

THE ASSAM CO-OPERATIVE APEX BANK LIMITED
HEAD OFFICE:: PANBAZAR :: GUWAHATI

Form-A

Balance Sheet as on 31st March,2026

(Amount in ₹)

Capital and Liabilities	Schedule	As on 31-03-2026	As on 31-03-2025
Capital	1	24,37,75,950.00	23,13,35,550.00
Reserves and surplus	2	2,04,90,14,338.63	1,79,86,57,121.89
Deposits	3	36,45,78,98,941.77	35,36,84,40,681.87
Borrowings	4	31,47,08,440.00	42,44,57,832.00
Other liabilities and provisions	5	3,04,06,22,161.13	3,39,95,83,228.02
Total		42,10,60,19,831.53	41,22,24,74,413.78
ASSETS			
Cash and Balances with Reserve Bank of India	6	1,37,99,66,515.62	15,83,88,203.69
Balances with Banks and money at call and short notice	7	2,02,55,26,122.66	2,49,42,70,456.77
Investments	8	20,27,13,85,728.50	20,46,57,22,005.90
Advances	9	15,75,78,20,330.64	15,28,09,26,618.32
Fixed Assets	10	47,87,66,313.27	34,50,46,441.83
Other Assets	11	2,19,25,54,820.84	2,47,81,20,687.27
Total		42,10,60,19,831.53	41,22,24,74,413.78
Contingent liabilities	12	52,78,15,169.98	39,33,85,705.65

Significant accounting policies and the notes to the Financial Statements

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The Schedules referred to above form an integral part of the Balance Sheet.

This is the Balance Sheet referred to in our report of even date.

For, Nirupam & Associates

Chartered Accountants



(CA. Pradip Datta)
PARTNER

UDIN: 26057891NHLXIN1568

Date: 15/06/2026

Place: GUWAHATI

FRN: 323575E

[Signature]
Sri Milan Ch. Das
MANAGING DIRECTOR (i/c)

[Signature]
Sri Biswajit Phukan
CHAIRMAN

[Signature]
Sri G. Bora
VICE-CHAIRMAN

[Signature]
Sri R.R.P. Singha
DIRECTOR

[Signature]
Sri G. Bordoloi
DIRECTOR

[Signature]
Sri K. C. Das
DIRECTOR

[Signature]
Sri D. Bhattacharjee
DIRECTOR

[Signature]
Smt. D. Saikia
DIRECTOR

[Signature]
Smt. B. Goswami
DIRECTOR

[Signature]
Sri P. Sarma
G.M., Admn. Deptt.

[Signature]
Sri P. Nath
G.M., Adv. Gen. Deptt.

[Signature]
Sri A. Das
G.M. Insp. & Audit. Deptt.

[Signature]
Smt. D. Nath
G.M. (i/c), A/cs & F.M.. Deptt.

[Signature]
Sri M. Sarmah
G.M. (i/c), P & D Deptt.

[Signature]
Smt. D. Kotoki
G.M. (i/c), DAAA

[Signature]
Sri K. Chakravarty
G.M. (i/c), Recovery Deptt.

[Signature]
Sri D. Kumar
D.G.M., IT Deptt.

THE ASSAM CO-OPERATIVE APEX BANK LIMITED
HEAD OFFICE:: PANBAZAR :: GUWAHATI

Schedule 1 - Capital

Sl. No	Particulars	Number of Shares		Amount of per share capital		Amount of capital	
		As on 31-03-2026	As on 31-03-2025	As on 31-03-2026	As on 31-03-2025	As on 31-03-2026	As on 31-03-2025
i	Authorised Capital	10000000	10000000	50	50	50,00,00,000.00	50,00,00,000.00
ii	Issued Capital	48,75,519	46,26,711	50	50	24,37,75,950.00	23,13,35,550.00
iii	Subscribed Capital	48,75,519	46,26,711	50	50	24,37,75,950.00	23,13,35,550.00
iv	Called-up Capital	48,75,519	46,26,711	50	50	24,37,75,950.00	23,13,35,550.00
Total						24,37,75,950.00	23,13,35,550.00

(Amount in ₹)

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THE ASSAM CO-OPERATIVE APEX BANK LIMITED
HEAD OFFICE:: PANBAZAR :: GUWAHATI

Schedule 2 - Reserves and Surplus

(Amount in ₹)

Sl.No	Particulars	As on 31-03-2026	As on 31-03-2025
i	Revaluation Reserve Fund	22,17,18,051.89	22,17,18,051.89
ii	Statutory Reserve Fund	91,74,75,783.44	72,77,81,100.43
iii	Capital Reserve Fund	99,02,273.35	99,02,273.35
iv	Bad & Doubtful Debt Reserve	10,87,48,562.08	9,41,60,389.08
v	Investment Depreciation Reserve	3,88,08,878.00	41,20,000.00
vi	Amortization Reserve	2,14,03,887.79	4,55,18,348.54
vii	Special Reserve Fund	7,79,23,690.00	7,79,23,690.00
viii	Deficit Cover Fund	7,08,50,885.85	4,75,09,808.85
ix	Co-operative Development Fund	88,77,324.99	59,59,689.99
x	Building Fund	5,80,37,212.84	4,34,49,039.84
xi	Common Good Fund	91,28,652.16	62,11,017.16
xii	Dividend Equalisation Fund	6,529.47	6,529.47
xiii	Agricultural Credit Stabilisation Fund	25,71,88,645.78	20,72,07,889.78
xiv	Balance Of Profit And Loss Account	23,35,18,127.99	29,17,63,460.51
xv	Investment Fluctuation Reserve	1,54,25,833.00	1,54,25,833.00
	Total	2,04,90,14,338.63	1,79,86,57,121.89

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THE ASSAM CO-OPERATIVE APEX BANK LIMITED
HEAD OFFICE:: PANBAZAR :: GUWAHATI

Schedule 3 - Deposits

(Amount in ₹)

Particulars	As on 31-03-2026	As on 31-03-2025
A.I. Demand Deposits	1,30,94,76,752.74	1,32,78,53,668.28
(i) From Banks	15,66,630.74	12,80,194.65
(ii) From others	1,30,79,10,122.00	1,32,65,73,473.63
II. Savings Bank Deposits	15,77,96,22,760.48	15,49,65,68,005.97
III. Term Deposits	19,36,87,99,428.55	18,54,40,19,007.62
(i) From Banks	2,86,764.00	-
(ii) From others	19,36,85,12,664.55	18,54,40,19,007.62
Total (I, II, III)	36,45,78,98,941.77	35,36,84,40,681.87
B. (i) Deposits of branches in India	36,45,78,98,941.77	35,36,84,40,681.87
(ii) Deposits of branches outside India		
Total	36,45,78,98,941.77	35,36,84,40,681.87

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THE ASSAM CO-OPERATIVE APEX BANK LIMITED
HEAD OFFICE:: PANBAZAR :: GUWAHATI

Schedule 4 - Borrowings

(Amount in ₹)

Particulars	As on 31-03-2026	As on 31-03-2025
I. Borrowing in India	31,47,08,440.00	42,44,57,832.00
(i) Reserve Bank of India		
(ii) Other Banks		
(iii) Other institutions and agencies	31,47,08,440.00	42,44,57,832.00
II. Borrowings outside India		
Total: (I and II)	31,47,08,440.00	42,44,57,832.00
Secured borrowing included in I and II above Rs.	31,47,08,440.00	42,44,57,832.00



THE ASSAM CO-OPERATIVE APEX BANK LIMITED
HEAD OFFICE:: PANBAZAR :: GUWAHATI

Schedule 5 - Other Liabilities and Provisions

(Amount in ₹)

Particulars	As on 31-03-2026	As on 31-03-2025
I. Bills payable	5,08,98,933.52	5,45,54,135.33
II. Inter-office adjustments (net)	28,66,648.47	50,42,220.66
III. Interests accrued	12,77,19,792.29	14,14,85,354.72
IV. Others (Including provisions)		
i. Prov. Towards Standard Assets & Npa	1,14,08,82,378.38	1,19,44,17,577.33
ii. Over Due Interest Reserve NPA	1,08,68,09,890.76	1,41,00,48,224.59
iii. FCC Re-allocation		
iv. RTGS/NEFT AUTO	-	-
v. Inward/Outward IMPS	28,51,092.62	-
vi. Others	62,85,93,425.09	59,40,35,715.39
Total	3,04,06,22,161.13	3,39,95,83,228.02



