકત તથા લેણું	As at 31-03-2026 Rs. Rs.	
3,25,94,72,718	<b>Total Rs. Brought Forward</b> સરવાળો પાછળથી લાવ્યા		3,51,88,65,362
1,06,51,22,893		1,13,62,10,249	
1,05,93,02,392	(3) <b>Of which Long Term Loan</b> લાંબી મુદતની લોન પૈકી	1,06,37,54,534	
	(A) Against Government and other approved securities સરકારી અને અન્ય માન્ય જામીનગીરીઓના તારણ સામે		
	---		
	(B) Against other Tangible Securities અન્ય વાસ્તવિક જામીનગીરીઓના તારણ સામે		
	1,05,93,02,392	1,06,37,54,534	
	Of which above advances ઉપરના વિરાણ પૈકી		
	(A) Individuals વ્યક્તિઓ પાસે		
	1,05,93,02,392	1,06,37,54,534	
	(B) Overdue amount મુદતવીતી રકમ		
	4,21,112	2,13,880	
	(C) Of the advances amount overdue considered bad and doubtful of recovery મુદતવીતી બાકી પૈકી અંદાજેલું ડુબતું શકમંદ લેણું		
	---		
2,12,44,25,285			2,19,99,64,783
	<b>7 INTEREST RECEIVABLE</b> મળવાપાત્ર વ્યાજ		
5,68,22,188	On Investment રોકાણો ઉપર	6,16,81,712	
37,98,08,373	On NPA Accounts એન. પી. એ. ખાતા	44,79,24,944	
43,66,30,561			50,96,06,656
----	<b>8 BILLS RECEIVABLE BEING BILLS FOR COLLECTION</b> બિલ્સ રીસીવેબલ (સામે દર્શાવ્યા મુજબ)		----
----	<b>9 BRANCH ADJUSTMENTS</b> શાખાના હવાલા		----
	<b>10 PREMISES</b> ઈમારત		
	4,14,91,087 Total Cost કુલ પડતર	4,14,91,087	
	19,30,53,822 Add : Building Revaluation ઉમેરો : બીલ્ડીંગ રીવેલ્યુએશન	19,30,53,822	
19,31,72,152	4,13,72,757 Less : Depreciation બાદ : ઘસારો	5,23,59,631	18,21,85,278
	<b>11 FURNITURE AND FIXTURES</b> શય રચીલું અને જડતર		
	Pre. Year ગયા વર્ષે	Current Year ચાલુ વર્ષે	
	14,47,834	14,47,834	
	1,87,22,603	2,02,83,442	
	93,79,950	1,00,02,340	
	1,98,45,087	2,01,05,769	
	4,93,95,474	5,18,39,385	
	3,90,70,599	4,23,34,492	
1,03,24,875			95,04,893
6,02,40,25,591	<b>Total Rs. Carried Forward</b> સરવાળો આગળ લઈ ગયા		6,42,01,26,972



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તા. ૩૧-૦૩-૨૦૨૬ ના રોજનું સરવૈયું

As at 31-03-2025 Rs.	CAPITAL & LIABILITIES ભંડોળ તથા દેવું	As at 31-03-2026 Rs.	As at 31-03-2026 Rs.
5,59,67,66,591	Total Rs. Brought Forward સરવાળો પાછળથી લાવ્યા		5,94,55,17,610
----	(3) From State Govt. રાજ્ય સરકાર પાસેથી	----	
----	A. Short term loans, Cash-credit & Overdrafts of which secured against ટુંકી મુદતની લોન, ચેકડ શાખ અને ઓવરડ્રાફ્ટ જે પૈકી તારણવાળું	----	
----	1. Govt. & Other Approved Sec. સરકારી અને અન્ય માન્ય જામીનગીરીઓના તારણ સામે	----	
----	2. Other Tangible Sec., અન્ય વાસ્તવિક જામીનગીરીઓના તારણ સામે	----	
----	B. Medium Term Loan of which secured against મધ્યમ મુદતની લોન જે પૈકી તારણવાળું	----	
----	1. Govt. & Other Approved Sec. સરકારી અને અન્ય માન્ય જામીનગીરીઓના તારણ સામે	----	
----	2. Other Tangible Sec., અન્ય વાસ્તવિક જામીનગીરીઓના તારણ સામે	----	
----	C. Long Term Loan of which secured against લાંબી મુદતની લોન જે પૈકી તારણવાળું	----	
----	1. Govt. & Other Approved Sec. સરકારી અને અન્ય માન્ય જામીનગીરીઓના તારણ સામે	----	
----	2. Other Tangible Sec., અન્ય વાસ્તવિક જામીનગીરીઓના તારણ સામે	----	
----	(4) Loans from other sources અન્ય પાસેથી લોન		----
----	6 BILLS FOR COLLECTION BEING BILLS RECEIVABLE (As per Contra) બિલ્સ ફોર કલેક્શન (સામે દર્શાવ્યા મુજબ)		----
----	7 BRANCH ADJUSTMENT (શાખાના હવાલા)		----
----	8 OVERDUE INTEREST RESERVES મુદત વીતેલ વ્યાજ અનામત		
37,98,08,373	Overdue Int. Reserve (NPA) ઓવરડ્યુ ઈન્ટ. રીઝર્વ (એન.પી. એ. ખાતા)	44,79,24,944	
41,005	DBNR OIR A/C ઉધારેલ પરંતુ વસુલ નહીં આવેલ વ્યાજ	40,885	
37,98,49,378			44,79,65,829
21,30,609	9 INTEREST PAYABLE ચૂકવવાપાત્ર વ્યાજ		17,94,158
	10 OTHER LIABILITIES અન્ય જવાબદારીઓ		
12,48,883	1 Unclaimed Dividend (ઉપાડ ન થયેલ ડિવિડન્ડ)	7,01,760	
12,73,985	2 Unclaimed Payslip (ઉપાડ ન થયેલ પે-સ્લીપ)	75,20,836	
3,500	3 Sundries (પરચુરણ)	3,500	
1,80,00,000	4 Provision for Income Tax (ઈન્કમટેક્સ પ્રોવિઝન)	9,85,000	
31,92,724	5 TDS Payable (ટીડીએસ પેએબલ)	33,25,173	
9,765	6 Debit Card DMS Payable (ડીબેટ કાર્ડ ડીએમએસ પેએબલ)	9,765	
2,37,28,857		1,25,46,034	
5,97,87,46,578	Total Rs. Carried Forward સરવાળો આગળ લઈ ગયા		6,39,52,77,597



# The Bhagyodaya Co-operative Bank Ltd.

## ધી ભાગ્યોદય કો-ઓપરેટીવ બેંક લિ.

BALANCE SHEET AS AT 31ST MARCH, 2026

તા. ૩૧-૦૩-૨૦૨૬ ના રોજનું સરવૈયું

As at 31-03-2025 Rs.	PROPERTY & ASSETS મિલકત તથા લેણું		As at 31-03-2026 Rs. Rs.	
	6,02,40,25,591	Total Rs. Brought Forward	સરવાળો પાછળથી લાવ્યા	
	<b>12 OTHER ASSETS</b>			
	અન્ય અસ્કયામતો			
2,76,904	Stationery	સ્ટેશનરી	2,79,010	
27,000	Building Rent Depo.	બિલ્ડીંગ ભાડા ડીપોઝીટ	----	
1,80,00,000	Advance Income Tax	એડવાન્સ ઈન્કમટેક્સ	70,00,000	
3,83,833	Deferred Tax	ડીફર્ડ ટેક્સ	4,01,045	
2,26,824	Insurance Premium Advance	ઈન્સ્યુરન્સ પ્રીમીયમ એડવાન્સ	2,26,829	
1,58,980	Torrent Power Security Depoist	ટોરેન્ટ પાવર સીક્યોરીટી ડીપોઝીટ	1,58,980	
13,73,384	SGST Charges Receivable	એસ. જી. એસ. ટી. ચાર્જસ રીસીવેબલ	13,91,902	
18,21,437	CGST Receivable	સી. જી. એસ. ટી. રીસીવેબલ	19,49,179	
5,122	IGST Receivable	આઈ. જી. એસ. ટી. રીસીવેબલ	10,164	
14,478	RCM CGST Receivable	આર.સી.એમ.સી.જી.એસ.ટી. રીસીવેબલ	14,986	
14,478	RCM SGST Receivable	આર.સી.એમ.એસ.જી.એસ.ટી. રીસીવેબલ	14,986	
----	Advance Payment Other	એડવાન્સ પેમેન્ટ અન્ય	4,06,964	
7,500	Locker's Stamp	લોકર્સ સ્ટેમ્પ	----	
8,36,757	Income Tax Receivable	ઈન્કમટેક્સ રીસીવેબલ	4,34,337	
6,264	Advance Depoist CERSAI	એડવાન્સ ડીપોઝીટ સરસાઈ	6,724	
<b>2,31,52,961</b>				<b>1,22,95,106</b>
----	<b>13 Non-Banking Assets</b>			----
	બિન-બેંકીંગ અસ્કયામતો			
----	<b>14 Profit &amp; Loss</b>			----
	નફો અને નુકશાન			
<b>6,04,71,78,552</b>	<b>Total Rs. Carried Forward</b>	સરવાળો આગળ લઈ ગયા		<b>6,43,24,22,078</b>



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2025-2026

BALANCE SHEET AS AT 31ST MARCH, 2026

ता. ३१-०३-२०२६ ना रोजनुं सरवेयुं

As at 31-03-2025 Rs.	CAPITAL & LIABILITIES भंडोण तथा देवुं		As at 31-03-2026 Rs. Rs.	
5,97,87,46,578	Total Rs. Brought Forward	सरवाणो पाछणथी दाव्या		6,39,52,77,597
2,37,28,857			1,25,46,034	
20,21,402	7. Advance Locker Rent (अंडवान्स लॉकर रेंट)		22,42,395	
3,60,000	8. Audit Fee Payable (ऑडिट फी पेअेबल)		3,60,000	
35,94,121	9. Staff Bonus (स्टाफ़ भोनस)		36,49,337	
88,631	10. Elec. Payable (ईलेक्ट्री. पेअेबल)		89,059	
6,243	11. Telephone Chrg. Payable (टेलीफोन चार्ज पेअेबल)		6,290	
217	12. RTGS Payable (आरटीजीएस पेअेबल)		217	
1,46,725	13. GST Payable (छ. अेस. टी. पेअेबल)		1,44,067	
28,956	14. RCM CGST Payable (आर.सी.अेम. सी. छ. अेस. टी. पेअेबल)		29,973	
28,956	15. RCM SGST Payable (आर.सी.अेम. अेस. छ. अेस. टी. पेअेबल)		29,973	
21,620	16. Cash Suspense (केश सस्पेन्स)		21,720	
16,000	17. Cheque Proces. Charges Payable (चेक प्रोसेसींग चार्जस पेअेबल)		12,000	
3,00,41,728	<b>11 PROFIT &amp; LOSS ACCOUNT</b>			1,91,31,065
	नफ़ा-नुकसान भातुं			
3,55,10,160	Profit as per Last Balance Sheet		3,83,90,246	
	पाछवा वर्षना सरवेया मुज्बनो नफ़ो			
	Less : Appropriation	भाट : वल्लेयणी		
90,00,000	Reserve Fund	रीजर्व फंड	96,00,000	
1,11,78,639	Dividend	डिविडन्ड	1,39,90,348	
2,00,000	Education Fund	शिक्षण फंड	2,00,000	
20,00,000	Investment Fluctuation Fund		35,00,000	
	ईन्वेस्टमेन्ट फ्लक्चुअेशन फंड			
53,30,000	Bad Debt Reserve	बेड डेब्ट रीजर्व	57,58,000	
3,01,521	Cyber Security Fund	सायबर सीक्युरीटी फंड	3,41,898	
75,00,000	Building Fund	बील्डिंग फंड	50,00,000	
3,55,10,160			3,83,90,246	
----			----	
3,83,90,246	Add : Profit for the year	उमेरो: थालु सावणो नफ़ो	1,80,13,416	
3,83,90,246				1,80,13,416
6,04,71,78,552	Total Rs. Carried Forward	सरवाणो आगण लई गया		6,43,24,22,078



