

29th Annual Report 2025-2026

**Make TODAY
better than
YESTERDAY
and
TOMORROW
better than TODAY.**



Rajkot Peoples Co-Operative Bank Ltd.

A Zero Net NPA Bank
Since 2007

'Sabhasad Bhavan', 01, Manhar Plot, Gondal Road, Rajkot - 360 002.
Ph. : 0281-2480942, E-mail : rpcbho@rpcbank.in

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Board of Directors

(w.e.f. 13.06.2022)

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01. Shree Dineshbhai Rupareliya શ્રી દિનેશભાઈ રૂપારેલીયા	Chairman ચેરમેન
02. Shree Bhargavbhai Rathod શ્રી ભાર્ગવભાઈ રાઠોડ	Vice Chairman વાઈસ ચેરમેન
03. Shree Bhavanbhai Mendpara શ્રી ભવાનભાઈ મેંદપરા	Director - Prof. ડીરેક્ટર (વ્યાવસાયિક)
04. Shree Dineshchandra Ajda શ્રી દિનેશચંદ્ર આજડા	Director - Prof. ડીરેક્ટર (વ્યાવસાયિક)
05. Shree Arjanbhai Vaishnav શ્રી અરજણભાઈ વૈશ્નવ	Director ડીરેક્ટર
06. Smt. Manishaben Limbasiya શ્રીમતી મનીષાબેન લીંબાસીયા	Director ડીરેક્ટર
07. Smt. Diptiben Jodhani શ્રીમતી દિપ્તીબેન જોધાણી	Director ડીરેક્ટર
08. Smt. Chandniben Bhanderi શ્રીમતી ચાંદનીબેન ભંડેરી	Director ડીરેક્ટર
09. Shree Kishorbhai Bhesaniya શ્રી કિશોરભાઈ ભેસાણીયા	Director ડીરેક્ટર
10. Shree Vijaybhai Malani શ્રી વિજયભાઈ માલાણી	Director ડીરેક્ટર
11. Shree Jaybhai Vaghela શ્રી જયભાઈ વાઘેલા	Director ડીરેક્ટર
12. Shree Vallabhbhai Chovatiya શ્રી વલ્લભભાઈ ચોવટીયા	Director ડીરેક્ટર

૨૯મી વાર્ષિક સાધારણ સભા

તારીખ : ૨૭.૦૬.૨૦૨૬ ને શનિવાર

સમય : સાંજે ૦૬.૦૦ કલાકે

સ્થળ : બાર્બેક્યુ કલ્ચર, ધ ગ્રેટ પંજાબી ધાબા પાસે,
ઇસ્કોન મંદીર સામે, કાલાવડ રોડ, રાજકોટ-૩૬૦ ૦૦૫



Rajkot Peoples Co-Operative Bank Ltd.



Know Your Bank (KYB)

Rajkot Peoples Co-Operative Bank Ltd.

RCS Regi. No. : 29673 - 1997
Dt. 22.07.1997

RBI Licence No. : UBD.GUJ.1497 P
Dt. 22.10.1997

PAN : AAAAR0526P

TAN NO. : RKTR00401C

GST No. : 24AAAAAR0526P1ZH

Bank Code : 445

OSS Code : 08680701

DICGC Code No. : 86807 G-353

DEAF Code No. : 0721

LEI No. : 3358 0032 NEAMJ 1Z1EM 05

Founder Chairman : Shamjibhai Khoont

Chairman : Dineshbhai Rupareliya

MD & CEO : Shamjibhai Khoont

General Manager : Satyaprakash Khokhara

Phone No. : 0281 - 2480942, 3

E-mail : rpcbho@rpcbank.in

Website : www.rpc.bank.in

Admin & Reg. Off. : "Sabhasad Bhavan",
1, Manhar Plot,
Gondal Road,
Rajkot - 360 002

Branches

No.	Branch Name	STD Code + Phone	E-mail ID	RBI Licence Number
01.	Main	0281-2480942-3	rpcbho@rpcbank.in	UBD/GUJ/1497 P Dt. 22.10.1997
02.	Marketing Yard	0281-2704831	yard@rpc.bank.in	UBD / AH / 480 Dt. 18.10.1999
03.	Swaminarayan Chowk	0281-2367805	snc@rpc.bank.in	UBD / AH / 571 Dt. 11.12.2000
04.	Devpara	0281-2391680	dev@rpc.bank.in	UBD / AH / 572 Dt. 11.12.2000
05.	Mayani Chowk	0281-2377662	mayani@rpc.bank.in	UBD / AH / 616 Dt. 17.10.2001
06.	Morbi Road	89804 10300	bedi@ rpc.bank.in	UBD / AH / 965 Dt. 19.05.2016
Shifted Railnagar Branch vide application No. PRV.AMD.DOR.2025-2026.P193 has been Approved. dated 08.04.2026				
07.	Vavdi Industrial Area	8153000059 / 8155000059	vavdi@rpc.bank.in	UBD / AH / 1048 Dt. 03.01.2017
08.	Kothariya	89804 10400	kothariya@ rpc.bank.in	No. 41 dated 31.07.2025
09.	Ravki	99299 42842	ravki@rpc.bank.in	PRV.AMD.DOR. 2025-2026.P225 Dt. 23.04.2026

Above all branches are situated at Rajkot City.

Statutory Auditor

B. N. Kamothi & Co.
Chartered Accountants
ICAI FRN : 129497W
Membership No. : 137940

**Audit
Class
"A"**

Concurrent Auditor

R. M. Chovatiya & Associates
Chartered Accountants
Rajkot.

Toll Free No. for RuPay ATM cum Debit Card
98250 49927



A Zero Net NPA Bank
Since 2007

૨૯મી વાર્ષિક સાધારણ સભાની નોટીસ

આથી બેંકના પ્રતિનિધિ સભાસદ (ડેલીગેટ)ને જણાવવાનું કે, બેંકની ૨૯મી વાર્ષિક સાધારણ સભા તા. ૨૭.૦૬.૨૦૨૬ ને શનિવારના રોજ સાંજે ૦૬.૦૦ કલાકે નીચે દર્શાવેલ કાર્યસૂચિ માટે બાર્બેક્યુ કલ્ચર, ધ ગ્રેટ પંજાબી ધાબા પાસે, ઇસ્કોન મંદીર સામે, કાલાવડ રોડ, રાજકોટ-૩૬૦ ૦૦૫ ખાતે મળશે, જેમાં સમયસર હાજરી આપવા વિનંતી.

વાર્ષિક સાધારણ સભાની કાર્યસૂચિ

૦૧. તારીખ ૨૧.૧૨.૨૦૨૫ ના રોજ મળેલ ખાસ સાધારણ સભાની કાર્યવાહી નોંધ વંચાણે લઈ બહાલી આપવા અંગે.
૦૨. તારીખ ૩૧.૦૩.૨૦૨૬ ના રોજ પૂરાં થતાં વર્ષનો બોર્ડ ઓફ ડિરેક્ટર્સ તૈયાર કરેલ કામકાજનો વાર્ષિક અહેવાલ તેમજ વર્ષ ૨૦૨૫-૨૦૨૬ નો ઓડીટ રીપોર્ટ, ઓડિટેડ સરવૈયું અને નફા-નુકશાન ખાતુ વિગેરે હિસાબો મંજૂર કરવા અંગે.
૦૩. બોર્ડ ઓફ ડિરેક્ટર્સ ભલામણ કરેલ ૨૦૨૫-૨૦૨૬ ના વર્ષના નફાની વહેંચણી મંજૂર કરવા અંગે.
૦૪. વર્ષ ૨૦૨૫-૨૦૨૬ માટે ડિવિડન્ડ જાહેર કરવા અંગે.
૦૫. વર્ષ ૨૦૨૫-૨૦૨૬ દરમિયાન RBI Inspection તેમજ સ્ટેચ્યુટરી, કોન્કરન્ટ અને ઇન્ટરનલ ઓડિટ રીપોર્ટ અને તેની દુરસ્તી રીપોર્ટની નોંધ લઈ બહાલી આપવા અંગે.
૦૬. સને ૨૦૨૬-૨૦૨૭ના વર્ષ માટે સ્ટેચ્યુટરી ઓડીટરની નિમણૂક અંગે.
૦૭. બેંકના કામકાજ માટે સંચાલક મંડળ દ્વારા બહારથી કરજ લેવાની મહત્તમ મર્યાદા નક્કી કરવા અંગે.
૦૮. બેંકના પેટા નિયમોમાં સુધારા કરવા અંગે.
૦૯. રજીસ્ટ્રાર સહકારી મંડળીઓના પરિપત્ર ક્રમાંક વહટ/૬૧૩/ક/૧૧૧/૨૦૨૫ તા. ૨૪.૦૪.૨૦૨૫ ના પરિપત્ર અન્વયે બેંકના સભાસદોને ભેટ આપવાના ખર્ચને બહાલી આપવા અંગે
૧૦. અધ્યક્ષ સ્થાનેથી અથવા અધ્યક્ષશ્રીની અનુમતિથી જે કંઈ રજુ થાય તે અંગે વિચારણા કરવા અને નિર્ણય લેવા બાબત.

સ્થળ : રાજકોટ

તારીખ : ૧૧.૦૬.૨૦૨૬

બોર્ડ ઓફ ડિરેક્ટર્સના આદેશથી

શામજીભાઈ ખૂંટ

એમ.ડી. & સી.ઈ.ઓ.

નોંધ : કોરમના અભાવે મીટીંગ મુલતવી રહેશે તો તે જ દિવસે અડધા કલાક બાદ ઉપરોક્ત કામો માટે હાજર સભ્યોનું કોરમ ગણી તે જ સ્થળે આ મીટીંગ મળશે જેને કોરમનો બાધ રહેશે નહીં.

મેનેજિંગ ડીરેક્ટરશ્રીનો સંદેશ

આજની આ ખુશીની પળે, આપણી બેંક તેનો **૨૯ મો નાણાંકીય અહેવાલ** રજૂ કરી રહી છે. આપ સૌના સહકાર અને વિશ્વાસથી **બેંકે છેલ્લા ૨૯ વર્ષોમાં સર્વોચ્ચ નફો મેળવવાનું ધ્યેય પ્રાપ્ત કર્યું છે**, જે આપણા બધાં માટે ગૌરવની ક્ષણ છે. આર્થિક વૃદ્ધિ અને સફળતા પાછળ આપનો વિશ્વાસ, હંમેશા આપેલ સમર્થન અને અમારી સમર્પિત ટીમની પ્રતિબદ્ધ સેવા મુખ્ય છે. અમારા કર્મચારીઓ **‘સ્મિત સાથે સેવા’**ના સિદ્ધાંત પર કાર્ય કરી રહ્યા છે, જે આપણી બેંકની આગવી ઓળખ બની ગઈ છે. આપની સાથે મળીને અમે ભવિષ્યમાં પણ વધુ સારો વિકાસ કરીશું. તમારા સહયોગ અને વિશ્વાસ માટે હૃદયપૂર્વક આભાર.

આ વર્ષે આપણી બેંક સુશાસન (Good Governance) હેઠળ નવી નીતિ અમલમાં મુકી છે, જેમાં લોન (Advances), રોકડ કેડીટ (Cash Credit) અને ખર્ચ (Expenditure) સંબંધિત અધિકારોને વિવિધ સ્તરના અધિકારીઓમાં વિતરણ (Decentralisation of Powers) કરવામાં આવ્યું છે. આ વ્યવસ્થાના પરિણામે બેંકની શેરમૂડીમાં **૭૪.૭૭%** નો વધારો થયો છે. અને અમો આનંદ સાથે જણાવતા ગૌરવ અનુભવીએ છીએ કે **નાણાંકીય વર્ષ ૨૦૨૫-૨૦૨૬ ના અંતે આપણી બેંકની માલીકીની મૂડી (Own Fund) ૬૦ કરોડથી વધુ થઈ ગયેલ છે**. આ સફળતા માટે તમારા વિશ્વાસ, સહકાર અને અમારા કર્મચારીઓની મહેનત જ મુખ્ય આધાર રહ્યા છે. ભવિષ્યમાં પણ અમે આ ગતિશીલ પ્રગતિ જાળવી રાખીશું.

આપણી આ નવી નીતિ અને કાર્યપ્રણાલી સાથે બેંકની પ્રતિબદ્ધતા અને શ્રેષ્ઠતા તરફનો દ્રષ્ટિકોણ વધુ મજબૂત બન્યો છે.

હું ખૂબ ગર્વ અનુભવી રહ્યો છું કે આપણી બેંક **૧ એપ્રિલ ૨૦૦૭ થી ૦% Net NPA જાળવી રાખેલ છે**. આ એક મોટી એચિવમેન્ટ છે અને આ દર્શાવે છે કે અમે અમારા ગ્રાહકોની ઓળખાણ અને ગહન સમીક્ષા કરતી વખતે કડક નિયમો અને માર્ગદર્શિકાઓને અનુસરીએ છીએ. **તા. ૦૧.૦૪.૨૦૦૭ પછી એક પણ નવું ખાતું એન.પી.એ. થયેલ નથી.**

RBIના તા. ૨૮.૧૧.૨૦૨૫ના માસ્ટર ડાયરેક્શન મુજબ રૂ. ૨૫ લાખ સુધીની નાની રકમની લોન તા. ૩૧.૦૩.૨૦૨૬ના રોજ **૫૦% હોવી જોઈએ જેની સામે બેંકની આ પ્રકારની લોન ૫૦% કરતા વધારે છે.**

આપણી ટીમની પ્રતિબદ્ધતા અને કાર્યમાં અખંડિત નિષ્ઠા સાથે બેંકનો નફો જાળવવા માટે અમે સતત પરિશ્રમ કરી રહ્યા છીએ. અમારી મહેનત અને તમારા સહયોગ દ્વારા અમે એક અદ્ભુત માઈલસ્ટોન પ્રાપ્ત કર્યો છે, જેથી નાણાકીય વર્ષ ૨૦૨૫-૨૦૨૬ માં **કુલ ડીપોઝીટ રૂ. ૩૭૬ કરોડ, એડવાન્સીસ રૂ. ૨૪૮ કરોડ** અને આપણી બેંકનો **બિઝનેસ રૂ. ૬૩૪ કરોડ** થયો છે, જે ગત વર્ષની સરખામણીમાં **રૂ. ૧૬૦ કરોડ વધારે છે.**

બેંકના વિકાસને અવિરત જાળવી રાખવા, વહીવટી પ્રક્રિયા સરળ અને ઝડપી બનાવવા, વિવિધ ગ્રાહકલક્ષી સેવાઓ ત્વરિત અને સ્પર્ધાત્મક રીતે પૂરી પાડવા તેમજ બેંકિંગ બિઝનેસના અસરકારક વ્યવસ્થાપન, સંચાલન, નિયંત્રણ અને નિરીક્ષણ માટે ઈન્ફોર્મેશન ટેકનોલોજીની આવશ્યકતાને લક્ષ્યમાં લઈને આ કાર્ય RBI ના માધ્યમથી આપણી બેંક દ્વારા CTS, ECS, NACH Clearing, RTGS / NEFT, ABPS, RuPay ATM - cum - Debit Card, SMS Alert, Mobile Banking, IMPS, BBPS & UPI વગેરે જેવી ડિજિટલ સેવાઓ પ્રદાન કરવામાં આવે છે. બેંક તથા ગ્રાહકો સાયબર ફોનનો ભોગ ન બને અથવા તેને અટકાવી શકાય તે માટે RBI ની માર્ગદર્શિકા મુજબ Cyber Security Norms મુજબનાં પગલાંઓ આપણી બેંક દ્વારા લેવામાં આવેલા છે.

આજે આનંદ અને ગૌરવની ક્ષણે, આપ સૌ સાથે એક સુખદ સમાચાર શેર કરવા ઇચ્છીએ છીએ. આપણી બેંકને **૧૦મી શાખા** ખોલવા માટેના એક્શન પ્લાનને આખરી ઓપ આપવામાં આવેલ છે. આ મહત્વપૂર્ણ કાર્ય આપણાં તમામ સભાસદના વિશ્વાસ, ગ્રાહકોના અવિરત સમર્થન અને કર્મચારીઓની અવિરત મહેનતનું ફળ છે. આ નવી શાખા દ્વારા અમે વધુ વિસ્તૃત અને સુવિધાપૂર્ણ બેંકિંગ સેવાઓ પ્રદાન કરી શકીશું.

આગામી વર્ષોમાં પણ બેંકની ઉત્કૃષ્ટ પ્રગતિ માટે બેંકના સભાસદો, ગ્રાહકો, સંચાલક મંડળ તથા કર્મચારીઓ પાસેથી ઉત્સાહપ્રેરક સાથ અને સહકારની અપેક્ષા સહ....

શામજીભાઈ ખંટ
એમ.ડી. & સી.ઈ.ઓ.



બોર્ડ ઓફ ડીરેક્ટર્સનો અહેવાલ

આપણી બેંકનો આ ૨૯ મો વાર્ષિક અહેવાલ અને તા. ૩૧.૦૩.૨૦૨૬ ના રોજ પુરા થતાં વર્ષના વાર્ષિક હિસાબો આપની સમક્ષ રજુ કરતા બોર્ડ ઓફ ડીરેક્ટર્સના સભ્યો આનંદની લાગણી અનુભવે છે.

૦૧. ફાઈનાન્સીયલ પોઝીશન

આપણી બેંકની આર્થિક સ્થિતિ નીચેની આંકડાકીય માહિતી પરથી જાણી શકાય છે.

(રકમ રૂ. લાખમાં)

વિગત	૩૧.૦૩.૨૦૨૧	૩૧.૦૩.૨૦૨૨	૩૧.૦૩.૨૦૨૩	૩૧.૦૩.૨૦૨૪	૩૧.૦૩.૨૦૨૫	૩૧.૦૩.૨૦૨૬
સભાસદોની સંખ્યા	૨૦,૫૨૭	૨૧,૦૮૬	૨૦,૮૫૯	૨૧,૦૧૯	૨૧,૯૨૧	૨૨,૭૯૨
શેર ભંડોળ	૪૦૩.૯૬	૪૬૪.૮૨	૪૫૪.૫૯	૪૨૮.૧૬	૧,૧૫૨.૦૦	૨,૦૧૩.૩૦
રિઝર્વ અને અન્ય ફંડો	૨,૭૮૧.૯૨	૩,૩૦૫.૩૦	૩,૮૭૪.૬૮	૪,૨૭૮.૬૪	૪,૫૫૦.૮૩	૫,૦૬૯.૭૦
થાપણ	૨૫,૬૧૪.૪૫	૨૫,૨૮૪.૫૯	૨૪,૭૦૮.૮૫	૨૫,૯૦૭.૧૭	૨૮,૨૧૮.૨૭	૩૭,૫૬૨.૫૬
ધિરાણ	૯,૮૧૭.૩૧	૧૦,૯૭૬.૬૦	૧૨,૫૬૦.૯૪	૧૪,૦૩૧.૬૩	૧૮,૧૮૧.૬૬	૨૪,૮૨૨.૦૬
ઇન્કમેટેક્સ પહેલાનો નફો	૪૧૬.૨૧	૫૪૩.૭૭	૪૮૦.૪૪	૪૧૯.૪૭	૫૨૯.૭૮	૭૦૩.૫૯
ચોખ્ખો નફો	૨૪૨.૦૫	૨૭૬.૮૦	૨૪૦.૭૧	૩૬૫.૧૮	૩૯૯.૭૫	૫૧૬.૯૩
બિઝનેસ	૩૫,૪૯૧.૭૬	૩૬,૨૬૧.૧૯	૩૭,૨૬૯.૭૯	૩૯,૯૩૮.૮૦	૪૬,૩૯૯.૯૩	૬૨,૩૮૪.૬૧

૦૨. થાપણો

ભૂતકાળમાં ઘણી સહકારી બેંકોની સ્થિતિ નાજુક થઈ ગઈ હતી ત્યારે આપણે થાપણદારોનો વિશ્વાસ ટકાવી રાખવામાં, કુલ થાપણોનું પ્રમાણ અને હરિફાઈયુક્ત પરિસ્થિતિમાં ત્વરિત અને ઉત્કૃષ્ટ ગ્રાહક સેવાના કારણે CASA ડીપોઝીટનું ઉચું પ્રમાણ જાળવી રાખવામાં સફળ રહ્યા છીએ. જે નીચે મુજબની માહિતી પરથી જાણી શકાય છે.

