

NOTICE

Notice is hereby given that the 61st Annual General Meeting of the Members (Share Holders) of The Sonapat Urban Co-operative Bank Ltd., Sonapat will be held on Sunday, 28th September, 2025 at 12.30 p.m. in the premises of Mamchand Vatika, Jeevan Vihar, Murthal Road, Sonapat to transact the following Business.

AGENDA :-

1. To consider to confirm the proceeding of 60th Annual General Body Meeting held on 22.09.2024.
2. To adopt and approve the 61st Annual Report of Board of Directors, Audited Statement of Accounts and Audit Report for the year ending 31.03.2025.
3. To sanction the distribution of profit for the year 2024-25 and to declare the dividend for the year 2024-25.
4. Approval for appointment of Auditor for the year 2025-26 under section-25(3) (ha) subject to approval of RBI.
5. To consider amendments in Bank Model Bye Laws as under.

| Bye Laws No. | Existing Bye Laws | Proposed Amendment | Reason of Amendment |
|--------------|-------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|
| 26 | New Clause 26 (v) | The members shall be allowed to participate in the election of its Board of Directors' only after completion of a minimum period of 12 months from the date of acquiring membership. | As per Para 3 at Annex. I of the Master Circular on Board of Directors-UCBs dated July 01, 2015. |

Date : 18.08.2025

By the order of the Board of Directors Vide Resolution No. 11 Dt. 18.08.2025

6. To Reconsider amendment in Bank Model Bye Laws as under.

| No. | Present Bye Laws | Proposed Bye Laws | Reason of Insertion |
|-----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 3 | The area of operation of the Bank shall be extended to the Urban areas including HUDA Sectors all other residential areas, and all industrial and commercial units located in the Sonapat Distt. "For any revision in this regard prior approval in writing of Reserve Bank of India as also the registering authority shall be necessary" | The area of operation of the Bank shall be extended to the Urban areas including HUDA Sectors all other residential areas, and all industrial and commercial units located in territorial jurisdiction of Haryana State only. "For any revision in this regard prior approval in writing of Reserve Bank of India as also the registering authority shall be necessary". | For expansion of bank. Passed in 60th AGM of Members vide Resolution No. 5 dated 22.09.2024 and Letter No. 231 from ARCS office dt. 22.08.2025 |
| 36 | New Clause 36 (xxxii) New Clause 36 (xxxiii) | To appoint specified branch/field consultant for specific area/role for which remuneration shall be awarded. To appoint contractual staff to complete the daily routine work and timely disposal of work. | For better performance of bank. Passed in 60th AGM of Members vide Resolution No. 5 dated 22.09.2024 and Letter No. 231 from ARCS office dt. 22.08.2025 |

Date : 02.09.2025

By the order of the Board of Directors Vide Resolution No. 13 Dt. 02.09.2025



Sanjay Kumar Aggarwal
(Officiating Chief Executive Officer)

YOUR KIND ATTENTION PLEASE

- Please bring this Booklet with envelope along with Aadhaar Card/PAN Card or Member's Identity Card with you. If any member is not in possession of the identity card, the same can be collected from the Head Office on any working day.
- Registration for entrance in Annual General Meeting will be carried on from 9.15 a.m. to 1.30 p.m. at the meeting venue on 28nd September, 2025.
- Except Members, entry to children and others is strictly prohibited.
- For any information/clarification, kindly give in writing to the Chief Executive Officer at Bank Head Office New Subzi Mandi, Sonapat during working hours on or before 20.09.2025, so that you may be apprised in the Annual General Meeting.

नोटिस

इस नोटिस द्वारा शेयरधारकों को सूचना दी जाती है कि दी सोनीपत अर्बन को-ऑपरेटिव बैंक लि., सोनीपत की 61वीं वार्षिक आम सभा का आयोजन रविवार, 28 सितम्बर, 2025 दोपहर 12.30 बजे, मामचन्द वाटिका, जीवन विहार, मुरथल रोड, सोनीपत में होना निश्चित हुआ है जिसमें निम्नलिखित व्यवसाय सूची (एजेंडा) पर विचार होगा।

व्यवसाय सूची (एजेंडा) :

- 22/09/2024 को हुई 60वीं वार्षिक आम सभा की कार्यवाही की पुष्टि।
- निदेशक मण्डल की 61वीं वार्षिक रिपोर्ट व 31/03/2025 को परिसमाप्ति वर्ष के अंकेक्षण किए गए लेखा-कथनों की पुष्टि।
- वर्ष 2024-25 में अर्जित लाभराशि को विभिन्न मदों में नियमानुसार वितरण की पुष्टि तथा शेयरों पर वर्ष 2024-25 के लाभांश की घोषणा।
- धारा 25(3)(ha) के तहत वित्तीय वर्ष 2025-26 के लिए लेखा परीक्षक नियुक्त करने हेतु स्वीकृति प्रदान करना-भारतीय रिजर्व बैंक के अनुमोदन के अधीन।
- निम्नलिखित बैंक मॉडल बाई लॉज के उपनियम में संशोधन करना।

| Bye Laws No. | Existing Bye Laws | Proposed Amendment | Reason of Amendment |
|--------------|-------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|
| 26 | New Clause 26 (v) | The members shall be allowed to participate in the election of its Board of Directors' only after completion of a minimum period of 12 months from the date of acquiring membership. | As per Para 3 at Annex. I of the Master Circular on Board of Directors-UCBs dated July 01, 2015. |

दिनांक : 18.08.2025


By the order of the Board of Directors Vide Resolution No. 11 Dt. 18.08.2025

- निम्नलिखित बैंक मॉडल बाई लॉज के उपनियम में संशोधित करते हुए पुनर्विचार करना।

| No. | Present Bye Laws | Proposed Bye Laws | Reason of Insertion |
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| 3 | The area of operation of the Bank shall be extended to the Urban areas including HUDA Sectors all other residential areas, and all industrial and commercial units located in the Sonapat Dist. "For any revision in this regard prior approval in writing of Reserve Bank of India as also the registering authority shall be necessary" | The area of operation of the Bank shall be extended to the Urban areas including HUDA Sectors all other residential areas, and all industrial and commercial units located in territorial jurisdiction of Haryana State only. "For any revision in this regard prior approval in writing of Reserve Bank of India as also the registering authority shall be necessary". | For expansion of bank. Passed in 60th AGM of Members vide Resolution No. 5 dated 22.09.2024 and Letter No. 231 from ARCS office dt. 22.08.2025 |
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दिनांक : 02.09.2025

By the order of the Board of Directors Vide Resolution No. 13 Dt. 02.09.2025


संजय कुमार अग्रवाल
 (कार्यवाहक मुख्य कार्यकारी अधिकारी)

कृपया ध्यान दें

- कृपया सदस्य, बैंक द्वारा जारी सदस्य परिचय पत्र या इस रिपोर्ट को लिफाफे सहित आधार कार्ड/पैन कार्ड के साथ लायें। जिस सदस्य के पास पहचान पत्र नहीं है, वह बैंक के मुख्यालय से किसी भी कार्य दिवस में सदस्य पहचान पत्र प्राप्त कर सकता है।
- आम सभा में प्रवेश हेतु पंजीकरण (रजिस्ट्रेशन) सभा स्थल पर 28 सितम्बर 2025 को प्रातः 09.15 बजे से दोपहर 1.30 बजे तक है।
- आम सभा में सदस्यों को भाग लेने का अधिकार है। बच्चों व किसी अन्य को प्रवेश की अनुमति नहीं है।
- बैंक के बारे में किसी जानकारी/स्पष्टीकरण के इच्छुक सदस्य कार्य अवधि के दौरान 20/09/2025 तक बैंक मुख्यालय नई सब्जी मण्डी, सोनीपत में मुख्य कार्यकारी अधिकारी को लिखें ताकि यथेष्ट जानकारी सभा में दी जा सके।

निदेशक मण्डल की वार्षिक प्रतिवेदन

ANNUAL REPORT OF BOARD OF DIRECTORS

प्रिय मित्रों,

शहरी सहकारी बैंक वित्तीय समावेशन को आगे बढ़ाने में महत्वपूर्ण भूमिका निभाते हैं। आज मुझे निदेशक मण्डल व प्रबंधक मण्डल के सदस्यों के साथ आप सभी माननीय सदस्यों का स्वागत करते हुए बहुत खुशी हो रही है। अपने बैंक के माननीय सदस्यों की यह 61 वीं वार्षिक आम बैठक वित्तीय वर्ष 2024-25 से सम्बन्धित अंकेक्षित लेखों-प्रोफिट एण्ड लॉस अकाउण्ट (लाभ व हानि खाता) व बैलेंसशीट (चिट्ठे) का विश्लेषण करने के साथ ही वार्षिक प्रतिवेदन एवं अन्य एजेण्डा बिन्दुओं पर नियमानुसार अनुमोदित करने हेतु बुलाई गई है।

आपका विश्वास व योगदान बैंक की संजीवनी है। 15 अगस्त 1961 को स्व0 बाबू मनोहर लाल जैन (तत्कालीन संस्थापक चेयरमैन) तथा स्व0 बाबू महावीर प्रसाद जैन (संस्थापक सरपरस्त) व 76 अन्य संस्थापक सदस्यों के संरक्षण में स्थापित यह बैंक ग्राहकों को उत्कृष्ट सेवाएँ देते हुए शुभारम्भ काल से निरंतर लाभ में रहा है। बैंक की सभी 6 शाखाएँ वातानुकूलित, कंप्यूटरीकृत व कोर बैंकिंग प्रणाली के माध्यम से लेन-देन के लिए आपस में जुड़ी हुई हैं।

सभा की कार्यवाही से पूर्व हम उन सभी सदस्यों के प्रति श्रद्धा-सुमन अर्पित करते हैं जो हमसे सदा के लिए जुदा हो गए।

सदस्यता (Membership) : 31 मार्च 2025 को, बैंक की सदस्य संख्या 5131 है। इस वर्ष 148 नए सदस्य हमारी संस्था के साथ जुड़े, जबकि 149 ने अपनी सदस्यता वापिस ली। जैसा कि एजेण्डा बिन्दु 5 में उपनियम संशोधन के सम्बन्ध में प्रस्ताव रखा गया है। "The members shall be allowed to participate in the election of its Board of Directors' only after completion of a minimum period of 12 months from the date of acquiring membership." - As per Para 3 at Annexure I of the Master Circular on Board of Directors'-UCBs dated July 1, 2015. (शहरी सहकारी बैंक के सदस्यों को सदस्यता प्राप्त करने की तिथि से 12 महीने की अवधि पूरी होने के बाद ही अपने निदेशक मण्डल के चुनाव में भाग लेने की अनुमति दी जानी चाहिए) जिसका अनुमोदन करने का अनुरोध आपसे करते हैं।

हिस्सा राशि (Paid up Capital): वित्तीय वर्ष 2023-24 की समाप्ति पर बैंक की हिस्सा राशि 739.94 लाख रुपये थी जो कि 31 मार्च, 2025 को 718.63 लाख रुपये रही।

अभिरक्षा व अन्य कोष (Reserve and Other Funds): प्रत्येक वित्तीय संस्था की मजबूती उसके पास उपलब्ध अभिरक्षा व अन्य कोषों से झलकती है। वित्तीय वर्ष 2024-25 के कर उपरान्त शुद्ध लाभ 4,86,66,662 रुपये 83 पैसे (चार करोड़ छियासी लाख छियासठ हजार छह सौ बासठ रुपये तिरासी पैसे) को कानून के अनुसार कई फंड्स में वितरित करने का निर्णय लिया है। इस लाभ वितरण का विस्तृत विवरण इस नोटिस पुस्तिका में अलग से दिया गया है। कृपया आप इसे ध्वनिमत से पारित करें। वित्तीय वर्ष 2024-25 के अंत में जिन रिजर्व एवं अन्य फंड्स का योग (इस वर्ष के लाभ वितरण से पहले) 7286.88 लाख रुपये था, इस वर्ष के लाभ वितरण पश्चात् लगभग 7701.45 लाख रुपये हो जाएगा।

जमा अमानतें (Deposits) : बैंक की जमा अमानतें वित्तीय वर्ष 2023-24 के अन्त में 27551.75 लाख रुपये थी, जो कि 31 मार्च 2025 को 30271.06 लाख रुपये हो गई। बैंक ने स्टाफ सदस्यों को जमा अमानतें के लिए वार्षिक लक्ष्य तय किए हैं।

ऋण एवं अग्रिम (Loan & Advances) : जो ऋण एवं अग्रिम वित्तीय वर्ष 2023–24 के समाप्ति पर 12535.55 लाख रुपये थे, वे 31 मार्च, 2025 को 12622.73 लाख रुपये रहे जबकि इस वर्ष बैंक ने 2361.88 लाख रुपये के नये ऋण जारी किए। बैंक में 1 लाख रुपये तक का गोल्ड लोन तुरंत दिया जा रहा है।

बैंक की निरंतर प्रगति हेतु ऋण एवं अग्रिम (Loan & Advances) में वृद्धि अत्यंत आवश्यक है। स्टाफ की जिम्मेदारी सुनिश्चित की गई है। स्टाफ को वर्ष 2025–26 के लिए वार्षिक ऋण लक्ष्य निर्धारित किए गए हैं।

बैंक में सरफेसी अधिनियम (SARFAESI ACT) के तहत ऋण मामलों में वसूली प्रक्रिया जारी है। बैंक का सकल एन.पी.ए. 3.53 प्रतिशत एवं शुद्ध एन.पी.ए. शून्य है।