THE ASSAM CO-OPERATIVE APEX BANK LIMITED
HEAD OFFICE:: PANBAZAR :: GUWAHATI

Schedule 6 - Cash and Balances with Reserve Bank of India

(Amount in ₹)

Particulars	As on 31-03-2026	As on 31-03-2025
I. Cash in hand (Including foreign currency notes)	23,82,90,326.41	15,64,12,409.75
II. Balance with Reserve Bank of India	1,14,16,76,189.21	19,85,793.94
(i) in Current Account	1,14,16,76,189.21	19,75,793.94
(ii) in other Accounts		
Total: (I and II)	1,37,99,66,515.62	15,83,98,203.69



THE ASSAM CO-OPERATIVE APEX BANK LIMITED
HEAD OFFICE:: PANBAZAR :: GUWAHATI

Schedule 7 - Balances with banks and Money at Call and short Notice

(Amount in ₹)

Particulars	As on 31-03-2026	As on 31-03-2025
I. In India	2,02,55,26,122.66	2,49,42,70,456.77
(i) Balances with banks	1,42,55,26,122.66	1,79,42,70,456.77
(a) In Current Accounts	1,42,55,26,122.66	1,79,42,70,456.77
(b) In Other Deposit Accounts	-	-
(ii) Money at call and short notice	60,00,00,000.00	70,00,00,000.00
(a) With banks	60,00,00,000.00	70,00,00,000.00
(b) With other institutions	-	-
II. Outside India	-	-
(i) in Current Accounts	-	-
(ii) in Other Deposit Accounts	-	-
(iii) Money at call and short notice	-	-
Grant Total: (I and II)	2,02,55,26,122.66	2,49,42,70,456.77

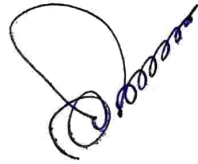


THE ASSAM CO-OPERATIVE APEX BANK LIMITED
HEAD OFFICE:: PANBAZAR :: GUWAHATI

Schedule 8- Investments

(Amount in ₹)

Particulars	As on 31-03-2026	As on 31-03-2025
I. Investments in India		
(i) Government Securities	8,31,14,10,188.50	7,90,36,37,188.50
(ii) Other approved securities	9,88,08,61,290.00	10,80,47,19,067.00
(iii) Shares		
(iv) Debentures and Bonds	1,77,91,14,250.00	1,58,73,74,250.00
(v) Subsidiaries and/or joint ventures		
(vi) Others (to be specified)	30,00,00,000.00	16,99,91,500.40
Total:	20,27,13,85,728.50	20,46,57,22,005.90
II. Investments outside India in		
(i) Government securities (Including local authorities)		
(ii) Subsidiaries and/or joint ventures abroad		
(iii) Other investments (to be specified)		
Total:	-	-
Grand Total (I and II)	20,27,13,85,728.50	20,46,57,22,005.90



Schedule 9 - Advances

(Amount in ₹)

Advances	As on 31-03-2026	As on 31-03-2025
A. (i) Bills purchased and discounted	-	-
(ii) Cash credits, overdrafts and loans repayable on demand	10,89,30,31,133.11	10,83,55,39,511.61
(iii) Term loans	4,86,47,89,197.53	4,44,53,87,106.71
Total:	15,75,78,20,330.64	15,28,09,26,618.32
B. (i) Secured by tangible assets	13,36,18,10,918.30	13,22,27,16,071.63
(ii) Covered by Bank/Government Guarantees	1,15,76,64,662.00	1,26,81,26,012.00
(iii) Unsecured	1,23,83,44,750.34	79,00,84,534.69
Total:	15,75,78,20,330.64	15,28,09,26,618.32
C.I. Advances in India		
(i) Priority sectors	13,86,91,59,239.94	13,29,60,28,393.55
(ii) Public sector		
(iii) Banks		
(iv) Others	1,88,86,61,090.70	1,98,48,98,224.77
Total:	15,75,78,20,330.64	15,28,09,26,618.32
C.II. Advances Outside India		
(i) Due from banks		
(ii) Due from others	-	-
(a) Bills purchased and discounted		
(b) Syndicated loans		
(c) Others		
Total:	-	-
Grand Total; (C.I. & C.II)	15,75,78,20,330.64	15,28,09,26,618.32

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THE ASSAM CO-OPERATIVE APEX BANK LIMITED
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Schedule 10 - Fixed Assets

	(Amount in ₹)	
Fixed Assets	As on 31-03-2026	As on 31-03-2025
I. Premises	29,83,00,438.30	29,76,75,642.62
At cost as on 31st March of the preceding year	29,76,75,642.62	30,88,33,200.75
Additions during the year	32,14,022.88	8,46,666.35
Deductions during the year	25,89,227.20	19,74,506.00
Depreciation to date	1,26,18,945.68	1,00,29,718.48
II. Other Fixed Assets (including furniture and fixtures)	18,04,65,874.97	4,73,70,799.21
At cost as on 31st March of the preceding year	4,73,70,799.21	4,75,61,632.76
Additions during the year	22,62,22,965.26	3,14,15,716.91
Deductions during the year	9,31,27,889.50	-
Depreciation to date	12,47,34,439.96	3,16,06,550.46
IIA. Leased Assets	-	-
At cost as on 31st March of the preceding year	-	-
Additions during the year including adjustments		
Deductions during the year including provisions		
Depreciation to date		
Total: (I and II)	47,87,66,313.27	34,50,46,441.83
III. Capital-Work-in progress (Leased Assets) net of Provisions		
Total (I, IA, II, IIA & III)	47,87,66,313.27	34,50,46,441.83

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THE ASSAM CO-OPERATIVE APEX BANK LIMITED
HEAD OFFICE:: PANBAZAR :: GUWAHATI

Schedule 11 - Other Assets

(Amount in ₹)

Other Assets	As on 31-03-2026	As on 31-03-2025
I. Inter-office adjustment (net)	-	-
II. Interest accrued	66,49,50,697.88	72,81,38,482.52
III. Tax paid in advance/tax deducted at source	-	-
IV. Stationery and stamps	60,46,879.33	65,75,436.49
V. Non-banking assets acquired in satisfaction of claims		
VI. Others		
i. Interest receivable NPA	1,08,67,77,417.76	1,41,03,94,976.67
ii. Others	43,47,79,825.87	33,30,11,791.59
Total:	2,19,25,54,820.84	2,47,81,20,687.27

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THE ASSAM CO-OPERATIVE APEX BANK LIMITED
HEAD OFFICE:: PANBAZAR :: GUWAHATI

Schedule 12 - Contingent Liabilities

(Amount in ₹)

Contingent Liabilities	As on 31-03-2026	As on 31-03-2025
I. Claims against the bank not acknowledged as debts		
II. Liability for partly paid investments		
III. Liability on account of outstanding forward exchange contracts		
IV. Guarantees given on behalf of constituents	12,84,868.44	5,51,029.44
(a) In India	12,84,868.44	5,51,029.44
(b) Outside India		
V. Acceptances, endorsements and other obligations		
VI. Other items for which the bank is contingently liable	52,65,30,301.54	39,28,34,676.21
(a) DEA Fund transferred to RBI	45,33,38,641.54	
(b) Liability against Income Tax Demand	7,31,91,660.00	
Total:	52,78,15,169.98	39,33,85,705.65

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Statement of Profit and Loss Account for the year ending 31st March, 2026

(Amount in ₹)

Particulars	Schedule No.	For the year ended 31-03-2026	For the year ended 31-03-2025
I. Income		2,93,88,74,254.75	2,82,52,28,902.16
Interest earned	13	2,72,95,54,149.06	2,63,83,36,896.39
Other Income	14	20,93,20,105.69	18,68,92,005.77
II. Expenditure		2,70,53,56,126.76	2,53,34,65,441.65
Interest expended	15	1,53,49,17,615.36	1,46,59,72,756.66
Operating expenses	16 (A)	84,46,82,737.90	64,51,57,727.59
Provisions and contingencies	16 (B)	32,57,55,773.50	42,23,34,957.40
III. Profit/Loss		23,35,18,127.99	29,17,63,460.51
Net Profit/Loss (-) for the year		23,35,18,127.99	29,17,63,460.51
Profit/Loss (-) brought forward		29,17,63,460.51	14,00,81,327.72
Share of earnings/loss in Associates			
IV. Appropriations		29,17,63,460.51	14,00,81,327.72
Transfer to statutory reserves		18,96,46,248.51	9,10,52,864.00
Transfer to other reserves		10,21,17,212.00	4,90,28,463.72
Transfer to Government/proposed dividend			
Balance carried over to balance sheet		23,35,18,127.99	29,17,63,460.51
Earnings per Share			
Basic earning per equity share		47.90	63.06
Diluted earnings per equity share		47.90	63.06

Significant accounting policies and the notes to the Financial Statements

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The Schedule referred to above form an integral part of the Profit & Loss Account.

