

The Sirohi Central Co-operative Bank Ltd., Sirohi

Annex I⁴

Form A

Form of Balance sheet

Balance Sheet of THE SIROHI CENTRAL CO-OPERATIVE BANK LTD. SIROHI

Balance as on 31st March 2026

Sr.No.	Particulars	Schedule	As on 31.03.2025	As on 31.03.2026
	Capital and Liabilites			
	Capital	1	15,78,28,500.00	16,13,08,500.00
	Reserves and Surplus	2	28,59,57,957.37	41,24,71,236.34
	Minority Interest	2A	-	-
	Deposits	3	4,00,54,87,259.58	4,17,65,28,436.42
	Borrowings	4	42,78,30,000.00	45,39,50,000.00
	Other liabilities and Provisions	5	18,26,67,444.65	17,86,18,898.02
	Total		5,05,97,71,161.60	5,38,28,77,070.78
	Assets			
	Cash and balances with Reserve Bank of India	6	4,70,47,882.00	4,48,63,484.00
	Balance with banks and money at call and short notice	7	19,56,72,684.30	23,05,23,073.29
	Investments	8	2,17,45,49,782.87	2,07,64,51,894.87
	Advance	9	2,32,70,11,807.75	2,61,05,87,676.71
	Fixed Assets	10	13,13,14,835.50	23,87,24,792.67
	Other Assets	11	18,28,14,165.87	18,17,26,149.24
	Total		5,05,84,11,158.29	5,38,28,77,070.78
	Contingent Liabilites	12	2,16,15,062.31	2,49,64,821.20
	Bills for collection		-	-

Sd/-	Sd/-	Sd/-	Sd/-	Sd/-	Sd/-
(Avinash Agarwal) Manager	(Vikram singh) Senior Manager	(Hitesh Mehra) Senior Manager	(Deepika Soni) Chief Manager	(Poonaram Choyal) Managing Direcor	(Rohitashav Singh Tomar) Administrator

For Diwan Kunwariya & Compnay
Chartered Accountants

Name- Naveen Diwan
Designation :Partner
Firm Registration Number : 016511C
Place- Udaipur
Date- 15.06.2026
UDIN-26401022TDQWZT7586

The Sirohi Central Co-operative Bank Ltd., Sirohi

Schedule 1 - Capital

S.No.	Particulars	As on 31.03.2025	As on 31.03.2026
I	For Nationalised Banks Capital (Fully owned by Central Government	-	-
II.	For Banks incorporated outside India Capital		
	(i) The amount brought in by banks by way of start-up capital as prescribed by RBI should be shown under this head.	-	-
	(ii) Amount of deposit kept with the RBI under Section 11(2) of the Banking Regulation Act, 1949.	-	-
	Total		
III	For Other Banks Authorised Capital (25000 shares of Rs. 10000.00 each)	25,00,00,000.00	25,00,00,000.00
	Issued Capital (16130 shares of Rs. 10000.00 each)	15,78,28,500.00	16,13,08,500.00
	Subscribed Capital (16130 shares of Rs. 10000.00 each)	15,78,28,500.00	16,13,08,500.00
	Called-up Capital (shares of Rs. 10000.00 each)	-	-
	Less: Calls unpaid Add: Forfeited shares	-	-

The Sirohi Central Co-operative Bank Ltd., Sirohi

Schedule 2 - Reserves and Surplus

S.No.	Particulars	As on 31.03.2025	As on 31.03.2026
I	Statutory Reserves	2,37,96,000.00	2,53,27,000.00
	Opening Balance	1,27,42,000.00	2,37,96,000.00
	Additions during the year	1,10,54,000.00	15,31,000.00
	Deductions during the year	-	-
II	Capital Reserves	-	-
	Opening Balance	-	-
	Additions during the year	-	-
	Deductions during the year	-	-
III	Share premium	-	-
	Opening Balance	-	-
	Additions during the year	-	-
	Deductions during the year	-	-
IV	Revenue and other Reserves	25,68,49,917.25	37,76,15,917.25
	Opening Balance	26,92,03,343.19	25,68,49,917.25
	Additions during the year	-	12,07,66,000.00
	Deductions during the year	1,23,53,425.94	-
V	Balance in profit and Loss Account	53,12,040.12	95,28,319.09
V	Total (I, II, III, IV and V)	28,59,57,957.37	41,24,71,236.34

