CHAMOLI ZILA SAHKARI BANK LTD. H.O - GOPESHWAR

THE THIRD SCHEDULE

BALANCE SHEET --- As on 31-MARCH-2026

(Form of Balance Sheet as prescribed by the Reserve Bank of India in the Banking Regulation Act 1949 under Section 29)

Balance(31.03.2025)	LIABILITIES	Balance(31.03.2026)	Balance(31.03.2025)	ASSETS	Balance(31.03.2026)
Inner Col.	Particulars	*Inner Col.*	Rs.	Particulars	
Rs.		Rs.			RS
108122065.00	1- SHARE CAPITAL	115019411.00	96389487.05	1) Cash	100743226.17
1000.00	a) Individuals	1000.00	95419487.05	1-i- Cash in Vault	100620726.17
52367287.00	b) Co- operative Institutions	59264633.00	970000.00	1-ii- Cash at ATM	122500.00
5747100.00	c) ICDP	5747100.00			
6678.00	(d) Incomplete Shares	6678.00	614820118.07	2) BALANCES WITH COMMERCIAL BANKS:--	539995286.71
50000000.00	e) Government Shares	50000000.00	58849323.48	i. Current Deposits with SBI	79419043.18
845077059.83		845077059.83	161241748.13	ii. Current Deposits with PNB	48783108.13
669374946.83	2-a Reserve Funds and Other Reserves	669374946.83	0.00	iii.Current Deposits with PSB	0.00
444076170.83	2.i) Statutory Reserve Fund	444076170.83	0.00	iv. Current Deposits with BOB	0.00
181098776.00	2.ii) Agricultural Credit Stabilization Fund	181098776.00	0.00	v. Current Deposits with IDBI,D.Dun	0.00
37500000.00	2.iii) Building Fund	37500000.00	16056415.20	vi. Current Deposits with UKSCB,	48131284.20
200000.00	2.iv) Dividend Equalization Fund	200000.00	658663.09	vii.Current Deposits with Other Coop.Bank	516394.41
6500000.00	2.v) Equity Redemption Fund	6500000.00	0.00	viii.Current Deposits with O.B.C.	0.00
			1422390.50	ix.Current Deposits With axis BANK and other	419489.88
			68944553.36	x.Current Deposits With IDBI, *Inward*	26018935.94
175702113.00	2.b)Other Funds & Reserves (to be specified)	175702113.00	21755354.45	xi.Current Deposits With IDBI,*Outward*	0.00
1070000.00	a) Charity Fund	1070000.00	59835079.34	xii.Current Deposits With IDBI,Gopeshwar	225062829.55
40000.00	b) Education Fund	40000.00	32889026.97	xiii. ICICI BANK, ATM Account	29297443.74
35000.00	c) Rural Upliftment Fund	35000.00	516394.41	xiv. Current Deposits with UPCB,LKW	0.00
0.00	d) Risk Fund	0.00	24152575.94	xv. Savings Banks Deposits-Special Savings	45205087.29
11457113.00	e) Research & Development Fund	11457113.00	168498593.20	xvi. CTS inward account with idbi	37141670.39
2500000.00	f) Vehicle Fund	2500000.00	9385496506.00	3) INVESTMENT	11076683236.00
2500000.00	g) Branch Mordernization Fund	2500000.00		i. In Central and State Government Securities (At Books value)	
20000000.00	h) Employee Welfare Fund	20000000.00	2304244746.00	Face value (Rs 27000.00)	2711706924.00
5000000.00	i) Employee Building Construction Fund	5000000.00		Market value (Rs 27311.54)	
77500000.00	j) Pension Fund	77500000.00		ii. Shares in Co-Operative institutions Other than in item (5)	TOTAL(3.i)
55600000.00	k) Computerization Fund	55600000.00	51700000.00	a- Shares U.K.S.Coop. Bank Ltd.	66700000.00

			0.00	b- Share in UCF, D.DUN	0.00
			0.00	c- Shares in Sahkari Vipnan and Tilhan	0.00
12614869757.70	3- Deposit & Other Accounts :-	14081715834.73			
5234890188.33	3.i) Fixed Deposits	5923154050.70		3.iii- Other Investments (To be Specified)	TOTAL(3.iii)
2523995311.02	(a) Individuals	2814607478.03	3652989865.00	a- Term Deposit with UKSCB	5972030812.00
60787511.93	(b) Staff	73320956.93	3376561895.00	b- Fixed/Call/Term Deposits with commercial banks	2326245500.00
1189530729.38	(c) Senior Citizen	1448855045.74	0.00	c- Term Money with NABARD	0.00
297452449.00	(d) Institution	333905189.00			
1027283693.00	(e) Society	1113259274.00	5412111383.63	4) TOTAL LOAN & ADVANCES	5951815693.90
2545464.00	f)staff security	2751200.00		4(i) short term loans Overdrafts & Bills discounted)	TOTAL(4.i)
133295030.00	(g) Ex. Staff Senior Citizen	136454907.00	124802836.92	(a) S.T. SAO (Normal)	79848637.92
			527170.79	(b) S.T. Cash & Carry (Fertilizers)	721624.55
250313776.19	3.ii) Recurring Deposits	269057968.19	942334.08	(c) S.T. PDS/N-PDS	954104.08
223130763.19	a) Individuals	233254949.19	2496759.26	(d) S.T DeenDayal Loan (2%)	2362120.26
7198565.00	b) Staff	7149910.00	342885819.75	(E) S.T DeenDayal Loan (Zero%)	469186009.05
19984448.00	c) Senior Citizen	28653109.00	4670200.67	(F) S.T.FISHERIES&ANIMALHUSBANDARY	8121197.74
			1056034.62	(G) ST (NORMAL)	1056034.62
7030187289.39	3.iii) Saving Bank Deposits	7576298717.23		(4.ii) Other Short Term loans, Cash Credits Overdrafts to be specified in detail which are not covered in a to b	TOTAL(4.ii)
5182968582.09	a) Individuals	5517355814.62	5015286.91	i- Block Loan	4216718.79
55137559.49	b) Staff	52693157.63	24074893.60	ii- Salary Earners Society	26564441.60
60600315.42	c) No Frills	69516452.92	226564928.52	iii.(a)-Consumer Durables Loan,Individual	241795454.56
1205728756.51	d) Institution	1351733790.29		iv.(b)-Consumer Durables Loan,Staff	302762.00
450014.00	e) Sachiv Security	586945.44	45179878.35	v- Loan Against Fixed Deposit/RD,etc	61655681.35
74659162.55	f) SB Mini Bank Special Deposits	75576767.39		4-iii- Clean Cash Credit/ Overdraft To Processing Unit/	TOTAL(4-iii)
63751243.27	g) Other Societies	84752380.80	744322.30	i- Overdraft Individual	737202.30
62994725.23	h) PM Jan Dhan Yojna	65609274.16	86634948.88	ii- C.C Business and Trade	100415982.56
195116682.30	i) SB PACs Members	214453812.08	130926187.29	iii-CC Sugar Mills-Consortium	107438578.00
23829328.42	j) SBDR	23532356.46	115814956.49	iv- C.C. Staff	131556785.65
104950920.11	k) Minor Saving Bank	120487965.44	1976773760.54	v- C.C.Teachers	2159522647.17
			216100171.25	vi- C.C.Health	246585431.40
99478503.79	3.iv)Current Deposits	313205098.61	25579271.49	vii-C.C.Sachiv/PACs	23350615.47
24381569.73	a) Individuals	24583279.93	25320060.80	viii-C.C.Revenue	42126484.88
51346512.68	b) Institution	253447500.18	10659393.80	ix- C.C Vetenary	18007646.94
1603685.00	c) Over Due GL Sub Head Code	19892474.44	69009538.83	x- CC-NRLM	82186850.42
286635.40	d) GL Sub Head Code For Unclaimed	468277.96	72401.05	xi-CC-Marketing	72401.05
15323670.00	e) Call Deposit Receipt	8624890.00	5185772.91	xii- CC-Udhyog Vibhag	7648014.61
6536430.98	f) Cooperative Societies	6188676.10	6131330.45	xiii -cc zila vikas vivag	15400526.11
			11335999.47	xiv -cc Against deposit	29497177.30
1398508840.00	4-) Borrowings:-	1901841999.00	8886879.08	xv- C.C SCC	10643921.24