लाभ (Profit) : बैंक का मुख्य उद्देश्य लाभ कमाना न होकर अपने सदस्यों, जमाकर्ताओं व ऋण धारकों को अधिक से अधिक सुविधाएँ प्रदान करना है। वित्तीय वर्ष 2024–25 में बैंक ने कराधान पूर्व लाभ 6,52,73,132 रुपये 10 पैसे अर्जित किया व कराधान पश्चात् शुद्ध लाभ 4,86,66,662 रुपये 83 पैसे रहा।

पूंजीगत निधि तथा जोखिम आस्ति अनुपात (Capital Fund to Risk Assets Ratio) : 31 मार्च, 2025 को बैंक का CRAR 40.06 प्रतिशत है, जो 31 मार्च, 2025 को भारतीय रिजर्व बैंक द्वारा निर्धारित न्यूनतम सीमा 12 प्रतिशत से कहीं अधिक है।

लाभांश (Dividend) : इस वर्ष भी निदेशक मण्डल ने सभी माननीय सदस्यों को उनके हिस्सों (Shares) पर हरियाणा सहकारी अधिनियम 1984 की धारा 131(2)(xxv), रूल्स 72(1989) के अनुसार निश्चित अधिकतम सीमा 10 प्रतिशत की दर से लाभांश देने का प्रस्ताव पारित किया है जिसका अनुमोदन करने का अनुरोध हम आप सभी से करते हैं। सभी सदस्यों का लाभांश सीधा उनके खाते में हस्तान्तरित (Transfer) किया जाता है। विशेषतः जिन सदस्यों ने वित्तीय वर्ष 2018–19 का लाभांश अभी तक नहीं लिया है, वे सभी सदस्य 31 मार्च, 2026 तक बकाया लाभांश (Dividend) बैंक से अवश्य ले लें अन्यथा बैंक उपनियम 46 (iv) के तहत मजबूरन इस बकाया लाभांश की राशि को रिजर्व फंड में डालना अनिवार्य हो जाएगा। जिन सदस्यों का अपने इस बैंक में खाता नहीं है, उन सभी से आग्रह है कि इस बैंक की किसी भी शाखा में खाता खुलवाकर बैंक मुख्यालय नई सब्जी मण्डी को सूचित करें ताकि बकाया लाभांश अविलम्ब आपके खाते में हस्तान्तरित (Transfer) किया जा सके।

नकदी व बैंक बैलेंस : (Cash in Hand & at Bank) : Banking Regulation Act 1949 (यथा सहकारी समितियों पर लागू) की धारा 18 तथा 24 में निहित प्रावधानों के अनुसार भारतीय रिजर्व बैंक द्वारा नकदी रिजर्व व तरल परिसम्पत्तियों के रख-रखाव की न्यूनतम सीमा इस प्रकार से है :

नकदी रिजर्व के रख-रखाव

| | | |
|--------------------|---|--------------|
| 1 अप्रैल 2023 को | : | 4.50 प्रतिशत |
| 14 दिसम्बर 2024 से | : | 4.25 प्रतिशत |
| 28 दिसम्बर 2024 से | : | 4.00 प्रतिशत |

तरल परिसम्पत्तियों के रख-रखाव

| | | |
|------------------|---|---------------|
| 1 अप्रैल 2023 को | : | 18.00 प्रतिशत |
|------------------|---|---------------|

बैंक ने हर वर्ष की भांति इस बार भी नकदी रिजर्व एवं तरल परिसम्पत्तियों के रख-रखाव सम्बन्धित न्यूनतम सीमा की अनुपालना की है।

कर्मचारी (Staff) : मुख्य कार्यकारी अधिकारी श्री सतीश कुमार कम्बोज द्वारा पद से त्यागपत्र देने पर श्री संजय कुमार अग्रवाल को कार्यवाहक मुख्य कार्यकारी अधिकारी नियुक्त किया गया है। भारतीय रिजर्व बैंक व नेशनल फेडरेशन ऑफ अर्बन को-ऑपरेटिव बैंक्स एंड क्रेडिट सोसाईटीज लि. (NAFCUB) द्वारा बैंक कर्मियों को प्रशिक्षण दिया जाता है, साथ ही बैंक में प्रशिक्षण कार्यक्रम समय-समय पर आयोजित किए जाते हैं। प्रशिक्षण कार्यक्रमों का उद्देश्य वरिष्ठ स्तर के प्रबंधन, कर्मचारियों के प्रदर्शन में सुधार, भारतीय रिजर्व बैंक के साथ सहज स्तर पर बने रहने में, दक्षता व उत्पादकता में सुधार करना है। व्यवसाय वृद्धि, ऋण वसूली, एनपीए, साइबर अपराध, साइबर सुरक्षा, सूचना प्रौद्योगिकी (Information Technology), भारतीय रिजर्व बैंक के विभिन्न परिपत्रों के बारे में जागरूकता लाने से सम्बन्धित विषयों पर ज्ञान सांझा किया जाता है, जिससे बैंक कर्मियों पर त्वरित व सकारात्मक प्रभाव पड़ता है।

उपलब्धियाँ (Achievements): भारतीय रिजर्व बैंक व सहकारिता विभाग के मार्गदर्शन में आधुनिक तकनीक का इस्तेमाल करते हुए बैंक अपने ग्राहकों को विविध सेवाएँ प्रदान कर रहा है। देश के किसी भी कोने में या देश के किसी भी कोने से अपने बैंक खाते में रुपये ट्रांसफर करने के लिए आर.टी.जी.एस (RTGS) व एन.ई.एफ.टी. (NEFT) की इनकमिंग व आउटगोइंग सुविधा ग्राहकों को मुफ्त उपलब्ध है। बैंक द्वारा आवक इलैक्ट्रॉनिक फंड ट्रांसफर (Inward RTGS/NEFT) की सुविधा 24X7 उपलब्ध है।

बैंक की हर शाखा में अपने MICR Code अंकित व्यक्तिगत प्रिंटेड चैक बुक जारी की जाती है। जिन भी ग्राहकों ने नई MICR Code वाली चैक बुक जारी नहीं कराई है, वे सभी संबंधित शाखा से चैक बुक प्राप्त करें। 1 जनवरी, 2025 से पुराने MICR Code वाली चैक बुक अमान्य है। हरियाणा का यह पहला अर्बन को-ऑपरेटिव बैंक है जिसका अपना MICR Code है, जिसका विवरण इस प्रकार से है :

| नई सब्जी मण्डी शाखा | मण्डी शाखा | गंज बाजार शाखा | गोहाना रोड शाखा | गन्नौर शाखा | न्यू ग्रेन मार्केट शाखा |
|---------------------|------------|----------------|-----------------|-------------|-------------------------|
| 131801002 | 131801003 | 131801004 | 131801005 | 131801006 | 131801007 |

भावी योजनाएँ (Future Plans) : गोहाना रोड शाखा का स्थान परिवर्तन करने की सभी औपचारिकताएँ पूरी हो चुकी हैं, जल्द ही नवनिर्मित भवन में शाखा स्थानांतरित की जाएगी।

जैसा कि एजेंडा बिन्दु 6 में उपनियम संशोधन के सम्बन्ध में प्रस्ताव रखा गया है कि बैंक के कार्यक्षेत्र का विस्तार सोनीपत जिले से बढ़ाकर हरियाणा राज्य में किया जाएगा। बैंक की विकास गति को निरंतर बनाए रखते हुए बैंक, ओल्ड डी. सी. रोड सोनीपत, गोहाना, राई व कुंडली क्षेत्र में शाखा खोलने के लिए प्रयासरत है।

प्रतिस्पर्धात्मक युग में, हमारे बैंक में भी ऑनलाईन बैंकिंग सुविधा प्रदान करना अनिवार्य हो गया है, जिसके लिए भारतीय रिजर्व बैंक के निर्देशानुसार बैंक की IT Committee द्वारा सीसा ऑडिट (CISA) के सुझावों को अमल में लाने की पहल जारी है ताकि ऑनलाईन बैंकिंग सुविधा प्रारम्भ हो सके।

आभार (Acknowledgement) : यह संस्था आप सभी की है। बैंक आज जो है, वह मुख्य रूप से सदस्यों के दृढ़ विश्वास व आप की संगठन के प्रति प्रतिबद्धता के कारण है। आगामी वर्षों में हमने बहुत सी चुनौतियों का सामना करना होगा और साथ ही हमें ढेर सारे अवसर भी प्राप्त होंगे। प्रगति की नई ऊँचाइयाँ छूने में आप सभी के और अधिक योगदान और मार्गदर्शन की आवश्यकता अपेक्षित है। सभा में पधारकर अपना कीमती समय देते हुए इसे सफल आयोजन बनाने के लिए आप सभी का आभार।

सुरेश कुमार जैन (एडवोकेट)

चेयरमैन

निदेशक मण्डल के अन्य निदेशकगण : संध्या कुच्छल (वाईस चेयरपर्सन), कैलाश चन्द, अमित वर्मा, ललित कुमार जैन, प्रमोद कुमार (एडवोकेट), पूनम जैन, नरेश कुमार जैन, राजेश चौधरी, संजय वर्मा व अनुराग मित्तल

Detail of Appropriation of Profit for the year 2024-25

As approved by Board of Directors Vide Resolution No. 16 dated 25.07.2025

प्रस्तावित लाभ वितरण विवरण

**बैंक के निदेशक मण्डल द्वारा पारित प्रस्ताव संख्या 16 दिनांक 25.07.2025
के अनुसार वर्ष 2024-25 के लाभ वितरण का विवरण**

| Sr. No. (क्रमांक) | Name of the Fund (फण्ड का नाम) | | Amount (मूल्य) | Amount after the allocation of profit (In Lacs) (आबंटन के बाद कुल योग) (लाखों में) |
|----------------------|--------------------------------------------------------------------------------------------------------|-----|-----------------------|------------------------------------------------------------------------------------------------|
| 1. | Reserve Fund (रिजर्व फंड) | 25% | 1,21,66,665.00 | 2753.68 |
| 2. | Charity Fund/Common Good Fund (चैरिटी फंड/कॉमन गुड फंड) | 2% | 9,73,333.00 | 126.12 |
| 3. | Co-operative Education Fund (को-ऑप्रेटिव एजुकेशन फंड) | 2% | 9,73,333.00 | 187.05 |
| 4. | Bad & Doubtful Debts Reserve (बैड एंड डाउटफुल डेब्ट्स रिजर्व) | 10% | 48,66,666.00 | 935.81 |
| 5. | Building Fund (बिल्डिंग फंड) | | 36,05,267.83 | 1487.64 |
| 6. | Dividend Payable @ 10% (On subscribed Share Capital) (डिविडेंड पेयेबल) | | 70,81,398.00 | ---- |
| 7. | Share Transfer Fund (शेयर ट्रांसफर फंड) | | 5,00,000.00 | 64.00 |
| 8. | Staff Welfare Fund (Meant for Staff Canteen, Sports, Library and Loans etc.) (स्टाफ वेलफेयर फंड) | | 3,00,000.00 | 135.02 |
| 9. | Platinum Jubilee Fund (प्लैटिनम जुबली फंड) | | 3,00,000.00 | 34.00 |
| 10. | Computer Fund (कम्प्यूटर फंड) | | 2,00,000.00 | 119.00 |
| 11. | Members' Welfare Fund (मेम्बर्स वेलफेयर फंड) | | 2,00,000.00 | 72.39 |
| 12. | Investment Fluctuation Fund (इन्वेस्टमेंट फ्लक्चुएशन फंड) | | 1,75,00,000.00 | 850.00 |
| 13. | Other Funds (अन्य फंड्स) | | ----- | 936.74 |
| | TOTAL (कुल) | | 4,86,66,662.83 | 7701.45 |

The Sonapat Urban Co-operative Bank Ltd., Sonapat

FORM 'A'

Balance Sheet as on 31.03.2025

(Amount in Rs.)

| Particulars | Schedule | As on 31.03.2025 | As on 31.03.2024 |
|--------------------------------------------------------|----------|-------------------------|-------------------------|
| CAPITAL AND LIABILITIES | | | |
| Capital | 1 | 71,863,000.00 | 73,993,500.00 |
| Reserves and Surplus | 2 | 777,355,143.45 | 728,962,474.62 |
| Deposits | 3 | 3,027,105,775.76 | 2,755,174,613.45 |
| Borrowings | 4 | 39,738,361.68 | - |
| Other Liabilities and Provisions | 5 | 90,696,413.01 | 94,774,597.39 |
| TOTAL : | | 4,006,758,693.90 | 3,652,905,185.46 |
| ASSETS | | | |
| Cash and Balances with Reserve Bank of India | 6 | 42,254,364.32 | 35,073,649.85 |
| Balances with Banks and money at call and short notice | 7 | 474,222,539.99 | 467,554,414.12 |
| Investments | 8 | 2,047,944,916.50 | 1,721,084,513.47 |
| Advances | 9 | 1,262,272,711.73 | 1,253,555,013.07 |
| Fixed Assets | 10 | 37,543,625.92 | 38,167,595.79 |
| Other Assets | 11 | 142,520,535.44 | 137,469,999.16 |
| TOTAL : | | 4,006,758,693.90 | 3,652,905,185.46 |
| CONTINGENT LIABILITIES | | | |
| Bills for Collection | 12 | 23,212,741.20 | 21,856,665.40 |
| NOTES TO ACCOUNTS FORM PART OF ACCOUNTS | | - | - |

Place : Sonapat

For The Sonapat Urban Co-operative Bank Ltd.