Annexure- 2A

S.No.	Particulars	As on 31.03.2025	As on 31.03.2026
I.	Minority interest at the date on which the parent- subsidiary relationship came into existence	-	-
II.	Subsequent increase/decrease	-	-
III.	Minority Interest on the date of balance sheet	-	-

Schedule 3 - Deposits

S.No.	Particulars	As on 31.03.2025	As on 31.03.2026
A.I.	Demand deposits		
	(i) From banks		
	(ii) From others	10,19,60,988.86	9,16,35,353.81
II	Saving Bank Deposits	1,27,68,70,118.52	1,29,24,32,106.69
III	Term Deposits		
	(i) From banks		
	(ii) From others	2,62,66,56,152.20	2,79,24,60,975.92
	Total (I, II and III)	4,00,54,87,259.58	4,17,65,28,436.42
B.	(i) Deposits of Branches in India	-	-
	(ii) Deposits of branches outside India	-	-
	Total	-	-

Schedule 4 - Borrowings

S.No.	Particulars	As on 31.03.2025	As on 31.03.2026
I.	Borrowings in India		
	(a) Reserve Bank of India		-
	(b) Other banks (NABARD)	42,78,30,000.00	45,39,50,000.00
	(c) Others Institutions and agencies		-
II.	Borrowings outside India		-
	Total (I and II)	42,78,30,000.00	45,39,50,000.00
	Secured borrowings included in I and II above		
	Rs.	42,78,30,000.00	45,39,50,000.00

The Sirohi Central Co-operative Bank Ltd., Sirohi

Schedule 5 - Other Liabilities and Provisions

S.No.	Particulars	As on 31.03.2025	As on 31.03.2026
I.	Bills payable	-	-
II.	Inter-office adjustment (net)	6,47,001.66	5,62,014.47
III.	Interest accrued		-
IV.	Others (including provisions) Annex A	18,20,20,442.99	17,80,56,883.55
	Total	18,26,67,444.65	17,86,18,898.02

Schedule 6 - Cash and Balances with Resrve Bank of India

S.No.	Particulars	As on 31.03.2025	As on 31.03.2026
I.	Cash in hand (including foreign currency notes)	4,70,47,882.00	4,48,63,484.00
II.	Balances with Reserve Bank of India		
	(i) in Current Account	-	-
	(ii) in Other Accounts	-	-
	Total (I and II)	4,70,47,882.00	4,48,63,484.00

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

S.No.	Particulars	As on 31.03.2025	As on 31.03.2026
I.	In India		
	(i) Balances with banks		
	(a) in Current Accounts	19,56,72,684.30	23,05,23,073.29
	(b) In Other Deposit Accounts	-	-
	(ii) Money at call and short notice		
	(a) with banks	-	-
	(b) with other institutions		
	Total (i and ii)	19,56,72,684.30	23,05,23,073.29
II.	Outside India		
	(i) in Current Accounts	-	-
	(ii) In Other Deposit Accounts	-	-
	(iii) Money at call and short notice	-	-
	Total (i, ii, and iii)	-	-
	Grand Total (I and II)	19,56,72,684.30	23,05,23,073.29

The Sirohi Central Co-operative Bank Ltd., Sirohi

Schedule 8- Investments

S.No.	Particulars	As on 31.03.2025	As on 31.03.2026
I.	Investments in India in		
	(i) Government Securities	71,45,95,000.00	79,76,95,000.00
	(ii) Other approved securities	-	-
	(iii) Shares	6,81,00,000.00	6,81,00,000.00
	(iv) Debentures and Bonds	-	-
	(v) Subsidiaries and/or joint ventures		
	(vi) Others (to be specified)		
	1 Reserve Fund With Apex Bank	2,59,95,235.79	2,59,95,235.79
	2 FDR with Apex Bank	18,00,00,000.00	65,13,27,903.00
	3 FDR with Other Banks	1,18,58,59,547.08	53,33,33,756.08
	Total	2,17,45,49,782.87	2,07,64,51,894.87
II.	Investments outside India in		
	(i) Government securities (including local authorities)	-	-
	(ii) Subsidiaries and /or joint Ventures abroad	-	-
	(iii) Others investments (to be specified)	-	-
	Total	-	-
	Grand Total (I and II)	2,17,45,49,782.87	2,07,64,51,894.87