**The Bhagyodaya Co-operative Bank Ltd.**  
**धी भाग्योदय को-ओपरेटिव बँक लि.**

BALANCE SHEET AS AT 31ST MARCH, 2026

ता. ३१-०३-२०२६ ना रोजनुं सरवेयुं

As at 31-03-2025 Rs.	PROPERTY & ASSETS मिळकत तथा लेखुं		As at 31-03-2026 Rs. Rs.	
	6,04,71,78,552	Total Rs. Brought Forward	सरवाणो पाछणथी दाव्या	
6,04,71,78,552	Total Rs. Carried Forward	सरवाणो आगण लई गया		6,43,24,22,078



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2025-2026

BALANCE SHEET AS AT 31ST MARCH, 2026

તા. ૩૧-૦૩-૨૦૨૬ ના રોજનું સરવૈયું

As at 31-03-2025 Rs.	CAPITAL & LIABILITIES બંડોળ તથા દેવું		As at 31-03-2026 Rs. Rs.	
	6,04,71,78,552	Total Rs. Brought Forward	સરવાળો પાછળથી લાવ્યા	
	<b>12 CONTINGENT LIABILITIES</b> આકસ્મિક જવાબદારીઓ			
	1 Out standing Liabilites for Guarantee Issued આપેલ ગેરંટીઓ સામે બાકી રહેલ જવાબદારીઓ			
	Previous Year Current Year ગઈ સાલ ----- ચાલુ સાલ -----			
	2 DEAF SCHEME - 2014 ડીઈએએફ સ્કીમ - ૨૦૧૪			
	Previous Year Current Year ગઈ સાલ 2,41,95,176 ચાલુ સાલ 2,52,12,816			
6,04,71,78,552	Total Rupees	કુલ રકમ		6,43,24,22,078

**AS PER OUR SEPARATE REPORT OF EVEN DATE ATTACHED**

અમારા આજ તારીખના આ સાથેના જુદા રિપોર્ટને આધિન

DATE : 29-04-2026  
AHMEDABADFor, G R A P H S & Co.  
Chartered Accountants  
FRN No.: 114051W(CA Govind R. Patel)  
Partner  
Membership No. : 044989



**The Bhagyodaya Co-operative Bank Ltd.**  
**ધી ભાગ્યોદય કો-ઓપરેટીવ બેંક લિ.**

BALANCE SHEET AS AT 31ST MARCH, 2026

તા. ૩૧-૦૩-૨૦૨૬ ના રોજનું સરવૈયું

As at 31-03-2025 Rs.	PROPERTY & ASSETS મિલકત તથા લેણું		As at 31-03-2026	
	Rs.	Rs.	Rs.	Rs.
6,04,71,78,552	Total Rs. Brought Forward	સરવાળો પાછળથી લાવ્યા		6,43,24,22,078
6,04,71,78,552	Total Rupees	કુલ રકમ		6,43,24,22,078

DATE : 29-04-2026

AHMEDABAD

**DIPAK J. SHAH**  
GENERAL MANAGER

**SMT. JYOTSNABEN S. VACHHANI**  
CHAIRMAN

**RAJENDRABHAI R. PARIKH**  
MANAGING DIRECTOR

**PANKAJBHAI K. SHAH**  
DIRECTOR

**MALAVBHAI K. MEHTA**  
PROF. DIRECTOR



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2025-2026

Profit &amp; Loss Account for the year ended on 31st MARCH,2026

તા. ૩૧-૦૩-૨૦૨૬ના રોજ પુરા થતાં વર્ષનું નફા-નુકશાન ખાતું

31-03-2025 Rs.	EXPENDITURE ખર્ચ		31-03-2026 Rs. Rs.	
	25,34,75,737	1	INTEREST ON DEPOSITS BORROWINGS ETC. થાપણો, કરજો વિગેરે ઉપરનું વ્યાજ	
6,18,16,813	2	SALARIES AND ALLOWANCES AND PROVIDENT FUND પગાર, ભથ્થાં અને પ્રો. ફંડ	6,25,89,605	
65,419		Less : Apprentice Subsidy Income બાદ : એપ્રેન્ટીસ સબસીડી આવક	97,936	
6,17,51,394				6,24,91,669
75,000	3	DIRECTORS AND LOCAL COMMITTEE MEMBERS' FEES & ALLOWANCES ડીરેક્ટરો તથા સ્થાનિક સમિતિના સભ્યોના ફી તથા ભથ્થાં Board of Management Sitting Fees- બોર્ડ ઓફ મેનેજમેન્ટ સીટીંગ ફી		75,000
	4	RENT, TAXES, INSURANCE, LIGHTING ETC. ભાડું, કર, વીમો, વીજળી ખર્ચ વિગેરે		
6,12,000	(A)	Rent ભાડું -	5,53,175	
10,27,690	(B)	Taxes કર -	10,26,910	
3,91,238	(C)	Insurance વીમો	2,81,651	
16,66,144	(D)	Electricity વીજળી ખર્ચ	16,46,440	
9,145	(E)	Locker's Rent લોકર્સ ભાડું	1,82,126	
37,06,217				36,90,302
5,17,344	5	LEGAL CHARGES કાયદાકીય ખર્ચ		5,82,394
1,92,846	6	POSTAGE, TELEGRAMS AND TELEPHONE CHARGES ટપાલ, તાર અને ટેલીફોન ખર્ચ		1,41,553
	7	AUDITOR'S FEES & PROFESSIONAL FEES ઓડીટ ફી અને પ્રોફેશનલ ફી		
8,30,450	(1)	Audit Fee ઓડીટ ફી	9,97,350	
3,35,292	(2)	Consultancy Charges Fee કન્સલ્ટન્સી ચાર્જ્સ ફી	28,73,673	
11,65,742				38,71,023
	8	DEPRECIATION ON AND REPAIRS TO PROPERTY મિલકતો ઉપરનો ઘસારો અને સમારકામ		
	(A)	Depreciation on ઘસારો		
13,34,183	(1)	Building મકાન 13,34,183		
33,49,477	(2)	Dead stock ડેડ સ્ટોક 32,61,154		
2,14,254	(3)	Vehicles વાહન 2,66,411		
1,82,682	(4)	Lockers લોકર્સ 1,89,258	50,51,006	
28,41,871	(B)	Repairs મરામત ખર્ચ 67,32,205	67,32,205	
79,22,467				1,17,83,211
	9	STATIONERY, PRINTING AND ADVERTISEMENT ETC. સ્ટેશનરી, છાપકામ, જાહેરાત		
7,83,658	(A)	Stationery, Printing સ્ટેશનરી, છાપકામ ખર્ચ 5,81,817	5,81,817	
		Less : Stationery Income બાદ : સ્ટેશનરી આવક		
4,04,868	(B)	Advertisement જાહેરાત 3,49,687	3,49,687	
11,88,526				9,31,504
32,99,95,273		Total Rs. Carried Forward સરવાળો આગળ લઈ ગયા		35,80,02,066



# The Bhagyodaya Co-operative Bank Ltd.

## ધી ભાગ્યોદય કો-ઓપરેટીવ બેંક લિ.

Profit & Loss Account for the year ended on 31st MARCH,2026

તા. ૩૧-૦૩-૨૦૨૬ના રોજ પુરા થતાં વર્ષનું નફા-નુકશાન ખાતું

31-03-2025 Rs.	INCOME આવક	31-03-2026	
		Rs.	Rs.
37,98,72,829	<b>1 INTEREST AND DISCOUNT</b> વ્યાજ અને વટાવ Less : Security Premium Amortize બાદ : સીક્યુરીટી પ્રીમીયમ માંડવાળ		38,95,60,760
	<b>2 COMMISSION, EXCHANGE &amp; BROKERAGE</b> કમીશન, એક્ચેન્જ અને દલાલી		
1,95,859	Receipt આવક	19,006	
8,943	PMJJBY (પ્રધાનમંત્રી જીવન જ્યોતી વીમા યોજના)	8,549	
----	PMJSBY (પ્રધાનમંત્રી જીવન સુરક્ષા વીમા યોજના)	----	
2,04,802	Less : Pament બાદ : જવક	27,555	
29,978	Less : Pament	2	
<b>1,74,824</b>			<b>27,553</b>
----	<b>3 SUBSIDIES AND DONATIONS</b> સરકારી આર્થિક સહાય અને દાન		----
----	<b>4 INCOME FROM NON-BANKING ASSETS &amp; PROFIT FROM SALE OF OR DEALING WITH SUCH ASSETS</b> બિન બેંકિંગ અસ્કયામતોમાંથી મળેલ આવક અને અસ્કયામતોનાં વેચાણમાંથી થયેલ નફો		----
	<b>5 OTHER RECEIPTS</b> અન્ય આવક		
45,60,157	(A) Lockers Rent લોકર્સ રેન્ટ	45,64,807	
4,38,750	(B) Dividend ડિવિડન્ડ	4,38,750	
4,60,600	(C) Incidental Charges ઈન્સીડેન્શીયલ ચાર્જ્સ	4,38,700	
3,97,620	(D) Cheque Book Charges ચેકબુક ચાર્જ્સ	3,60,960	
1,34,227	(E) Misc. Income પરચુરણ આવક	1,14,465	
11,33,411	(H) Profit on Sale of Securities સીક્યુરીટીના વેચાણ પર નફો	81,69,714	
<b>71,24,765</b>		<b>1,40,87,396</b>	
<b>38,00,47,653</b>	<b>Total Rs. Carried Forward</b>	સરવાળો આગળ લઈ ગયા	<b>38,95,88,313</b>