Date : 30.06.2025

| | | | | |
|--------------------------|----------------------------|--------------------------|-------------------------|--------------------------|
| sd/- | sd/- | sd/- | sd/- | sd/- |
| Pardip Gupta | Satish Kumar Kamboj | Naresh Kumar Jain | Rajesh Choudhary | Suresh Kumar Jain |
| Assistant Branch Manager | Chief Executive Officer | Director | Director | Chairman |

As per our attached report of even date.
For Manish Sharma & Co.
Chartered Accountants
FRN No. 023253N

sd/-
CA Manish Sharma
Partner
M.No. 509292
Date : 30.06.2025
UDIN No. : 25509292BMOGRY4709

The Sonapat Urban Co-operative Bank Ltd., Sonapat
FORM 'B'

Profit and Loss Account for the year ended on 31.03.2025

(Amount in Rs.)

| S.NO. | Particulars | Schedule | As on 31.03.2025 | As on 31.03.2024 |
|-------------|---------------------------------------------------------------------------------------------------------------------------------|-----------|-----------------------|-----------------------|
| I. | INCOME | | | |
| | Interest earned | 13 | 263,148,012.94 | 264,160,788.72 |
| | Other Income | 14 | 18,280,778.18 | 4,590,009.93 |
| | TOTAL | | 281,428,791.12 | 268,750,798.65 |
| II. | EXPENDITURE | | | |
| | Interest Expended | 15 | 153,399,650.80 | 123,915,778.76 |
| | Operating Expenses | 16 | 56,691,008.22 | 60,934,865.10 |
| | TOTAL | | 210,090,659.02 | 184,850,643.86 |
| III. | Profit (Loss) Before Provision & Income Tax | | | |
| | Net Profit/Loss(-) for the year | | 71,338,132.10 | 83,900,154.79 |
| A | Provisions for Bad & Doubtfull Debts u/s 36 (1) (Viia) of the Income Tax Act 1961 | | 6,065,000.00 | 7,170,000.00 |
| B | Profit Before Tax (III-A) | | 65,273,132.10 | 76,730,154.79 |
| C | Other Provisions | | | |
| | i)Contingent Expenses Agt. Standard Assets | | - | - |
| | ii) Earlier Year Income Tax | | 174,469.27 | - |
| | iii) Interest A/c Paid on T.D.S | | - | 3.00 |
| | iv) Provision For Income Tax | | 16,432,000.00 | 19,427,000.00 |
| D | Total of other Provisions C(i)+(ii)+(iii)+(iv) | | 16,606,469.27 | 19,427,003.00 |
| | Net Profit for the Year after Provisions & Income Tax (Profit Before Tax - Total other Provisions) i.e (B-D) | | 48,666,662.83 | 57,303,151.79 |
| IV | | | | |
| E | Add : Earlier Year Income Tax | | - | 8,891.00 |
| V | Net Profit available for Appropriation (IV+E) | | 48,666,662.83 | 57,312,042.79 |

Place : Sonapat

For The Sonapat Urban Co-operative Bank Ltd.

Date : 30.06.2025

| | | | | |
|---------------------------------|--------------------------------|--------------------------|-------------------------|--------------------------|
| sd/- | sd/- | sd/- | sd/- | sd/- |
| Pardip Gupta | Satish Kumar Kamboj | Naresh Kumar Jain | Rajesh Choudhary | Suresh Kumar Jain |
| Assistant Branch Manager | Chief Executive Officer | Director | Director | Chairman |

As per our attached report of even date.

For Manish Sharma & Co.

Chartered Accountants

FRN No. 023253N

sd/-

CA Manish Sharma
Partner
M.No. 509292
Date : 30.06.2025
UDIN No. : 25509292BMOGRY4709

The Sonapat Urban Co-operative Bank Ltd., Sonapat

Schedule 1 : Capital

(Amount in Rs.)

| Particulars | As on 31.03.2025 | As on 31.03.2024 |
|------------------------------------------------------------|----------------------|----------------------|
| CAPITAL | | |
| Authorized Capital | | |
| 10,00,000 Shares of Rs. 100/- each - 10,00,00,000/- | | |
| Called/Paid Up Capital | | |
| 7,18,630 shares of Rs. 100/- each | 71,863,000.00 | 73,993,500.00 |
| TOTAL | 71,863,000.00 | 73,993,500.00 |

Schedule 2: Reserves and Surplus

(Amount in Rs.)

| Particulars | | As on 31.03.2025 | As on 31.03.2024 |
|-------------------------------------------------|----------------|------------------|------------------|
| I. Statutory Reserve | | | |
| Opening | 246,061,105.68 | | |
| Addition during the year | 17,140,096.00 | | |
| Deduction during the year | - | 263,201,201.68 | 246,061,105.68 |
| II. Building Fund | | | |
| Opening | 125,669,631.57 | | |
| Addition during the year | 19,489,568.79 | | |
| Deduction during the year | - | 145,159,200.36 | 125,669,631.57 |
| III. Dividend Equalisation Fund | | | |
| Opening | 2,600,000.00 | | |
| Addition during the year | - | | |
| Deduction during the year | 2,600,000.00 | - | 2,600,000.00 |
| IV. Bad & Doubtful Debt Reserve | | | |
| Opening | 82,982,785.70 | | |
| Addition during the year | 5,731,204.00 | | |
| Deduction during the year | - | 88,713,989.70 | 82,982,785.70 |
| V. Provision for Bad & Doubtful Debt | | | |
| As per Sec 36(1)(Viiia) of Income Tax Act, 1961 | | | |
| Opening | 72,615,000.00 | | |
| Addition during the year | 6,065,000.00 | | |
| Deduction during the year | - | 78,680,000.00 | 72,615,000.00 |
| VI. Investment Fluctuation Reserve | | | |
| Opening | 61,200,000.00 | | |
| Addition during the year | 6,300,000.00 | | |
| Deduction during the year | - | 67,500,000.00 | 61,200,000.00 |
| VII. Investment Depreciation Reserve | | | |
| Opening | 6,282,836.00 | | |
| Addition during the year | 975,000.00 | | |
| Deduction during the year | - | 7,257,836.00 | 6,282,836.00 |
| VIII. Common Good Fund | | | |
| Opening | 10,976,931.78 | | |
| Addition during the year | 1,146,240.00 | | |
| Deduction during the year | 355,300.00 | 11,767,871.78 | 10,976,931.78 |

61st AGM (2024-25) The Sonapat Urban Co-operative Bank Limited, Sonapat

| | | | |
|------------------------------------------------------------------|---------------|-----------------------|-----------------------|
| <u>IX. Co-operative Education Fund</u> | | | |
| Opening | 16,585,690.92 | | |
| Addition during the year | 1,146,240.00 | | |
| Deduction during the year | - | 17,731,930.92 | 16,585,690.92 |
| <u>X. Reserve for Interest Recoverable</u> | | | |
| Opening | 337,000.00 | | |
| Addition during the year | - | | |
| Deduction during the year | - | 337,000.00 | 337,000.00 |
| <u>XI. Staff Welfare Fund</u> | | | |
| Opening | 12,902,300.00 | | |
| Addition during the year | 300,000.00 | | |
| Deduction during the year | - | 13,202,300.00 | 12,902,300.00 |
| <u>XII. Platinum Jubilee Fund</u> | | | |
| Opening | 2,800,000.00 | | |
| Addition during the year | 300,000.00 | | |
| Deduction during the year | - | 3,100,000.00 | 2,800,000.00 |
| <u>XIII. Share Transfer Fund</u> | | | |
| Opening | 4,900,000.00 | | |
| Addition during the year | 4,847,700.00 | | |
| Deduction during the year | 3,847,700.00 | 5,900,000.00 | 4,900,000.00 |
| <u>XIV. Computer Fund</u> | | | |
| Opening | 11,500,000.00 | | |
| Addition during the year | 200,000.00 | | |
| Deduction during the year | - | 11,700,000.00 | 11,500,000.00 |
| <u>XV. Bank Building Renovation & Furniture</u> | | | |
| Opening | 103,428.18 | | |
| Addition during the year | - | | |
| Deduction during the year | - | 103,428.18 | 103,428.18 |
| <u>XVI. Members Welfare Fund</u> | | | |
| Opening | 6,838,763.00 | | |
| Addition during the year | 200,000.00 | | |
| Deduction during the year | - | 7,038,763.00 | 6,838,763.00 |
| <u>XVII. Contingent Provision Against Standard</u> | | | |
| Opening | 5,736,000.00 | | |
| Addition during the year | - | | |
| Deduction during the year | - | 5,736,000.00 | 5,736,000.00 |
| <u>XVIII. Staff Spouse & Children Assistance Fund</u> | | | |
| Opening | 1,558,959.00 | | |
| Addition during the year | - | | |
| Deduction during the year | - | 1,558,959.00 | 1,558,959.00 |
| <u>XIX. Balance in Profit and Loss Account</u> | | | |
| Opening | 57,312,042.79 | | |
| Addition during the year | 48,666,662.83 | | |
| Deduction during the year | 57,312,042.79 | 48,666,662.83 | 57,312,042.79 |
| TOTAL (I to XIX) | | 777,355,143.45 | 728,962,474.62 |

contd.

Schedule 3 : Deposits

(Amount in Rs.)

| Particulars | As on 31.03.2025 | As on 31.03.2024 |
|-------------------------------------------|-------------------------|-------------------------|
| DEPOSITS AND OTHER ACCOUNTS | | |
| A.I Demand Deposits | | |
| (i) From Banks | - | - |
| (ii) From Others | | |
| (a) Current Deposits | 84,837,390.60 | 68,190,068.79 |
| (b) Cr. Balance in Cash Credit | 552,727.84 | 7,373,767.30 |
| (c) Cr. Balance in Cash Credit Against FD | 639,638.81 | 339,516.19 |
| (d) Cr. Balance in Overdraft PF | 153,240.07 | 88,495.33 |
| (e) Cr. Balance in Traders Cash Credit | 729,124.99 | 4,181,588.86 |
| (f) Cr. Balance in Trader Easy Limit | 4,082.74 | - |
| (g) Interest Recoverable on Staff Loan | - | 1,991.40 |
| (h) Matured Fixed Deposits A/c | 29,510.00 | 24,280.00 |
| (i) Matured Money Multiple Deposits | 3,754,902.00 | 6,035,929.00 |
| (j) Matured Recurring Deposits | 743,218.00 | 256,226.00 |
| Total -A1 | 91,443,835.05 | 86,491,862.87 |
| II. Saving A/c Deposits | | |
| (a) Individuals and others | 1,123,850,685.06 | 1,114,890,522.93 |
| Total-(II) | 1,123,850,685.06 | 1,114,890,522.93 |
| III. Term Deposits | | |
| (i) From Banks | - | - |
| (ii) From Others | | |
| (a) Fixed Deposits A/c | 129,829,418.00 | 86,574,381.00 |
| (b) Money Multiple Deposit A/c | 1,626,022,736.00 | 1,416,610,070.00 |
| (c) Recurring Deposit A/c | 16,821,334.00 | 14,524,194.00 |
| (d) Employee Provident Fund A/c | 39,137,767.65 | 36,083,582.65 |
| Total-III | 1,811,811,255.65 | 1,553,792,227.65 |
| TOTAL- A(I+II+III) | 3,027,105,775.76 | 2,755,174,613.45 |

Schedule 4 : Borrowings

(Amount in Rs.)

| Particulars | As on 31.03.2025 | As on 31.03.2024 |
|-------------------------------------------|----------------------|------------------|
| BORROWINGS | | |
| A) Reserve Bank Of India | - | - |
| B) Other Banks | | |
| (i) SCCB LAFD A/c | 18,014,158.00 | - |
| (ii) Clearing House HDFC A/c | 21,724,203.68 | - |
| Total - B | 39,738,361.68 | - |
| C) Other Institutions and Agencies | - | - |
| TOTAL (A+B+C) | 39,738,361.68 | - |

contd.