This is the profit & loss a/c referred to in our report of even date

For, Nirupam & Associates
Chartered Accountants



(Signature)
(CA. Pradip Dutta)
PARTNER

UDIN: 26057891NHLXIN1568

Date: 15/06/2026

Place: GUWAHATI

FRN: 323575E

(Signature)
Sri Man Ch. Das
MANAGING DIRECTOR (i/c)

(Signature)
Sri Biswajit Phukan
CHAIRMAN

(Signature)
Sri G. Bora
VICE-CHAIRMAN

(Signature)
Sri R.R.P. Singha
DIRECTOR

(Signature)
Sri G. Bordoloi
DIRECTOR

(Signature)
Sri K. C. Das
DIRECTOR

(Signature)
Sri D. Bhattacharjee
DIRECTOR

(Signature)
Smt. D. Saikia
DIRECTOR

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(Signature)
Sri D. Kumar
D.G.M., IT Deptt.

THE ASSAM CO-OPERATIVE APEX BANK LIMITED
HEAD OFFICE:: PANBAZAR :: GUWAHATI

Schedule 13 - Interest Earned

(Amount in ₹)

Interest Earned	For the year ended 31-03-2026	For the year ended 31-03-2025
I. Interest/discount on advance/bills	1,24,76,47,192.79	1,20,05,59,487.04
II. Income on investments	1,48,19,06,956.27	1,43,77,77,409.35
III. Interest on balances with Reserve Bank of India and other inter-bank funds		
IV. Others		
Total:	2,72,95,54,149.06	2,63,83,36,896.39

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THE ASSAM CO-OPERATIVE APEX BANK LIMITED
HEAD OFFICE:: PANBAZAR :: GUWAHATI

Schedule 14 - Other Income

(Amount in ₹)

Other Income	For the year ended 31-03-2026	For the year ended 31-03-2025
I. Commission, exchange and brokerage	3,49,25,980.38	2,92,56,104.56
II. Profit on sale of investments	12,06,00,701.40	15,52,59,109.63
Less : Loss on sale of investments		
III. Profit on revaluation of investments		
Less : Loss on revaluation of investments		
IV. Profit on sale of land, buildings and other assets		
Less : Loss on sale of land, buildings and other assets		
V. Profit on exchange transactions		
Less : Loss on exchange transactions		
VI. Income earned by way of dividends etc. from subsidiaries/companies and/or joint ventures abroad/in India		
VII. a) Lease finance income		
b) Lease management fee		
c) Overdue charges		
d) Interest on lease rent receivables	5,37,93,423.91	23,76,791.58
VIII. Miscellaneous Income		
Total	20,93,20,105.69	18,68,92,005.77

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THE ASSAM CO-OPERATIVE APEX BANK LIMITED
HEAD OFFICE:: PANBAZAR :: GUWAHATI

Schedule 15 - Interest Expended

(Amount in ₹)

Interest Expended	For the year ended 31-03-2026	For the year ended 31-03-2025
I. Interest on deposits	1,51,24,38,672.49	1,43,90,36,042.35
II. Interest on Reserve Bank of India/Inter-bank borrowings	-	-
III. Others	2,24,78,942.87	2,69,36,714.31
Total:	1,53,49,17,615.36	1,46,59,72,756.66

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THE ASSAM CO-OPERATIVE APEX BANK LIMITED
HEAD OFFICE:: PANBAZAR :: GUWAHATI

Schedule 16 (A) - Operating Expenses

Opertating Expenses	(Amount in ₹)	
	For the year ended 31-03-2026	For the year ended 31-03-2025
I. Payments to and provisions for employees	36,71,90,180.17	40,90,55,027.22
II. Rent, taxes and lighting	10,28,54,778.79	2,85,70,513.88
III. Printing and stationery	49,01,084.01	47,50,944.33
IV. Advertisement and publicity	8,44,402.80	5,85,366.24
V. Depreciation on Bank's property	7,69,79,504.87	64,63,672.08
VI. Director's fees, allowances and expenses	11,30,692.00	7,41,898.00
VII. Auditors' fees and expenses (Including branch auditors)	33,69,398.00	25,16,696.00
VIII. Law charges	4,11,274.50	2,65,003.00
IX. Postages, Telegrams, Telephones, etc.	63,02,480.99	38,08,902.57
X. Repairs and maintenance	7,06,96,461.75	23,17,794.97
XI. Insurance	4,87,86,776.89	5,35,00,892.50
XII. Other expenditure		
i. Commission Paid to ABS agent	7,21,84,468.00	7,16,63,233.00
ii. Other expenditure	8,90,31,235.13	6,09,17,783.80
Total:	84,46,82,737.90	64,51,57,727.59

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THE ASSAM CO-OPERATIVE APEX BANK LIMITED
HEAD OFFICE:: PANBAZAR :: GUWAHATI

Schedule 16 (B) - Provisions and contingencies

Particulars	(Amount in ₹)	
	For the year ended 31-03-2026	For the year ended 31-03-2025
Provision for Income Tax	12,00,00,000.00	11,72,85,610.00
Provision for Gratuity	4,03,06,314.00	7,61,06,876.00
Provision for Audit Fee	-	28,81,800.00
Npa Provision For Loan And Advances	10,01,15,720.00	13,30,00,000.00
Provision for Leave Salary	2,98,30,450.00	1,55,00,000.00
Provision against intt payable on Matured TD	-	5,37,93,000.00
Provision against intt payable on SB Account	-	64,60,937.00
Provision against Sundry Debtors (Suspense)	-	6,41,934.40
Investment Depreciation reserve	3,46,88,878.00	-
Provision against Investment Fluctuation Re	-	89,81,000.00
Provision Against BG Receivable	-	76,83,800.00
Erosion of Value of Assets	8,14,411.50	-
Total:	32,57,55,773.50	42,23,34,957.40



DISCLOSURE OF ADDITIONAL INFORMATION FOR THE FINANCIAL YEAR 2025-26 REQUIRED
IN TERMS OF RBI CIRCULAR NO. DOR.REC.No.233/21.04.018/2025-26 DTD. 28.11.2025

1. Regulatory Capital

(i) Composition of Regulatory Capital

(Amount in ₹ Crore)

Sr. No.	Particular	F.Y 2025-26	F.Y 2024-25
i)	Paid up share capital and reserve (net of deductions, if any)	198.66	174.32
ii)	Other Tier 1 capital	-	-
iii)	Tier 1 Capital (i + ii)	198.66	174.32
iv)	Tier 2 Capital	21.18	19.40
v)	Total capital (Tier 1 +Tier 2)	219.84	193.72
vi)	Total Risk Weighted Assets (RWAs)	702.08	630.46
vii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	28.30	27.65
viii)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	3.02	3.08
ix)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	31.31	30.73
x)	Amount of paid-up equity capital raised during the year	1.25	2.83
xi)	Amount of 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).		
xii)	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).		

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2. Asset Liability Management.