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2025-2026

Profit &amp; Loss Account for the year ended on 31st MARCH,2026

તા. ૩૧-૦૩-૨૦૨૬ના રોજ પુરા થતાં વર્ષનું નફા-નુકશાન ખાતું

31-03-2025 Rs.	EXPENDITURE ખર્ચ		31-03-2026 Rs.	
32,99,95,273	Total Rs. Brought Forward સરવાળો પાછળથી લાવ્યા			35,80,02,066
----	<b>10 LOSS FROM SALE OF OR DEALING WITH NON-BANKING ASSETS</b> નોન-બેંકીંગ અસ્કયામતોના વેચાણમાં થયેલ નુકશાન			----
	<b>11 OTHER PROVISIONS &amp; EXPENSES</b> અન્ય જોગવાઈઓ અને ખર્ચ			
	(A) Provisions :	જોગવાઈઓ		
----	Investment Dep. Reserve	ઈન્વેસ્ટમેન્ટ ડેપ્રી. રીઝર્વ	3,50,41,450	
1,82,49,864	<b>NPA Provision</b>	એન.પી.એ. પ્રોવિઝન	----	
15,00,000	Provision for Standard Asset	પ્રોવિઝન ફોર સ્ટાન્ડ. એસેટ	----	
70,60,000	NPA Provision (Income Tax)	એન.પી.એ. પ્રોવિઝન (ઈન્કમટેક્સ)	----	
<b>2,68,09,864</b>				<b>3,50,41,450</b>
	(B) Expenses :	ખર્ચાઓ		
2,63,067	(1) Conveyance, Travelling & Vehicle Exp.	કન્વેયન્સ, મુસાફરી અને વાહન ખર્ચ	2,40,204	
4,33,791	(2) Entertainment & Meeting Exp.	સરભરા અને મીટીંગ ખર્ચ	6,42,286	
60,45,007	(3) Deposit Insurance Premium	ડિપોઝીટ ઈન્સ્યુ. પ્રીમીયમ	63,22,616	
10,212	(4) SERSAI Exp. A/c	સરસાઈ એક્ષપેન્સ એકાઉન્ટ	6,099	
1,88,52,600	(5) Income Tax	ઈન્કમટેક્સ	25,28,980	
18,23,249	(6) Security Service Charges	સીક્યુરીટી સર્વિસ ચાર્જ	12,44,668	
87,071	(7) Credit Information Charge	ક્રેડીટ ઈન્ફર્મેશન ચાર્જ	2,78,633	
1,28,447	(8) Misc. Expenses	પરચુરણ ખર્ચ	98,275	
2,315	(9) Customer Meeting Expenses	કસ્ટમર મીટીંગ ખર્ચ	----	
20,000	(10) Professional Tax	પ્રોફેશનલ ટેક્સ	20,000	
69,210	(11) Document Expenses	ડોક્યુમેન્ટ ચાર્જ	5,200	
13,22,161	(12) Connectivity Expenses	કનેક્ટીવિટી ચાર્જ	16,53,626	
1,96,724	(13) ECS & Cheque Processing Charge	ઈસીએસ અને ચેક પ્રોસે. ચાર્જ	1,80,003	
<b>2,92,53,854</b>			<b>1,32,20,590</b>	
<b>35,68,05,137</b>	<b>Total Rs. Carried Forward</b> સરવાળો આગળ લઈ ગયા			<b>39,30,43,516</b>



# The Bhagyodaya Co-operative Bank Ltd.

## ધી ભાગ્યોદય કો-ઓપરેટીવ બેંક લિ.

Profit & Loss Account for the year ended on 31st MARCH,2026

તા. ૩૧-૦૩-૨૦૨૬ના રોજ પુરા થતાં વર્ષનું નફા-નુકશાન ખાતું

31-03-2025 Rs.	INCOME આવક	31-03-2026 Rs. Rs.	
38,00,47,653	Total Rs. Brought Forward		38,95,88,313
71,24,765		1,40,87,396	
92,950	(G) Cheque Return Charge Income ચેક રીટર્ન આવક	1,05,190	
44,444	(H) Account Closing Charge Income એકાઉન્ટ ક્લોઝીંગ ચાર્જ આવક	2,623	
39,115	(I) ECS Processing Charge Income ઈસીએસ પ્રોસે. ચાર્જ આવક	37,610	
32,683	(J) Cash Handling Charges કેશ હેન્ડલીંગ ચાર્જસ	34,314	
4,37,128	(K) Debit Card Income (ડેબીટ કાર્ડ આવક)	4,22,209	
31,219	(L) ATM Transaction Income (એ.ટી.એમ. ટ્રાન્ઝેક્શન આવક)	27,014	
86,931	(M) R/N/I Cash Handling Charges Income (આર/એન/આઈ કેશ હેન્ડલીંગ ચાર્જસ આવક)	98,290	
535	(N) SMS Service Charges Income (એસએમએસ સર્વીસ ચાર્જસ ઈન્કમ)	140	
54,783	(O) IMPS Transaction Income (આઈ.એમ.પી.એસ. ટ્રાન્ઝેક્શન ઈન્કમ)	36,959	
77,800	(P) Credit Information Income (ક્રેડિટ ઈન્ફોર્મેશન ઈન્કમ)	1,55,650	
36,88,171	(Q) Profit on Mutual Fund (પ્રોફિટ ઓન મ્યુચ્યુઅલ ફંડ)	81,91,312	
2,390	(R) Profit on sell of Salvage (સાલવેજ વેચાણનો નફો)	8,229	
3,550	(S) CERSAI Charge Income (સરસાઈ ચાર્જ આવક)	1,150	
51,443	(T) Profit on Comp. Pheripherals (પ્રોફિટ ઓન કોમ્પ્યુ. પેરીફેરલ્સ)	41,600	
1,55,203	(U) UPI Transaction Income (યુ.પી.આઈ. ટ્રાન્ઝેક્શન આવક)	1,47,741	
2,300	(V) Recovery Charges Income (રીકવરી ચાર્જસ આવક)	300	
4,500	(W) Reimbursement of Exp. (રીઈમ્બર્સમેન્ટ ઓફ એક્ષપેન્સ)	2,30,860	
14,817	(X) Profit on Fur. & Fix (પ્રોફિટ ઓફ ફર્ની એન્ડ ફિક્સ)	500	
3,93,516	(Y) Profit on Car (પ્રોફિટ ઓન કાર)	---	
1,15,760	(Z) Pinal Charge (પીનલ ચાર્જ)	618	
10,47,450	(Z1) Excess Gift Return (એક્સેસ ગીફ્ટ રીટર્ન)	---	
90,000	(Z2) Loan Process Fess (લોન પ્રોસેસ ફી)	2,66,400	
43,510	(Z3) ECS/SI Return Charge (ઈસીએસ.એસ.આઈ.રીટર્ન ચાર્જ)	1,84,425	
1,36,34,963			2,40,80,530
----	6. Deferred Tax Income ડીફર્ડ ટેક્સ આવક		17,212
----	7. Excess Provision Returned Back વધારાની જોગવાઈ પરત		----
----	Excess Provision Return Bank - NPA (એન.પી.એ.નું વધારાનું પ્રોવિઝન પરત)	65,95,253	
3,41,01,000	Excess Provision of IDR Return Bank (આઈડીઆરનું વધારાનું પ્રોવિઝન પરત)	----	65,95,253
----	8. LOSS, if any નુકશાન (જો હોય તો)		----
42,77,83,616	Total Rs. Carried Forward	સરવાળો આગળ લઈ ગયા	42,02,81,308



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2025-2026

Profit &amp; Loss Account for the year ended on 31st MARCH,2026

તા. ૩૧-૦૩-૨૦૨૬ના રોજ પુરા થતાં વર્ષનું નફા-નુકશાન ખાતું

31-03-2025 Rs.	EXPENDITURE ખર્ચ		31-03-2026	
	Rs.	Rs.	Rs.	Rs.
35,68,05,137	Total Rs. Brought Forward	સરવાળો પાછળથી લાવ્યા		39,30,43,516
2,92,53,854			1,32,20,590	
63,559	(14) Subscription Expense લવાજમ ખર્ચ		61,509	
64,693	(15) Loss on sale of Furniture & Fixtures ફર્નિચર તથા ફિક્ચર્સના વેચાણ ઉપર નુકશાન		-	
8,926	(16) CCIL Expenses સીસીઆઈએલ ખર્ચ		39,921	
61	(17) GST Tax જીએસટી ટેક્સ		6,55,488	
14,38,800	(18) Data Hosting Charges ડેટા હોસ્ટીંગ ચાર્જસ		18,61,720	
2,61,335	(19) Debit Card Trans. Charges ડેબીટ કાર્ડ ટ્રાન્ઝે, ચાર્જસ		2,63,242	
5,34,100	(20) SMS Service Charges એસ. એમ. એસ. સર્વીસ ચાર્જસ		5,67,345	
2,27,707	(21) UPI Trans. Exp. યુ.પી.આઈ. ટ્રાન્ઝે. ખર્ચ		2,79,593	
1,41,410	(22) Differed Tax Exp. ડીફર્ડ ટેક્સ ખર્ચ		-	
40,468	(23) Member Scholarship Exp. મેમ્બર્સ સ્કોલરશીપ ખર્ચ		17,500	
2,75,000	(24) Donation Exp. ડોનેશન ખર્ચ		2,84,100	
47,330	(25) Clg. Allowance Exp. ક્લબી. એલાઉન્સ ખર્ચ		2,68,415	
1,27,500	(26) Members Death Claim Exp. મેમ્બર ડેથ ક્લેમ ખર્ચ		90,000	
89,321	(27) IMPS Trans. Charges આઈ. એમ. પી. એસ. ચાર્જસ		98,413	
-	(28) HO Shifting & Open Exp. એચ.ઓ. શીફ્ટીંગ તથા ઓપનીંગ ખર્ચ		22,890	
8,719	(29) Bank Charges બેંક ચાર્જસ		18,025	
5450	(30) Seminar Exp. સેમીનાર ખર્ચ		1,75,625	
33,34,379			47,03,786	
3,25,88,223	12 NET PROFIT ચોખ્ખો નફો			1,79,24,376
3,83,90,246				93,13,416
42,77,83,616	TOTAL સરવાળો	કુલ રૂ.		42,02,81,308
----	13 NET PROFIT TRANSFERRED TO BALANCE SHEET ચોખ્ખો નફો (સરવૈયામાં લઈ ગયા)			1,80,13,416
-	TOTAL RUPEES	કુલ રૂ.		1,80,13,416

AS PER OUR SEPARATE REPORT OF EVEN DATE ATTACHED

અમારા આજ તારીખના આ સાથેના જુદા રિપોર્ટને આધિન

DATE : 29-04-2026

AHMEDABAD

For, G R A P H S & Co.  
Chartered Accountants  
FRN No.: 114051W

(CA Govind R. Patel)

Partner

Membership No. : 044989



# The Bhagyodaya Co-operative Bank Ltd.

## ઘી ભાગ્યોદય કો-ઓપરેટીવ બેંક લિ.

Profit & Loss Account for the year ended on 31st MARCH,2026

તા. ૩૧-૦૩-૨૦૨૬ના રોજ પુરા થતાં વર્ષનું નફા-નુકશાન ખાતું

31-03-2025 Rs.	INCOME આવક	31-03-2026 Rs.	Rs.
42,77,83,616	Total Rs. Brought Forward		42,02,81,308
42,77,83,616	TOTAL સરવાળો	કુલ રૂ.	42,02,81,308
----	Net Profit ચોખ્ખો નફો		93,13,416
	Fund Return Bank ફંડ પરત લાવ્યા		
----	Investment Fluctuation Fund - ઈન્વેસ્ટમેન્ટ ફલક્ચ્યુએશન ફંડ	54,00,000	
----	Building Fund - બીલ્ડીંગ ફંડ	33,00,000	
			87,00,000
-	TOTAL RUPEES	કુલ રૂ.	1,80,13,416

DATE : 29-04-2026

AHMEDABAD

DIPAK J. SHAH  
GENERAL MANAGER

SMT. JYOTSNABEN S. VACHHANI  
CHAIRMAN

RAJENDRABHAI R. PARIKH  
MANAGING DIRECTOR

PANKAJBHAI K. SHAH  
DIRECTOR

MALAVBHAI K. MEHTA  
PROF. DIRECTOR



# The Bhagyodaya Co-operative Bank Ltd.

## धी भाग्योदय को-ओपरेटीव बैंक लि.

### **NOTES FORMING PART OF ACCOUNTS FOR THE YEAR ENDED ON 31<sup>ST</sup> MARCH, 2026**

#### **: Part A :**

#### **: SIGNIFICANT ACCOUNTING POLICIES:**

##### **1. Basis of Preparation (AS 1)**

The financial statements have been prepared and presented under the historical cost convention on the accrual basis of the accounting, unless otherwise stated, and comply with generally accepted accounting principles, Statutory requirements under Banking Regulation Act, 1949 (As applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020 and accounting standard issued by The Institute of Chartered Accountants of India, as applicable to Co-operative Banks

##### **2. Use of Estimates(AS 5)**

The Preparation of financial statement requires the management to make estimates and assumptions considered in the reported income and expenses during the reporting period. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. Future results could differ from estimates. Any revision to the accounting estimation is recognized prospectively in the current and future periods.

