THE BUNDI CENTRAL CO-OPERATIVE BANK LTD., BUNDI

Annex I

Form A

Form of Balance sheet

Balance Sheet of THE BUNDI CENTRAL CO-OPERATIVE BANK LTD., BUNDI

Balance as on 31st March 2026

Sr. No.	Particulars	Schedule	As on 31.03.2026 Current Year	As on 31.03.2025 Privious Year
	Capital and Liabilites			
1	Capital	1	311161600.00	292996200.00
2	Reserves and Surplus	2	123095446.00	232582824.46
3	Deposits	3	3840629538.52	3455550986.89
4	Borrowings	4	1836312600.00	1710882206.47
5	Other liabilities and provisions	5	500163051.44	330636779.86
	TOTAL		**6611362235.96**	**6022648997.68**
	Assets			
6	Cash and balances with Reserve Bank of India	6	40092254.00	26554747.00
7	Balance with banks and money at call and short notice	7	201296375.23	260055932.85
8	Investments	8	1142191733.07	968708886.52
9	Advances	9	4432481489.34	4178423620.49
10	Fixed Assets	10	126618230.96	136870066.69
11	Other Assets	11	668682153.36	452035744.13
	TOTAL		**6611362235.96**	**6022648997.68**
12	Contingent Liabilites	12	29514089.28	22630542.46
13	Notes to Accounts	13	0.00	0.00

Manager (A & I) Senior Manager (O) Managing Direcor Administrator CA

BANGER & CO. M. No. 431449 KOTA (Raj.) CHARTERED ACCOUNTANTS

UDIN-) 26431449FCOKIK6390

THE BUNDI CENTRAL CO-OPERATIVE BANK LTD., BUNDI

Annex I

Form B

Form of Profit and Loss Account for the year ended on 31st March 2026

Sr. No.	Particulars	Schedule	As on 31.03.2026 Current Year	As on 31.03.2025 Privious Year
I.	**Income**			
	Interest earned	14	399745115.61	408886478.26
	Other income	15	2828077.97	3809184.08
	TOTAL		**402573193.58**	**412695662.34**
II.	**Expenditure**			
	Interest expended	16	321898546.73	308255830.59
	Operating expenses	17	99851392.86	95798445.47
	Provisions and contingencies	18	178495448.19	5200000.00
	TOTAL		**600245387.78**	**409254276.06**
III.	**Profit/Loss**			
	Net profit/loss (-) for the year		-197672194.20	3441386.28
	Profit/Loss (-) brought forward		99763550.46	98031845.18
	TOTAL		**-97908643.74**	**101473231.46**
IV.	**Appropriations**			
	Transfer to statutory reserves		0.00	860347.00
	Transfer to other reserves		0.00	849334.00
	Transfer to Government/ proposed dividend		0.00	0.00
	Balance carried over to balance sheet		**-97908643.74**	**99763550.46**

Manager (A & I) Senior Manager (O) Managing Director Administrator CA

BANGER & CO. CHARTERED ACCOUNTANTS M. No. 431449 KOTA (Raj.)

UDIN-) 26431449FC041K6390

THE BUNDI CENTRAL CO-OPERATIVE BANK LTD., BUNDI

Schedule 1 - Capital

Sr. No.	Particulars	As on 31.03.2026 Current Year	As on 31.03.2025 Privious Year
I	For Nationalised Banks Capital (Fully owned by Central Government	0.00	0.00
II.	For Banks incorporated outside India Capital		
	(i) The amount brought in by banks by way of start-up capital as prescribed by RBI should be shown under this head.	0.00	0.00
	(ii) Amount of deposit kept with the RBI under Section 11(2) of the Banking Regulation Act, 1949.	0.00	0.00
	TOTAL	**0.00**	**0.00**
III	For Other Banks Authorised Capital 6141 Share of Rs. 10000.00 each & 288590 Share of Rs. 1000.00 each	350000000.00	350000000.00
	Issued Capital (_____ shares of Rs. ___each)		
	Subscribed Capital 6141 Share of Rs. 10000.00 each 249751 Share of Rs. 1000.00 each	311161600.00	292996200.00
	Called-up Capital 6141 Share of Rs. 10000.00 each 249751 Share of Rs. 1000.00 each	311161600.00	292996200.00
	Less: Calls unpaid	0.00	0.00
	Add: Forfeited shares	0.00	0.00

BANGER & CO. * CHARTERED ACCOUNTANTS * M. No. 431449 KOTA (Raj.)

