SUTEX
Co-op. Bank Ltd.
1972

The Sutex® Co-Operative Bank Ltd.

(Multi State Bank)

54th Annual report

2025 - 2026

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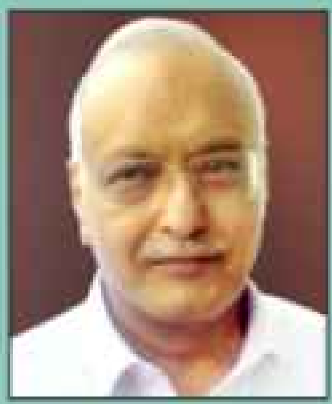
The Sutex Co-Operative Bank Ltd.®

(Multi State Bank)

SUTEX Co-op Bank Ltd. 1972

બોર્ડ ઓફ ડિરેક્ટર્સ



શ્રી કમલ વિજય તુલસ્યાન
ચેરમેન

શ્રી અરૂણભાઈ બી. કનોડિયા
વાઈસ ચેરમેન

શ્રી નિર્મલકુમાર વી. વખારીયા
ડિરેક્ટર

શ્રી નિમેષભાઈ એસ. બચકાણીવાલા
ડિરેક્ટર

શ્રી કાર્તિક યુ. હાથીવાલા
ડિરેક્ટર

શ્રી ભીખુભાઈ એમ. દેસાઈ
ડિરેક્ટર

શ્રીમતી પૂર્ણિમાબેન એ. દેસાઈ
ડિરેક્ટર

શ્રીમતી વૈષ્ણવીબેન એમ. દેસાઈ
ડિરેક્ટર

શ્રી પ્રતિક જે. મિસ્ત્રી
ડિરેક્ટર

શ્રી વિનોદચંદ્ર એચ. ગુંદરવાલા
ડિરેક્ટર

શ્રી મિલિન્દ જે. ધમણવાલા
ડિરેક્ટર

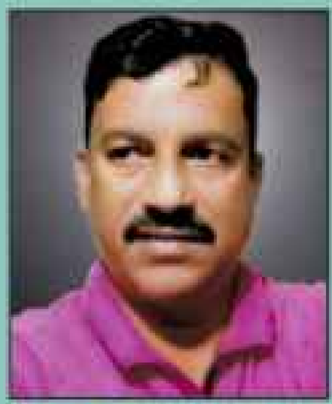
શ્રી સંજયભાઈ આર. ગજીવાલા
ડિરેક્ટર

શ્રી જીતેન્દ્ર પી. વખારીયા
ડિરેક્ટર

શ્રી રોહન એ. દેસાઈ
ડિરેક્ટર

ડૉ. દક્ષેશ આર. ઠાકર
ડિરેક્ટર

શ્રી હેતુલ કે. મહેતા
ડિરેક્ટર



શ્રી દિલીપ ડી. ગાવિત
ડિરેક્ટર

બોર્ડ ઓફ મેનેજમેન્ટ

શ્રી અરૂણભાઈ બી. કનોડિયા
ચેરમેન

શ્રી કાર્તિક યુ. હાથીવાલા
મેમ્બર

શ્રી પ્રતિક જે. મિસ્ત્રી
મેમ્બર

શ્રી તન્મય એમ. અગ્રવાલ
મેમ્બર

શ્રી વિરલ એમ. લોખંડવાલા
મેમ્બર

શ્રી ધ્રુવ આર. બચકાણીવાલા
મેમ્બર

શ્રી શીતલ એ. ભટ્ટ
ચીફ એક્ઝીક્યુટીવ ઓફિસર

વાર્ષિક સાધારણ સભાની નોટિસ

આથી બેંકના સભાસદોને જણાવવામાં આવે છે કે આપણી બેંકની વાર્ષિક સાધારણ સભા નીચે જણાવેલ સ્થળે અને સમયે નીચે જણાવેલ એજન્ડાના કામો માટે મળશે, આપને સમયસર હાજર રહેવા વિનંતી છે.

સભાનું સ્થળ : ધમણવાલા એ.સી. હોલ, સીંગાપુરી વાડી, મહારાજા સિનેમાની સામે, રૂસ્તમપુરા, સુરત.

તારીખ : ૨૫-૦૭-૨૦૨૬, શનિવારના રોજ સાંજે ૪.૦૦ કલાકે

એજન્ડા

૧. તા. ૦૪-૦૭-૨૦૨૫ની સાધારણ સભાની કાર્યવાહી મંજૂર કરવા બાબત.

૨. બોર્ડ ઓફ ડિરેક્ટર્સ વતી ચેરમેનશ્રીએ રજૂ કરેલો તા.૩૧-૦૩-૨૦૨૬ ના રોજ પૂરા થતા વર્ષનો બેંકનો અહેવાલ તથા ઓડિટ નોંધ સહિત વંચાણમાં લઈ ઓડિટ થયેલું સરવૈયું અને નફાતોટાનો હિસાબ અને ઓડિટ રીપોર્ટને બહાલી આપવા.

૩. બોર્ડ ઓફ ડિરેક્ટર્સની ભલામણ અનુસાર ચોખ્ખા નફાની ફાળવણી મંજૂર કરવા બાબત તથા ડીવીડંડ જાહેર કરવા બાબત.

૪. સને ૨૦૨૬-૨૦૨૭ નાં વર્ષ માટે રીઝર્વ બેંકની ગાઈડ લાઈન મુજબ સ્ટેચ્યુટરી ઓડિટરની પુનઃ નીમણૂક કરવા બાબત.

૫. પેટા નિયમ-૪ પ્રમાણે આવતા વર્ષ માટે ડિરેક્ટરો ની બોર્ડ વધારેમાં વધારે કેટલું ભંડોળ એકઠું કરી શકશે તે નક્કી કરવા.

૬. બેંકના પેટા નિયમ એમેન્ડમેન્ટ તા. ૦૪-૦૭-૨૦૨૫ ની વાર્ષિક સાધારણ સભામાં મંજુર થયેલ જે સેન્ટ્રલ રજીસ્ટ્રાર ની કચેરીએ મંજુર / નામંજુર થયેલ પેટા નિયમને બહાલી આપવા બાબત.

૭. આ રીપોર્ટમાં દર્શાવ્યા મુજબ પેટા નિયમમાં એમેન્ડમેન્ટ કરવા બાબત.

૮. ત્રણ વર્ષ અથવા વધુ સમયથી અનક્લેઈમ્ડ ડીવીડન્ડની રકમ રીઝર્વ ફન્ડ ખાતે લઈ જવા બાબત.

૯. વર્ષ દરમ્યાન માંડવાળ કરેલ એન.પી.એ. ધીરાણની બહાલી આપવા બાબત.

૧૦. તા. ૨૫-૦૭-૨૦૨૬ની વાર્ષિક સાધારણ સભામાં હાજર ન રહી શકનારા સભાસદોની ગેરહાજરી મંજુર કરવા બાબત.

૧૧. ચેરમેનશ્રીની મંજૂરીથી જે કામ રજૂ થાય તે પર વિચારણા કરવા અને નિર્ણય લેવા.

બોર્ડ ઓફ ડિરેક્ટર્સના આદેશથી

સુરત. **શીતલ એ. ભટ્ટ**

તા. ૦૩-૦૭-૨૦૨૬ સી.ઈ.ઓ.

નોંધ :-

- કોરમના અભાવે સામાન્ય સભા મુલતવી રહેશે તો પેટા કાયદાની કલમ ૩૦ મુજબ સભા એક કલાક બાદ તે જ સમયે અને તે જ સ્થળે ફરી મળશે, તેમાં કોરમનો બાધ રહેશે નહીં અને તે સભામાં એજન્ડા પરના કામો હાથ ધરાશે.
- આ રિપોર્ટ સભામાં સાથે રાખવા વિનંતી છે.
- બેંકના અહેવાલ તથા હિસાબ અંગે જો કોઈ સભાસદને ખુલાસો જોઈતો હોય તો તે વિશે સાધારણ સભાના ત્રણ દિવસ પહેલા બેંકમાં લેખિતમાં ખબર આપવાથી તેને પ્રમુખશ્રીની મંજૂરી મળ્યે સામાન્ય સભામાં રજૂ કરાશે.

Notice to All Share Holders for Annual General Meeting

Notice is hereby given to all the members of the bank that Annual General Body Meeting of the Members of the bank will be held on 25th July, 2026 - Saturday at 4.00 PM. at Dhamanwala AC Hall, Singapuri Wadi, Opp. Maharaja Cinema, Rustompura, Surat to transact the following business.

Agenda:

1 To approve the minutes of Annual General Meeting dated 04/07/2025.
2 To consider and approve the Reports of the Board of Directors, the Audit Report, Balance Sheet as on 31/03/2026 and Profit & Loss Account Statement for the year 2025-26 presented by the Chairman on behalf of Board of Directors.
3 To approve the appropriation of Net Profit and declaration of Dividend as recommended by the Board of Directors.
4 To approve the re-appointment of Statutory Auditor for the FY : 2026-27 as per RBI guidelines.
5 To decide the maximum amount of fund that can be collected by the Board of Directors for next financial year according to bye-laws rule 4.
6 To confirm the amendment in the Bye-Laws of the bank approved / disapproved by The Central Registrar of Co-operative Society which was approved in last year's Annual General Meeting dated 04/07/2025.
7 To approve the amendments in the Bye-Laws published in this Annual Report.
8 To approve the transfer of unclaimed dividend since three years or more into the Reserve Fund.
9 To approve the written off amount in certain NPA loan accounts during the year.
10 To approve leave / absence of members of the bank who are unable to attend the Annual General Body Meeting dated 25/07/2026.
11 To Consider and adopt any other matter with the approval of the Chairman.

Date : 03/07/2026

Place : Surat

By the order of Board of Directors

Shital A. Bhatt

C.E.O.

NOTE :

1. If the meeting gets adjourned due to absence of quorum then the meeting shall be held after half an hour at the same place as per bye laws No.30 and the quorum shall not be needed in such meetings. The tasks as per the agenda shall be transacted in such meeting.
2. Please bring this report in the meeting.
3. If any shareholder needs any clarification regarding the financial data then they can submit such application in writing with the bank before three days of the meeting. The reply to such application shall be given in the meeting with the approval of the Chairman.

સ્થાપક પ્રમુખશ્રી

ધી સુટેક્ષ કો-ઓપરેટીવ બેંક લી.

સ્વ. શેઠશ્રી સૂરજરામભાઈ બચકાણીવાલા

જન્મ તા. : ૧૨-૧૨-૧૯૨૬ ◎ સ્વર્ગવાસ તા. : ૩૧-૧૨-૨૦૦૬

બોર્ડ ઓફ ડિરેક્ટર્સ વતી બેંકનાં સને ૨૦૨૫-૨૦૨૬ ના ચોપ્પનમાં વર્ષનાં વાર્ષિક અહેવાલની રજૂઆત

સુજ્ઞ સભાસદ ભાઈઓ અને બહેનો,

આપ સૌનું ૫૪ મી વાર્ષિક સાધારણ સભામાં હું હાર્દિક સ્વાગત કરૂ છું. આપ સૌની સમક્ષ તા.૩૧-૦૩-૨૦૨૬ ના રોજ પૂરા થતા ૫૩ માં વર્ષનો બેંકનો અહેવાલ તથા ઓડિટ થયેલું સરવૈયું અને નફાતોટાનો હિસાબ બોર્ડ ઓફ ડિરેક્ટર્સ વતી રજૂકરવાની અનુમતી માગું છું.

નફાની ફાળવણી

તા. ૩૧-૦૩-૨૦૨૬ ના રોજ બેંકના વહીવટીખર્ચ, પગાર, ઈન્સેન્ટીવ, થાપણો પરના વ્યાજ, સ્ટેશનરી, છાપકામ, તાર-ટપાલ-ટેલિફોન, ટેક્ષીસ, બેંકની જગ્યાનું ભાડું, વીમા પ્રીમિયમ, પ્રોવિઝન વિગેરે બાદ કરતા થયેલો ચોખ્ખો નફો રૂા.૨૫,૯૩,૪૭,૬૫૧.૫૧ થયો છે. પેટા નિયમ નં. ૫૧ અને ૫૨ મુજબ નફાની ફાળવણી માટે સામાન્ય સભાને નીચે મુજબ ફાળવણી મંજૂર કરવાની ભલામણ કરવાનો સર્વાનુમતે ઠરાવ કરવામાં આવે છે.

નં.	ફાળવણીની વિગતો	૩૧-૦૩-૨૦૨૬
નં.	**ચોખ્ખો નફો :**	**૨૫,૯૩,૪૭,૬૫૧.૫૧**
૧.	રીઝર્વ ફંડ	૯,૦૭,૭૧,૬૭૮.૦૩
૨.	ડિવિડંડ (૯ ટકા મુજબ) ભરપાઈ થયેલ શેર મૂડી પર	૫,૫૨,૫૪,૭૯૭.૦૦
૩.	શિક્ષણફંડનાં સહકારી સંઘને આપવા સારું (૧ ટકા મુજબ)	૨૫,૯૩,૪૭૬.૫૨
૪.	કો.ઓપરેટીવ રીહેબીલીટેશન રીકનસ્ટ્રક્શન એન્ડ ડેવેલપમેન્ટ ફંડ (૧ ટકા મુજબ)	૨૫,૯૩,૪૭૬.૫૨
૫.	રીઝર્વ ફોર અનફોરસીન લોસીસ (૧૦ ટકા મુજબ)	૨,૫૯,૩૪,૭૬૫.૧૫
	૧ થી ૫ નો ટોટલ	૧૭,૭૧,૪૮,૧૯૩.૨૨
	બાકી રહેલો ચોખ્ખો નફો	**૮,૨૧,૯૯,૪૫૮.૨૯**
૬.	બીલ્ડીંગ ફંડ	૨,૬૮,૯૯,૪૫૮.૨૯
૭.	સાયબર સીક્યુરીટી ફંડ	૨૫,૦૦,૦૦૦.૦૦
૮.	ટેકનોલોજી ડેવલોપમેન્ટ ફંડ	૨૪,૦૦,૦૦૦.૦૦
૯.	ઈન્વેસ્ટમેન્ટ ફલ્કચ્યુએશન ફંડ	૫,૦૪,૦૦,૦૦૦.૦૦
	કુલ	**૮,૨૧,૯૯,૪૫૮.૨૯**

ભંડોળ :-

તા.૩૧-૦૩-૨૦૨૫ ના રોજ બેંકનું શેરભંડોળ રૂા.૬,૨૦૦.૨૮ લાખ હતું જે તા.૩૧-૦૩-૨૦૨૬ ના રોજ રૂા.૬,૧૨૭.૨૬ લાખ થયું છે. તા.૩૧-૦૩-૨૦૨૫ ના રોજ બેંકનાં સભાસદની સંખ્યા ૩૯૪૭૮ ની હતી જે તા.૩૧-૦૩-૨૦૨૬ નાં રોજ ૪૨૭૨૬ ની થઈ છે. રીઝર્વ ફંડ સિવાયના ફંડ્સ તા.૩૧-૦૩-૨૦૨૬ ના રોજ રૂા.૧૪,૪૯૦.૮૩ લાખના થયા છે. બેંકના કામકાજનું ભંડોળ તા.૩૧-૦૩-૨૦૨૬ ના રોજ રૂા.૩,૫૯,૧૫૪.૩૦ લાખનું થયું છે.

થાપણો :-

તા.૩૧-૦૩-૨૦૨૫ ના રોજ થાપણ રૂા.૩,૦૨,૧૪૯.૭૨ લાખ હતી જે ૩૧-૦૩-૨૦૨૬ ના રોજ રૂા.૩,૪૫,૫૩૨.૮૭ લાખ થઈ છે. ડિપોઝીટમાં ગયા વર્ષની સરખામણીએ ૧૪.૩૬ ટકાનો વધારો થયેલ છે. દર વર્ષની જેમ આ વર્ષે પણ આપણી બેંકમાં ગ્રાહકો તરફથી સહકારપૂર્ણ વલણ રહ્યું હતું.

DICGC નું આવરણ :-

કાયદાકીય જોગવાઈ મુજબ બેંકે DICGC નું સુરક્ષા કવચ લીધેલ છે. હાલમાં નિયમ મુજબ તા.૩૦-૯-૨૦૨૬ સુધીનું પ્રીમિયમ ભરપાઈ કરેલ છે.

ધિરાણ :-

તા.૩૧-૦૩-૨૦૨૫ ના રોજ બેંકનું કુલ ધિરાણ રૂા.૨,૦૪,૧૩૦.૭૨ લાખ હતું. તા.૩૧-૦૩-૨૦૨૬ ના રોજ બેંકનું કુલ ધિરાણ રૂા.૨,૧૨,૭૨૭.૪૩ લાખનું થયું છે. જેમાં ધિરાણમાં ગયા વર્ષની સરખામણીએ ૪.૨૧ ટકાનો વધારો થયેલ છે. કુલ ધિરાણમાંથી રૂા.૧,૭૫,૧૫૯.૫૦ લાખ પ્રાયોરીટી સેક્ટરમાં ધિરાણ કરવામાં આવેલ છે. રૂા.૩૦,૭૫૫.૬૧ લાખનું ધિરાણ વિકર સેક્શનને કરવામાં આવેલ છે. આપને જણાવતા આનંદ થાય છે કે આ સંબંધી રીઝર્વ બેંકની માર્ગદર્શિકા મુજબ નક્કી થયેલા ધોરણો બેંકે હાંસલ કર્યા છે.

તદ્ઉપરાંત કેન્દ્ર સરકારની CGTMSE સ્કીમ હેઠળ બેન્કે એક ખાતેદારને રૂા.૩૯૬.૪૦ લાખનું ધિરાણ અંગે પ્રિમીયમ તરીકે રૂા.૧.૭૭ લાખ ભરપાઈ કરેલ છે.

એન.પી.એ. પ્રોવિઝન તથા રીકવરી મેનેજમેન્ટ :-

બેંક દ્વારા એન.પી.એ. ધિરાણની વસૂલાત માટે સઘન પ્રયત્નો કરવામાં આવે છે. બેંકનું તા.૩૧-૦૩-૨૦૨૬ ના રોજ ગ્રોસ એન.પી.એ. રૂા.૩,૦૭૬.૮૯ લાખ રહેલ છે. અગાઉના વર્ષ દરમ્યાન જૂના ખાતાઓમાં તથા ચાલુ વર્ષ દરમ્યાન થયેલ નવા ખાતાઓ મળીને કુલ રૂા.૧,૪૨૪.૦૦ લાખની રીકવરી કરવામાં આવેલ છે.