##### **3. Events Occurring After the Balance Sheet Date (AS 4)**

Material adjusting events (that provides evidence of condition that existed at the balance sheet date) occurring after the balance sheet date are recognized in the 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 affecting the financial position are disclosed in the reports of the Board of Directors.

##### **4. Revenue Recognition (AS-9)**

Interest and other income are recognized on accrual basis except the following which are recognized on realization basis.

- Interest and other Income on Non Performing Assets are recognized as per the guidelines of Reserve Bank of India.
- Dividend on Investments
- Locker Rent Income is recognized on receipt basis. While liability is created for locker rent received in advance during the year.
- Apprentice Subsidy Income
- PMJJBY and PMSBY Commission income and expenditure:

##### **5. Property, Plant and Equipment(AS-10)**

- Fixed Assets are stated at historical cost less accumulated depreciation. Building are revalued at Realizable Value on the basis of the approved valuer report as on 31/03/2023 and Revaluation Reserve is accordingly created. The depreciation on Revalued amount is charged to the Revaluation Reserve Account from 01/04/2023.
- Depreciation on Fixed Assets is provided for on Straight Line Method at the rates mentioned below:



## The Bhagyodaya Co-operative Bank Ltd. धी भाग्योदय को-ओपरेटीव बैंक लि.

Sr. No.	Fixed Assets	Rate of Depreciation
1	Buildings	5.00 %
2	Furniture, Fixtures and Equipments	15.00%
3	Lockers	5.00 %
4	Vehicles	20.00%
5	Computers and Software	33.33%

- Depreciation on assets purchased during the year is provided for on time pro-rata basis.  
c. Profit or loss on sale of assets is recognized as and when assets are sold or discarded.

### 6. Investments (AS-13)

#### A. Investments are categorized as under:

1. State & Central Government Securities.
2. Approved Trustee Securities.
3. Shares of Co-Operative banks.
4. Other investments i.e. fixed Deposits in Co. Op. and other banks.

#### B. Investments are further classified as:

1. Held to Maturity
2. Available for Sale
3. Held for Trading

C. Investments classified as Held to Maturity are carried at acquisition cost unless it is more than face value, where 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 category wise and the resultant provision for depreciation if any, is recognized. Net appreciation is ignored.

E. Shifting from Held for trading (HTF)/ Available for Sale (AFS) category or AFS to HTM category is done at lower of the book value or market value and the depreciation if any is provided in the books and appreciation is ignored

F. Investment in Share Capital of other entities are valued at cost.

### 7. Intangible Assets (AS-26)

Intangible assets consists of acquisition, development, amendments / modification / customization in software applications, tools developed by the Bank. Bank follows the principle of recognition and amortizing in respect of computer software which has been customized for the Bank's use and is expected to be in use for some time as per the Accounting standard. All other computer software is amortized equally over the period of three years as per RBI guidelines.



## The Bhagyodaya Co-operative Bank Ltd. ધી ભાગ્યોદય કો-ઓપરેટીવ બેંક લિ.

### 8. Employee Benefits (AS-15)

In accordance with the Accounting Standard -15 [Revised 2005] "Employee Benefits" issued by The ICAI, the obligation of the Bank, on account of employee benefits is accounted for in the books of account.

The bank has classified the various benefits provided to employees as under:

#### Post-Employment Benefits:

##### a) Defined Contribution Plans

**Provident Fund:** During the year, the bank has recognized the following amounts in the Profit & Loss Account

(Rs. in Lakh)

Particulars	2024-25	2025-26
Employer's contribution to Provident Fund	45.21	45.14
Employer's contribution to Pension Fund (Included in above amount)	13.96	9.01

The bank has defined contribution plans for post-employment benefits, charged to profit & loss account, in form of "Provident Fund" and "Family Pension Fund" administered by the Regional Provident Fund Commissioner.

##### b) Defined Benefit Plans

**Funded Plan:** The bank has defined benefit plan for post-employment benefit in the form of gratuity and leave encashment for all employees, funded with Life Insurance Corporation of India.

Annual Contribution to Group Gratuity Fund and Leave Encashment Fund is paid to LIC on the basis of actuarial valuation advised by LIC. Premium paid towards Gratuity and Leave Encashment plan are debited to profit and loss account. Funds contributed towards Gratuity and Leave Encashment liabilities are not recognized in the books in the form of Assets and Liabilities as same is debited to profit and loss account over the years. The funded plan is adequate to meet the future liabilities towards gratuity and leave encashment.

### 9. Related Party Disclosure (AS-18)

The Key Management Personnel consist of the following.

1	Shri Dipakbhai J. Shah	General Manager
2	Shri Nimeshbhai M. Shah	Deputy General Manager



# The Bhagyodaya Co-operative Bank Ltd.

## ધી ભાગ્યોદય કો-ઓપરેટીવ બેંક લિ.

(Amount in Rs. Lakh)

Items/Related Party	Parent (as per ownership or control)	Subsidiaries	Associates / Joint Ventures	Key Management Personnel	Relatives of Key Management Personnel	Total
Borrowings	-	-	-	-	-	-
Deposits	-	-	-	23.50	9.70	33.20
Placement of deposits	-	-	-	23.50	9.70	33.20
Advances	-	-	-	-	-	-
Investments	-	-	-	-	-	-
Non-funded commitments	-	-	-	-	-	-
Leasing / HP arrangements availed	-	-	-	-	-	-
Leasing / HP arrangements provided	-	-	-	-	-	-
Purchase of fixed assets	-	-	-	-	-	-
Sale of fixed assets	-	-	-	-	-	-
Interest paid	-	-	-	1.98	0.54	2.52
Interest received	-	-	-	0.04	-	0.04
Rendering of services	-	-	-	-	-	-
Receiving of services	-	-	-	-	-	-
Management contracts	-	-	-	-	-	-

### 10. Income Tax: (AS 22)

Income tax comprises of the current year tax provision and the net change in the Deferred Tax Asset or Liability of the year.

**Current Tax:** Current Year Tax is provided as per the provisions of the Income Tax Act 1961.

**Deferred tax assets and/or liabilities** are recognized for the future tax consequences of timing differences between the carrying value of assets and liability and then respective tax basis, and operating losses carried forward. Deferred tax assets and liabilities are measured using enacted tax rates expected to apply to taxable income in the years in which the timing difference are expected to be received or settled.

-Calculation of Deferred Tax Assets/Liabilities net as on 31st March, 2026 is as given below :



## The Bhagyodaya Co-operative Bank Ltd. धी भाग्योदय को-ओपरेटीव बैंक लि.

Particulars	2024-25	2025-26
<b>Deferred Tax Assets/Liability</b>		
<b>Deferred Tax Assets :</b>	5,25,243	3,83,833
Arising on account of timing difference:		
-> Depreciation	--	17,212
-> Provision for doubtful debts & Advances	--	--
-> Others	--	--
<b>Deferred Tax Liabilities :</b>	--	--
Arising on account of timing difference	1,41,410	--
<b>Net Deferred Tax Assets/Liability</b>	<b>3,83,833</b>	<b>4,01,045</b>

### 11. Government Grants (AS-12)

Government grants/subsidies, if any, are recognized when there is reasonable assurance regarding receipt and compliance of attached conditions.

### 12. Foreign Exchange Transactions (AS-11)

The Bank is not authorized to deal in foreign exchange transactions and accordingly AS-11 has limited applicability.

### 13. Impairment of Assets (AS-28)

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. 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.

### 14. Provisions, Contingent Liabilities and Contingent Assets (AS-29)

- A provision is recognized when the Bank has a present obligation as a result of past event where it is probable that an out flow of resources will be required to settle the obligation, in respect of which a reliable estimate can be made, Provisions are not discontinued to its present value and are determined based on best estimates require to settle the obligation at the Balance sheet date. These are reviewed at each Balance Sheet date and adjusted to reflect the current best estimates.
- When there is a possible or present obligation in respect of which the likelihood of outflow of resources is remote, no provision or disclosure is made.
- Contingent Assets are not recognized in the financial statements. However, contingent assets are assessed continually and if it is virtually certain that an inflow of economic benefits will arise, the asset and related income are recognized in the period in which the change occurs.



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d) Contingent Liabilities are disclosed when there is a possible obligation arising from a past event, the existence of which will be confirmed by occurrence or non-occurrence of one or more uncertain future events not within the control of the Bank or any present obligation arising from past even which is not recognized since it is not probable that an outflow of resource will be required to settle the obligation or a reliable estimate of the amount of such obligation cannot be made

### 15. Borrowing Cost (AS 16)

Borrowing costs that are attributable to the acquisition, construction or production of qualifying assets are capitalized as part of such asset. All other borrowing costs are recognized as expenses in the year in which they are incurred.

### 16. Lease Payment (AS 19)

Bank does not have any transactions of finance lease during the year. Operating lease payments are recognized as an expense in the Profit and Loss Account.

### 17. Earnings Per Share (AS-20)

- Earnings per share are calculated by dividing the net profit after tax attributable to equity shareholders (before appropriation) by the weighted average numbers of equity shares outstanding during the period.
- The weighted average number of equity shares outstanding during the period are calculated by aggregating the equity shares outstanding at the beginning of the period adjusted by the number of shares surrendered/forfeited or issued during the period multiplied by the time weighting factor, which is no of days for which the shares are outstanding as a proportion of total number of days during the year.

Sr. No	Particulars	31.03.2026	31.03.2025
1	Number of Share Holders	6748	6514
2	Number of Shares	1172117	1206124
3	Net Profit After Tax	Rs.1,80,13,416/-	Rs.3,83,90,246/-
4	Basic EPS on the basis of No. of Shares at the end of the year	Rs.15.37	Rs.31.83
5	Diluted EPS	Rs.15.44	Rs.32.30



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## 18. Segment Reporting (AS-17)

The Bank recognizes Treasury Operations, Retail Banking and Other Banking Operations as primary business segments.

As the Bank operates only within India, geographical segment disclosure is limited to domestic operations only.