CHARTERED ACCOUNTANTS Dehra Dun

260000000.00	4.a.i) Short Term Borrowing from SCB	369866000.00	3332320.30	xvi - CC Law Dept.	6352476.40
400000000.00	4.a.ii) Short Term Borrowing from Nabard	700000000.00	25957089.58	xvii -CC General/Individual	34706915.77
	4.b) Medium Term Borrowing ---		5263659.78	xviii -CC Udhyan Vibhag	9094696.38
2134851.00	4.b.i) NCDC	232274.00	45389.14	xviv - CC SHG	15039.01
736373989.00	4.b.ii) NFS & LTRCF FROM SCB	831743725.00		4-iv. Other Tangible Securities Loan	TOTAL(4-iv)
0.00	4.b.iii) CC with IDBI	0.00	1252189.00	.i-Loan Against NSC/ KVP etc	1357510.00
0.00	4.b.iv) CC with scb	0.00	14181356.40	ii-loan against pension	14019304.20
378311.33	5)Branch Adjustment	598934.89	40128027.40	.iii-S.C.C. Loan	38542649.90
				(4.v) Medium Term Loans	TOTAL(4v)
18047663.86	6)Interest Payable On...	21367724.73	849173.16	a. For Agricultural Purposes (M.T. General)	602273.16
6334128.86	6.i) Deposits	5891014.73	125389074.58	b. MT GEN PACS IND NEW and Sahbhagita	154104473.15
11713535.00	6.ii) Borrowings	15476710.00	1447468.00	c. M.T. C-15 (Sahbhagita)+M.T.C-15	575133.00
			2562583.07	d. M.T.I.R.D.P. Farm + I.T.D.P. Farm	2460507.38
740465176.51	7)Provisions For	743465176.51	2671765.75	e. M.T.I.R.D.P. Non-Farm+I.T.D.P.Non-Farm	1888687.09
63678000.00	i) Provision for Overdue Interest	63678000.00	4022492.10	f- S.C.P. Loan	990318.10
20215000.00	ii) Provision for Standard Assets	23215000.00	5031849.22	g- S.G.S.Y. Loan	4112787.00
729747.20	iii)provision for fraud embazzlement	729747.20	0.00	h-MT SAHABHAGITA C-4 COMPUTERS	0.00
135215909.00	iv)provision for O.D cadre Pay & other assets	135215909.00	31913443.66	i- C-4 , M.T.Loan	21722432.41
237000000.00	v) provision for rural branches	237000000.00	1231507.00	j- M.T. JLG	659775.80
278215920.31	vi) Bad & Doubtful Debts Reserve	278215920.31	89944.00	k-MT SAHABHAGITA C-4 AWAS LOAN	74909.00
1500000.00	vii) Provision for Branch Adjustment	1500000.00	208284261.72	l- Vehicle Loan, Individual	236416479.05
3400000.00	viii) Risk Fund	3400000.00	11618432.40	m- Vehicle Loan, Staff	10832690.40
510600.00	ix) Investment Depreciation Reserves	510600.00	3265281.47	n- MT-DAIRY	2799120.87
			119678.10	o- MT-NRLM	90231.20
140104907.38	8) Other Liabilities :-	111725357.33	677418.47	p- MT-DeenDayal Loan (2%)	120580.15
	8.i)Sundry Liability *(Note-01)*		329534050.05	q- MT-DeenDayal Loan (Zero%)	407394688.79
9445423.85	(a) Sundries	10950928.96	31798566.81	r- DDU SHG	30645261.23
7016248.00	(b) Tax Collection pending	7904807.00	3804244.65	s- EDEG	2905187.46
1176848.00	(c) Sundry payable	1550375.00	243900.00	(t) M PACS Computerisation	164371.00
25271857.00	d) Leave Encashment Fund	17325660.00		(4-vi.) Long Term Loans	TOTAL(4-vi.)
8367051.00	e) Provision for bonus	8629540.00	28042715.76	i- Veerchand Singh Garhwali Yojana Loan	25259844.62
3397246.00	f) Provision for exgratia	3397246.00	61614298.00	ii- House Loan , Staff.	65192758.00
1324000.00	(g) Provision for tds	1324000.00	631210190.69	iii-House Loan , Individual.	600744379.45
800000.00	(g) Provision for audit fee	1300000.00	22821236.25	iii-House Loan , Commercial	39484556.75
2500000.00	(g) Provision for bill	2100000.00	676567.00	iv- C-4 Housing Loan	598793.00
77154932.27	(h) Subsidy Government Schemes (SRF)	52914532.50	0.00	v- Computer Loan	0.00
399811.60	(i) Sundry liability	1488092.10	67549051.83	vi- PMEGP	45197612.94

4338.00	(j) Other liability		16773733.00	vii- Education Loan	17084596.00
10938.00	(K)Nominal membership fee	10938.00	1697277.00	vii- Education Loan Staff	1584505.00
158102.00	(L)Block account pending entries	131254.00	72046208.10	viii-loan against property	77074216.30
2689057.66	8.ii) Draft Payable	2139177.98	19397259.00	ix- Consortium Term Loan	19293216.00
365645.00	8.iii) Bankers Cheque A/c	365645.00	706134.00	x- Consortium Term Loan,GOI	706134.00
23400.00	8.iv) TDS Payable	67733.12	61951836.89	xi - Home Stay	70322073.32
0.00	8(v) Unclaimed DEAF a/c	0.00	80165178.40	xii -Mukhyamantri Swarojgar Yojna	97255127.90
9.00	8(vi) Goods & Service Liability	0.00	8850328.00	xiii -Mukhyamantri saur Swarojgar Yojna	13487665.00
	8(vii)System pointing proxy account	125427.67	1224756.60	xii - NANO- Mukhyamantri Swarojgar Yojna	460312.40
237550823.89	9)Profit- (9.A+9.B)	463238418.91	2485638.60	xiii - PMFME	3684005.60
90182854.96	9.A) Profit as Per last Balance sheet Appropriations.	237550823.89	5862290.00	xiv -LAP govt salaried person	8314169.00
147367968.93	9.B) Profit For The Current Year-- P/L A/c	225687595.02	2673774.20	xv - N.C.D.C dairy yojana	1414181.50
			2910244.40	xvi - M.M Rajya Pashudhan Yojana	3338152.40
			1046052.00	xvii - MT Reap yojna	6440190.20
			300310.00	xviii -Alpshankyak Swarojgar Yojna	155655.00
				xix -pm- ajay	100000.00
			424884211.28	5) Interest Receivable	430188791.24
			43235178.15	i- Overdue Interest on Loan & Advances	36863000.00
			337829875.00	ii- Investment	332943283.00
			43819158.13	iii-E.B.N.D.	60382508.24
			0.00	6) Bills Receivable.For collection as per contra.	0.00
			0.00	7) Branch Adjustment	0.00
			3048633.14	8) Premises Less Depreciation	2743769.83
			11147485.34	9)Furniture & Fixtures Less Depreciation	9648754.52
			1088578.54	10) Vehicles/Jeep A/c	925291.76
			0.00	11) Intangible asset	0.00
			1781692.87	12)Other Assets (To be Specified)	1439548.46
			1781692.87	i. Stationary Stock	1439548.46
			152356509.58	13)Sundry Debtors A/Cs	169866318.34
			15297537.40	a- Sundry debtors	17542279.00
			218176.78	b- Other Misc assets/Deferred Revenue Expenditure	11855304.72
			1367.15	c- System Proxy A/c	0.00
			3473375.35	d- Goods and Service tax	7144594.77
			133238609.25	e- Cadre Sachiv Pay	133324139.85
			127443.65	f- Tds payble	0.00
				14-A. Loss as per last Balance Sheet	
				14-B. Loss For the Current year	

				14-C. Accumulated Loss (A+B)	
16103124605.50	TOTAL LIABILITY	18284049916.93	16103124605.50	TOTAL ASSETS	18284049916.93
2,65,35,077.62	Contingent Liabilities (RBI DEA Fund)	29624886.79			

NOTES - Annexure 1 to 28 forming part to this Balance Sheet

(SANJAY PANWAR)
(SO ACCOUNT)

(ROHAN PRATAP SINGH)
(SO ACCOUNT)

(VISHWA VIJAY SINGH)
(DGM ACCOUNT)

(SURYA PRAKASH SINGH)
(SEC/G.M)

(MONIKA CHUNERA)
(ADMINISTRATOR)

CA DEEPAK BISHT
Membership No. 455394

UDINo.: 26455394KNNJXV4544

CHAMOLI ZILA SAHKARI BANK LTD. , HEAD OFFICE - GOPESHWAR

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED ON 31-3-2026

(Form of balance Sheet as prescribed by the Reserve Bank of India in the Banking Regulation Act 1949 under Section 29)