Schedule 2 - Reserves and Surplus

Sr. No.	Particulars	As on 31.03.2026 Current Year	As on 31.03.2025 Privious Year
I	**Statutory Reserves**	2398809.17	2398336.17
	Opening Balance	2398336.17	1537417.17
	Additions during the year	473.00	860919.00
	Deductions during the year	0.00	0.00
II	**Capital Reserves**	0.00	0.00
	Opening Balance	0.00	0.00
	Additions during the year	0.00	0.00
	Deductions during the year	0.00	0.00
III	**Share premium**	0.00	0.00
	Opening Balance	0.00	0.00
	Additions during the year	0.00	0.00
	Deductions during the year	0.00	0.00
IV	**Revenue and other Reserves**	120696636.83	130420937.83
	Opening Balance	130420937.83	146535316.83
	Additions during the year	19105.00	1356757.00
	Deductions during the year	9743406.00	17471136.00
V	**Balance in profit and Loss Account**	0.00	99763550.46
	TOTAL (I, II, III, IV and V)	**123095446.00**	**232582824.46**

Schedule 3 - Deposits

Sr. No.	Particulars	As on 31.03.2026 Current Year	As on 31.03.2025 Privious Year
A.I.	Demand deposits		
	(i) From banks	11082608.14	11157010.00
	(ii) From others	92395566.21	64243887.07
II	Saving Bank Deposits	1126568848.75	1073743280.02
III	Term Deposits		
	(i) From banks	7123400.00	7471686.00
	(ii) From others	2603459115.42	2298935123.80
	TOTAL (I, II and III)	**3840629538.52**	**3455550986.89**
B.	(i) Deposits of Branches in India	3840629538.52	3455550986.89
	(ii) Deposits of branches outsside India	0.00	0.00
	TOTAL	**3840629538.52**	**3455550986.89**

BANGER & CO. M. No. 431449 KOTA (Raj.) CHARTERED ACCOUNTANTS

Schedule 4 - Borrowings

Sr. No.	Particulars	As on 31.03.2026 Current Year	As on 31.03.2025 Privious Year
I.	Borrowings in India		
	(a) Reserve Bank of India	0.00	0.00
	(b) Other banks	1836312600.00	1710882206.47
	(c) Others Institutions and agencies	0.00	0.00
II.	Borrowings outside India	0.00	0.00
	TOTAL (I and II)	**1836312600.00**	**1710882206.47**
	Secured borrowings included in I and II above	**1836312600.00**	**1710882206.47**
	Rs.		

Schedule 5 - Other Liabilities and Provisions

Sr. No.	Particulars	As on 31.03.2026 Current Year	As on 31.03.2025 Privious Year
I.	Bills payable	1178615.67	1421299.87
II.	Inter-office adjustment (net)	0.00	0.00
III.	Interest accrued	134436665.22	134591294.10
IV.	Others (including provisions)	364547770.55	194624185.89
	TOTAL	**500163051.44**	**330636779.86**

Schedule 6 - Cash and Balances with Resrve Bank of India

Sr. No.	Particulars	As on 31.03.2026 Current Year	As on 31.03.2025 Privious Year
I.	Cash in hand (including foreign currency notes)	40092254.00	26554747.00
II.	Balances with Reserve Bank of India		
	(i) in Current Account	0.00	0.00
	(ii) in Other Accounts	0.00	0.00
	TOTAL (I and II)	**40092254.00**	**26554747.00**

BANGER & CO. CHARTERED ACCOUNTANTS M. No. 431449 KOTA (Raj.)

Schedule 7- Balances with Banks and Money at Call and Short Notice

Sr. No.	Particulars	As on 31.03.2026 Current Year	As on 31.03.2025 Privious Year
I.	**In India**		
	(i) Balances with banks	**201296375.23**	**260055932.85**
	(a) in Current Accounts	201296375.23	260055932.85
	(b) In Other Deposit Accounts	0.00	0.00
	(ii) Money at call and short notice	**0.00**	**0.00**
	(a) with banks	0.00	0.00
	(b) with other institutions	0.00	0.00
	TOTAL (i and ii)	**201296375.23**	**260055932.85**
II.	**Outside India**		
	(i) in Current Accounts	0.00	0.00
	(ii) In Other Deposit Accounts	0.00	0.00
	(iii) Money at call and short notice	0.00	0.00
	TOTAL (i, ii, and iii)	**0.00**	**0.00**
	Grand Total (I and II)	**201296375.23**	**260055932.85**