Schedule 9 - Advances

S.No.	Particulars	As on 31.03.2025	As on 31.03.2026
A.	(i) Bills purchased and discounted	0.00	0.00
	(ii) Cash credits, overdrafts, overdrafts and loans repayable on demand (Annex-B)	7,97,34,654.23	7,65,95,366.60
	(iii) Term loans (Annex-C)	9,53,90,151.25	9,27,37,269.95
	Total		
B.	(i) Secured by tangible assets (Anne-D)	15,49,81,423.09	22,71,61,005.66
	(ii) Covered by Bank/ Government Guarantees	-	-
	(iii) Unsecured (Annex-E)	3,09,74,226.70	2,99,34,482.22
	Total	36,10,80,455.27	42,64,28,124.43
C.I	Advance in India		
	(i) Priority Sectors (Annex-F)	1,89,99,11,240.89	2,11,91,68,247.88
	(ii) Public Sector	-	-
	(iii) Banks	-	-
	(iv) Others	6,60,20,111.59	6,49,91,304.40
	Total	1,96,59,31,352.48	2,18,41,59,552.28
C.II	Advance outside India		
	(i) Due from banks	-	-
	(ii) Due from others	-	-
	(a) Bills purchased and discounted	-	-
	(b) Syndicated loans	-	-
	(c) Others	-	-
	Total	-	-
	Grand Total (C. I and II)	1,96,59,31,352.48	2,18,41,59,552.28
	Grand Total (A+B+ CI and CII)	2,32,70,11,807.75	2,61,05,87,676.71

The Sirohi Central Co-operative Bank Ltd., Sirohi

Schedule 10 - Fixed Assets

S.No.	Particulars	As on 31.03.2025	As on 31.03.2026
I.	Premises	11,48,61,677.00	22,41,37,231.16
	At cost as on 31st March of the preceding year	12,76,24,085.34	11,48,61,677.00
	Additions during the year	-	13,41,80,000.00
	Deductions during the year	1,23,80,000.00	2,45,60,000.00
	Depreciation to date	3,82,408.34	3,44,445.84
II.	Others Fixed Assets (including furniture and fixtures) Annex- H	1,64,53,158.50	1,45,87,561.51
	At cost as on 31st March of the preceding year	1,82,09,385.22	1,64,53,158.50
	Additions during the year	13,74,348.27	10,48,304.10
	Deductions during the year	-	-
	Depreciation to date	31,30,574.99	29,13,901.09
	Total (I and II)	13,13,14,835.50	23,87,24,792.67

Schedule 11 - Other Assets

S.No.	Particulars	As on 31.03.2025	As on 31.03.2026
I.	Inter-office adjustments (net)	-	-
II.	Interest accrued (Annex-I)	9,45,14,570.44	7,45,18,018.31
III.	Tax paid in advance/tax deducted at source	71,11,825.40	1,16,47,325.40
IV.	Stationery and stamps	8,69,373.86	9,24,686.63
V.	Non-banking assets acquired in satisfaction of claims	-	-
VI.	Others (Annex-J)	8,03,18,396.17	9,46,36,118.90
	Total	18,28,14,165.87	18,17,26,149.24

Schedule 12 - Contingent Liabilities

S.No.	Particulars	As on 31.03.2025	As on 31.03.2026
I.	Claims against the bank not acknowledged as debts	2,16,15,062.31	2,49,64,821.20
II.	Liability for partly paid investments		
III.	Liability on account of outstanding forward exchange contracts		
IV.	Guarantees given on behalf of constituents		
	(a) In India		
	(b) Outside India		
V.	Acceptances, endorsements and other obligations		
VI.	Other items for which the bank is contingently Liable		
	Total	2,16,15,062.31	2,49,64,821.20