EXPENDITURE			INCOME		
2024-25	Particulars	2025-26	2024-25	Particulars	2025-26
Rs.		Rs.	Rs		Rs
i	ii	iii	iv	v	vi
55,03,97,974.43	1(a). Intt paid on Deposits	62,99,06,322.19	899269	i. Intt received on inter bank deposits (sp depo)	2215997.38
5,22,79,171.59	1(b). Intt paid on Borrowings	74406385.69	692816736	ii. Int Received on	775990506.9
16,10,62,108.00	2-Salary Bank Staff	176083688.00	434071087.5	iii. Intt received on Loan & Advances	49,62,78,515.46
97,15,251.00	3- Gratuity staff	10953443.00	292042	iv. Intt gov subsidy	2775061
52,91,437.00	4-Branch Rent ,maintenence,taxes,lighting	6085607.35	19704.59	v.Excess Intt received	3,794.01
2,00,62,332.00	5-Insurance	2,23,93,583.88	951652.97	vi.Commission Rec.	2,01,284.43
1,40,72,131.00	6-Computer Charge (CBS Exp.)	1,80,38,189.73		vii.-Dividend Rec	
16,57,628.22	7-Stationary & Printing	8,72,291.06	2,57,36,856.66	viii-Other Income	1,52,56,624.13
38,28,773.91	8-Commissiom paid	41,69,005.50			
14,97,394.00	9-Entertainment& advertisment	14,84,001.76			
	10- OTS	64,45,270.92			
21,55,409.92	11-Repairs and maintenance	24,16,884.98			
8,67,000.00	12-Audit Fee	13,85,000.00			
9,05,423.24	13-AMC Charges				
2,69,100.29	14-Generator Fuel Exp.	3,55,832.00			
61,51,005.00	15-Corpus Exp.	79,23,456.10			
6,66,250.29	16-Consultancy Fees (Law Charges)	3,56,360.00			
27,89,899.73	17-50% GST input reversal	54,62,551.00			
5,534.00	18-Postage & photo state and telephone bill	4,34,534.81			
2,61,444.76	19-Consortium expenditure	5,13,165.94			
5,12,648.96	20-Other Expend.	5,00,031.02			
9,31,443.90	21-Miscellaneous expenses	7,06,551.00			
58,581.72	22-Excess Intt Return	3,35,819.00			
27,69,245.00	23-Amortization in G-Securities	34,94,422.00			
25,45,038.82	24-Depreciation	22,85,499.35			
	25-Provision fof O.D interest				
83,67,051.00	26-provision for bonus and Encashment	86,00,000.00			
16,00,000.00	27-Provision for standerd assets	30,00,000.00			
8,00,00,000.00	28-provisions for Rural Branches				
52,74,722.00	29- Intt paid towards Agriculture Credit St. Fund				
7,14,25,430.00	30-Income Tax Paid	7,84,26,292.00			
14,73,67,968.93	31- Balance of Profit (+)	22,56,87,595.02			
			-	8-Loss if any	
1,15,47,87,398.71	TOTAL	1,29,37,21,783.30	1,15,47,87,348.71	TOTAL	1,29,27,21,783.30

B P ... & COMPANY CHARTERED ACCOUNTANTS Head Office Dehra Dun

CA DEEPAK BISHT
Membership No. 455394
UDINo.: 26455394KNNJXV4544

(SANJAY PANWAR) (SO ACCOUNT)	(ROHAN PRATAP SINGH) (SO ACCOUNT)	(VISHWA VIJAY SINGH) (DGM ACCOUNT)	(SURYA PRAKASH SINGH) (Sec /G.M)	(MONIKA CHUNERA) (ADMINISTRATOR)

CHAMOLI ZILA SAHKARI BANK LTD HEAD OFFICE GOPESHWAR

NOTES ON ACCOUNT

(FIG IN LAKHS)

S.NO	PARTICULARS	31-03-2026	31.03.2025
1	Investment (Only SLR) with break-up under permanent and current category, - under current category with the following break-up	27117.07	23042.45
	i- SLR Investment in Gov securities(book value)		
	ii - Market Value of investments		
	(Further,As regards NON-SLR investment, instructions for disclosure already issued vide RBI circular RPCD, CO, RF, BC No. 6507.02.03/2003-04 dated February 23,2004 should be strictly adhered-appendix aatached	667	517
2	Advances to diredors, their relatives, companies/firms in which they are interested.		
	(a) Fund Based	0	0.00
	(b) Non-Fund Based (Guarantees L/C, etc.)	0	0.00
3	Cost of Deposits Average Cost of deposits.	4.66	4.51
4	NPAs		
	(a)	3037.08	3565.06
	(b) Net NPAs	0	0
	(c) Percentage of Gross NPAs to total Advances and	5.1	6.59
	(d) Percentage of Net NPAs to Net Advances	0	0
5	Movement of NPAs		
	(1) Amount of NPAs as at the beginning of the year	3565.06	3813.44
	(2) Reduction in NPAs during the year	1303.33	1429.76
	(3) Additions to NPAs during the year	775.35	1181.38
	(4) Amount of NPAs as at the end of the Year	3037.08	3565.06
6	CRAR	19.54	18.63
7	*Profitability.* (a) Interest income as a percentage of working funds.	7.58	7.51
	(b) Non-interst income as a percentage of working fund	0.09	0.18
	(c) Operating-Profit as a percentage of working funds.	1.96	2
	(d) Returns of Assets.	1.33	0.98
	(e) Business (deposits +advances) per employee.	1313.28	1147.05
	(f) Profit per Employee	15.56	9.82
	Provisions.		
		1219.1	1428.6

		1219.1	1428.6
8	(b) Provisions on NPAs Actually made.	5186.16	5186.16
	(c) Provisions required to be made in respect of overdue interest taken into income account, gratuity fund, provident fund and arrears in reconciliation of inter-branch account.	368.63	432.35
	(d) Provisions actually made in respect of overdue interest taken into income account, gratuity fund, provident fund and arrears in reconciliation of inter-branch account.	636.78	636.78
	(e)Provision required to be made on depreciation in investment.	0	0.00
	(f) Provisions Actually made on depreciation in investments.	5.11	5.11
9	Movement in provisions. (As shown under the head Expenditure in P& l Account of the year		
	A) Towards NPA	0	800.00
	(b) Towards depreciation on investments.	0	0.00
	(c) Towards Standard Assets.	30.00	16.00
	(d) Towards all other items under above. (OD intt)	0	0.0
10	Payments of insurance premium to DICGC, including arrears, if any,	164.62	162.68
11	Penalty imposed by R.B.I. for any violation.	no	no
12	Information on extent of arrears in reconciliation of inter-bank and inter-branch-account	5.99	3.78
13	Contingent liability (D.E.A Fund)		
	Opening balance of amount transferred to DEAF	265.35	59.26
	Add - amount transferred to DEAF during the year	35.21	207.31
	Less - Amount reimbursed by DEAF towards the claim	4.31	1.22
	closing balance of amount transferred to DEAF	296.25	265.35

(SANJAY PANWAR
(SO ACCOUNT)

(ROHAN PRATAP SINGH)
(SO ACCOUNT)

(VISHWA VIJAY SINGH)
(DGM ACCOUNT)

(SURYA PRAKASH SINGH)
(Sec /G.M)

(MONIKA CHUNERA)
(ADMINISTRATOR)

CA DEEPAK BISHT
Membership No. 455394

UDINo: 26455394KNNJXV4544

Fund Flow Statement 31-03-2026
change in working capital

Particulars	increase in wc	decrease in wc
1- SHARE CAPITAL	6897346.00	
2-a Reserve Funds and Other Reserves	0.00	
2.b)Other Funds & Reserves (to be specified)	0.00	
3.i) Fixed Deposits	688263862.37	
3.ii) Recurring Deposits	18744192.00	
3.iii) Saving Bank Deposits	546111427.84	
3.iv) Current Deposits	213726594.82	
4-) Borrowings:-	503333159.00	
5 -) Branch Adjustment	220623.56	
6-) Interest Payable On...	3320060.87	
7-) Provisions For	3000000.00	
8 -) Other Liabilities :-		28379550.05
9.A) Profit as Per last Balance sheet Appropriations.	147367968.93	
9.B) Profit For The Current Year-- P/L A/c	78319626.09	
1- Cash in Vault& atm		4353739.12
2- BALANCES WITH COMMERCIAL BANKS:--	74824831.36	
3- INVESTMENT		422462178.00
3.ii- Other Investments (To be Specified)		1268724552.00
4- TOTAL LOAN & ADVANCES		539704310.27
5- Interest Receivable		5304579.96
6- Other Assets (To be Specified)	342144.41	
7- Sundry Debtors A/Cs		5654504.04
8-dead stock		9888423.81
Total	2284471837.25	2284471837.25

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Chamoli Zila Sahkari Bank Ltd

Cash flow 31-03-2026

	Credit	Debit	Balance
Profit before tax			298333965.67
Depreciation			2285499.35
Amortization			3494422.00
Provision of standerd asset			3000000.00
Cash flow before working capital change			307113887.02
cash flow			307113887.02
Incom tax paid		78426292	228687595.02
Increase in current liability	1945340370.41		2174027965.43
increase in current asset		1830901106.58	343126858.85
purchage of investment		422462178	-79335319.15
Sale of fixed asset	1966880.91		-77368438.24
Issue of share	6897346		-70471092.24
Cash & cash equivalent begining of the year			711209605.12
Cash & cash equivalent closing of the year			640738512.88