**The disclosure under 'AS 17 – Segment Reporting is as below:- (Amount in Rs. Crore)**

Business Segments → Particulars ↓	Treasury		Corporate / Wholesale Banking		Retail Banking		Other Banking Business		Total	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Revenue	21.95	19.81	-	-	19.38	19.37	1.57	3.60	42.90	42.78
Result										
Unallocated expenses									-	-
Operating profit									1.90	5.64
Income taxes									0.25	1.89
Extraordinary profit / loss										
Net profit									1.80	3.84
Other information:										
Segment assets	358.05	331.63	-	-	220.00	212.44	1.23	2.32	579.28	546.39
Unallocated assets									2.76	2.97
Total assets									582.04	549.36
Segment liabilities	-	-	-	-	510.40	479.52	-	-	510.40	479.52
Unallocated liabilities									71.64	69.84
Total liabilities									582.04	549.36

Note: No disclosure need be made in the shaded portion

### Part B: Geographic segments

(Amount in Rs. Crore)

	Domestic		International		Total	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
(a) Revenue	42.90	42.78	-	-	42.90	42.78
(b) Assets	582.04	549.36	-	-	582.04	549.36

## 19. Advances:

- Advances are classified as Performing and Non Performing Assets. Performing Assets are those Advances which are Standard in nature and Non Performing Assets are those Advances which are Sub Standard, Doubtful or Loss in nature.
- Provisions are made on Standard Assets as per the Prudential Norms prescribed by the Reserve Bank of India.
- Provisions are made on Non Performing Assets as per the Prudential Norms prescribed by the Reserve Bank of India and revised from time to time are as under:



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1	Sub Standard	10%
2	Doubtful	100% of the unsecured portion plus 20% / 30% / 100% portion depending upon the period for which remained doubtful of the secured the advances
3	Loss Assets	100 %

- d. Provision over and above requirements under the Prudential Norms prescribed by the Reserve Bank of India, considered as earmarked reserves are as under:
- Over Due Interest Reserves
  - Bad & Doubtful Debt reserves
- e. Advances are stated at Gross Value. Provisions on Standard Assets and Non Performing Assets are shown under the head "**Reserves & Other Funds**".
- f. The overdue interest in respect of Advances is provided separately under Overdue Interest Reserve as per the directive of the Reserve Bank of India.



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### : Part B :

#### : Notes to Accounts and Disclosures :

1. The Bank is registered under The Gujarat State Co Operative Societies Act. 1961.
2. There is no change in accounting policies compare to previous year.
3. Acceptances, endorsements and other obligations are disclosed as Contingent Liabilities at the face value of the commitments undertaken.
4. The value of security for the purpose of classification of Advances and Provisioning is taken as submitted by the Bank as per the latest available statements and valuation reports with the Bank.
5. The Bank does not pay any remuneration to its Chairman or Managing Director and therefore no details thereof are given in terms of Reserve Bank of India's circular dated 29.03.2003.
6. Balances of Deposits & advances are subject to confirmation by the parties.
7. The Priority Sector advances are **68.23%** of Adjusted Net Bank Credit of previous year as against requirement of **60.00%** as per RBI guidelines. Advances to weaker section are **13.85%** of Adjusted Net Bank Credit of previous year as against requirement of **12.00%**.
8. Apprentice subsidy income of **Rs.97,936/-** is credited in P&L being in Revenue Nature.

9. **Effect of Memorandum of Changes:**

During the course of Statutory Audit, it was observed that bank has excessively reversed the Investment Fluctuation Reserve (IFR) by Rs. 2,69,23,100/- and brought to the profit and loss account in the books of account. Further, Provision for Income Tax amounting to Rs. 60,15,000/- was made in excess of the required.

The Bank accepted the MOC and passed necessary accounting entries on 27/04/2026; However, the effect of the same has been considered in the financial statements for the year ended 31/03/2026. The impact of the said accounting adjustments is the decrease in net profit by Rs.2,09,08,100

10. **Employee Benefits:**

In accordance with the Accounting Standard -15 [Revised 2005] "Employee Benefits" issued by The ICAI, the obligation of the Bank, on account of employee benefits is accounted for in the books of account.

The bank has classified the various benefits provided to employees as under :

**I. Defined Contribution Plans:**

i. Provident Fund

During the year, the bank has recognized the following amounts in the Profit & Loss Account.

(Rs. in Lakh)

Particulars	2024-25	2025-26
Employer's contribution to Provident Fund	45.21	45.14
Employer's contribution to Pension Fund (Included in above amount)	13.96	9.01

The above amounts are included under the "Salaries/Allowances and Provident Fund". The above funds are paid to "The Bhagyodaya CoOperative Bank Ltd Employee's Provident Fund Trust".

**II. Defined Benefit Plans:**

a. Contribution to Gratuity Fund

b. Contribution to Leave Encashment Fund

In accordance with Accounting Standard-15, relevant disclosures are as under:



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### A. Changes in Defined Benefit Obligation:

(Rs. in Lakh)

Particulars	Funded Schemes			
	Gratuity		Leave Encashment	
	2024-25	2025-26	2024-25	2025-26
Defined Benefit Obligation as at 1st April,	417.67	442.61	213.76	233.70
Current Service & Interest Cost	48.41	47.34	24.09	26.64
Benefits Paid	(60.07)	-	(34.73)	(15.97)
Actuarial Gain / Loss on Obligations	36.60	(155.38)	30.58	(62.60)
Defined Benefit Obligation as at 31st March,	442.61	334.57	233.70	181.78

### B. Changes in the Fair Value of Plan Assets:

(Rs. in Lakh)

Particulars	Gratuity		Leave Encashment	
	2024-25	2025-26	2024-25	2025-26
Fair Value of Plan Assets as at 1st April,	532.45	520.98	355.39	349.88
Expected Actual Return of Plan Assets	38.55	37.77	25.89	25.89
Actuarial Gain	--	0.70	--	--
Contributions	10.05	--	3.33	--
Benefits Paid	(60.07)	(25.48)	(34.73)	(15.97)
Adjusted	--	--	--	--
Fair Value of Plan as at 31st March,	520.98	533.97	349.88	359.80

### C. Category of Plan Assets:

The bank's Plan Assets in respect of Gratuity and Leave Encashment are Funded through the Group Scheme of the Life Insurance Corporation of India.

### D. Actuarial Assumptions:

In accordance with Accounting Standard-15, actuarial valuation as at the year end was performed in respect of the aforesaid Defined Benefit Plans based on the following assumptions:

Sr. No.	Particulars	2024-25	2025-26
A	Discount rate per annum	7.25%	7.25%
B	Salary Escalation Rate	9.00%	7.00%
C	Expected retirement age of employees years	58 Years	58 Years
D	Mortality rates considered are as per the published rates in the Life Insurance Corporation 1994-1996 Mortality table.	LIC Table	LIC Table



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**Note: Corresponding figures are regrouped on the basis of the certificate issued by the LIC.**

Rates of leaving service at specified ages are taken at the rate of 1 % to 3 % depending upon age

- a. Leave Availment Pattern: 5% of the leave balance as at the valuation date and such subsequent year following the valuation date will be availed by the employee. The balance leave is assumed to be available for encashment on retirement from the service of the bank.
- b. The estimates of future salary increases, considered in the actuarial valuation, taken on account of inflation, security, promotion and other relevant factors such as supply and demand in the employment market.

### **11. Contingent Liabilities:**

- a. Guarantees given on behalf of constituents were Rs.NIL Lakh (P. Y Rs.NIL Lakh).
- b. It is observed that there exists a subjudice matter in the court pertaining to the rent on premises of Bank's K.K. Nagar Branch since long. Owner of the property has filed case for increase in rent and same is pending. Bank has not made any provision for the said contingent liability based on legal opinion, the bank expects no immediate outflow of resources.

### **12. Building Revaluation :**

During the year 2022-23, revaluation of various premises of the bank was made and a revaluation reserve of Rs.19,30,53,821/62, being the difference of revaluation value of the property and book value was created. The premises having total book value of Rs.2,20,92,078/38 was revalued at Rs.21,51,45,900/-. The revaluation reserve is reversed every year by the amount of depreciation relatable to revaluation. During the year revaluation reserve was reversed by Rs.96,52,691/- being the amount of depreciation.

13. During the year bank has draw down Rs.33,00,000/- from the Building fund to profit & loss a/c below the line. The said amount was transferred to building fund earlier in 2014-15 by debiting to Profit & Loss a/c and so was not eligible for Tier - 1 Capital and hence draw down during the year. Further, bank has draw down Rs.54,00,000/- from Investment Fluctuation Reserve (IFR), being the amount in excess of 5% of the investment, to the profit & loss account below the line as per RBI guidelines.
14. Income Tax expense debited to profit & loss account includes Rs.15,43,980/- of previous year.
15. There are no old pending entries in Interbank and Inter Branch Accounts reconciliation.
16. Previous Year's figures have been regrouped / rearranged to the extent necessary to confirm to these year's classification.



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### Part - C : Other Disclosures :

(As per RBI Circular No.RBI/DOR/2025- 26/289,DoR.ACC.REC.No.208/21.04.018/2025-26 dated 28/11/2025 and as updated from time to time)

#### 1. Regulatory Capital

##### a) Composition of Regulatory Capital

(Amount in Rs. Crore)			
Sr. No.	Particulars Year	Current Year	Previous
1	Paid up share capital and reserves (net of deductions, if any)	41.13	40.47
2	Other Tier 1 Capital	12.77	13.13
3	Tier 1 Capital (i+ii)	53.90	53.60
4	Tier 2 Capital	8.74	8.74
5	Total Capital (Tier 1 + Tier 2)	62.64	62.34
6	Total Risk Weighted Assets (RWAs)	239.30	224.37
8	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	22.53%	23.89%
9	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	3.65%	3.90%
10	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	26.18%	27.79%
11	Amount of paid-up equity capital raised during the year	-	-
12	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.).	-	-
13	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.).	-	-

##### b) Draw down from Reserves

(Amount in Rs. Crore)

Sr. No.	Particulars	Op. Balance	Addition during the year	Draw down during the year	Closing Balance	Reason
1	Statutory Reserve Fund	28.40	1.01	0.00	29.41	-
2	Building Fund	3.66	0.50	0.33	3.83	Being the amt. not eligible for Tier I capital
3	Bad and Doubtful Debts Reserve Fund	0.53	0.58	0.00	1.11	-
4	Donation Fund	0.07	0.00	0.00	0.07	-
5	Member Benefit Fund	0.37	0.00	0.00	0.37	-
6	Employees Benefit Fund	0.23	0.00	0.00	0.23	-
7	Investment Fluctuation Fund	5.94	0.35	0.54	5.75	Amt. in excess of 5% of Investment
8	Investment Depreciation Reserve	1.91	3.23	0.00	5.14	-
9	Provision for Std. Assets	1.00	0.00	0.00	1.00	-
10	Contingency Fund	5.97	0.00	0.00	5.97	-
11	Cyber Security Fund	0.43	0.03	0.00	0.46	-
12	Co. op. Propganda Fund	0.05	0.00	0.00	0.05	-
13	Revaluation Reserve	17.37	0.00	0.96	16.41	Depre. of the Year

##### Note : Transfer of Funds :

Sr. No.	Name of fund	Amt. Rs.	Transfer to	Amt. Rs.	Transfer Date	Reason
1	BDDP (NPA) Provision	6595253.17	Excess Provision Back A/c	6595253.17	31/03/2026	As per RBI Guidelines
2	Building Fund	3300000.00	Fund Back A/c	3300000.00	31/03/2026	See Note No.1 Below
3	Investment Fluctuation Reserve	5400000.00	Excess Fund Back A/c	5400000.00	31/03/2026	See Note No.2 Below



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### Note :

- (1) Bank in the year 2014-15 created building fund Rs.33,00,000/- by debiting to Profit & Loss A/c. Since It was not eligible for Tier-1 Capital as same was not created in accordance with RBI Guidelines (i.e. appropriation). Bank has draw down the same to Profit & Loss a/c of the Year to comply with the rules.
- (2) During the year Bank has draw down Rs.54,00,000/- from the Investment Fluctuation Reserve being amount in excess of 5% of the Bank's investment as per RBI Master Direction on Investment.