કેન્દ્ર / રાજ્ય સરકારની હાઉસીંગ તથા આત્મનિર્ભર લોન તેમજ ટેકનોલોજી અપગ્રેડેશન ફંડ (ટફ) સ્કીમ હેઠળ ધિરાણ :-

સરકારની ઉપરોક્ત યોજનાઓમાં અને ખાસ કરીને ટેક્ષ્ટાઈલ ઉદ્યોગના આધુનિકરણ માટે ટેકનોલોજી અપગ્રેડેશન ફંડ હેઠળ ધિરાણની યોજનામાં આપણી બેંકનું કાર્ય ઉત્તમ રહ્યું છે. આ બધી યોજનાઓમાં આપણી બેંકને સીધી માન્યતા મળી છે. શ્રી વાજપાઈ બેંકેબલ યોજના તથા જ્યોતિ ગ્રામોદ્યોગ યોજનાઓ અંતર્ગત હિસાબી વર્ષ દરમ્યાન બેંકે કુલ ૮૪ ખાતેદારોની રૂા.૧૦૨.૩૩ લાખની સબસીડી મિનિસ્ટ્રી તરફથી મેળવેલ છે.

વધુમાં આપણી બેન્કે પર્યાવરણના જતન માટે સૌર ઊર્જા તેમજ ઈ-વેહીકલ ક્ષેત્રે રૂા.૧૭૮ કરોડનું ધિરાણ કરેલ છે.

કેપીટલ એડીક્વેસી :-

રીઝર્વ બેંકના નિયમ મુજબ જરૂરી CRAR ૧૨% હોવો જોઈએ તેની સામે બેંકનો કેપીટલ એડીક્વેસી રેશીયો ૧૬.૫૧% છે. તે બેંકની સધ્ધરતાનો પુરાવો છે.

ડિરેક્ટર્સ તથા કર્મચારીઓ માટે તાલિમ સુવિધા :-

બદલાતા સંજોગોમાં અનેક પરિવર્તનો બેકીંગ વ્યવસાયમાં વખતોવખત આવતા રહ્યા છે. આપણા કર્મચારીઓને આ સામે હરહંમેશ સુસજ્જ રાખવાની જરૂર પડે છે. આ બાબત ધ્યાનમાં રાખી આપણે કર્મચારી ટ્રેનીંગને આગવું મહત્વ આપતા રહ્યા છીએ.

ચાલુ વર્ષ દરમ્યાન બેંકના ૨૩૭ કર્મચારીઓએ ટ્રેનીંગ લીધેલ છે. જેમાં ઈનહાઉસ ટ્રેનીંગ વેબીનાર દ્વારા - ૪૧ કર્મચારીઓ અને વિવિધ ટ્રેનીંગ સેન્ટરો દ્વારા ૧૯૬ કર્મચારીઓને ટ્રેનીંગ આપવામાં આવેલ. તદ્ ઉપરાંત બેંકમાં તમામ કક્ષાના કર્મચારીઓને તથા મોટા ભાગના બોર્ડ મેમ્બર્સે રીઝર્વ બેંક ઓફ ઈન્ડિયા - અર્બન કો-ઓપરેટીવ બેન્ક - ગર્વનર્સ ડાયરેકશન તથા ''સાયબર સીક્યુરીટી ટ્રેનીંગ'' રીઝર્વ બેંક - કોલેજ ઓફ એગ્રીકલ્ચર બેકીંગ તથા પી.પી. સવાણી યુર્નિવર્સિટીના સહયોગથી મેળવેલ છે.

ઈન્ફોર્મેશન ટેકનોલોજી :-

બેંકની ૧૦ (દસ) શાખાઓમાં એ.ટી.એમ. (૨૪ કલાક - ૩૬૫ દિવસ) ની સેવા ઉપલબ્ધ છે તથા બેંકે ગ્રાહકોને અન્ય કોઈપણ બેંકના એ.ટી.એમ. દ્વારા જરૂરી સુવિધા મળી રહે એ મુજબની વ્યવસ્થા કરેલ છે બેંકના ખાતેદારો "RUPAY PLATINUM ATM CUM DEBIT CARD" ઈસ્યુ કરવામાં આવેલ છે જેના દ્વારા ભારતભરમાં POS ટર્મીનલ પર નાણાનું પેમેન્ટ કરી શકાય છે તેમજ સદર કાર્ડથી e-commerce ઈન્ટરનેટ ઓન લાઈન પેમેન્ટ કરી શકાય છે. રીઝર્વ બેંક દ્વારા આપણી બેંકને ઓન લાઈન નેટ બેકિંગ ની પરવાનગી મળેલ હોય ખાતેદાર પોતાના ખાતાના વ્યવહારો ઓનલાઈન પણ કરી શકે છે તથા ખાતાની માહિતી મેળવી શકે છે, ચેકબુક રીકવેસ્ટ કરી શકે છે, સ્ટેટમેન્ટ પણ ડાઉનલોડ કરી

શકે છે. ઉપરાંત મોબાઈલ એપ્લીકેશન દ્વારા ફંડ ટ્રાન્સફરની સુવિધા પણ ૨૪ કલાક ૩૬૫ દિવસ કાર્યરત છે. બેંક દ્વારા ગ્રાહકોના સર્વિસ ટેક્ષ, વેટ, સેલ્સ ટેક્ષ, TDS તથા P.F. નાં ચલણો તેમજ ડીજીટલ પેમેન્ટ સીસ્ટમ દ્વારા ઈલેક્ટ્રીક બીલ, ગેસ બીલ, એસ.એમ.સી. વેરા બીલ વિગેરે પણ ગ્રાહક ભરી શકે છે.

બેંકના ખાતેદારોને ચેક ડિપોઝીટ કરવા માટે શાખાઓમાં ડ્રોપ બોક્ષની સુવિધા પણ ઉપલબ્ધ કરવામાં આવેલ છે જેના દ્વારા ખાતેદાર પોતાની અનુકૂળતાએ ક્લીયરીંગ / ટ્રાન્સફરના ચેકો પાસ કરવા માટે ડ્રોપ બોક્ષનો મહત્તમ ઉપયોગ કરે છે.

ગ્રાહક સેવા :-

આપણી બેંકના તમામ કક્ષાના કર્મચારીઓ તાલીમ પામેલા છે. તાલીમ પામેલ કર્મચારીગણ ગ્રાહકસેવા માટે ઉચ્ચકક્ષાની કાઉન્ટર સેવા આપવામાં સક્ષમ છે. આજનાં તીવ્ર સ્પર્ધાત્મક વાતાવરણમાં ગ્રાહક સેવા વિકસાવવા વધુને વધુ વિકાસ હાંસલ કરવા આપણી બેંક વચનબધ્ધ છે. આપણી બેંકમાં લગભગ તમામ કામ કોમ્પ્યુટર પર કરવામાં આવે છે. ગ્રાહક સમુદાય અને સભાસદો બેંકની સેવાઓ સંબંધી હકારાત્મક અભિગમ ધરાવે છે. કોઈપણ ગ્રાહક કોઈપણ સમયે ગ્રાહક સેવા સંબંધી રજૂઆત કરી શકે છે.

ઈ-સ્ટેમ્પીંગ :-

બેંકની ઉધના મગદલ્લા રોડ શાખામાંથી વર્ષ દરમ્યાન રૂા. ૩૧૬.૬૫ લાખનું ઈ-સ્ટેમ્પીંગ તેમજ ફ્રેન્કીંગનું કામકાજ કરવામાં આવેલ છે જેમાંથી બેંકે રૂા.૨,૦૦,૭૨૧/- ની આવક મેળવેલ છે.

વર્ષ દરમ્યાન બેંકને મળેલ એવોર્ડસ બાબત :-

સાઉથ ગુજરાત કો-ઓ. બેંક એસોસીએશન તરફથી બેંકને પ્રોફીટેબીલીટી મેનેજમેન્ટ માટે રનર અપ એવોર્ડ પ્રદાન થયેલ છે.

: આભાર દર્શન :

બેંકનાં વાઈસ ચેરમેન શ્રી અરૂણભાઈ બ્રિજમોહન કનોડીયા, ડિરેક્ટરશ્રીઓ નિર્મળકુમાર વ્રજલાલ વખારીયા, શ્રી નિમેષભાઈ સુરજરામ બચકાણીવાળા, શ્રી જીતેન્દ્ર પોપટલાલ વખારીયા તથા શ્રી કાર્તિક ઉપેન્દ્રભાઈ હાથીવાલા તેમજ તમામ ડિરેક્ટરશ્રીઓએ બેંકનાં બધા પ્રકારના રોજબરોજનાં કામકાજ માટે અવારનવાર શાખાઓની મુલાકાત લઈ ગ્રાહક સેવાઓ સંબંધી જરૂરી ત્વરીત નિર્ણય લઈ વહીવટ અને સંચાલન સંબંધી બાબતોમાં ચીવટાઈ અને કાળજી લઈ તેમની સેવાઓ અને સાથ સહકાર આપતા રહ્યા છે, તેમનો હું આભાર માનું છું.

બેંકના ભૂતપૂર્વ અને હાલના તમામ ડિરેક્ટરોનો આભાર માનું છું. તે સૌએ બેંકને પુરા ચોપ્પન વર્ષની સફળ મજલ સુધી પહોંચવા વખતોવખત સહકાર આપ્યો છે. બેંકનાં સંચાલન અને વિકાસમાં ગ્રાહક સેવાની મહત્વપૂર્ણ બાબતે બધી કક્ષાનાં કર્મચારીઓનો ફાળો મહત્વનો રહ્યો હતો તેની નોંધ લઉં છું. તેઓ સૌએ ગ્રાહકો અને સભાસદોની સેવા જાળવણી માટે સતર્કતા દાખવી છે. આ જ પ્રકારની સેવાઓ હવે પછીના વર્ષમાં વધુ બહેતર બનાવવા સૌ કર્મચારીભાઈઓને પ્રોત્સાહિત કરું છું.

શહેરના જૂદા જૂદા ચાર્ટર્ડ એકાઉન્ટન્ટો દ્વારા દૈનિક ધોરણે કનકરંટ ઓડિટ કરવામાં આવેલ છે અને તેનો અહેવાલ બોર્ડ ઓફ ડિરેક્ટરર્સની મીટીંગમાં રજૂ કરવામાં આવ્યો હતો.

રીઝર્વ બેંક ઓફ ઈન્ડિયા તરફથી સતત મળતા માર્ગદર્શન માટે તેઓનો આભારી છું.

સેન્ટ્રલ રજીસ્ટ્રાર ઓફ કો.ઓપરેટીવ સોસાયટીઝ, નવી દિલ્હી, ડિસ્ટ્રિક્ટ રજીસ્ટ્રારશ્રી, ગાંધીનગર સ્થિત રજીસ્ટ્રારશ્રી તથા એમના કર્મચારીઓનો તથા કમીશનર ઓફ કો-ઓપરેશન તથા રજીસ્ટ્રારશ્રી, પુણે, મહારાષ્ટ્ર તરફથી વર્ષ દરમ્યાન મળેલ સહકાર બદલ આભારી છું.

સમગ્ર બેંકીંગ ક્ષેત્રના પ્રતિકુળ સંજોગોમાં પણ બેંક તરફ આત્મીયતા અને અતૂટ વિશ્વાસ દર્શાવી બેંકનાં વણથંભી વિકાસમાં તમામ સભાસદો, ડિપોઝીટર્સ, ધિરાણ લેનાર ખાતેદારો તથા અન્ય સંસ્થાઓ દ્વારા મળેલ સાથ સહકાર માટે સૌનો અંતઃકરણપૂર્વક આભાર માનું છું.

ટૂંકમાં આપ સૌના સહકારથી બેંકની પ્રગતિ અવિરત ચાલુ રહેશે એવી શ્રધ્ધા સહિત વિરમું છું.

આપનો સહકારી,

શ્રી કમલ વિજય તુલશ્યાન

(ચેરમેન)

REPORT ON AUDIT OF THE FINANCIAL STATEMENTS

To,
The Members,
The Sutex Co-operative Bank Ltd.,
Surat - 395017, Gujarat.

Opinion

We have audited the accompanying financial statements of **The Sutex Co-operative Bank Ltd.** (hereinafter referred to as "the Bank"), which comprise the **Balance Sheet** as at **31st March 2026**, the **Profit and Loss Account** and the **Cash Flow Statement** for the year then ended, 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 financial statements give the information required by the Banking Regulation Act, 1949 (As applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020, The Multi State Co-operative Societies Act, 2002, The Multi State Co-operative Societies Rules, 2002 made thereunder, the guidelines issued by the Reserve Bank of India (RBI) and the Central Registrar of Cooperative Societies, in the manner so required and give a true and fair view, in conformity with the accounting principles generally accepted in India, of:

- **a.** in the case of the **Balance Sheet**, of the **state of affairs** of the Bank at **31stMarch 2026**;
- **b.** in the case of the **Profit and Loss Account**, of the profit for the year ended on that date and
- **c.** in the case of the **Cash Flow Statement**, of the **cash flows** for the year ended on that date.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India (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 ICAI 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 Accounting Standards issued by the ICAI, and provisions of the Banking Regulation Act, 1949 (As applicable to Co-operative Societies), as amended by the Banking Regulation (Amendment) Act, 2020, and the rules made thereunder and under the provisions of The Multi State Co-operative Societies Act, 2002 and The Multi State Co-operative Societies Rules made thereunder and circulars and guidelines issued by the Reserve Bank of India from time to time.We have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics issued by the ICAI. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the Financial Statements.

Information Other than the Financial Statements and Auditor's Report thereon

The Bank's management and Board of Directors are responsible for the preparation of the other information. The other information comprises the information included in the Annual Report of the Bank, including the Board of Directors' Report, but does not include the financial statements and our auditor's report thereon. The Annual Report is expected to be made available to us after the date of this auditor's report.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read the Board of Directors' Report and the other information, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and the members.

Responsibilities of Management and Those Charged with Governance for the Standalone Financial Statements

The Board of Directors is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards issued by the ICAI, the provisions of The Banking Regulation Act, 1949 (as applicable to Co-Operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020, The Multi State Co-operative Societies Act, 2002 and rules made thereunder, the circulars and guidelines issued by the Reserve Bank of India (RBI) and the Central Registrar of Cooperative Societies. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgements 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, the management and Board of Directors are 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 management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

The Board of Directors is 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 the 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 the SAs, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

i. 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.

ii. Obtain an understanding of internal controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.

iii. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

iv. 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 ability of the Bank 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.

v. 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.

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.

Report on Other Legal and Regulatory Requirements

The Balance Sheet and the Profit and Loss Account have been drawn up in Forms 'A' and 'B' respectively of the Third Schedule to the Banking Regulation Act, 1949 (as applicable to Co-operative Societies).

As required by Section 73(4) of the Multi State Co-operative Societies Act, 2002, we report that:

a. We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found to be satisfactory;

b. In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices;

c. As required by Section 30(3) of The Banking Regulation Act, 1949, we further report that the transactions of the Bank which came to our notice have been within the powers of the Bank;

d. No separate audit of the branches has been conducted under the Multi State Co-operative Societies Act, 2002 and, therefore, no other auditor's report has been received by us. We have physically audited head office, branches of the Bank and the various functional departments of the Bank.

e. The Balance Sheet, the Profit and Loss Account and the Cash Flow Statement dealt with by this report, are in agreement with the books of account and the returns;

f. The Accounting Standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks;

g. In our opinion and according to information and explanations given to us, we have not noticed any material impropriety or irregularity in the expenditure or in the realization of money due to the Bank.

h. Based on our examination and according to the information and explanations provided to us, the Bank has generally complied with the directions and guidelines issued by the Reserve Bank of India, to the extent applicable, except for matters, if any, separately reported in this report.

As required by Rule 27 (3) of the Multi State Co-operative Societies Rules, 2002, as per the information and explanations given to us and based on our examination of books of accounts and other records, we report as under on the matters specified in clause (a) to (f) of the Rule 27(3) of The Multi State Co-operative Societies Rules, 2002:

a. During the course of our audit, we have generally not come across transactions which appear to be contrary to the provisions of the Act, the Rules or the Bye-Laws of the Bank.

b. During the course of our audit, we have not come across material and significant transactions which appear to be contrary to the guidelines issued by The Reserve Bank of India.

c. Based on our examination of the books of account and other records and as per the information and explanations given to us, the amounts considered bad or doubtful of recovery and reported in terms of clause (c) of Rule 27(3) of The Multi State Co-operative Societies Rules, 2002 are detailed below:

Category	**Amount Outstanding as at March 31, 2026 (₹ Crore)**
Doubtful	12.49
Loss Assets / Loss Advances	3.43
Non-performing Investments	1.33
Total	**17.25**

d. As per information provided to us and the best of our knowledge, no credit facilities have been sanctioned by the Bank to the members of the Board except those permissible under RBI guidelines.

e. During the course of our audit, we have not come across any material violations of directions or guidelines issued by the Reserve Bank of India.

f. To the best of our knowledge, no other matters have been specified by the Central Registrar of Co-operative Societies, which require reporting under this rule.

For, VCAS & Co LLP

Chartered Accountants

FRN No : 123372W/W101079

CA Jagdish Vaishnav

Partner

M. No: 139060

UDIN :26139060WMKZPF1107

Place:-Surat

Date:- 20/06/2026

Notes to financial statements for the year ended 31st March2026

I. OVERVIEW:

1. Basis of preparation:

The financial statements have been prepared and presented under the historical cost convention on the accrual basis of accounting, unless otherwise stated, and comply with the provisions of the Banking Regulation Act, 1949 (as applicable to Co-operative Societies), the Multi-State Co-operative Societies Act, 2002, the Multi-State Co-operative Societies (Amendment) Act, 2023 and the rules made thereunder, the circulars and guidelines issued by the Reserve Bank of India (RBI) from time to time, the Accounting Standards (AS) issued by the Institute of Chartered Accountants of India (ICAI), to the extent applicable, and the generally accepted accounting principles prevailing in India.

2. Use of Estimates

The preparation of the financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities, revenues and expenses and disclosures of contingent liabilities at the date of the financial statements. Actual results could differ from those estimates. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. Any revisions to the accounting estimates are recognized prospectively.

II. SIGNIFICANT ACCOUNTING POLICIES

1. Accounting Convention

The financial statements are drawn up keeping in mind the historical cost and going concern concept and in accordance with generally accepted accounting principles and practices prevailing in the co-operative banks in India except otherwise stated.

2. Advances and Provisioning:

a. The classification of advances into Standard, Substandard, Doubtful and Loss assets as well as provisioningon Non-Performing Advances has been arrived at in accordance with the Income Recognition, Assets Classification and Provisioning Norms prescribed by the Reserve Bank of India for UCBs from time to time. In addition to this,

- a general provision on standard assets is made on the following categories of standard assets as per RBI guidelines, as under:

Category	Provision (%)
Direct advances to Agricultural & SME Sectors	0.25 %
Commercial and real estate loans	1.00 %
Commercial & real estate loans-residential housing	0.75 %
Other standard advances	0.40%

- Bad & Doubtful Reserve
- Provision for Restructuring / Rescheduling.
- Provision for Fraud
- Non Performing Investment Provision

b. The Overdue Interest in respect of Advances is provided separately under Overdue Interest Reserve as per the directive issued by the Reserve Bank of India.