Schedule 8- Investments

Sr. No.	Particulars	As on 31.03.2026 Current Year	As on 31.03.2025 Privious Year
I.	Investments in India in		
	(i) Government Securities	781260000.00	713640000.00
	(ii) Other approved securities	0.00	0.00
	(iii) Shares	88580000.00	88580000.00
	(iv) Debentures and Bonds	0.00	0.00
	(v) Subsidiaries and/or joint ventures		
	(vi) Others (to be specified)	3529750.07	5189859.52
	a) Reserve Fund With Apex Bank	2399000.00	1538000.00
	b) FDR with Apex Bank	266422983.00	159761027.00
	c) FDR with Other Banks	0.00	0.00
	TOTAL	**1142191733.07**	**968708886.52**
II.	Investments outside India in		
	(i) Government securities (including local authorities)	0.00	0.00
	(ii) Subsidiaries and /or joint Ventures abroad	0.00	0.00
	(iii) Others investments (to be specified)	0.00	0.00
	TOTAL	**0.00**	**0.00**
	Grand Total (I and II)	**1142191733.07**	**968708886.52**

BANGER & CO. M. No. 431449 KOTA (Raj.) CHARTERED ACCOUNTANTS

Schedule 9 - Advances

Sr. No.	Particulars	As on 31.03.2026 Current Year	As on 31.03.2025 Privious Year
A.	(i) Bills purchased and discounted	0.00	0.00
	(ii) Cash credits, overdrafts, overdrafts and loans repayable on demand	4190386739.31	3996210422.57
	(iii) Term loans	242094750.03	182213197.92
	TOTAL	**4432481489.34**	**4178423620.49**
B.	(i) Secured by tangible assets	281795379.23	226015260.98
	(ii) Covered by Bank/ Government Guarantees	0.00	0.00
	(iii) Unsecured	4150686110.11	3952408359.51
	TOTAL	**4432481489.34**	**4178423620.49**
C.I	Advance in India		
	(i) Priority Sectors	4381382522.11	4120001900.26
	(ii) Public Sector	0.00	0.00
	(iii) Banks	0.00	0.00
	(iv) Others	51098967.23	58421720.23
	TOTAL	**4432481489.34**	**4178423620.49**
C.II	Advance outside India		
	(i) Due from banks	0.00	0.00
	(ii) Due from others	0.00	0.00
	(a) Bills purchased and discounted	0.00	0.00
	(b) Syndicated loans	0.00	0.00
	(c) Others	0.00	0.00
	TOTAL	**0.00**	**0.00**
	Grand Total (C. I and II)	**4432481489.34**	**4178423620.49**

Schedule 10 - Fixed Assets

Sr. No.	Particulars	As on 31.03.2026 Current Year	As on 31.03.2025 Privious Year
I.	**Premises**	**113897242.16**	**124201675.41**
	At cost as on 31st March of the preceding year	124201675.41	141865685.02
	Additions during the year	0.00	418281.00
	Deductions during the year	0.00	0.00
	Depreciation to date	10304433.25	18082290.61
II.	**Others Fixed Assets (including furniture and fixtures)**	**12720988.80**	**12668391.28**
	At cost as on 31st March of the preceding year	12668391.28	14210267.78
	Additions during the year	2380714.64	1077917.75
	Deductions during the year	41351.50	67615.00
	Depereciation to date	2286765.62	2552179.25
	TOTAL (I and II)	**126618230.96**	**136870066.69**

BANGER & CO. M. No. 431449 KOTA (Raj.) CHARTERED ACCOUNTANTS

Schedule 11 - Other Assets

Sr. No.	Particulars	As on 31.03.2026 Current Year	As on 31.03.2025 Privious Year
I.	Inter-office adjustments (net)	21926886.98	20850509.98
II.	Interst accrued	508905833.01	391200950.50
III.	Tax paid in advance/tax deducted at source	7398181.19	7390008.19
IV.	Stationery and stamps	1598286.66	1532744.62
V.	Non-banking assets acquired in satisfaction of claims	0.00	0.00
VI.	Others Assets	30944321.78	31061530.84
VII.	Accumulated Loss	97908643.74	0.00
	TOTAL	**668682153.36**	**452035744.13**

Schedule 12 - Contingent Liabilities

Sr. No.	Particulars	As on 31.03.2026 Current Year	As on 31.03.2025 Privious Year
I.	Claims against the bank not acknowledged as debts	0.00	0.00
II.	Liability for partly paid investments	0.00	0.00
III.	Liability on account of outstanding forward exchange contracts	0.00	0.00
IV.	Guarantees given on behalf of constitients		
	(a) In India	0.00	0.00
	(b) Outside India	0.00	0.00
V.	Acceptances, endorsements and other obligations	0.00	0.00
VI.	Other items for which the bank is contingently Liable	29514089.28	22630542.46
	TOTAL	**29514089.28**	**22630542.46**

BANGER & CO. * CHARTERED ACCOUNTANTS * M. No. 431449 KOTA (Raj.)