Schedule 5 : Other Liabilities and Provisions

(Amount in Rs.)

| Particulars | As on 31.03.2025 | As on 31.03.2024 |
|------------------------------------------------|----------------------|----------------------|
| I. Bills Payable | - | - |
| II. Inter Office adjustement (net) | | |
| i) Branch Adjustment | - | - |
| III. Interest Accured | | |
| j) Interest Payable | 408,572.00 | 149,120.00 |
| IV. Overdue Interest Reserve | 28,420,003.10 | 24,986,102.10 |
| V. Others(including provisions) | | |
| (i) Unclaimed Dividend | 329,431.00 | 708,286.00 |
| (ii) Dividend Payable 2020-21 | 471,298.00 | 622,185.00 |
| (iii) Dividend Payable 2021-22 | 434,651.00 | 593,097.00 |
| (iv) Dividend Payable 2022-23 | 668,385.00 | 960,687.00 |
| (v) Dividend Payable 2023-24 | 1,107,211.00 | - |
| (vi) Provision for Dividend | 4,729,140.00 | 4,729,140.00 |
| (vii) Suspense | 167,696.00 | 154,396.00 |
| (viii) Sundry Creditors | 204,345.67 | 204,345.67 |
| (ix) Payorder A/c | 429,611.05 | 396,747.53 |
| (x) Provision for Audit Fees | 252,180.00 | 299,250.00 |
| (xi) Provision for New Group Gratuity | 17,534,489.71 | 21,369,676.68 |
| (xii) Provision for New Group EarnedLeave | 13,584,432.50 | 15,199,683.66 |
| (xiii) Provision for Contingent Expenses | 570,000.00 | 570,000.00 |
| (xiv) TDS Payable | 1,416,247.98 | 897,452.00 |
| (xv) Electricity Bills Payable | 34,600.00 | 35,055.00 |
| (xvi) Telephone Bills Payable | 3,178.00 | 4,105.00 |
| (xvii) Draft Payable/Clearing Imprest A/c | 935,597.00 | 958,473.00 |
| (xviii) Provision for Income Tax | 16,432,000.00 | 19,427,000.00 |
| (xix) MST Unclaimed A/c | 377,600.00 | 377,600.00 |
| (xx) Insurance Expenses Payable A/c | 58.00 | - |
| (xxi) PA Interest Reserve | 540.00 | 142,374.00 |
| (xxii) EPF Payable | 490,442.00 | 505,858.00 |
| (xxiii) Interest Provision For Matured Deposit | 831,584.00 | 1,014,021.75 |
| (xxiv) Staff Income Tax Payable A/c | 39,900.00 | - |
| (xxv) CBS System Expenses Payable A/c | 815,220.00 | 338,940.00 |
| (xxvi) New Anaj Mandi Building Exp Payable A/c | 8,000.00 | 36,002.00 |
| (xxvii) Law Charges Payable A/c | - | 95,000.00 |
| Total-(V) | 61,867,837.91 | 69,639,375.29 |
| TOTAL :(I+II+III+IV+V) | 90,696,413.01 | 94,774,597.39 |

contd.

Schedule 6 : Cash and Balances with Reserve Bank of India (Amount in Rs.)

| Particulars | As on 31.03.2025 | As on 31.03.2024 |
|------------------------------------------------|----------------------|----------------------|
| I. Cash | | |
| Cash In Hand | 42,254,364.32 | 35,073,649.85 |
| II. Balances with Reserve Bank of India | | |
| (i) In Current Account | - | - |
| (ii) In Other Account | - | - |
| TOTAL : (I + II) | 42,254,364.32 | 35,073,649.85 |

Schedule 7 : Balances with Banks and Money at call and Short Notice

(Amount in Rs.)

| Particulars | As on 31.03.2025 | As on 31.03.2024 |
|--------------------------------------------|-----------------------|-----------------------|
| i. Balance with Banks | | |
| (a) In Current Accounts | | |
| (i) SBI Current A/c | 6,619,566.49 | 27,047,817.08 |
| (ii) S.B.I. Gurudwara Rd Current A/c | 4,393,424.69 | 4,394,722.69 |
| (iii) S.C.C.B. Current A/c | 25,360,766.77 | 3,311,239.77 |
| (iv) HDFC Bank Ltd Model Town Current A/c | 549,817.10 | 549,817.10 |
| (v) HDFC Bank Ltd. Current A/c | 1,916,166.44 | 666,911.30 |
| (vi) HDFC Bank Ltd C/Ac Ganaur | 67,028.10 | 67,028.10 |
| (vii) Clearing House HDFC A/c | - | 8,480,248.80 |
| (viii) ICICI Sonapat Br. Current A/c | 611,824.61 | 466,648.61 |
| (ix) IDBI Bank Ltd Current A/c | 10,768,444.67 | 6,809,046.96 |
| (x) Inward A/c IDBI Bank | 27,217,809.25 | 42,891,039.32 |
| (xi) Ouward A/c IDBI Bank | 9,521,910.87 | 21,378,743.39 |
| (xii) Axis Bank Current A/c | 1,861,087.00 | 925,613.00 |
| (xiii) IndusInd Bank Ltd Current A/c | 553,681.00 | 465,538.00 |
| (xiv) Canara Bank Current A/c | 498,820.00 | - |
| (xv) PNB Bank Main Current A/c | 9,282,193.00 | - |
| Total- (a) | 99,222,539.99 | 117,454,414.12 |
| (b) In Other Deposit Accounts | | |
| (i) AXIS FD A/c | 50,000,000.00 | 110,000,000.00 |
| (ii) HDFC FD A/c | 90,000,000.00 | 20,100,000.00 |
| (iii) ICICI Bank Ltd FD A/c | 115,000,000.00 | 110,000,000.00 |
| (iv) IndusInd Bank Ltd.FD A/c | 15,000,000.00 | 110,000,000.00 |
| (v) PNB Bank FD A/c | 50,000,000.00 | - |
| (vi) SCCB FD A/c | 55,000,000.00 | - |
| Total- (b) | 375,000,000.00 | 350,100,000.00 |
| TOTAL - (i) (a+b) | 474,222,539.99 | 467,554,414.12 |
| (ii) Money at Call and Short Notice | | |
| (a) With Banks | - | - |
| Total of (i+ii) | 474,222,539.99 | 467,554,414.12 |

contd.

Schedule 8: Investments

(Amount in Rs.)

| Particulars | As on 31.03.2025 | As on 31.03.2024 |
|----------------------------------------------|-------------------------|-------------------------|
| I. Investments in | | |
| (i) In Government of India | | |
| a) Government Securities | 76,380,068.00 | 81,335,068.00 |
| b) State Government | | |
| (b) (i) State Development Loans Investments | 1,720,764,398.50 | 1,407,314,326.50 |
| Total- I (a+b) | 1,797,144,466.50 | 1,488,649,394.50 |
| ii) Other approved Securities | - | - |
| iii) Shares | | |
| a) Central Co-operative Banks | 350.00 | 350.00 |
| b) Other Societies(HARCO Bank) | 100.00 | 100.00 |
| Total-iii | 450.00 | 450.00 |
| iv) Debentures and Bonds | | |
| a) 7.80 MTNL GOI guaranteed 2033 | 50,800,000.00 | 50,800,000.00 |
| Total-iv | 50,800,000.00 | 50,800,000.00 |
| v) Subsidiaries and/or joint ventures | - | - |
| vi) Others | | |
| a) Reliance Debt Fund Series | - | 1,134,668.97 |
| b) Money Market Fund/Liquid Fund | 200,000,000.00 | 180,500,000.00 |
| Total-vi | 200,000,000.00 | 181,634,668.97 |
| Grand Total(i+ii+iii+iv+v+vi) | 2,047,944,916.50 | 1,721,084,513.47 |

Schedule 9 : Advances

(Amount in Rs.)

| Particulars | As on 31.03.2025 | As on 31.03.2024 |
|--------------------------------------------------------------------|-----------------------|-----------------------|
| ADVANCES | | |
| A. (i) Bills purchased and discounted | - | - |
| (ii) Cash Credits, overdrafts and Loans repayable on demand | | |
| a) Cash Credit A/c | 460,773,409.16 | 455,877,824.22 |
| b) Traders Cash Credit A/c | 147,730,697.57 | 160,815,292.59 |
| c) Traders CC (SSI/MSME) | 996,217.50 | 914,929.58 |
| d) Loan Against Gold Ornaments | 50,265.60 | - |
| e) Cash Credit against Property | 36,801,147.26 | 41,711,124.76 |
| f) Traders Easy Limit | 42,539,366.31 | 4,412,274.46 |
| g) OD Against SSI/MSME | 27,127,720.40 | 41,461,619.54 |
| h) Loan Against Fixed Deposits. A/c | 8,997,235.00 | 4,163,901.00 |
| i) Cash Credit Against FD A/c | 38,458,714.00 | 36,108,597.64 |
| j) Loan Against Monthly Deposits | 116,459.60 | - |
| k) Trader Easy (APMC) | 20,296,989.95 | - |
| l) Overdraft against FD | 841,255.92 | - |
| Total A(ii) | 784,729,478.27 | 745,465,563.79 |

contd.

(Amount in Rs.)

| Particulars | As on 31.03.2025 | As on 31.03.20234 |
|--------------------------------------------|-------------------------|-------------------------|
| (iii) Terms Loans | | |
| a) Loan Unsecured A/c | 2,399,333.50 | 2,578,780.90 |
| b) Loan Secured A/c | 38,644,706.09 | 30,727,380.69 |
| c) Vehicle Loan | 14,370,728.05 | 4,381,735.45 |
| d) Working Capital Term Loan | 16,856,418.00 | 22,416,360.72 |
| e) Loan To Educational Institutions | 17,526,427.60 | 18,142,086.80 |
| f) Loan Against Security of Property | 37,064,438.50 | 22,166,899.30 |
| g) Loan Against SSI/MSME A/c | 24,769,658.00 | 59,867,252.80 |
| h) Construction of Guest House | - | 5,139,992.40 |
| i) Staff Loan A/c | 2,878,601.20 | 563,971.80 |
| j) Housing Loan A/c | 293,337,731.99 | 301,960,769.20 |
| k) Shop Cum House | 10,791,155.00 | 12,495,301.60 |
| l) Overdraft To Staff A/c | 1,222,978.13 | 1,963,536.62 |
| m) Commercial Real Estate | 17,605,532.20 | 25,685,381.00 |
| n) Education Loan | 75,525.20 | - |
| Total A(iii) | 477,543,233.46 | 508,089,449.28 |
| Total A(i+ii+iii) | 1,262,272,711.73 | 1,253,555,013.07 |
| B (i) Secured by tangible assets | 1,259,873,378.23 | 1,250,976,232.17 |
| (ii) Covered by Bank/Government Guarantees | - | - |
| (iii) Unsecured | 2,399,333.50 | 2,578,780.90 |
| B Total | 1,262,272,711.73 | 1,253,555,013.07 |
| C I. Advances In India | | |
| (i) Priority Sector | 874,712,153.40 | 880,859,924.71 |
| (ii) Public Sector | - | - |
| (iii) Banks | - | - |
| (iv) Others (Non Priority) | 387,560,558.30 | 372,695,088.36 |
| Total C I. | 1,262,272,711.73 | 1,253,555,013.07 |

Schedule 10 : Fixed Assets

(Amount in Rs.)

| Particulars | As on 31.03.2025 | As on 31.03.2024 |
|----------------------------------------------------|----------------------|----------------------|
| Fixed Assets & Furniture & Fixtures | | |
| I. Premises | | |
| I. Premises | 31,846,839.36 | 33,444,244.36 |
| At Cost as on 31 march of the preceding year | 33,444,244.36 | 33,444,244.36 |
| Addition During the year | - | 1,315,241.00 |
| Deduction / Depreciation during the year | 1,597,405.00 | 1,774,894.00 |

contd.

61st AGM (2024-25) The Sonepat Urban Co-operative Bank Limited, Sonepat

| | | |
|----------------------------------------------|----------------------|----------------------|
| II. Other Fixed Assets | | |
| i). Furniture & Fixtures | 2,339,700.28 | 2,558,795.28 |
| At Cost as on 31 march of the preceding year | 2,558,795.28 | 2,558,795.28 |
| Addition During the year | 40,875.00 | 221,835.32 |
| Deduction / Depreciation during the year | 259970.00 | 278321.28 |
| ii) Office Equipment A/c | 2,860,807.01 | 1,608,305.92 |
| At Cost as on 31 march of the preceding year | 1,608,305.92 | 1,608,305.92 |
| Addition During the year | 1,672,145.09 | 615,470.44 |
| Deduction / Depreciation during the year | 419644.00 | 251168.18 |
| iii) Computer & Software A/c | 496,279.27 | 556,250.23 |
| At Cost as on 31 march of the preceding year | 556,250.23 | 556,250.23 |
| Addition During the year | 455,582.16 | 147,380.94 |
| Deduction / Depreciation during the year | 515,553.12 | 417,627.58 |
| Total II. | 5,696,786.56 | 4,723,351.43 |
| Total (I+II) | 37,543,625.92 | 38,167,595.79 |

Schedule 11 : Other Assets

(Amount in Rs.)

| Particulars | As on 31.03.2025 | As on 31.03.2024 |
|------------------------------------------------------------------------------------|-------------------------|-------------------------|
| OTHER ASSETS | | |
| Inter office adjustments (net) | | |
| (i) Branch Adjustment | - | - |
| II) Interest Accrued | | |
| i) Interest Receivable on Deposits | 20,228,731.00 | 17,969,385.00 |
| ii) Interest Receivable on Government Securities | 27,495,144.00 | 22,070,069.10 |
| iii) Interest Receivable on Bonds | 1,560,000.00 | 1,570,832.33 |
| iv) Interest Recoverable on Loan | 28,420,003.10 | 24,986,102.10 |
| Total-(II) | 77,703,878.10 | 66,596,388.53 |
| III) Tax Paid in advance/Tax deducted at source & Income Tax Refundable | | |
| (i) Advance Income Tax Paid A/c | 20,000,000.00 | 20,500,000.00 |
| (ii) TDS Refundable A/c 2023-24 | - | 70,169.27 |
| (iii) TDS Refundable A/c 2024-25 | 390,061.99 | - |
| (iv) Income Tax Refundable A/c2007-08 | 532,348.00 | 532,348.00 |
| (v) Income Tax Refundable A/c2008-09 | 1,298,110.00 | 1,298,110.00 |
| (vi) Income Tax Refundable A/c2012-13 | 93,340.00 | 93,340.00 |
| (vii) Income Tax Refundable A/c2014-15 | 844,930.00 | 844,930.00 |
| (viii) Income Tax Refundable A/c2018-19 | 1,448,370.00 | 1,448,370.00 |
| (ix) Income Tax Refundable A/c 2021-22 | - | 1,520,010.00 |
| (x) F.B.T.Refundable A/c 2007-08 | 5,000.00 | 5,000.00 |
| (xi) F.B.T.Refundable A/c 2008-09 | 4,909.00 | 4,909.00 |
| (xii) Income Tax Additional Demand 2016-17 | 575,000.00 | 575,000.00 |
| (xiii) Income Tax Disputed Demand FY2016-17 | 1,227,108.00 | 1,227,108.00 |
| Total-III | 26,419,176.99 | 28,119,294.27 |

contd.