3. Events occurring after Balance Sheet date

Material adjusting events (that provides evidence of condition that existed at the balance sheet date) occurring after the Balance Sheet date are recognized in the financial statements. Non adjusting events (that are indicative of conditions that arose after the Balance Sheet date) occurring after the Balance Sheet date that represents material change and commitments affecting the financial position are disclosed in the reports of the Board of Directors.

4. Net profit or loss for the period, prior period items and changes in accounting policies

a. Prior Period Items:

Prior period items are income and expenses that arise in the current period due to errors and omissions in the financial statements of one or more prior periods.

There is no such item to be reported for the year ended on March 31, 2026.

b. Extraordinary Items:

Extraordinary items are income or expenses that arise from events clearly distinct from the ordinary activities of the Bank and are not expected to recur frequently.

The Bank has not recorded any extraordinary items during the year.

c. Change in Accounting Policies:

Accounting policies are changed only if required by Statute, by an accounting standard, or if the change results in a more appropriate presentation of financial statements.

There are no changes in accounting policies during the year.

5. Cash Flow Statement (AS-3):

The cash flows are reported using the indirect method whereby profit before tax is adjusted for effects of transactions of non-cash nature, deferrals or accruals of past or future cash receipts or payments and items of income or expenses associated with investing or financing cashflows.

6. Revenue recognition (AS-9):

a. Interest income is recognized on an accrual basis in accordance with AS–9, Revenue Recognition and RBI guidelines, except in case of interest income on non-performing assets which is recognized on receipt basis as per income recognition and asset classification norms of RBI.

b. Commission income on Bank Guarantees is recognized as income in the year in which it is received.

c. Interest on Government Securities and other fixed income securities is recognized on an accrual basis.Income on discounted instruments is recognized at the time of maturity of the respective instruments.

d. Dividend income is recognized on a receipt basis.

e. Legal Expenses in case of Suit Filed Accounts is charged to profit and loss account and separate control account is being maintained. Such amount when recovered is treated as income.

f. Commission exchange and Locker Rent are recognized as income on receipt basis.

g. Other fees and charges are recognised when due, where the Bank is reasonably certain of ultimate collection.

7. Property, Plant & Equipment (AS-10):

a. Fixed Assets are carried at historical cost less amortization / depreciation accumulated thereon. Cost comprises purchase price, including non-refundable taxes and any directly attributable cost of bringing the asset to its working condition for intended use.

b. Depreciation on Fixed Assets is charged on Written down Value (WDV) method on all the assets except in the case of Computer Hardware, Software & its peripherals on which depreciation is provided according to Straight Line Method (SLM) as per RBI Guidelines.

The rates used for providing depreciation are as under:

Description of Fixed Asset	Method of Depreciation	Rate of Depreciation
1. Building Premises	WDV	02.50 %
2. Plant & Machinery	WDV	15.00 %
3. Furniture & Fixture	WDV	10.00 %
4. Locker	WDV	10.00 %
5. Electric Installation	WDV	10.00 %
6. Solar Panel Installation	WDV	40.00 %
7. Computer & Peripherals	SLM	33.33 %

* Depreciation on fixed assets purchased during the year is charged for the entire year if 180 days or more have elapsed since its purchase; otherwise it is charged at 50% of the normal rate. No depreciation is charged on fixed assets sold during the year

8. Investments(AS-13):

a. Categorization of investments:

In accordance with guidelines issued by RBI, the Bank classifies its investment portfolio into the following three categories:

i. 'Held to Maturity' - Securities acquired by the Bank with the intention to hold till maturity.

ii. 'Held for Trading' - Securities acquired by the Bank with the intention to trade.

iii. 'Available for Sale' – Securities which do not fall within the above two categories are classified as 'Available for Sale'.

b. For the purpose of disclosure in the Balance Sheet, Investments are further classified as required under the Banking Regulation Act, 1949 and RBI guidelines as follows: Government Securities, Other approved securities, Shares, Debentures and Bonds and Other Investments with PSUs.

c. Shifting of investments between categories:

Shifting of investments between different categories i.e., Held to Maturity, Held for Trading and Available for Sale is undertaken as per extant RBI guidelines.

Transfer from HTM to AFS category is done once in a year preferably at the beginning of the year, at acquisition cost or book value or market value on the date of transfer, whichever is least and scrip-wise depreciation, if any, is debited to Profit and Loss account and appreciation, if any, is ignored

d. Valuation of Investments:

i. **'Held to Maturity'** - Investments under HTM category are carried at their acquisition cost. The premium paid, if any, on the investments under this category is amortized over the residual life of the security as per guidelines of RBI and Policy adopted by Bank.

ii. **Held for Trading' & 'Available for Sale'-** Investments classified under the HFT and AFS categories are marked to market in accordance with RBI guidelines. The valuation of investments under HFT and AFS categories is carried out in accordance with RBI guidelines and is periodically placed before the Board of Directors for noting. The net depreciation, if any, under each category of investment classification is recognised in the Profit and Loss Account, while net appreciation, if any, is ignored.

iii. Market value of Government Securities (excluding Treasury Bills) is determined based on the prices periodically published by FBIL for valuation at year-end. In case of unquoted Government Securities, market priceis determined on the basis of the "Yield to Maturity" indicated by Financial Benchmark India Pvt. Ltd. (FBIL).

iv. Urban Co-operative Banks are prohibited from direct investment in equity shares. As regards investment in shares of co-operative institutions, Bank is guided by the RBI Master Direction – Reserve Bank of India (Classification, Valuation and Operation of Investment Portfolio of Primary (Urban) Co-operative Banks) Directions, 2025.

v. Treasury bills and Certificate of Deposits under all the classifications have been valued at carrying cost.

vi. Mutual fund units are valued at market price, repurchase price or Net Asset Value (NAV), in that order, depending upon availability.

vii. In case of bonds & debentures where interest is not received regularly (i.e., overdue beyond 90 days), the valuation is in accordance with prudential norms as prescribed by RBI.

viii. The Broken period interest on Government securities and approved securities is accounted for on accrual basis. Brokerage, commission, interest etc. pertaining to investments paid at the time of acquisition is charged to P&L Account.

ix. The non performing investments such as Rs.133.25 lakhs with Petrofils Co-op. Ltd. are identified and depreciation / provision is made as per RBI guidelines. Interest on non-performing investments is not recognized in the Profit and Loss Account until received.

e. Disposal of Investments:

Investments classified under the HTM category: The Bank ordinarily does not resort to sale of securities classified under the HTM category except in circumstances permitted under RBI directions. However, where sale of securities from the HTM category is permitted under RBI guidelines and approved by the Board of Directors, profit or loss on sale is accounted for in accordance with RBI guidelines.

Investments classified under the AFS and HFT categories: Realized gains/losses are recognized in the Profit and Loss Account.

Accounting for TREPS transaction:

TREPS transactions undertaken by the Bank through Clearing Corporation of India Limited (CCIL) are accounted for as interest income. The balance in the TREPS account, if any, is classified under "Money at Call and Short Notice".

9. Employee Benefits (AS-15):

A. Provident Fund

The Bank's contribution towards Provident Fund is made to the Employees' Provident Fund Organisation (EPFO) in accordance with the provisions of the Employees' Provident Funds and Miscellaneous Provisions Act, 1952 and the Employees' Pension Scheme, 1995. Such contributions are charged to the Profit and Loss Account in the year in which they accrue. The Bank has no further obligation beyond its monthly contributions.

B. Gratuity & Leave Encashment

The Employees' Gratuity Scheme and Leave Encashment Scheme are funded by the Bank and administered through arrangements with the Life Insurance Corporation of India (LIC). During the year, the Bank contributed ₹6.12 lakh towards the Group Gratuity Fund and ₹6.59 lakh towards the Group Leave Encashment Fund. The contributions made during the year have been charged to the Profit and Loss Account.

10. Segment Reporting (AS-17):

The Bank recognizes the Business Segment as the primary reporting segment and Geographical Segment as the secondary reporting segment, in accordance with RBI guidelines and in compliance with AS 17.

Business Segment is classified into (a) Treasury (b) Corporate and Wholesale Banking, (c) Retail Banking and (d) Other Banking Operations.

Geographic Segments: The Bank operates only in India and hence the reporting consists only of domestic segment.

11. Related PartyDisclosures (AS-18):

Related parties and related party transactions have been identified and disclosed in accordance with Accounting Standard (AS) 18 – *Related Party Disclosures*, to the extent applicable.

Based on the organisational structure of the Bank and the information made available to the management, Mr. Shital A. Bhatt, Chief Executive Officer (CEO), has been identified as the Key Managerial Personnel (KMP) of the Bank.

Transactions with the KMP and their relatives, wherever applicable, have been disclosed in the Notes to Accounts.

12. Earnings per share (AS-20):

a. Earnings per share are calculated by dividing the net profit for the period after tax attributable to equity share holders (before appropriation) by the weighted average number of equity shares outstanding during the period.

b. The weighted average number of equity shares outstanding during the period are calculated by aggregating the equity shares outstanding at the beginning of the period adjusted by the number of shares surrendered / forfeited or issued during the period multiplied by the time-weighting factor, which is the number of days for which the shares are outstanding as a proportion of total number of days during the year.

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

a. Tax expense comprises of current tax. Current Income Tax is measured on the basis of estimated taxable income for the year in accordance with the provisions of Income Tax Act, 1961 and applicable Income Computation and Disclosure Standards (ICDS) issued byCentral Boardof Direct Taxes (CBDT).

b. Deferred income tax reflects the impact of timing differences between taxable income and accounting income originating during the current year and reversal of timing differences for earlier year. Deferred tax is measured using tax rates and tax laws enacted or substantively enacted at reporting date. Deferred tax assets are recognized for only to the extent that there is reasonable certainty that sufficient future taxable income will be available against which such deferred tax assets can berealized.

c. Deferred Tax Assets/Liabilities are reassessed at each reporting date, based upon management's judgementas to whether the realization is reasonably certain.

d. Deferred Tax Asset and Deferred Tax Liability are presented separately in the Balance Sheet.

14. **Intangible Assets (AS-26):**

Intangible assets consist of acquisition, development, amendments / modifications / customization in software applications, tools developed by the Bank. Bank follows the principle of recognition and amortization in respect of computer software which has been customized for the Bank's use and is expected to be in use for some time as per the Accounting Standard. All other computer software is amortized equally over the period of three years as per RBI guidelines.

15. **Impairment of Assets (AS-28):**

A substantial portion of the Bank's assets comprises financial assets, to which Accounting Standard (AS) 28 – Impairment of Assets is not applicable. In respect of assets to which the Standard applies, the management is of the opinion that there are no indications, either internal or external, of any impairment in value as at 31st March, 2026 requiring recognition in the financial statements..

16. **Provisions, Contingent Liabilities and Contingent Assets (AS-29):**

Provisions:A provision is recognised when the Bank has a present obligation as a result of a past event, where it is probable that an outflow of resources will be required to settle the obligation and a reliable estimate of the amount of the obligation can be made. Provisions are not discounted to their present value and are determined based on the best estimate of the amount required to settle the obligation at the Balance Sheet date. These are reviewed at each Balance Sheet date and adjusted to reflect the current best estimates.

When there is a possible obligation or a present obligation in respect of which the likelihood of outflow of resources is remote, no provision or disclosure is made

Contingent Liabilities: Contingent Liabilities are disclosed in the Notes to Accounts in respect of:

- A possible obligation arising from a past event, the existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Bank; or
- A present obligation arising from a past event which is not recognised because it is not probable that an outflow of resources will be required to settle the obligation; or
- A present obligation arising from a past event where a reliable estimate of the amount of such obligation cannot be made.

Contingent Assets: Contingent Assets are not recognised in the financial statements. However, contingent assets are assessed continually. Where inflow of economic benefits is considered probable, the same is disclosed in the Notes to Accounts. If it becomes virtually certain that an inflow of economic benefits will arise, the asset is no longer contingent and isrecognised in the financial statements in the period in which the change occurs, along with the related income.

17. **Cash and Cash Equivalents**

Cash and cash equivalents comprise cash on hand, cash in ATMs, balances with the Reserve Bank of India, State Co-operative Bank, District Central Co-operative Bank, and short-term deposits and balances with other banks having an original maturity of three months or less from the date of acquisition and which are readily convertible into known amounts of cash and subject to insignificant risk of changes in value.

The Cash Flow Statement has been prepared using the Indirect Method as prescribed under Accounting Standard (AS) 3 – Cash Flow Statements.

18. Operating Lease

The total rent paid during the year is charged to the Profit and Loss Account. Any one-time costs paid at the start of the lease (like legal fees or processing charges) are recorded as an expense in the same year they are paid.

III. Notes forming part of the accounts for the year ended 31st March,2026:

A. Net Profit or Loss for the Period, Prior Period Items and Changes in Accounting Policies:

Prior Period Items: During the year, there were no material prior period income / expenditure items

Change in Accounting Policy: There is no change in the Significant Accounting Policies adopted during the year ended 31st March 2026 as compared to those followed in the previous financial year i.e. 2024-25.

B. Segment Reporting (AS-17):

Business Segment

The Bank has identified the following business segments for disclosure purposes in accordance with Accounting Standard (AS) 17 – Segment Reporting:

a) **Treasury:** Treasury comprises the Bank's investment portfolio, income from investments, profit or loss on sale of investments, and depreciation/amortisation of premium on investments classified under the 'Held to Maturity (HTM)' category.

b) **Retail Banking:** Retail Banking comprises exposures that satisfy the criteria of orientation, product, granularity and low value of individual exposures as prescribed by the Reserve Bank of India for retail exposures. Individual housing loans are also included in this segment.

c) **Corporate & Wholesale Banking:** Corporate / Wholesale Banking comprises advances and other credit exposures to trusts, partnership firms, companies, co-operative institutions, statutory bodies and other entities that are not classified under the Retail Banking segment.

d) **Other Banking Operations:** Other Banking Operations comprise all banking activities not covered under Treasury, Corporate / Wholesale Banking and Retail Banking segments, including para-banking activities and other residual banking operations.

Business Segment Reporting as at March 31, 2026

(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	89.51	71.01	161.63	160.00	37.22	21.41	2.50	15.28	290.87	267.70
Result	4.98	9.33	24.60	21.03	5.67	2.81	0.41	2.01	35.65	35.19
Unallocated Expenses									-	-
Operating Profit									35.65	50.67
Income taxes									9.72	11.50
Extraordinary profit / loss	-	-	-	-	-	-	-	-	-	-
Net profit									25.93	35.19
Other information	-	-	-	-	-	-	-	-	-	-
Segment Assets	1,430.87	1,296.38	1,641.20	1,706.14	776.17	335.17	0.71	52.43	3,848.93	3,390.12
Unallocated assets									-	-
Total assets									3,848.93	3,390.12
Segment liabilities		893.70		1,915.02	3,509.92	212.78		368.62	3,509.92	3,390.12
Unallocated liabilities									-	-
Total liabilities									3,509.92	3,390.12

Notes :

1. *Segment revenue, expenses, assets and liabilities have been identified to segments on the basis of their relationship to the operating activities of the segment.*
2. *The Bank's liabilities primarily comprise deposits mobilized through its retail banking operations. Accordingly, deposit liabilities have been disclosed under the Retail Banking segment. The Bank does not have any material segment-specific liabilities relating to Treasury, Corporate / Wholesale Banking or Other Banking Operations.*

(C) Related Party Disclosure (AS18)

(Amount in ₹ crore)

Items / Related Party	Parents(as per ownership or control)	Subsidiaries	Associates/ Management Personnel	Key Management Personnel	Relatives of Key Management Personnel	Total
Borrowings	-	-	-	-	-	-
Deposits	-	-	-	0.0160	0.2840	0.3000
Placement of deposits	-	-	-	-	-	-
Advances -	-	-	-	0.0060	0.5494	0.5554
Investments	-	-	-	-	-	-
Non-funded commitments	-	-	-	-	-	-
Leasing/HP arrangements provided	-	-	-	-	-	-
Leasing/HP arrangements provided	-	-	-	-	-	-
Purchase of fixed assets	-	-	-	-	-	-
Sale of fixed assets	-	-	-	-	-	-
Interest paid	-	-	-	0.0002	0.0217	0.0219
Interest received	-	-	-	-	0.0404	0.0404
Rendering of services	-	-	-	-	-	-
Receiving of services	-	-	-	-	-	-
Management contracts	-	-	-	-	-	-

The above transactions were carried out in the ordinary course of banking business and on terms and conditions generally applicable to other customers.

(D) Earnings Per Shape (AS-20) :		
Particulars	**2025-2026**	**2024-2025**
Net Profit after Tax attributable to Equity share holders (before appropriations) (Rs. in Crore)	25.93	35.19
WeightedAverage no. of sharesoutstanding during the period	61,36,671	62,00,279
Basic and Diluted Earnings per Share (Rs.)	42.26	56.76
Nominal Value per Share (Rs.)	100	100

(E) Accounting For Taxes on Income (AS-22):		(Amount in ₹ crore)
Particulars	**2025-2026**	**2024-2025**
Deferred Tax Asset		
Opening Deferred Tax Asset	0.22	0.68
Addition / (Reversal) during the year		
Difference between book depreciation and depreciation as per income tax	0.34	(0.46)
Closing Deferred Tax Asset	**0.56**	**0.22**
Deferred Tax Liability		
Opening Deferred Tax Liability	3.87	4.20
Addition / (Reversal) during the year		
Difference between book value of asset and block value of asset as per income tax	0.39	(0.33)
Closing Deferred Tax Liability	**4.26**	**3.87**

Deferred Tax Asset and Deferred Tax Liability are presented separately in the Balance Sheet.

(F) Provisions, Contingent Liabilities and Contingent Assets (AS-29):			
S.No.	**Particulars**	**31.03.2026**	**31.03.2025**
A	**Contingent liabilities in respect of Bank guarantees, Letters of Credit, forward contracts etc.**		
1	Bank Guarantees	7.71	11.19
2	Letters of Credit	2.95	13.07
3	Depositors Education and Awareness Fund	10.80	10.11
B	**Claims not acknowledged as debts**	-	-
	Total	**21.46**	**34.37**

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

The information required to be disclosed under the Micro, Small and Medium Enterprises Development Act, 2006 has been compiled based on the information available with the Bank regarding the status of suppliers under the said Act.

H. The Bank has subscribed to the paid up capital of National Urban Cooperative Finance and Development Corporation (NUCFDC) by way of 10,00,000 shares of Rs. 10/- each aggregating to Rs. 1,00,00,000/-. The same is reflected under Schedule 8 - Investments in the Balance Sheet. NUCFDC is the Umbrella Organization for Urban Co-operative Bank (UCBs).

I. Disclosures pursuant to RBI Master Direction DOR.ACC.REC.No.208/21.04.018/ 2025-26 dated November 28, 2025, as amended from time to time.