(રકમ રૂ. લાખમાં)

ડીપોઝીટ	૨૦૨૧	૨૦૨૨	૨૦૨૩	૨૦૨૪	૨૦૨૫	૨૦૨૬
CASA ડીપોઝીટ	૧૭,૪૯૯.૬૨	૧૭,૯૨૬.૮૮	૧૭,૭૫૯.૫૧	૧૮,૪૩૦.૩૪	૧૮,૩૦૧.૩૩	૧૯,૦૧૫.૭૭
હાઈ-કોસ્ટ ડીપોઝીટ	૮,૧૧૪.૮૪	૭,૩૫૭.૭૧	૬,૯૪૯.૩૪	૭,૪૭૬.૮૩	૯,૯૧૬.૯૪	૧૮,૫૪૬.૭૯
કુલ ડીપોઝીટ	૨૫,૬૧૪.૪૬	૨૫,૨૮૪.૫૯	૨૪,૭૦૮.૮૫	૨૫,૯૦૭.૧૭	૨૮,૨૧૮.૨૭	૩૭,૫૬૨.૫૬
CASA ડીપોઝીટનું પ્રમાણ	૬૮.૩૨ %	૭૦.૯૦ %	૭૧.૮૮ %	૭૧.૧૪ %	૬૪.૮૬ %	૫૦.૬૨ %

આપણી બેંકની થાપણો પૈકી CASA ડીપોઝીટ તા. ૩૧.૦૩.૨૦૨૬ ના રોજ રૂ. ૧૯,૦૧૫.૭૭ લાખ થયેલ છે. જે કુલ થાપણોના ૫૦.૬૨% છે, જે આપણી બેંક દ્વારા ગ્રાહકોને પ્રદાન કરવામાં આવતી ત્વરિત અને ઉત્કૃષ્ટ ગ્રાહકસેવાનું પ્રતિબિંબ અને ગ્રાહકોના આપણી બેંક પ્રત્યેના અતૂટ વિશ્વાસનું પ્રતિક છે.

૦૩. રોકાણો

આપણી બેંકના તા. ૩૧.૦૩.૨૦૨૬ ના રોજ કુલ રોકાણો રૂ. ૧૩,૧૪૬.૧૮ લાખ છે, જે પૈકી રૂ. ૯,૩૯૧.૯૮ લાખનું રોકાણ કેન્દ્ર / રાજ્ય સરકારની વિવિધ જામીનગીરીઓમાં કરવામાં આવેલ છે. રૂ. ૩,૭૫૪.૨૦ લાખનું મ્યુચ્યુઅલ ફંડ + GSC + RDC + NUCFDC તેમજ SBI-DHFL Call માં બાકીનું રોકાણ કરવામાં આવેલ છે.

૦૪. શેરમૂડી

આપણી બેંકના સભાસદોની સંખ્યા ગત વર્ષે ૨૧૯૨૧ હતી, જે તા. ૩૧.૦૩.૨૦૨૬ ના રોજ ૨૨૭૯૨ થયેલ છે, તેમજ ૨૦૨૪-૨૦૨૫ ના વર્ષના અંતે





Rajkot Peoples Co-Operative Bank Ltd.



શેરમૂડી રૂ. ૧,૧૫૨.૦૦ લાખ હતી તે વર્ષ ૨૦૨૫-૨૦૨૬ માં વધીને રૂ. ૨,૦૧૩.૩૦ લાખ થયેલ છે, જે ગત વર્ષની સરખામણીમાં ૭૪.૭૭% નો જંગી વધારો દર્શાવે છે.

૦૫. ધિરાણ અને પ્રાયોરીટી સેક્ટર

આપણી બેંકના સહકારના પાયાના સિધ્ધાંતો તેમજ રિઝર્વ બેંક ઓફ ઇન્ડિયાની માર્ગદર્શિકા અનુસાર સભાસદો તેમજ બેંકના ગ્રાહકોની વાસ્તવિક જરૂરિયાતો માટે કુલ ધિરાણ અને પ્રાથમિકતા પ્રાપ્ત ક્ષેત્રોમાં આપવામાં આવેલ વિવિધ ધિરાણોની તા. ૩૧.૦૩.૨૦૨૬ ના રોજની વિગતો નીચે મુજબ છે.

ADVANCES TO PRIORITY SECTOR REPORT

[Amount in Lacs]

Sr. No	PRIORITY SECTOR ITEMS	Priority Sector		Weaker Section		NPA	
		No.of A/c	Balance o/s	No.of A/c	Balance o/s	No.of A/c	Balance o/s
	ALL PRIORITY SECTOR						
1	Advances to individuals for activities allied to agriculture	109	975.30	14	45.10	---	---
2	Cottage Ind/SSI/Devp of new and renewable sources of energy	882	8,650.84	187	886.74	---	---
3	Advances to road and water transport operators	---	---	---	---	---	---
4	Private retail traders	475	4,376.52	82	283.25	---	---
5	Small Business Enterprises	577	4,783.84	197	1,096.41	---	---
6	Professional and Self Employed Persons	567	1,692.04	163	260.15	---	---
7	Educational Loans	6	11.41	1	1.02	---	---
8	Housing Loan up to 45 Lakhs	82	847.33	26	273.87	---	---
9	All other priority loan	537	1,836.72	105	619.66	---	---
	Total Priority Sector Advances (A)	3,235	23,174.01	775	3,466.19	---	---
	All Non - Priority Sector						
1	Other Non Priority Sector	156	764.04	12	127.84	---	---
2	Real Estate / comm property	1	13.12	---	---	---	---
3	Housing loan above 45 Lacs	10	199.39	1	11.63	---	---
4	Staff Housing Loan	25	364.09	---	---	---	---
5	Commercial Real Estate	3	307.42	---	---	---	---
	Total Non Priority Sector Advances (B)	195	1,648.05	13	139.47	---	---
	Total Advances (A+B)	3,430	24,822.06	788	3,605.66	---	---
6	Priority Sector % to Total Advances		93.36				
7	Total Weaker section% to Total Advances	---	14.53	---	---	---	---
8	Priority Weaker section% to Total Priority Advances	---	14.96	---	---	---	---
9	Micro Enterprises	---	54.12	---	---	---	---

૦૬. નાના ધિરાણ અને વિવિધ લક્ષ્યાંકો

તા. ૩૧.૦૩.૨૦૨૬ ના રોજ પ્રાયોરીટી સેક્ટર, વિકર સેકશન અને રૂ. ૨૫.૦૦ લાખની મર્યાદા સુધીના ધિરાણોના રીઝર્વ બેંક ઓફ ઇન્ડિયાની માર્ગદર્શિકા અનુસાર લક્ષ્યાંક અને એચીવમેન્ટની વિગતો નીચે મુજબ છે.

ક્રમ	વિગત	ટાર્ગેટ %	એચીવમેન્ટ %
૦૧	તા. ૩૧.૦૩.૨૦૨૬ ના રોજ કુલ ધિરાણો પૈકી પ્રાયોરીટી સેક્ટર ધિરાણ	૬૦.૦૦ %	૯૩.૩૬ %
૦૨	તા. ૩૧.૦૩.૨૦૨૬ ના રોજ કુલ ધિરાણો પૈકી વિકર સેકશન ધિરાણ	૧૨.૦૦ %	૧૪.૫૩ %
૦૩	તા. ૩૧.૦૩.૨૦૨૬ ના રોજ કુલ ધિરાણ પૈકી રૂ. ૨૫.૦૦ લાખ સુધીના ધિરાણો	૫૦.૦૦ %	૫૨.૯૨ %
૦૪	તા. ૩૧.૦૩.૨૦૨૬ ના રોજ માઈક્રો એન્ટરપ્રાઈઝ	૦૭.૫૦ %	૫૪.૧૨ %





Rajkot Peoples Co-Operative Bank Ltd.



રીઝર્વ બેંક ઓફ ઇન્ડિયાની માર્ગદર્શિકા મુજબ આપણી બેંક દ્વારા તા. ૩૧.૦૩.૨૦૨૬ સુધીમાં ઉપર દર્શાવ્યા અનુસારના વિવિધ સેક્ટરમાં રૂ. ૩,૭૯૨.૫૪ લાખનું સોનાના દાગીનાઓ સામેનું ધિરાણ પણ કરવામાં આવેલું છે, પરંતુ શેર, ડિબેનચર કે તેના જેવી અન્ય જામીનગીરી સામે કોઈપણ પ્રકારનું ધિરાણ કરેલ નથી.

આપણી બેંકનું ધિરાણ સમગ્ર આર્થિક અને વિવિધ પ્રવૃત્તિમાં વહેંચાયેલું છે, જેથી બજારમાં ઉદ્ભવતા આકસ્મિક પરિવર્તનોથી બેંકની વસુલાત પર કે આર્થિક વ્યવહારો પર વિપરિત અસર થવાની શક્યતા નહિવત્ રહેલી છે.

૦૭. ડિવીડન્ડ

બેંકના બોર્ડ ઓફ ડિરેક્ટર્સ દ્વારા વર્ષ ૨૦૨૫-૨૦૨૬ માટે સભાસદોને ૧૨% ડિવીડન્ડ આપવા માટે જોગવાઈ અને ભલામણ કરવામાં આવેલી છે. જે ચૂકવવા માટે મંજૂર કરવા વિનંતી છે.

૦૮. મૂડી પર્યાપ્તતા

રીઝર્વ બેંકની માર્ગદર્શિકા મુજબ સીઆરએઆર ઓછામાં ઓછું ૧૨% હોવું જોઈએ, જેની સામે તા. ૩૧.૦૩.૨૦૨૬ ના રોજ આપણી બેંકની સીઆરએઆર ૨૨.૮૩% છે, જે બેંકની આર્થિક સધ્ધરતા પ્રદર્શિત કરે છે.

૦૯. શેરમૂડી અને માલિકીનું ભંડોળ

આપણી બેંકના માલિકીનું ભંડોળ તા. ૩૧.૦૩.૨૦૨૬ના રોજ રૂ. ૬,૫૬૬.૦૭ લાખની સપાટીએ પહોંચેલ છે.

૧૦. નફો અને તેની ફાળવણી

આપણી બેંકનું તા. ૩૧.૦૩.૨૦૨૬ ના રોજ પૂરાં થતાં વર્ષનું નફા-નુકશાન ખાતું રૂ. ૭,૦૩,૫૮,૫૫૦.૭૩ નો કુલ નફો અને રૂ. ૫,૧૬,૯૨,૮૮૭.૭૩ નો ચોખ્ખો નફો દર્શાવે છે. આપણી બેંકના પેટા કાયદા અને ગુજરાત સહકારી મંડળીઓના કાયદાની જોગવાઈઓ મુજબ ચોખ્ખા નફાની ફાળવણી આપ સર્વેની મંજૂરીની અપેક્ષાએ નીચે મુજબ રજૂ કરીએ છીએ.

Appropriations of Net Profit [Subject to 29 th AGM Approval]			As on 31.03.2026	As on 31.03.2025
1.	Appropriations of Net Profit [Subject to 29th AGM Approval]		5,16,92,887.73	3,99,75,262.93
2	Transfer to Statutory Reserves	25.00% of Net Profit	1,29,23,222.00	99,93,816.00
3	Proposed Dividend	12% of Share Capital	1,71,50,458.00	63,68,032.00
4	BDDR As per Section 67A of GSC Act	15.00% of Net Profit	41,35,431.00	59,96,289.00
5	Building Fund	20.00% of Net Profit	1,03,38,578.00	79,95,053.00
6	Education Fund	1.50% of Net Profit or Rs. 2,00,000/- whichever is less	2,00,000.00	2,00,000.00
7	Investment Fluctuation Reserve		69,40,000.00	94,19,000.00
8	Total of Appropriations [2 to 7]		5,16,87,689.00	3,99,72,190.00
9	Remaining Profit [1 - 8]		5,198.73	3,072.93
10	Dividend Equilaization Fund	20% of the remaining profit	---	614.59
11	Charity Fund	20% of the remaining profit	1,040.00	614.59
12	Co-Operative Propoganda Fund	20% of the remaining profit	---	614.59
13	Members Welfare Fund	20% of the remaining profit	1,040.00	614.59
14	Social Welfare Fund	10% of the remaining profit	---	307.29
15	Staff Benefit Fund	5% of the remaining profit	---	153.64
16	Festival Fund	5% of the remaining profit	---	153.64
17	Total of Appropriations [10 to 16]		2,080.00	3,072.93
18	Balance carried over to Balance Sheet		3,118.73	---





૧૧. બેંકનું કાર્યક્ષેત્ર

આપણી બેંકનું કાર્યક્ષેત્ર રાજકોટ શહેર, રાજકોટ, જૂનાગઢ, જામનગર, મોરબી, સુરેન્દ્રનગર, અમદાવાદ, બરોડા (વડોદરા), સુરત અને કચ્છ જિલ્લાઓ છે. હાલમાં આપણી બેંક ૯ શાખાઓ સાથે રાજકોટ શહેરમાં કાર્યરત છે. નાણાંકીય વર્ષ ૨૦૨૬-૨૦૨૭ માં બેંકનું કાર્યક્ષેત્ર ગુજરાત રાજ્યના ત્રણ વધુ જિલ્લાઓમાં વધારવાની દરખાસ્ત આર.બી.આઈ. તેમજ આર.સી.એસ.ના નિયમોને આધીન મોકલવાનું આયોજન છે.

૧૨. તાલીમ અને સેમિનાર

તાલીમ અને સેમિનારના આયોજન દ્વારા કાર્યરત સ્ટાફના જ્ઞાનમાં વૃદ્ધિ થાય અને બેંક કામગીરી કાર્યદક્ષતાથી થઈ શકે તે માટે સ્ટાફને અન્ય સંસ્થાઓમાં તાલીમ માટે અવારનવાર મોકલવામાં આવે છે. કર્મચારીઓ માટે મોટીવેશનલ પ્રોગ્રામનું પણ આયોજન કરવામાં આવે છે. આ ઉપરાંત બેંકના ચેરમેનશ્રી, વાઈસ ચેરમેનશ્રી તથા બોર્ડ ઓફ ડિરેક્ટરશ્રીઓ પણ અવારનવાર સેમિનારમાં ભાગ લઈને કો-ઓપરેટીવ બેંકોની ગતિવિધિ અંગેની સતત જાણકારી પ્રાપ્ત કરે છે.

૧૩. સામાજિક જવાબદારીઓ

‘જેનું તન મજબૂત તેનું મન મજબૂત’ એ ઉક્તિને સાર્થક કરવામાં અને સામાજિક જવાબદારીઓ અદા કરવામાં આપણી બેંક હંમેશા અગ્રેસર રહેલ છે. શરીર સંતુલન શિબિર, યોગશિબિર, ચશ્મા મુક્તિ શિબિર, બ્રેસ્ટ કેન્સર અંગેની જાગૃતિ માટેની પુસ્તિકાના વિતરણ, વ્યસન મુક્તિ અભિયાન દ્વારા સમાજના લોકોની આરોગ્યની સુખાકારી માટે આપણે હંમેશા સક્રિય રહ્યા છીએ. બેંકના કર્મચારીઓ માટે એચ.ડી.એફ.સી. અરગો જનરલ ઇન્સ્યોરન્સ કંપની લિ. પાસેથી ગ્રૂપ પર્સનલ એક્સિડન્ટ ઇન્સ્યોરન્સ પોલિસી લેવામાં આવેલી છે.

૧૪. સમાપન

સભાસદો તથા ગ્રાહકોનો અપ્રતિમ વિશ્વાસ અને સહકાર તથા મેનેજમેન્ટ અને કાર્યદક્ષ સ્ટાફના પ્રયત્નોથી આપણી બેંક ગ્રાહક સેવા ક્ષેત્રે અગ્રીમ હરોળમાં રહેલ છે. આ માટે રીઝર્વ બેંક ઓફ ઇન્ડિયા, ગુજરાત અર્બન કો-ઓપરેટીવ બેંક ફેડરેશન, સૌરાષ્ટ્ર-કચ્છ અર્બન કો-ઓપરેટીવ બેંક ફેડરેશન, ગુજરાત રાજ્ય સહકારી બેંક લિ., રાજકોટ ડિસ્ટ્રીક્ટ કો-ઓપરેટીવ બેંક લિ., રાજકોટ જિલ્લા સહકારી સંઘ તથા જિલ્લા રજીસ્ટ્રારશ્રી અને અન્ય અધિકારીઓ તથા ઓડીટરશ્રી વગેરે તરફથી જરૂરી સલાહ-સૂચનો અને માર્ગદર્શન મળેલ છે તે બદલ તેઓ સર્વેના આપણે આભારી છીએ.

બોર્ડ ઓફ ડિરેક્ટર્સ વતી

શામજીભાઈ ખંટ
એમ.ડી. & સી.ઈ.ઓ.





INDEPENDENT AUDITORS' REPORT

To,
The Members of
RAJKOT PEOPLES CO-OPERATIVE BANK LTD.
Rajkot.

REPORT ON THE FINANCIAL STATEMENTS

We have audited the accompanying financial statements of **RAJKOT PEOPLES CO-OPERATIVE BANK LTD.** ("The Bank"), as at **March 31, 2026** Which comprise the Balance Sheet as at **31 March 2026**, and the statement of Profit and Loss Account for the year then ended, and a summary of significant accounting policies and other explanatory information. The returns of 09 Branches audited by us are incorporated in these financial statements.

MANAGEMENT'S RESPONSIBILITY FOR THE FINANCIAL STATEMENTS

The Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position of the Bank in accordance with the Banking Regulation Act, 1949 (as applicable to co-operative societies), the guidelines issued by the Reserve Bank of India, the Registrar of Co-operative Societies, Gujarat, the Gujarat Co-operative Societies Act, 1961 and the Gujarat Co-Operative Societies Rules, 1965 (as applicable) and generally accepted accounting principles in India so far as applicable to the Bank. This responsibility includes design, implementation, and maintenance of internal control relevant to the financial statements that are free from material misstatement, whether due to fraud or error.

AUDITORS' RESPONSIBILITY

Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with standards on Auditing issued by the Institute of Chartered Accounts of India. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether financial statements are free from material misstatements.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatements of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Bank's and fair preparation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on effectiveness of the entity's internal control. An audit also includes evaluation the appropriateness of accounting policies used, and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.



OPINION

In our opinion and to the best of our information and according to the explanations given to us, the financial statements together with the Notes thereon give the information requires under The Banking Regulation Act, 1949 (as applicable to co-operative societies), The Gujarat Co-Operative Societies Act, 1961 and the guidelines issued by Reserve Bank of India and Registrar of Co-Operative Societies in the manner so required and give a true and fair view, in conformity with the accounting principles generally accepted in India :

- (a) In the case of the Balance Sheet, of state of affairs of the Bank as on **31 March 2026**; and
- (b) In the case of the Profit and Loss Account, of the profit for the year ended on that date.