(Amount in Rs.)

| Particulars | As on 31.03.2025 | As on 31.03.20234 |
|-----------------------------------------------------------------|-----------------------|-----------------------|
| IV) Stationery and stamps | | |
| (i) Stationery Stock Account | 484,190.00 | 514,323.00 |
| V) Others | | |
| (i) Prepaid Insurance Expenses A/c | 632,722.88 | 578,074.00 |
| (ii) Sundry Debtors A/c | 2,500,000.00 | 2,500,000.00 |
| (iii) Expenses Recoverable A/c | 117,919.00 | 117,919.00 |
| (iv) Prepaid Expenses A/c | 207,622.48 | 2,062.50 |
| (v) Deaf Receivable | 20,345.78 | 13,054.50 |
| (vi) Telephone Security A/c | 12,088.00 | 12,088.00 |
| (vii) Silver Coin Stock A/c | 27,582.00 | 27,582.00 |
| (viii) LIC New Group Gratuity A/c | 17,534,489.71 | 21,369,676.68 |
| (ix) LIC New Group Leave Encashment | 13,584,432.50 | 15,199,683.66 |
| (x) Input Tax IGST | 3,039,153.18 | 2,419,853.02 |
| (xi) Input Tax CGST | 118,467.41 | - |
| (xii) Input Tax SGST | 118,467.41 | - |
| Total-V | 37,913,290.35 | 42,239,993.36 |
| VI) Non Banking Assets acquired in satisfaction of claim | - | - |
| Total(I+II+III+IV+V+VI) | 142,520,535.44 | 137,469,999.16 |

Schedule 12 : Contingent Liabilities

(Amount in Rs.)

| Particulars | As on 31.03.2025 | As on 31.03.2024 |
|----------------------------------------------------------------------------|----------------------|----------------------|
| I. Claims against the bank not acknowledged as debts | - | - |
| II. Liability for partly paid investments | - | - |
| III. Liability on account of outstanding forward exchange contracts | - | - |
| IV. Guarantees given on behalf of constituents | | |
| (a) In India | 2,904,250.00 | 1,854,250.00 |
| V. Acceptances, endorsements an other obligations | - | - |
| VI. Other itms for which the bank is contingently liable | | |
| (i) DEAF A/c with R.B.I. | 12,142,876.20 | 11,836,800.40 |
| (ii) EPF Demand | 8,165,615.00 | 8,165,615.00 |
| Total of VI | 20,308,491.20 | 20,002,415.40 |
| Total (I+II+III+IV+V+VI) | 23,212,741.20 | 21,856,665.40 |

contd.

Schedule 13 : Interest Earned

(Amount in Rs.)

| Particulars | As on 31.03.2025 | As on 31.03.2024 |
|----------------------------------------------------------------------------------------|-----------------------|-----------------------|
| I. Interest/Discount on advances/bills | | |
| (i) Interest A/c Earned on Advances | 103,582,155.40 | 117,849,604.40 |
| (ii) Penal Interest A/c Earned On Advances | 1,106,397.00 | 633,873.00 |
| Total of I | 104,688,552.40 | 118,483,477.40 |
| II. Income on Investments | | |
| (i) Interest A/c Earned on Bonds | 3,889,167.67 | 121,652.00 |
| (ii) Interest A/c Earned on Govt. Securities | 123,087,936.23 | 116,935,351.52 |
| Total of II | 126,977,103.90 | 117,057,003.52 |
| III. Interest on balances with Reserve Bank of India and other inter-bank funds | | |
| (i) Interest A/c Earned on Deposits | 31,482,356.64 | 28,620,307.80 |
| Total of III | 31,482,356.64 | 28,620,307.80 |
| IV. Others | - | - |
| TOTAL (I+II+III+IV) | 263,148,012.94 | 264,160,788.72 |

Schedule 14 : Other Income

| Particulars | As on 31.03.2025 | As on 31.03.2024 |
|---------------------------------------------------------------------------------------------------------------|----------------------|--------------------|
| I. Commission, exchange and brokerage | | |
| (i) Commission A/c | 26,095.53 | 33,644.58 |
| Total of I | 26,095.53 | 33,644.58 |
| II. Profit on Sale of Investments | | |
| (i) Govt. Securities Profit & Loss A/c | 45,000.00 | - |
| Less : Loss on sale of investments (Govt. Securities Profit & Loss A/c) | - | (80,000.00) |
| (ii) Profit on sale of Mutual Fund | 16,302,433.40 | - |
| Total of II | 16,347,433.40 | (80,000.00) |
| III. Profit on revaluation of investments | | |
| Less: Loss on revaluation of investments | | |
| (i) Non SLR Profit & Loss A/c | (975,000.00) | - |
| Total of III | (975,000.00) | - |
| IV. Profit on Sale of land, buildings and other assets | | |
| Less: Loss on Sale of land, buildings and other assets | - | - |
| Total of IV | - | - |
| V. Profit on exchange transactions | | |
| Less: Loss on exchange transactions | - | - |
| Total of V | - | - |
| VI. Income earned by way of dividends, etc. from subsidiaries/companies and/or joint ventures in India | - | - |

contd.

(Amount in Rs.)

| Particulars | As on 31.03.2025 | As on 31.03.2024 |
|---------------------------------------|----------------------|---------------------|
| VII. Miscellaneous Income | | |
| (i) Income Received A/c | 474.58 | 87,397.74 |
| (ii) Locker Rent Received A/c | 821,600.00 | 764,950.00 |
| (iii) Share Transfer Fee A/c | 55,141.00 | 19,062.00 |
| (iv) Incidental Charges A/c | 297,172.90 | 407,433.00 |
| (v) CERSAI/ NESL Charges Received A/c | 150.00 | 60,450.00 |
| (vi) Cash Handling Charges | 267,561.53 | 159,217.64 |
| (vii) Processing Fees A/c | 855,683.00 | 2,300,336.48 |
| (viii) Take Over Charges | 341,111.24 | 503,871.52 |
| (ix) Commitment Charges | 243,355.00 | 294,388.00 |
| (x) Dividend Income Tax Free | - | 39,258.97 |
| TOTAL VII | 2,882,249.25 | 4,636,365.35 |
| TOTAL (I+II+III+IV+V+VI+VII) | 18,280,778.18 | 4,590,009.93 |

Schedule 15 : Interest Expended

(Amount in Rs.)

| Particulars | As on 31.03.2025 | As on 31.03.2024 |
|-------------------------------------------------------------------|-----------------------|-----------------------|
| I. Interest on deposits | | |
| (i) Interest A/c Paid on Deposits | 121,913,950.09 | 91,400,584.77 |
| (ii) Interest A/c Paid on Saving Bank Deposits | 31,453,471.71 | 32,497,582.99 |
| Total of I | 153,367,421.80 | 123,898,167.76 |
| II. Interest on Reserve Bank of India/Inter-bank borrowing | | |
| (i) Interest A/c Paid on Borrowings | 32,229.00 | 17,611.00 |
| Total of II | 32,229.00 | 17,611.00 |
| III. Others | - | - |
| TOTAL (I+II+III) | 153,399,650.80 | 123,915,778.76 |

Schedule 16: Operating Expenses

(Amount in Rs.)

| Particulars | Particulars | As on 31.03.2025 | As on 31.03.2024 |
|----------------------------------------------------|---------------|----------------------|------------------|
| I. Payments to and provisions for employees | | | |
| (i) Establishment A/c | 25,935,277.00 | | 27,895,839.00 |
| (ii) Provident Fund A/c | 2,947,803.00 | | 3,159,090.00 |
| (iii) Gratuity A/c | 94,163.87 | | 1,702,338.42 |
| (iv) Ex-Gratia to Deceased Beneficiary A/c | 954,088.00 | | 821,491.00 |
| (v) Earned Leave Encashment A/c | 85,519.50 | | 1,095,515.30 |
| (vi) Employees Dep. Linked Insurance Sch. Exp. | 26,395.00 | | 30,300.00 |
| (vii) Children Education Allowance | 144,000.00 | | 171,000.00 |
| (viii) P.F. Administration Expenses A/c | 123,365.00 | 30,310,611.37 | 137,997.00 |

contd.

| (Amount in Rs.) | | | |
|--------------------------------------------------------------------|--------------|---------------------|------------------|
| Particulars | Particulars | As on 31.03.2025 | As on 31.03.2024 |
| II. Rent, taxes and lighting | | | |
| (i) Rent A/c Paid | 1,383,119.00 | | 1,422,156.00 |
| (ii) Electricity Expenses | 596,584.00 | | 683,325.00 |
| (iii) Fuel Charges | 76,367.00 | 2,056,070.00 | 89,890.00 |
| III. Printing and stationery | | | |
| (i) Stationary A/c | 373,939.98 | 373,939.98 | 286,597.06 |
| IV. Advertisement and publicity | | | |
| (i) Advertisement A/c | 115,630.00 | 115,630.00 | 109,137.00 |
| V. Depreciation on bank's property | | | |
| (i) Depreciation on Furniture A/c | 259,970.00 | | 278,321.28 |
| (ii) Depreciation on Building A/c | 1,597,405.00 | | 1,774,894.00 |
| (iii) Depreciation on Office Equipment A/c | 419,644.00 | | 251,168.18 |
| (iv) Depreciation on Computer & Software A/c | 515,553.12 | 2,792,572.12 | 417,627.58 |
| Vi. Director's fees, allowances and expenses | | | |
| (i) Director's Fees & Allowances | - | - | - |
| VII. Auditors fees and expenses (including branch auditors) | | | |
| (i) Audit Fee A/c | 615,000.00 | 615,000.00 | 646,000.00 |
| VIII. Law charges | | | |
| (i) Law Charges A/c | 331,250.00 | 331,250.00 | 13,600.00 |
| IX. Postage, Telegrams, Telephones, etc. | | | |
| (i) Postage A/c | 78,534.92 | | 126,349.00 |
| (ii) I.P.& T. Telephone A/c | 199,327.11 | 277,862.03 | 99,642.46 |
| X. Repairs and maintenance | | | |
| | - | - | - |
| XI. Insurance | | | |
| (i) Insurance Expenses A/c | 4,409,352.10 | 4,409,352.10 | 4,987,060.00 |
| XII. Other expenditure | | | |
| (i) General Expenses A/c | 797,776.75 | | 1,191,449.80 |
| (ii) Travelling A/c | 136,755.00 | | 46,125.00 |
| (iii) Business Promotion A/c | 186,653.00 | | 162,117.46 |
| (iv) Hired Vehicle Expenses A/c | 402,870.00 | | 377,953.00 |
| (v) Subscription Fee A/c | 93,567.82 | | 138,800.00 |
| (vi) Annual Maintt. Charges A/c | 60,591.50 | | 22,387.50 |
| (vii) Security Valuation Expenses A/c | 198,810.40 | | 149,743.60 |
| (viii) Premium Amortised A/c | 4,153,778.00 | | 4,867,798.00 |
| (ix) Annual General Meeting Expenses A/c | 1,490,012.83 | | 1,120,529.42 |
| (x) Diwali Expenses A/c | 45,875.90 | | 40,427.73 |
| (xi) Commission A/c Paid | 742.32 | | 236.00 |
| (xii) House Keeping Expenses A/c | 4,572,311.00 | | 3,361,727.00 |
| (xiii) Consultancy Service Expenses A/c | 417,581.00 | | 662,696.00 |

contd.

61st AGM (2024-25) The Sonapat Urban Co-operative Bank Limited, Sonapat

| (Amount in Rs.) | | | |
|--------------------------------------------------------|-------------|----------------------|----------------------|
| Particulars | Particulars | As on 31.03.2025 | As on 31.03.2024 |
| (xiv) Tender/Balancesheet Publication Exp. A/c | 28,000.00 | | 56,000.00 |
| (xv)CBS Expenses A/c | 882,000.00 | | 869,750.00 |
| (xvi) Staff Training Expenses A/c | 55,660.00 | | - |
| (xvii) Fire Fighting Expenses A/c | 14,165.00 | | - |
| (xviii) Professional Charges | 170,500.00 | | 98,600.00 |
| (xix) Licence Fees A/c | - | | 3,540.00 |
| (xx) Directors Training Expenses A/c | 81,174.00 | | - |
| (xxi)Conveyance Expenses A/c | 14,490.00 | | 28,765.00 |
| (xxii) Staff Welfare Expenses A/c | 382,067.50 | | 416,268.00 |
| (xxiii) Other Bank Charges A/c | 82,349.60 | | 17,282.30 |
| (xxiv) GST Disallowed A/c | 948,659.87 | | 868,157.91 |
| (xxv) Credit Information Service Charges A/c | 57,365.13 | | 67,867.10 |
| (xxvi) NPA Charges Received | 20,040.00 | | 81,882.00 |
| (xxvii) CERSAI /NESL Charges A/c | 25,574.00 | | 43,124.00 |
| (xxviii) Non Encumbrance Certificate Expenses | 89,350.00 | 15,408,720.62 | 42,300.00 |
| TOTAL : (I+II+III+IV+V+VI+VII+VIII+IX+X+XI+XII) | | 56,691,008.22 | 60,934,865.10 |

Place : Sonapat

For The Sonapat Urban Co-operative Bank Ltd.