CASH FLOW STATEMENT

	Particulars	For the Year Ended 31/03/2026		For the Year Ended 31/03/2025	
A	**Cash Flow from Operating Activities**				
	Net Profit after tax		**25,93,47,651.51**		**35,19,43,284.07**
	Add :				
	Provision for Income tax	9,50,00,000.00		11,50,000.00	
	Provision for Bad & Doubtful Debts	2,00,00,000.00		2,00,00,000.00	
	Provision for Standard Assests	45,00,000.00		75,90,607.00	
	Provision for Fraud	-		46,71,000.00	
	Provision for Investment Depreciation reserve	9,49,00,000.00			
	Depreciation and amortisation on Fixed Assets	1,43,37,184.71		1,00,29,937.58	
	Unclaimed Dividends	44,62,602.00		28,10,754.25	
	Nominal Members Fees	11,360.00		8,000.00	
	Assests Written Off	-		11,387.88	
	Loss on sale of Assest	-	23,32,11,146.71	25,794.00	4,62,97,480.71
	Less :				
	Income tax refund	1,73,99,018.00			
	Provision for Restructuring Resolution Framework Covid-19	-		84,00,000.00	
	Profit on sale of Investments				
	Education Fund	35,19,432.84		30,89,377.93	
	Co-op. Devlopement Fund	35,19,432.84		30,89,377.93	
	Loss Assests Advances Written Off	2,39,35,808.43	4,83,73,692.11	-	1,45,78,755.86
	Operating Profits before Working Capital Changes		**44,41,85,106.11**		**38,36,62,008.92**

CASH FLOW STATEMENT

	Particulars	For the Year Ended 31/03/2026		For the Year Ended 31/03/2025	
	Adjustments for :				
	Increase /(Decrease) in Deposits and Other Accounts	4,33,83,15,326.87		2,99,91,99,080.74	
	Increase /(Decrease) in other Liabilities	(2,04,23,832.51)		(17,64,52,664.87)	
	Increase /(Decrease) in Advances	(85,96,71,357.50)		(2,27,48,49,162.57)	
	Increase /(Decrease) in other Assets	(8,95,39,834.47)		5,19,19,333.25	
	Increase /(Decrease) in inter Bank Deposits	(97,58,53,341.00)		(48,89,63,398.00)	
	Increase /(Decrease) in Investments	(2,72,79,49,289.71)	(33,51,22,328.32)	(26,31,98,767.84)	(15,23,45,579.29)
	Cash Generated from Operations		**10,90,62,777.79**		**23,13,16,429.63**
	Income Tax Paid		7,76,00,982.00		11,50,000.00
	Cash Generated from Operating Activities		**3,14,61,795.79**		**23,01,66,429.63**
B	**Cash Flow from Investing Activities**				
	Purchased of Fixed Assets	(1,98,15,016.24)		(1,91,62,765.93)	
	Sale of Fixed Assests	-		9,374.00	
	Purchase of Investments	(1,78,61,000.00)		-	
	Sale of Investments				
	Cash Generated from Investing Activities		**(3,76,76,016.24)**		**(1,91,53,391.93)**
C	**Cash Flow from Financing Activities**				
	Share Capital issued / (forfeited / surrendered)	(73,02,300.00)		1,00,06,700.00	
	Dividend paid	(5,48,90,016.00)		(5,47,45,617.00)	
	Nominal Members Fees	6,800.00		(3,180.00)	
	Cash Generated from Financing Activities		(6,21,85,516.00)		(4,47,42,097.00)
D	**Net Increase in Cash & Cash Equivalents (A+B+C)**		**(6,83,99,736.45)**		**16,62,70,940.70**
E	**Cash & Cash Equivalents at the beginning of the year**		**2,37,67,41,164.35**		**2,21,04,70,223.65**
F	**Cash & Cash Equivalents at the end of the year (E+F)**		**2,30,83,41,427.90**		**2,37,67,41,164.35**
	Break-up of Cash & Cash Equivalents				
	Cash in hand		32,67,70,993.29		28,72,04,175.87
	Balances with Banks:				
	In Current Accounts		1,37,60,38,295.64		72,11,79,545.51
	In Deposits (Mature with in 3 Months) Accounts				
	In RBI / Apex Bank		60,55,32,139.00		1,36,83,57,442.97
	TOTAL		**2,30,83,41,427.93**		**2,37,67,41,164.35**

BALANCE SHEET AS ON 31/03/2026
બેલેન્સ શીટ ૩૧-૦૩-૨૦૨૬

(Amount in ₹)

SR. NO.	CAPITAL & LIABILITIES ભંડોળ અને દેવું	SCHEDULE	As at 31/03/2026	As at 31/03/2025
1	Capital શેર ભંડોળ	1	**61,27,86,800.00**	62,00,82,300.00
2	Reserve Fund and Other Reserves અનામત ભંડોળ અને અન્ય ભંડોળ	2	**2,77,73,48,300.23**	2,38,73,95,744.27
3	Principal / Subsidiary / State Partnership Fund Account મુખ્ય / ગૌણ / રાજ્ય ભાગીદારી નીધી		-	-
4	Deposits and Other Accounts થાપણો અને અન્ય ખાતાઓ	3	**34,55,32,86,964.82**	30,21,49,71,637.95
5	Borrowings કરજ		-	-
6	Bills For Collecting being Bills Receivable (As Per Contra) બીલ્સ ફોર કલેકશન (સામે દર્શાવ્યા મુજબ)		-	-
7	Branch Adjustments શાખાઓ ખાતે (એડજેસ્ટમેન્ટ)		-	-
8	Overdue Interest Reserves મુદતવીતી વ્યાજ રીઝર્વ			
	i) Overdue Interest Reserves મુદતવીતી વ્યાજ રીઝર્વ		**39,53,03,462.88**	36,47,55,173.27
	ii) Interest Receivable (OIR) મળવા પાત્ર વ્યાજ (OIR)		**17,45,701.00**	17,45,701.00
9	Interest Payable ચુકવવા પાત્ર વ્યાજ		**39,62,446.71**	45,89,271.25
10	Other Liabilities અન્ય જવાબદારીઓ	4	**28,06,91,618.00**	32,04,88,625.97
11	Profit & Loss Account નફા-નુકશાન ખાતું	5	**25,93,47,651.51**	35,19,43,284.06
	TOTAL		**38,88,44,72,945.15**	**34,26,59,71,737.78**
	CONTINGENT LIABILITIES : આકસ્મિક જવાબદારીઓ	12	**21,45,59,589.99**	34,36,76,223.45
	Notes to Accounts Form Part of Accounts હિસાબોને લગતી નોંધો હિસાબોનો ભાગ બને છે	13		

As per our report of even date

For VCAS & Co LLP
Chartered Accountants
FRN No. : 123372W/W101079

sd/-
CA Jagdish Vaishnav
(Partner)
M. NO: 139060
UDIN : 26139060WMKZPF1107

Place : Surat
Date : 20/06/2026

For The Sutex Co-Operative Bank Ltd.

sd/-
Kamalvijay Tulsian
Chairman

sd/-
Arunkumar B. Kanodiya
Vice Chairman

sd/-
Nimesh S. Bachkaniwala
Director

sd/-
Shital A.Bhatt
CEO

Place : Surat
Date : 20/06/2026

BALANCE SHEET AS ON 31/03/2026
બેલેન્સ શીટ ૩૧-૦૩-૨૦૨૬

(Amount in ₹)

SR. NO.	PROPERTY & ASSETS મિલકત તથા લેણાં	SCHEDULE	As at 31/03/2026	As at 31/03/2025
1	Cash રોકડ	6	**2,12,28,43,491.69**	2,20,44,82,922.37
2	Balances with Other Banks અન્ય બેંકોમાં સિલક	7	**5,40,42,13,383.21**	4,41,51,20,347.98
3	Money at Call and Short Notice -કોલ અને ટુંકી મુદતની નોટીસની થાપણો		**49,97,22,756.55**	49,93,83,252.84
4	Investments રોકાણો	8	**8,59,03,01,809.00**	5,84,48,31,023.00
5	Investment out of the Principal / Subsidiary State Partnership Fund મુખ્ય / ગૌણ ભાગીદારી નીધીનું રોકાણ		-	-
6	Advances ધિરાણો	9	**21,27,27,43,158.47**	20,41,30,71,800.97
7	Interest Receivable મળવાપાત્ર વ્યાજ			
	i) On Investments રોકાણો પર		**31,01,11,312.55**	22,38,65,326.01
	ii) On Loans & Advances (As per Contra) લોન પર (સામે દર્શાવ્યા મુજબ)		**39,53,03,462.88**	36,47,55,173.27
8	Bills For Collecting being Bills Receivable (As Per Contra) બીલ્સ રીસીવેબલ (સામે દર્શાવ્યા મુજબ)		**-**	**-**
9	Branch Adjustments શાખાઓ ખાતે (એડજસ્ટમેન્ટ)		**-**	**-**
10	Fixed Assets સ્થાયી અસ્કયામતો	10	**15,29,49,324.31**	14,74,71,492.78
11	Other Assets અન્ય અસ્કયામતો	11	**13,62,84,246.49**	15,29,90,398.56
	TOTAL		**38,88,44,72,945.15**	**34,26,59,71,737.78**

As per our report of even date
For VCAS & Co LLP
Chartered Accountants
FRN No. : 123372W/W101079

sd/-
CA Jagdish Vaishnav
(Partner)
M. NO: 139060
UDIN : 26139060WMKZPF1107

Place : Surat
Date : 20/06/2026

For The Sutex Co-Operative Bank Ltd.

sd/-
Kamalvijay Tulsian
Chairman

sd/-
Arunkumar B. Kanodiya
Vice Chairman

sd/-
Nimesh S. Bachkaniwala
Director

sd/-
Shital A.Bhatt
CEO

Place : Surat
Date : 20/06/2026

PROFIT & LOSS A/C. FOR THE YEAR ENDED 31/03/2026
તા.૩૧-૦૩-૨૦૨૬ના રોજ પુરા થતાં વર્ષનું નફા-નુકશાન ખાતું

(Amount in ₹)

SR. NO.	EXPENDITURE જાવક	As at 31/03/2026	As at 31/03/2025
1	Interest on Deposits, Borrowings, etc. થાપણો અને કરજ પરનું વ્યાજ	**2,00,19,32,340.51**	1,66,80,00,397.66
2	Salaries, Allowances & Provident Fund પગાર તથા ભથ્થા અને પ્રોવીડન્ડ ફંડ	**27,20,65,982.76**	30,86,78,774.82
3	Directors' and Local Committee Members' Fees & Allowances ડાયરેક્ટર્સ તથા સ્થાનિક કમીટીની સભ્ય ફી	**-**	-
4	Rent, Taxes, Insurance, Lighting, etc. ભાડું, વેરો, વિમો, વીજળી વિગેરે	**2,07,97,665.20**	2,24,20,733.90
5	Law Charges વકીલ ફી / કોર્ટ ફી	**8,55,809.98**	1,04,570.00
6	Postage, Telegrams and Telephone charges તાર, ટપાલ, ટેલીફોન	**9,33,207.99**	5,34,650.41
7	Auditor's Fees ઓડિટ ફી	**34,97,594.42**	30,42,791.23
8	Depreciation ઘસારા ખર્ચ	**1,43,37,184.71**	1,00,29,937.58
9	Stationery, Printing and Advertisement, etc. સ્ટેશનરી, છાપકામ અને જાહેરાત ખર્ચ	**52,91,438.07**	42,72,941.17
10	Loss From Sale of or Dealing with Non-banking Assets બીન બેન્કીંગ અસ્કયામતોના વેચાણ તથા લેવડદેવડની ખોટ-ભાવ તફાવત	**-**	-
11	Other Expenditure અન્ય ખર્ચ	**11,27,06,125.77**	13,43,96,263.79
	I) Repairs and Maintenance Expense સમારકામ અને જાળવણી ખર્ચ	**1,41,17,019.17**	1,45,97,871.50
	ii) Cash Rendering Service Expense રોકડ પરિવહન ખર્ચ	**15,44,329.45**	16,46,042.00
	iii) Premium Paid to DICGC DICGC ડિપોઝીટ ઈન્સ્યુરન્સ પ્રિમિયમ	**3,59,14,893.62**	3,20,45,261.16
	iv) GST Expense જીએસટી ખર્ચ	**1,10,01,544.41**	95,45,868.94
	v) ATM & Transaction Expense એટીએમ અને ટ્રાન્ઝેક્શન ખર્ચ	**1,36,20,676.13**	1,21,00,489.61
	vi) Professional Fees Expense પ્રોફેશ્નલ ફી ખર્ચ	**13,60,000.00**	22,84,926.00
	vii) Security Expenses સિક્યુરીટી ખર્ચ	**65,95,605.04**	62,85,650.66
	viii) Cleaning Expense સફાઈ ખર્ચ	**12,09,626.00**	12,27,049.00
	ix) Membership Fee / Association & Delegation Fees મેમ્બરશીપ ફી / એસોસિએશન અને ડેલિગેશન ફી	**8,13,800.00**	98,500.00
	x) Conveyance, Petrol and Vehicle Expenses કન્વેયન્સ, પેટ્રોલ અને વાહાન ખર્ચ	**16,71,301.92**	13,71,611.00
	xi) Commission Charges કમિશન ચાર્જીસ	**18,01,787.83**	11,31,817.22
	xii) Annual General Meeting Expenses વાર્ષિક સાધારણ સભા ખર્ચ	**34,979.80**	27,989.14
	xiii) Penalty Expense પેનલ્ટી ખર્ચ	**47,737.00**	5,34,200.00

PROFIT & LOSS A/C. FOR THE YEAR ENDED 31/03/2026
તા.૩૧-૦૩-૨૦૨૬ના રોજ પુરા થતાં વર્ષનું નફા-નુકશાન ખાતું

(Amount in ₹)

SR. NO.	INCOME આવક	As at 31/03/2026	As at 31/03/2025
1	Interest & Discount વ્યાજ અને વટાવ	**2,76,82,36,632.36**	2,49,68,43,460.75
2	Commission, Exchange & Brokerage કમીશન, વટાવ અને દલાલી	**48,27,897.42**	32,65,064.17
3	Subsidies and Donations સબસીડી અને ડોનેશન	**-**	-
4	Profit on Sale of Securities જામીનગીરીના વેચાણ પર નફો	**2,23,60,847.00**	3,25,10,740.00

As per our report of even date
For VCAS & Co LLP
Chartered Accountants
FRN No. : 123372W/W101079

sd/-
CA Jagdish Vaishnav
(Partner)
M. NO: 139060
UDIN : 26139060WMKZPF1107

Place : Surat
Date : 20/06/2026

For The Sutex Co-Operative Bank Ltd.

sd/-
Kamalvijay Tulsian
Chairman

sd/-
Arunkumar B. Kanodiya
Vice Chairman

sd/-
Nimesh S. Bachkaniwala
Director

sd/-
Shital A.Bhatt
CEO

Place : Surat
Date : 20/06/2026

PROFIT & LOSS A/C. FOR THE YEAR ENDED 31/03/2026
તા.૩૧-૦૩-૨૦૨૬ના રોજ પુરા થતાં વર્ષનું નફા-નુકશાન ખાતું

(Amount in ₹)

SR. NO.	EXPENDITURE જાવક	As at 31/03/2026	As at 31/03/2025
	xiv) Clearing and Settlement Charges ક્લીયરીંગ અને સેટલમેન્ટ ચાર્જીસ	**12,26,594.96**	12,60,166.45
	xv) Lease Line & Internet Expense લીઝ લાઈન અને ઈન્ટરનેટ ખર્ચ	**1,04,36,641.33**	92,53,092.69
	xvi) Professional Tax વ્યવસાય વેરો	**42,032.00**	95,290.00
	xvii) Staff Training Expense સ્ટાફ તાલીમ ખર્ચ	**1,20,273.68**	1,76,436.56
	xviii) Premium Paid for PSLC પી.એસ.એલ.સી. માટે ચૂકવેલ પ્રીમિયમ	**-**	49,90,000.00
	xix) Amortisation of Premium on Securities જામીનગીરી પર પ્રીમિયમનું ઋણમુક્તિ	**19,70,770.00**	32,59,471.00
	xx) Expense for NPA and Overdue Accounts એન.પી.એ. અને મુદતવીતી ખાતાઓનો ખર્ચ	**11,65,980.98**	10,87,652.00
	xxi) Refreshment Expense રિફ્રેશમેન્ટ ખર્ચ	**20,52,930.30**	28,46,719.34
	xxii) Service Charge સેવા શુલ્ક	**21,97,144.68**	20,86,494.74
	xxiii) Other Sundry Expenses અન્ય પરચૂરણ ખર્ચ	**37,60,457.47**	2,64,43,664.78
12	Loss on sale of Assets અસ્કયામતોના વેચાણથી થયેલ નુકશાન	**-**	25,793.69
13	Asset written off માંડી વાળેલ મિલકત	**-**	74,73,644.29
14	Provisions : જોગવાઈઓ:	**11,94,00,000.00**	3,22,61,607.00
	I) Provision for Depreciation on Investments રોકાણો પર ઘસારા માટે જોગવાઈ	**9,49,00,000.00**	-
	ii) Contingent Provision Against Standard Assets પ્રમાણભૂત દેવા સામે આકસ્મિક જોગવાઈ	**45,00,000.00**	75,90,607.00
	iii) Provision for Bad and Doubtful Debts ખરાબ અને શંકાસ્પદ દેવા માટે જોગવાઈ	**2,00,00,000.00**	2,00,00,000.00
	iv) Provision for Fraud છેતરપિંડી માટે જોગવાઈ	**-**	46,71,000.00
15	Income Tax Expense ઈન્કમટેક્ષ ખર્ચા	**8,10,06,794.07**	11,59,20,178.80
	- Current Tax વર્તમાનવેરો	**9,66,51,300.07**	12,92,28,288.96
	- Previous Year Tax Adjustment (Net) ગત વર્ષના કરની સમાયોજના (ચોખ્ખી)	**-1,61,83,318.00**	-1,46,18,037.16
	- Deferred Tax ડિફર્ડ ટેક્ષ	**5,38,812.00**	13,09,927.00
16	Net Profit ચોખ્ખો નફો	**25,93,47,651.51**	35,19,43,284.07
	Total	**2,89,21,71,794.99**	**2,65,91,05,568.41**

PROFIT & LOSS A/C. FOR THE YEAR ENDED 31/03/2026
તા.૩૧-૦૩-૨૦૨૬ના રોજ પુરા થતાં વર્ષનું નફા-નુકશાન ખાતું

(Amount in ₹)

SR. NO.	INCOME આવક	As at 31/03/2026	As at 31/03/2025
5	Other Receipts અન્ય આવક		
	i) Processing Fees પ્રોસેસિંગ ફી	**3,13,32,369.04**	2,82,68,848.02
	ii) Service Charges & Fees સેવા શુલ્ક અને ફી	**3,74,98,656.98**	3,08,58,358.75
	iii) Locker Rent Received લોકર ભાડું મળેલ	**83,93,175.63**	98,14,202.47
	iv) Incentive Received પ્રોત્સાહન મળેલ	**1,48,794.41**	9,11,813.54
	v) Miscellaneous Income પરચૂરણ આવક	**15,66,788.80**	3,95,80,895.39
	vi) Dividend ડિવિડન્ડ	**1,575.00**	1,575.00
	vii) Incidental Charges આકસ્મિક શુલ્ક	**1,78,05,058.35**	1,70,50,610.32
		9,67,46,418.21	**12,64,86,303.49**
	Total	**2,89,21,71,794.99**	**2,65,91,05,568.41**