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CA DEEPAK BISHT
Membership No. 455394

UDINo.: 26455394KNNJXV4544

Part A - Capital Funds and Risk Assets Ratio		
Sr. No	**Particulars**	**Amount**
I	Capital Funds	
A	Tier I Capital elements	
1	Paid up capital	1150.19
	Less1	
1.1	Accumulated losses/ Intangible Assets	
1.2	Shortfall in provisions	
2	Net paid-up Capital	1150.19
3	Innovative Perpetual Debt Instruments (IPDI)	
4	Reserves and Surplus	13083.15
4.1	Statutory reserves	4440.76
4.2	Capital reserves (Note 2)	
4.3	Other reserves* (Specify)	4010.01
4.4	Bad and Doubtful Debt Reserve	
4.5	Surplus in Profit and Loss Account (Note 3)	4632.38
5	**Total Tier I Capital**	**14233.34**
B	Tier II Capital elements	972.72
1	Revaluation reserves (Note 4)	
2	General provisions and loss reserves (Note 5)	972.72
3	Investment fluctuation reserves/ funds	
4	Innovative Perpetual Debt Instruments (IPDI)	
5	Long Term (Subordinated) Deposits (LTDs)	
	Less:	
5.1	Investments in LTDs of DCCBs	
6	HEAD ROOM DEDUCTION	0
7	Net Tier II Capital	972.72
C	**Total Capital (Tier I + Tier II)**	**15206.06**
II	Risk Assets	
1	Adjusted value of funded risk assets i.e. on Balance Sheet items	77521.6
2	Adjusted value of non-funded and off-Balance Sheet items	296.25

3	**Total Risk Weighted Assets**	19.54
III	Percentage of Capital Funds to Risk Weighted Assets (I/II * 100)	

4.3 Other reserves

Sr. No	Particulars	Amount*
1	Charity Fund	10.70
2	Research and Development Fund	114.57
3	Vehicle Fund	25.00
4	Branch Modernisation Fund	25.00
5	Employee Welfare Fund	200.00
6	Pension Fund	775.00
7	Computerisation Fund	556.00
8	Employee Building Construction Fund	50.00
9	Agriculture Credit Stablisation Fund	1810.99
10	Builing Fund	375.00
11	Dividend Equalization Fund	2.00
12	Equity Redemption Fund	65.00
13	Education Fund	0.40
14	Rural Upliftment Fund	0.35

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Part B - Risk Weight Assets and Exposures

Sr. No	Particulars	Book Value	Margins and Provisions	Book Value {net}	Risk Weight (%)	Risk Adjusted Value
	Column Code	C0533	C0534	C0535	C0536	C0537
	Asset Items					
I	Cash and Bank Balances	5955.47	0	5955.47		989.61
1	Cash, balances with RBI	1007.43		1007.43	0	0
2	Balances in current account with other Banks	4948.04		4948.04	20	989.61
II	Investments	111218.89	5.11	111213.78		20129.2
1	Investments in Govt. Securities	27117.07	0	27117.07	2.5	677.93
2	Investments in other approved securities guaranteed by central/ state govt.			0	2.5	0
3	Investments in other securities where payment of interest and repayment of principal are guaranteed by central govt. (It will include Indira/ Kisan Vikas Patra and investment in bonds and debentures where payment of interest and principal is guaranteed by Central Government/ State Governments)			0	2.5	0
4	Investments in other securities where payment of interest and repayment of principal are guaranteed by state govt.((If, the same has became NPA, it will attract 102.5% risk weight and therefore include under all other investments at x below.)			0	2.5	0
5	Investments in other approved securities where payment of interest and repayment of principal are not guaranteed by central/state govts.			0	22.5	0
6	Investments in govt. guaranteed securities of govt. undertakings which do not form part of the approved market borrowing programme.			0	22.5	0
7	Claims on commercial banks, DCCBs and StCBs such as FDs, CDs, money at call and short notices etc.	83434.82	0	83434.82	22.5	18772.83
8	Investments in bonds issued by All India Public Financial Institutions			0	102.5	0
9	Investments in bonds issued by Public Financial Institutions for their Tier II Capital			0	102.5	0
10	All other investments	667	5.11	661.89	102.5	678.44
III	Loans and Advances including bills purchased and discounted	59518.16	5186.16	54332		55274.98
1	Loans guaranteed by GOI			0	0	0
2	Loans guaranteed by State Govt.	879.12		879.12	0	0
3	State Government guaranteed advance which has become a non performing asset			0	100	0
4	Loans granted to PSUs of GOI			0	100	0
5	Loans granted to PSUs of State Govt.			0	100	0
6	Housing Loans					

B P P & COMPANY ★ Head Office Dehra Dun ★ CHARTERED ACCOUNTANTS

6.1	Loans to individuals (fully secured by mortgage of residential properties) up to Rs. 30 lakh [LTV ratio should be computed as a percentage of total outstanding in the account (viz. principal + accrued interest + other charges pertaining to the loan without any netting) in the numerator and the realizable value of the residential property mortgaged to the bank in the denominator]					
a	LTV ratio is equal to or less than 75 per cent	6007.44		6007.44	50	3003.72
b	LTV ratio is more than 75 per cent		0	0	100	0
6.2	Housing-others			0	100	0
6.3	Housing - Commercial Real Estate-Residential Housing (CRE-RH) loans			0	75	0
7	Consumer credit including Personal Loan	27863.64	0	27863.64	125	34829.55
8	Loans up to Rs. 1 lakh against gold and silver ornaments (Where the loan amount exceeds Rs. 1 lakh, the entire loan amount has to be assigned the risk weight applicable for the purpose for which the loan has been sanctioned)			0	50	0
9	All other loans and advances including Education loan	22208.93	5186.16	17022.77	100	17022.77
10	Loans extended against primary / collateral security of shares/ debentures		0	0	125	0
11	Leased Assets			0	100	0
12	Advance guaranteed by DICGC/ ECGC (The risk weight of 50% should be limited to the amount guaranteed and not the entire outstanding balance in the accounts. In other words, the outstanding in excess of the amount guaranteed, will carry 100% risk weight.)			0	50	0
13	Advance against term deposits, life policies, NSC, IVPs, and KVPs where adequate margin is available.	464.32	0	464.32	0	0
14	Loans and advances granted by State/Central cooperative banks to their own staff , which are fully covered by superannuation benefits and mortgage of flat/house	2094.71	0	2094.71	20	418.94
IV	Other Assets	6147.98	2011.24	4136.74		1127.81
1	Premises, furniture and fixtures	123.93	0	123.93	100	123.93
2	Interest due on GOI securities	384.22	0	384.22	0	0
3	Interest subvention receivable from GoI			0	0	0
4	Accrued interest on CRR balances maintained with RBI and claims on RBI on account of Government transactions (net of claims of government / RBI on banks on account of such transactions)		0	0	0	0
5	Interest receivable on staff loans	198.94	0	198.94	20	39.79
6	Interest receivable from banks	3718.73	636.78	3081.95	20	616.39
7	All other Assets	1722.16	1374.46	347.7	100	347.7
V	**Total**	**182840.5**	**7202.51**	**175637.99**		**77521.6**

Part C-Off Balance Sheet items						
Particulars	Client/ Obligant/Guarantor	Gross Book Exposure	Margins and provisions	Net Exposure	CCF for Contingent %	RW for Obligant %
	C0538	C0539	C0540	C0541	C0542	C0543
Credit Contingent/ OBS items						
1. Letter of Credit (Doc)	Govts.			0	20	0
2. Letter of Credit (Doc)	Banks			0	20	20
3. Letter of Credit (Doc)	Others			0	20	100
4. Total letter of Credit		0	0	0		
5. Guarantees - Financial	Govts.			0	100	0
6. Guarantees - Financial	Banks			0	100	20
7. Guarantees - Financial	Others			0	100	100
8. Total Guarantees-Financial		0	0	0		
9. Guarantees - Others	Govts.			0	50	0
10. Guarantees - Others	Banks			0	50	20
11. Guarantees - Others	Others			0	50	100
12. Total Guarantees-Others		0	0	0		
13. Acceptance and Endorsements	Govts.			0	100	0
14. Acceptance and Endorsements	Banks			0	100	20
15. Acceptance and Endorsements	Others			0	100	100
16. Total Acceptance and Endorsements		0	0	0		
17. Undrawn Committed credit lines	Govts.			0	20	0
18. Undrawn Committed credit lines	Banks			0	20	20
19. Undrawn Committed credit lines	Others			0	20	100
20. Total Undrawn Committed credit lines		0	0	0		
21. Transactions/ Asset sale with Recourse	Govts.			0	100	0
22. Transactions/ Asset sale with Recourse	Banks			0	100	20
23. Transactions/ Asset sale with Recourse	Others			0	100	100
24. Total Transactions/ Asset sale with Recourse		0	0	0		
25. Liability on account of partly paid shares				0	100	100
26. Others	Govts.			0	100	0
27. Others	Banks			0	100	20
28. Others	Others	296.25		296.25	100	100