Schedule 14 - Interest Earned

Sr. No.	Particulars	As on 31.03.2026 Current Year	As on 31.03.2025 Privious Year
I.	Interest/discount on advances/bills	321561380.83	337946800.16
II.	Income on investments	59040248.00	55070889.00
III.	Interest on balances with Reserve Bank of India and Other inter-bank funds	19143486.78	15868789.10
IV.	Others	0.00	0.00
	TOTAL	**399745115.61**	**408886478.26**

Schedule 15 - Other Income

Sr. No.	Particulars	As on 31.03.2026 Current Year	As on 31.03.2025 Privious Year
I.	Commission, exchange and brokerage	270854.00	209082.00
II.	Profit on sale of Investments	0.00	0.00
	Less: Loss on sale of investments	0.00	0.00
III.	Profit on revaluation of investments	0.00	0.00
	Less: Loss on revaluation of investments	0.00	0.00
IV.	Profit on sale of land, buildings and other assets	0.00	0.00
	Less: Loss on sale of land, buildings and other assets	0.00	0.00
V.	Profit on exchange transactions	0.00	0.00
	Less: Loss on exchange transactions	0.00	0.00
VI.	Income earned by way of dividends,etc. from subsidiaries/ Companies and/or joint ventures abroad/in India	0.00	0.00
VII.	Miscellaneous Income	2557223.97	3600102.08
	TOTAL	**2828077.97**	**3809184.08**

Schedule 16 - Interest Expended

Sr. No.	Particulars	As on 31.03.2026 Current Year	As on 31.03.2025 Privious Year
I.	Interest on deposits	221563397.28	198659736.12
II.	Interest on Reserve Bank of India/ Inter-bank borrowings	100335149.45	109596094.47
III.	Others	0.00	0.00
	TOTAL	**321898546.73**	**308255830.59**

Schedule 17 - Operating Expenses

Sr. No.	Particulars	As on 31.03.2026 Current Year	As on 31.03.2025 Privious Year
I.	Payments to and provisions for employees	62618655.79	72513313.67
II.	Rent, Taxes and Lighting	2368728.00	2413322.40
III.	Printing and Stationery	366773.89	439169.60
IV.	Advertisement and publicity	139636.00	32236.00
V.	Depreciation on bank's property	2847792.87	3163333.86
VI.	Director's fees, allowances and expenses	96000.00	95550.00
VII.	Auditor's fees and expenses (including branch auditors)	287600.00	337700.00
VIII.	Law charges	299310.00	203720.00
IX.	Postages & Telephones, etc.	361916.24	328948.92
X.	Repairs and Maintenance	492303.00	320799.50
XI.	Insurance	4734054.34	4213792.86
XII.	Other expenditure	25238622.73	11736558.66
	TOTAL	**99851392.86**	**95798445.47**

Schedule 18 - Provisions and contingencies

Sr. No.	Particulars	As on 31.03.2026 Current Year	As on 31.03.2025 Privious Year
I.	Provision for NPA (Loan & Adv.)	6500000.00	2000000.00
II.	Provision for Standard Assets	631000.00	1200000.00
III.	Provision for Income Tax	3531715.00	2000000.00
IV.	Provision for Impaired Assets	167832733.19	0.00
V.	Provision for Overdue Interest	0.00	0.00
	TOTAL	**178495448.19**	**5200000.00**

BANGER & CO. M. No. 431449 KOTA (Raj.) CHARTERED ACCOUNTANTS

THE BUNDI CENTRAL CO-OPERATIVE BANK LTD., BUNDI

DETAILS OF MAJOR HEADS OF BALANCE SHEET AS ON 31.03.2026

	LIABLITIES SIDE :	31.03.2025	31.03.2026
A.	Share Capital of Societies:		
1	Agri. Socs. And Other Socs.	231586200.00	249751600.00
	TOTAL	**231586200.00**	**249751600.00**
A.1	Share Capital Govt. :		
1	Govt. Share Capital	61410000.00	61410000.00
2	Govt. Share ICDP	0.00	0.00
	TOTAL	**61410000.00**	**61410000.00**
	Share Capital SUB TOTAL	**292996200.00**	**311161600.00**
B.	RESERVES		
1	Statutory Reserve	2398336.17	2398809.17
2	Building Fund	3994659.92	3994659.92
3	Dividend Equilization Fund	230373.73	230373.73
4	Investment Depreciation Reserve	27470.37	27470.37
5	Risk Fund for Antoydaya	75871.00	75871.00
6	Janhitkari Kosh	1154.35	1154.35
7	Reserve Fund for Conveyance	346191.05	346191.05
8	Subsidy for Computer	137784.80	137784.80
9	Supervision Fund	454060.53	454060.53
10	Education & Publicity Fund	34414.00	34414.00
11	Re-Valuation Reserve	115104482.08	105361076.08
12	Agri. Credit Stabilisation Fund	636843.00	655948.00
13	Technology Adoption Fund	9377633.00	9377633.00
	SUB TOTAL	**132819274.00**	**123095446.00**
C.	PROVISIONS		
1	Prov. Against NPA (Credit)	68440540.56	74940540.56
2	Prov. Against NPA (Other Assets)	11620672.00	179453405.19
3	Provison ag. Standard Assets	10869000.00	11500000.00
4	Provision Ag. Overdue Interest	39404595.05	39404595.05
5	Provision for Staff Gratuity	0.00	0.00
6	Provision for Staff Leave Encashment	4404070.00	2395390.00
7	Provision for Wage Settlement	0.00	0.00
	SUB TOTAL	**134738877.61**	**307693930.80**
	Total Reserves & Provision	**267558151.61**	**430789376.80**
	Primary Agr.Credit Societies	11080500.00	11080500.00
	SUB TOTAL	**11080500.00**	**11080500.00**
	Bills for collection being bill receivable as per contra	0.00	0.00
	SUB TOTAL	**0.00**	**0.00**