REPORT ON OTHER LEGAL AND REGULATORY REQUIREMENTS

1. The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with the provisions of section 29 in Forms "A" and "B" respectively of the third Schedule to The Banking Regulation Act, 1949 and provision of The Gujarat Co-Operative Societies Act, 1961 and The Gujarat Co-Operative Societies Rules, 1965, as amended from time to time.
2. We report that:
 - a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and have found to be satisfactory.
 - b) In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purpose of our audit have been received from the branches/offices.
 - c) The transaction of the Bank which have come to our notice are within the powers of the Bank.
 - d) The Balance Sheet and the Statement of Profit and Loss Account dealt with by this Report are in agreement with the books of account and returns.
 - e) The accounting standards adopted by the Bank are consistent with those laid down by accounting principle generally accepted in India so far as applicable to Banks.
3. We further report that for the year under audit, the bank has been awarded "A" classification.

For, **B. N. Kamothi & Co.**
Chartered Accountants

CA Kapil Khatri
Partner
FRN No. 129497W
Membership Number : 137940
UDIN : 26137940IBAOLW1342

Date : 06.06.2026
Place : Rajkot





Rajkot Peoples Co-Operative Bank Ltd.



Balance Sheet as on 31st March, 2026

Third Schedule of the BR Act, 1949 as substituted by clause (ZL) of section 56 of the said act - Form A

[Amount in ₹]

Capital and Liabilities	Sch.	As on 31.03.2026	As on 31.03.2025
1 Capital	1	20,13,30,000.00	11,52,00,000.00
2 Reserve Fund and Other Reserves	2	45,52,76,928.98	41,51,07,958.16
3 Principal / Subsidiary / State Partnership Fund Account	-	---	---
4 Deposits and Other Accounts	3	375,62,56,406.30	282,18,26,610.95
5 Borrowings	4	---	---
6 Bills For Collection Being Bills Receivable (As per Contra)	-	---	---
7 Branch Adjustments	-	---	---
8 Overdue Interest Reserve [NPA] - Contra Item	-	---	97,47,50,723.28
9 Interest Payable	5a	84,91,804.00	53,82,624.00
10 Other Liabilities	5b	13,16,80,852.72	11,76,42,663.09
11 Profit and Loss	2f	5,16,92,887.73	3,99,75,262.93
Total of Capital and Liabilities		460,47,28,879.73	448,98,85,842.41
Property and Assets	Sch.	As on 31.03.2026	As on 31.03.2025
1 Cash	6	2,59,68,698.00	3,07,75,582.00
2 Balances with Other Banks	7	60,38,57,811.47	53,83,47,533.93
3 Money at Call and Short Notice	7d	10,00,00,000.00	---
4 Investments	8	121,46,18,000.00	103,29,88,170.00
5 Investments Out of The Principal / Subsidiary / State Partnership Funds		---	---
6 Advances	9	248,22,05,712.76	181,81,65,755.41
7a Interest Receivable	10	3,12,27,274.00	3,39,20,232.00
7b Interest Receivable - [NPA] - Contra Item		---	97,47,50,723.28
8 Bills Receivable Being Bills For Collection (As per Contra)	-	---	---
9 Branch Adjustments	-	---	---
10 Premises Less Depreciation	11	9,23,27,941.04	3,07,67,945.60
11 Furniture, Fixtures, Vehicle & Computer Less Depreciation	11	1,44,57,506.85	1,16,05,226.72
12 Other Assets	12	4,00,65,935.61	1,85,64,673.47
13 Non Banking Assets Acquired In Satisfaction of Claims	-	---	---
14 Profit And Loss	-	---	---
Total of Property and Assets		460,47,28,879.73	448,98,85,842.41
a. Contingent Liabilities	13d	1,10,49,636.00	97,91,797.00
b. Off Balance Sheet items	13f(1+2)	3,85,34,527.52	7,02,16,563.63

As per our separate report and notes on account of even date

For, **B. N. Kamothi & Co.**
Chartered Accountants

Vijay Khunt
AGM

Satyaprakash Khokhara
General Manager

Shamjibhai Khoont
MD & CEO

CA Kapil Khatri
Partner
FRN No. 129497W
Membership Number : 137940
UDIN : 26137940IBAOLW1342

Vijaybhai Malani
Director

Kishorbhai Bhesaniya
Director

Jaybhai Vaghela
Director

Date : 06.06.2026

Place : Rajkot



A Zero Net NPA Bank
Since 2007



Rajkot Peoples Co-Operative Bank Ltd.



Profit & Loss Account for the Year ended on 31st March, 2026

Third Schedule of the BR Act, 1949 as substituted by clause (ZL) of section 56 of the said act - Form B [Amount in ₹]

Particulars of Income		Sch.	As on 31.03.2026	As on 31.03.2025
1	Interest and Discount	14	31,06,74,529.88	26,12,99,032.97
2	Commission, Exchange and Brokerage	15	7,14,252.18	7,49,996.46
3	Subsidy & Donation	-	---	---
4	Income from non-banking assets and profit from sale of dealing with such assets	-	---	---
5	Other Receipts	16	2,82,86,962.27	2,53,20,457.01
6	Loss (if any)	-	---	---
Total of Income			33,96,75,744.33	28,73,69,486.44
Particulars of Expenditure		Sch.	As on 31.03.2026	As on 31.03.2025
1	Interest on Deposit, Borrowings, Etc.	17	13,96,97,908.11	9,62,21,650.71
2	Salaries & Allowances & Provident Fund	18	8,89,52,373.10	9,00,45,048.24
3	Directors & Local Committee Members Fees & Allowances	-	---	---
4	Rent, Taxes, Insurance, Lighting etc.	19	1,16,37,540.47	93,63,869.37
5	Law Charges	20i	1,77,840.00	2,65,500.00
6	Postage, Telegrams & Telephone Charges	20ii	10,88,747.43	7,92,138.31
7	Auditors Fees	20iii	13,91,300.00	9,17,000.00
8	Depreciation on and Repairs to Property	20iv+v	84,13,668.88	89,85,879.46
9	Stationery, Printing & Advertisements Etc.	20vi	8,82,709.99	8,63,003.10
10	Loss from Sale of or dealing with non banking assets	-	---	---
11	Other Expenditure	21	1,70,75,105.62	2,69,37,776.32
Total of Expenditure			26,93,17,193.60	23,43,91,865.51
12	Gross Profit before Income Tax & Provisions	-	7,03,58,550.73	5,29,77,620.93
a	Add : Excess IT Provision written back	-	---	3,42,004.00
b	Deffered Tax Income	-	---	55,638.00
c	Net Profit /Loss Above the Line	-	7,03,58,550.73	5,33,75,262.93
d	Add : Below the Line Adjustments/Transfer	22	---	5,98,12,071.95
e	Less: Below the Line Adjustments/Transfer	22	---	-5,98,12,071.95
f	Net Addition in Net Profit after the below the line adjustments/Transfer		---	---
g	Net Profit (+)/ Loss (-) for the period [after below the line adjustments]	-	7,03,58,550.73	5,33,75,262.93
h	Provision for Income Tax	-	1,80,00,000.00	1,33,50,000.00
i	Short Provision of Income Tax of FY 2024-2025	-	6,15,663.00	---
j	Public welfare Fund	-	50,000.00	50,000.00
k	Net Profit (+)/Loss (-) for the period [after below the line adjustments] + Income Tax	-	5,16,92,887.73	3,99,75,262.93
l	Appropriations of Net Profit [Subject to AGM Approval]	23	5,16,92,887.73	3,99,75,262.93

As per our separate report and notes on account of even date

For, **B. N. Kamothi & Co.**

Chartered Accountants

Vijay Khunt
AGM

Satyaprakash Khokhara
General Manager

Shamjibhai Khoont
MD & CEO

CA Kapil Khatri
Partner
FRN No. 129497W
Membership Number : 137940
UDIN : 26137940IBAOLW1342

Vijaybhai Malani
Director

Kishorbhai Bhesaniya
Director

Jaybhai Vaghela
Director

Date : 06.06.2026

Place : Rajkot



A Zero Net NPA Bank
Since 2007



Schedules to the Balance Sheet as on 31st March, 2026

As per BR Act 1949 u/s 56 (zl) (aacs) Third Schedule u/s 29 - Form A

Schedule - 1

[Amount in ₹]

Capital		As on 31.03.2026	As on 31.03.2025
a.	Authorised share capital		
i	Current Year - 25,00,000 Shares each of Rs.100/-	25,00,00,000.00	15,00,00,000.00
ii	Previous Year - 15,00,000 Shares each of Rs.100/-		
b.	Issued Share Capital		
i	Current Year - 20,13,300 Shares each of Rs.100/-	20,13,30,000.00	11,52,00,000.00
ii	Previous Year - 11,52,000 Shares each of Rs.100/-		
c.	Subscribed Share Capital		
i	Current Year - 20,13,300 Shares each of Rs.100/-	20,13,30,000.00	11,52,00,000.00
ii	Previous Year - 11,52,000 Shares each of Rs.100/-		
d.	Called-Up Share Capital		
i	Current Year - 20,13,300 Shares each of Rs.100/-	20,13,30,000.00	11,52,00,000.00
ii	Previous Year - 11,52,000 Shares each of Rs.100/-		
e.	Paid-Up Share Capital		
i	Current Year - 20,13,300 Shares each of Rs.100/-	20,13,30,000.00	11,52,00,000.00
ii	Previous Year - 11,52,000 Shares each of Rs.100/-		
	of e above held by		
i	Individuals	20,13,30,000.00	11,52,00,000.00
ii	Cooperative institutions	---	---
iii	State Governments	---	---
iv	Other entities	---	---

Schedule - 2

[Amount in ₹]

Reserves and surplus		As on 31.03.2026	As on 31.03.2025
a.	Statutory Reserve		
i	Opening balance	18,21,09,295.91	12,35,85,035.20
ii	Additions during the year	1,18,40,316.86	5,85,24,260.71
iii	Utilisations during the year	---	---
iv	Closing balance	19,39,49,612.77	18,21,09,295.91
b.	Other reserves and surplus		
	Capital Reserve		
i	Opening balance	---	---
ii	Additions during the year	---	---
iii	Utilisations during the year	---	---
iv	Closing balance	---	---
c.	Revaluation Reserve		
i	Opening balance	2,97,23,081.13	3,08,15,867.93

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Rajkot Peoples Co-Operative Bank Ltd.



Schedule - 2 [Continued]

[Amount in ₹]

Reserves and surplus			As on 31.03.2026	As on 31.03.2025
	ii	Additions during the year	---	---
	iii	Utilisations during the year	9,83,508.11	10,92,786.80
	iv	Closing balance	2,87,39,573.02	2,97,23,081.13
d.		Investment fluctuation Reserve		
	i	Opening balance	3,08,00,000.00	3,70,19,193.08
	ii	Additions during the year	94,19,000.00	53,45,806.92
	iii	Utilisations during the year	---	1,15,65,000.00
	iv	Closing balance	4,02,19,000.00	3,08,00,000.00
e.		Other reserves (please specify)		
	1	Building Fund		
	i	Opening balance	9,59,67,325.39	7,06,98,657.94
	ii	Additions during the year	79,95,053.00	2,52,68,667.45
	iii	Utilisations during the year	---	---
	iv	Closing balance	10,39,62,378.39	9,59,67,325.39
	2	Investment Depreciation Reserve		
	i	Opening balance	---	73,95,955.92
	ii	Additions during the year	75,00,000.00	---
	iii	Utilisations during the year	---	73,95,955.92
	iv	Closing balance	75,00,000.00	---
	3	Bad and Doubtful Debt Reserve		
	i	Opening balance	6,58,20,243.50	6,58,20,243.50
	ii	Additions during the year	---	---
	iii	Utilisations during the year	---	---
	iv	Closing balance	6,58,20,243.50	6,58,20,243.50
	3(a)	BDR As per GSC Act 1961 - Section 67A		
	i	Opening balance	---	3,82,25,752.84
	ii	Additions during the year	59,96,289.00	29,21,466.98
	iii	Utilisations during the year	---	4,11,47,219.82
	iv	Closing balance	59,96,289.00	---
	4	Dividend Equilisation Fund		
	i	Opening balance	---	6,99,278.50
	ii	Additions during the year	---	573.63
	iii	Utilisations during the year	---	6,99,852.13
	iv	Closing balance	---	---
	5	Charity Fund		
	i	Opening balance	17,69,750.98	18,19,177.35
	ii	Additions during the year	614.59	573.63
	iii	Utilisations during the year	---	50,000.00
	iv	Closing balance	17,70,365.57	17,69,750.98
	6	General Provision on Standard Assets		
	i	Opening balance	---	55,00,000.00
	ii	Additions during the year	---	---
	iii	Utilisations during the year	---	55,00,000.00
	iv	Closing balance	---	---

Continue on next page...





Rajkot Peoples Co-Operative Bank Ltd.



Schedule - 2 [Continued]

[Amount in ₹]

Reserves and surplus		As on 31.03.2026	As on 31.03.2025
7	Co-Operative Propaganda Fund		
i	Opening balance	8,72,292.13	8,71,718.50
ii	Additions during the year	---	573.63
iii	Utilisations during the year	8,72,292.13	---
iv	Closing balance	---	8,72,292.13
8	Staff Benefit Fund		
i	Opening balance	2,13,529.56	2,13,386.15
ii	Additions during the year	---	143.41
iii	Utilisations during the year	2,13,529.56	---
iv	Closing balance	---	2,13,529.56
9	Members Welfare Fund		
i	Opening balance	8,93,852.14	8,93,278.51
ii	Additions during the year	614.59	573.63
iii	Utilisations during the year	---	---
iv	Closing balance	8,94,466.73	8,93,852.14
10	Contingency Reserves		
i	Opening balance	---	9,00,000.00
ii	Additions during the year	---	---
iii	Utilisations during the year	---	9,00,000.00
iv	Closing balance	---	---
11	Public Welfare Fund		
i	Opening balance	13,75,000.00	13,25,000.00
ii	Additions during the year	50,000.00	50,000.00
iii	Utilisations during the year	---	---
iv	Closing balance	14,25,000.00	13,75,000.00
12	Festival Fund		
i	Opening balance	1,63,530.52	1,63,387.12
ii	Additions during the year	---	143.40
iii	Utilisations during the year	1,63,530.52	---
iv	Closing balance	---	1,63,530.52
13	Social Welfare Fund		
i	Opening balance	4,00,056.90	3,99,770.09
ii	Additions during the year	---	286.81
iii	Utilisations during the year	4,00,056.90	---
iv	Closing balance	---	4,00,056.90
14	Technology Upgradation Fund		
i	Opening balance	50,00,000.00	50,00,000.00
ii	Additions during the year	---	---
iii	Utilisations during the year	---	---
iv	Closing balance	50,00,000.00	50,00,000.00
f.	Balance in Profit and Loss account		
i	Opening balance	3,99,75,262.93	3,65,18,337.25
ii	Additions during the year (Profit for the year)	5,16,92,887.73	3,99,75,262.93
iii	Reduction during the year (Appropriation of Profit)	3,99,75,262.93	3,65,18,337.25
iv	Closing balance of Profit (Before Appropriation)	5,16,92,887.73	3,99,75,262.93
Total of Reserves and Surplus (Excluding Profit)		45,52,76,928.98	41,51,07,958.16
Total of Reserves and Surplus (Including Profit)		50,69,69,816.71	45,50,83,221.09





Rajkot Peoples Co-Operative Bank Ltd.



Schedule - 3

[Amount in ₹]

Deposits		As on 31.03.2026	As on 31.03.2025
a	Term Deposits		
	i Individuals		
	1 Fixed Deposit - Individual-M	12,20,69,624.00	6,06,66,722.00
	2 Fixed Deposit Lockers	3,79,91,053.00	3,51,25,088.00
	3 Re-investment Deposit Individual	104,58,50,048.00	67,90,43,243.00
	4 Recurring Deposit	30,42,873.00	22,71,663.00
	5 Subsidi Fixed Deposit	71,84,201.00	4,26,83,535.00
	6 Fixed Deposit - Individual-Q	8,73,14,921.00	3,51,80,044.00
	7 Fixed Deposit - Individual-HF	22,50,000.00	17,50,000.00
	8 Fixed Deposit - Individual-Y	3,68,69,865.00	2,00,53,812.00
	9 Fixed Deposit - Individual-on Mat	1,87,26,455.00	1,44,25,923.00
	10 Fixed Deposit - 366 Days	4,90,000.00	10,000.00
	11 Fixed Deposit - 740 Days	1,39,750.00	25,65,787.00
	12 Re Investment Ind 15.00 Lakhs	13,38,05,624.00	2,57,18,466.00
	13 Fixed Deposits Individual 15 Lakhs MI	22,64,95,000.00	6,82,00,000.00
	14 Fixed Deposits Individual 15 Lakhs QI	13,24,50,000.00	40,00,000.00
	ii Co-operative banks	---	---
	iii Co-operative societies	---	---
	iv Others	---	---
	Sub-total Term Deposits (a)	185,46,79,414.00	99,16,94,283.00
b	Savings Deposits		
	i Individuals		
	1 Savings Deposit - Individual	116,89,13,424.78	113,97,29,826.49
	2 Saving Deposit Locker	10,81,61,166.79	11,24,21,164.48
	3 Saving Deposit - Staff	44,79,410.64	50,73,044.54
	4 Super Savings Deposit	26,24,838.09	31,60,540.32
	5 Fixed Deposit - Super Savings	12,19,49,915.00	12,08,13,971.00
	ii Cooperative banks	---	---
	iii Cooperative societies	---	---
	iv Others	---	---
	Sub-total Savings Deposits (b)	140,61,28,755.30	138,11,98,546.83
c	Other Demand Deposits		
	i Individuals		
	1 Current Deposit Individual	43,54,52,757.61	38,69,03,101.30
	2 Current Overdraft - FDR	2,51,08,061.13	1,98,30,859.09
	3 Overdrafts Against LIC	729.83	9,495.83
	4 Overdraft Against Property- Non SSI	1,01,38,591.83	1,11,68,119.77
	5 Overdraft Against Mortgage	6,51,689.97	4,40,232.07
	6 MSME Overdraft	1,96,32,143.60	1,43,23,736.08
	7 Staff Securad OD	4,62,358.20	17,80,222.41
	8 Cash Credit Against Stock- SSI	7,13,840.57	41,978.60
	9 Cash Credit Against Stock- Non SSI	19,33,254.43	18,69,065.06
	10 Cash Credit Against Stock And Book Debt- SSI	5,91,451.87	50,40,982.71
	11 Cash Credit Against Stock And Book Debt- Non SSI	33,594.50	74,08,548.16
	12 Silver Jubilee OD	7,29,763.46	1,17,440.04

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Rajkot Peoples Co-Operative Bank Ltd.



Schedule - 3 [Continued]

[Amount in ₹]

Deposits		As on 31.03.2026	As on 31.03.2025
ii	Cooperative banks	---	---
iii	Cooperative societies	---	---
iv	Others	---	---
Sub-total Other Demand Deposits (c)		49,54,48,237.00	44,89,33,781.12
Total Deposits (a+b+c)		375,62,56,406.30	282,18,26,610.95

Schedule - 4

[Amount in ₹]

Borrowings		As on 31.03.2026	As on 31.03.2025
a	i From Reserve Bank of India	---	---
	ii From the State Bank of India	---	---
	iii From State Government	---	---
	iv Loan from other Sources	---	---
Total		---	---

Note : There is no borrowings show that bifurcation of short, midium, long term loans & cc/od are note applicable.