B R P & COMPANY CHARTERED ACCOUNTANTS Dehra Dun

29. Total Others		296.25	0	296.25		
30. Total Contingent Credit Exposure		296.25	0	296.25		
31. Claims against bank not acknowledged as debt				0	100	100

Part C.1-Contracts and Derivatives [Foreign Exchange]

Sr. No	Particulars	Principal Amount	Risk Weight (%)	Risk Adjusted Value
		C0545	C0546	C0547
1	Forward Forex. Contract			0
2	Interest rate contract			0
3	Others			0
4	Total	0		0
5	Less provisions			
6	Total for derivatives	0		0

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(Sec /G.M)

CA DEEPAK BISHT
Membership No. 455394

Position of Net Advances/Net NPAs

Sr.No	Particulars	31.03.2026	31.03.2025	31.03.2024
1	2	3	3	4
1	Gross Advances	59518.20	54121.11	49480.52
2	Gross NPAs	3037.08	3565.06	3813.44
3	Gross NPAs as a percentage to gross advances.	5.10	6.59	7.71
4	Deduction Balance in Interest Suspense A/C/OIR•	0.00	0.00	0.00
	DICGC/ECGC Claims/ received & Kept In Suspense A/C.	0.00	0.00	0.00
	Total Deduction			
5	Total NPA Provision held (BDDR Special BDDR after appropiation)	5186.16	5186.16	4386.16
6	Net Advances [1(-)4(-5)	54332.04	48934.95	45094.36
7	Net NPAs (2(-)4(-)5	0.00	0.00	0.00
8	Net NPAs as percentage of net advances	0.00	0.00	0.00

* i.e Accrued interest on NPA A/c. if iñcluded (capitalized} in Loans and advances.

certified that the Non-performing Assets have been worked out as per RBI guidelines and provison made accordingly

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(G.M.Sec)

B P P & COMPANY Head Office CHARTERED ACCOUNTANTS Dehra Dun

Name of the Bank:- Chamoli Zila Sahkari Bank Ltd HO Gopeshwar
Classification of Assests and Provision made
Against Non Performing Assets as on 31 March 2026

PROFORMA (NPA)

Classification öf Assets	No. of A/c's	Amt Oütstanding	% of col.3 to Total Loans Outstanding	Provision Required to be		Existing provision at the Beginnlng öï the Year	Provisöning made durmg thë yeär under Report.	Total Provision as at the End of the Year
				%	Amount			
1	2	3	4	5	6	7	8	9
Total loans Advances of	12521	59518.20						
(i) Standard Agriculture	2399	11293.81	18.98	0.25	28.23			
(ii) Standard other	9240	48224.39	81.02	0.40	192.90	202.15	30.00	232.15
(B) Non Performing Assests	882	3037.08						
(I)Sub- Std	382	1190.58	2.00	10.00	119.06			
(II)Doubtful-D1	95	399.45	0.67	20.00	79.89			
(III)Overdue-D2	89	609.86	1.02	30.00	182.96			
(III)Overdue-D3	125	496.19	0.83	100.00	496.19			
iv) Loss	191	341.00	0.57	100.00	341.00	5186.16		5186.16
Gross NPAs(B1+B2+B3+B4)	882	3037.08			1219.10			
c) Other Assets		1335.97		100	1335.97	1359.46		1359.46
Grand Total of NPA(B+C)		4373.05			2555.07	1359.46	0.00	6545.62

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CHAMOLI ZILA SABKARI BANK LTD. H.O- GOPESHWAR

(b) Other Assets/Liabilities (Outstanding) 31.03.2026

Sr.No.	Particulars	Provision Required	Made
1	2	3	4
(i)	Income Recognition		636.78
(a)	Overdue Interest Taken To P&L A/c	368.63	636.78
(b)	Accused interest taken to income A/c in the precious year		
(c)	Fee, commisioii & othet income taken to P&L A/c in		
	TOTAL of (i)	368.63	636.78
(ii)	Depreciation of investment		
(a)	Govt Securities/Bonds etc		
(b)	Share in other coop.institutions		
(c)	other investment shares etc		5.11
	TOTAL of (ii)		
(iii)	Fraud-Embazzlement etc	1.14	7.30
(iv)	Sundry Debtors	0.57	0.57
(v).	Other Liabilities/i.e Rent/PACS Pay/OD	1332.39	1349.72
(vi).	Emballancing	1.87	1.87
(vii).	Contingent or balance sheet exposure		
(viii).	Interest on deposits and Borrowing		
(ix).	Depreciation on otfier assets like land Building		
	TOTAL OIHER ASSETS	1335.97	1359.46

We are hereby Certify that the above statement is correct and the figure telly with the Balance Sheet/Books as the Accounts.

(SANJAY PANWAR)
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(G.M.Sec)

CHARTERED ACCOUNTANTS Dehra Dun

Chamoll Zila Sahkari Bank Ltd. Ho Gopeshwar
Details of Non - Performing Assets
(NPA) as at the End of 31 March - 2026

S.no	PARTICULARS	Loans & Adv.	Other Assets
I -	Total Loan and advances outstanding .	59518.20	1335.97
II-	Classification of the Above		
	(1) Standard	56481.12	
	(2) Sub-Standard	1190.58	
	(3) Doubtful	1505.50	
	*Out of Total Doubtful (3):—		
	(a) Categorv - A , Dl	399.45	
	(b) Category - B , D2	609.86	
	(c) Categorv - C , D3	496.19	
	(4) Loss Assets	341.00	
III-	Total NPA (2)+(3}+(4) of II.	3037.08	1335.97
IV-	Percentage of NPA to total loans and advances (% of III to I)	5.10	
V	Provision required to be made *for* NPA.	1219.10	1335.97
VI	Provision actually made against (V)	5186.16	1359.46

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CA DEEPAK BISHT
Membership No. 455394