BANGER & CO. CHARTERED ACCOUNTANTS M. No. 431449 KOTA (Raj.)

D.	**DEPOSITS**		
	Fixed Deposits :		
1	Fixed Deposit Individuals	1122395918.12	1250654636.53
2	Fixed Deposit Societies	1176368394.68	1349269706.89
3	Recurring Deposit Individuals	7642497.00	10658172.00
	TOTAL	**2306406809.80**	**2610582515.42**
	Saving Bank Deposit :		
1	Saving Bank Individuals	925378771.33	988217100.03
2	Saving Bank Societies	148364508.69	138351748.72
	TOTAL	**1073743280.02**	**1126568848.75**
	Current Deposit Individual :		
1	Current Deposit Individual	14724168.01	26477023.98
2	Current Deposit Societies	60676729.06	77001150.37
	TOTAL	**75400897.07**	**103478174.35**
	TOTAL DEPOSITS	**3455550986.89**	**3840629538.52**
E.	**BORROWING FROM APEX BANK :**		
	(a) SHORT TERM LOAN		
1	S.T. Normal	1665000000.00	1830000000.00
2	S.T. O.P.P.	0.00	0.00
3	ST Borrowing Under SLF	0.00	0.00
4	Overdraft with RSCB Jaipur	35041206.47	0.00
	TOTAL	**1700041206.47**	**1830000000.00**
	Medium Term Loan :		
1	From NCDC through RSCB	0.00	0.00
2	Borrowing Under PACS AS MSC	10841000.00	6312600.00
	TOTAL	**10841000.00**	**6312600.00**
	Long Term Loan :	**0.00**	**0.00**
	TOTAL BORROWINGS	**1710882206.47**	**1836312600.00**
F.	**INTEREST PAYABLE**		
1	On Deposits	134563671.83	134430207.23
2	On Borrowings	27622.27	6457.99
	SUB TOTAL	**134591294.10**	**134436665.22**

BANGER & CO. CHARTERED ACCOUNTANTS M. No. 431449 KOTA (Raj.)

G.	**OTHER LIABLITIES**		
1	Provision for Income Tax	2000000.00	3782977.00
2	Bills Payable (M.C.P.)	1421299.87	1178615.67
3	Provison For Embezzlement	15109000.00	15109000.00
4	NFS Settlement-Issuing	510.43	2841.43
5	Intt. Not collected A/c	4558965.35	4193340.84
6	Goods and Service Tax / TDS Payble	3524949.00	2141553.00
7	Sundry Creditor & Others	10783735.50	1699700.00
8	Pacs Share Money Collection Account	12827648.00	18843927.48
	SUB TOTAL	**50226108.15**	**46951955.42**
H.	**ACCUMULATED PROFIT**	**99763550.46**	**0.00**
	GRAND TOTAL LIABLITIES	**6022648997.68**	**6611362235.96**
	ASSETS SIDE :	**31.03.2025**	**31.03.2026**
A	**Cash in hand with RBI, SBI, State Co-op. Bank, and Central Co-op.Bank :**		
1	Cash in hand	26554747.00	40092254.00
2	Current Account with Nationalised Bank (Incl. Apex Bank)	180113796.10	159769114.00
	TOTAL	**206668543.10**	**199861368.00**
A1	**Balance with other Banks :**		
1	C.D. A/c with Non Nationalised Bank	79942136.75	41527261.23
	TOTAL	**79942136.75**	**41527261.23**
B	**Investment :**		
	Other Trustee Securities		
1	State Govt. Securities	713640000.00	781260000.00
2	Central Govt. Securities	0.00	0.00
	TOTAL	**713640000.00**	**781260000.00**
	Share of other Co-operative Institution		
1	The Rajasthan State Coop. Bank Ltd., Jaipur	88480000.00	88480000.00
2	IFFCO	100000.00	100000.00
	TOTAL	**88580000.00**	**88580000.00**
	F.D. with Apex Bank		
1	F.D's in Apex Bank	161299027.00	268821983.00
2	Call Deposit	0.00	0.00
	TOTAL	**161299027.00**	**268821983.00**
	F.D. with Other Bank		
1	F.D's in Nationalised Bank	0.00	0.00
2	F.D's in Non Nationalised Bank	0.00	0.00
	TOTAL	**0.00**	**0.00**

BANGER & CO. CHARTERED ACCOUNTANTS M. No. 431449 KOTA (Raj.)