Schedule - 5a

[Amount in ₹]

Interest Accured		As on 31.03.2026	As on 31.03.2025
1	Accured Interest on Deposits	84,91,804.00	53,82,624.00
Sub-Total		84,91,804.00	53,82,624.00

Schedule - 5b

[Amount in ₹]

Other Liabilities and Provisions		As on 31.03.2026	As on 31.03.2025
a	Bills Payable		
1	Pay Slip Account	22,98,886.44	1,37,60,283.24
2	Cheques Payable HDFC	6,31,75,627.00	4,31,96,989.00
3	Income Tax Payable TDS	9,09,865.00	4,76,222.00
4	CGST Payable - Income	2,23,506.25	1,54,832.13
5	SGST Payable - Income	2,23,506.25	1,54,832.13
6	IGST Payable - Income	3,185.02	3,942.87
7	IMPS Income Receivable With GST	1,878.96	5,829.44
8	Income Tax Payable Cash Withdrawal	2,90,060.00	91,900.00
9	S/A ATM ON US PAYABLE A/C	3,55,800.00	4,23,900.00
10	S/A POS ON US PAYABLE A/C	49,078.89	49,731.08
11	S/A IMPS ON US PAYABLE A/C	1,07,20,449.52	1,00,10,913.25
12	Provision for Taxation	1,80,00,000.00	1,33,50,000.00
	Dividend Payable		
13	Dividend Payable	15,28,876.00	11,00,497.00
	Sundries		
14	Sundries	49,000.00	49,100.00

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Rajkot Peoples Co-Operative Bank Ltd.



Schedule - 5b [Continued]

[Amount in ₹]

Other Liabilities and Provisions		As on 31.03.2026	As on 31.03.2025
15	Provision for Audit Fee	4,29,075.00	3,53,250.00
16	Provision For Expenses Payable	1,11,52,174.70	1,38,35,993.00
17	UPI Income Receivable with GST	22,016.47	17,957.36
Other Liabilities			
18	CGST Payable - Expenses	35,190.99	51,570.54
19	SGST Payable - Expenses	35,190.99	51,570.54
20	NPCI Billing POS UPI Payable	3,808.20	3,349.51
Total of Bills Payable		10,95,07,175.68	9,71,42,663.09
21	Provisions for standard assets	93,00,000.00	75,00,000.00
22	Provisions for NPA	---	1,30,00,000.00
23	Provisions for Technical Writte off	1,28,73,677.04	---
Total of (21 to 23)		2,21,73,677.04	2,05,00,000.00
Total of (1 to 23)		13,16,80,852.72	11,76,42,663.09

Schedule - 6

[Amount in ₹]

Cash and Balances with Reserve Bank of India		As on 31.03.2026	As on 31.03.2025
a.	Cash	2,59,68,698.00	3,07,75,582.00
b.	Balances with Reserve Bank of India		
i	In current account	---	---
ii	In reverse repos	---	---
iii	In other accounts	---	---
Total		2,59,68,698.00	3,07,75,582.00

Schedule - 7

[Amount in ₹]

Balances with Banks and Money at Call and Short Notice		As on 31.03.2026	As on 31.03.2025
a.	With Urban Cooperative Banks Schedule 7a (a)		
i	In current account	---	27,774.02
ii	In other deposit accounts	---	---
b.	With Central and State Cooperative Banks Schedule 7a (b)		
i	In current account Schedule 7a (b)(i)	88,84,749.06	3,51,21,137.86
ii	In other deposit accounts Schedule 7a (b)(ii)	5,00,00,000.00	5,00,00,000.00
c.	With Commercial Banks		
i	In current account Schedule 7a (c)(i)	25,59,73,062.41	21,33,98,622.05
ii	In other deposit accounts Schedule 7a (c)(ii)	28,90,00,000.00	23,98,00,000.00
Sub Total		60,38,57,811.47	53,83,47,533.93
d.	Money at Call and Short Notice		
i	With Urban Cooperative Banks	---	---
ii	With Central and State Co.op. Banks	---	---
iii	With commercial banks	---	---
iv	With other entities - SBI DFHI Capital	10,00,00,000.00	---
Total		70,38,57,811.47	53,83,47,533.93





Rajkot Peoples Co-Operative Bank Ltd.



Schedule - 7a - Breakup of Balance with banks and money at call and short Notice

[Amount in ₹]

Particular		As on 31.03.2026	As on 31.03.2025
a	With Urban Co-Op Bank		
i	In current Accounts		
1	The Mehsana Urban Co-op Bank Ltd	---	27,774.02
	Sub-Total (a) (i)	---	27,774.02
ii	In Other Accounts [FDR]	---	---
	Sub-Total (a) (ii)	---	---
b	With Central and State Co-Op Bank		
i	In current Accounts		
1	Gujarat State Co Operative Bank Ltd Current	6,73,391.92	6,55,795.72
2	Rajkot District Co-op Bank Ltd Current	82,11,357.14	3,44,65,342.14
	Sub-Total (b) (i)	88,84,749.06	3,51,21,137.86
ii	In Other Accounts [FDR]		
1	Rajkot District Co-Op Bank - Fixed	5,00,00,000.00	5,00,00,000.00
	Sub-Total (b) (ii)	5,00,00,000.00	5,00,00,000.00
c	With Commercial Banks		
i	In current Accounts		
1	State Bank of India main Br Current	10,75,079.72	10,75,628.72
2	State Bank of India Gymkhana Current	10,21,406.05	10,21,855.05
3	Bank of Baroda Current	---	24,424.70
4	Federal Bank Current Account	---	81,060.00
	Sub-Total (c) (i) (1 to 4)	20,96,485.77	22,02,968.47
5	IDBI Bank Current RTGS	9,26,20,008.54	5,26,71,205.44
6	IDBI BANK - CURRENT - CTS-ECS	86,26,675.62	2,03,88,736.94
7	IDBI Bank - Current - ATM	98,91,870.41	1,33,01,586.71
8	IDBI Bank IMPS Account	14,19,498.98	1,88,46,676.65
9	IDBI Bank Current - UPI	1,47,74,035.83	58,87,707.12
10	S/A UPI ON US PAYABLE A/C	21,56,311.95	5,96,910.20
	Sub-Total (c) (i) (5 to 10)	12,94,88,401.33	11,16,92,823.06
11	HDFC Bank Rajkot Current Account	6,43,13,340.66	4,42,40,651.82
12	Indus Ind Bank Current Account	4,748.70	1,00,62,178.70
13	Yes Bank Ltd. Payment A/c 141	2,00,000.00	1,00,000.00
14	Yes Bank Ltd. Collection A/c 153	5,98,70,085.95	4,51,00,000.00
	Sub-Total (c) (i) (11 to 14)	12,43,88,175.31	9,95,02,830.52
	Grand Total with Commercial Banks (c) (i) (1 to 14)	25,59,73,062.41	21,33,98,622.05
ii	In Other Accounts [FDR]		
1	IDBI Bank - FDR	1,50,00,000.00	2,50,00,000.00
2	INDUSIND BANK FDR	---	4,50,00,000.00
3	DCB Bank FDR Account	4,00,00,000.00	11,98,00,000.00
4	Equitas Small Finance Bank	14,00,00,000.00	---
5	Ujjivan Small Finance Bank Ltd. - FDR	4,40,00,000.00	5,00,00,000.00
6	Bandhan Bank FDR	5,00,00,000.00	---
	Sub-Total (c) (ii)	28,90,00,000.00	23,98,00,000.00
d	Money at Call and Short Notice		
i	With Urban Co-Op Bank	---	---
ii	With Central and State Co-Op Bank	---	---
iii	With Commercial Banks	---	---
iv	With Other Entities		
1	SBI DFHI CALL	10,00,00,000.00	---
	Sub-Total (d) (i to iv)	10,00,00,000.00	---
	Total of Balnces With Banks and Money at call and Short Notice (a to d)	70,38,57,811.47	53,83,47,533.93





Rajkot Peoples Co-Operative Bank Ltd.



Schedule - 8

[Amount in ₹]

Investments [Net of specific provisions for non-performing investments]		As on 31.03.2026	As on 31.03.2025
a.	Government Securities	93,91,98,000.00	81,14,54,170.00
b.	Other approved Securities	---	---
c.	Investments out of the "Principal/Subsidiary State Partnership Fund"	---	---
	In Share Capital of:		
i	Central cooperative banks	---	---
ii	Primary agriculture credit societies	---	---
iii	Other societies	---	---
d.	Shares		
i	In other cooperative institutions	15,34,000.00	15,34,000.00
ii	In other entities - NUCFDC Shares	38,86,000.00	---
e.	Mutual fund units (Market Value Rs. 27,05,29,534.97)	27,00,00,000.00	22,00,00,000.00
Total of Investments		121,46,18,000.00	103,29,88,170.00

Schedule - 8a - Breakup of Investment

[Amount in ₹]

Particular		As on 31.03.2026	As on 31.03.2025
a	Government Securities		
	Investment in Government Security	93,91,98,000.00	81,14,54,170.00
Sub-Total (a)		93,91,98,000.00	81,14,54,170.00
b	Other Approved Securities	---	---
c	Investment out of the Principal/Subsidiary Partnership Fund	---	---
d	Shares		
i	of Co-Operative Banks and Institutions		
1	Rajkot District Co-Op Bank Ltd- Share	6,09,000.00	6,09,000.00
2	Gujarat State Co-Op Bank Ltd -Share	9,25,000.00	9,25,000.00
Sub-Total (d) (i)		15,34,000.00	15,34,000.00
ii	Of other institutions NUC FDC Shares	38,86,000.00	---
Sub-Total (d) (ii)		38,86,000.00	---
e	Mutual Fund Units		
1	Nippon (Reliance) Mutual Fund (Market Value Rs. 2,00,43,405.71)	2,00,00,000.00	2,00,00,000.00
2	HDFC Mutual Fund (Market Value Rs. 2,00,35,070.53)	2,00,00,000.00	2,00,00,000.00
3	ICICI Mutual Fund (Market Value Rs.2,00,44,739.31)	2,00,00,000.00	2,00,00,000.00
4	Birlasunlife Mutul Fund (Market Value Rs. 2,00,41,870.37)	2,00,00,000.00	2,00,00,000.00
5	S B I Mutual Fund (Market Value Rs. 2,00,34,119.39)	2,00,00,000.00	2,00,00,000.00
6	Axis Mutual Fund (Market Value Rs. 2,00,36,631.11)	2,00,00,000.00	2,00,00,000.00
7	Kotak Mutul Fund (Market Value Rs. 2,00,35,112.22)	2,00,00,000.00	2,00,00,000.00
8	UTI Mutual Fund (Market Value Rs. 2,00,36,288.87)	2,00,00,000.00	2,00,00,000.00
9	TATA Mutual Fund (Market Value Rs. 2,00,43,943.85)	2,00,00,000.00	2,00,00,000.00
10	Bajaj Finserve Mutual Fund (Market Value Rs. 2,00,39,870.77)	2,00,00,000.00	2,00,00,000.00
11	Franklin Templeton Mutual Fund (Market Value Rs. 2,00,44,591.40)	2,00,00,000.00	2,00,00,000.00
12	DSP Blackrock Mutual Fund (Market Value Rs. 2,00,36,809.33)	2,00,00,000.00	---
13	Trust Mutual Fund (Market Value Rs. 2,00,39,517.08)	2,00,00,000.00	---
14	Sundaraam Mutual Fund (Market Value Rs. 1,00,17,565.03)	1,00,00,000.00	---
Sub-Total (e)		27,00,00,000.00	22,00,00,000.00
Total of Investments (a to e)		121,46,18,000.00	103,29,88,170.00

* Breakup of Investment in Government Securities

(i)	In Central Government Securities	Book Value	23,57,35,750.00	23,57,35,750.00
		Face Value	23,75,00,000.00	23,75,00,000.00
		Market Value	23,59,38,533.00	24,14,99,193.00
(ii)	In State Government Securities	Book Value	65,36,56,000.00	47,59,65,020.00
		Face Value	66,00,00,000.00	48,00,00,000.00
		Market Value	63,14,79,025.00	47,98,93,615.00
(iii)	Treasury Bills		4,98,06,250.00	9,97,53,400.00
Total of G-Sec Investment			93,91,98,000.00	81,14,54,170.00





Rajkot Peoples Co-Operative Bank Ltd.



Schedule - 9

[Amount in ₹]

Advances [Net of specific provisions for non-performing advances]		As on 31.03.2026	As on 31.03.2025
(i)	Short Term Loans, Cash Credit, Overdraft & Bills Discounted		
1	Current Overdraft - FDR	99,69,025.28	1,09,70,103.18
2	Overdraft against Property - Non SSI	13,21,63,795.75	13,10,18,186.25
3	Overdraft against Mortgage	46,95,24,375.09	14,81,27,433.21
4	MSME - Overdraft	34,91,27,114.07	16,01,66,488.78
5	Staff Secured OD	2,47,84,788.86	2,50,84,307.77
6	Cash Credit Against Stock - SSI	13,65,337.40	37,47,953.53
7	Cash Credit Against Stock - NON SSI	61,03,039.17	99,55,803.62
8	Cash Credit Against Stock and Book Debts - SSI	1,80,09,175.54	4,10,43,960.90
9	Cash Credit Against Stock and Book Debts - NON SSI	2,05,73,392.74	1,85,27,543.96
10	Overdraft Real Estate	3,07,41,621.24	9,12,92,120.60
11	Silver Jubilee OD	8,21,02,499.91	10,13,81,850.22
12	Gold Loan	37,92,54,018.11	25,23,72,530.54
13	Overdraft against - LIC	---	---
14	Overdraft against - NSC/KVP	---	---
	Total of Short Term Loans CC, OD & Bills Discounted (i)	1,52,37,18,183.16	99,36,88,282.56
	Of which secured against :		
(a)	Government and other approved securities	---	---
(b)	Other tangible securities	1,52,37,18,183.16	98,88,04,241.52
(c)	Unsecured Advances	---	48.84.041.04
	of the advances, amount due from individuals	1,52,37,18,183.16	99,36,88,282.56
	Of the advances, amount above		
	Amount overdue - (SMA)	---	---
	Considered bad and doubtful of recovery - (NPA)	---	48,84,041.04
(ii)	Medium Term Loans		
a	Government and other approved securities	---	---
b	Other Tangible Securities		
1	Advances against NSC/KVP	15,656.80	90,591.00
2	Vehicle Loan	53,592.30	---
3	Loan against FDR individual	49,78,027.00	41,57,645.00
	Total of Other Tangible Securities (ii) (b)	50,47,276.10	42,48,236.00
c	Unsecured Advances		
1	Personal Loans-Others	2,61,52,166.56	2,15,98,120.58
	Total of unsecured advances (ii) (c)	2,61,52,166.56	2,15,98,120.58
	Total of Medium Term Loans Secured + unsecured advances (a+b+c)	3,11,99,442.66	2,58,46,356.58
	Of which secured against :		
(a)	Government and other approved securities	15,656.80	90,591.00

Continue on next page...





Rajkot Peoples Co-Operative Bank Ltd.



Schedule - 9 [Continued]

[Amount in ₹]

Advances [Net of specific provisions for non-performing advances]		As on 31.03.2026	As on 31.03.2025
(b)	Other tangible securities	50,31,619.30	41,57,645.00
(c)	Unsecured Advances	2,61,52,166.56	2,15,98,120.58
	of the advances, amount due from individuals	3,11,99,442.66	2,58,46,356.58
	Of the advances, amount above		
	Amount overdue - SMA	---	---
	Considered bad and doubtful of recovery - NPA	---	---
(iii)	Long Term Loans		
a	Government and other approved securities	---	---
b	Other Tangible Securities		
1	Machinery Loan	24,11,31,074.78	26,01,43,788.90
2	COVID-19 Special Personal Loan	9,89,584.00	53,74,535.60
3	Building Loan	11,71,09,719.11	8,27,46,630.58
4	Business Enterprise Loan	5,07,67,065.34	4,25,18,297.74
5	Staff Building Loan	3,90,27,922.60	2,86,96,417.00
6	Staff Vehicle Loan	44,22,307.20	36,37,755.40
7	Mortgage Loan	33,86,46,569.13	20,36,54,888.71
8	Solar Roof Top Loan	54,29,546.00	60,36,211.20
9	Silver Jubilee Loan	12,97,64,298.78	16,58,22,591.14
	Total of Long term Loans (a+b)	92,72,88,086.94	79,86,31,116.27
	Total Advances (i+ii+iii)	2,48,22,05,712.76	1,81,81,65,755.41
	Of which secured against :		
(a)	Government and other approved securities	---	---
(b)	Other tangible securities	92,72,88,086.94	79,06,41,330.27
(c)	Unsecured Advances	---	79,89,786.00
	of the advances, amount due from individuals	92,72,88,086.94	79,86,31,116.27
	Of the advances, amount above		
	Amount overdue - (SMA)	---	---
	Considered bad and doubtful of recovery - (NPA)	---	79,89,786.00
	Total Amount Overdue - (SMA) (i+ii+iii)	---	---
	Considered bad and doubtful of recovery - (NPA) (i+ii+iii)	---	1,28,73,827.04

Schedule - 10

[Amount in ₹]

Interest Receivable		As on 31.03.2026	As on 31.03.2025
a	Inter Branch adjustments (net)	---	---
b	Interest accrued		
1	Interest Receivable - Deposit	1,75,13,692.00	2,13,51,954.00
2	Interest/Dividend Receivable Others	1,37,13,582.00	1,25,68,278.00
	Total	3,12,27,274.00	3,39,20,232.00





Rajkot Peoples Co-Operative Bank Ltd.



Schedule - 11

[Amount in ₹]

Premises + F&F + Vehicle + Computer Less Depreciation		As on 31.03.2026	As on 31.03.2025
1	Building	9,40,378.02	10,44,864.47
2	Others - Revaluation of Buildings	2,87,39,573.02	2,97,23,081.13
3	Land Vavdi Branch	6,26,47,990.00	---
Total of Building with Revaluation		9,23,27,941.04	3,07,67,945.60
4	Computers	24,45,517.66	10,28,488.30
5	Furniture and fixtures	1,03,86,600.55	86,63,291.65
6	Vehicles	16,25,388.64	19,13,446.77
Total of Premises + F&F + Vehicle + Computer Less Depreciation		1,44,57,506.85	1,16,05,226.72

Schedule - 12

[Amount in ₹]

Other Assets		As on 31.03.2026	As on 31.03.2025
a.	Deferred tax asset (net)	19,396.00	1,20,266.00
Sub-Total (a)		19,396.00	1,20,266.00
b.	Current Tax Assets (Net)		
1	TDS Receivable F Y 2025-2026	151.00	---
2	TDS_RECEIVABLE_PRODUCT	6,408.00	4,076.00
3	TDS Receivable F Y 2024-25	---	633.00
4	Advance Tax Paid F Y 2024-2025	30,35,519.00	1,70,00,000.00
5	Advance Tax Paid F Y 2025-2026	2,15,00,000.00	---
Sub-Total (b)		2,45,42,078.00	1,70,04,709.00
c.	Others		
1	Stationery Stock	87,930.80	91,229.43
2	ATM Card Stock	6,75,089.00	2,33,769.00
3	Adhesive Stamp Stock	---	5,400.00
4	Electricity Deposit	1,70,884.00	1,46,988.00
5	Telephone Deposit	49,984.77	59,197.77
6	Advance Balance BBPS	2,42,448.49	5,20,829.65
7	Advance Payment	10,69,077.00	1,06,200.00
8	Advance Payment CERSAI	1,961.60	4,498.60
9	Technical Write off Advances	1,28,73,677.04	---
10	Advance Payment CKYC	2,670.51	1,566.33
11	CGST Input Tax Credit	1,02,743.15	39,338.39
12	SGST Input Tax Credit	1,02,743.15	39,338.39
13	IGST Input Tax Credit	17,540.00	25,257.87
14	UPI Expenses Payable With GST	37,746.94	29,155.38
15	HDFC Life Insurance Commission Receivable	810.00	810.00
16	Claim Receivable From RBI DEAF	4,367.00	3,671.00
17	IMPS Expenses Payable With GST	6,000.43	9,115.68
18	ATM Expenses Payable with GST	58,441.94	49,970.67
19	POS Expenses Payable With GST	345.79	461.31
20	CGST Cash And Credit Balance	---	13,001.00
21	SGST Cash And Credit Balance	---	13,001.00
22	IGST Cash And Credit Balance	---	46,899.00
Sub-Total of Others (c)		1,55,04,461.61	14,39,698.47
Total (a+b+c)		4,00,65,935.61	1,85,64,673.47





Rajkot Peoples Co-Operative Bank Ltd.