Date : 30.06.2025

| | | | | |
|---------------------------------|--------------------------------|--------------------------|-------------------------|--------------------------|
| sd/- | sd/- | sd/- | sd/- | sd/- |
| Pardip Gupta | Satish Kumar Kamboj | Naresh Kumar Jain | Rajesh Choudhary | Suresh Kumar Jain |
| Assistant Branch Manager | Chief Executive Officer | Director | Director | Chairman |

For Manish Sharma & Co.
Chartered Accountants
FRN No. 023253N

sd/-
CA Manish Sharma
Partner
M.No. 509292

Notes To Accounts

(i) The bank is registered with RCS vide registration No 408 dated 29th July, 1961 and got RBI license No. ACD/HR-235P dated 6th Jan 1981.

(ii) Contingent Liability

a) Liability for guarantee issued is Rs.29,04,250/- as on 31/03/2025.

b) Deaf Account with RBI is Rs 1,21,42,876/-created in FY 2024-25 as per the format given below:-

(Amount in crore)

| | Current year | Previous Year |
|-------------------------------------------------|--------------|---------------|
| Opening Balance of Amount tfd. to Deaf | 1.184 | 0.842 |
| Add : Amount transfer to Deaf during the year | 0.163 | 0.352 |
| Less : Amount reimbursed by Deaf towards claims | 0.133 | 0.010 |
| Closing Balance of amount tfd. to Deaf | 1.214 | 1.184 |

c) EPF Demand Rs. 81,65,615/- as on 31.03.2025.

(iii) The realizable value of Loan and Advances and other assets is not less than the value at which they are stated in the Balance Sheet. Balances of Loans are subject to confirmation from the respective parties.

(iv) Provision for Bad and Doubtful Debts is made as prescribed by RBI directives or Section 36(1)(vii) of Income Tax Act, whichever is higher.

(v) Previous year figures have been regrouped and reclassified whenever considered necessary.

(vi) Stock of stationery, including share and loan forms, is taken as certified and valued by the CEO.

(vii) Half yearly review report of priority sector advance as on 30.09.2024 & 31.03.2025 was sent to RBI.

(viii) During the year no loans & advances have been made to director/ relatives of directors / firms in which Directors are interested which has been reported to RBI from time to time. However, loan against term deposit is sanctioned to the Directors/their relatives for Rs.1,43,85,083.86 as per RBI extent guidelines.

(ix) The Bank had complied with the prescribed limit for Priority Sector and weaker section Advances and reported to RBI from time to time.

- (x) The Bank have scrutinized the account opening forms in respect of all types of deposit accounts opened with head office and branches of the bank during the year and found that KYC norms were fulfilled by the bank.
- (xi) The bank has not made any provision for dividend yet for F.Y. 2024-25.
- (xii) Dividend is outstanding Rs.30,10,976/-for last six years since 2019. As per bye laws no.46 (IV), any dividend remaining undrawn for six years after having been declared shall be transferred to the Reserve Fund of the Bank. Bank is taking initiative to pay this unclaimed dividend to the members as soon as possible.
- (xiii) The Provision for Dividend was made of Rs. 47,29,140/- for year 2019-20. But, as per the RBI Circular vide DOR.BP.BC.No.29/21.02.067/2020-21 dated 04.12.2020, the restriction was imposed on all commercial and co-operative banks to pay dividend. Therefore, the provision created for the said amount out of profits for the F.Y 2019-2020 still stands payable as on 31.03.2025.
- (xiv) Amount of Rs.2,04,346/- is outstanding in sundry creditors account, this account consists of Cash/RTGS deposited in the wrong account. RTGS received in bank not credited in the account due to wrong information from the sender or wrong/ non filling of information in the deposit slip.
- (xv) Accounting for clearing
- Cheques sent for collection with HDFC are accounted for by HDFC on 2nd day. Accounting entry for such are made by the bank on next day following the day of credit is given by HDFC.
- (xvi) Balances with other Banks
- The bank is keeping Current Accounts with different banks the bank statement/ confirmation certificates for the balance standing in the different banks are reconciled and balance tallied with books of accounts and balances were found correct and there are no discrepancies.
- (xvii) Bank is transferring the Net Profit after Tax as per statutory requirements 25%, 10%, 2% and 2% in Statutory Reserve, Bad & Doubtful Debt Reserve, Co-operative Education Fund and Common Good Fund respectively.
- (xviii) Non-Performing Assets has been classified as NPA since 90 days for co-operative Tier II Banks in the financial year 2024-25. So Bank has classified its NPA assets as per 90 days.
- (xix) A sum of Rs 3,93,565/- as Interest invested on Gratuity Fund investment towards Group Gratuity Scheme of LIC during the year.
- (xx) A sum of Rs 3,25,530/- as Interest invested on Leave Encashment Fund investment towards Leave Encashment Scheme of LIC.
- (xxi) The following information is disclosed as per Mandatory Standard issued by The Institute of Chartered Accountants of India (ICAI).

a) Retirement Benefits – Accounting Standard- 15

The bank has taken a policy under group gratuity scheme of LIC for the payment of gratuity for all his employees covered under the payment of Gratuity Act, 1972 as per Bank Service Rule, 1990 duly approved by The Registrar, Cooperative Societies, Haryana. All contributions made are charged from revenue. Gratuity liability are defined benefit obligations incurred at the end of each financial year and are provided for on the basis of an actuarial valuation provided by the LIC at the end of each financial year.

The Bank has taken a policy from LIC for payment of unutilized leave benefits to the employees. All contributions made are charged to revenue. Accrual for leave encashment benefit is made on the basis of a year-end actuarial valuation of accumulated leave in pursuance of the Bank's leave rules / leave policy i.e. modified/ changed from time to time.

b) Segment reporting- Accounting Standard-17

The Bank is mainly engaged in two kinds of operations:

- i) Banking Operations which consist of Urban Advances (like industrial advances, vehicle advances, housing loan etc).
- ii) Treasury Operations which consists of interest income on investments and profit on sale of investments in security.

The Bank has recognized Business Segments as Primary reporting Segment in compliance with Accounting Standard-17.

(Rs. In Lacs)

| <u>Business Segment</u> | <u>Banking Operations</u> | <u>Treasury Operations</u> | <u>Total</u> |
|------------------------------------------|---------------------------|----------------------------|--------------|
| Revenue | 1390.79 | 1423.50 | 2814.29 |
| Operating Profit -Before depreciation | | | 741.31 |
| -After depreciation | | | 713.38 |
| <u>Other Information</u> | | | |
| Segment Assets | 19297.59 | 20770.00 | 40067.59 |
| <u>Total Assets</u> | | | 40067.59 |
| Segment Liabilities | | | 31575.41 |
| Capital and Reserves | | | 8492.18 |
| <u>Total Liabilities</u> | | | 40067.59 |

c) Party Disclosures-Accounting Standard-18

i) List of Related Parties:-

The election of the managing committee of the bank held on dated 21.05.2023. BOD has elected their Chairman Sh. Suresh Kumar Jain & Vice Chairperson Smt. Sandhya Kuchhal on 26.06.2023.

- (a) Key Management Personnel w.e.f. from 26.06.2023
- (i) Sh. Suresh Kumar Jain (Chairman of BOD)
 - (ii) Smt. Sandhya kuchhal (Vice Chairperson)
 - (iii) Sh. Satish Kumar Kamboj (CEO of the Bank)
 - (iv) Sh. Anurag Mittal (Member of BOD and Chairman of BOM w.e.f 28.07.2023)

(b) Board of Management

Board of Management has been constituted on 28.07.2023 V/R No. 16 as per RBI Circular reference no. RBI/2019-20/128 DoR (PCB).BPD Cir. No.8/12.05.002/2019-20 for smooth working of bank.

| Sr. No. | Name |
|---------|------------------------------|
| 1 | Sh. Anurag Mittal (Chairman) |
| 2 | Sh. Suresh Kumar Jain |
| 3 | Sh. Naresh Kumar Jain |
| 4 | Sh Lalit Kumar Jain |
| 5 | Sh. Sanjay Verma |
| 6 | Sh. Pawan K. Gupta |
| 7 | Sh. Atul Jain |
| 8 | Sh. Arvind Mittal |
| 9 | Sh. Ajay Kumar Sharma |
| 10 | Sh. Ashish Jain |
| 11 | Sh. Satish Kumar Kamboj |

(c) Directors: .The election of the managing committee of the bank held on dated 21.05.2023. BOD has elected their Chairman Sh. Suresh Kumar Jain & Vice Chairperson Smt. Sandhya Kuchhal on 26.06.2023.

Directors with effect from 21/05/2023

| Sr. No. | Name of Director |
|---------|----------------------------------------------------------------|
| 1 | Sh. Suresh Kumar Jain (Advocate)– (Chairman w.e.f. 26.06.2023) |
| 2 | Smt. Sandhya Kuchhal – (Vice Chairperson w.e.f. 26.06.2023) |
| 3 | Sh. Kailash Chand |
| 4 | Sh. Amit Verma |
| 5 | Sh. Lalit Kumar Jain |
| 6 | Sh. Parmod Kumar (Advocate) |
| 7 | Smt. Poonam Jain |
| 8 | Sh. Naresh Kumar Jain |
| 9 | Sh. Rajesh Chaudhary |
| 10 | Sh. Sanjay Verma |
| 11 | Sh. Anurag Mittal |

- ii) Disclosures about transactions with Key Management Personnel and directors are as under: -

| (Rs. In lakh) | |
|------------------------------------------------------------------------------------------------|--------|
| Remuneration paid to CEO: -Sh. Satish Kumar Kamboj | 12.40 |
| Loans and advances to directors, their relatives, companies/firms in which they are interested | 143.85 |
| - Fund Based (Loan against term deposits as per RBI guidelines) | 143.85 |
| - Non-Fund Based (Guarantees, L/C etc.) | NIL |
| Total amount sanctioned | NIL |
| Total amount disbursed | NIL |
| Amount outstanding as on 31.3.2025 | NIL |
| Amount Overdue as on 31.3.2025 | NIL |
| Sitting fee paid to directors | NIL |

- d) Deferred Taxes and Assets and Liabilities Accounting Standard-22

Deferred tax is the tax recognized on timing differences between the accounting and taxable income for the year and quantified using tax rates and laws enacted or substantively enacted by the balance sheet date. No Deferred Tax Asset or Deferred tax liability has been created on the timing difference.

- e) In compliance of Circular No. RPCD.CO.RF.BC.65/7.02.03/2003-04, RBI/2004/69 dated 23.02.2004, the details of issuer composition of Non SLR investments and the Non-Performing SLR investments as on 31.3.2025 are as under: -

- (i) Issuer Composition of Non-SLR investment.

| (Rs. In crore) | | | | | | |
|----------------|--------------------------------------|--------|-----------------------------|----------------------------------------------------------------|--------------------------------------------------|---------------------------------|
| No. | Issue | Amount | Extent of private placement | Extent of 'Below investment grade' Securities already invested | Extent of "unrated" securities, already invested | Extent of "unlisted securities" |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) |
| 1 | FIs | -- | --- | ----- | ----- | ----- |
| 2 | Others | 25.08 | ----- | ----- | ----- | ----- |
| 3 | Provisions held towards depreciation | ----- | ----- | ----- | ----- | ----- |
| | Total | 25.08 | ----- | ----- | ----- | ----- |

(ii) Non performing non-SLR investments as on 31.03.2025

| Particulars | Amount (Rs. Crore) |
|------------------------------------------------------|--------------------|
| Opening Balance | NIL |
| Addition during the year since 1 st April | NIL |
| Reduction during the above period | NIL |
| Closing Balance | NIL |
| Total Provisions held | NIL |

(xxii) Detail of NPA

(Amt. in Lakhs)

| | 31-03-2025 | 31-03-2024 |
|------------------------------------|------------|------------|
| Sub-Standard | 193.80 | 689.40 |
| Doubtful (Secured) | | |
| 1.D1 | 13.85 | 39.96 |
| 2.D2 | 39.96 | 129.89 |
| 3.D3 | 177.61 | 177.56 |
| Unsecured 100% (Out of above) | 20.49 | 20.51 |
| Loss Assets 100% | 0 | 0 |
| Total | 445.71 | 1036.81 |
| N.P.A. Provision | 1673.94 | 1555.98 |
| Net N.P.A. | 0 | NIL |
| Gross N.P.A % | 3.53 | 8.27 |
| Net N.P.A. as % of Net advances | 0 | 0 |

- a) No penalty was imposed by R.B.I for any violation during the year.
- b) The payment of Insurance Premium to the DICGC Rs. 39,25,660/- (including G.S.T.)

Premium on deposit of insurance was paid to DICGC on due dates. No interest has been paid to DICGC for late/short payment of premium for the year.

xxiii) Profitability

- a) Interest Income as percentage of Average Working Funds 7.09%
- b) Non-Interest Income as percentage of Average Working Funds 0.49%
- a. Business (Deposits + Advances) per employee Rs. 1531.92 Lakh
- b. Operating Profit as % of Average Working Funds 1.92 %.
- c. Profit per Employee Rs.17.38 Lakh.

xxiv) Average Cost of Deposits 4.92%.

xxv) C.R.A.R 40.06%

xxvi) GST Returns and balances are subject to reconciliation.