	Other Investment :		
1	Investment with LIC for Staff Gratuity/PL Encashment	**5189859.52**	**3529750.07**
	Total Investment (Item No. 3) :	**968708886.52**	**1142191733.07**
C	**Subsidy State Partnership Fund**	11080500.00	11080500.00
	SUB TOTAL	**11080500.00**	**11080500.00**
D	**Loan and Advances :**		
	Short term Loan Societies :		
1	S.T. Normal	3734822233.22	3924966563.80
2	S.T. OPP Normal	0.00	0.00
3	ST KCC ANIMAL HUSBANDARY	95306665.00	102852023.29
4	C.C. Overdraft Marketing	0.00	0.00
5	Hypo. Agricultural Societies	0.00	0.00
6	Loan Against Deposit to Societies	9025487.00	13820732.12
7	ST Loan to Mahila Sahkari Samiti	88270321.99	89507090.65
	Total Short term Loan (Societies)	**3927424707.21**	**4131146409.86**
	Short Term Loan Individuals :		
1	Krishak Mitra Yojna	0.00	0.00
2	Cash Credit Limit to Traders	1863654.11	1777942.30
3	CC -RAJASTHAN GRAMEEN PARIVAR AAJIVIKA RIN YOJNA	30534893.05	29947851.12
4	Loan Against Deposit Individuals	19777580.94	8504779.77
5	C.C. Staff	13135341.01	15597175.01
6	CC PACS Manager's	152448.00	152448.00
7	SSC Loan Indi.	3133491.25	3071826.25
8	Loan against PACS Manager Salary	188307.00	188307.00
	Total Short term Loan (Individuals)	**68785715.36**	**59240329.45**
	TOTAL S.T. LOAN	**3996210422.57**	**4190386739.31**
	Medium Term Loan Societies :		
1	PACS AS MSC	9667252.13	4836506.99
2	Gopal Credit Card Loan to PACS	86386489.00	143799806.62
	TOTAL M.T. LOAN Societies	**96053741.13**	**148636313.61**

BANGER & CO. M. No. 431449 KOTA (Raj.) CHARTERED ACCOUNTANTS

	M.T.Loan Individuals :		
1	M.T. Reschedulement ind.	0.00	0.00
2	Tractor	1233547.00	1233547.00
3	D.P.S. Individual	992157.00	992157.00
4	Krishak Jyoti Yojna	370656.00	370656.00
5	Kisan Sambal Yojna	22592205.13	21792205.13
6	Self Help Group	13441377.20	13384053.20
7	Sahakar Kishan Kalyan Yojna	10649440.08	11166719.76
8	Composit (Ind.)	214101.00	214101.00
9	Janmangal Yojna Loan /Rural Housing Loan	2853002.99	3722134.99
10	Samardhi Yojna Loan	287427.54	287427.54
11	Vehicle Loan Staff	2314799.00	3924225.00
12	House Loan Staff	17657159.35	19176697.35
13	Consumer Loan	445287.00	445287.00
14	Achal Sampati Loan Yojna	1564136.50	1564136.50
15	SAHKAR GRAM AVAS YOJNA LOAN	11544161.00	15185088.95
	TOTAL M.T. LOAN Individual	**86159456.79**	**93458436.42**
	TOTAL M.T. LOAN	**182213197.92**	**242094750.03**
		226015260.98	**281795379.23**
	Long Term Loan	**0.00**	**0.00**
	TOTAL LOAN & ADVANCES	**4178423620.49**	**4432481489.34**
E	**Interest Receivable**		
1	Interest on Loans	89608136.33	179490492.41
2	Interest On Investment	12584515.00	13882322.00
3	Interest Receivable Govt. of India	76988799.98	103513519.41
4	Intt. RBLE Form GOR Against Receivable of LW-2018	199032733.19	199032733.19
5	Intt. RECB.GOR Borrowing Against NCDC	0.00	0.00
6	Interest On ARDR	12986766.00	12986766.00
	Total Interest Receivable	**391200950.50**	**508905833.01**
	Bills receivable being bills for collection as per contra	0.00	0.00
F	**FIXED ASSETS**		
1	Land and Building	124201675.41	113897242.16
2	Furniture & Fixture	12668391.28	12720988.80
3	Stationary	1532744.62	1598286.66
	SUB TOTAL	**138402811.31**	**128216517.62**