Schedule - 13

[Amount in ₹]

Contingent Liabilities		As on 31.03.2026	As on 31.03.2025
a.	Claims against the bank not acknowledged as debts	---	---
b.	Guarantees given on behalf of constituents	---	---
c.	Acceptances, endorsements, and other obligations	---	---
d.	Amount transferred to Depositor Education and Awareness (DEA) Fund	1,10,49,636.00	97,91,797.00
e.	Other items for which the bank is contingently liable (to be specified)	---	---
Total (a to e)		1,10,49,636.00	97,91,797.00
f.	Off Balance Sheet Items		
1	Group Gratuity Cash Accumulation Policy GGSV4 - 710003724	---	4,28,82,836.83
2	Group Leave Encashment Policy GLS-710002768	---	2,73,33,726.80
3	SBI Life Gratuity Master Policy No. 74011059710	2,20,83,150.08	---
4	SBI Life Leave Salary Master Policy No. 70431059602	1,64,51,377.44	---
Total (f)		3,85,34,527.52	7,02,16,563.63

Schedule - 14

[Amount in ₹]

Interest and Discount		As on 31.03.2026	As on 31.03.2025
a.	Interest and discount earned on advances (including bills) Sub Sch. 14a	20,63,29,976.32	16,67,87,235.89
b.	Interest and discount earned on investments Sub Sch. 14b	5,66,75,851.34	6,38,98,625.66
c.	Interest earned on balances with RBI and other Inter-bank funds Sub Sch. 14c	2,87,20,268.00	2,16,14,979.00
d.	Other interest and discount earned Sub Sch. 14d	1,89,48,434.22	89,98,192.42
Total		31,06,74,529.88	26,12,99,032.97

Schedule - 14a - Breakup of Interest and Discount

Interest and discount earned on advances (including bills)

[Amount in ₹]

Particular		As on 31.03.2026	As on 31.03.2025
1	Interest Received on Personal Loan	26,62,308.60	18,42,314.14
2	Interest Received on Gold Loan	3,19,14,667.06	2,40,56,181.52
3	Interest Received on Machinery Loan	2,12,71,023.00	1,59,73,128.00
4	Interest Received on Building Loan	84,84,714.60	63,70,119.06
5	Interest Received on Vehicle Loan	3,051.00	3,084.00
6	Interest Received on Cash Credit	70,03,428.40	1,15,91,730.65
7	Interest Received on Over Draft	7,90,13,538.11	6,36,42,468.75
8	Interest Received on Business Loan	45,90,275.00	40,44,167.00
9	Interest Received on Loan Agst.-FDR/RD	4,38,385.00	2,99,912.67
10	Interest Received on Staff Loan	19,96,972.00	14,21,305.00
11	Interest Received on Loan NSC//KVP/LIC	7,669.00	18,230.00
12	Penal Interest	48,689.00	25,857.00
13	Interest Received on Mortgage Loan	4,19,98,229.90	2,96,47,977.10
14	Interest Received COVID-19 Spe	2,21,225.65	8,10,508.00
15	Interest Received on Overdraft	66,75,800.00	70,40,253.00
Total Interest Received		20,63,29,976.32	16,67,87,235.89





Rajkot Peoples Co-Operative Bank Ltd.



Schedule - 14b - Interest and discount earned on investments

[Amount in ₹]

Particular	As on 31.03.2026	As on 31.03.2025
1 Interest Received on Gov Security	5,42,94,564.34	6,38,28,168.66
2 Interest Received on T Bill	23,81,287.00	70,457.00
Total	5,66,75,851.34	6,38,98,625.66

Schedule - 14c - Interest earned on balances with RBI and other Inter-bank funds

[Amount in ₹]

Particular	As on 31.03.2026	As on 31.03.2025
1 Interest Recd on Rajkot Dist.Co-op Bank	36,07,631.00	35,85,729.00
2 Interest Recd on IDBI Bank FDR	15,65,480.00	12,34,403.00
3 Interest Recd on IndusInd Bank FDR	8,40,298.00	37,04,004.00
4 Interest Recd on DCB Bank FDR	51,11,798.00	1,08,48,833.00
5 Interest Received on FEDERAL BANK FDR	---	19,75,298.00
6 Interest Received on Ujjivan Small Finance Bank Ltd. FDR	76,41,483.00	2,66,712.00
7 Interest Recd on Bandhan Bank FDR	31,06,438.00	---
8 Interest Recd on Equitas Bank FDR	68,47,140.00	---
Total of Earned Interest with Banks	2,87,20,268.00	2,16,14,979.00

Schedule - 14d - Other interest and discount earned

[Amount in ₹]

Particular	As on 31.03.2026	As on 31.03.2025
1 Interest Recd on Call Deposit SBI DFHI	28,27,013.00	11,70,615.00
2 Income from Sale/Redemption of Mutual Fund	1,57,78,357.22	78,27,577.42
3 Interest Recd on HDFC Bank Call Deposit	3,43,064.00	---
Total of Other Interest & discount earned	1,89,48,434.22	89,98,192.42

Schedule - 15

[Amount in ₹]

Fee and Commission Income	As on 31.03.2026	As on 31.03.2025
1 Commission Income POS And NACH	39,102.99	80,923.16
2 Commission Income Draft	25,569.78	49,115.16
3 Commission Income - PMSBY	1,523.00	1,582.00
4 Commission Income CIC Report	4,00,526.54	4,06,783.72
5 Commission Income- Life Insurance	---	9,505.10
6 Commission Income IMPS	36,377.94	52,202.40
7 Commission Income BBPS	2,703.25	2,967.25
8 Commission Income - PMJJBY	9,217.00	10,781.00
9 Commission Income UPI	1,99,231.68	1,36,136.67
Total of Fees and Commission Income	7,14,252.18	7,49,996.46





Rajkot Peoples Co-Operative Bank Ltd.



Schedule - 16

[Amount in ₹]

Other Income		As on 31.03.2026	As on 31.03.2025
a.	Dividend received on investments		
	1. GSC Bank Share Dividend	1,38,750.00	1,38,750.00
	2. RDC Bank Share Dividend	91,350.00	91,350.00
b.	Profit on sale of Investments Less: loss on sale of investments	11,55,980.00	49,15,600.00
c.	Revaluation of investments	---	---
	Total of (a+b+c)	13,86,080.00	51,45,700.00
d.	"Profit on sale of property, plant, and equipment and other assets"	4,046.73	6,827.71
e.	Less: Loss on sale of property, plant, and equipment and other assets	(4,63,226.05)	---
f.	Other income (to be specified)		
	1 ATM Transaction Fee Income	6,80,440.00	6,08,260.00
	2 Share Transfer Fee Income	1,550.82	1,103.38
	3 Duplicate Certificate Fees Income	3,863.84	1,042.22
	4 Entrance Fee Income	54,983.46	34,876.24
	5 Locker Rent Income	31,71,790.99	26,93,030.98
	6 Inspection Charge Income	9,86,155.01	7,84,388.75
	7 CHQ/ECS Return Charge	9,67,484.60	10,92,232.00
	8 Service Charges	1,51,438.64	7,93,799.20
	9 Processing Charges	58,69,191.53	63,29,916.05
	10 Excess IDR Written Back to Income	---	73,95,955.92
	11 Notice Fee Income	---	720.00
	12 Stationery Income	2,28,325.86	2,07,660.56
	13 Cash handling Charges	1,92,280.00	1,76,000.00
	14 Interest Received on Income tax	---	48,944.00
	15 Excess Gratuity Written Back	1,49,26,233.88	---
	16 Excess Provision of NPA Written Back	1,26,322.96	---
	Sub Total (f)	2,73,60,061.59	2,01,67,929.30
	Total (a to f)	2,82,86,962.27	2,53,20,457.01

Schedule - 17

[Amount in ₹]

Interest Expenses		As on 31.03.2026	As on 31.03.2025
a.	Interest paid on deposits		
	1 Interest Paid On Borrowings	5,493.00	9,865.00
	2 Interest Paid on Current Deposit	3,640.43	5,570.05
	3 Interest Paid on Fix Deposit	10,41,99,738.00	5,41,56,982.00
	4 Interest Paid on Recurring Dep	1,70,818.00	1,15,789.00
	5 Interest Paid on Saving Deposit	2,80,22,340.68	3,57,34,396.82
	6 Interest Paid on Super Saving	72,95,878.00	61,99,047.84
	Total of Interest Paid on Deposits	13,96,97,908.11	9,62,21,650.71
b.	Interest paid on RBI and inter-bank borrowings	---	---
c.	Interest paid on other borrowings	---	---
d.	Other interest expenses	---	---
	Total	13,96,97,908.11	9,62,21,650.71





Rajkot Peoples Co-Operative Bank Ltd.



Schedule - 18

[Amount in ₹]

Employee Benefits		As on 31.03.2026	As on 31.03.2025
a.	Salaries & wages (including allowances & bonus)		
1	LTA Expenses	1,04,050.00	49,445.00
2	Salaries and Other Allowances	8,03,80,635.00	8,15,53,208.00
3	Staff Insurance Fund Expenses	57,150.00	62,849.00
4	Staff Medical Expenses	1,64,179.78	1,72,070.00
5	Staff Provident Fund Service Chg	2,43,551.00	2,64,424.00
6	Staff Uniform Expenses	1,53,938.74	1,91,298.18
7	Training and Seminar Expenses	13,142.34	12,478.00
8	Travelling Expenses	1,18,142.40	15,625.00
Sub Total (a)		8,12,34,789.26	8,23,21,397.18
b.	Post-employment benefits		
1	Group Leave Encashment Scheme LIC	18,72,344.84	5,96,497.90
2	Staff Gratuity Expenses LIC	---	7,80,992.16
3	Staff P F Contribution	58,45,239.00	63,46,161.00
Sub Total (b)		77,17,583.84	77,23,651.06
c.	Others	---	---
Total (a+b+c)		8,89,52,373.10	9,00,45,048.24

Schedule - 19

[Amount in ₹]

Rent, Taxes, Insurance, Lighting etc.		As on 31.03.2026	As on 31.03.2025
a.	Rent, taxes, and energy cost		
1	Building Rent Expenses	36,70,650.20	32,03,384.64
2	Electric Expenses	8,39,828.85	9,42,737.37
3	Professional Tax Expenses	15,653.00	13,650.00
4	R M C Taxes	6,89,855.00	6,85,056.00
5	CGST Expenses	9,05,559.96	2,40,644.98
6	SGST Expenses	9,05,560.23	2,40,645.00
7	IGST Expenses	6,84,580.41	7,44,950.63
8	Stamp Duty Charges Mutual Fund	54,500.00	52,750.00
9	TDS Interest Expenses	---	---
10	Stamp Exp. for Locker Agreement	---	1,200.00
11	Differed Tax Expenses	1,00,870.00	---
Total of (a)		78,67,057.65	61,25,018.62
b.	Insurance		
1	Insurance Premium	1,07,722.28	1,00,057.08
2	Insurance Premium DICGC	36,35,990.46	31,03,458.35
3	Insurance premium- Vehicle	26,770.08	35,335.32
Total of (b)		37,70,482.82	32,38,850.75
Total (a+b)		1,16,37,540.47	93,63,869.37





Rajkot Peoples Co-Operative Bank Ltd.



Schedule - 20

[Amount in ₹]

Law Charges		As on 31.03.2026	As on 31.03.2025
i.	Legal and professional charges		
1	Consultancy Fee Expenses	1,38,840.00	91,000.00
2	Legal Fee Expenses	39,000.00	1,74,500.00
	Total of i	1,77,840.00	2,65,500.00
ii.	Postage, Telegrams & Telephone Charges		
1	Postage Expenses	10,181.80	7,119.22
2	Telephone Expenses	10,78,565.63	7,85,019.09
	Total of ii	10,88,747.43	7,92,138.31
iii.	Auditor's fees and expenses (including branch auditors' fees)	13,91,300.00	9,17,000.00
iv.	Depreciation on & Repairs to Property		
1	Depreciation - Building	1,04,486.45	1,16,096.06
2	Depreciation - Computer	12,12,864.19	9,76,849.42
3	Depreciation - Furniture & Fixtures	9,64,392.05	13,39,025.55
4	Depreciation - Vehicle	2,86,833.28	3,37,667.08
	Total of iv	25,68,575.97	27,69,638.11
v.	Repairs and maintenance		
1	Computer Expenses	8,26,068.72	23,98,058.35
2	Fuel Expenses	1,99,299.00	2,29,092.00
3	Fuel Expenses Generator	12,720.00	12,920.00
4	KYC/CERSAI Maintenance Expense	90,229.77	77,591.81
5	Maintance expenses	29,66,951.78	17,65,054.81
6	Software Fees	14,92,500.00	12,45,748.36
7	Sweeper Charges	1,64,760.00	1,37,800.00
8	Repairing to to Banks Property	6,850.00	2,27,340.00
9	Vehicle Repering Expenses	85,713.64	1,22,636.02
	Total of v	58,45,092.91	62,16,241.35
	Total of iv+v	84,13,668.88	89,85,879.46
vi.	Stationery, Printing & Advertisements etc.		
1	Printing and stationery	6,78,110.09	7,08,331.38
2	Advertisement and publicity	2,04,599.90	1,54,671.72
	Total of vi	8,82,709.99	8,63,003.10

Schedule - 21

[Amount in ₹]

Other Expenses		As on 31.03.2026	As on 31.03.2025
i.	Provision on standard assets	18,00,000.00	75,00,000.00
ii.	Provision for NPA	---	1,30,00,000.00
iii.	Provision for technology upgradation Fund	---	---
iv.	Other expenditure (to be specified)		
1	Annual General Meeting Expense	76,404.28	38,478.00
2	ATM POS Transaction Expenses	5,68,450.84	4,93,917.74
3	Book Newspaper Expenses	13,295.00	14,940.00
4	CIC Report Expenses	2,57,925.60	2,36,762.50
5	Entertainment Expenses	2,54,648.56	1,72,063.62
6	IMPS Tran Expenses a/c	1,29,445.89	78,179.55
7	Membership and Lawajam Fee	1,19,000.00	1,86,600.00
8	UPI Transaction Expenses	2,96,133.89	1,94,527.14
9	Business Development Expenses	59,33,161.08	50,00,000.00
10	Commision Bank Charges [Expenses]	78,085.68	22,307.77
11	Donation Expenses	25,000.00	---
12	Function Expenses	23,554.80	---
13	Depreciation of Investment	75,00,000.00	---
	Total-I	1,70,75,105.62	2,69,37,776.32





Rajkot Peoples Co-Operative Bank Ltd.



Schedule - 22

[Amount in ₹]

Add below the Line Adjustments		As on 31.03.2026	As on 31.03.2025
a	ADD: " Below the Line Adjustments/Transfer		
1	Excess IFR written Back	---	1,15,65,000.00
2	Standard Assets Provision written back	---	55,00,000.00
3	Excess BDR Written Back as per section 67A of GSC Act	---	4,11,47,219.82
4	Dividend Equilaization Fund	---	6,99,852.13
5	Contingency Reserve	---	9,00,000.00
	Sub Total of Addition in Net Profit Below the Line	---	5,98,12,071.95
b	Less: Below the Line Adjustments/Transfer to		
1	Building Fund	---	1,15,65,000.00
2	Building Fund	---	55,00,000.00
3	Building Fund	---	9,00,000.00
4	Statutory Reserve	---	4,11,47,219.82
5	Statutory Reserve	---	6,99,852.13
	Sub Total of Addition in Net Profit Below the Line Adjustments/Transfer	---	5,98,12,071.95

Schedule - 23

[Amount in ₹]

Other Appropriation (to be Specified)		As on 31.03.2026	As on 31.03.2025
1.	Appropriations of Net Profit [Subject to 29th AGM Approval]	5,16,92,887.73	3,99,75,262.93
2	Transfer to Statutory Reserves 25.00% of Net Profit	1,29,23,222.00	99,93,816.00
3	Proposed Dividend 12% of Share Capital	1,71,50,458.00	63,68,032.00
4	BDDR As per Section 67A of GSC Act 08.00% of Net Profit	41,35,431.00	59,96,289.00
5	Building Fund 20.00% of Net Profit	1,03,38,578.00	79,95,053.00
6	Education Fund 1.50% of Net Profit or Rs. 2,00,000/- whichever is less	2,00,000.00	2,00,000.00
7	Investment Fluctuation Reserve	69,40,000.00	94,19,000.00
8	Total of Appropriations [2 to 7]	5,16,87,689.00	3,99,72,190.00
9	Remaining Profit [1 - 8]	5,198.73	3,072.93
10	Dividend Equilaization Fund 20% of the remaining profit	---	614.59
11	Charity Fund 20% of the remaining profit	1,040.00	614.59
12	Co-Operative Propoganda Fund 20% of the remaining profit	---	614.59
13	Members Welfare Fund 20% of the remaining profit	1,040.00	614.59
14	Social Walfare Fund 10% of the remaining profit	---	307.29
15	Staff Benefit Fund 5% of the remaining profit	---	153.64
16	Festival Fund 5% of the remaining profit	---	153.64
17	Total of Appropriations [10 to 16]	2,080.00	3,072.93
18	Balance carried over to Balance Sheet	3,118.73	---

As per our separate report and notes on account of even date

For, **B. N. Kamothi & Co.**
Chartered Accountants

Vijay Khunt
AGM

Satyaprakash Khokhara
General Manager

Shamjibhai Khoont
MD & CEO

CA Kapil Khatri
Partner
FRN No. 129497W
Membership Number : 137940
UDIN : 26137940IBAOLW1342

Vijaybhai Malani
Director

Kishorbhai Bhesaniya
Director

Jaybhai Vaghela
Director

Date : 06.06.2026

Place : Rajkot



A Zero Net NPA Bank
Since 2007



Notes on Preparation of Financial Statements

[A] Significant Accounting Policies

1. Overview

Rajkot Peoples Co-Operative Bank Ltd. was incorporated on 22.07.1997 and obtained RBI license on 22.10.1997. The Bank offers a wide range of Banking & Financial Services.

2. Basis of Accounting

The financial statements of the Bank have been prepared in accordance with the generally accepted accounting principles in India. The Bank has prepared these financial statements to comply with applicable statutory provisions under the Banking Regulation Act, 1949, Master Direction on Financial Statements - Presentation and Disclosures dated November, 28, 2025 as amended from time to time along with circulars and guidelines prescribed by Reserve Bank of India (RBI) from time to time, the Accounting Standards (AS) issued by Institute of Chartered Accountants of India (ICAI) to the extent applicable and current practices prevalent in the Urban Co-operative Banking Sector in India as well as applicable provisions of Gujarat State Co-operative Societies Act, 1961.

3. Accounting Convention

The Financial Statements have been prepared following the going concern concept on a historical cost basis under accrual system of accounting and in conformity with the generally accepted accounting practices and applicable statutory provisions to Urban Co-operative Banks in India except otherwise stated.

4. Accounting Standard (AS) 5 - Prior Period Items

1. Prior Period Items

No income or expenses reported this year resulted from errors or omissions made in prior years.

2. Extraordinary Items

No abnormal or non-recurring events occurred outside regular banking operations.