UDINo.: 26455394KNNJXV4544

CHAMOLI ZILA SAHKARI BANK LTD H.O GOPESHWAR BRANCH- in lakh

Classification of NPA As on 31-03-2026 Format III

SN	Type of Loan	SOL ID	31-03-26 O/S		Std Assest		NPA		NPA Classification					NPA A/C Interest Yet Not Recovered 31-03-2026	
			No A/C	Amt	No A/C	Amt	No A/C	Amt	Sub Std	D1	D2	D3	Loss	Interest	Total
1	main br Gopeshwar	0001	637	4336.28	598	4322.53	39	13.75	3.61	1.28	0.00	5.09	3.77	13.02	13.02
2	Evening br Gopeshwar	0002	287	1268.94	277	1259.35	10	9.59	8.31	0.00	1.28	0.00	0.00	0.26	0.26
3	CHAMOLI	0003	530	2287.54	482	2245.87	48	41.67	21.33	5.10	0.00	12.02	3.22	1.81	1.81
4	joshimath	0004	523	2360.82	465	2253.40	58	107.42	10.42	16.05	0.00	7.46	73.49	35.41	35.41
5	PIPALKOTI	0005	390	1686.15	362	1591.99	28	94.16	38.41	4.31	0.00	48.56	2.88	9.65	9.65
6	NANAPRAYAG	0006	358	1476.09	351	1447.91	7	28.18	2.02	0.00	0.00	26.16	0.00	0.65	0.65
7	NANDANAGAR GHAT	0007	312	1946.53	296	1870.24	16	76.29	4.24	0.00	0.00	71.30	0.75	53.54	53.54
8	KARANPRAYAG MAIN BR	0008	558	3926.94	517	3775.40	41	151.55	115.79	10.51	0.00	22.28	2.97	3.13	3.13
9	KARANPRAYAG EVE BR	0009	321	1562.85	319	1558.46	2	4.39	4.39	0.00	0.00	0.00	0.00	0.00	0.00
10	POKHARI	0010	429	2349.93	383	2229.68	46	120.25	15.37	32.05	1.21	71.62	0.00	6.62	6.62
11	ADIBADRI	0011	459	1559.97	450	1503.72	9	56.25	2.32	15.06	0.00	12.98	25.89	1.70	1.70
12	GAIRSAIN	0012	494	2870.88	473	2798.68	21	72.20	10.22	0.55	0.00	61.43	0.00	2.85	2.85
13	NARAYANBAGAR	0013	605	2323.10	531	2023.70	74	299.40	113.36	6.15	0.00	10.00	169.89	56.82	56.82
14	THARALI	0014	696	2529.17	629	2419.94	67	109.23	81.89	4.95	4.58	17.82	0.00	6.69	6.69
15	DEWAL	0015	795	1969.72	644	1726.36	151	243.36	91.42	41.69	109.69	0.56	0.00	21.61	21.61
16	GAUCHAR	0016	439	1849.30	413	1694.30	26	155.00	94.51	16.35	0.00	44.14	0.00	11.05	11.05
17	RUDRAPRAYAG	0017	689	3687.77	665	3530.85	24	156.92	67.43	77.93	4.19	5.82	1.56	55.23	55.23
18	AUGSTYAMUNI	0018	455	2958.56	451	2955.32	4	3.25	1.78	0.00	0.00	0.73	0.74	4.24	4.24
19	UKHIMATH	0019	393	2099.44	386	2039.86	7	59.58	8.61	3.35	0.00	0.00	47.62	30.37	30.37
20	GUPTKASHI	0020	543	3761.97	532	3739.52	11	22.45	19.60	0.00	0.00	0.00	2.84	0.14	0.14
21	MEHLCHAURI	0021	244	725.30	217	552.10	27	173.20	150.75	17.41	0.00	5.05	0.00	2.58	2.58
22	CHANDRAPURI	0022	300	1617.23	274	1485.03	26	132.21	26.20	20.61	80.01	0.00	5.39	14.34	14.34
23	SIMLI	0023	214	798.42	210	742.74	4	55.68	0.00	0.00	25.86	29.82	0.00	5.41	5.41
24	SATERAKHAL	0024	202	896.76	197	886.96	5	9.80	8.80	1.00	0.00	0.00	0.00	5.06	5.06
25	GWALDUM	0025	159	514.74	126	351.84	33	162.90	30.29	119.56	0.00	13.06	0.00	9.99	9.99
26	SONLA BACHER	0026	152	268.12	141	261.62	11	6.51	5.83	0.68	0.00	0.00	0.00	0.23	0.23
27	BASUKEDAR	0027	297	1084.00	291	1015.10	6	68.90	68.90	0.00	0.00	0.00	0.00	6.70	6.70
28	CHANDANIKHAL	0028	172	611.64	161	578.91	11	32.72	13.29	4.87	0.00	14.56	0.00	0.00	0.00
29	MAHILA BR GOPESHWAR	0029	200	310.65	147	241.58	53	69.07	69.07	0.00	0.00	0.00	0.00	0.00	0.00
30	BADRINATH DHAM	0030	5	23.06	5	23.06	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	TILWADA	0031	159	1195.41	159	1195.41	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
32	BYARA	0032	214	630.98	208	608.07	6	22.91	19.86	0.00	0.00	3.05	0.00	0.00	0.00
33	NANDASAIN	0033	153	553.20	149	471.48	4	81.72	81.22	0.00	0.00	0.50	0.00	9.50	9.50
34	PARKHAL	0034	131	202.37	129	201.02	2	1.36	1.36	0.00	0.00	0.00	0.00	0.04	0.04
35	HO	9001	9	1274.34	3	879.15	6	395.24	0.00	0.00	383.05	12.18	0.00	0.00	0.00
	TOTAL		12524	59518.16	11641	56481.12	883	3037.08	1190.58	399.45	609.86	496.19	341.00	368.63	368.63

(SANJAY PANWAR) (SO ACCOUNT)

(ROHAN PRATAP SINGH) (SO ACCOUNT)

(VISHWA VIJAY SINGH) (DGM ACCOUNT)

(SURYA PRAKASH SINGH) (SEC/G.M)

CHAMOLI ZILA SAHKARI BANK LTD H.O GOPESHWAR BRANCH-

Classification of NPA As on 31-03-2026 Format III

(in lakh)

SN	Type of Loan	G.L HEAD	31-3-26 O/S		Std Assest		NPA		NPA Classification					NPA A/C Interest Yet Not	
			No A/C	Amt	No A/C	Amt	No A/C	Amt	Sub Std	D1	D2	D3	Loss	Interest	Total
1	CC GENERAL/IND	15001	28	347.07	28	347.07	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	CC STAFF	15002	106	1315.53	106	1315.57	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	CC TEACHER	15003	2696	21595.23	2686	21507.92	10	87.30	52.00	15.06	2.85	15.25	2.15	1.37	1.37
4	CC LAW DEPT.	15004	5	63.52	5	63.52	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	S.C.C LOANS SWAROJGAR CREDIT C	15006	141	106.44	104	72.43	37	34.01	19.97	4.11	8.95	0.56	0.42	0.36	0.36
6	CC FERTILIZER	15024	25	7.22	25	7.22	0	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.03
7	CC SHG	15025	1	0.15	1	0.15	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	CC AGAINST DEPOSIT	15027	63	294.97	63	294.97	0	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.03
9	CC- TRADERS	15029	247	1004.16	219	901.10	28	103.06	81.32	10.51	0.00	9.37	1.86	2.46	2.46
10	CASH CREDIT TO MARKETING SOCIE	15040	1	0.72	0	0.00	1	0.72	0.00	0.00	0.00	0.00	0.72	1.18	1.18
11	C C DEENDAYAL UPADHYAYA YOJNA	15056	16	23.62	4	1.88	12	21.74	0.00	0.00	0.00	21.74	0.00	0.22	0.22
12	CC NRLM CHAMOLI DISTT	15057	1982	657.08	1969	648.53	13	8.54	8.54	0.00	0.00	0.00	0.00	0.05	0.05
13	CC NRLM RPG DISTT.	15058	440	164.79	438	162.81	2	1.98	1.98	0.00	0.00	0.00	0.00	0.00	0.00
14	CASH CREDIT TO PACS P.D.S	15089	1	4.10	0	0.00	1	4.10	0.00	4.10	0.00	0.00	0.00	1.44	1.44
15	CASH CREDIT TO PACS NON-P.D.S	15090	2	5.44	1	4.94	1	0.50	0.00	0.00	0.00	0.50	0.00	0.16	0.16
16	CC-HEALTH STAFF	15091	302	2465.85	300	2437.07	2	28.79	28.79	0.00	0.00	0.00	0.00	0.16	0.16
17	CC-SACHIV/SAHKARITA	15092	29	233.51	29	233.51	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	CC REVENUE/ TREASURY DPT.	15094	35	421.26	35	421.26	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	CC VETERNARY	15095	15	180.08	15	180.08	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	CC UDYOG VIBHAG	15096	5	76.48	5	76.48	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
21	CC ZILA VIKASH VIBHAG	15097	17	154.01	17	154.01	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22	CC UDHYAN VIBHAG	15098	7	90.95	7	90.95	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
23	CURRENT OD - INDIVIDUAL	16001	80	7.37	0	0.00	80	7.37	0.00	0.00	0.00	0.87	6.50	0.00	0.00
24	LOAN AGAINST DEPOSIT	17001	241	616.56	239	614.60	2	1.96	1.96	0.00	0.00	0.00	0.00	0.15	0.15
25	LOAN AGAINST NSC/KVP/OTH SECU	17002	8	13.58	8	13.58	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
26	CC PACS S.T SMALL GENERAL LOAN	17022	14	173.23	0	0.00	14	173.23	0.00	0.00	0.00	18.74	154.50	30.62	30.62
27	CC PACS ST SAHABHAGITA C-04 S.	17023	36	159.41	3	0.00	33	159.41	0.00	0.00	0.00	88.54	70.87	27.74	27.74
28	CC PACS S.T HERB PLANTATION LO	17024	3	10.56	0	0.00	3	10.56	7.98	2.58	0.00	0.00	0.00	0.69	0.69
29	DEEN DAYAL INTT ZERO	17025	418	4691.86	358	4031.15	60	660.71	510.50	128.31	21.89	0.00	0.00	30.37	30.37
30	S.T. ANIMAL HUSBANDARY	17026	21	70.21	14	54.23	7	15.98	14.56	1.41	0.00	0.00	0.00	1.61	1.61
31	LOAN AGAINST PENSION	17027	131	140.19	129	138.21	2	1.98	0.33	0.00	0.00	1.65	0.00	0.00	0.00
32	CC ST GENERAL	17028	237	465.84	210	302.72	27	163.13	50.18	86.65	16.30	10.00	0.00	14.95	14.95
33	S.T. FISHERIES	17030	2	11.00	2	11.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
34	CONSUMER DURABLE LOAN IND	18001	782	2417.95	753	2364.50	29	53.46	31.70	12.23	7.72	0.88	0.94	2.39	2.39
35	CONSUMER DURABLE LOAN TO STAFF	18002	1	3.03	1	3.03	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
36	M.M RAJYA PASHUDHAN YOJNA	18003	25	33.38	25	33.38	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
37	VEHICLE LOAN COMMERCIAL	18004	69	321.79	65	311.79	4	10.01	10.01	0.00	0.00	0.00	0.00	0.05	0.05
38	VEHICLE LOAN INDIVIDUAL	18005	721	2042.37	709	2025.08	12	17.29	6.18	0.41	10.69	0.00	0.00	0.78	0.78
39	VEHICLE LOAN STAFF	18006	24	108.33	24	108.33	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
40	MT SAHABHAGITA C-4 LOANS PACS	18007	47	217.22	0	0.00	47	217.22	0.00	0.00	25.86	138.79	52.57	80.49	80.49
41	MT GEN PACS IND NEW	18008	163	1541.04	151	1493.74	12	47.31	41.78	2.21	3.32	0.00	0.00	13.41	13.41
42	MT GENERAL LOANS PACS	18012	3	6.02	0	0.00	3	6.02	0.00	0.00	0.00	6.02	0.00	23.02	23.02
43	MT S.G.S.Y LOANS INDIVIDUAL	18023	5	5.04	0	0.00	5	5.04	0.00	0.00	0.00	2.92	2.12	1.18	1.18
44	MT SALARY EARNERS SOCIETY	18030	5	265.64	4	264.87	1	0.77	0.00	0.00	0.00	0.00	0.77	0.16	0.16
45	BLOCK LOAN	18031	6	42.17	0	0.00	6	42.17	0.00	0.00	0.00	10.51	31.66	0.00	0.00
46	M PACS COMPUTERISATION	18032	2	1.64	0	0.00	2	1.64	0.00	1.64	0.00	0.00	0.00	0.00	0.00
47	SWAROJGAR CREDIT CARD LOANS	18033	687	385.43	576	323.57	111	61.86	44.29	5.72	11.44	0.40	0.00	0.95	0.95
48	JLG BANK	18035	2	1.28		0.00	2	1.28	0.00	0.00	1.28	0.00	0.00	0.00	0.00
49	MT REAP YOJANA	18036	75	64.40	72	62.53	3	1.87	1.87	0.00	0.00	0.00	0.00	0.00	0.00
50	MT SAHABHAGITA C-4 AWAS LOAN	18047	2	0.75	0	0.00	2	0.75	0.00	0.00	0.00	0.00	0.75	0.00	0.00
51	MT S.C.P LOANS PACS	18061	21	9.90	13	2.14	8	7.76	0.03	1.10	0.00	6.63	0.00	7.13	7.13
52	MT DEENDYAL YOJNA	18072	2	1.21	0	0.00	2	1.21	0.00	0.00	1.21	0.00	0.00	0.03	0.03
53	MT DEEN DHAYAL NEW	18073	278	3476.44	259	3314.76	19	161.68	86.62	32.48	42.58	0.00	0.00	10.05	10.05
54	MT DEEN DAYAL BANK	18074	682	597.51	627	561.02	55	36.49	30.36	4.28	1.12	0.73	0.00	0.71	0.71
55	MT DDUY SHG BANK	18075	22	33.50	13	23.41	9	10.08	4.63	1.26	4.20	0.00	0.00	0.01	0.01
56	MT DDY SHG SOCIETY	18076	123	272.96	116	264.31	7	8.65	8.65	0.00	0.00	0.00	0.00	3.06	3.06
57	MT GRAMIN AWAS (RINSAH ANUDAN)	18081	12	6.03	0	0.00	12	6.03	0.00	0.00	0.00	6.03	0.00	0.00	0.00