(f) Maturity pattern of certain items of assets and liabilities
a) F.Y. 2025-26

	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 to 6 months	Over 6 months and up to 1 year	Over 1 year and up to 3 year	Over 3 year and up to 5 year	Over 5 years	Total
Deposit	12.00	112.82	118.93	54.78	87.80	40.75	306.22	675.18	2,146.81	74.49	16.01	3,645.79
Advances	1.63	9.85	11.47	22.82	17.70	8.65	133.18	371.29	722.43	158.34	118.42	1,575.78
Investments	0.00	5.00	16.03	44.14	50.04	41.50	116.35	480.90	584.24	199.49	489.45	2,027.14
Borrowings	0.00	0.00	0.00	0.77	0.76	0.79	2.34	4.68	18.65	3.48		31.47
Foreign Currency Assets												
Foreign Currency Liabilities												

(Amount in ₹ crore)

a) F.Y. 2024-25

	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 to 6 months	Over 6 months and up to 1 year	Over 1 year and up to 3 year	Over 3 year and up to 5 year	Over 5 years	Total
Deposit	57.00	256.00	250.72	96.92	39.15	50.24	172.33	418.95	2,149.49	46.04		3,536.84
Advances	339.27	567.11	290.04	12.92	2.84	8.06	25.64	48.66	94.20	40.10	99.25	1,528.09
Investments		17.00	57.00	60.00	49.57	98.95	180.58	634.92	336.48	74.80	537.27	2,046.57
Borrowings			3.42				3.43	6.35	29.25			42.45
Foreign Currency Assets												
Foreign Currency Liabilities												

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3. Investments
(a) Composition of Investment Portfolio:

	FY 2025-26					FY 2024-25				
	Government Securities	Other Approved Securities	Bonds of PSUs	Other (Mutual Fund)	Total Investment	Government Securities	Other Approved Securities	Bonds of PSUs	Other (Mutual Fund)	Total Investment
Permanent										
Gross	675.81	988.09	177.91	30.00	1,871.81	690.28	1,080.47	158.74	17.00	1,946.49
Less: Provision for non-performing investments (NPI)			0.05		0.05			0.05		0.05
Net	675.81	988.09	177.86	30.00	1,871.76	690.28	1,080.47	158.69	17.00	1,946.44
Current										
Gross	155.33				155.33	100.08				100.08
Less: Provision for depreciation and NPI	3.88				3.88					
Net	151.45	-	-	-	151.45	100.08	-	-	-	100.08
Total Investment	831.14	988.09	177.91	30.00	2,027.14	790.36	1,080.47	158.74	17.00	2,046.57
Less: Provision for non-performing investments (NPI)			0.05		0.05					
Less: Provision for depreciation and NPI	3.88				3.88			0.05		0.05
Net	827.26	988.09	177.86	30.00	2,023.21	790.36	1,080.47	158.69	17.00	2,046.52

(Amount in ₹ Crore)

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(iv) Movement of Provisions for Depreciation on Investments, non-performing investments (NPIs) and Investment Fluctuation Reserve (IFR)

Particulars	(Amount in ₹ Crore)	
	F.Y 2025-26	F.Y 2024-25
(i) Movement of provisions held towards depreciation on investments		
a) Opening balance		
b) Add: Provisions made during the year	0.41	0.41
c) Less: Write off / write back of excess provisions during the year	3.47	-
d) Closing balance	-	-
(ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	3.88	0.41
b) Add: Amount transferred during the year	1.54	0.64
c) Less: Drawdown	0.45	0.90
d) Closing balance	1.99	1.54
(iii) Closing balance in IFR as a percentage of closing balance of investments carrying value less net depreciation (ignoring net appropriation) i.e. net amount reflected in the Balance Sheet in Current category.	1.28%	1.54%

(c) Sale and transfer to/from permanent category.
Details of Market value of various investment held by bank as on 31.03.2026 are as follows:

Particulars	Permanent			Current		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
1. GOI Securities & SDL Securities	675.81	679.16	678.72	155.33	155.44	151.45
2. Treasury Bills						
3. Debentures and Bonds						
a. ASCARD BOND DEBENTURE	0.05	0.05	NA			
b. Others	177.91	177.70	177.83			
4. Mutual Fund	30.00	30.00	30.01			
5. STDR with Banks	988.09	988.09	NA			

Details of Market value of various investment held by bank as on 31.03.2025 are as follows:

Particulars	Permanent			Current		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
1. GOI Securities & SDL Securities	690.28	691.60	708.00	100.08	100.00	102.15
2. Treasury Bills						
3. Debentures and Bonds						
a. ASCARD BOND DEBENTURE	0.05	0.05	NA			
b. Others	158.69	159.00	159.69			
4. Mutual Fund	17.00	17.00	17.04			
5. STDR with Banks	1,080.47	1,080.47	NA			

(iv) Non-SLR Investment Portfolio
(a) Non-Performing non-SLR investments.

SI No	Particulars	(Amount in ₹ Crore)	
		F.Y 2025-26	F.Y 2024-25
a)	Opening Balance		0.05
b)	Additions during the year since 1st April		
c)	Reductions during the above period		
d)	Closing Balance	0.05	0.05
e)	Total Provisions held	0.05	0.05

(b) Issuer composition of non-SLR investments.

SI No.	Issuer	Amount		Extent of Private Placement		Extent of 'below Investment Grade' securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
		F.Y 2025-26	F.Y 2024-25	F.Y 2025-26	F.Y 2024-25	F.Y 2025-26	F.Y 2024-25	F.Y 2025-26	F.Y 2024-25	F.Y 2025-26	F.Y 2024-25
a)	PSUs	177.91	158.74	-	-	-	-	-	-	-	-
b)	Fis			-	-	-	-	-	-	-	-
c)	Banks	988.09	1,080.47	-	-	-	-	-	-	-	-
d)	Private Corporates			-	-	-	-	-	-	-	-
e)	Subsidiaries/ Joint Ventures			-	-	-	-	-	-	-	-
f)	Others	30.00	17.00	-	-	-	-	-	-	-	-
Total Investment		1,196.00	1,256.21							30.00	17.00
Less: Provision held towards depreciation		0.05	0.05							30.00	1,097.47
Net Total Investment		1,195.95	1,256.16							30.00	1,097.47



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(4) Asset Quality**(i) Classification of advances and provisions held****i) F.Y 2024-25**

(Amount in ₹ Crore)

Particulars	Standard	Non-performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss Asset	Total NPA	
1. Gross Standard Advances and NPAs						
Opening Balance	1,345.52	27.47	103.88	4.84	136.19	1,481.71
Add: Additions during the year	30.67	17.50	3.04		20.54	51.21
Less: Reduction during the year*				-4.83	-4.83	-4.83
Closing Balance	1,376.19	44.97	106.92	0.01	151.90	1,528.09
Reduction in Gross NPAs due to:						
i) Upgradation						
ii) Recoveries (excluding recoveries from upgraded accounts)						
iii) Technical/ Prudential Write-offs						
iv) Write-offs other than those under (iii) above						
2. Provisions (excluding Floating Provision)						
Opening Balance of provisions held	11.65	4.07	85.58	4.84	94.49	106.14
Add: Fresh provisions made during the year		2.29	16.34		18.63	18.63
Less: Excess provision reversed/ Write-off loans	-0.50			-4.83	-4.83	-5.33
Closing Balance of provision held	11.15	6.36	101.92	0.01	108.29	119.44
3. Net NPAs						
Opening Balance						
Add: Fresh additions during the year						41.70
Less: Reductions during the year						1.91
Closing Balance						43.61
4. Floating Provision						
Opening Balance						
Add: Fresh provisions made during the year						
Less: Amount drawn down during year						
Closing Balance of provision held						
5. Technical write-offs and the recoveries made thereon						
Opening balance of technical/ prudential written-off account						
Add: Technical/ prudential written-off during the year						
Less: Recoveries made from previously technical/ prudential written-off account during the year						
Closing Balance						
Ratio (In percent)	F.Y 2025-26	F.Y 2024-25				
Gross NPA to Gross Advance	9.96	9.94				
Net NPA to Net Advance	3.64	3.07				
Provision coverage ratio	65.87	71.29				