3. Changes in Accounting Estimates

These originate from recent information or advancements, rather than inaccuracies.

4. Changes in Accounting Policies

The principles, bases, rules, and practices used to prepare financial statements remain unchanged.

5. Accounting Standard (AS) 9 - Revenue Recognition

1. The Bank follows the Accounting Standard (AS) 9 – Revenue Recognition issued by ICAI. Revenue is recognized when there is reasonable certainty of its ultimate collection.
2. Interest income is recognized on an accrual basis, except in the case of Non-Performing Advances (NPAs) and Non-Performing Investments (NPIs), where income is recognized on a cash basis in accordance with the prudential norms prescribed by the Reserve Bank of India.
3. Fees and commission income are recognized when the Bank's right to receive the same is established and no significant uncertainty exists regarding the collectability of the amount.
4. Any income where the collection is uncertain is not recognized as revenue.
5. In accordance with RBI prudential norms and AS-9, interest income on Non-Performing Advances and Non-Performing Investments is not recognized on an accrual basis.



6. As per RBI guidelines, income on Non-Performing Investments is recognized only on realization.

6. Property, Plant and Equipment and Depreciation (AS-10)

- Property, Plant and Equipment, other than those that have been revalued are carried at historical cost less amortization/depreciation accumulated thereon. Cost comprises the purchase price including non-refundable purchase taxes and any cost attributable for bringing the asset to its working condition for its intended use after deducting trade discount and rebates.
- Depreciation is calculated as per Written Down Value method on property, plant and equipment assets other than Computers and Office Equipment (Batteries etc.)
- Property, plant and equipment Assets are depreciated at the rates considered appropriate by the Management as under:

Fixed Asset	Depreciation Method used	Rate of Depreciation
Land	---	---
Building	WDV	10.00 %
Computer & Peripherals	SLM	33.33 %
Other Equipments	WDV	25.00 %
Electric Equipments	WDV	15.00 %
Furniture & Fixtures	WDV	10.00 %
Vehicles	WDV	15.00 %

- Depreciation on revalued amount is debited to Revaluation Reserve and depreciation on cost is debited to Profit and Loss A/c.
- Computers are depreciated on SLM basis as directed by RBI.
- Depreciation on property, plant and equipment assets is calculated for number of days from the date of purchase to the date financial statements.
- An item of property, plant and equipment is derecognized upon disposal or when no future economic benefits are expected to arise from the asset. Any gain or loss arising on the disposal or retirement of an item of property, plant and equipment is determined as difference between the sales proceeds and the carrying amount of the asset and is recognized in profit and loss.
- All plant and equipment assets individually costing less than Rs. 5000/- are fully depreciated in the year under review.

7. Investments (AS-13)

- Investments are classified into three categories viz. **Held to Maturity, Available for Sale and Held for Trading** as per RBI guidelines applicable to Urban Co-operative Banks on the following basis.
 - “Held to Maturity” (HTM)** including investments acquired with the intention to hold them till maturity.
 - “Held for Trading” (HFT)** including investments acquired with the intention to trade within 90 day of its acquisition.
 - “Available for Sale” (AFS)** comprising investments not covered by (a) & (b) above i.e. those which are acquired neither for trading purposes nor for being held till maturity. However, for disclosure in Balance Sheet, investments are grouped under five heads as required by RBI guidelines.
 - Government Securities



- ii. Other Approved Securities
 - iii. Shares
 - iv. Bonds of PSU
 - v. Others
2. Investments classified as '**Held to Maturity (HTM)**' are carried at acquisition cost unless it is more than the face value, in which case the premium is amortized over the residual period of the said investments on prorata basis.
 3. Investments under '**Held for Trading (HFT)**' category are marked to market scrip-wise on the monthly basis as per guidelines issued by Reserve Bank of India. While net depreciation, if any, under each classification is provided for and net appreciation, if any, is ignored.
 4. Investments under '**Available for Sale**' category are marked to market scrip-wise as per guidelines issued by Reserve Bank of India. While net depreciation, if any, under each classification is provided for and net appreciation, if any, is ignored.
 5. The securities in Available for Sale & Held for Trading category are marked to market by debiting Profit & Loss A/c and creating required Investment Depreciation Reserve.
 6. As investment is classified as HTM, AFS or HFT at the time of its purchase and subsequent shifting amongst the categories is done in conformity with regulatory guidelines. Transfer of scrip from/to HTM category are done once in a year preferably at the beginning of the year, at acquisition cost or book value or market value on the date of transfer, whichever is least and scrip-wise depreciation, if any, is debited to Profit and Loss Account and appreciation, if any, is ignored. Transfer of investments from AFS to HFT or vice-versa is done at the book value. Depreciation carried, if any, on such investments is also transferred from one category to another.
 7. The bank follows "**Settlement Date**" accounting for recording of purchase and sale transactions in Securities.
 8. Investments are classified as performing and non-performing, based on the guidelines issued by RBI. In respect of Non-Performing Investments (NPI), income is recognized on cash basis, and provision is made for depreciation/diminution in the value of such securities as per RBI guidelines.
9. **Valuation of Investment**
1. Treasury Bills are valued at carrying cost plus accrued interest from the date of purchase to last day of financial year end.
 2. Since regular dividend are received by the bank the valuation of shares of District Co-operative Bank and Gujarat State Co-operative Bank are valued at their face value.
 3. Investment in non-quoted mutual funds units is to be valued based on the latest re-purchase price declared by the mutual funds in respect of each scheme. In case of funds with lock-in period or where re-purchase price / market quote is not available, units are to be valued at Net Asset Value (NAV). If NAV is not available, then these could be valued at cost, till the end of the lock-in period. Income on units of mutual fund (debt/money market mutual fund) is to be booked on cash basis and not on accrual basis.
 4. All investment in mutual funds (Non SLR) are classified under AFS category at the time of purchase itself. Valuation of all investment in mutual fund (non-SLR category) is over and above the investment cost, hence Mark to Market not required.
 5. Broken period interest on debt instruments is treated as revenue item.
 6. There is no Non-Performing Investment (NPI) as on 31.03.2026.
7. **Categorization & Valuation of G-sec as on 31.03.2026**



Rajkot Peoples Co-Operative Bank Ltd.



Classification	Name of Sec.	Book Value	Face Value	Market Value
HTM G-Sec	GOI –Securities	1,24,20,250.00	1,25,00,000.00	1,28,72,813.00
	SDL- Securities	40,61,84,000.00	41,00,00,000.00	39,11,56,050.00
	Total of HTM	41,86,04,250.00	42,25,00,000.00	40,40,28,863.00
AFS G-SEC	GOI –Securities	22,33,15,500.00	22,50,00,000.00	22,30,65,720.00
	SDL- Securities	24,74,72,000.00	25,00,00,000.00	24,03,22,975.00
	T-BILLS	4,98,06,250.00	5,00,00,000.00	4,98,06,250.00
	Total of AFS	52,05,93,750.00	52,50,00,000.00	51,31,94,945.00
	Grand Total	93,91,98,000.00	94,75,00,000.00	91,72,23,808.00

8. No security is kept under Held for Trading (HFT) category as on 31.03.2026.

8. Advances

- The classification of advances into Standard, Sub-standard, Doubtful and Loss assets as well as provisioning on Standard Advances and Non-Performing Advances has been arrived at in accordance with the Income Recognition, Assets Classification and Provisioning Norms prescribed by Reserve Bank of India from time to time.
- The unrealized Interest in respect of advances classified as Non Performing Assets is disclosed as “Overdue Interest Reserve” as per Reserve Bank of India directives.
- In addition, a general provision is made on following categories of standard assets as per RBI guidelines are as under:

Category Provision	(%)
Direct advances to Agricultural and SME Sectors	00.25 %
Commercial Real Estate (CRE) Sector	01.00 %
Commercial Real Estate- Residential Housing Sector (CRE-RH) Sector	00.75 %
Other Standard Assets	00.40 %

- The bank has made provision on standard assets as well as bad and doubtful assets for the year ended on 31.03.2026. The details of provisions held and required against NPA, and standard assets are as under:

Gross NPA amount as on 31.03.2026	Rs.	---
NPA Provision made out of Profit & Loss Account	Rs.	---
Required Provision for NPA	Rs.	---
Surplus Provision in NPA	Rs.	---
Gross Advances amount	Rs.	24,822.06 Lacs
Standard Assets provision out of Profit & Loss Account	Rs.	18.00 Lacs
Required Provision for Standard Assets	Rs.	84.53 Lacs
Surplus Provision in Standard Assets	Rs.	08.47 Lacs

- No Restructuring of advances is carried out.
- Bank has adopted the policy of appropriation of recovery received towards principal amount first and thereafter towards interest receivable in case of NPA accounts on continuous basis as per Board of Directors resolution No.11 dated 14.09.2012 and point No. 6 of Annexure-V of master circular of RBI No. UBD (PCB) MC No. 3 dated 01.07.2010 on IRAC norms.





9. Employee Benefits (AS-15)

1. Provident Fund

The retirement benefit in the form of provident fund is a defined contribution scheme. The contributions to the provident fund are charged to Profit and Loss account for the year when the contributions are due. The bank has no liability for future Provident Fund benefits other than its annual contribution towards the fund and recognizes such contributions as an expense in the Profit and Loss account in the period in which employee renders the related service.

2. Encashment of Leaves

Accumulated leave is treated as an employee benefit. The bank measures the expected cost of such leaves as an additional amount that it expects to pay because of the unused entitlement that has accumulated at the Balance sheet date. Such compensated leaves are provided for based on the actuarial valuation at the year-end. The bank maintains fund with Life Insurance Corporation of India (LIC) for encashment of leaves to employees. The shortfall, if any, between the present value of the benefit obligation and the fair value of plan assets as on 31st March is paid / provided for and recognized as expense in the profit and loss account.

3. Gratuity

The bank operates defined benefit plan for its employees, viz. gratuity liability. The cost of providing benefit under these plan is determined based on actuarial valuation at each year-end. The bank is maintaining a fund under Trust Deed with Life Insurance Corporation of India (LIC) for gratuity payments to employees. The shortfall, if any, between the present value of the benefit obligation and the fair value of plan assets as on 31st March is paid/provided for and recognized as expense in the profit and loss account.

4. Bank has paid to SBI Life Insurance towards contribution determined by them as premium during the year as under

Group Gratuity (Cash Accumulation) Policy	Rs.	---
Group Leave Encashment Policy	Rs.	18,72,344.84

5. Fund Value as per statement of LIC as on 31.03.2026

SBI Life Gratuity Master Policy No. 74011059710	Rs.	2,20,83,150.08
SBI Life Leave Salary Master Policy No. 70431059602	Rs.	1,64,51,377.44

10. Segment Reporting (AS-17)

For the purpose of Segment Reporting, the reportable segments are:

a. Business Segment

A business segment is a distinguishable component of an enterprise that is engaged in providing an individual product or service or a group of related products or services and that is subject to risks and returns that are different from those of other business segments. The Bank operates only in core banking services segment hence the reporting consists only of retail banking segment.

b. Geographical Segment

A geographical segment is a distinguishable component of an enterprise that is engaged in providing products or services with in a particular economic environment and that is subject to risks and returns that are different from those of components operating in other economic environments. The Bank operates only in India and hence the reporting consists only of domestic segment.



11. Related Party disclosures (AS-18)

1. The Bank has not extended any finance except as permitted by RBI to the current members of the Board of Directors and their relatives nor renewed/granted extensions to such loans.
2. The Bank is registered under The Gujarat State Co-operative Societies Act 1961 and there are no related parties requiring a disclosure under Accounting Standard 18 (AS-18) issued by ICAI other than one Key Management Personnel viz. Shri S. B. Khoont, the Managing Director and Chief Executive Officer of the Bank for the year 2025-2026.

12. Lease Payment (AS-19)

- a) Assets acquired under finance lease- At the inception of Finance Lease, the Leased Asset and liability for the future lease payments is recognized at an amount equal to the fair value or the present value of the minimum payments whichever is less.
- b) Operating lease payments are recognized as an expense in the Profit and Loss account on a straight-line basis over the lease term

13. Accounting For Taxes on Income(AS-22)

1. Provision for current tax is made as per the applicable provisions of The Income Tax Act, 1961, based on estimated taxable income for the year a sum of **Rs. 1,80,00,000/-** has been made during the year.
2. Tax expenses comprising of Current and Deferred taxes. Current Income Tax is measured at the amount expected to be paid to tax authorities as per Income Tax Act, 1961. Deferred Tax reflects the impact of timing differences between taxable income and accounting income measured at tax rates applicable on the Balance Sheet date.
3. Deferred Tax Asset is recognized only to the extent that there is reasonable certainty that sufficient future taxable income will be available against which such Deferred Tax Asset can be realized.
4. The impact of change in Deferred Tax Asset and Deferred Tax Liability is recognized in the Profit and Loss account. Deferred Tax is reassessed at each reporting date, based upon management's judgment as to whether the realization is reasonably certain.
5. Deferred tax assets are **Rs. 19,396/-** as on 31.03.2026 subject to consideration of prudence, on timing difference, re-presenting the difference between taxable incomes and accounting income that originated in one period and is admissible for reversal in one or more subsequent periods. Deferred tax assets are measured using tax rates and tax laws that have been enacted or subsequently enacted by the balance sheet date.
6. Deferred Tax Assets are reassessed at each reporting date, based upon management's judgement as to whether the realization is reasonably certain.

14. Accounting of Goods & Services Tax

1. Income (on which GST is applicable) is accounted for net of GST.
2. The eligible Input Tax Credit is accounted for in the books in the period in which the underlying service or goods received are accounted and when there is reasonable certainty in availing/utilizing the credits. The Input Tax Credit is availed/ utilized as per the provisions of the GST law. The Input tax credit on expenses which is not allowable to be set off as per GST law is expensed out.
3. In case of Fixed Assets, eligible Input Tax Credit of GST paid to vendor is utilized against the amount of GST collected from the customers and the ineligible Input Tax Credit is capitalized and added to the cost of the respective Asset.



15. Intangible Assets (AS-26):

Intangible assets consist of acquisition, development, amendments / modifications / customizations in software applications, tools developed by the Bank. Bank follows the principle of recognition and amortization 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.

16. Impairment of Assets (AS-28)

A substantial portion of the bank's assets comprise of 'financial assets' to which Accounting Standard 28 "Impairment of assets" is not applicable. In respect of assets to which Standard applies, in the opinion of the management, there are no indications, internal or external which could have the effect of impairing the value of the assets to any material extent as at 31st March, 2026 requiring recognition in terms of the said standard.

17. Provisions, Contingent Liabilities And Contingent Assets (AS-29)

A provision is recognized when the Bank has a present obligation as result of past events and it is probable that an outflow of resources will be required to settle the obligation, in respect of which a reliable estimate can be made. Provisions are not discounted to their present value and are determined based on best estimate required 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. Disclosure of a contingent liability is made when there is a possible obligation that arises from past events and the existence of which will be confirmed by the occurrence or non-occurrence of one or more uncertain future events beyond the control of the bank or a present obligation that arises from past events but it is not probable that an outflow of resources will be required to settle the obligation or a reliable estimate of the amount of the obligation cannot be made. Contingent Assets are neither recognized nor disclosed in the financial statements.

No contingent liability except the amount transferred to RBI as per operational guidelines under the Depositor Education and Awareness Fund Scheme 2014 –Section 26A Banking Regulation Act 1949, mentioned in contingent liabilities as on 31.03.2026.

The net profit is arrived at after accounting for the following provisions and contingencies from the amount of gross profit:

a. Income Tax	Rs.	1,80,00,000.00
b. Provision for NPA	Rs.	---
c. Provision for Standard Assets	Rs.	18,00,000.00
d. Public Welfare Fund	Rs.	50,000.00
e. Business Development Expenses	Rs.	59,33,161.08

18. Payments under the Micro, Small, Medium Enterprises Development, Act 2006

The Bank has complied with the provisions of the Micro, Small and Medium Enterprises Development Act, 2006 as applicable, as on March 31, 2026. Based on confirmations received from suppliers and service providers regarding their registration status under the Act, there have been no reported delays in payments to such enterprises, and accordingly, no interest is payable under the provisions of the said Act.

19. Disclosure as per RBI Master Direction on Financial Statements - presentation and disclosures (As amended from time to time)

As per para C of chapter-iii disclosure requirements bank had omitted those line / items / disclosures which are not applicable / permitted or with no exposure / transaction both in the current year and previous year.



Rajkot Peoples Co-Operative Bank Ltd.



1. Regulatory Capital

i) Composition of Regulatory Capital

[Rs. in Crore]

Sr. No.	Particulars	As on 31.03.2026	As on 31.03.2025
i)	Paid up share capital and reserves (net of deductions, if any)	62.06	50.59
ii)	Other Tier 1 capital	---	---
iii)	Tier 1 capital (i + ii)	62.06	50.59
iv)	Tier 2 capital	04.70	04.15
v)	Total capital (Tier 1+Tier 2)	66.76	54.74
vi)	Total Risk Weighted Assets (RWAs)	292.39	211.11
vii)	Paid-up share capital and reserves as percentage of RWAs	21.22 %	23.96 %
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	21.22 %	23.96 %
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	01.61 %	01.97 %
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	22.83 %	25.93 %
xi)	Leverage Ratio	Not Applicable	
xii)	Percentage of the Shareholding of - a) Government of India b) State Government (Specify name) c) Sponsor Bank	---	---
xiii)	Amount of paid-up equity capital raised during the year	08.61	07.24
xiv)	Amount of non-equity Tier 1 capital raised during the year,	Not Applicable	
xv)	Amount of Tier 2 capital raised during the year,	Not Applicable	

ii) Draw down from Reserves - NIL

2. Asset liability management

i) Maturity pattern of certain items of assets and liabilities

[Rs. in 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	26.50	25.91	17.72	19.65	22.07	23.28	34.84	54.80	95.59	53.08	02.19	375.63
Advances	00.02	00.41	00.82	03.50	08.08	11.62	36.48	90.61	03.64	22.19	70.85	248.22
Investments	36.49	04.00	08.98	04.00	04.00	09.00	05.00	21.90	15.68	13.31	69.49	191.85
Borrowings	---	---	---	---	---	---	---	---	---	---	---	---
Foreign Currency assets	---	---	---	---	---	---	---	---	---	---	---	---
Foreign Currency liabilities	---	---	---	---	---	---	---	---	---	---	---	---

Note : Saving bank and current deposits classified into volatile and core portions as per practice of the bank.





Rajkot Peoples Co-Operative Bank Ltd.



3. Investments

i) Composition of Investment Portfolio

As on 31.03.2026

[Rs. in Crore]

Particular	Investment in India							Investment outside India				Total Investments
	Government Securities	Other Approved Securities	Shares	Debenture and Bonds	Subsidiaries and/or Joint Ventures	Others	Total Investments in India	Government Securities (including local authorities)	Subsidiaries and/or Joint Ventures	Other	Total Investments outside India	
Held to Maturity												
Gross	41.86	---	---	---	---	---	41.86	---	---	---	---	---
Less: Provision for non-performing investments (NPI)	---	---	---	---	---	---	---	---	---	---	---	---
Net	41.86	---	---	---	---	---	41.86	---	---	---	---	---
Available for Sale												
Gross	52.06	---	00.54	---	---	27.00	79.60	---	---	---	---	---
Less: Provision for depreciation and NPI	---	---	---	---	---	---	---	---	---	---	---	---
Net	52.06	---	00.54	---	---	27.00	79.60	---	---	---	---	---
Held for Trading												
Gross	---	---	---	---	---	---	---	---	---	---	---	---
Less: Provision for depreciation and NPI	---	---	---	---	---	---	---	---	---	---	---	---
Net	---	---	---	---	---	---	---	---	---	---	---	---
Total Investments	93.92	---	00.54	---	---	27.00	121.46	---	---	---	---	---
Less: Provision for non-performing investments	---	---	---	---	---	---	---	---	---	---	---	---
Less: Provision for depreciation and NPI	---	---	---	---	---	---	---	---	---	---	---	---
Net	93.92	---	00.54	---	---	27.00	121.46	---	---	---	---	---





Rajkot Peoples Co-Operative Bank Ltd.