58	MT S.G.S.Y LOANS GROUPS	18082	55	36.09	0	0.00	55	36.09	0.00	0.00	0.00	27.04	9.04	11.59	11.59
59	MT JLG	18083	3	5.32	0	0.00	3	5.32	0.00	0.00	0.00	5.32	0.00	7.15	7.15
60	MT C-15 LOANS PACS	18084	2	5.75	0	0.00	2	5.75	0.00	0.00	0.00	5.75	0.00	0.55	0.55
61	CONSORTIUM PLEDGE	18085	2	1074.39	3	879.14	2	195.25	0.00	0.00	190.13	5.12	0.00	0.00	0.00
62	TERM LOAN TO UASCB	18086	3	192.93	0	0.01	3	192.92	0.00	0.00	192.92	0.00	0.00	0.00	0.00
63	TERM LOAN TO GOI	18087	1	7.06	0	0.00	1	7.06	0.00	0.00	0.00	7.06	0.00	0.00	0.00
64	MT NRLM	18090	2	0.90	0	0.00	2	0.90	0.00	0.00	0.00	0.16	0.74	0.00	0.00
65	MT DAIRY INTREPRENEURSHIP	18091	19	27.99	2	2.68	17	25.31	1.79	0.34	23.18	0.00	0.00	2.40	2.40
66	EDEG	18092	22	29.05	3	1.66	19	27.40	10.59	9.00	7.80	0.00	0.00	9.07	9.07
67	MT IRD FARM SECTOR LOANS PACS	18098	8	24.61	0	0.00	8	24.61	0.00	0.00	0.00	22.38	2.23	27.16	27.16
68	MT IRD NON-FARM/COMPOSITE LOAN	18099	5	18.89	0	0.00	5	18.89	0.00	0.00	0.00	15.73	3.16	26.25	26.25
69	HOUSE LOAN INDIVIDUAL	19004	493	6007.44	478	5905.42	15	102.02	29.16	36.43	0.00	36.43	0.00	15.27	15.27
70	HOUSE LOAN TO STAFF	19005	43	651.93	43	651.93	0	0.00	0.00	0.00	0.00	0.00	0.00	0.78	0.78
71	HOUSING LOAN COMMERCIAL	19006	11	394.85	11	394.85	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
72	EDU LOAN STAFF	19010	1	15.85	1	15.85	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
73	EDUCATION LOAN	19011	31	170.85	31	170.85	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
74	V.C.S.G.S YOJANA LOAN	19012	20	252.60	15	193.43	5	59.16	0.00	8.80	19.33	31.04	0.00	1.33	1.33
75	PMEGP	19014	107	451.98	82	379.05	25	72.92	47.66	8.28	16.98	0.00	0.00	5.04	5.04
76	PROPERTY LOAN	19019	108	770.74	100	736.20	8	34.54	27.07	7.47	0.00	0.00	0.00	3.34	3.34
77	LAP GOVT SALARIED PERSON	19020	9	83.14	9	83.14	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
78	HOME STAY	19033	59	703.22	58	690.26	1	12.96	0.00	12.96	0.00	0.00	0.00	0.06	0.06
79	N.C.D.C.- DAIRY YOJANA	19034	54	14.14	48	9.47	6	4.68	2.47	2.10	0.11	0.00	0.00	0.01	0.01
80	MUKHYMANTRI SWAROJGAR YOJANA	19035	307	972.55	293	955.06	14	17.49	17.49	0.00	0.00	0.00	0.00	1.55	1.55
81	MUKHYMANTRI SAUR SWAROJGAR YOJ	19036	6	134.88	5	127.16	1	7.72	7.72	0.00	0.00	0.00	0.00	0.04	0.04
82	NANO -MSY	19037	18	4.60	15	3.47	3	1.13	1.13	0.00	0.00	0.00	0.00	0.03	0.03
83	PMFME	19038	15	36.84	14	35.56	1	1.29	1.28	0.00	0.00	0.00	0.00	0.00	0.00
84	ALPSANKHYAK SWAROJGAR YOJNA	19039	1	1.56	1	1.56	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
85	PM-AJAY	19042	2	1.00	2	1.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	TOTAL		12521	59518.16	11642	56481.12	882	3037.08	1190.58	399.45	609.86	496.19	341.00	368.63	368.63

(SANJAY PANWAR)
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(SURYA PRAKASH SINGH)
(SEC/G.M)

CHARTERED ACCOUNTANTS Dehra Dun OFFICIAL SEAL

CA DEEPAK BISHT
Membership No. 455394

UDINo.: 26455394KNNJXV4544

CHAMOLI ZILA SAHKARI BANK LTD

(1) Regulatory capital

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year	Previous Year
i)	Paid up share capital and reserves (net of	96.01	95.32
ii)	Other Tier 1 capital	46.32	23.75
iii)	Tier 1 capital (i + ii)	142.33	119.07
iv)	Tier 2 capital	9.73	8.57
v)	Total capital (Tier 1 + Tier 2)	152.06	127.64
vi)	Total Risk Weighted Assets (RWAs)	778.17	685.26
vii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	18.29	19.29
viii)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.25	1.25
ix)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	19.54	18.63
x)	Amount of paid-up equity capital raised during the year	0.69	5.51
xi)	Amount of non-equity Tier 1 capital raised during the year, of which: Give list* as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.).	0	0
xii)	Amount of Tier 2 capital raised during the year, of which Give list** as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.).	0	0

CHAMOLI ZILA SAHKARI BANK LTD

(2) Asset liability management

(Amount 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	6	36.02	42.01	4.17	28.73	28.73	114.7	256.37	838.9	42.8	9.74	1408.17
Advances	2.5	15.09	17.59	6.27	12.32	12.33	24.65	49.71	362.09	39.79	52.75	595.09
Investments	4.53	20	0	0	0.5	48.55	333.89	511.87	40.07	10.11	142.64	1112.16
Borrowings	0	0	0	0	0	6.57	9.86	121.61	31.9	20.24	0	190.18
Foreign Currency assets												0
Foreign Currency liabilities												0