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11) F.Y. 2023-20

Particulars	Standard		Non-performing			Total
	Total Standard Advances	Sub-Standard	Doubtful	Loss Asset	Total NPA	
1. Gross Standard Advances and NPAs						
Opening Balance	1,376.19	44.97	106.92	0.01	151.90	1,528.09
Add: Additions during the year	42.72	13.17			13.17	55.89
Less: Reduction during the year			-8.19	-0.01	-8.20	-8.20
Closing Balance	1,418.91	58.14	98.73	-	156.87	1,575.78
Reduction in Gross NPAs due to:						
i) Upgradation						
ii) Recoveries (excluding recoveries from upgraded accounts)						
iii) Technical/ Prudential Write-offs						
iv) Write-offs other than those under (iii) above						
2. Provisions (excluding Floating Provision)						
Opening Balance of provisions held	11.15	6.36	101.92	0.01	108.29	119.44
Add: Fresh provisions made during the year						
Less: Excess provision reversed/ Write-off loans	-0.39	-0.54	-4.41	-0.01	-4.96	-5.35
Closing Balance of provision held	10.76	5.82	97.51	-	103.33	114.09
3. Net NPAs						
Opening Balance						43.61
Add: Fresh additions during the year						9.99
Less: Reductions during the year						
Closing Balance						53.60
4. Floating Provision						
Opening Balance						
Add: Fresh provisions made during the year						
Less: Amount drawn down during year						
Closing Balance of provision held						
5. Technical write-offs and the recoveries made thereon						
Opening balance of technical/ prudential written-off account						
Add: Technical/ prudential written-off during the year						
Less: Recoveries made from previously technical/ prudential written-off account during the year						
Closing Balance						
Ratio (In percent)	F.Y. 2025-26	F.Y 2024-25				
Gross NPA to Gross Advance	9.96	9.94				
Net NPA to Net Advance	3.64	3.07				
Provision coverage ratio	65.87	71.29				

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(ii) Sector-wise Advances and Gross NPAs

SI No	Sector	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPA	% of Gross NPA to Total Advances	Outstanding Total Advances	Gross NPA	% of Gross NPA to Total Advances
i)	Priority Sector						
a)	Agriculture and allied activities	1,319.31	59.59	4.52	1,273.85	50.42	3.96
b)	Advances to industries sector eligible as priority sector lending	37.37	12.17	32.57	30.41	9.87	32.46
c)	Services						
d)	Personal loans-	30.24	0.80	2.65	25.34	1.02	4.03
	Sub total (i)	1,386.92	72.56	39.73	1,329.60	61.31	40.44
ii)	Non-priority Sector						
a)	Agriculture and allied activities						
b)	Industry	21.34	21.23	99.48	21.81	21.36	97.94
c)	Services	4.80	0.03	0.63	5.20	0.17	3.27
d)	Personal loans	162.72	63.05	38.75	171.48	69.06	40.27
	Sub-total (ii)	188.86	84.31	138.86	198.49	90.59	141.48
	Total (I + ii)	1,575.78	156.87	9.96	1,528.09	151.90	181.92

(vii) Fraud accounts

(Amount in ₹ crore)

Particulars	F.Y 2025-26		F.Y 2024-25	
	Number of frauds reported	Amount involved in fraud (₹ crore)	Number of frauds reported	Amount of provision made for such frauds (₹ crore)
Amount of provision made for such frauds (₹ crore)				
Amount of Unamortised provision debited from 'other reserves' as at the end of the year (₹ crore)				

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(iv) Details of accounts subjected to restructuring.

	Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Total	
	F.Y 2025-26	F.Y 2024-25	F.Y 2025-26	F.Y 2024-25	F.Y 2025-26	F.Y 2024-25	F.Y 2025-26	F.Y 2024-25
Standard	Number of borrowers	0	4				4	
	Gross Amount (₹ crore)	0	1.14				1.14	
Sub-Standard	Provision held (₹ crore)	0	0.00456				0.00456	
	Number of borrowers	0					0	
Doubtful	Gross Amount (₹ crore)	0					0	
	Provision held (₹ crore)	0					0	
Total	Number of borrowers	0	4				4	
	Gross Amount (₹ crore)	0	1.14				1.14	
	Provision held (₹ crore)	0	0.00456				0.00456	

(viii) Disclosure under Resolution Framework for COVID-19 related Stress.

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	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	Nil	Nil	Nil	Nil
Corporate persons	Nil	Nil	Nil	Nil	Nil
Of which MSMEs					
Others					
Total	Nil	Nil	Nil	Nil	Nil

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(6) Concentration of deposits, advances, exposures and NPAs

(i) Concentration of deposits

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	145.60	153.92
Percentage of deposits of twenty largest depositors to total deposits of the bank	3.99	4.35

(ii) Concentration of advances

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total Advances of the twenty largest borrowers	88.62	98.86
Percentage of Advances of twenty largest borrowers to total Advances of the bank	5.62	6.27

(iii) Concentration of exposures

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total exposures to the twenty largest borrowers/customers	82.96	98.86
Percentage of exposures to the twenty largest borrowers / customers to the total exposure of the bank on borrowers / customers	5.26	6.27

(iv) Concentration of NPAs

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total exposures to the top twenty NPA account	68.13	73.38
Percentage exposures to the twenty largest NPA exposure To total Gross NPAs.	43.43	48.19

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

(Amounts in Rs. Crore)

Sr. No.	Particular	Current Year 2025-26	Previous Year 2024-25
i)	Opening balance of amounts transferred to DEA Fund	39.28	32.64
ii)	Add: Amounts transferred to DEA Fund during the year	8.08	7.63
iii)	Less: Amounts reimbursed to DEA Fund towards claims	2.03	0.99
iv)	Closing balance of amounts transferred to DEA Fund	45.33	39.28

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

(Amounts in Rs. Crore)

Sr. No.	Particular	Current Year 2025-26	Current Year 2024-25
i)	Banking Regulation Act, 1949	0.005	Nil
ii)	Payment and Settlement Systems Act, 2007	Nil	Nil
iii)	Government Securities Act, 2006 (for bouncing SGL)	Nil	Nil

17. Payment of DICGC Insurance Premium.

(Amounts in Rs. Crore)

Sr. No.	Particular	Current Year 2025-26	Current Year 2024-25
i)	Payment of DICGC Insurance Premium	4.24	4.86
ii)	Arrears in payment of DICGC Premium	Nil	Nil

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(9) Disclosure of Complaints

(i) Summary information on complaints received by the bank from customers and from the Office of Ombudsman.

Sr No	Particulars	Current Year		Previous Year	
		Number of complaints received by the bank from its customers	Number of complaints pending at the beginning of the year	Number of complaints received during the year	Number of complaints disposed during the year
1	Number of complaints received by the bank from its customers	0	0	9	32
2	Number of complaints received during the year	9	9	9	32
3	Number of complaints disposed during the year	9	9	9	32
3.1	Of which, number of complaints rejected by the bank	0	0	0	0
4	Number of complaints pending at the end of the year	0	0	0	0
5	Maintainable complaints received by the bank from office of Ombudsman	0	0	0	0
5.1	Of 5, numbers of maintainable complaints received by the bank from office of Ombudsman	0	0	0	0
5.2	Of 5, numbers of complaints resolved in favour of the bank by office of Ombudsman	0	0	0	0
5.3	Of 5, numbers of complaints resolved after passing of Awards by office of Ombudsman against the bank	0	0	0	0
6	Numbers of Awards unimplemented within the stipulated time (other than those appealed)	0	0	0	0

(ii) Top five grounds of complains received by the bank from customers.