As per our report of even date
For VCAS & Co LLP
Chartered Accountants
FRN No. : 123372W/W101079

sd/-
CA Jagdish Vaishnav
(Partner)
M. NO: 139060
UDIN : 26139060WMKZPF1107

Place : Surat
Date : 20/06/2026

For The Sutex Co-Operative Bank Ltd.

sd/-
Kamalvijay Tulsian
Chairman

sd/-
Arunkumar B. Kanodiya
Vice Chairman

sd/-
Nimesh S. Bachkaniwala
Director

sd/-
Shital A.Bhatt
CEO

Place : Surat
Date : 20/06/2026

SCHEDULE - 1 : CAPITAL - શેર ભંડોળ

(Amount in ₹)

	PARTICULARS	As at 31/03/2026	As at 31/03/2025
I)	**Authorised Capital :** અધિકૃત શેર ભંડોળ		
	80,00,000 Equity Shares of Rs. 100/- each	**80,00,00,000.00**	80,00,00,000.00
	(Previous year : 80,00,000 Equity Shares of Rs. 100/- each)		
	Subscribed Capital : ભરપાઈ થયેલ શેર ભંડોળ		
	61,27,256 Equity Shares of Rs. 100/- each	**61,27,25,600.00**	62,00,27,900.00
	(Previous year : 62,00,279 Equity Shares of Rs. 100/- each)		
	Nominal Shareholder Fees	**61,200.00**	54,400.00
	Amount Called up : વસુલ આવેલ શેર ભંડોળ		
	61,27,256 Equity Shares of Rs. 100/- each	**61,27,25,600.00**	62,00,27,900.00
	(Previous year : 62,00,279 Equity Shares of Rs. 100/- each)		
	Nominal Shareholder Fees	**61,200.00**	54,400.00
	Of the above, held by :		
	a) Individuals* - વ્યક્તિગત	**61,27,86,800.00**	62,00,82,300.00
	b) Co-operative Institutions - સહકારી સંસ્થાઓ	-	-
	c) State Government - રાજ્ય સરકારશ્રીઓ ધારણ કરેલ શેર ભંડોળ	-	-
	*Under the item “individuals” include shares held by the institutions other than co-operative institutions and state government are included as per The Banking Regulation Act,1949.		
	TOTAL	**61,27,86,800.00**	**62,00,82,300.00**

SCHEDULE - 2 : RESERVE FUND AND OTHER RESERVES - અનામત ભંડોળ અને અન્ય ભંડોળ

(Amount in ₹)

	PARTICULARS	As at 31/03/2026	As at 31/03/2025
I)	Statutory Reserve - અનામત ભંડોળ	**1,32,82,65,006.38**	1,07,74,30,745.53
ii)	Building Fund - મકાન ફંડ	**40,53,68,652.24**	39,94,08,877.11
iii)	Bad and Doubtful Debts Reserve - શકમંદ લેણા ફંડ	**1,14,59,961.00**	1,14,59,961.00
iv)	Special Bad Debts Reserve - ખાસ શંકાસ્પદ લેણા અનામત	**26,61,92,515.12**	27,01,28,323.55
v)	Investment Depreciation Reserve - રોકાણ ઘસારા અનામત	**9,49,00,000.00**	-
vi)	Other Funds and Reserves : અન્ય ભંડોળ અને અનામતો		
	a) Capital Reserve - મૂડી રિઝર્વ	**84,41,314.00**	84,41,314.00
	b) Contingent Provision Against Standard Assets - પ્રમાણભૂત દેવાની આકસ્મિક જોગવાઈ	**8,55,00,000.00**	8,10,00,000.00
	c) Members Uplift Fund - સભ્યો ઉત્કર્ષ ભંડોળ	**7,01,502.60**	7,01,502.60
	d) Staff Benefit Fund - સ્ટાફ લાભ ભંડોળ	**34,67,947.44**	34,67,947.44
	e) Charitable Fund - ધર્માદા ભંડોળ	**36,52,531.09**	36,52,531.09
	f) Cyber Security Fund - સાયબર સુરક્ષા ભંડોળ	**80,00,000.00**	75,00,000.00
	g) Provision against Non Performing Investment બિન-કાર્યક્ષમ રોકાણ સામે જોગવાઈ	**1,33,24,896.00**	1,33,24,896.00
	h) Co-Operative Propaganda Fund સહકારી પ્રચાર ભંડોળ	**48,50,252.88**	48,50,252.88
	i) Investment Fluctuation Reserve Fund રોકાણ વધઘટ અનામત ભંડોળ	**12,09,28,087.12**	12,09,28,087.12
	j) Special Reserve For Long Term Advances લાંબાગાળાની પેશગી માટે ખાસ અનામત	**4,50,46,197.00**	4,50,46,197.00
	k) Technology Development Fund ટેકનોલોજી વિકાસ ભંડોળ	**20,00,000.00**	-
	l) Unforeseen Losses Fund આકસ્મિક નુકસાન ભંડોળ	**11,03,34,112.76**	7,51,39,784.35
	m) Provision for Restructuring Resolution Framework પુનર્ગઠન ઠરાવ માળખા માટે જોગવાઈ	**50,00,000.00**	50,00,000.00
	n) Provision for Fraud છેતરપિંડી માટે જોગવાઈ	**4,73,10,702.00**	4,73,10,702.00
	o) BDDR 2024 બીડીડીઆર ૨૦૨૪	**21,26,04,622.60**	21,26,04,622.60
	TOTAL	**2,77,73,48,300.23**	**2,38,73,95,744.27**

SCHEDULE - 3 : DEPOSITS AND OTHER ACCOUNTS - થાપણો અને અન્ય ખાતાઓ

(Amount in ₹)

	PARTICULARS		As at 31/03/2026	As at 31/03/2025
I)	**Fixed Deposits :** મુદતી થાપણો			
	a) Individuals* - વ્યક્તિગત		**24,46,42,87,535.10**	21,09,24,06,444.62
	b) Central Co-operative Banks - મધ્યસ્થ સહકારી બેંકો		-	-
	c) Other Societies - અન્ય મંડળીઓ		**69,53,30,000.00**	18,55,93,000.00
		(i)	**25,15,96,17,535.10**	21,27,79,99,444.62
ii)	**Savings Bank Deposits :** બચત બેંક થાપણો			
	a) Individuals* - વ્યક્તિગત		**5,39,68,98,335.94**	4,85,30,30,125.83
	b) Central Co-operative Banks - મધ્યસ્થ સહકારી બેંકો			
	c) Other Societies - અન્ય મંડળીઓ		**6,25,08,000.00**	5,13,29,000.00
		(ii)	**5,45,94,06,335.94**	4,90,43,59,125.83
iii)	**Current deposits :** ચાલુ થાપણો			
	a) Individuals* - વ્યક્તિગત		**3,89,50,91,093.78**	4,00,66,11,067.50
	b) Central Co-operative Banks - મધ્યસ્થ સહકારી બેંકો		-	-
	c) Other Societies - અન્ય મંડળીઓ		**3,91,72,000.00**	2,60,02,000.00
		(iii)	**3,93,42,63,093.78**	4,03,26,13,067.50
iv)	**Money at call and short notice :** કોલ અને ટૂંકી મુદતની માંગ પર નાણાં		-	-
	*Under the item "individuals" deposits to institutions other than co-operative Banks and Societies are included as per The Banking Regulation Act,1949.			
		TOTAL (i+ii+iii)	**34,55,32,86,964.82**	**30,21,49,71,637.95**

SCHEDULE - 4 : OTHER LIABILITIES - અન્ય જવાબદારીઓ

(Amount in ₹)

	PARTICULARS	As at 31/03/2026	As at 31/03/2025
I)	Bills Payable - ચુકવવાપાત્ર હુંડીઓ	**1,91,17,820.27**	3,07,20,380.45
ii)	Unclaimed Dividend - ન દાવો કરેલ ડિવિડન્ડ	**1,35,37,121.24**	1,61,03,032.00
iii)	LC Margin Credit Account - એલ.સી. માર્જીન ક્રેડિટ ખાતું	**1,46,57,496.00**	1,28,24,820.00
iv)	Provision for Taxation - કરવેરા માટેની જોગવાઈ	**9,50,00,000.00**	11,50,00,000.00
v)	Subsidy Payable - ચુકવવાપાત્ર સબસીડી	**5,01,95,353.00**	7,08,76,287.00
vi)	Deferred Tax Liability - સ્થગિત કર જવાબદારી	**4,26,47,081.00**	3,86,71,565.00
vii)	Settlement Accounts - સેટલમેન્ટ ખાતું	**36,82,500.44**	2,47,888.40
viii)	Sundry Creditors - પરચુરણ લેણદારો	**3,90,660.00**	4,02,895.50
ix)	Contingent Liability for Guarantee - બાહેંધરી માટેની આકસ્મિક જવાબદારી	**2,00,00,000.00**	2,00,00,000.00
x)	Other Payable - અન્ય ચુકવવાપાત્ર રકમ	**2,14,63,586.05**	1,56,41,757.62
	TOTAL	**28,06,91,618.00**	**32,04,88,625.97**

SCHEDULE - 5 : PROFIT & LOSS ACCOUNT - નફા - નુકશાન ખાતું

(Amount in ₹)

PARTICULARS	As at 31/03/2026	As at 31/03/2025
Profit as per Last Balance Sheet - છેલ્લા પાકા સરવૈયા મુજબ નફો	**35,19,43,284.07**	30,89,37,792.87
Less : Appropriations of profit for the Last year - બાદ ગત વર્ષના નફાની ફાળવણી		
Statutory Reserve - સ્ટેટ્યુટરી અનામત ભંડોળ	**24,63,60,298.85**	15,44,68,896.44
Unforeseen Losses Reserve - અણધારી ખોટ માટેની અનામત	**3,51,94,328.41**	3,08,93,779.29
Education Fund - શિક્ષણ ભંડોળ	**35,19,432.84**	30,89,377.93
Co-Operative Development Fund - સહકારી વિકાસ ભંડોળ	**35,19,432.84**	30,89,377.93
Share Dividend - શેર ડિવિડન્ડ	**5,48,90,016.00**	5,47,45,617.00
Cyber Security Fund - સાયબર સુરક્ષા ભંડોળ	**5,00,000.00**	25,00,000.00
Building Fund - મકાન ફંડ	**59,59,775.13**	6,01,50,744.29
Technology Development Fund - ટેક્નોલોજી વિકાસ ફંડ	**20,00,000.00**	-
	35,19,43,284.07	**30,89,37,792.88**
Add : Profit for the year as per Profit & Loss Account ઉમેરો : નફા-નુકસાન ખાતા મુજબ ચાલુ વર્ષનો નફો	**25,93,47,651.51**	**35,19,43,284.07**
TOTAL	**25,93,47,651.51**	**35,19,43,284.06**

SCHEDULE - 6 : CASH - રોકડ

(Amount in ₹)

	PARTICULARS	As at 31/03/2026	As at 31/03/2025
I)	Cash In Hand - હાથ પર રોકડ	**32,67,70,993.29**	28,72,04,175.87
ii)	Cash with Reserve bank of India - રિઝર્વ બેન્ક ઓફ ઈન્ડિયા માં રોકડ સિલક	**1,37,60,38,295.64**	1,36,83,57,442.97
iii)	Cash with National Bank - રાષ્ટ્રીયકૃત બેંકમાં રોકડ સિલક	**40,83,86,094.85**	51,47,82,667.68
iv)	Cash with State bank of India - સ્ટેટ બેંક ઓફ ઈન્ડિયામાં રોકડ સિલક	**72,65,615.03**	2,38,89,310.62
v)	Cash with State Co-operative Bank - રાજ્ય સહકારી બેંકમાં રોકડ સિલક	**34,71,221.99**	15,20,065.09
vi)	Cash with Central Co-operative Bank - મધ્યસ્થ સહકારી બેંકમાં રોકડ સિલક	**9,11,270.89**	87,29,260.14
	TOTAL	**2,12,28,43,491.69**	**2,20,44,82,922.37**

SCHEDULE - 7 : BALANCES WITH OTHER BANKS - અન્ય બેંકોમાં સિલક

(Amount in ₹)

	PARTICULARS	As at 31/03/2026	As at 31/03/2025
I)	Current Deposits - ચાલુ થાપણો	**18,54,97,936.21**	17,22,58,241.98
ii)	Savings Bank Deposits - બચત બેંક થાપણો	**-**	-
iii)	Fixed Deposits - બાંધી મુદતની થાપણો	**5,21,87,15,447.00**	4,24,28,62,106.00
	TOTAL	**5,40,42,13,383.21**	**4,41,51,20,347.98**

SCHEDULE - 8 : INVESTMENTS - રોકાણો

(Amount in ₹)

PARTICULARS	As at 31/03/2026	As at 31/03/2025
I) In Central and State Government securities(at book value)	**8,55,41,05,413.00**	5,82,64,95,627.00
કેન્દ્ર અને રાજ્ય સહકારી જામીનગીરી (બુક વેલ્યુ)		
GOI Face value - Rs. 8,63,15,90,000		
જીઓઆઈ મુળ કિંમત - રૂા.૮,૬૩,૧૫,૯૦,૦૦૦		
(Previous Year Rs.5,87,05,60,000)		
(ગત વર્ષ રૂા. ૫,૮૭,૦૫,૬૦,૦૦૦)		
GOI Market value - Rs. 8,33,15,68,656.78		
જીઓઆઈ માર્કેટ કિંમત - રૂા.૮,૩૩,૧૫,૬૮,૬૫૬.૭૮		
(Previous Year Rs.5,91,70,59,565)		
(ગત વર્ષ રૂા. ૫,૯૧,૭૦,૫૯,૫૬૫)		
ii) Shares in Co-operative Institutions	**1,00,10,500.00**	50,10,500.00
સહકારી સંસ્થાઓમાં શેર		
iii) Other Investments		
અન્ય રોકાણ		
Deposite with Petrofils Co op. Ltd.	**1,33,24,896.00**	1,33,24,896.00
પેટ્રોફિલ્સ કો-ઓ. લિ. માં થાપણ		
SMC - NCD	**1,28,61,000.00**	-
એસએમસી - એનસીડી		
TOTAL	**8,59,03,01,809.00**	**5,84,48,31,023.00**

SCHEDULE - 9 : ADVANCES - ધિરાણો

(Amount in ₹)

	PARTICULARS	As at 31/03/2026	As at 31/03/2025
i)	**Short-term loans, cash credits, overdrafts and bills discounted** ટુંકી મુદતના ધિરાણો, કેશ ક્રેડીટ, ઓવરડ્રાફ્ટ્સ અને વટાવેલ બિલો	**5,29,79,68,098.52**	**5,49,15,47,472.33**
	Of which secured against : જે પૈકી નીચેના સામે તારણ યુક્ત		
	a) Government and other approved securities સરકારી અને અન્ય માન્ય જામીનગીરીઓ	2,45,98,311.32	2,66,57,058.97
	b) Other Tangible securities વાસ્તવિક જામીનગીરીઓ સામે	3,73,54,79,297.46	4,10,16,57,229.39
	Of the advances, amount due from Individuals* ધિરાણો પૈકી, વ્યક્તિઓ પાસેથી લેણી રકમ	5,29,76,59,670.52	5,49,10,95,565.33
	Of the advances, amount Overdue Considered Bad & Doubtful of recovery ધિરાણો પૈકી મુદતવીતી રકમ જે વસુલાત માટે શંકાસ્પદ અને ખરાબ	7,55,44,172.47	7,14,37,174.34
ii)	**Medium-term Loans** મધ્યસ્થ મુદતના ધિરાણો	**3,15,81,02,165.26**	**2,84,56,30,745.40**
	Of which secured against : જે પૈકી નીચેના સામે તારણ યુક્ત		
	a) Government and other approved securities સરકારી અને અન્ય માન્ય જામીનગીરીઓ	4,23,33,599.55	5,39,36,232.79
	b) Other Tangible securities વાસ્તવિક જામીનગીરીઓ સામે	2,73,81,82,630.90	2,53,90,71,691.34
	Of the advances, amount due from Individuals* ધિરાણો પૈકી, વ્યક્તિઓ પાસેથી લેણી રકમ	3,15,81,02,165.26	2,84,56,30,745.40
	Of the advances, amount Overdue Considered Bad & Doubtful of recovery ધરાણો પૈકી મુદતવીતી રકમ જે વસુલાત માટે શંકાસ્પદ અને ખરાબ	5,10,68,210.46	95,44,829.98
iii)	**Long-term Loans** લાંબી મુદતના ધિરાણો	**12,81,66,72,894.69**	**12,07,58,93,583.24**
	Of which secured against : જે પૈકી નીચેના સામે તારણ યુક્ત		
	a) Government and other approved securities સરકારી અને અન્ય માન્ય જામીનગીરીઓ	-	-
	b) Other Tangible securities વાસ્તવિક જામીનગીરીઓ સામે	12,78,40,09,802.47	12,04,32,30,491.02
	Of the advances, amount due from Individuals* ધિરાણો પૈકી, વ્યક્તિઓ પાસેથી લેણી રકમ	12,81,66,72,894.69	12,07,58,93,583.24
	Of the advances, amount Overdue Considered Bad & Doubtful of recovery ધરાણો પૈકી મુદતવીતી રકમ જે વસુલાત માટે શંકાસ્પદ અને ખરાબ	18,10,76,240.70	17,11,98,778.58
	*Under the item "individuals" advances to institutions other than co-operative Banks and Societies are included as per The Banking Regulation Act,1949.		
	TOTAL	**21,27,27,43,158.47**	**20,41,30,71,800.97**

SCHEDULE - 10 : FIXED ASSETS - ફીક્સ અસ્કયામતો

(Amount in ₹)