CHAMOLI ZILA SAHKARI BANK LTD

(3) Investments

(Amount in ₹ crore)

	Investments in Current Year						Investments in Previous Year					
	Government Securities	Other Approved Securities	Shares	Bonds of PSUs	Others	Total investments	Government securities	Other Approved Securities	Shares	Bonds of PSUs	Others	Total investments
Permanent												
Gross	271.17		6.67		829.83	1107.67	230.42		5.17		702.96	938.55
Less: Provision for non-performing investments (NPI)												
Net												
Current												
Gross												
Less: Provision for depreciation and NPI												
Net												
Total Investments	271.17	0	6.67	0	829.83	1107.67	230.42	0	5.17	0	702.96	938.55
Less: Provision for non-performing investments												
Less: Provision for depreciation and NPI			0.05						0.05			
Net	271.17	0	6.62	0	829.83	1107.62	230.42	0	5.12	0	702.96	938.5

Chamoli Zila Sahkari Bank Ltd

(ii) Movement of provisions for depreciation on investments, non-performing investments (NPIs) and investment fluctuation reserve (IFR)

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
i) Movement of provisions held towards depreciation of investment and NPIs	0.05	0.05
a) Opening balance		
b) Add: Provisions made during the year		
c) Less: Write off / write back of excess provisions during the year		
d) Closing balance		
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance		
b) Add: Amount transferred during the year		
c) Less: Drawdown		
d) Closing balance		
iii) Closing balance in IFR as a percentage of closing balance of investments [carrying value less net depreciation (ignoring net appreciation) i.e. net amount reflected in the balance sheet] in Current category		

CHAMOLI ZILA SAHKARI BANK LTD

(b) Issuer composition of non-SLR investments

(Amount in ₹ crore)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
(1)	(2)	(3)		(4)		(5)		(6)		(7)	
		Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year
a)	PSUs										
b)	FIs										
c)	Banks	6.67	5.17								
d)	Private Corporates										
e)	Subsidiaries / Joint Ventures										
f)	Others										
g)	Provision held towards depreciation	0.05	0.05								
	Total	6.62	5.12								

CHAMOLI ZILA SAHKARI BANK LTD

(ii) Sector-wise advances and Gross NPAs

(Amounts in ₹ crore)

Sr. No.	Sector*	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
a)	Agriculture and allied activities	133.07	20.13	15.13	111.37	23.11	20.75
b)	Industry	12.74	3.95	31.01	15.1	3.96	26.23
c)	Services	52.38	3.28	6.27	38.21	3.42	8.95
d)	Personal loans	396.99	3.01	0.73	376.53	5.16	1.37
	Sub-total (ii)						
	Total (I + ii)	595.18	30.37	5.10	541.21	35.65	6.59

Ratios (in percent) (to be computed as per applicable regulatory instructions)	Current Year	Previous Year
Gross NPA to Gross Advances	5.1	6.59
Net NPA to Net Advances	0	0
Provision coverage ratio	170.76	145.47

Chamoli Zila Sahkari Bank Ltd

Fraud accounts

	Current year	Previous year
Number of frauds reported	0	0
Amount involved in fraud (₹ crore)	0	0
Amount of provision made for such frauds (₹ crore)	0.07	0.07
Amount of unamortised provision debited from 'other reserves' as at the end of the year (₹ crore)	0	0

Unsecured advances

Particulars	Current Year	Previous Year
Total unsecured advances of the bank	0.07	0.07
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	0	0
Estimated value of such intangible securities	0	0

B P P & COMPANY ★ CHARTERED ACCOUNTANTS ★ Head Office Dehra Dun

CHAMOLI ZILA SAHKARI BANK LTD

Sl. No.	Exposure to	Current year			Previous Year		
		Gross Exposure (₹ crore)	Advances (₹ crore)	Out of which gross non-performing advances (₹ crore)	Gross Exposure (₹ crore)	Advances (₹ crore)	Out of which gross non-performing advances (₹ crore)
1	Primary Agricultural Credit Societies (PACs) – on lending	319.15	133.07	20.13	321.15	98.71	21.6
2	PACs- other exposure						
3	Other credit societies						
4	Other non-credit co-operative societies						
5	Companies						
6	Public Sector Undertakings						

CHAMOLI ZILA SAHKARI BANK LTD

(4) Asset quality

	Standard	Non-Performing				Total
	Total Standard Advances	Sub - standard	Doubtful	Loss	Total Non - Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	505.56	16.99	15.73	2.93	35.65	541.21
Add: Additions during the year						
Less: Reductions during the year*						
Closing balance	564.81	11.91	15.05	3.41	30.37	595.18
*Reductions in Gross NPAs due to:						
i) Upgradation						
ii) Recoveries (excluding recoveries from upgraded accounts)						
iii) Technical / Prudential Write-offs						
iv) Write-offs other than those under (iii) above						
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	2.02	27.27	16.66	7.93		53.88
Add: Fresh provisions made during the year						
Less: Excess provision reversed / Write-off loans						
Closing balance of provisions held	2.32	27.27	16.66	7.93		54.18
Net NPAs						
Opening Balance		0	0	0		
Add: Fresh additions during the year						
Less: Reductions during the year						
Closing Balance		0	0	0		

Floating Provisions						
Opening Balance						
Add: Additional provisions made during the year						
Less: Amount drawn down during the year (Rationale for drawdown may be explained by way of a note below the table)						
Closing balance of floating provisions						
Technical write-offs and the recoveries made thereon						
Opening balance of Technical / Prudential written-off accounts						
Add: Technical / Prudential write-offs during the year						
Less: Recoveries made from previously technical / prudential written-off accounts during the year						
Closing balance						

CHAMOLI ZILA SAHKARI BANK LTD

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

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year	Previous Year
i)	Opening balance of amounts transferred to DEA Fund	265.35	59.26
ii)	Add: Amounts transferred to DEA Fund during the year	35.21	207.31
iii)	Less: Amounts reimbursed by DEA Fund towards claims	4.31	1.22
iv)	Closing balance of amounts transferred to DEA Fund	296.25	265.35

CHAMOLI ZILA SAHKARI BANK LTD

Disclosure of complaints

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

CHAMOLI ZILA SAHKARI BANK LTD

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

Grounds of complaints, (i.e., complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase / decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
	Current Year				
Ground - 1					
Ground - 2					
Ground - 3					
Ground - 4					
Ground - 5					
Others	0	4	0	0	0
Total	0	4	0	0	0
	Previous Year				
Ground - 1					
Ground - 2					
Ground - 3					
Ground - 4					
Ground - 5					
Others	0	4	0	0	0
Total	0	4	0	0	0

(iv) Provisions and contingencies

(Amount in ₹ crore)

Provision debited to Profit and Loss Account	Current Year	Previous Year
i) Provisions for NPI	0.05	0.05
ii) Provision towards NPA	51.86	51.86
iii) Provision made towards Income tax	0	0
iv) Other Provisions and Contingencies (with details)	13.59	13.59

CHAMOLI ZILA SAHKARI BANK LTD

Business segments(Amount in ₹ crore)

Business Segments →	Treasury		Corporate / Wholesale Banking		Retail Banking		Other Banking Business		Total	
Particulars ↓	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Revenue	77.6	69.28	0	0	51.67	46.2	0	0	129.27	115.48
Result										
Unallocated expenses										
Operating profit										
Income taxes										
Extraordinary profit / loss										
Net profit										
Other information:										
Segment assets	1107.68	938.55	0	0	720.72	671.76	0	0	1828.4	1610.31
Unallocated assets										
Total assets									1828.4	1610.31
Segment liabilities					1828.4	1610.31				
Unallocated liabilities										
Total liabilities										

CHAMOLI ZILA SAHKARI BANK LTD

Concentration of deposits, advances, exposures and NPAs

Concentration of deposits

Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	91.06	67.04
Percentage of deposits of twenty largest depositors to total deposits of the bank	6.47	5.31

Concentration of advance

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	25.81	22.31
Percentage of advances to twenty largest borrowers to total	4.34	4.77

Concentration of Exposure

Particulars	Current Year	Previous Year
Total exposure to the twenty largest borrowers / customers	167.89	162.49
Percentage of exposures to the twenty largest borrowers / customers to the total exposure of the bank on borrowers / customers	15.82	16.85

**Exposures shall be computed as per applicable RBI regulation.

(iv) Concentration of NPAs

	Current Year	Previous Year
Total Exposure to the top twenty NPA accounts	7.36	6.97
Percentage of exposures to the twenty largest NPA exposure to	24.23	19.55