Composition of Investment Portfolio As on 31.03.2025

[Rs. in Crore]

Particular	Investment in India							Investment outside India				Total Investments
	Government Securities	Other Approved Securities	Shares	Debenture and Bonds	Subsidiaries and/or Joint Ventures	Others	Total Investments in India	Government Securities (including local authorities)	Subsidiaries and/or Joint Ventures	Other	Total Investments outside India	
Held to Maturity												
Gross	23.23	---	---	---	---	---	23.23	---	---	---	---	---
Less: Provision for non-performing investments (NPI)	---	---	---	---	---	---	---	---	---	---	---	---
Net	23.23	---	---	---	---	---	23.23	---	---	---	---	---
Available for Sale												
Gross	57.92	---	00.15	---	---	22.00	80.07	---	---	---	---	---
Less: Provision for depreciation and NPI	---	---	---	---	---	---	---	---	---	---	---	---
Net	57.92	---	00.15	---	---	22.00	80.07	---	---	---	---	---
Held for Trading												
Gross	---	---	---	---	---	---	---	---	---	---	---	---
Less: Provision for depreciation and NPI	---	---	---	---	---	---	---	---	---	---	---	---
Net	---	---	---	---	---	---	---	---	---	---	---	---
Total Investments	81.15	---	00.15	---	---	22.00	103.30	---	---	---	---	---
Less: Provision for non-performing investments	---	---	---	---	---	---	---	---	---	---	---	---
Less: Provision for depreciation and NPI	---	---	---	---	---	---	---	---	---	---	---	---
Net	81.15	---	00.15	---	---	22.00	103.30	---	---	---	---	---





Rajkot Peoples Co-Operative Bank Ltd.



ii) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

[Rs. in Crore]

Particulars		As on 31.03.2026	As on 31.03.2025
i) Movement of provisions held towards depreciation on investments			
a) Opening balance		---	00.74
b) Add: Provisions made during the year		00.75	---
c) Less: Write off / write back of excess provisions during the year		---	00.74
d) Closing balance		00.75	---
ii) Movement of Investment Fluctuation Reserve			
a) Opening balance		03.08	03.70
b) Add: Amount transferred during the year		00.94	00.53
c) Less: Drawdown		---	01.15
d) Closing balance		04.02	03.08
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category		05.05 %	03.85 %

* To meet regulatory requirements of IFR, bank will appropriate Rs. 00.69 Crore from net profit of current year, subject to AGM Approval, after that IFR Percentage will be 05.01 Percentage

iii) Sale and transfers to/from HTM category

During the year under review, on April 15, 2025, the bank, with the approval of the Board of Directors, performed a one-time transfer of securities to/from the HTM (Held to Maturity) category. As this transfer was undertaken at the beginning of the accounting year, the regulatory conditions stipulating that the value of sales and transfers from the HTM category exceeding 5 % of the opening HTM book value is not applicable to the bank for the year.

iv) Non-SLR investment portfolio

a) Non-performing non-SLR investments

[Rs. in Crore]

Sr. No.	Particulars	As on 31.03.2026	As on 31.03.2025
a)	Opening balance	--- NIL ---	--- NIL ---
b)	Additions during the year since 1st April		
c)	Reductions during the above period		
d)	Closing balance		
e)	Total provisions held (IDR)		

b) Issuer Composition of Non-SLR Investments

[Rs. in Crore]

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
		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	---	---	---	---	---	---	---	---	---	---
d)	Private Corporates	---	---	---	---	---	---	---	---	---	---
e)	Subsidiaries/ Joint Ventures	---	---	---	---	---	---	---	---	---	---
f)	Others -Mutual Funds	00.27	00.22	---	---	---	---	---	---	---	---
g)	Provision held towards depreciation	---	---	---	---	---	---	---	---	---	---
	Total	00.27	00.22	---	---	---	---	---	---	---	---

No provision required for non SLR investment.





Rajkot Peoples Co-Operative Bank Ltd.



v) Repo Transactions

No such transactions has been carried out during the last year.

4. Asset Quality

i) Classification of advances and provisions held as on 31.03.2026

[Rs. in Crore]

Particular	Standard	Non - Performing				Total
	Total Standard Advances	Sub-Standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	180.53	Nil	Nil	01.29	01.29	181.82
Add: Additions during the year					Nil	66.40
Less: Reductions during the year*					01.29	Nil
Closing balance	248.22	Nil	Nil	Nil	Nil	248.22
*Reductions in Gross NPAs due to:						
i) Upgradation					Nil	Nil
ii) Recoveries (excluding recoveries from upgraded accounts)					Nil	Nil
iii) Technical / Prudential Write - offs					01.29	Nil
iv) Write-offs other than those under (iii) above					Nil	Nil
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	00.75	Nil	Nil	Nil	07.89	08.64
Add: Fresh provisions made during the year					00.18	00.18
Less: Excess provision reversed / Write - off loans					01.29	01.29
Closing balance of provisions held	00.75	Nil	Nil	Nil	06.78	07.53
Net NPAs						
Opening Balance	Nil	Nil	Nil	Nil	Nil	Nil
Add: Fresh additions during the year					Nil	Nil
Less: Reductions during the year					Nil	Nil
Closing Balance	Nil	Nil	Nil	Nil	Nil	Nil
Floating Provisions						
Opening Balance						Nil
Add: Additional provisions made during the year						Nil
Less: Amount drawn down during the year						Nil
(Rationale for drawdown may be explained by way of a note below the table)						Nil
Closing balance of floating provisions						Nil
Technical write-offs and the recoveries made thereon						Nil
Opening balance of Technical / Prudential written - off accounts						Nil
Add: Technical / Prudential write-offs during the year						01.29
Less: Recoveries made from previously technical / prudential written-off accounts during the year						Nil
Closing balance						Nil

Note:

- While making disclosures in audited annual financial statements, a bank should invariably provide the figures for both the current and previous year to facilitate comparison.
- Technical or prudential write-off is the amount of non-performing loans which are outstanding in the books of the branches but have been written-off (fully or partially) at Head Office level. Amount of Technical write-off should be certified by statutory auditors.
- To the extent that floating provisions have not been reckoned for Tier 2 capital, they may be netted off from Gross NPAs to arrive at Net NPAs.



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Classification of advances and provisions held as on 31.03.2025

[Rs. in Crore]

Particular	Standard	Non - Performing				Total
	Total Standard Advances	Sub-Standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	138.04	Nil	00.50	01.77	02.27	140.31
Add: Additions during the year					Nil	41.51
Less: Reductions during the year*					00.98	Nil
Closing balance	180.53	Nil	Nil	01.29	01.29	181.82
*Reductions in Gross NPAs due to:						
I) Upgradation					Nil	Nil
ii) Recoveries (excluding recoveries from upgraded accounts)					00.98	00.98
iii) Technical / Prudential Write - offs					Nil	Nil
iv) Write-offs other than those under (iii) above					Nil	Nil
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	00.55	Nil	05.46	01.12	10.41	10.96
Add: Fresh provisions made during the year					01.59	02.34
Less: Excess provision reversed / Write - off loans					04.11	04.66
Closing balance of provisions held	00.75	Nil	Nil	Nil	07.89	08.64
Net NPAs						
Opening Balance	Nil	Nil	Nil	Nil	Nil	Nil
Add: Fresh additions during the year					Nil	Nil
Less: Reductions during the year					Nil	Nil
Closing Balance	Nil	Nil	Nil	Nil	Nil	Nil
Floating Provisions						
Opening Balance						Nil
Add: Additional provisions made during the year						Nil
Less: Amount drawn down during the year						Nil
(Rational for drawdown may be explained by way of a note below the table)						Nil
Closing balance of floating provisions						Nil
Technical write-offs and the recoveries made thereon						Nil
Opening balance of Technical / Prudential written - off accounts						Nil
Add: Technical / Prudential write-offs during the year						Nil
Less: Recoveries made from previously technical / prudential written-off accounts during the year						Nil
Closing balance						Nil

Note:

- 1) While making disclosures in audited annual financial statements, a bank should invariably provide the figures for both the current and previous year to facilitate comparison.
- 2) Technical or prudential write-off is the amount of non-performing loans which are outstanding in the books of the branches but have been written-off (fully or partially) at Head Office level. Amount of Technical write-off should be certified by statutory auditors.
- 3) To the extent that floating provisions have not been reckoned for Tier 2 capital, they may be netted off from Gross NPAs to arrive at Net NPAs.

Ratios (in per cent)	As on 31.03.2026	As on 31.03.2025
Gross NPA to Gross Advances	ZERO %	00.71 %
Net NPA to Net Advances	ZERO %	ZERO %
Provision coverage ratio	ZERO %	100.98 %

Note : Provision coverage ratio excludes standard assets provision to the tune of Rs. 93 Lacs for the year ended 31.03.2026



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ii) Sector-wise Advances and Gross NPAs

[Rs. in Crore]

Sr. No.	Sector	As on 31.03.2026			As on 31.03.2025		
		Outstanding Total Advances	Gross NPAs	% of Gross NPAs in that Sector	Outstanding Total Advances	Gross NPAs	% of Gross NPAs in that Sector
i) Priority Sector							
a)	Agriculture and allied activities	09.75	---	---	02.67	---	---
b)	Advances to industries sector eligible as priority sector lending						
1	MSME Sector	86.51	---	---	69.46	01.01	01.45 %
2	Private Retail Traders	43.77	---	---	25.51	00.28	01.10 %
3	Small Business Enterprise	47.84	---	---	41.10	---	---
4	Professional & Self Employed	16.92	---	---	08.44	---	---
5	Education	---	---	---	---	---	---
6	Housing Loan up to 28 lacs	08.47	---	---	06.52	---	---
7	All other Priority Loan	18.37	---	---	09.06	---	---
c)	Services	00.11	---	---	00.12	---	---
d)	Personal loans	---	---	---	---	---	---
	Subtotal (i)	231.74	---	---	162.88	01.29	00.79 %
ii) Non-priority Sector							
a)	Agriculture and allied activities	---	---	---	---	---	---
b)	Industry	---	---	---	---	---	---
c)	Services	16.48	---	---	18.94	---	---
d)	Personal loans	---	---	---	---	---	---
	Sub-total (ii)	16.48	---	---	18.94	---	---
	Total (I + ii)	248.22	---	---	181.82	01.29	00.71 %

Bank shall also disclose in the format above. Subsectors 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 the industry sector it shall disclose details of its outstanding advances to mining separately in the format above under the 'Industry' sector.

iii) **Overseas assets, NPAs and revenue** - NIL hence not applicable

iv) **Particulars of resolution plan and restructuring**

a) Particulars of resolution plan - (Not Applicable to UCBs)

b) Details of accounts subjected to restructuring - **NIL**

v) **Divergence in asset classification and provisioning**

During the F.Y. 2024-2025 offsite RBI Inspection w.r.t. 31.03.2024 had been carried out by RBI. No divergence in asset classification, reported in select scope of work for Inspection Report.

vi) **Disclosure of transfer of loan exposures** - No such type of transfer is there during the F.Y. 2025-26.

vii) **Non Fund based credit facility** - NIL hence not applicable

viii) **Fraud Accounts** - No fraud hence not applicable

ix) **Disclosure related to project finance** - NIL hence not applicable

x) **Disclosure under resolution framework for COVID-19 - related stress** - Not Applicable





5. Exposures

i) Exposure to real estate sector

[Rs. in Crore]

Category	As on 31.03.2026	As on 31.03.2025
i) Direct Exposure		
a) Residential Mortgages – 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.	11.51	03.00
b) Commercial Real Estate – 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;	03.07	05.09
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –	---	---
i. Residential		
ii. Commercial Real Estate		
ii) Indirect Exposure Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	---	---
Total Exposure to Real Estate Sector	14.58	08.09

ii) Exposure to capital market

Bank has no exposure to Capital Market.

ii) Risk category-wise country exposure

Bank has no exposure to country Risk Category.

iv) Unsecured Advances

[Rs. in Crore]

Particular	As on 31.03.2026	As on 31.03.2025
Total unsecured advances of the bank	02.62	02.16
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	---	---
Estimated value of such intangible securities	---	---

v) Factoring exposure - (Not Applicable)

vi) Unhedged foreign currency exposure - (Not Applicable)



Rajkot Peoples Co-Operative Bank Ltd.



vii) Loans against Gold & silver collateral

(a) Details of Loans extended against eligible Gold & Silver Collateral - 2025-2026

Sr. No.	Particular	Loan outstanding (Rs. crore)	Loan outstanding (As % of Total Loans)	Average ticket size (Rs. crore)	Average LTV ratio	Gross NPA (%)
1	Opening balance of the FY [(a)+(b)]	25.24	13.88 %	00.02	60.96 %	---
	a Consumption loans	00.97	00.53 %	00.01	---	---
	of which bullet repayment loans	00.97	00.53 %	00.01	---	---
	b Income generating loans	24.27	13.35 %	00.02	---	---
2	New loans sanctioned and disbursed during the FY [(c)+(d)]	49.87	---	00.02	---	---
	c Consumption loans	05.42	---	00.01	---	---
	of which bullet repayment loans	05.42	---	00.01	---	---
	d Income generating loans	44.45	---	00.02	---	---
3	Renewals sanctioned and disbursed during the FY	---	---	---	---	---
4	Top-up loans sanctioned and disbursed during the FY	---	---	---	---	---
5	Loans repaid during the FY [(e)+(f)]	37.40	---	00.02	---	---
	e Consumption loans	03.28	---	00.01	---	---
	of which bullet repayment loans	03.28	---	00.01	---	---
	f Income generating loans	34.12	---	00.02	---	---
6	Non-Performing Loans recovered during the FY [(g) + (h)]	---	---	---	---	---
	g Consumption loans	---	---	---	---	---
	of which bullet repayment loans	---	---	---	---	---
	h Income generating loans	---	---	---	---	---
7	Loans written off during the FY [(i) + (j)]	---	---	---	---	---
	i Consumption loans	---	---	---	---	---
	of which bullet repayment loans	---	---	---	---	---
	j Income generating loans	---	---	---	---	---
8	Closing balance at the end of FY [(k) + (l)]	37.93	15.28 %	00.02	59.30 %	---
	k Consumption loans	02.49	01.00 %	00.02	---	---
	of which bullet repayment loans	02.49	01.00 %	00.02	---	---
	l Income generating loans	35.44	14.28 %	00.02	---	---

Note: (i) Information may be disclosed separately for loans against gold collateral and loans against silver collateral
(ii) Average LTV ratio is Calculated as ratio of sum of LTVs of loans at the time of sanction to total number of such loans.

Details of Loans extended against eligible Gold & Silver Collateral - 2024-2025

Sr. No.	Particular	Loan outstanding (Rs. crore)	Loan outstanding (As % of Total Loans)	Average ticket size (Rs. crore)	Average LTV ratio	Gross NPA (%)
1	Opening balance of the FY [(a)+(b)]	18.31	13.05	00.01	61.21 %	---
	a Consumption loans	00.92	00.66	00.01	---	---
	of which bullet repayment loans	00.92	00.66	00.01	---	---
	b Income generating loans	17.39	12.39	00.01	---	---
2	New loans sanctioned and disbursed during the FY [(c)+(d)]	33.24	---	00.02	---	---
	c Consumption loans	01.52	---	00.01	---	---
	of which bullet repayment loans	01.52	---	00.01	---	---
	d Income generating loans	32.72	---	00.02	---	---





Rajkot Peoples Co-Operative Bank Ltd.



Sr. No.	Particular	Loan outstanding (Rs. crore)	Loan outstanding (As % of Total Loans)	Average ticket size (Rs. crore)	Average LTV ratio	Gross NPA (%)
3	Renewals sanctioned and disbursed during the FY	---	---	---	---	---
4	Top-up loans sanctioned and disbursed during the FY	---	---	---	---	---
5	Loans repaid during the FY [(e)+(f)]	27.06	---	00.01	---	---
	e Consumption loans	01.45	---	00.01	---	---
	of which bullet repayment loans	01.45	---	00.01	---	---
	f Income generating loans	25.62	---	00.01	---	---
6	Non-Performing Loans recovered during the FY [(g) + (h)]	---	---	---	---	---
	g Consumption loans	---	---	---	---	---
	of which bullet repayment loans	---	---	---	---	---
	h Income generating loans	---	---	---	---	---
7	Loans written off during the FY [(i) + (j)]	---	---	---	---	---
	i Consumption loans	---	---	---	---	---
	of which bullet repayment loans	---	---	---	---	---
	j Income generating loans	---	---	---	---	---
8	Closing balance at the end of FY [(k) + (l)]	25.24	13.88	00.02	60.96 %	---
	k Consumption loans	00.97	00.53	00.01	---	---
	of which bullet repayment loans	00.97	00.53	00.01	---	---
	l Income generating loans	24.27	13.35	00.02	---	---

Note: (i) Information may be disclosed separately for loans against gold collateral and loans against silver collateral
(ii) Average LTV ratio is Calculated as ratio of sum of LTVs of loans at the time of sanction to total number of such loans.

(b) Details of Gold & Silver Collateral & Auctions

Sr. No.	Particular	2025-2026	2024-2025
(a)	Unclaimed gold or silver collateral at the end of the financial year (in grams)	--- NIL ---	
(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 ₹ 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

[Rs. in Crore]

Particular	As on 31.03.2026	As on 31.03.2025
Total deposits of the twenty largest depositors	13.27	16.92
Percentage of deposits of twenty largest depositors to total deposits of the bank	03.53 %	05.99 %

ii) Concentration of advances

[Rs. in Crore]

Particular	As on 31.03.2026	As on 31.03.2025
Total advances to the twenty largest borrowers	24.90	22.46
Percentage of advances to twenty largest borrowers to total advances of the bank	10.03 %	12.35 %



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iii) Concentration of exposures (a + b)

[Rs. in Crore]

Particular	As on 31.03.2026	As on 31.03.2025
Total exposure to the twenty largest borrowers/customers (Depositors)	38.17	39.38
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers	06.11 %	08.49 %

iv) Concentration of NPAs

[Rs. in Crore]

Particular	As on 31.03.2026	As on 31.03.2025
Total Exposure to the top twenty NPA accounts	---	01.29
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	---	100.00 %

7. Derivatives - (Not Applicable)

8. Transfer to depositor education and awareness fund (DEA Fund)

[Rs. in Crore]

Particular	As on 31.03.2026	As on 31.03.2025
Opening balance of amounts transferred to DEA Fund	00.98	00.92
Add : Amounts transferred to DEA Fund during the year	00.16	00.11
Less : Amounts reimbursed by DEA Fund towards claims	00.03	00.05
Closing balance of amounts transferred to DEA Fund	01.11	00.98

9. Disclosure of complaints

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

Sr. No.	Particular	As on 31.03.2026	As on 31.03.2025
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)	---	---

Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2021 (Previously Banking Ombudsman Scheme, 2006) and covered within the ambit of the Scheme.



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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	number of complaints pending beyond 30 days
As on 31.03.2026					
Ground - 1					
Ground - 2					
Ground - 3					
Ground - 4					
Ground - 5					
Others					
Total					
As on 31.03.2025					
Ground - 1					
Ground - 2					
Ground - 3					
Ground - 4					
Ground - 5					
Others					
Total					

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

No such penalties.