BANGER & CO. M. No. 431449 KOTA (Raj.) CHARTERED ACCOUNTANTS

G	OTHER RECEIVABLE		
1	BRANCHES ADJUSTMENT	20850509.98	21926886.98
2	Sundry Debtors & Other	13023442.04	11594833.07
3	Cash Embezzlement	4619705.00	4619705.00
4	Amount receivable from Cader Authority	1820769.93	1820769.93
5	Advance Income Tax	3858293.19	3866466.19
6	Income Tax Receivable	3531715.00	3531715.00
7	GST Input Credit Receivable	517113.87	1828513.78
8	Rceivable From GOR Against Loan Waiver	0.00	0.00
	SUB TOTAL	**48221549.01**	**49188889.95**
H	**LOSSES**		
	Add loss during the year brought from P&L	**0.00**	**97908643.74**
	SUB TOTAL	**0.00**	**97908643.74**
	GRAND TOTAL ASSETS	**6022648997.68**	**6611362235.96**
	DIFF.	**0.00**	**0.00**
	CONTINGENT LIABILITIES		
	DEAF (CONTRA)	**22630542.46**	**29514089.28**
	BANK GUARANTEE	**0.00**	**0.00**
	SUB TOTAL	**22630542.46**	**29514089.28**

MANAGER (A & F)

MANAGING DIRECTOR

BANGER & CO. CHARTERED ACCOUNTANTS M. No. 431449 KOTA (Raj.)

THE BUNDI CENTRAL CO-OPERATIVE BANK LTD. BUNDI

Statement Showing the Major Head of Profit & Loss A/c 31.03.2026

	Head	Amount	
A	**INTT. PAID ON DEPOSIT & BORROWING**		
1	Current Deposit	0.00	
2	Saving Deposit	31140026.16	
3	Fixed deposit	189784084.77	
4	Recurring Deposit	631547.35	
5	Staff Security Dep.	7739.00	
6	Overdraft with RSCB JP	316422.00	
7	RSCB Borrowing	99128087.31	
8	Other Interest Paid	890640.14	
			321898546.73
B	**Salary's & Allow.**		
1	Bank Staff	52635797.00	
2	Depu. Staff	4437305.79	
3	Providend Fund Cont.	5203274.00	
4	Medical Exp.	0.00	
5	Honarium to Administator	96000.00	
6	Travelling Exp.	244869.00	
7	Training & Seminar	157067.00	
8	Cleanliness Exp.	97410.00	
			62871722.79
C	**Rent, Tex, Insurance, Lighting etc.**		
1	Rent Office	1645955.00	
2	Income Taxes	0.00	
3	Insurance Expenses	301693.43	
4	DICGC Insurance Premium	4432360.91	
5	Lighting & Water Exp.	722773.00	
			7102782.34
D	**Depreciation and Repairs to Property**		
1	Depreciation	2847792.87	
2	Repairs to Property	492303.00	
			3340095.87
E	**Stationary Printing & Advertisement**		
1	Printing & Stationery	366773.89	
2	Book & Periodicals	6420.00	
3	Advertisement	139636.00	
			512829.89
F	**Other Expenditures**		
1	Entertainment	546486.00	
2	Vehicle Expenditure	871026.00	
3	Commission Paid	137700.25	

BANGER & CO. CHARTERED ACCOUNTANTS M. No. 431449 KOTA (Raj.)

	Head	Amount	
4	**Misc. Exp.**		
a	CGST	941443.54	
b	SGST	941443.54	
c	Law Charges	299310.00	
d	Postage	55841.00	
e	Telephone	306075.24	
f	Audit Fees	287600.00	
g	A.G.M.	445318.86	
h	Generator Exp.	124414.00	
i	Payment To Cibil	5444.70	
j	PACS Development Fund	3303122.00	
k	CBS Exp.	9886242.09	
l	ATM Operation Exp.	0.00	
m	Annual Subscription	295112.00	
n	Premium Paid on Investment	79876.84	
o	Misc. Exp.	7497505.91	
			26023961.97
G	**PROVISION'S**		
1	Provision for NPA (Loan & Adv.)	6500000.00	
2	Provision for Standard Assets	631000.00	
3	Prov. Ag. Leave Encashment	0.00	
4	Prov. Ag. Staff Gratuity	0.00	
5	Provision for Income Tax	3531715.00	
6	Provision for Impaired Assets	167832733.19	
			178495448.19
H	Appropriation of Profit		**0.00**
I	Net Profit		**0.00**
	GRAND TOTAL		**600245387.78**