Grounds of complaints	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	Current Year		Of 5, number of complaints pending beyond 30
				Number of complaints pending at the end of the year	Number of complaints pending beyond 30	
1. ATM/Debit Cards	0	1	0%	0	0	0
2. Credit Cards	0	0	0%	0	0	0
3. Internet/Mobile/Internet Banking	0	1	0%	0	0	0
4. Account opening/difficulty in operation of accounts	0	0	0%	0	0	0
5. Mis/sealing/Para-Banking	0	0	0%	0	0	0
6. Recovery Agents/Direct Sales Agents	0	0	0%	0	0	0
7. Pension and facilities for senior citizens/differently abled	0	0	0%	0	0	0
8. Loans and advances	0	1	0%	0	0	0
9. Levy of charges without prior notice/excessive charges/foreclosure charges	0	0	0%	0	0	0
10. Cheques/drafts/bills	0	1	0%	0	0	0
11. Non-observance of Fair Practices Code	0	0	0%	0	0	0
12. Exchange of coins, issuance/acceptance of small denomination notes and coins.	0	0	0%	0	0	0
13. Bank Guarantees/Letter of Credit and documentary credits	0	0	0%	0	0	0
14. Staff behaviour	0	2	100%	0	0	0
15. Facilities for customers visiting the branch/adherence to prescribed working hours by the branch, etc.	0	0	0%	0	0	0
16. Others	0	3	0%	0	0	0
Total	0	9		0	0	0
		Previous Year				
		NIL				



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(iv) Provisions & Contingencies

Sr No	Provisions debited to Profit and Loss Account	(Amount in ₹ crore)	
		Current Year	Previous Year
i)	Provisions for NPI		
ii)	Provision towards NPA	0.00	0.00
iii)	Provision made towards Income Tax	10.01	13.30
iv)	Other Provisions and Contingencies (with details)	12.00	11.73
	(a) Gratuity		
	(b) Leave Salary	4.03	7.61
	(c) Audit Fee	2.98	1.55
	(d) Investment Depreciation Reserve	0.00	0.90
	(e) Suspense A/c	3.47	0.29
	(f) Interest on Matured Term Deposit	0.00	0.06
	(f) Interest on Saving Bank Deposit	0.00	5.38
	(g) Bank Guarantee Receivable	0.00	0.65
	(h) Erosion of Value of Assets	0.00	0.76
	TOTAL	0.09	0.00
		32.58	42.23



(vi) Exposure of RCBs
(a) State Co-operative Banks

Sl No	Exposure to	Current Year			Previous Year		
		Gross Exposure (o/s as on 31.03.2026)	Advances during the year	Out of which gross NPA	Gross Exposure (o/s as on 31.03.2025)	Advances during the year	Out of which gross NPA
1	Central Co-operative banks						
2	Apex Societies						
3	Primary Agricultural Credit Societies (PACS) - on lending	39.06	2.88	23.69	40.02	4.84	19.36
4	PACS- other exposure	3.23	0.15	2.21	0.91	0.20	
5	Other credit societies						
6	Other non-credit co-operative societies						
7	Companies						
8	Public Sector Undertakings						

(i) Business Ratio

Particulars	F.Y 2025-26	F.Y 2024-25
i) Interest income as a percentage to Working Funds	6.62	6.48
ii) Non-Interest income as a percentage to Working Funds	0.51	0.46
iii) Cost of Deposit	4.28	4.11
iv) Net Interest Margin (NIM)	3.29	3.27
v) Operating profit as a percentage to working fund	1.35	1.73
vi) Return on Assets	0.57	0.72
vii) Business (Deposit Plus Advance) per Employee (Rs. in Crore)	13.74	11.08
viii) Profit per employee (Rs in crore)	0.06	0.064

For, Nirupam & Associates
Chartered Accountants



(CA. Pradip Datta)
PARTNER

UDIN: 26057891NHLXIN1568

Date: 15/06/2026

Place: GUWAHATI

FRN: 323575E

Sri Milan Ch. Das
MANAGING DIRECTOR (i/c)

Sri Biswajit Phukan
CHAIRMAN

Sri G. Bora
VICE-CHAIRMAN

Sri R.R.P. Singha
DIRECTOR

Sri G. Bordoloi
DIRECTOR

Sri K. C. Das
DIRECTOR

Sri D. Bhattacharjee
DIRECTOR

Smt. D. Saikia
DIRECTOR

Smt. B. Goswami
DIRECTOR

Sri P. Sarma
G.M., Admn. Deptt.

Sri P. Nath
G.M., Adv. Gen. Deptt.

Sri A. Das
G.M., Insp. & Audit. Deptt.

Smt. D Nath
G.M. (i/c), A/cs & F.M.. Deptt.

Sri M. Sarmah
G.M. (i/c), P & D Deptt.

Smt. D. Kotoki
G.M. (i/c), DAAA

Sri K. Chakaravarty
G.M. (i/c), Recovery Deptt.

Sri D. Kumar
D.G.M., IT Deptt.