## 2. Asset Liability Management

### a) Maturity pattern of certain items of assets and liabilities

(Amount in Rs. Crore)

	Day 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 years and up to 5 years	Over 5 years	Total
Deposits	20.80	6.33	3.23	12.64	16.83	15.48	48.10	116.14	268.76	-	-	508.31
Advances	0.51	0.55	0.91	16.07	3.57	59.68	10.44	21.28	67.23	26.73	13.03	220.00
SLR Investments	-	-	-	-	-	-	5.00	5.00	35.28	74.48	101.78	221.54
NON SLR Investments	-	-	-	-	-	-	-	-	-	-	0.30	0.30
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
ForeignCurrencyassets	-	-	-	-	-	-	-	-	-	-	-	-
ForeignCurrencylabilities	-	-	-	-	-	-	-	-	-	-	-	-

## 3. Investments

### a) Composition of Investment Portfolio (SLR)

As at 31/03/2026

(Amount in Rs. Crore)

	Investment in India						Investment Outside India				Total Investments	
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total Investments in India	Government securities (Including local authorities)	Subsidiaries and/or joint ventures	Others		Total Investments outside India
<b>Held to Maturity</b>												
Gross	91.65	15.04	-	-	-	-	106.69	-	-	-	-	106.69
Less : Provision for Non Performing Investments (NPI)	-	-	-	-	-	-	-	-	-	-	-	-
<b>Net</b>	<b>91.65</b>	<b>15.04</b>	-	-	-	-	<b>106.69</b>	-	-	-	-	<b>106.69</b>
<b>Available for Sale</b>												
Gross	94.79	20.06	-	-	-	-	114.85	-	-	-	-	114.85
Less : Provision for Non Performing Investments (NPI)	-	-	-	-	-	-	-	-	-	-	-	-
<b>Net</b>	<b>94.79</b>	<b>20.06</b>	-	-	-	-	<b>114.85</b>	-	-	-	-	<b>114.85</b>
<b>Held for Trading</b>												
Gross	-	-	-	-	-	-	-	-	-	-	-	-
Less : Provision for Non Performing Investments (NPI)	-	-	-	-	-	-	-	-	-	-	-	-
<b>Net</b>	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Investments</b>												
Gross	186.44	35.10	-	-	-	-	221.54	-	-	-	-	221.54
Less : Provision for Non Performing Investments (NPI)	-	-	-	-	-	-	-	-	-	-	-	-
<b>Net</b>	<b>186.44</b>	<b>35.10</b>	-	-	-	-	<b>221.54</b>	-	-	-	-	<b>221.54</b>



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As at 31/03/2025

(Amount in Rs. Crore)

	Investment in India						Investment Outside India				Total Investments	
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total Investments in India	Government securities (Including local authorities)	Subsidiaries and/or joint ventures	Others		Total Investments Outside India
<b>Held to Maturity</b>												
Gross	92.32	15.06	-	-	-	-	107.38	-	-	-	-	107.38
Less : Provision for Non Performing Investments (NPI)	-	-	-	-	-	-	-	-	-	-	-	-
<b>Net</b>	<b>92.32</b>	<b>15.06</b>	-	-	-	-	<b>107.38</b>	-	-	-	-	<b>107.38</b>
<b>Available for Sale</b>												
Gross	99.38	5.01	-	-	-	-	104.39	-	-	-	-	104.39
Less : Provision for Non Performing Investments (NPI)	-	-	-	-	-	-	-	-	-	-	-	-
<b>Net</b>	<b>99.38</b>	<b>5.01</b>	-	-	-	-	<b>104.39</b>	-	-	-	-	<b>104.39</b>
<b>Held for Trading</b>												
Gross	-	-	-	-	-	-	-	-	-	-	-	-
Less : Provision for Non Performing Investments (NPI)	-	-	-	-	-	-	-	-	-	-	-	-
<b>Net</b>	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Investments</b>												
Gross	191.70	20.07	-	-	-	-	211.77	-	-	-	-	211.77
Less : Provision for Non Performing Investments (NPI)	-	-	-	-	-	-	-	-	-	-	-	-
<b>Net</b>	<b>191.70</b>	<b>20.07</b>	-	-	-	-	<b>211.77</b>	-	-	-	-	<b>211.77</b>

**ii) Movement of Provisions for Depreciation and Investment Fluctuation Reserve**

(Amount in Rs. Crore)

Particulars	Current Year	Previous Year
<b>i) Movement of provisions held towards depreciation on investments</b>		
a) opening balance	1.91	5.32
b) Add : Provisions made during the year	3.23	0.00
c) Less : write off/write back of excess provisions during the year	0.00	3.41
d) Closing Balance	5.14	1.91
<b>ii) Movement of Fluctuation Reserve</b>		
a) opening balance	5.94	5.74
b) Add : Amount Transferred during the year	0.35	0.20
c) Less : Drawdown	0.54	0.00
d) Closing Balance	5.75	5.94
<b>iii) Closing Balance in IFR as a percentage of closing balance of Investments in AFS and HFT/Current Category</b>	5.01%	5.69%



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**(iii) Sale and transfers to/from HTM category :**

During the year bank has transferred following securities form HTM to AFS and AFS to HTM and necessary provision for Investment Depreciation was made.

**(a) Securities shifted from HTM to AFS category :**

(Amount in Rs. Crore)

Name of Securities	Face Value Rs.	Purchase Cost Rs.	Book Value Rs.	Market Value as on dated 28/04/2025 Rs.	Provision Made Rs.
7.59% Central Govt. 2026	5.00	5.00	5.00	5.05	Nil
8.20% Central Govt. 2025	5.00	5.00	5.00	5.04	Nil
6.83% Central Govt. 2039	2.00	2.01	2.01	2.06	Nil
6.83% Central Govt. 2039	3.00	2.91	2.91	3.10	Nil
7.88% Central Govt. 2030	5.00	5.02	5.02	5.05	Nil
8.60% Central Govt. 2028	5.00	5.03	5.03	5.35	Nil
<b>Total</b>	<b>25.00</b>	<b>24.97</b>	<b>24.97</b>	<b>25.65</b>	<b>-</b>

**(b) Securities shifted from AFS to HTM category :**

(Amount in Rs. Crore)

Name of Securities	Face Value Rs.	Purchase Cost Rs.	Book Value Rs.	Market Value as on dated 28/04/2025 Rs.	Provision Made Rs.
5.77% Central Govt. 2030	5.00	4.97	4.97	4.90	0.07
5.77% Central Govt. 2030	5.00	4.96	4.96	4.90	0.06
5.77% Central Govt. 2030	5.00	4.96	4.96	4.90	0.06
5.85% Central Govt. 2030	5.00	4.96	4.96	4.91	0.04
5.85% Central Govt. 2030	5.00	4.95	4.95	4.91	0.04
<b>Total</b>	<b>25.00</b>	<b>24.80</b>	<b>24.80</b>	<b>24.52</b>	<b>0.27</b>

**iv) Non-SLR Investment Portfolio**

**i) Non-performing Non-SLR Investments**

(Amount in Rs. Crore)

Sr. No.	Particulars	Current Year	Previous Year
a)	Opening balance	-	-
b)	Additions during the year since 1st April	-	-
c)	Reductions during the above period	-	-
d)	Closing balance	-	-
e)	Total provisions held	-	-



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### b) Issuer composition of Non-SLR Investments

(Amount in Rs. Crore)

Sr. No.	Issuer	Amount		Extent of Private Placement		Investment Securities		Extent of Securities		Extent of Securities	
		(3)		(4)		(5)		(6)		(7)	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
a)	PSUs	-	-	-	-	-	-	-	-	-	-
b)	FIs	-	-	-	-	-	-	-	-	-	-
c)	Banks (Share) (Including NUCFDC)	0.30	0.30	-	-	-	-	-	-	-	-
d)	Private Corporates	-	-	-	-	-	-	-	-	-	-
e)	Subsidiaries/ Joint Ventures	-	-	-	-	-	-	-	-	-	-
f)	Others (Mutual Fund)	-	-	-	-	-	-	-	-	-	-
g)	Provision held towards depreciation	-	-	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>0.30</b>	<b>0.30</b>	-	-	-	-	-	-	-	-

### V) Repo Transactions (in face value terms)

(Amount in Rs. Crore)

	Minimum outstanding during the year		Maximum outstanding during the year		Daily average outstanding during the year		Outstanding as on March 31	
	FV	MV	FV	MV	FV	MV	FV	MV
i) Securities sold under repo	NA	NA	NA	NA	NA	NA	NA	NA
a) Government securities								
b) Corporate debt securities								
c) Any other securities								
ii) Securities purchased under reverse repo	NA	NA	NA	NA	NA	NA	NA	NA
a) Government securities								
b) Corporate debt securities								
c) Any other								



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**vi) Government Security Lending (GSL) transactions (in market value terms)**

**As at 31/03/2026**

**(Amount in Rs. Crore)**

	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Total volume of transactions during the year	Outstanding as on March 31
Securities lent through GSL transactions	<b>NIL</b>				
Securities borrowed through GSL transactions	<b>NIL</b>				
Securities placed as collateral under GSL transactions					
Securities received as collateral under GSL Transactions					

**As at 31/03/2025**

**(Amount in Rs. Crore)**

	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Total volume of transactions during the year	Outstanding as on March 31
Securities lent through GSL transactions	<b>NIL</b>				
Securities borrowed through GSL transactions	<b>NIL</b>				
Securities placed as collateral under GSL transactions					
Securities received as collateral under GSL Transactions					



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### 4. Asset Quality

#### a) Classification of advances and provisions held

(Amount in Rs. Crore)

	Standard	Non Performing			Total Non Performing Advances	Total
	Total Standard Advances	Sub-standard	Doubtful	Loss		
<b>Gross Standard Advances and NPAs</b>						
Opening Balance	208.38	0.01	3.92	0.13	4.05	212.44
Add: Additions during the year					1.28	
Less: Reductions during the year					(1.33)	
Closing Balance	215.99	0.44	3.52	0.05	4.00	220.00
Reductions in Gross NPAs due to						
i) up gradation						
ii) recoveries(excluding recoveries from upgraded accounts)						
iii) Technical/ Prudential write-offs					-	-
iv) white-offs other than those under (iii) above					-	-
<b>Provision (excluding floating Provisions)</b>						
Opening balance of provisions held	100.00		4.67		5.67	5.67
Add: Fresh Provisions made during the year					0.00	0.00
Less: Excess Provision reversed/write-off loans					(0.66)	(0.66)
Closing Balance of Provisions held	100.00		4.01		5.01	5.01
<b>Net NPAs</b>						
Opening Balance			0.00			
Add: Fresh Additions during the year					-	
Less : Reductions during the year					-	
Closing Balance :			0.00			
<b>Floating Provisions</b>						
Opening Balance						-
Add: Additional provisions made during the year						-
Less :Amount drawn down during the year						-
Closing Balance of floating provisions						-
<b>Technical write-offs and the recoveries made thereon</b>						
Opening balance of Technical/prudential written-off accounts						-
Add : Technical/ Prudential write-offs during the year						-
Less: Recoveries made from previously technical/prudential written-off accounts during the year						-
Closing balance						-
<b>Ratios (In per cent)</b>		<b>Current Year</b>		<b>Previous Year</b>		
Gross NPA to Gross Advances		1.82%		1.91%		
Net NPA to Net Advances		0.00		0.00		
Provision Coverage Ratio		125.08%		139.82%		