PARTICULARS	As at 31/03/2026	As at 31/03/2025
I) Premises - મિલકત		
a) Land & Building - જમીન અને મકાન		
Cost as at the beginning of the year - વર્ષની શરૂઆતની પડતર કિંમત	9,31,82,892.91	8,98,92,816.83
Add: Additions during the year - ઉમેરો વર્ષ દરમ્યાન વધારો	25,36,341.25	56,53,940.34
Less : Deletion during the year - બાદ વર્ષ દરમ્યાન ઘટાડો	-	
Depreciation for current period - ચાલુ સમયગાળાનો ઘસારો	23,61,276.62	23,63,864.26
Total	**9,33,57,957.54**	**9,31,82,892.91**
Total Premises	**9,33,57,957.54**	**9,31,82,892.91**
ii) Furniture & Fixture - ફર્નિચર અને ફિક્સચર		
a) Furniture and Fixtures - ફર્નિચર અને ફિક્સચર		
Cost as at the beginning of the year - વર્ષની શરૂઆતની પડતર કિંમત	1,92,24,250.29	1,77,92,556.21
Add: Additions during the year - ઉમેરો વર્ષ દરમ્યાન વધારો	8,06,092.33	35,38,865.87
Less : Deletion during the year - બાદ વર્ષ દરમ્યાન ઘટાડો	-	-
Depreciation for current period - ચાલુ સમયગાળાનો ઘસારો	19,68,403.57	21,07,171.79
Total	**1,80,61,939.05**	**1,92,24,250.29**
b) Locker - લોકર		
Cost as at the beginning of the year - વર્ષની શરૂઆતની પડતર કિંમત	79,30,069.06	75,17,523.70
Add: Additions during the year - ઉમેરો વર્ષ દરમ્યાન વધારો	-	12,40,695.11
Less : Deletion during the year - બાદ વર્ષ દરમ્યાન ઘટાડો	-	-
Depreciation for current period - ચાલુ સમયગાળાનો ઘસારો	7,93,007.04	8,28,149.75
Total	**71,37,062.02**	**79,30,069.06**
Total Furniture & Fixture	**2,51,99,001.07**	**2,71,54,319.35**
iii) Other Assets - અન્ય મિલકતો		
a) Computers - કોમ્પ્યુટર		
Cost as at the beginning of the year - વર્ષની શરૂઆતની પડતર કિંમત	18,35,286.15	23,73,255.34
Add: Additions during the year - ઉમેરો વર્ષ દરમ્યાન વધારો	1,34,64,322.66	10,75,591.09
Less : Deletion during the year - બાદ વર્ષ દરમ્યાન ઘટાડો	-	-
Depreciation for current period - ચાલુ સમયગાળાનો ઘસારો	54,52,588.91	16,13,560.28
Total	**98,47,019.90**	**18,35,286.15**
b) Electric Installation - ઈલેક્ટ્રિક ઈન્સ્ટોલેશન		
Cost as at the beginning of the year - વર્ષની શરૂઆતની પડતર કિંમત	1,89,50,978.88	1,72,21,788.74
Add: Additions during the year - ઉમેરો વર્ષ દરમ્યાન વધારો	11,63,390.50	38,12,706.82
Less : Deletion during the year - બાદ વર્ષ દરમ્યાન ઘટાડો	-	46,568.69
Depreciation for current period - ચાલુ સમયગાળાનો ઘસારો	19,74,714.94	20,36,947.99
Total	**1,81,39,654.44**	**1,89,50,978.88**
c) Solar Plant - સોલર પ્લાન્ટ		
Cost as at the beginning of the year - વર્ષની શરૂઆતની પડતર કિંમત	15,46,820.92	-
Add: Additions during the year - ઉમેરો વર્ષ દરમ્યાન વધારો	13,06,612.78	19,33,526.26
Less : Deletion during the year - બાદ વર્ષ દરમ્યાન ઘટાડો	-	-
Depreciation for current period - ચાલુ સમયગાળાનો ઘસારો	9,90,357.67	3,86,705.34
Total	**18,63,076.03**	**15,46,820.92**
d) Plant & Machinery - પ્લાન્ટ અને મશીનરી		
Cost as at the beginning of the year - વર્ષની શરૂઆતની પડતર કિંમત	48,01,194.57	35,87,279.49
Add: Additions during the year - ઉમેરો વર્ષ દરમ્યાન વધારો	5,38,249.95	19,07,453.25
Less : Deletion during the year - બાદ વર્ષ દરમ્યાન ઘટાડો	-	-
Depreciation for current period - ચાલુ સમયગાળાનો ઘસારો	7,96,829.19	6,93,538.17
Total	**45,42,615.33**	**48,01,194.57**
Total Other Assets	**3,43,92,365.70**	**2,71,34,280.52**
TOTAL(i+ii+iii)	**15,29,49,324.31**	**14,74,71,492.78**

SCHEDULE - 11 : OTHER ASSETS - અન્ય અસ્કયામતો

(Amount in ₹)

	PARTICULARS	As at 31/03/2026	As at 31/03/2025
I)	Staff Festival Advance - સ્ટાફ ફેસ્ટીવલ એડવાન્સ	**54,34,560.00**	52,62,189.00
ii)	Deposits - થાપણો	**75,40,677.93**	75,40,677.93
iii)	TDS Receivable - ટીડીએસ લેણું	**24,44,376.70**	23,61,418.60
iv)	GST Receivable - જીએસટી લેણું	**27,77,930.49**	30,33,613.47
v)	Advance Payment - અગ્રિમ ચુકવણી	**73,00,749.69**	60,93,706.32
vi)	E-Stamping - ઈ-સ્ટેમ્પીંગ	**21,68,875.00**	18,33,829.00
vii)	Deferred Tax Assets - વિલબિંત કર મિલકતો	**55,88,133.00**	21,51,429.00
viii)	Advance Income Tax - એડવાન્સ આવક વેરો	**9,50,00,000.00**	11,50,00,000.00
ix)	Settlement Account - સેટલમેન્ટ ખાતું	**15,50,264.12**	85,44,650.76
x)	DEAF Account Receivable - ડીએએફ લેણું ખાતું	**2,56,772.12**	2,48,553.39
xi)	Other Receivables - અન્ય લેણાં	**62,21,907.44**	9,20,331.09
	TOTAL	**13,62,84,246.49**	**15,29,90,398.56**

SCHEDULE - 12 : CONTINGENT LIABILITIES - આકસ્મિક જવાબદારીઓ

(Amount in ₹)

	PARTICULARS	As at 31/03/2026	As at 31/03/2025
I)	Bank Guarantee Issued - આપેલ બેંક ગેરંટી	**7,70,52,629.00**	11,19,11,812.00
ii)	Letter Of Credit Issued - આપેલ લેટર ઓફ ક્રેડિટ	**2,95,36,285.00**	13,07,09,686.00
iii)	RBI Deaf Account - આરબીઆઈ ડીએએફ ખાતું	**10,79,70,675.99**	10,10,54,725.45
	TOTAL	**21,45,59,589.99**	**34,36,76,223.45**

Regulatory Capital

I) Composition of Regulatory Capital

(Amount in ₹ crore)

Sr No.	Particulars	Current Year 31-03-2026	Previous Year 31-03-2025
I)	Paid up share capital and reserves (net of deductions, if any)	268.74	240.61
ii)	Other Tier 1 capital	14.36	28.75
iii)	**Tier 1 capital (i + ii)**	**283.10**	**269.36**
iv)	Tier 2 capital	41.72	35.64
v)	**Total capital (Tier 1+Tier 2)**	**324.82**	**305.00**
vi)	Total Risk Weighted Assets (RWAs)	1967.09	1883.81
vii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	14.39%	14.30%
viii)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	2.12%	1.89%
ix)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	16.51%	16.19%
x)	Amount of paid-up equity capital raised during the year	5.62	1.00
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.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	NA	NA
	a) Perpetual Non-Cumulative Preference Shares	Nil	Nil
	b) Perpetual Debt Instruments	Nil	Nil
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.).	Nil	Nil
	a) Perpetual Cumulative Preference Shares	Nil	Nil
	b) Long term subordinated debt instruments	Nil	Nil

ii) Draw down from Reserves

(Amount in ₹ crore)

Sr No.	Type of Reserve	Amount	Remarks
1	Education Fund	0.35	Payment toward Education Fund as per CRCS Act
2	Co-Op. Development Fund	0.35	Payment toward Co-op. Development Fund as per CRCS Act

ASSET LIABILITY MANAGEMENT

I) Maturity Pattern of certain items of Assets and Liabilities as on 31/03/2026

(Amount in ₹ crore)

	Day 1	2 to 7 Days	8 to14 Days	15 to 30 Days	31 Days to 2 Months	Over 2 Months & up to 3 Months	Over 3 Months & up to 6 Months	Over 6 Months & up to 1 Year	Over 1 Year & up to 3 Years	Over 3 Years & up to 5 Years	Over 5 Yrs.	Total
Deposits	27.98	15.36	132.24	37.82	82.04	141.81	399.49	584.64	1282.15	745.06	6.74	3,455.33
Advances	1.22	11.17	13.05	24.86	82.18	94.10	215.73	435.69	784.04	410.52	54.71	2,127.27
Investments	340.23	102.00	19.03	38.32	39.99	36.44	125.81	242.27	71.37	64.52	350.89	1,430.87
Borrowings	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Foreign Currency Assets	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Foreign Currency Liabilities	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil

Investments in India

Composition of Investment Portfolio

As at 31st March, 2026 (current year balance sheet date) (Amount in ₹ crore)

	Government Securities	Other Approved Securitites	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India
Held to Maturity							
Gross	515.18	49.97	-	-	-	1.33	566.48
Less: Provision for non-perfoming inves. (NPI)	-	-	-	-	-	1.33	1.33
Net	515.18	49.97	-	-	-	-	565.15
Available for Sale							
Gross	340.23	-	1.00	1.29	-	-	342.52
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-
Net	340.23	-	1.00	1.29	-	0.00	342.52
Held for Trading							
Gross	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-
Total Investment	855.41	49.97	1.00	1.29	-	1.33	909.00
Less: Provision for non - performing investments	-	-	-	-	-	1.33	1.33
Less: Provision for depreciation and NPI	9.49	-	-	-	-	-	9.49
Net	**845.92**	**49.97**	**1.00**	**1.29**	-	**0.00**	**898.18**

As at 31st March, 2025 (previous year balance sheet date) (Amount in ₹ crore)

	Government Securities	Other Approved Securitites	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India
Held to Maturity							
Gross	415.37	49.94	0.50	-	-	1.33	467.14
Less: Provision for non-perfoming inves. (NPI)	-	-	-	-	-	1.33	1.33
Net	415.37	49.94	0.50	-	-	-	465.81
Available for Sale							
Gross	167.28	-	-	-	-	0.00	167.28
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-
Net	167.28	-	-	-	-	0.00	167.28
Held for Trading							
Gross	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-
Total Investment	582.65	49.94	0.50	-	-	1.33	634.42
Less: Provision for non - performing investments	-	-	-	-	-	1.33	1.33
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-
Net	**582.65**	**49.94**	**0.50**	-	-	**0.00**	**633.09**

Investments outside India

Composition of Investment Portfolio

As at 31st March, 2026 (current year balance sheet date)

(Amount in ₹ crore)

	Government Securities (Incl. Local Auth.)	Subsidiaries and/or join ventures	Others	Total Investments Outside India	Subsidiaries and/or joint ventures	Total investments
Held to Maturity						
Gross	Nil	Nil	Nil	Nil	Nil	566.48
Less: Provision for non-perfoming inves. (NPI)	Nil	Nil	Nil	Nil	Nil	1.33
Net	Nil	Nil	Nil	Nil	Nil	565.15
Available for Sale						
Gross	Nil	Nil	Nil	Nil	Nil	342.52
Less: Provision for depreciation and NPI	Nil	Nil	Nil	Nil	Nil	-
Net	Nil	Nil	Nil	Nil	Nil	342.52
Held for Trading						
Gross	Nil	Nil	Nil	Nil	Nil	-
Less: Provision for depreciation and NPI	Nil	Nil	Nil	Nil	Nil	-
Net	Nil	Nil	Nil	Nil	Nil	-
Total Investment	Nil	Nil	Nil	Nil	Nil	909.00
Less: Provision for non - performing investments	Nil	Nil	Nil	Nil	Nil	1.33
Less: Provision for depreciation and NPI	Nil	Nil	Nil	Nil	Nil	9.49
Net	**Nil**	**Nil**	**Nil**	**Nil**	**Nil**	**898.18**

As at 31st March, 2025 (previous year balance sheet date)

(Amount in ₹ crore)

Held to Maturity						
Gross	Nil	Nil	Nil	Nil	Nil	467.14
Less: Provision for non-perfoming inves. (NPI)	Nil	Nil	Nil	Nil	Nil	1.33
Net	Nil	Nil	Nil	Nil	Nil	465.81
Available for Sale						
Gross	Nil	Nil	Nil	Nil	Nil	167.28
Less: Provision for depreciation and NPI	Nil	Nil	Nil	Nil	Nil	-
Net	Nil	Nil	Nil	Nil	Nil	167.28
Held for Trading						
Gross	Nil	Nil	Nil	Nil	Nil	-
Less: Provision for depreciation and NPI	Nil	Nil	Nil	Nil	Nil	-
Net	Nil	Nil	Nil	Nil	Nil	-
Total Investment	Nil	Nil	Nil	Nil	Nil	634.42
Less: Provision for non - performing investments	Nil	Nil	Nil	Nil	Nil	1.33
Less: Provision for depreciation and NPI	Nil	Nil	Nil	Nil	Nil	-
Net	**Nil**	**Nil**	**Nil**	**Nil**	**Nil**	**633.09**

Movement of provisions for Depreciation and Investment Fluctuation Reserve

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
I) Movement of provisions held towards depreciation on investments and NPIs		
a) Opening balance	-	-
b) Add : Provisions made during the year	9.49	-
c) Less : Write off / write back of excess provisions during the year	-	-
d) Closing balance	**9.49**	**-**
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	12.09	12.09
b) Add : Amount transferred during the year	-	-
c) Less : Drawdown	-	-
d) Closing balance	**12.09**	**12.09**
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	3.53%	7.23%

(Amount in ₹ crore)

Sale and Transfers to/from HTM Category :

During the financial year 2025–26, the Bank transferred Government Securities with a book value of Rs. 67.27 crore and a face value of Rs. 67.86 crore from the HTM category to the AFS category in accordance with RBI directions and pursuant to Resolution No. 4 dated 11th April 2025. No securities were transferred from the AFS category to the HTM category during the year. Further, the Bank did not sell any securities from the HTM category prior to their maturity during the financial year 2025–26.

Non-SLR investment portfolio

Non-performing non-SLR investments

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year	Previous Year
a)	Opening balance	1.33	1.33
b)	Additions during the year since 1st April	-	-
c)	Reductions during the above period	-	-
d)	Closing balance	1.33	1.33
e)	Total provisions held	1.33	1.33

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	1.29	-	-	-	-	-	-	-	-	-
b)	FIs	-	-	-	-	-	-	-	-	-	-
c)	Banks	-	-	-	-	-	-	-	-	-	-
d)	Private Corporates	1.00	0.50	-	-	-	-	-	-	-	-
e)	Subsidiaries/ Joint Ventures	-	-	-	-	-	-	-	-	-	-
f)	Others	1.33	1.33	-	-	-	-	-	-	-	-
g)	Provision held towards depreciation	-	-	-	-	-	-	-	-	-	-
	Total	**3.62**	**1.83**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**

Repo Transactions (in face value and market value terms)

(Amount in ₹ crore)

Particulars	Minimum outstanding during the year		Maximum outstanding during the year		Daily average outstanding during the year		Outstanding as on March 31, 2026	
	FV	MV	FV	MV	FV	MV	FV	MV
I) Securities sold under repo:								
a) Government securities	-	-	-	-	-	-	-	-
b) Corporate debt securities	-	-	-	-	-	-	-	-
c) Any other securities	-	-	-	-	-	-	-	-
ii) Securities purchased under reverse repo:								
a) Government securities	-	-	-	-	-	-	-	-
b) Corporate debt securities	-	-	-	-	-	-	-	-
c) Any other securities	-	-	-	-	-	-	-	-
I) Securities sold under TREPS Borrowing:								
a) Government securities	5.00	5.00	10.00	10.00	0.15	0.15	-	-
b) Corporate debt securities								
c) Any other securities								
ii) Securities purchased under TREPS lending:								
a) Government securities	5.00	5.00	149.95	150.00	49.82	49.84	49.97	50.00
b) Corporate debt securities	-	-	-	-	-	-	-	-
c) Any other securities	-	-	-	-	-	-	-	-

Government Security Lending (GSL) Transaction (in Market Value terms) as at 31-03-2026 (Current Year)

(Amount in ₹ crore)

Particulars	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Total Volume of transactions during the year	Outstanding as on March 31,2026
Securities lent through GSL transactions	-	-	-	-	-
Securities borrowed through GSL transactions	-	-	-	-	-
Securities placed as collateral under GSL transactions	-	-	-	-	-
Securities received as collateral under GSL Transactions	-	-	-	-	-

Government Security Lending (GSL) Transaction (in Market Value terms) as at 31-03-2025 (Previous Year)

(Amount in ₹ crore)

Particulars	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Total Volume of transactions during the year	Outstanding as on 31st March, 2025
Securities lent through GSL transactions	-	-	-	-	-
Securities borrowed through GSL transactions	-	-	-	-	-
Securities placed as collateral under GSL transactions	-	-	-	-	-
Securities received as collateral under GSL Transactions	-	-	-	-	-

Asset quality

i) Classification of Advances and Provisions held as at 31/03/2026

(Amount in ₹ crore)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	2,016.11	9.03	12.76	3.41	25.20	2041.31
Add: Additions during the year					109.64	
Less: Reductions during the year*					104.09	
Closing balance	2,096.50	14.85	12.49	3.43*	30.77	2127.27
*Reductions in Gross NPAs due to:						
I) Upgradation					87.42	
ii) Recoveries (excluding recoveries from upgraded accounts)					14.24	
iii) Technical/ Prudential Write-offs					-	
iv) Write-offs other than those under (iii) above					2.43	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	8.10	3.28	26.20	3.41	32.89	40.99
Add: Fresh provisions made during the year					2.00	2.45
Less: Excess provision reversed/ Write-off loans					2.39	2.39
Closing balance of provisions held	21.56	1.48	27.61	3.41	32.50	41.05
Net NPAs	-	-	-	-	-	-
Opening Balance		-	-		-	
Add: Fresh additions during the year					-	
Less: Reductions during the year					-	
Closing Balance		-	-		-	
Floating Provisions	-	-	-	-	-	-
Opening Balance						
Add: Additional provisions made during the year						-
Less: Amount drawn down during the year						-
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						-

*Amount includes Loss Assets of Rs. 0.02 crore under the Salary Earners Scheme.

ii) Classification of Advances and Provisions held as at 31/03/2025

(Amount in ₹ crore)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	1,789.05	3.28	17.80	3.69	24.77	2083.79
Add: Additions during the year					17.86	
Less: Reductions during the year*					17.43	
Closing balance	2,016.11	9.03	12.76	3.41	25.20	2041.31
*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	7.34	-	-	-	56.11	63.45
Add: Fresh provisions made during the year					5.55	6.31
Less: Excess provision reversed/ Write-off loans					28.77	28.77
Closing balance of provisions held	8.10	-	-	-	32.89	40.99
Net NPAs	-	-	-	-	-	-
Opening Balance		-	-		-	
Add: Fresh additions during the year					-	
Less: Reductions during the year					-	
Closing Balance		-	-		-	
Floating Provisions	-	-	-	-	-	-
Opening Balance						
Add: Additional provisions made during the year						-
Less: Amount drawn down during the year						-
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					-	