THE ASSAM CO-OPERATIVE APEX BANK LTD.-HO, GUWAHATI

BIANCUIL WISE POSITION OF ASSET CLASSIFICATION AS ON 31.03.2026

B/C	Branch Name	Standard	Provision	Sub-Standard	Provision	D1	Provision	D2	Provision	D3	Provision	Unsecured	Provision	Aggregate	Provision	Total Asset	Total Provisions	ppa as on 31.03.2026
1	Balukheta	30,617,467.40	66,617.43	2,431,506.00	243,230.60	0.00	0.00	4,740,554.40	1,422,166.32	4,116,619.06	6,651,622.00	0.00	0.00	8,857,173.46	5,36,785.36	42,107,847.86	7,26,571.41	10.15%
2	Bassora	79,092,906.70	21,4305.55	46,637,700	4,663,770	33,336,600	6,667.20	6,667.20	6,667.20	6,651,622.00	6,651,622.00	0.00	0.00	6,668,958.00	6,658,289.20	79,092,906.70	6,877,528.45	8.71%
3	Birwa	49,375,925.43	67,514.30	6,27,392.00	62,739.70	0.00	0.00	0.00	0.00	1,05,088.31	1,05,088.31	0.00	0.00	1,05,088.31	1,05,088.31	49,375,925.43	1,05,088.31	0.21%
4	Birwa	24,473,634.60	15,474.30	7,008,540.00	700,854.00	122,681.00	0.00	2,45,342.00	6,60,820.00	192,244.00	11,24,664.43	0.00	0.00	12,00,905.43	11,64,126.63	24,473,634.60	12,31,828.06	5.03%
5	Birwa	23,473,634.60	7,584.55	7,584.55	12,073.30	0.00	0.00	81,427.00	0.00	24,411.10	1,917,184.79	0.00	0.00	1,917,184.79	1,917,184.79	23,473,634.60	1,917,184.79	8.17%
6	Birwa	33,260,037.60	81,122.85	16,174,793.14	1,617,273.00	64,336.10	0.00	255,959.22	0.00	67,638.80	3,623,436.66	0.00	0.00	2,031,448.06	8,92,544.68	33,260,037.60	2,031,448.06	6.08%
7	Birwa	5,148,402.00	183,202.62	6,45,361.00	64,536.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,148,402.00	183,202.62	3.56%	
8	Birwa	10,082,899.11	40,190.27	6,14,189.90	614,189.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,082,899.11	40,190.27	0.40%	
9	Birwa	2,420,741.20	108,380.89	2,420,741.20	2,42,074.12	0.00	0.00	2,21,611.40	0.00	0.00	0.00	0.00	0.00	2,21,611.40	2,21,611.40	2,420,741.20	2,21,611.40	9.14%
10	Birwa	55,998,522.86	158,153.90	4,28,072.61	42,807.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	55,998,522.86	158,153.90	0.28%	
11	Birwa	46,052,424.87	158,153.90	22,681,115.52	2,26,811.52	0.00	0.00	17,993.20	0.00	18,226.25	57,456.50	0.00	0.00	10,26,632.03	10,266,322.03	46,052,424.87	10,266,322.03	22.29%
12	Birwa	61,218,855.71	19,580.64	3,99,552.00	39,955.20	0.00	0.00	1,897,292.94	0.00	4,668.88	5,468,888.00	0.00	0.00	2,54,313.70	2,543,137.00	61,218,855.71	2,543,137.00	4.15%
13	Birwa	23,899,546.00	66,037.65	66,037.65	11,979.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23,899,546.00	66,037.65	0.28%	
14	Birwa	11,798,554.40	30,219.00	39,219.00	3,921.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,798,554.40	30,219.00	0.26%	
15	Birwa	62,411,979.76	108,134.00	857,562.70	85,756.27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	62,411,979.76	108,134.00	0.17%	
16	Birwa	4,021,197.96	18,537.90	39,219.00	3,921.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,021,197.96	18,537.90	0.46%	
17	Birwa	135,369,482.30	154,089.10	6,36,810.14	63,681.04	0.00	0.00	495,129.70	0.00	6,36,810.14	6,36,810.14	0.00	0.00	6,36,810.14	6,36,810.14	135,369,482.30	6,36,810.14	0.47%
18	Birwa	135,369,482.30	154,089.10	6,36,810.14	63,681.04	0.00	0.00	495,129.70	0.00	6,36,810.14	6,36,810.14	0.00	0.00	6,36,810.14	6,36,810.14	135,369,482.30	6,36,810.14	0.47%
19	Birwa	55,795,690.71	154,089.10	2,274,733.00	227,473.30	0.00	0.00	13,191.90	0.00	0.00	0.00	0.00	0.00	0.00	55,795,690.71	154,089.10	0.28%	
20	Birwa	55,795,690.71	154,089.10	2,274,733.00	227,473.30	0.00	0.00	13,191.90	0.00	0.00	0.00	0.00	0.00	0.00	55,795,690.71	154,089.10	0.28%	
21	Birwa	45,277,116.00	2,274,733.00	1,31,973.00	14,171,973.32	0.00	0.00	1,417,197.33	0.00	1,020,389.00	2,04,077.80	0.00	0.00	5,562.80	1,41,71,973.32	45,277,116.00	5,562.80	1.23%
22	Birwa	45,277,116.00	2,274,733.00	1,31,973.00	14,171,973.32	0.00	0.00	1,417,197.33	0.00	1,020,389.00	2,04,077.80	0.00	0.00	5,562.80	1,41,71,973.32	45,277,116.00	5,562.80	1.23%
23	Birwa	45,277,116.00	2,274,733.00	1,31,973.00	14,171,973.32	0.00	0.00	1,417,197.33	0.00	1,020,389.00	2,04,077.80	0.00	0.00	5,562.80	1,41,71,973.32	45,277,116.00	5,562.80	1.23%
24	Birwa	120,669,422.74	45,497.92	7,31,248.61	73,124.86	0.00	0.00	1,33,848.88	0.00	1,33,848.88	1,33,848.88	0.00	0.00	1,33,848.88	1,33,848.88	120,669,422.74	1,33,848.88	0.11%
25	Birwa	38,981,029.38	12,520.60	9,82,939.00	98,293.90	68,238.00	0.00	1,34,647.60	0.00	1,34,647.60	1,34,647.60	0.00	0.00	1,34,647.60	1,34,647.60	38,981,029.38	1,34,647.60	0.35%
26	Birwa	74,279,378.16	209,493.98	4,98,420.00	49,842.00	0.00	0.00	1,195,434.00	0.00	1,195,434.00	1,195,434.00	0.00	0.00	1,195,434.00	1,195,434.00	74,279,378.16	1,195,434.00	1.61%
27	Birwa	24,936,474.62	79,972.00	2,849,711.00	284,971.10	0.00	0.00	3,359,819.91	0.00	671,063.98	6,71,063.98	0.00	0.00	6,71,063.98	6,71,063.98	24,936,474.62	6,71,063.98	2.70%
28	Birwa	12,460,964.90	44,215.53	7,13,154.00	71,315.40	0.00	0.00	8,623,620.00	0.00	1,27,276.20	6,23,702.00	0.00	0.00	6,23,702.00	6,23,702.00	12,460,964.90	6,23,702.00	5.00%
29	Birwa	12,460,964.90	44,215.53	7,13,154.00	71,315.40	0.00	0.00	8,623,620.00	0.00	1,27,276.20	6,23,702.00	0.00	0.00	6,23,702.00	6,23,702.00	12,460,964.90	6,23,702.00	5.00%
30	Birwa	17,662,764.52	50,874.89	6,66,452.10	66,645.21	0.00	0.00	6,664,521.00	0.00	1,65,672.20	1,65,672.20	0.00	0.00	1,65,672.20	1,65,672.20	17,662,764.52	1,65,672.20	0.94%
31	Birwa	26,200,314.55	84,764.83	2,87,106.74	28,710.67	0.00	0.00	810,918.52	0.00	94,979.00	9,49,790.00	0.00	0.00	9,49,790.00	9,49,790.00	26,200,314.55	9,49,790.00	3.62%
32	Birwa	100,908,615.20	13,685.92	8,84,015.00	88,401.50	0.00	0.00	884,015.00	0.00	11,909,400	11,909,400	0.00	0.00	11,909,400	11,909,400	100,908,615.20	11,909,400	11.81%
33	Birwa	64,463,295.53	23,824.14	1,85,905.20	18,590.52	0.00	0.00	4,958,500	0.00	4,958,500	4,958,500	0.00	0.00	4,958,500	4,958,500	64,463,295.53	4,958,500	7.69%
34	Birwa	46,060,125.53	147,842.10	5,10,248.80	51,024.88	0.00	0.00	4,133,248.87	0.00	826,469.77	8,26,469.77	0.00	0.00	8,26,469.77	8,26,469.77	46,060,125.53	8,26,469.77	1.79%
35	Birwa	47,917,666.00	45,013,465.00	2,47,842.00	24,784.20	0.00	0.00	2,47,842.00	0.00	0.00	0.00	0.00	0.00	0.00	47,917,666.00	45,013,465.00	2,47,842.00	0.51%
36	Birwa	45,013,465.00	45,013,465.00	1,36,791.12	13,679.12	0.00	0.00	12,236,299.66	0.00	1,223,629.97	1,223,629.97	0.00	0.00	1,223,629.97	1,223,629.97	45,013,465.00	1,223,629.97	2.72%
37	Birwa	17,074,608.62	56,808.10	9,12,427.70	91,242.70	0.00	0.00	9,12,427.70	0.00	318,378.00	3,18,378.00	0.00	0.00	3,18,378.00	3,18,378.00	17,074,608.62	3,18,378.00	1.87%
38	Birwa	18,202,961.00	55,015.50	6,95,346.00	69,534.60	0.00	0.00	6,953,460.00	0.00	2,687,500	2,687,500	0.00	0.00	2,687,500	2,687,500	18,202,961.00	2,687,500	1.47%
39	Birwa	4,408,702.00	68,040.70	8,795,446.00	87,954.60	0.00	0.00	4,408,702.00	0.00	0.00	0.00	0.00	0.00	0.00	4,408,702.00	68,040.70	1.54%	
40	Birwa	30,063,703.99	1,123,223.44	8,795,446.00	87,954.60	0.00	0.00	8,795,446.00	0.00	0.00	0.00	0.00	0.00	0.00	30,063,703.99	1,123,223.44	3.62%	
41	Birwa	38,400,207.10	132,226.70	3,700,578.80	370,578.80	0.00	0.00	17,648.70	0.00	41,749.00	41,749.00	0.00	0.00	41,749.00	41,749.00	38,400,207.10	41,749.00	0.11%
42	Birwa	38,400,207.10	132,226.70	3,700,578.80	370,578.80	0.00	0.00	17,648.70	0.00	41,749.00	41,749.00	0.00	0.00	41,749.00	41,749.00	38,400,207.10	41,749.00	0.11%
43	Birwa	25,575,453.00	93,651.52	21,46,634.00	2,14,663.40	0.00	0.00	2,14,663.40	0.00	67,205.00	6,72,050.00	0.00	0.00	6,72,050.00	6,72,050.00	25,575,453.00	6,72,050.00	2.63%
44	Birwa	39,977,667.22	159,617.32	3,40,756.00	34,075.60	0.00	0.00	4,09,205.00	0.00	8,421.40	8,421.40	0.00	0.00	8,421.40	8,421.40	39,977,667.22	8,421.40	0.02%
45	Birwa	42,198,728.38	125,950.34	8,499.00	84,990.00	0.00	0.00	8,499.00	0.00	8,515.00	8,515.00	0.00	0.00	8,515.00	8,515.00	42,198,728.38	8,515.00	0.02%
46	Birwa	31,148,308.52	112,479.19	8,515.00	85,150.00	0.00	0.00	23,926.78	0.00	23,926.78	23,926.78	0.00	0.00	23,926.78	23,926.78	31,148,308.52	23,926.78	0.08%
47	Birwa	23,522,209.02	49,237.13	287,966.275	28,796.6275	0.00	0.00	2,253,456.56	0.00									

SCHEDULE 17 - SIGNIFICANT ACCOUNTING POLICIES

1. Basis of Preparation:

The Bank's financial statements are prepared under the historical cost convention, on the accrual basis of accounting on going concern basis, unless otherwise stated and conform in all material aspects to Generally Accepted Accounting Principles (GAAP) in India, which comprise applicable statutory provisions, regulatory norms/ guidelines prescribed by the Reserve Bank of India (RBI), NABARD, Banking Regulation Act 1949, Accounting Standards issued by the Institute of Chartered Accountants of India (ICAI), and the practices prevalent in the banking industry in India.