INCOME SIDE

A	**INTT ON LOAN & INVESTMENT**		
1	Loans to Coop. Socs.	210064207.31	
2	Loans to Individuals	23177173.52	
3	Deposits with Apex & Other Bank	19143486.78	
4	Govt. and Other securities	55896904.00	
5	Other Interest (Interest Subvention)	88320000.00	
			396601771.61
B	**Commission on Exchange & Brokerage**		**270854.00**
C	**Other Receipts :**		
1	Lockers Rent	339341.00	
2	Dividend on Shares	3143344.00	
3	Interest on Income Tax Refund	44970.00	
4	Misc. Income	2172912.97	
			5700567.97
D	Net Loss		197672194.20
	GRAND TOTAL		**600245387.78**

MANAGER(A&F) MANAGER(O) MANAGING DIRECTOR ADMINISTRATOR

BANGER & CO. M. No. 431449 KOTA (Raj.) CHARTERED ACCOUNTANTS

THE BUNDI CENTRAL COOPERATIVE BANK LTD., BUNDI

Statement Showing the Majar Heads Of Balance Sheet 31.03.2026

Name of Head	Amount	
PREMISES LESS DEPRECIATION		
1 Head Office	109539750.29	
2 K. PATAN	1025.94	
3 NAINWAN	2442.67	
4 HINDOLI	116205.00	
5 TALERA	589900.00	
6 DEI	3647918.26	
		113897242.16
FURNITURE & FIXTURES		
1 BUNDI	507468.61	
2 TALERA	438013.02	
3 K.PATAN	525094.92	
4 S.F.K.PATAN	392699.82	
5 KAPREN	355854.36	
6 LAKHERI	481277.45	
7 DEI	1039199.65	
8 NAINWAN	468906.03	
9 HINDOLI	400134.94	
10 DABLANA	448530.19	
11 EVENING	341822.81	
12 HEAD OFFICE	7321987.00	
		12720988.80
STATIONARY IN STOCK	1598286.66	
		1598286.66

BRANCH ADJUSTMENT	DEBIT	CREDIT
1 HEAD OFFICE	737468228.20	0.00
2 BUNDI	789873796.25	619486633.80
3 TALERA	1381611.73	278431815.76
4 K.PATAN	237551037.12	0.00
5 S.F.K.PATAN	320794086.60	0.00
6 KAPREN	3531313.66	99890058.72
7 LAKHERI	0.00	504641241.53
8 DEI	0.00	430232074.48
9 NAINWAN	0.00	85616218.00
10 HINDOLI	105200201.90	227723427.90
11 DABLANA	13,060,404.78	148689618.38
12 EVENING	207777295.31	0.00
TOTAL	**2416637975.55**	**2394711088.57**

BANGER & CO. M. No. 431449 KOTA (Raj.) CHARTERED ACCOUNTANTS

BALANCE WITH OTHER BANK

	NOTIFIED BANKS	Dr.	Cr.
1	RSCB Jaipur	10433093.70	
2	RSCB KOTA	3597446.13	
3	SBI INDRA MARKET	9841641.17	
4	SBI GURU NANAK COLONY	2139030.45	
5	PUNJAB NATIONAL BANK	49736679.04	
6	IDBI BUNDI	44963932.27	
7	BOI SETTLEMENT	597624.36	
8	BOI LIEN	9330000.00	
9	SBI TALERA	4456635.76	
10	BOB TALERA	1901961.72	
11	BOB K. PATAN	4114104.65	
12	CANARA BANK K.PATAN	110321.20	
13	SBI S.F.K.PATAN	136699.16	
14	CANARA BANK S.F.K.PATAN	127969.00	
15	BOB KAPREN	608313.44	
16	BOB LAKHERI	331494.38	
17	SBI NAINWAN	2108397.00	
18	BOB NAINWAN	2080130.91	
19	SBI HINDOLI	2032638.73	
20	PNB DABLANA	11121000.93	
	TOTAL	**159769114.00**	**0.00**

NON - NOTIFID BANK

1	AXIS BUNDI	312014.43	
2	ICICI BUNDI	16377238.13	
3	HDFC JAIPUR	342376.60	
4	RAJ BANK MUMBAI	41148.40	
5	ICICI BUNDI BR.	8906880.67	
6	ICICI K.PATAN	213378.92	
7	BRGB S.F.K.Patan	1123410.54	
8	ICICI KAPREN	3275422.94	
9	ICICI LAKHERI	5381415.98	
10	ICICI DEI	5553974.62	
	TOTAL	**41527261.23**	0.00
	GRAND TOTAL	**201296375.23**	**201296375.23**

MANAGER (A & F) MANAGER(OPR.) MANAGING DIRECTOR ADMINISTRATOR C. A.

BANGER & CO. CHARTERED ACCOUNTANTS M. No. 431649 (Rajasthan)