Ratios (in %)	31/03/2026	31/03/2025
Gross NPA to Gross Advances	1.45%	1.23%
Net NPA to Net Advances	0.00	0.00
Provision Coverage Ratio	**105.69%**	**130.52%**

ii) Sector-wise Advances and Gross NPAs

(Amount in ₹ crore)

Sr. No.	Sector	Current Year 31-03-2026			Previous Year 31-03-2025		
		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
I)	**Priority Sector**						
a	Agriculture and allied activities	0.89	0.00	0.00%	0.84	0.00	0.00%
b)	Advances to industries sector eligible as priority sector lending	1643.99	13.27	0.81%	1588.58	18.64	1.17%
	Textile	1346.52	12.61	0.94%			
c)	Services	0.00	0.00	0.00%	0.00	0.00	0.00%
d)	Personal loans	106.72	0.50	0.47%	77.80	2.72	3.50%
	Housing Loan	52.44	0.31	0.59%			
	Sub-total (i)	**1751.60**	**13.77**	**0.79%**	**1667.22**	**21.36**	**1.28%**
ii)	**Non-priority Sector**						
a)	Agriculture and allied activities	0.00	0.00	0.00%	0.00	0.00	0.00%
b)	Industry	86.94	12.36	14.22%	283.37	3.84	1.36%
	Textile	29.17	8.43	28.90%			
	Construction	11.36	0.00	0.00%			
c)	Services	0.00	0.00	0.00%	0.00	0.00	0.00%
d)	Personal loans	288.73	4.64	1.61%	90.72	0.00	0.00%
	Housing Loan	52.95	2.75	5.19%			
	Vehicle Loan	195.41	0.80	0.41%			
	Sub-total (ii)	**375.67**	**17.00**	**4.53%**	**374.09**	**3.84**	**1.03%**
	Total (I+ ii)	**2127.27**	**30.77**	**1.45%**	**2041.31**	**25.20**	**1.23%**

iii) Overseas assets, NPAs and revenue : The bank does not have any overseas assets, NPAs and revenues, in both the current and previous year

iv) Details of account subjected to restructuring

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Standard	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount (₹ crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (₹ crore)	-	-	-	-	-	-	-	-	-	-
Sub-standard	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount (₹ crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (₹ crore)	-	-	-	-	-	-	-	-	-	-
Doubtful	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount (₹ crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (₹ crore)	-	-	-	-	-	-	-	-	-	-
Total	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount (₹ crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (₹ crore)	-	-	-	-	-	-	-	-	-	-

v) Divergence in asset classification and provisioning :

No divergences have been assessed by RBI with respect to Gross NPA, Net NPA and provisions for NPA during the period. Hence, no disclosure on divergence in asset classification and provisioning for NPAs is required.

vi) Disclosure of transfer of loan exposures :

Details of stressed loan transferred during the year:

(Amount in ₹ crore)

Particulars	To ARCs	To permitted transferees	To other transferees (please specify)
No. of accounts	-	-	-
Aggregate principal outstanding of loans transferred	-	-	-
Weighted average residual tenor of the loans transferred	-	-	-
Net book value of loans transferred (at the time of transfer)	-	-	-
Aggregate consideration	-	-	-
Additional consideration realized in respect of accounts transferred in earlier years	-	-	-

Details of Loans acquired during the year

(Amount in ₹ crore)

Particulars	From SCBs, RRBs, UCBs, StCBs, DCCBs, AIFIs, SFBs and NBFCs including Housing Finance Companies (HFCs)		From ARCs
Aggregate principal outstanding of loans acquired	-	-	-
Aggregate consideration paid	-	-	-
Weighted average residual tenor of loans acquired	-	-	-

vii) Non-Fund Based Credit Facilities

(Amount in ₹ crore)

		As at March 31, 2026	As at March 31, 2026	As at March 31, 2025	As at March 31, 2025
		Secured Portion	Unsecured Portion	Secured Portion	Unsecured Portion
I	Outstanding Guarantees (₹ crore) I) In India ii) Outside India	7.71	-	11.19	-
II	Acceptances, Endorsements and other Obligations (₹ crore)				
III	Other NFB Credit facilities (₹ crore) **Letter of credit-LC**	2.95	-	13.07	-

viii) Fraud Accounts

Details on the number and amount of frauds as well as the provisioning thereon :

(Amount in ₹ crore)

Particulars	31-03-2026	31-03-2025
Number of frauds reported	1	4
Amount involved in fraud (₹ crore)	0.21	0.75
Amount of provision made for such frauds (₹ crore)	0.0	0.75
Amount of Unamortised provision debited from 'other reserves' as at the end of the year (₹ crore)	4.26	4.26

ix) Disclosure related to Project Finance

Sr.No.	Item Description	Total outstanding as on December 31, 2025 (in Rs. crore)		Total outstanding as on March 31, 2026 (in Rs. crore)	
		Number of Account	Total outstanding (in ₹ crore)	Number of Account	Total outstanding (in ₹ crore)
1	Projects under implementation accounts at the beginning of the quarter.	-	-	-	-
2	Projects under implementation accounts sanctioned during the quarter.	-	-	-	-
3	Projects under implementation accounts where DCCO has been achieved during the quarter.	-	-	-	-
4	Projects under implementation accounts at the end of the quarter. (1+2-3)	-	-	-	-
5	Out of '4' – accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be, has been invoked.	-	-	-	-
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	-	-	-	-
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation.	-	-	-	-
5.3	Out of '5' – accounts in respect of which Resolution plan has failed.	-	-	-	-
6	Out of '5', accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be, has been invoked due to change in scope and size of the project.	-	-	-	-
7	Out of '5', account in respect of which cost overrun associated with extension in original/extended DCCO, as the case may be, was funded.	-	-	-	-
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously.	-	-	-	-
7.2	Out of '7', accounts where SBCF was not presanctioned or renewed continuously.	-	-	-	-
8	Out of '4' – accounts in respect of which resolution process not involving extension in original/extended DCCO, as the case may be, has been invoked.	-	-	-	-
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented.	-	-	-	-
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation.	-	-	-	-
8.3	Out of '8' – accounts in respect of which Resolution plan has failed.	-	-	-	-

x) Disclosure under Resolution Framework for COVID-19-related Stress

i. For the half year eneded March 31, 2026

(Amount in ₹ crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan– Position as at the end of the previous half-year i.e. 30.09.2025 (A)	Of (A), aggregate debt that slipped into NPA during the half- year ended 31.03.2026	Of (A), amount written off during the half-year ended 31.03.2026	Of (A), amount paid by the borrowers during the half- year ended 31.03.2026	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year ended 31.03.2026
Personal Loans	-	-	-	-	
Corporate persons	4.50	-	-	4.50	-
Of which MSMEs	4.50	-	-	4.50	-
Others	-	-	-	-	-
Total	4.50	-	-	4.50	-

ii. For the half year eneded September 30, 2025

(Amount in ₹ crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan– Position as at the end of the previous half-year i.e. 31.03.2025 (A)	Of (A), aggregate debt that slipped into NPA during the half- year ended 30.09.2025	Of (A), amount written off during the half-year ended 30.09.2025	Of (A), amount paid by the borrowers during the half- year ended 30.09.2025	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year ended 30.09.2025
Personal Loans	-	-	-	-	
Corporate persons	4.50	-	-	4.50	-
Of which MSMEs	4.50	-	-	4.50	-
Others	-	-	-	-	-
Total	4.50	-	-	4.50	-

Exposures

I) Exposure to Real Estate Sector

(Amount in ₹ crore)

Category	Current Year 31.03.2026	Previous Year 31.03.2025
I) Direct exposure **a) Residential Mortgages –** Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. **Of which, Individual housing loans eligible for priority sector advances**	111.52 52.88	92.26 64.12
b) Commercial Real Estate – Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.)	29.37	41.42
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures – I. Residential ii. Commercial Real Estate	- -	- -
ii) Indirect Exposure Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	-	-
Total Exposure to Real Estate Sector	**140.89**	**133.68**

ii) Exposure to capital market : Bank does not have direct exposure to Capital Market

iii) Risk category-wise country exposure : Bank does not have country exposure risk in current and previous year

iv) Unsecured advances

(Amount in ₹ crore)

Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
Total unsecured advances of the bank	35.79	53.94
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	NA	NA
Estimated value of such intangible securities	NA	NA

v) Factoring exposures : Bank had not undertaken any factoring exposure during the year

vi) Unhedged foreign currency exposure : Bank is not dealing in foreign currency exposure

vii) Loan against gold and silver collateral

a) Details of loans extended against eligible gold collateral as on March 31, 2026

Particulars	Loan Outstanding		Average ticket size (₹ crore)	Average LTV ratio	Gross NPA (%)
	₹ crore	As % of Total Loans			
1. Opening balance of the FY [(a)+(b)]	0.56	0.03%	0.011	40.88%	-
(a) Consumption loans	0.56	0.03%	0.011	40.88%	-
of which bullet repayment loans	0.56	0.03%	0.011	40.88%	-
(b) Income generating loans	-	-	-	-	-
2. New loans sanctioned and disbursed during the FY [(c)+(d)]	1.01	0.05%	0.014	42.37%	NA
(c) Consumption loans	1.01	0.05%	0.014	42.37%	NA
of which bullet repayment loans	1.01	0.05%	0.014	42.37%	NA
(d) Income generating loans	-	-	-	-	NA
3. Renewals sanctioned and disbursed during the FY	-	-	-	-	NA
4. **Top-up loans sanctioned and disbursed during the FY**	-	-	-	-	NA
5. Loans repaid during the FY [(e)+(f)]	0.77	0.04%	0.012	NA	NA
(e) Consumption loans	0.77	0.04%	0.012	NA	NA
of which bullet repayment loans	0.77	0.04%	0.012	NA	NA
(f) Income generating loans	-	-	-	NA	NA
6. Non-Performing Loans recovered during the FY [(g) + (h)]	-	-	-	NA	NA
(g) Consumption loans	-	-	-	NA	NA
of which bullet repayment loans	-	-	-	NA	NA
(h) Income generating loans	-	-	-	NA	NA
7. Loans written off during the FY [(i) + (j)]	-	-	-	NA	NA
(i) Consumption loans	-	-	-	NA	NA
of which bullet repayment loans	-	-	-	NA	NA
(j) Income generating loans	-	-	-	NA	NA
8. Closing balance at the end of FY [(k) + (l)]	0.73	0.03%	0.013	37.24%	-
(k) Consumption loans	0.73	0.03%	0.013	37.24%	-
of which bullet repayment loans	0.73	0.03%	0.013	37.24%	-
(l) Income generating loans	-	-	-	-	-

b) Details of gold and silver collateral and auctions

(Amount in ₹ crore)

Sr.No.	Particulars	
(a)	Unclaimed gold or silver collateral at the end of the financial year (in grams)	-
(b)	Number of loan accounts in which auctions were conducted	-
(c)	Total outstanding in loan accounts mentioned in (b)	-
(d)	Gold or silver collateral acquired during the FY due to default of loans (in grams)	-
(e)	Gold or silver collateral auctioned during the FY (in grams)	-
(f)	Recovery made through auctions during the FY (in ₹ crore)	-
(g)	Recovery percentage:	-
(h)	as % of value of gold or silver collateral	-
(i)	as % of outstanding loan	-

viii) Exposures to Related Parties

Sr. No.	Category	Current Year 31.03.2026	Previous Year 31.03.2025
A.	**Loans to Related Parties**		
1	Aggregate value of loans sanctioned to related parties during the year	0.36	1.03
2	Aggregate value of outstanding loans to related parties as on 31st March	1.10	1.68
3	Aggregate value of outstanding loans to related parties as a proportion of total credit exposure as on 31st March	0.04%	0.06%
4	Aggregate value of outstanding loans to related parties which are categorized as:		
	(i) Special Mention Accounts as on 31st March	-	-
	(ii) Non-Performing Assets as on 31st March	-	-
5	Amount of provisions held in respect of loans to related parties as on 31st March	-	-
B.	**Contracts and Arrangements involving Related Parties**		
6	Aggregate value of contracts and arrangements awarded to related parties during the year	-	-
7	Aggregate value of outstanding contracts and arrangements involving related parties as on 31st March	-	-

Concentration of Deposits, Advances, Exposures and NPAs

I) Concentration of Deposits

(Amount in ₹ crore)

Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
Total deposits of the twenty largest depositors	266.87	257.06
Percentage of deposits of twenty largest depositors to total deposits of the bank	7.72%	8.51%

ii) Concentration of Advances*

(Amount in ₹ crore)

Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
Total advances to the twenty largest borrowers	376.95	378.05
Percentage of advances to twenty largest borrowers to total advances of the bank	14.97%	18.52%

*Advances computed based on credit exposure i.e. funded and non-funded limits including derivative exposures where applicable. The sanctioned limits or outstanding, whichever are higher, are reckoned. However, in the case of fully drawn term loans, where there is no scope for re-drawal of any portion of the sanctioned limit, the outstanding is reckoned as the credit exposure

iii) Concentration of Exposures

(Amount in ₹ crore)

Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
Total exposure to the twenty largest borrowers/customers	376.95	448.50
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers	14.97%	21.97%

**Exposures computed as per applicable RBI regulation

iv) Concentration of NPAs

(Amount in ₹ crore)

Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
Total Exposure to the top twenty NPA accounts	20.64	18.28
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	67.13%	72.5%

Derivatives

Bank has not entered into any transactions in foreign exchange agreement or interest rate swaps in the current and previous years.

Transfers to Depositor Education and Awareness Fund (DEA Fund)

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
I)	Opening balance of amounts transferred to DEA Fund	10.11	8.95
ii)	Add: Amounts transferred to DEA Fund during the year	1.08	1.62
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.39	0.46
iv)	Closing balance of amounts transferred to DEA Fund	10.80	10.11

Closing balance of the amount transferred to DEA Fund as of March 31, 2026, as disclosed above, are also included under Contingent Liabilities.

Disclosure of complaints

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

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
	Complaints received by the bank from its customers		
1	Number of complaints pending at beginning of the year	9	13
2	Number of complaints received during the year	420	462
3	Number of complaints disposed during the year	424	466
	3.1 Of which, number of complaints rejected by the bank	-	-
4	Number of complaints pending at the end of the year	5	9
	Maintainable complaints received by the bank from Office of Ombudsman		
5	Number of maintainable complaints received by the bank from Office of Ombudsman	12	4
	5.1 Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	9	4
	5.2 Of 5, number of complaints resolved through conciliation/mediation/ advisories issued by Office of Ombudsman	9	-
	5.3 Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	3	-
6	Number of Awards unimplemented within the stipulated time (other than those appealed)	-	-

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

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

(Amount in ₹ crore)

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 31.03.2026					
Difficulty in Operation of Account	1	23	-20.69%	-	-
Loans and Advances	-	-	0.00%	-	-
ATM / UPI / IMPS / POS / ECOM / BBPS	4	327	-21.20%	5	-
Internet / Mobile / Electronic Banking	2	16	166.67%	-	-
Levy of charges without prior notice / excessive charges / Foreclosure charges	-	-	0.00%	-	-
Staff behaviour	-	-	0.00%	-	-
CIC related	0	81	0.00%		
Others	2	-	-100.00%	-	-
Total	**9**	**447**	**-3.25%**	**5**	**-**
Previous Year 31.03.2025					
Difficulty in Operation of Account	0	29	480.00%	1	-
Loans and Advances	0	0	0.00%	-	-
ATM / UPI / IMPS / POS / ECOM / BBPS	13	415	-21.25%	4	-
Internet / Mobile / Electronic Banking	0	6	500.00%	2	-
Levy of charges without prior notice / excessive charges / Foreclosure charges	0	0	0.00%	-	-
Staff behaviour	0	0	0.00%	-	-
CIC related	0	0	0.00%	-	-
Others	0	12	1100.00%	2	-
Total	**13**	**462**	**-14.13%**	**9**	**-**

Disclosure of penalties imposed by the Reserve Bank of India

No penalty has been imposed by RBI on the Bank during the year ended 31st March, 2026 under the provisions of the (i) Banking Regulation Act, 1949, (ii) Payment and Settlement Systems Act, 2007 and (iii) Government Securities Act, 2006 (for bouncing of SGL).

NPCI has imposed monetary penalty of Rs.10,000/- for high technical decline ratio of digital transactions.

Other Disclosures

i) Business Ratios

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
I)	Interest Income as a percentage to Working Funds	7.71%	7.35%
ii)	Non-interest income as a percentage to Working Funds	0.40%	0.55%
iii)	Cost of Deposits	6.34%	5.51%
iv)	Net Interest Margin	2.32%	2.58%
v)	Operating Profit as a percentage to Working Funds	1.33%	1.49%
vi)	Return on Assets	0.72%	1.04%
vii)	Business (deposits plus advances) per employee (in ₹ crore)	19.52	17.52
viii)	Profit per employee (in ₹ crore)	0.09	0.12

ii) Bancassurance business

The bank has not made any business regarding bancassurance or insurance broking during the year.

The bank has earned Rs.2.01 Lakhs of commission income from eStamping / stamp franking.

iii) Marketing and distribution

The bank has not earned any fees / remuneration from marketing and distribution function.

iv) Disclosures regarding Priority Sector Lending Certificates (PSLCs) :

The Bank has not Purchased or Sold any Priority Sector Lending Certificates (PSLCs) during the financial year.

v) Provisions and contingencies

Sr. No.	Provision debited to Profit and Loss Account	Current Year 31.03.2026	Previous Year 31.03.2025
I)	Provisions for NPI		
ii)	Amount Provided for Bad and Doubtful Debts	2.00	2.00
iii)	Income Tax (including short/excess provision of last year)	9.50	11.50
iv)	Other Provisions and Contingencies (with details)	9.94	-
	Provision for Standard Assets	0.45	0.76
	Provision for Investment Depreciation Reserve	9.49	-

vi) Payment of DICGC Insurance Premium

Sr. No.	Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
I)	Payment of DICGC Insurance Premium	3.59	3.20
ii)	Arrears in payment of DICGC premium	-	-

vii) Disclosure of facilities granted to directors and their relatives

Facilities granted to directors and their relatives	Current Year 31.03.2026	Previous Year 31.03.2025
Fund Based	6.22	6.65
Non Fund based (Guarantees, L/C etc.)	0.05	0.05
Total	6.27	6.70

***Amount pertains to loans of Directors against Term Deposits.**

J. Previous year's figures are regrouped or rearranged, wherever necessary, to conform to the layout of the accounts current year.