As per our audit report of even date

For Manish Sharma & Co.
Chartered Accountants

sd/-
(Satish Kumar Kamboj)
Chief Executive Officer
Date:30.06.2025
Place: Sonapat

sd/-
(CA Manish Sharma)
Partner
M.No. 509292
FRN No. 023253N
UDIN : 25509292BMOGRY4709

वर्तमान जमा की ब्याज दरें (Present Interest Rates on Deposits)

जमा अमानतों पर (On Deposits) 01.08.2025 से प्रभावी

बचत खातों पर

| | |
|----------------------------------------------------------|-------|
| 10 लाख रूपये से कम तक | 2.50% |
| 10 लाख रूपये व अधिक पर | 2.75% |
| मियादी/सावधि जमा अमानतों पर | |
| 7 दिन से 14 दिन तक | 3.25% |
| 15 दिन से 45 दिन तक | 3.50% |
| 46 दिन से 90 दिन तक | 3.75% |
| 91 दिन से 179 दिन तक | 4.00% |
| 180 दिन व अधिक लेकिन एक वर्ष से कम तक | 5.35% |
| 1 वर्ष व अधिक लेकिन 18 महीने से कम तक | 6.25% |
| 18 महीने व अधिक लेकिन 3 वर्ष तक | 6.50% |
| 3 वर्ष से अधिक लेकिन 5 वर्ष से कम तक | 6.55% |
| 5 वर्ष व अधिक | 6.65% |
| वरिष्ठ नागरिकों को आधा प्रतिशत (0.5%) अधिक (शर्तें लागू) | |

Manish Sharma & Co.

CHARTERED ACCOUNTANTS

A-182, 3rd Floor, Jhilmil Colony, Vivek Vihar, Delhi-110095.

INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF THE SONEPAT URBAN COOPERATIVE BANK LIMITED

REPORT ON THE AUDIT OF THE FINANCIAL STATEMENTS

Opinion

We have audited the accompanying consolidated financial statements of **The Sonapat Urban Cooperative Bank Limited** ("the Bank"), which comprise the Balance Sheet as at 31st March, 2025 and the Statement of Profit and Loss, and notes to the Financial Statements, including a summary of the significant accounting policies and other explanatory information [hereinafter referred to as "the financial Statements"].

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by the Banking Regulations Act, 1949 ("The Act") as applicable to Co-operative Bank, the guidelines issued by the Reserve Bank of India, the Registrar of Cooperative Societies, Haryana, in the manner so required and give a true and fair view in conformity with the Accounting Standards and other accounting principles generally accepted in India, of the state of affairs of the Bank as at 31st March, 2025, and its Profit or Loss for the year ended on that date.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by ICAI. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements prepared in accordance with the accounting principles generally accepted in India, including the applicable Accounting Standards, and applicable provisions of the Act and circulars and guidelines issued by the Reserve Bank of India ("RBI") from time to time and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the Financial Statements.

Responsibility of the Management and those charged with Governance for the Financial Statements

The Bank's management is responsible for preparation of these financial statements that give a true and fair view of the financial position, financial performance in accordance with the provisions of Banking Regulation Act, 1949 (as applicable to Co-operative Bank), the guidelines issued by Reserve Bank of India (RBI), the registrar of Cooperative societies, Haryana and

accounting principles generally accepted in India, including the Accounting Standards. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Financial Statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the entity or to cease operations, or has no realistic alternative but to do so. The Board of Directors are also responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain and understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions

are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Materiality is the magnitude of misstatements in the consolidated Financial Statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the consolidated Financial Statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the Financial Statements.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matters

The bank should strictly follow the instructions/guidelines issued by R.B.I. vide their 'Master Circular-Management of Advances-UCBs', more specifically in respect of Cash Credit Limits.

The bank has refunded the share capital to their members amounting to Rs. 38,47,700/- during the year 2024-25, but as required by Rule 18 of Haryana Co-op. Societies Rules, 1989, no such procedure has been laid down in the bye-laws of the Bank. Moreover, as per Rules such withdrawal of share capital shall not exceed five percent of the aggregate paid up share capital of the society as it stood on the 31st March of preceding year. As per this Rule, maximum withdrawal of share capital is permitted to Rs. 36,99,675/-, but actual withdrawal is Rs. 38,47,700/-, which is in excess of permissible limit.

Report on Other Legal and Regulatory Requirements

1. We further 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.
 - 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.
 - c) The consolidated Balance Sheet, the Statement of Profit and Loss dealt with by this Report are in agreement with the books of account.
 - d) The following is a summary of Memorandum of Changes submitted by us to the bank management and the same were considered and incorporated in financials of the bank. Further these changes are recorded in the books during course of audit.

| Memorandum of Changes (summary) | | | | |
|---------------------------------|----------------|-----------|----------------|-----------|
| | Increase | | Decrease | |
| | (No. of items) | (Rs.) | (No. of items) | (Rs.) |
| In respect of : | | | | |
| a. Income | -- | -- | -- | -- |
| b. Expenditure | -- | -- | -- | -- |
| c. Assets | -- | -- | -- | -- |
| d. Liabilities | 1 | 38,47,700 | 1 | 38,47,700 |
| e. Gross NPAs | -- | -- | -- | -- |
| f. Provision on NPAs | -- | -- | -- | -- |
| g. Classification of Advances | -- | -- | -- | -- |
| h. Risk Weighted Assets | -- | -- | -- | -- |
| i. Other items (if any) | -- | -- | -- | -- |

For Manish Sharma & Co.

Chartered Accountants

sd/-

CA. Manish Sharma

(Partner)

(ICAI Firm Registration No. 023253N)

Membership No. 509292

Place: Sonapat

Date: 30/06/2025

UDIN : 25509292BMOGRY4709

वर्तमान ऋण की ब्याज दरें (Present Interest Rates on Loans & Advances)

ऋण एवं अग्रिम पर (On Loans & Advances) 01.08.2025 से प्रभावी

गोल्ड लोन (Gold Loan)

1 लाख रुपये तक 11.25%

असुरक्षित ऋण (Loan Unsecured)

50 हजार रुपये तक 11.25%

सावधि ऋण (Term Loan)

50 हजार रुपये तक 11.25%

50 हजार रुपये से अधिक व 25 लाख रुपये तक 10.15%

25 लाख रुपये से अधिक व 75 लाख रुपये तक 10.15%

75 लाख रुपये से अधिक व 125 लाख रुपये तक 09.85%

125 लाख रुपये से अधिक व 200 लाख रुपये तक 09.60%

200 लाख रुपये से अधिक व 500 लाख रुपये तक 09.35%

500 लाख रुपये से अधिक 10.30%

ट्रेडर्स आसान ऋण/सीमा (Traders Easy Loan/Limit)

| | |
|------------------------------------------|--------|
| 50 हजार रुपये तक | 11.75% |
| 50 हजार रुपये से अधिक व 25 लाख रुपये तक | 10.40% |
| 25 लाख रुपये से अधिक व 75 लाख रुपये तक | 10.20% |
| 75 लाख रुपये से अधिक व 125 लाख रुपये तक | 09.90% |
| 125 लाख रुपये से अधिक व 200 लाख रुपये तक | 09.80% |

ट्रेडर्स ईजी-ए.पी.एम.सी. (Traders Easy - A.P.M.C.)

| | |
|------------------------------------------|--------|
| 50 हजार रुपये तक | 11.25% |
| 50 हजार रुपये से अधिक व 25 लाख रुपये तक | 09.90% |
| 25 लाख रुपये से अधिक व 75 लाख रुपये तक | 09.70% |
| 75 लाख रुपये से अधिक व 125 लाख रुपये तक | 09.40% |
| 125 लाख रुपये से अधिक व 200 लाख रुपये तक | 09.30% |

नकद ऋण सीमा (Cash Credit Limit)

| | |
|------------------------------------------|--------|
| 50 हजार रुपये तक | 11.25% |
| 50 हजार रुपये से अधिक व 25 लाख रुपये तक | 09.90% |
| 25 लाख रुपये से अधिक व 75 लाख रुपये तक | 09.70% |
| 75 लाख रुपये से अधिक व 125 लाख रुपये तक | 09.40% |
| 125 लाख रुपये से अधिक व 200 लाख रुपये तक | 09.30% |
| 200 लाख रुपये से अधिक व 500 लाख रुपये तक | 09.20% |
| 500 लाख रुपये से अधिक | 10.25% |

सम्पत्ति पर नकद ऋण (Cash Credit Against Property)

| | |
|-----------------------------------------|--------|
| 50 हजार रुपये तक | 11.35% |
| 50 हजार रुपये से अधिक व 25 लाख रुपये तक | 10.00% |
| 25 लाख रुपये से अधिक व 75 लाख रुपये तक | 09.80% |
| 75 लाख रुपये से अधिक व 100 लाख रुपये तक | 09.50% |

ट्रेडर्स कैश क्रेडिट सीमा (Traders Cash Credit Limit)

| | |
|-----------------------------------------|--------|
| 50 हजार रुपये तक | 11.50% |
| 50 हजार रुपये से अधिक व 25 लाख रुपये तक | 10.15% |
| 25 लाख रुपये से अधिक व 40 लाख रुपये तक | 09.95% |

ट्रेडर्स कैश क्रेडिट सीमा (एस.एस.आई/एम.एस.एम.ई.) Traders Cash Credit Limit - (SSI/MSME)

| | |
|-----------------------------------------|--------|
| 50 हजार रुपये तक | 11.25% |
| 50 हजार रुपये से अधिक व 25 लाख रुपये तक | 09.90% |
| 25 लाख रुपये से अधिक व 40 लाख रुपये तक | 09.75% |

सावधि ऋण (एस.एस.आई/एम.एस.एम.ई.) Term Loan - (SSI/MSME)

| | |
|------------------------------------------|--------|
| 50 हजार रुपये तक | 11.05% |
| 50 हजार रुपये से अधिक व 25 लाख रुपये तक | 09.45% |
| 25 लाख रुपये से अधिक व 75 लाख रुपये तक | 09.35% |
| 75 लाख रुपये से अधिक व 125 लाख रुपये तक | 09.50% |
| 125 लाख रुपये से अधिक 200 लाख रुपये तक | 09.30% |
| 200 लाख रुपये से अधिक व 500 लाख रुपये तक | 09.50% |
| 500 लाख रुपये से अधिक | 09.25% |

एस.एस.आई/एम.एस.एम.ई - नकद ऋण सीमा (SSI/MSME) - Cash Credit Limit

| | |
|-----------------------------------------|--------|
| 50 हजार रुपये तक | 11.05% |
| 50 हजार रुपये से अधिक व 25 लाख रुपये तक | 09.45% |
| 25 लाख रुपये से अधिक व 75 लाख रुपये तक | 09.35% |

| | |
|----------------------------------------------------------------------------------------------------|--------|
| 75 लाख रुपये से अधिक व 125 लाख रुपये तक | 09.50% |
| 125 लाख रुपये से अधिक 200 लाख रुपये तक | 09.30% |
| 200 लाख रुपये से अधिक व 500 लाख रुपये तक | 09.50% |
| 500 लाख रुपये से अधिक | 09.25% |
| कृषि सहयोगी गतिविधियों के लिए सावधि ऋण (Agriculture Allied Activities)-Term Loan | |
| 50 हजार रुपये तक | 11.05% |
| 50 हजार रुपये से अधिक व 25 लाख रुपये तक | 09.95% |
| 25 लाख रुपये से अधिक व 75 लाख रुपये तक | 09.85% |
| 75 लाख रुपये से अधिक व 125 लाख रुपये तक | 09.55% |
| 125 लाख रुपये से अधिक व 200 लाख रुपये तक | 09.30% |
| 200 लाख रुपये से अधिक व 500 लाख रुपये तक | 09.05% |
| 500 लाख रुपये से अधिक | 08.25% |
| कृषि सहयोगी गतिविधियों के लिए नकद ऋण सीमा (Agriculture Allied Activities)-Cash Credit Limit | |
| 50 हजार रुपये तक | 11.05% |
| 50 हजार रुपये से अधिक व 25 लाख रुपये तक | 09.70% |
| 25 लाख रुपये से अधिक व 75 लाख रुपये तक | 09.40% |
| 75 लाख रुपये से अधिक व 125 लाख रुपये तक | 09.10% |
| 125 लाख रुपये से अधिक व 200 लाख रुपये तक | 09.00% |
| 200 लाख रुपये से अधिक व 500 लाख रुपये तक | 08.90% |
| 500 लाख रुपये से अधिक | 08.90% |
| शिक्षण संस्थानों के लिए (Loan to Educational Institutions) | |
| 50 हजार रुपये तक | 12.00% |
| 50 हजार रुपये से अधिक व 25 लाख रुपये तक | 10.90% |
| 25 लाख रुपये से अधिक व 75 लाख रुपये तक | 10.90% |
| 75 लाख रुपये से अधिक व 125 लाख रुपये तक | 10.60% |
| 125 लाख रुपये से अधिक व 200 लाख रुपये तक | 10.35% |
| 200 लाख रुपये से अधिक व 500 लाख रुपये तक | 10.10% |
| गृह ऋण – निर्माण/खरीदने हेतु (Housing Loan - Construction/Purchase) | |
| 25 लाख रुपये तक | 08.15% |
| 25 लाख रुपये से अधिक | 08.25% |
| दुकान सह गृह ऋण (Shop cum House) – 140 लाख रुपये तक | |
| | 09.75% |
| व्यवसायिक अचल सम्पत्ति हेतु ऋण (Commercial Real Estate) | |
| 25 लाख रुपये तक | 10.55% |
| 25 लाख रुपये से अधिक | 10.25% |
| कार्यशील पूंजी अवधि ऋण (Working Capital Term Loan) | |
| 25 लाख रुपये तक | 10.75% |
| वाहन ऋण (Vehicle Loan) | |
| 25 लाख रुपये तक | 08.25% |
| 25 लाख रुपये से अधिक | 08.50% |
| सम्पत्ति ऋण (LAP Loan) | |
| 25 लाख रुपये तक | 10.75% |