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

(Amount in Rs. Crore)

Sr. No.	Sector*	Current Year			Previous Year		
		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
<b>i)</b>	<b>Priority Sector</b>						
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	85.79	2.28	2.66	82.30	2.03	2.47
c)	Services	33.94	1.35	3.98	36.29	1.65	4.55
d)	Personal loans - Other Loan	25.23	0.00	0.00	16.49	0.00	0.00
	<b>Subtotal(i)</b>	<b>144.96</b>	<b>3.63</b>	<b>2.50%</b>	<b>135.08</b>	<b>3.68</b>	<b>2.72%</b>
<b>ii)</b>	<b>Non-priority Sector</b>						
a)	Housing	13.05	0.00	0.00	18.98	0.00	0.00
b)	Vehicle	39.79	0.15	0.38	38.59	0.15	0.39
c)	Real Estate	7.63	0.13	1.70	5.90	0.12	2.03
d)	Personal loans - Other Loan	14.57	0.09	0.62	13.89	0.10	0.13
	<b>Sub-total(ii)</b>	<b>75.04</b>	<b>0.37</b>	<b>0.49%</b>	<b>77.36</b>	<b>0.37</b>	<b>0.48%</b>
	<b>Total(i+ii)</b>	<b>220.00</b>	<b>4.00</b>	<b>1.82%</b>	<b>212.44</b>	<b>4.05</b>	<b>1.91%</b>

\* A Banks shall also disclose in the format above, sub -sectors where the outstanding advances exceeds 10 percent of the outstanding total advances to that sector. For instance, if a bank's outstanding advances to the mining industry exceed 10 percent of the outstanding total advances to "industry" sector it shall disclose details of its outstanding advances to mining separately in the format above under the "industry" sector.

### iii) Overseas Assets, NPA and revenue

(Amount in Rs. Crore)

Particulars	Current Year	Previous Year
Total Assets	Not Applicable	Not Applicable
Total NPAs	Not Applicable	Not Applicable
Total Revenue	Not Applicable	Not Applicable



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#### iv) Details of accounts subjected to restructuring (restructuring as defined as per applicable regulations)

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Standard	Number of borrowers	NIL									
	Gross Amount (Rs.crore)										
	Provision held (Rs.crore)										
Substandard	Number of borrowers										
	Gross Amount (Rs.crore)										
	Provision held (Rs.crore)										
Doubtful	Number of borrowers										
	Gross Amount (Rs.crore)										
	Provision held (Rs.crore)										
Total	Number of borrowers										
	Gross Amount (Rs.crore)										
	Provision held (Rs.crore)										

#### (v) Divergence in asset classification and provisioning (Amount in Rs. Crore)

Sr.	Particulars	Amount
1.	Gross NPAs as on March 31, 2025 as reported by the bank	4.05
2.	Gross NPAs as on March 31, 2025 as assessed by Reserve Bank of India	4.05
3.	Divergence in Gross NPAs (2-1)	0.00
4.	Net NPAs as on March 31, 2025 as reported by the bank	0.00
5.	Net NPAs as on March 31, 2025 as assessed by Reserve Bank of India	0.00
6.	Divergence in Net NPAs (5-4)	0.00
7.	Provisions for NPAs as on March 31, 2025 as reported by the bank	5.67
8.	Provisions for NPAs as on March 31, 2025 as assessed by Reserve Bank of India	5.67
9.	Divergence in provisioning (8-7)	0.00
10.	Reported Profit before Provisions and Contingencies for the year ended March 31, 2026	1.90
11.	Reported Net Profit after Tax (PAT) for the year ended March 31, 2026	1.80
12.	Adjusted (notional) Net Profit after Tax (PAT) for the year ended March 31, 2026 after considering the divergence in provisioning	1.80



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**vi) Disclosure of transfer of loan exposure :**

The data/information is **NIL** for the given point.

**vii) Non - Fund Based Credit Facilities :**

		As at March 31, 2026	As at March 31, 2026	Previous Year	Previous Year
		Secured* Portion	Unsecured Portion	Secured* Portion	Unsecured Portion
I	Outstanding Guarantees (Rs. crore)	<b>Nil</b>			
	i) In India				
	ii) Outside India				
II	Acceptances, Endorsements and other Obligations (Rs. crore)				
III	Other NFB Credit facilities (Rs. crore)				

**(viii) Fraud accounts :**

	Current year	Previous year
Number of frauds reported	<b>NIL</b>	
Amount involved in fraud (Rs. crore)		
Amount of provision made for such frauds (Rs. crore)		
Amount of unamortised provision debited from other reserves as at the end of the year (Rs. Crores)		

**(ix) Disclosures related to Project Finance :**

Sr.	Particulars	Number of accounts	Total outstanding (in Rs. crore)
1	Projects under implementation accounts at the beginning of the quarter.	<b>NIL</b>	
2	Projects under implementation accounts sanctioned during the quarter.		
3	Projects under implementation accounts where DCCO has been achieved during the quarter		
4	Projects under implementation accounts at the end of the quarter. (1+2-3)		
5	Out of '4' – accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be, has been invoked.		
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.		
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation.		
5.3	Out of '5' – accounts in respect of which Resolution plan has failed.		
6	Out of '5', accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be, has been invoked due to change in scope and size of the project.		



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Sr.	Particulars	Number of accounts	Total outstanding (in Rs. crore)
7	Out of '5', account in respect of which cost overrun associated with extension in original/extended DCCO, as the case may be, was funded	<b>NIL</b>	
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously		
7.2	Out of '7', accounts where SBCF was not presanctioned or renewed continuously		
8	Out of '4' – accounts in respect of which resolution process not involving extension in original/extended DCCO, as the case may be, has been invoked.		
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented.		
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation.		
8.3	Out of '8' – accounts in respect of which Resolution plan has failed.		

**x) Disclosure under Resolution Framework for COVID-19-related Stress**

**Format for disclosures to be made half yearly at September 30, 2025**

**(Amount in Rs. Crore)**

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution - plan Position as at the end of the previous half- year (A)	Of (A), aggregate debt that slipped into NPA during the half- year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half- year	Exposure to accounts classified as Standard consequent to implementation of resolution-plan Position as at the end of this half-year
Personal Loans			NIL		
Corporate persons					
Of which MSMEs					
Others					
Total					

**Format for disclosures to be made half yearly at March 31, 2026**

**(Amount in Rs. Crore)**

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan- Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half- year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half- year	Exposure to accounts classified as Standard consequent to implementation of resolution plan- Position as at the end of this half-year
Personal Loans			NIL		
Corporate persons					
Of which MSMEs					
Others					
Total					



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### 5. Exposures

#### i) Exposure to real estate sector

(Amount in Rs. Crore)

Category	Current Year 31-03-2026	Previous Year 31-03-2025
<b>i) Direct exposure</b>	<b>39.35</b>	<b>38.93</b>
a) Residential Mortgages	<b>31.44</b>	<b>32.73</b>
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		
out of which Housing Loan Under Priority Sector	18.39	13.75
others	13.05	18.98
b) Commercial Real Estate	<b>7.91</b>	<b>6.20</b>
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;		
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures	<b>0.00</b>	<b>0.00</b>
i. Residential	0.00	0.00
ii. Commercial Real Estate	0.00	0.00
<b>ii) Indirect Exposure</b>	<b>0.00</b>	<b>0.00</b>
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	0.00	0.00
<b>Total Exposure to Real Estate Sector</b>	<b>39.35</b>	<b>38.93</b>

#### ii) Exposure to capital market

(Amount in Rs. Crore)

Particulars	Current Year	Previous Year
i) Direct investment in equity shares, convertible bonds, convertible debentures and units of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debt;		
ii) Advances against shares / bonds / debentures or other securities or on clean basis to individuals for investment in shares (including IPOs / ESOPs), convertible bonds, convertible debentures, and units of equity oriented mutual funds;		
iii) Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security;		
iv) Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares / convertible bonds / convertible debentures / units of equity oriented mutual funds does not fully cover the advances;		
v) Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and marketmakers;		
vi) Loans sanctioned to corporates against the security of shares / bonds / debentures or other securities or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources;		
vii) Bridge loans to companies against expected equity flows / issues;		
viii) Underwriting commitments taken up by the banks in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds;		
ix) Financing to stockbrokers for margin trading;		
x) All exposures to Venture Capital Funds (both registered and unregistered)		
<b>Total exposure to capital market</b>		<b>NIL</b>



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### (iii) Risk Category-wise country exposure :

(Amount in Rs. Crore)

Risk Category*	Exposure (net) as at March 2026 (Current Year)	Provision held as at March 2026 (Current Year)	Exposure (net) as at March 2025 (Previous Year)	Provision held as at March 2025 (Previous Year)
Insignificant	NIL			
Low				
Moderately Low				
Moderate				
Moderately High				
High				
Very High				
Total				

### (iv) Unsecured advances :

(Amount in Rs. Crore)

Particulars	Current Year	Previous Year
Total unsecured advances of the bank	10.42	2.14
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

### (v) Factoring Exposures :

The Information is **NIL** in this regard.

### (vi) Unhedged foreign currency exposure :

The Information is **NIL** in this regard.

### (vii) Loans against gold and silver collateral :

#### (a) Details of loans extended against eligible gold and silver collateral

Particulars	Loan outstanding		Average ticket size (Rs.crore)	Average LTV ratio	Gross NPA (%)
	Rs.crore	As % of Total Loans			
<b>1. Opening balance of the FY [(a)+(b)]</b>	N.A.				
(a) Consumption loans of which bullet repayment loans					
(b) Income generating loans					
<b>2. New loans sanctioned and disbursed during the FY [(c)+(d)]</b>					
(c) Consumption loans of which bullet repayment loans					
(d) Income generating loans					
<b>3. Renewals sanctioned and disbursed during the FY</b>					
<b>4. Top-up loans sanctioned and disbursed during the FY</b>					
<b>5. Loans repaid during the FY [(e)+(f)]</b>					
(e) Consumption loans of which bullet repayment loans					
(f) Income generating loans					



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Particulars	Loan outstanding		Average ticket size (Rs.crore)	Average LTV ratio	Gross NPA (%)
	Rs.crore	As % of Total Loans			
<b>6. Non-Performing Loans recovered during the FY [(g) + (h)]</b>	<b>NA</b>				
(g) Consumption loans of which bullet repayment loans					
(h) Income generating loans					
<b>7. Loans written off during the FY [(i) + (j)]</b>					
(i) Consumption loans of which bullet repayment loans					
(j) Income generating loans					
<b>8. Closing balance at the end of FY [(k) + (l)]</b>					
(k) Consumption loans of which bullet repayment loans					
(l) Income generating loans					

### (viii) Exposures to Related Parties

(Amount in Rs. Crore)

Sl No.	Particulars	Previous Year (2025)	Current Year (2026)
<b>A. Loans to Related Parties</b>			
1	Aggregate value of loans sanctioned to related parties during the year	1.81	1.24
2	Aggregate value of outstanding loans to related parties as on 31st March	0.47	0.27
3	Aggregate value of outstanding loans to related parties as a proportion of total credit exposure as on 31st March	0.008	0.005
4	Aggregate value of outstanding loans to related parties which are categorized as:		
	(i) Special Mention Accounts as on 31st March	0.00	0.00
	(ii) Non-Performing Assets as on 31st March	0.00	0.00
5	Amount of provisions held in respect of loans to related parties as on 31st March	0.00	0.00
<b>B. Contracts and Arrangements involving Related Parties</b>			
6	Aggregate value of contracts and arrangements awarded to related parties during the year	N.A.	N.A.
7	Aggregate value of outstanding contracts and arrangements involving related parties as on 31st March	N.A.	N.A.