11. Other Disclosures

i) Business Ratios

[Rs. in Crore]

Particular		As on 31.03.2026	As on 31.03.2025
i)	Interest Income as a percentage to Working Funds (Fortnightly Average)	08.16 %	08.28 %
ii)	Non-interest income as a percentage to Working Funds (Fortnightly Average)	00.76 %	00.83 %
iii)	Cost of Deposits (Fortnightly Average)	04.43 %	03.69 %
iv)	Net Interest Margin	04.56 %	05.36 %
v)	Operating Profit as a percentage to Working Funds (Fortnightly Average)	01.85 %	01.69 %
vi)	Return on Assets (Fortnightly Average)	01.85 %	01.69 %
vii)	Business (deposits plus advances) per employee (Rs. in Crore)	09.45	06.72
viii)	Profit per employee (based on gross profit) (Rs. in Crore)	00.11	00.08

ii) Bancassurance Business

[Rs. in Crore]

Commission Income	As on 31.03.2026	As on 31.03.2025
Bancassurance Commission	---	---

iii) Marketing and Distribution

No such type of income is received by the Bank.





Rajkot Peoples Co-Operative Bank Ltd.



iv) Disclosures regarding priority sector lending certificate (PSLCS)

No PSL Certificate is purchased / sold during the year.

v) Provisions and Contingencies

[Rs. in Crore]

Provision debited to Profit and Loss Account	As on 31.03.2026	As on 31.03.2025
ii) Provision made towards Income tax	01.80	01.33
ii) Other Provisions and Contingencies (with details)		
- Provision for Investment Depreciation Fund	00.75	---
- Provision for Technology Upgradation Fund	---	---
- Provision for NPA	---	01.30
- Provision for Standard Asset	00.18	00.75

vi) Payment of DIGGC Insurance Premium

[Rs. in Crore]

Particular	As on 31.03.2026	As on 31.03.2025
i) Payment of DICGC Insurance Premium	00.36	00.31
ii) Arrears in payment of DICGC premium	---	---

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

vii) Disclosure of facilities granted to directors and their relatives

No new / fresh advances granted to directors and their relative during the year under review.

[B] NOTES FORMING PART OF ACCOUNTS

- Previous year's figures have been regrouped / rearranged / reclassified wherever necessary to make them comparable with the current year's figures.
- Books of accounts and accounts with other banks have been balanced and tallied up to 31.03.2026.

As per our separate report and notes on account of even date

For, **B. N. Kamothi & Co.**
Chartered Accountants

Vijay Khunt
AGM

Satyaprakash Khokhara
General Manager

Shamjibhai Khoont
MD & CEO

CA Kapil Khatri
Partner
FRN No. 129497W
Membership Number : 137940
UDIN : 26137940IBAOLW1342

Vijaybhai Malani
Director

Kishorbhai Bhesaniya
Director

Jaybhai Vaghela
Director

Date : 06.06.2026

Place : Rajkot



A Zero Net NPA Bank
Since 2007

Branch Wise Performance for last 14 Years

[₹ in Lakh]

Year End	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
Main														
Deposit	3,799.80	2,145.51	2,768.08	2,675.07	4,024.24	6,963.46	7,087.69	7,140.68	7,504.86	7,049.22	6,387.17	6,334.05	7,009.51	9,961.86
Advances	2,515.15	2,543.81	2,568.48	2,766.10	2,770.37	2,908.14	2,873.23	2,587.94	2,272.59	2,493.45	2,853.83	2,784.50	3,111.35	2,824.09
Business	6,314.95	4,689.32	5,336.56	5,441.18	6,794.62	9,871.60	9,960.92	9,728.62	9,777.45	9,542.67	9,241.00	9,118.55	10,120.86	12,785.95
Profit	7.98	32.10	218.75	-23.02	-82.08	34.39	-15.53	-18.87	-23.75	2.85	0.91	86.11	9.77	32.14
M Yard														
Deposit	2,390.95	1,981.43	1,668.47	1,709.59	2,592.65	3,280.12	3,019.28	3,262.79	3,662.68	3,505.60	3,785.24	3,986.47	4,227.75	4,842.76
Advances	1,887.06	1,623.73	1,796.35	1,739.54	1,092.41	1,230.31	1,201.73	1,103.87	905.33	906.32	1,071.48	1,253.97	1,958.27	3,700.42
Business	4,278.01	3,605.16	3,464.82	3,449.14	3,685.07	4,510.43	4,221.01	4,366.66	4,568.01	4,411.92	4,856.72	5,240.44	6,186.02	8,543.18
Profit	52.13	57.67	25.00	96.01	92.78	77.58	71.64	72.10	82.55	91.19	70.08	90.70	103.69	138.45
SNC														
Deposit	2,296.99	2,100.44	2,240.45	1,782.97	2,744.05	3,653.99	3,967.25	4,348.67	4,787.32	5,114.41	5,173.58	5,565.80	5,988.47	7,343.52
Advances	1,292.89	1,118.59	1,451.70	1,807.79	1,821.29	1,976.03	2,551.56	3,180.60	2,746.66	3,136.26	3,243.70	3,580.31	4,798.86	5,720.50
Business	3,589.88	3,219.03	3,692.15	3,590.76	4,565.34	5,630.02	6,518.80	7,529.27	7,533.98	8,250.67	8,417.28	9,146.11	10,787.33	13,064.02
Profit	52.27	49.77	51.59	77.25	116.20	140.09	144.82	168.10	175.00	195.69	200.56	179.95	195.83	232.38
Devpara														
Deposit	2,232.62	1,833.62	1,907.00	2,129.38	3,578.81	4,630.10	4,805.81	4,859.80	5,518.26	5,561.43	5,615.21	5,603.54	5,223.70	6,185.88
Advances	1,449.21	1,532.63	1,731.52	2,233.30	1,937.22	1,704.72	1,817.07	1,783.97	1,693.76	1,584.66	1,616.32	1,609.70	1,948.39	2,728.80
Business	3,681.83	3,366.25	3,638.52	4,362.67	5,516.02	6,334.82	6,622.88	6,643.78	7,212.02	7,146.09	7,231.53	7,213.24	7,172.09	8,914.68
Profit	72.36	78.77	80.48	90.38	134.19	157.98	151.95	122.89	134.82	173.14	146.51	118.22	102.90	127.26
Mayani														
Deposit	1,499.96	857.30	854.23	800.71	1,220.39	2,435.17	2,216.62	2,260.74	3,159.06	3,010.38	2,884.27	3,199.27	3,782.66	5,679.30
Advances	488.90	418.20	607.88	1,018.88	761.41	1,103.77	1,184.64	1,187.54	1,002.80	1,234.60	1,573.61	2,448.29	3,298.37	4,515.23
Business	1,988.86	1,275.50	1,462.10	1,819.59	1,981.80	3,538.94	3,401.26	3,448.28	4,161.86	4,244.98	4,457.88	5,647.56	7,081.03	10,194.53
Profit	1.54	-13.05	-18.05	-32.66	4.82	34.21	38.46	37.08	35.87	73.59	78.81	70.92	105.45	132.78
Morbi Road (Shifted Rainnagar Branch)														
Deposit					567.52	485.80	513.28	672.73	706.58	667.58	252.27	320.97	1,096.50	2,066.34
Advances					337.66	355.00	466.36	341.18	295.92	288.31	276.87	378.69	915.07	1,610.22
Business					905.18	840.80	979.64	1,013.91	1,002.51	955.90	529.14	699.66	2,011.57	3,676.56
Profit					-14.37	-8.65	-7.26	-2.12	-4.68	-8.89	-45.49	-36.22	-21.53	-12.05
Vavdi														
Deposit						24.81	156.48	181.81	275.69	375.96	611.11	897.06	889.68	708.55
Advances						17.65	696.03	976.94	900.24	1,332.99	1,925.13	1,976.18	2,151.34	2,673.40
Business						42.46	852.51	1,158.76	1,175.94	1,708.96	2,536.25	2,873.24	3,041.02	3,381.95
Profit						-7.94	-22.64	12.09	16.41	16.19	29.06	9.79	33.67	69.34
Kothariya (Branch Opened on 01.11.2025)														
Deposit														694.41
Advances														939.56
Business														1,633.97
Profit														-14.67
Ravki (Branch Opened on 27.03.2026)														
Deposit														79.94
Advances														109.83
Business														189.77
Profit														-02.04
Bank Total														
Deposit	12,220.32	8,918.29	9,438.23	9,097.73	14,727.66	21,473.44	21,766.41	22,727.22	25,614.45	25,284.59	24,708.85	25,907.16	28,218.27	37,562.56
Advances	7,633.21	7,236.95	8,155.93	9,565.61	8,720.37	9,295.63	10,790.62	11,162.05	9,817.31	10,976.60	12,560.94	14,031.64	18,181.65	24,822.05
Business	19,853.53	16,155.25	17,594.15	18,663.34	23,448.03	30,769.06	32,557.03	33,889.27	35,431.76	36,261.19	37,269.79	39,938.80	46,399.92	62,384.61
Profit	186.28	205.26	357.77	207.96	251.53	427.65	361.43	391.28	416.21	543.77	480.44	519.47	529.78	703.59

બેંકની પ્રગતિના આંકડાઓ

(રકમ રૂ. લાખમાં)

વર્ષ	સભાસદો	શેર ભંડોળ	અનામતો	કુલ થાપણ	CASA %	કુલ ધિરાણ	બિઝનેસ	કાર્યકારી ભંડોળ	ઇન્ડેકસ અને જોગવાઈ પહેલાનો નફો
૧૯૯૭-૧૯૯૮	૬,૫૯૬	૩૪.૨૯	૬૪.૩૨	૩૦૦.૩૯	૫૦.૬૭ %	૧૩૮.૨૧	૪૩૮.૬૦	૪૧૭.૫૨	૦૭.૮૯
૧૯૯૮-૧૯૯૯	૭,૫૯૩	૫૫.૪૮	૬૭.૫૬	૧,૧૩૯.૯૮	૩૫.૨૬ %	૮૧૬.૫૪	૧,૯૫૬.૫૨	૧,૩૦૩.૯૫	૨૩.૧૪
૧૯૯૯-૨૦૦૦	૮,૭૩૫	૭૩.૬૪	૮૯.૪૦	૨,૦૧૬.૮૭	૨૯.૨૦ %	૧,૪૫૬.૬૯	૩,૪૭૩.૫૬	૨,૨૬૯.૭૫	૬૪.૬૩
૨૦૦૦-૨૦૦૧	૧૦,૧૮૩	૧૧૩.૧૪	૧૩૮.૦૯	૩,૬૨૩.૬૬	૨૫.૫૪ %	૨,૬૭૩.૫૭	૬,૨૯૭.૨૩	૪,૨૧૭.૩૮	૧૧૩.૯૭
૨૦૦૧-૨૦૦૨	૧૧,૩૦૯	૧૨૪.૦૭	૨૨૫.૮૩	૫,૦૧૬.૯૨	૨૪.૧૮ %	૩,૧૪૨.૦૦	૮,૧૫૮.૯૨	૬,૦૯૧.૮૬	૧૫૪.૮૦
૨૦૦૨-૨૦૦૩	૧૨,૩૬૮	૧૪૭.૩૩	૩૨૩.૪૧	૬,૮૭૧.૮૭	૨૩.૨૦ %	૩,૮૩૩.૪૧	૧૦,૭૦૫.૨૮	૮,૬૯૨.૭૫	૧૯૩.૫૮
૨૦૦૩-૨૦૦૪	૧૨,૮૭૮	૧૭૮.૩૭	૪૧૯.૦૬	૮,૩૧૨.૩૮	૨૫.૨૨ %	૪,૫૭૮.૫૨	૧૨,૮૯૦.૯૦	૧૨,૩૨૯.૪૬	૧૭૧.૨૪
૨૦૦૪-૨૦૦૫	૧૩,૨૮૦	૨૧૬.૫૭	૫૩૫.૩૫	૮,૮૦૭.૫૨	૩૧.૮૩ %	૬,૨૬૬.૪૬	૧૫,૦૭૩.૯૮	૧૦,૧૭૯.૭૯	૧૫૯.૧૪
૨૦૦૫-૨૦૦૬	૧૩,૫૫૦	૨૨૯.૬૧	૭૫૧.૨૮	૯,૬૪૪.૯૨	૩૮.૩૬ %	૬,૮૬૨.૪૪	૧૬,૫૦૭.૩૬	૧૦,૮૪૯.૩૯	૨૬૫.૨૬
૨૦૦૬-૨૦૦૭	૧૩,૭૫૨	૨૨૨.૭૯	૧,૧૪૪.૬૭	૧૦,૧૨૭.૫૨	૪૪.૫૪ %	૫,૮૮૦.૦૪	૧૬,૦૦૭.૫૬	૧૧,૨૦૧.૪૩	૮૬.૨૨
૨૦૦૭-૨૦૦૮	૧૩,૭૮૫	૨૧૯.૯૬	૧,૧૪૮.૪૫	૯,૬૪૦.૧૯	૫૩.૭૫ %	૪,૬૧૦.૪૨	૧૪,૨૫૦.૬૧	૧૧,૧૮૫.૮૯	૧૨.૨૬
૨૦૦૮-૨૦૦૯	૧૩,૭૫૩	૧૯૬.૭૪	૧,૨૦૪.૦૮	૮,૭૧૫.૭૭	૫૫.૨૩ %	૩,૫૭૭.૨૦	૧૨,૨૯૨.૯૭	૧૦,૩૮૩.૮૭	૨૩૯.૬૨
૨૦૦૯-૨૦૧૦	૧૪,૦૪૭	૧૯૯.૦૩	૧,૨૯૨.૩૧	૯,૭૦૯.૬૬	૫૮.૪૩ %	૩,૬૮૮.૭૦	૧૩,૩૯૮.૩૬	૧૧,૩૫૦.૭૦	૧૧૫.૪૨
૨૦૧૦-૨૦૧૧	૧૪,૪૫૦	૨૨૭.૭૧	૧,૫૦૩.૪૬	૧૦,૭૬૭.૦૪	૬૪.૧૯ %	૪,૮૯૦.૫૫	૧૫,૬૫૭.૫૯	૧૨,૭૩૬.૧૨	૨૪૮.૨૧
૨૦૧૧-૨૦૧૨	૧૪,૬૫૦	૨૪૫.૩૦	૧,૫૪૫.૪૩	૧૧,૪૭૯.૧૮	૬૭.૮૫ %	૬,૦૮૪.૮૫	૧૭,૫૬૪.૦૩	૧૩,૫૦૮.૨૩	૧૯૨.૪૪
૨૦૧૨-૨૦૧૩	૧૪,૮૧૭	૨૫૮.૮૪	૧,૬૫૫.૧૪	૧૨,૨૨૦.૩૨	૬૪.૪૫ %	૭,૬૩૩.૨૦	૧૯,૮૫૩.૫૨	૧૪,૪૯૨.૬૦	૧૮૬.૨૮
૨૦૧૩-૨૦૧૪	૧૬,૮૯૦	૨૫૪.૭૨	૧,૭૫૬.૧૭	૧૪,૬૬૫.૨૨	૬૩.૬૧ %	૭,૨૨૪.૮૪	૨૧,૮૯૦.૦૬	૧૬,૮૭૫.૫૫	૨૦૫.૨૬
૨૦૧૪-૨૦૧૫	૧૬,૦૭૫	૨૮૯.૭૬	૧,૯૫૩.૦૧	૧૫,૨૩૫.૦૬	૬૨.૨૮ %	૮,૧૫૩.૯૯	૨૩,૩૮૯.૦૫	૧૭,૭૧૪.૨૮	૩૫૭.૭૭
૨૦૧૫-૨૦૧૬	૧૭,૪૦૪	૩૧૧.૦૧	૨,૦૭૦.૮૪	૧૬,૮૫૨.૧૧	૬૧.૪૦ %	૯,૫૭૦.૮૫	૨૬,૪૨૨.૯૬	૧૯,૫૫૩.૯૫	૨૦૭.૯૬
૨૦૧૬-૨૦૧૭	૧૭,૯૭૦	૩૨૫.૬૦	૨,૨૦૫.૫૫	૨૨,૬૪૪.૨૨	૬૫.૦૦ %	૮,૭૨૭.૬૬	૩૧,૩૭૧.૮૮	૨૫,૫૩૮.૮૦	૨૫૧.૫૩
૨૦૧૭-૨૦૧૮	૧૮,૬૪૨	૩૪૫.૩૬	૨,૧૨૩.૮૬	૨૧,૪૩૧.૩૪	૬૭.૫૯ %	૯,૨૯૫.૬૩	૩૦,૭૨૬.૯૭	૨૪,૫૯૪.૯૧	૪૨૭.૬૫
૨૦૧૮-૨૦૧૯	૧૯,૩૮૦	૩૯૮.૮૧	૨,૩૯૬.૭૯	૨૧,૭૬૬.૪૧	૬૭.૩૦ %	૧૦,૭૯૦.૬૨	૩૨,૫૫૭.૦૩	૨૫,૧૦૮.૪૧	૩૬૧.૪૩
૨૦૧૯-૨૦૨૦	૧૯,૭૬૫	૪૧૭.૯૯	૨,૫૬૨.૨૪	૨૨,૭૨૭.૨૨	૬૪.૮૦ %	૧૧,૧૬૨.૦૫	૩૩,૮૮૯.૨૭	૨૬,૨૬૨.૯૮	૩૯૧.૨૮
૨૦૨૦-૨૦૨૧	૨૦,૫૨૭	૪૦૩.૯૬	૨,૭૮૧.૯૨	૨૫,૬૧૪.૪૫	૬૮.૩૨ %	૯,૮૧૭.૩૧	૩૫,૪૩૧.૭૬	૨૯,૩૫૬.૫૦	૪૧૬.૨૧
૨૦૨૧-૨૦૨૨	૨૧,૦૮૬	૪૬૪.૮૨	૩,૩૦૫.૩૦	૨૫,૨૮૪.૫૯	૭૦.૯૦ %	૧૦,૯૭૬.૬૦	૩૬,૨૬૧.૧૯	૨૯,૫૯૮.૯૯	૫૪૩.૭૭
૨૦૨૨-૨૦૨૩	૨૦,૮૫૯	૪૫૪.૫૯	૩,૮૭૪.૬૮	૨૪,૭૦૮.૮૫	૭૧.૮૮ %	૧૨,૫૬૦.૯૪	૩૭,૨૬૯.૭૯	૨૯,૨૬૦.૧૮	૪૮૦.૪૪
૨૦૨૩-૨૦૨૪	૨૧,૦૧૯	૪૨૮.૧૬	૪,૨૭૮.૬૫	૨૫,૯૦૭.૧૭	૭૦.૧૬ %	૧૪,૦૩૧.૬૩	૩૯,૯૩૮.૮૦	૩૧,૧૦૦.૫૦	૪૧૯.૪૭
૨૦૨૪-૨૦૨૫	૨૧,૯૨૧	૧,૧૫૨.૦૦	૪,૫૫૦.૮૩	૨૮,૨૧૮.૨૭	૬૪.૮૬ %	૧૮,૧૮૧.૬૬	૪૬,૩૯૯.૯૩	૩૫,૧૫૧.૩૫	૫૨૯.૭૮
૨૦૨૫-૨૦૨૬	૨૨,૭૯૨	૨,૦૧૩.૩૦	૫,૦૬૯.૭૦	૩,૭૬૨.૫૬	૫૦.૬૨ %	૨૪,૮૨૨.૦૬	૬૨,૩૮૪.૬૧	૪૫,૬૬૦.૫૮	૭૦૩.૫૯



Rajkot Peoples Co-Operative Bank Ltd.

A Zero Net NPA Bank
Since 2007