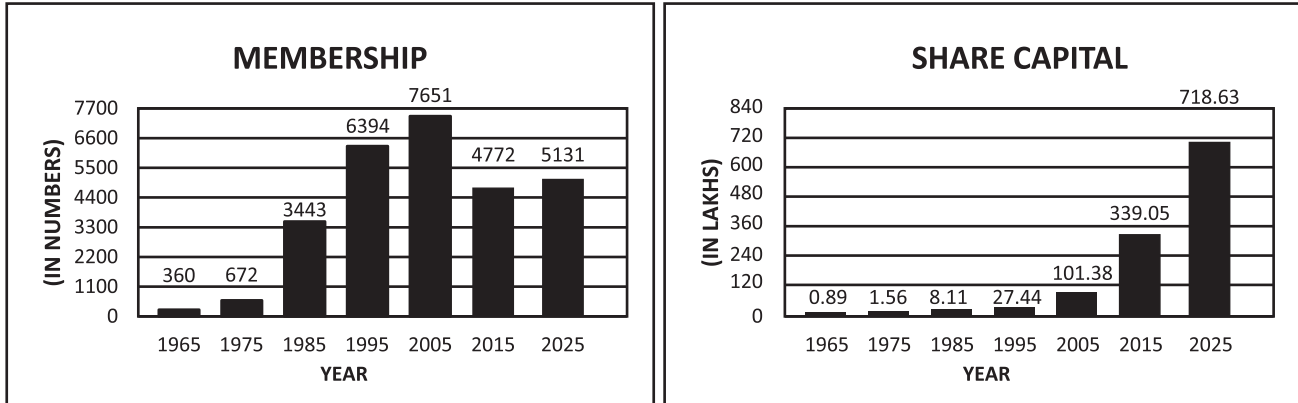
विशेष

- सभी सदस्यों (Share Holders) से निवेदन है कि KYC नियमों का पालन करते हुए अपने सदस्यता खाते (Membership Account) में आधार कार्ड व पैन कार्ड अपडेट करायें ।
- जिन सदस्यों ने वर्ष 2018-19 (31.3.2019) का लाभांश अभी तक नहीं लिया है, वे सभी सदस्य 31 मार्च, 2026 तक अपना बकाया लाभांश (Dividends) बैंक से अवश्य ले लें, वरना रिजर्व बैंक व सहकारी विभाग के लगातार एतराज के चलते बैंक के उपनियमधारा 46 (iv) के तहत मजबूरन इस बकाया लाभांश राशि को रिजर्व फंड में डालना अनिवार्य हो जाएगा । इस बारे में इस नोटिस को अंतिम माना जाएगा ।
- बैंक में ऋण पॉलिसी के तहत व लोन नियमों के अन्तर्गत कई ऋण योजनाओं को लागू किया गया है। इन ऋण योजनाओं में प्रमुख हैं— 50 हजार रु. तक पर्सनल लोन जिसमें टी.वी., फ्रिज व अन्य इलेक्ट्रॉनिक्स आईटम्स, टू व्हीलर, स्कूटर, मोटर साईकल, एयरकंडीशनर व फर्नीचर की खरीद शामिल है, 10 लाख रुपये तक मकान मुरम्मत के लिए ऋण, 140 लाख रुपये तक गृह ऋण, 40 लाख तक ट्रेडर्स कैश क्रेडिट (Traders Cash Credit), 6 करोड़ रुपये तक बिजनेस, SSI/MSME, होलसेल/रिटेल ट्रेडर्स, रियल इस्टेट कमर्शियल लोन, अस्पतालों/डॉक्टरों के लिए विशेष ऋण योजना, 10 करोड़ रुपये तक समूह ऋण आदि। वाहनों के ऋण-आवेदनों के त्वरित निपटान हेतु अलग से व्हीकल लोन कमेटी का गठन किया गया है। सभी ऋण नाममात्र प्रसंस्करण शुल्क (Processing Fee) पर उपलब्ध है। **1 लाख रुपये तक का गोल्ड लोन तुरन्त दिया जा रहा है।**
- बैंक के पात्र सदस्यों (शेयर होल्डर्स) के लिए व्यक्तिगत दुर्घटना बीमा पॉलिसी (Group Personal Accident Insurance Policy) के तहत बीमित राशि (Assured Amount) 1,00,000/- रुपये है। दुर्घटना होने की स्थिति में 24 घंटे के अंदर बैंक के मुख्य कार्यकारी अधिकारी को सहयोग के लिए सूचित करें।
- शेयरधारक को बैंक से ऋण लेने के लिए शेयरपूजी Loan Secured राशि का 1 प्रतिशत व Loan Unsecured राशि का 2 प्रतिशत निर्धारित की हुई है, जबकि शेयरधारक (Share Holder) बनने के लिए न्यूनतम शेयर राशि 5000/- रुपये है।
- जिन खातेदारों ने अपने शेयर व जमा खातों में नामिनी दर्ज नहीं कराया है, वे तुरंत नामांकन की प्रक्रिया पूरी करें जो खातेदार किसी भी कारण से (पूर्व नामांकित व्यक्ति की मृत्यु या अन्य) अपना नामिनी बदलवाना चाहते हैं वे भी तुरन्त आवश्यक कार्यवाही करें। शेयर रिकार्ड में पता, स्वामित्व, टेलीफोन नम्बर आदि से सम्बन्धित परिवर्तनों को यथासमय बैंक की जानकारी में लायें व ठीक करायें। सदस्यता पहचान पत्र बैंक मुख्यालय से प्राप्त करें।
- बैंक की तीन डिस्पेंसरियाँ जो क्रमशः मोहल्ला देवीवाड़ा पुराना शहर, गली जैन स्थानक रोहतक रोड तथा ऋषि कॉलोनी चौक, शनि मंदिर के निकट स्थित है। डाक्टरी जाँच व एक दिन का दवाई खर्च 20/- रु. है। नैब्युलाईजर व मधुमेह प्रति टेस्ट 20/- रु.अलग से है।
- सभी जमा खातों में रिजर्व बैंक द्वारा KYC नियमों का पालन अनिवार्य है, सम्बन्धित शाखा में आधार कार्ड (Aadhaar Card) व पैन कार्ड (Pan Card) अपने खातों में अपडेट करायें। बैंक द्वारा जारी अपने MICR Code अंकित CTS 2010 वाली चैक बुक का ही प्रयोग करें। बैंक का अपना MICR Code इस प्रकार है :

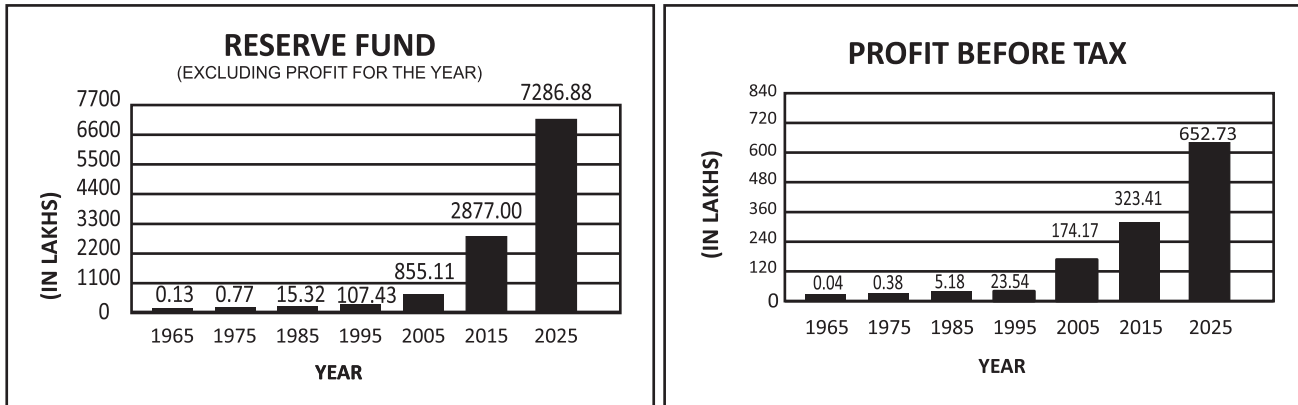
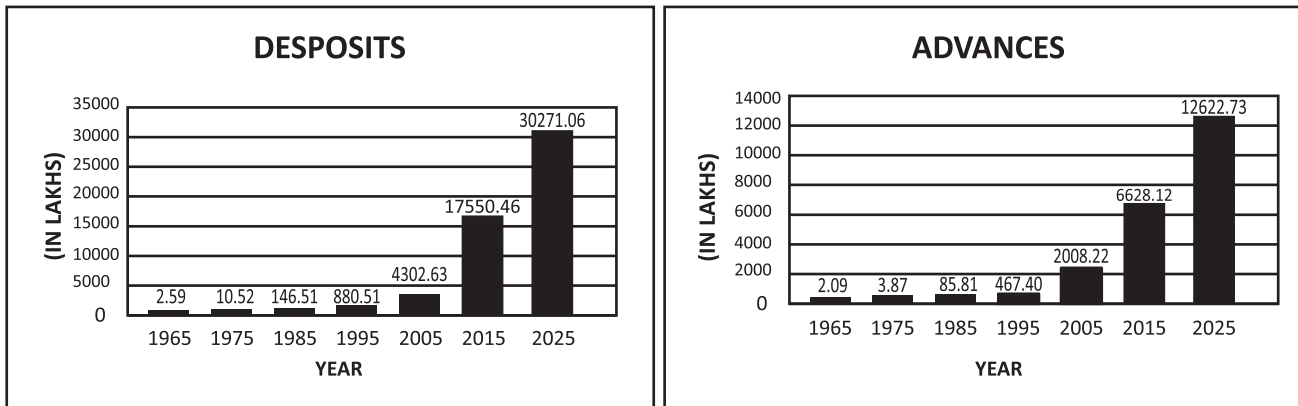
| नई सब्जी मण्डी शाखा | मण्डी शाखा | गंज बाजार शाखा | गोहाना रोड शाखा | गन्नौर शाखा | न्यू ग्रेन मार्केट शाखा |
|---------------------|------------|----------------|-----------------|-------------|-------------------------|
| 131801002 | 131801003 | 131801004 | 131801005 | 131801006 | 131801007 |

- बैंक का IFSC कोड IBKL0729SUC है।
- जिन जमाकर्ताओं (Depositors) ने पिछले 10 वर्षों या उससे अधिक समय से अपने खातों में कोई लेन-देन नहीं किया है, ऐसे Unclaimed खातों की धन राशि रिजर्व बैंक के DEAF A/c में जमा कराई जाती है। आप अपने खातों में लेनदेन करते रहें।
- सावधि जमा पर स्वतः स्रोत पर कर कटोती (Tax Deducted at Source i.e. TDS) की गणना व नवीनीकरण कम्प्यूटर से स्वचालित सिस्टम के द्वारा की जाती है। आप 15G/15H फार्म अप्रैल माह में अपनी बैंक शाखा में जमा करवायें।
- 5 लाख रुपये तक जमा खाते में बकाया राशि का बीमा निक्षेप बीमा और प्रत्यय गारंटी निगम (DICGC) से कराया जाता है।
- एल.पी.जी सब्सिडी सीधे लाभ अंतरण, SMS, E-mail Statement व Mobile Banking (Non Finance), सुविधा हेतु सम्बन्धित शाखा में सम्पर्क करें।

PROGRESS AT A GLANCE



Bank started with as many as 78 Members with meager capital of Rs. 23700/-



| YEAR | MEMBERSHIP (IN NUMBERS) | SHARE CAPITAL (IN LAKHS) | DEPOSITS (IN LAKHS) | ADVANCES (IN LAKHS) | RESERVE FUND (IN LAKHS) (excluding profit for the year) | PROFIT BEFORE TAX (IN LAKHS) | PROFIT AFTER TAX (IN LAKHS) |
|------|-------------------------|--------------------------|---------------------|---------------------|------------------------------------------------------------|------------------------------|-----------------------------|
| 1965 | 360 | 0.89 | 2.59 | 2.09 | 0.13 | 0.04 | NA |
| 1975 | 672 | 1.56 | 10.52 | 3.87 | 0.77 | 0.38 | NA |
| 1985 | 3443 | 8.11 | 146.51 | 85.81 | 15.32 | 5.18 | NA |
| 1995 | 6394 | 27.44 | 880.51 | 467.40 | 107.43 | 23.54 | NA |
| 2005 | 7651 | 101.38 | 4302.63 | 2008.22 | 855.11 | 174.17 | NA |
| 2015 | 4772 | 339.05 | 17550.46 | 6628.12 | 2877.00 | 323.41 | 215.21 |
| 2025 | 5131 | 718.63 | 30271.06 | 12622.73 | 7286.88 | 652.73 | 486.67 |

NOTE:- Minimum 50 shares of Rs. 100/- each for new member(s) enrolled. W.E.F. 01-04-2011