The Sirohi Central Co-operative Bank Ltd., Sirohi

Form B

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

S.No.	Particulars	Schedule	As on 31.03.2025	As on 31.03.2026
I.	Income			
	Interest earned	13	33,65,77,898.29	35,48,06,505.45
	Other income	14	94,36,187.00	81,78,433.09
	Loss if any		6,14,06,853.94	
	Total		40,74,20,939.23	36,29,84,938.54
II.	Expenditure			
	Interest expended	15	24,29,20,765.79	25,66,41,553.26
	Operating expenses	16	9,27,29,868.38	8,97,96,106.31
	Provisions and contingencies		7,17,70,305.06	1,08,00,000.00
	Total		40,74,20,939.23	35,72,37,659.57
III.	Profit/Loss			
	Net profit/loss (-) for the year		-6,14,06,853.94	57,47,278.97
	Profit/Loss (-) brought forward		6,67,18,894.06	53,12,040.12
	Total		53,12,040.12	1,10,59,319.09
IV.	Appropriations			
	Transfer to statutory reserves		1,10,54,000.00	15,31,000.00
	Transfer to other reserves			
	Transfer to Government/ proposed dividend			
	Balance carried over to balance sheet		53,12,040.12	95,28,319.09

Sd/- (Avinash Agarwal) Manager	Sd/- (Vikram singh) Senior Manager	Sd/- (Hitesh Mehra) Senior Manager	Sd/- (Deepika Soni) Chief Manager	Sd/- (Poonaram Choyal) Managing Director	Sd/- (Rohitashav Singh Tomar) Administrator
--------------------------------------	--	--	---	--	---

For Diwan Kunwariya & Compnay
Chartered Accountants

Name- Naveen Diwan
Designation :Partner
Firm Registration Number : 016511C
Place- Udaipur
Date- 15.06.2026
UDIN-26401022TDQWZT7586

The Sirohi Central Co-operative Bank Ltd., Sirohi

Schedule 13 - Interest Earned

S.No.	Particulars	As on 31.03.2025	As on 31.03.2026
I.	Interest/discount on advances/bills	17,71,27,652.80	19,56,10,801.74
II.	Income on investments	15,94,50,245.49	15,91,95,703.71
III.	Interest on balances with Reserve Bank of India and Other inter-bank funds		
IV.	Others		
V.	Total	33,65,77,898.29	35,48,06,505.45

Schedule 14 - Other Income

S.No.	Particulars	As on 31.03.2025	As on 31.03.2026
I.	Commission, exchange and brokerage	84,38,798.00	71,62,518.19
II.	Profit on sale of Investments		
	Less: Loss on sale of investments		
III.	Profit on revaluation of investments		
	Less: Loss on revaluation of investments		
IV.	Profit on sale of land, buildings and other assets		
	Less: Loss on sale of land, buildings and other assets		
V.	Profit on exchange transactions		
	Less: Loss on exchange transactions		
VI.	Income earned by way of dividends, etc. from subsidiaries/ Companies and/or joint ventures abroad/in India		
VII.	Miscellaneous Income (Annex-K)	9,97,389.00	10,15,914.90
	Total	94,36,187.00	81,78,433.09

Schedule 15 - Interest Expended

S.No.	Particulars	As on 31.03.2025	As on 31.03.2026
I.	Interest on deposits	22,27,69,040.91	23,22,37,319.87
II.	Interest on Reserve Bank of India/Inter-bank borrowings	2,01,51,724.88	2,44,04,233.39
III.	Others		
	Total	24,29,20,765.79	25,66,41,553.26

The Sirohi Central Co-operative Bank Ltd., Sirohi

Schedule 16 - Operating Expenses

S.No.	Particulars	As on 31.03.2025	As on 31.03.2026
I.	Payments to and provisions for employees	5,29,89,707.03	5,33,62,549.56
II.	Rent, taxes and lighting	34,15,198.45	39,61,382.00
III.	Printing and stationery	3,73,844.75	3,65,444.92
IV.	Advertisement and publicity	69,500.00	1,32,666.00
V.	Depreciation on bank's property	34,93,078.33	32,58,346.93
VI.	Director's fees, allowances and expenses	96,000.00	95,200.00
VII.	Auditors' fees and expenses (including branch auditors)	4,60,660.00	3,41,540.00
VIII.	Law charges	67,300.00	1,51,400.00
IX.	Postages, Telegrams, Telephones, etc.	3,12,009.92	2,15,232.22
X.	Repairs and maintenance	6,78,058.47	5,68,728.47
XI.	Insurance	51,53,443.15	52,95,120.93
XII.	Other expenditure (Annex-L)	2,56,21,068.28	2,20,48,495.28
	Total	9,27,29,868.38	8,97,96,106.31