2. Use of Estimates:

The preparation of financial statements requires the management to make estimates and assumptions considered in the reported amount of assets and liabilities (including contingent liabilities) as on the date of the financial statements and the reported income and expenses during the reporting period. Management believes that the estimates used in preparation of the financial statements are prudent and reasonable. Future results could differ materially from these estimates. Bank used to make appropriation on After tax profit and get approved from AGM, so reflection on Statement of Accounts used to made on next financial year.

3. Revenue recognition:

- (a) Income and expenditure are accounted on accrual basis, except otherwise stated.
- (b) Interest income is recognized in the Profit and Loss Account as it accrues except: (i) income from Non-Performing Assets (NPAs), comprising of advances and investments which is recognized upon realization, as per the prudential norms prescribed by the RBI/NABARD or other regulatory authorities.
- (c) Commission, Exchange have been recognized on realization basis.

4. Investments:

The transactions in in Government Securities are recorded on 'Settlement Date'. Investments other than Government Securities are recorded on 'Trade Date'.

- (i) In Investments are classified into three categories, viz. Held to Maturity (HTM), Available for Sale (AFS) and Held for Trading (HFT) as per RBI Guidelines.
 - (a) Investments that the Bank intends to hold till maturity are classified as Held to Maturity (HTM).
 - (b) Investments that are held principally for resale within 90 days from the date of purchase are classified as Held for Trading (HFT)
 - (c) Investments, which are not classified in the above to categories, are classified as Available for Sale (AFS)
 - (d) An Investment is classified as HTM / HFT / AFS at the time of its purchase and subsequent shifting amongst categories is done in conformity with regulatory guidelines.

However, for disclosure in Balance Sheet these are classified as under – Government Securities, Other Approved Securities and Others.

- (ii) The securities in each classification are valued in accordance with RBI guidelines as detailed hereunder :
 - In determining the acquisition cost of an investment.
 - Broken period interest paid / received on debt instruments is treated as interest expense / income and is excluded from cost or sale consideration.
- (iii) Transfer of securities from HFT / AFS category to HTM category is carried out at the lower of acquisition cost / book value / market value on the date of transfer. The depreciation, if any, on such transfer is fully provided for . However, transfer of securities from HTM category to AFS category is carried out on acquisition price / book value. After transfer, these securities are immediately re-valued and resultant depreciation, if any, is provided and Bank made provision on IDR of Rs 3,46,88,878/-.



- (iv) Investments under Held to Maturity category are carried at acquisition cost unless it is more than the face value, in which case the premium is amortized over the period of remaining maturity on constant yield basis. Such amortization of premium is adjusted against income under the head 'Interest on Investment.
- (v) Investment under AFS and HFT category are individually revalued at market price or fair value determined as per regulatory guidelines, and only the net depreciation of each group for each category (viz., (i) Government Securities, (ii) Other Approved Securities) is provided for and net appreciation is ignored. On provision for depreciation, the book value of individual security remains unchanged after marking to market. Profit on sale of investment in AFS category been proposed to be transferred in IFR after getting approval from AGM.
- (vi) Investments are classified as performing and Non-Performing based on the guidelines issued by the RBI. Investments of domestic office become non-performing where interest or instalment (including maturity proceeds) is due and remains unpaid for more than 90 days.

5. Loans/ Advances and Provisions thereon:

Loans and Advances are classified as performing and non-performing, based on the guidelines/ directives issued by the RBI. Loan Assets become Non-Performing Assets (NPAs) where:

- (i) In respect of term loans, interest and/or instalment of principal remains overdue for a period of more than 90 days;
- (ii) In respect of Overdraft or Cash Credit Advances, the account remains "out of order", i.e. if the outstanding balance exceeds the sanctioned limit/drawing power continuously for a period of 90 days, or if there are no credits continuously for 90 days as on the date of balance-sheet, or if the credits are not adequate to cover the interest due during the same period;
- (iii) In respect of agricultural advances: (a) for short duration crops, where the instalment of principal or interest remains overdue for two crop seasons; and (b) for long duration crops, where the principal or interest remains overdue for one crop season.
- (iv) NPAs are classified into Sub-Standard, Doubtful and Loss Assets, based on the following criteria stipulated by NABARD/RBI:
- Sub-standard: A loan asset that has remained non-performing for a period less than or equal to 12 months.
 - Doubtful: A loan asset that has remained in the sub-standard category for a period of 12 months.
 - Loss: A loan asset where loss has been identified but the amount has not been fully written off.
- (v) Provisions are made on all outstanding net of interest not realized on non-performing assets as per prudential norms prescribed by RBI as under:

Classification of Assets		Secured	Unsecured
1	Standard		
	I General Accounts	0.40%	0.40%
	ii Direct Agri & SME	0.25%	0.25%
2	Sub-Standard	10% of outstanding Balance	-
3	Doubtful-I	20.00%	100.00%
4	Doubtful-II	30.00%	100.00%
5	Doubtful-III	100.00%	100.00%
6	Loss	-	100.00%



- (vi) In addition to the specific provision on NPAs, general provisions are also made for standard assets as per extant RBI Guidelines. These provisions are reflected in Schedule 5 of the Balance Sheet under the head "Other Liabilities & Provisions" and are not considered for arriving at the Net NPAs.

6. Fixed Assets and Depreciation:

- (a) Fixed Assets are carried at cost less accumulated depreciation.
- (b) Cost includes cost of purchase and all expenditure directly attributable to or incur in connection with acquiring the fixed assets before it is put to use.
- (c) Depreciation is provided on straight line method.
- (d) As assets register is not updated, Depreciation charged on the balance available in the system.

7. Employee Benefits:

(i) Short Term Employee Benefits:

The undiscounted amounts of short-term employee benefits, such as medical benefits which are expected to be paid in exchange for the services rendered by employees, are recognised during the period when the employee renders the service.

(ii) Long Term Employee Benefits:

- (a) The Bank provides for gratuity to all eligible employees through LIC Group Gratuity Scheme Bank made a provision of Rs4,03,06,314/-. In case of leave salary also bank made arrangement with Bajaj Bank made a provision of Rs 2,98,30,450/-.

(iii) Other Long Term Employee benefits:

All eligible employees of the Bank are eligible for leave fare concession, home travel concession. The costs of such long term employee benefits are debited to Profit & Loss account of the Bank, in the year of expense incurred.

8. Provisions, Contingent Liabilities and Contingent Assets:

In conformity with AS 29, "Provisions, Contingent Liabilities and Contingent Assets", issued by the Institute of Chartered Accountants of India, the Bank recognizes provisions only when it has a present obligation as a result of a past event, and would result in a probable outflow of resources. embodying economic benefits will be required to settle the obligation, and when a reliable estimate of the amount of the obligation can be made.

9. No provision is recognized for :

- (i) any possible obligation that arises from past events and the existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Bank; or
- (ii) any present obligation that arises from past events but is not recognised because:
- (a) it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or
- (b) a reliable estimate of the amount of obligation cannot be made.



Such obligations are recorded as Contingent Liabilities. These are assessed at regular intervals and only that part of the obligation for which an outflow of resources embodying economic benefits is probable, is provided for, except in the extremely rare circumstances where no reliable estimate can be made.

Contingent Assets are not recognized in the financial statements.

10. Taxes on Income :

Income tax expense is the only amount of current tax, Bank did not make any provision deferred tax incurred by the Bank as per Accounting Standard 22 – “Accounting for Taxes on Income” respectively

Earning Per Share :

The Bank reports basic and diluted earnings per share in accordance with AS 20 – “Earnings per Share” issued by the ICAI. Basic Earnings per Share are computed by dividing the Net Profit after Tax for the year attributable to equity shareholders (other than minority) by the weighted average number of equity shares outstanding for the year.

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