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### (b) Details of Gold and silver collateral and auctions :

Sr. No.	Particulars	Figures
(a)	Unclaimed gold or silver collateral at the end of the financial year (in grams)	N.A.
(b)	Number of loan accounts in which auctions were conducted	
(c)	Total outstanding in loan accounts mentioned in (b)	
(d)	Gold or silver collateral acquired during the FY due to default of loans (in grams)	
(e)	Gold or silver collateral auctioned during the FY (in grams)	
(f)	Recovery made through auctions during the FY (in Rs. crore)	
(g)	Recovery percentage:	
(h)	as % of value of gold or silver collateral	
(i)	as % of outstanding loan	

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

#### i) Concentration of deposits

(Amount in Rs. Crore)

Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	32.47	34.63
Percentage of deposits of twenty largest depositors to total deposits of the bank	6.39%	7.27%

#### (ii) Concentration of advances :

(Amount in Rs. Crore)

Particulars	Current Year	Previous Year
Total Advances to the twenty largest borrowers	57.20	53.85
Percentage of advances to twenty largest borrowers to total advances of the bank	26.00%	25.35%

#### (iii) Concentration of exposures :

(Amount in Rs. Crore)

Particulars	Current Year	Previous Year
Total exposure to the twenty largest borrowers/customers	68.61	65.11
Percentage of exposures to the twenty largest borrowers/customers to the total exposure of the bank on borrowers/ customers	25.51%	23.56%

#### (iv) Concentration of NPAs

(Amount in Rs. Crore)

Particulars	Current Year	Previous Year
Total Exposure to the top twenty NPA accounts	3.89	3.90
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	97.25%	96.30%



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**(7) Derivatives :**

**(i) Forward rate agreement / Interest rate swap**

(Amount in Rs. Crore)

Particulars	Current Year	Previous Year
i) The notional principal of swap agreements ii) Losses which would be incurred if counterparties failed to fulfil their obligations under the agreements iii) Collateral required by the bank upon entering into swaps iv) Concentration of credit risk arising from the swaps (for example, exposures to particular industries, or swaps with highly geared companies.) v) The fair value of the swap book  (Note - If the swaps are linked to specific assets, liabilities, or commitments, the fair value shall be the estimated amount that the bank would receive or pay to terminate the swap agreements as on the balance sheet date. For a trading swap the fair value shall be its mark to market value)	N.A.	

**(ii) Exchange traded interest rate derivatives**

(Amount in Rs. Crore)

Particulars	Current Year	Previous Year
i) Notional principal amount of exchange traded interest rate derivatives undertaken during the year (instrument wise) ii) Notional principal amount of exchange traded interest rate derivatives outstanding as on 31 st March ....(instrument wise) iii) Notional principal amount of exchange traded interest rate derivatives outstanding and not 'highly effective' (instrument wise) iv) Mark to market value of exchange traded interest rate derivatives outstanding and not 'highly effective' (instrument wise)	N.A.	

**(iii) Disclosures on risk exposure in derivatives**

**(a) Qualitative disclosures :**

The Information is **NIL** in this regard.



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### (b) Qualitative disclosures :

(Amount in Rs. Crore)

Sr. No	Particular	Current Year		Previous year	
		Currency Derivatives	Interest rate derivatives	Currency Derivatives	Interest rate derivatives
a)	Derivatives (Notional Principal Amount)	N.A.			
	i) For hedging				
	ii) For trading				
b)	Marked to Market Positions [1]				
	i) Asset (+)				
	ii) Liability (-)				
c)	Credit Exposure [2]				
d)	Likely impact of one percentage change in interest rate (100*PV01)				
	i) on hedging derivatives				
	ii) on trading derivatives				
e)	Maximum and Minimum of 100*PV01 observed during the year				
	i) on hedging				
	ii) on trading				

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

(Amount in Rs. Crore)

Particulars		Current Year	Previous Year
i)	Opening balance of amounts transferred to DEA Fund	2.42	2.38
ii)	Add: Amounts transferred to DEA Fund during the year	0.18	0.20
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.08	0.16
iv)	Closing balance of amounts transferred to DEA Fund	2.52	2.42



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### 9. Disclosure of complaints

#### i) Summary information on complaints received by the bank from customers and from the Offices of Ombudsman

Sr.No	Particulars	Previous year	Current year
	Complaints received by the bank from its customers		
1.	Number of complaints pending at beginning of the year	-	-
2.	Number of complaints received during the year	-	-
3.	Number of complaints disposed during the year	-	-
3.1	Of which, number of complaints rejected by the bank	-	-
4.	Number of complaints pending at the end of the year	-	-
	Maintainable complaints received by the bank from Office of Ombudsman		
5.	Number of maintainable complaints received by the bank from Office of Ombudsman	-	-
5.1.	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	-	-
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	-	-
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	-	-
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)	-	-

#### (ii) Top five grounds of complaints received by the bank from customers

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
<b>Current Year 2025-2026</b>					
Ground - 1	-	-	-	-	-
Ground - 2	-	-	-	-	-
Ground - 3	-	-	-	-	-
Ground - 4	-	-	-	-	-
Ground - 5	-	-	-	-	-
<b>Total</b>	-	-	-	-	-



# The Bhagyodaya Co-operative Bank Ltd.

## ધી ભાગ્યોદય કો-ઓપરેટીવ બેંક લિ.

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
<b>Previous Year 2024-2025</b>					
Ground - 1	-	-	-	-	-
Ground - 2	-	-	-	-	-
Ground - 3	-	-	-	-	-
Ground - 4	-	-	-	-	-
Ground - 5	-	-	-	-	-
<b>Total</b>	-	-	-	-	-

**Details of Ground 1 to 16 are as under :**

1. ATM / Debit Cards
2. Credit Cards
3. Internet / Mobile / Electronic Banking
4. Account opening / difficulty in operation of accounts
5. Mis-selling / Parabanking
6. Recovery Agents / Direct Sales Agents
7. Pension and facilities for senior citizens / differently abled
8. Loans and advances
9. Levy of charges without prior notice / excessive charges / foreclosure charges
10. Cheques / drafts / bills
11. Non-observance of Fair Practices Code
12. Exchange of coins, issuance / acceptance of small denomination notes and coins
13. Bank Guarantees / Letter of Credit and documentary credits
14. Staff behavior
15. Facilities for customers visiting the branch / adherence to prescribed working hours by the branch, etc
16. Others

**(10) Disclosure of penalties imposed by the Reserve Bank of India :**

No penalties has been imposed by the Reserve Bank of India during the year.

**11. Other Disclosures**

**(i) Business ratios**

Particular	Current Year	Previous Year
i) Interest Income as a percentage to Working Funds	6.69%	6.91%
ii) Non-interest income as a percentage to Working Funds	0.78%	0.88%
iii) Cost of Deposits	5.70%	5.53%
iv) Net Interest Margin #	2.31%	2.63%
v) Operating Profit as a percentage to Working Funds	0.33%	1.03%
vi) Return on Assets	0.31%	0.70%
vii) Business (deposits plus advances) per employee (in Rs. crore)	9.22	8.83
viii) Profit per employee (in Rs. crore)	0.02	0.05



**The Bhagyodaya Co-operative Bank Ltd.**  
**ધી ભાગ્યોદય કો-ઓપરેટીવ બેંક લિ.**

**ii) Bancassurance business :**

(Amount in Rs. Crore)

Particulars	Current Year	Previous Year
Commission	NIL	NIL

**(iii) Marketing and distribution :**

No fees received for Marketing and Distribution activity during the year.

**(iv) Disclosures regarding Priority Sector Lending Certificates (PSLCs) : NIL**

**(v) Provisions and contingencies**

(Amount in Rs. Crore)

Provision debited to Profit and Loss Account	Current Year	Previous Year
i) Provisions for NPI	-	-
ii) Provision towards NPA	-	-
iii) Provision made towards Income tax	0.10	1.80
iv) Other Provisions and Contingencies (with details)		
Details		
Telephone Exp. Payable	0.001	0.001
Electricity Exp. Payable	0.009	0.008
Rent. Exp. Payable	0.000	0.000
Audit Fees Exp. Payable	0.036	0.036
Staff Bonus Payable	0.365	0.359
Cheque Book Charges Payable	0.001	0.002

**(vi) Payment of DICGC Insurance Premium**

Deposit Insurance premium as applicable was paid to DICGC within the prescribed timelines.

**For, The Bhagyodaya Co-op. Bank Ltd.**

**Dipak J. Shah**  
**General Manager**

**Place: Ahmedabad**  
**Date: 29-04-2026**

**For, G R A P H S & Co.**  
**Chartered Accountants**  
**FRN: 114051W**

**CA Govind R. Patel**  
**Partner**  
**M.No. 044989**



# ધી ભાગ્યોદય કો-ઓપરેટીવ બેંક લિ.

રજીસ્ટર્ડ એન્ડ એડમીન ઓફિસ : પહેલો માળ, ૧, સૂર્યદીપ બંગલોઝ, નાલંદા કોમ્પ્લેક્સની સામે, પ્રેમચંદનગર,  
સેટેલાઈટ, અમદાવાદ-૩૮૦૦૧૫. ફોન : ૦૭૯-૨૬૭૪૭૦૦૧, ૨૬૭૪૭૦૦૨

તા. ૨૯-૫-૨૦૨૬ બેંક ના સ્થાપના દીન નીમીત્તે....



જીવનધારા વૃદ્ધાશ્રમ લાંબા ખાતે ઘરડા લોકોને ભોજન



હેડ ઓફિસ ઘાસ વિતરણ



રાણીપ, કેકે નગર ખાતે ઘાસ વિતરણ



નવા માધુપુરા શાખામાં આઈસ્ક્રીમ વિતરણ



# ધી ભાગ્યોદય કો-ઓપરેટીવ બેંક લિ.

રજીસ્ટર્ડ એન્ડ એડમીન ઓફિસ : પહેલો માળ, ૧, સૂર્યદીપ બંગલોઝ, નાલંદા કોમ્પ્લેક્ષની સામે, પ્રેમચંદનગર,  
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## વાર્ષિક સાધારણ સભા



## કસ્ટમર મીટિંગ