As per our report of even date
For VCAS & Co LLP
Chartered Accountants
FRN No. : 123372W/W101079

sd/-
CA Jagdish Vaishnav
(Partner)
M. NO: 139060
UDIN : 26139060WMKZPF1107

Place : Surat
Date : 20/06/2026

For The Sutex Co-Operative Bank Ltd.

sd/-
Kamalvijay Tulsian
Chairman

sd/-
Arunkumar B. Kanodiya
Vice Chairman

sd/-
Nimesh S. Bachkaniwala
Director

sd/-
Shital A.Bhatt
CEO

Place : Surat
Date : 20/06/2026

Bye Law No.	Existing Bye Law	Proposed Amendment	Bye Law after amendment	Reason for amendment
1-b	The Bank shall have a principal place of business which shall be the Registered Office of the Bank. The Registered Office and Head Office of the Bank shall be at "Surjaram Bachkaniwala Bhavan", Near Navjivan Circle, Udhana Magdalla Road, Surat 395 017, State Gujarat. Any change in address shall be notified to the Central Registrar within 15 days of its change and also published in local newspaper and shall be made by an amendment of its Bye-laws after following the procedures laid down in Section 11 of the Multi-State Co-op. Societies Act, 2002. The website address of bank is www.sutexbank.in	Correction in the name of the bank's official website and Addition of the email in clause: The website address of bank is www.sutex.bank.in and its official email is sutexcbs@sutex.bank.in	The Bank shall have a principal place of business which shall be the Registered Office of the Bank. The Registered Office and Head Office of the Bank shall be at "Surjaram Bachkaniwala Bhavan", Near Navjivan Circle, Udhana Magdalla Road, Surat 395 017, State Gujarat. Any change in address shall be notified to the Central Registrar within 15 days of its change and also published in local newspaper and shall be made by an amendment of its Bye-laws after following the procedures laid down in Section 11 of the Multi-State Co-op. Societies Act, 2002. The website address of bank is www.sutex.bank.in and its official email is sutexcbs@sutex.bank.in	To align with Section-10(2)(a) and Section 14 of the Multistate Co-operative Society Act, 2002.
1- c	The area of operation of the Bank shall extend to the Surat Municipal Corporation area, SUDA area, Surat District, Bharuch District, Navsari District, Valsad District (in State of Gujarat) and entire State of Maharashtra. For any revision in this regard, prior approval of the Reserve Bank of India as also the Registering Authority shall be necessary.	To extend the area of operation to an additional three districts viz. Tapi District, Narmada District and Vadodara District in the State of registration i.e. Gujarat as stated in the RBI notification No. RBI/ DOR/ 2025-26/ 271 DOR.LIC.REC.No.330 /07-01-000/2025-26 December 04, 2025 'A UCB in compliance with ECBA may extend its area of operation to a maximum of three districts of its choice within its state of registration (other than its district of registration), **without prior permission from the Reserve Bank.'**	The area of operation of the Bank shall extend to the Surat Municipal Corporation area, SUDA area, Surat District, Bharuch District, Navsari District,Valsad District, Tapi District, Narmada District and Vadodara District(in the State of Gujarat) and entire State of Maharashtra. For any revision in this regard, prior approval of the Reserve Bank of India, wherever applicable, as also the Registering Authority shall be necessary	"Narmada District' and 'Tapi District' were carved out from the existing area of operation of the bank 'Bharuch District and Surat District' so the area of operation got decreased than what actually approved at the time of inception of the bank. Moreover, our bank is a Gujarat based large Multistate UCB and to promote the Financial Inclusion initiative, desirous of serving the banking service in the remote and rural and semi urban areas of Gujarat State, but, cannot serve because of limited area of operation. RBI has also stated in their notification No. RBI/ DOR/ 2025-26/ 271 DOR. LIC. REC. No.330 /07-01-000/ 2025-26 December 04, 2025 that 'A UCB in compliance with ECBA may extend its area of operation to a maximum of three districts of its choice within its state of registration (other than its district of registration), **without prior permission from the Reserve Bank.'**

Bye Law No.	Existing Bye Law	Proposed Amendment	Bye Law after amendment	Reason for amendment
33(I)	The Board shall consist of maximum Seventeen [17] elected Directors including at least Two woman directors and maximum one Director of SC/ST category. From such 17 directors, maximum one director from the State of Maharashtra shall be permissible.	Insertion of eligibility criteria for the Board of Directors as per Section 10A of the Banking Regulations Act, 1949 (AACS) relating to 51% of the Board possessing educational qualification and professional experience.	The Board shall consist of maximum Seventeen [17] elected Directors including at least Two woman directors and maximum one Director of SC/ST category. From such 17 directors, maximum one director from the State of Maharashtra shall be permissible. At least fifty-one per cent, of the total number of members of the Board of directors shall consist of persons, who- (a) shall have special knowledge or practical experience in respect of one or more of the following matters, namely:- (i) accountancy, (ii) agriculture and rural economy, (iii) banking, (iv) co-operation, (v) economics, (vi) finance, (vii) law, (viii) small-scale industry, (ix) any other matter the special knowledge of, and practical experience in, which would, in the opinion of the Reserve Bank, be useful to the banking company: Provided that out of the aforesaid number of directors, not less than two shall be persons having special knowledge or practical experience in respect of agriculture and rural economy, co-operation or small-scale industry.	As per Section 10A of the Banking Regulations Act, 1949 (AACS).

તા.૦૧-૦૪-૨૦૨૫ થી તા.૩૧-૦૩-૨૦૨૬ દરમ્યાન મળેલ બોર્ડ મીટીંગમાં ડિરેક્ટરોની હાજરી

ક્રમ	ડિરેક્ટરશ્રીનું નામ	બોર્ડ મીટીંગ	કુલ હાજરી
૧	શ્રી કમલ વિજય તુલશ્યાન	૨૫	૨૫
૨	શ્રી અરૂણભાઈ બ્રીજમોહન કનોડિયા - ચાર્ટર્ડ એકાઉન્ટન્ટ	૨૫	૨૫
૩	શ્રી નિર્મલકુમાર વ્રજલાલ વખારીયા	૨૫	૨૫
૪	શ્રી નિમેષભાઈ સૂરજરામ બચકાણીવાલા	૨૫	૨૫
૫	શ્રી કાર્તિક ઉપેન્દ્ર હાથીવાલા	૨૫	૨૫
૬	શ્રી ભીખુભાઈ મોહનલાલ દેસાઈ	૨૫	૨૪
૭	શ્રીમતી પૂર્ણિમાબેન અશ્વિનભાઈ દેસાઈ	૨૫	૨૩
૮	શ્રીમતી વૈષ્ણવીબેન મીતુલભાઈ દેસાઈ	૨૫	૨૨
૯	શ્રી પ્રતિક જયેશકુમાર મિસ્ત્રી	૨૫	૨૫
૧૦	શ્રી વિનોદચંદ્ર હસમુખલાલ ગુંદરવાળા - ચાર્ટર્ડ એકાઉન્ટન્ટ	૨૫	૨૫
૧૧	શ્રી મિલિન્દ જોય ધમણવાલા	૨૫	૨૫
૧૨	શ્રી સંજયભાઈ રમેશચંદ્ર ગજીવાલા	૨૫	૨૫
૧૩	શ્રી જીતેન્દ્ર પોપટલાલ વખારીયા	૨૫	૨૫
૧૪	શ્રી રોહન અશ્વિન દેસાઈ	૨૫	૨૩
૧૫	ડૉ દક્ષેશ રસીકલાલ ઠાકર	૨૫	૨૫
૧૬	શ્રી હેતુલ ક્રિષ્ણકાંત મહેતા	૨૫	૨૩
૧૭	શ્રી દિલીપ દેવજીભાઈ ગાવિત	૨૫	૨૪

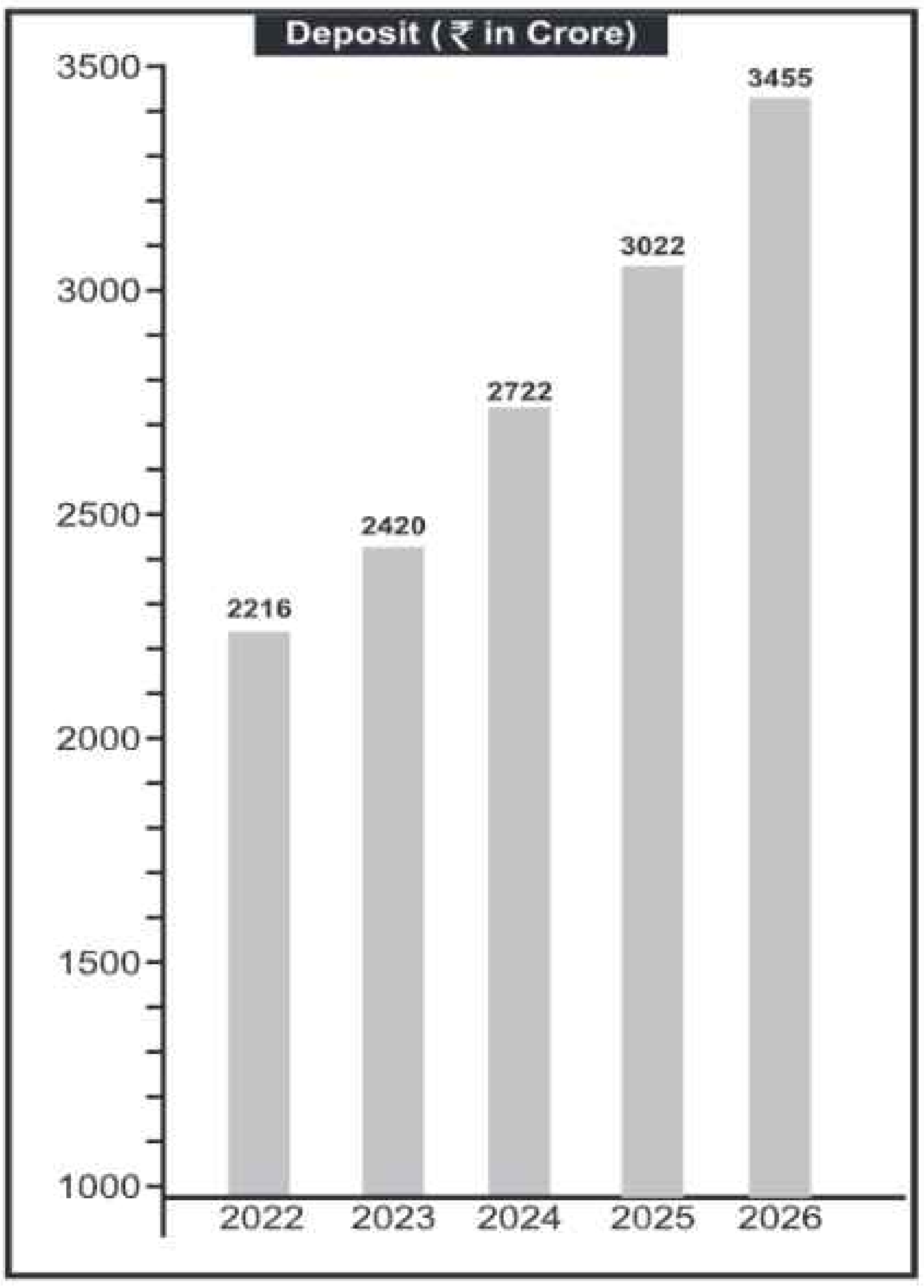
તા. ૩૧-૦૩-૨૦૨૬ રોજ બેંકે હાંસલ કરેલ સિધ્ધિના સોપાન

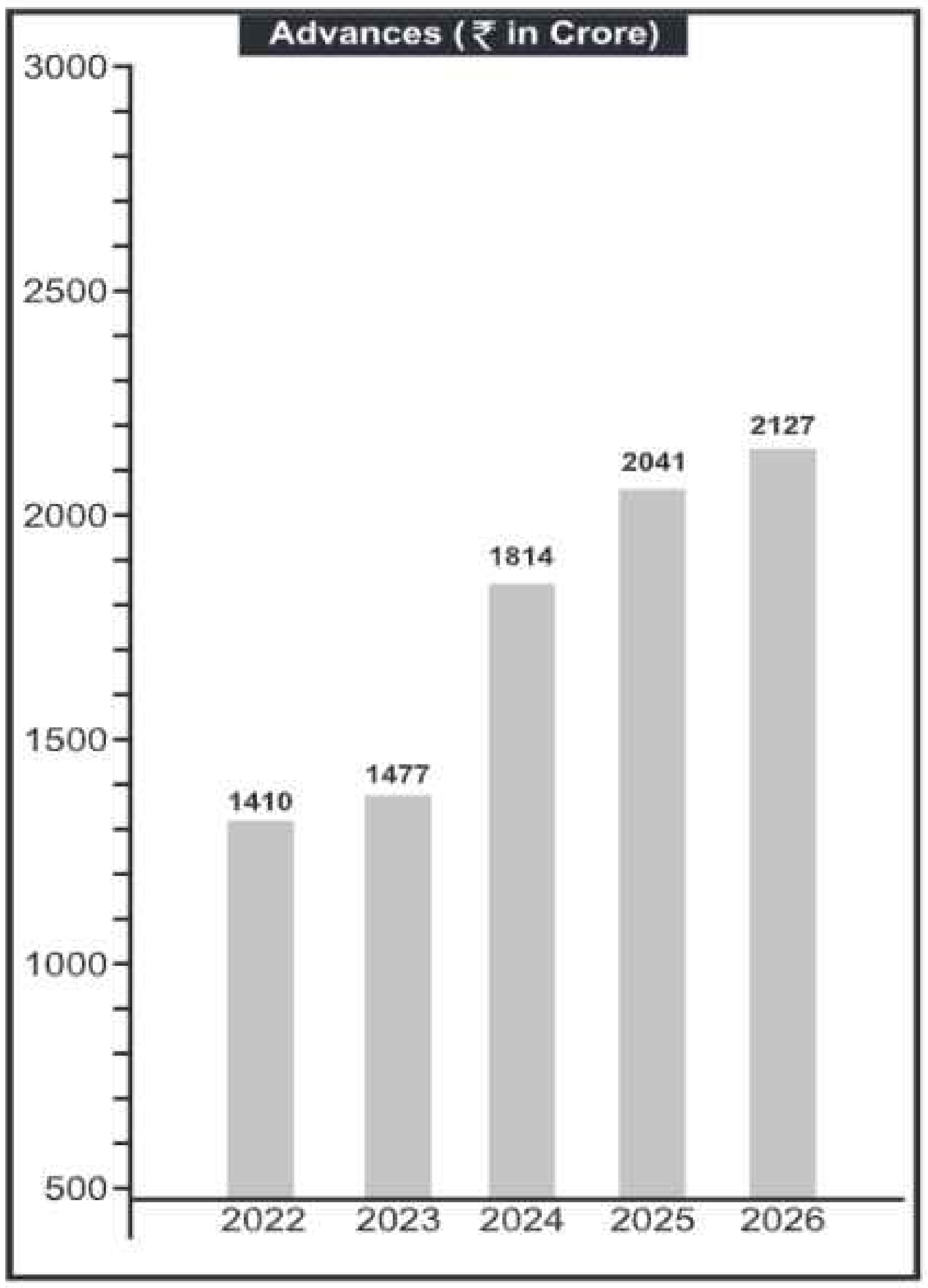
(રૂા. કરોડમાં)

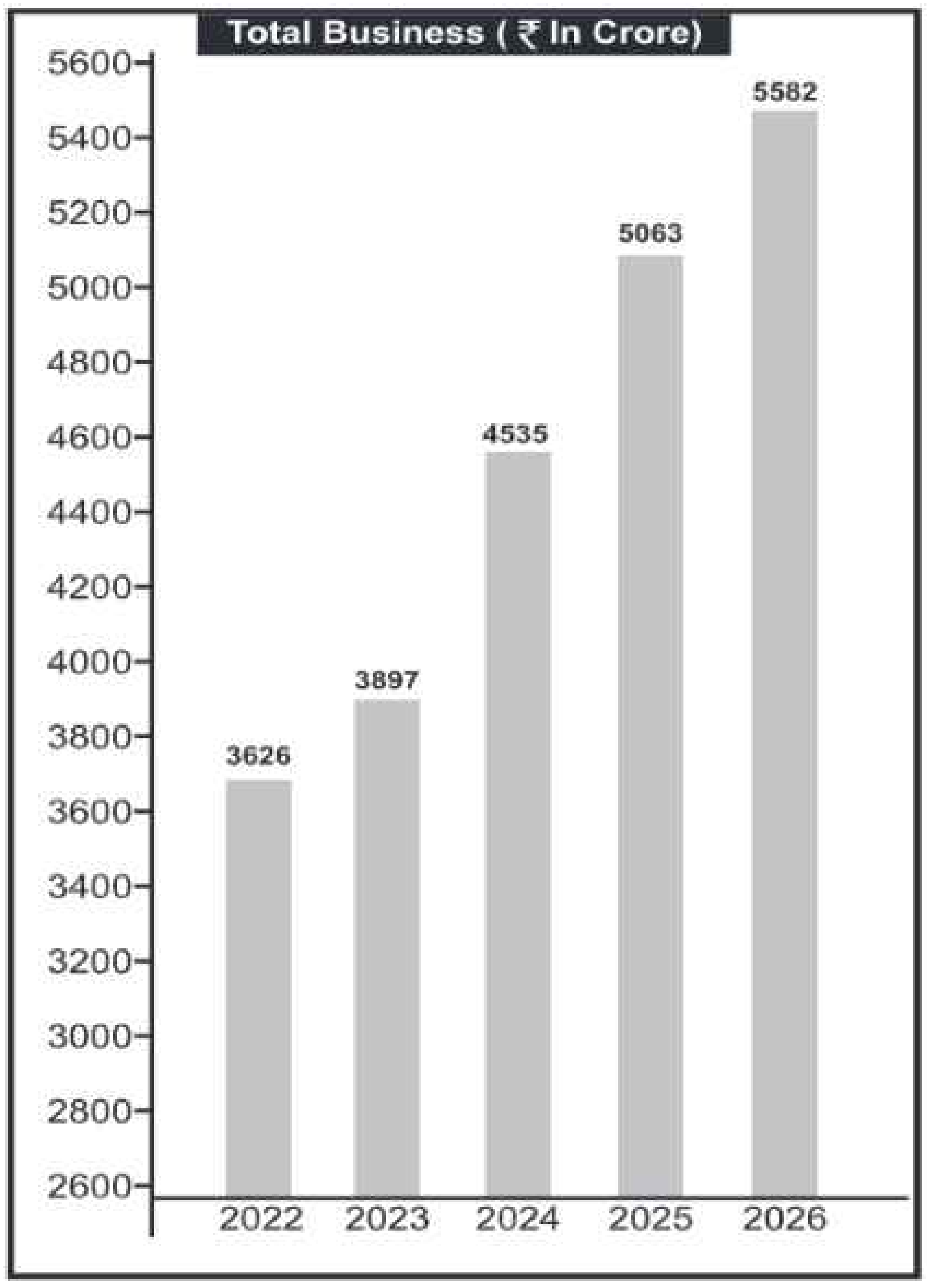
વિગત	૩૧-૦૩-૨૦૨૫	૩૧-૦૩-૨૦૨૬	વધારો/ઘટાડો
શેર ભંડોળ	૬૨.૦૧	૬૧.૨૮	+૧.૧૯%
કામકાજનું ભંડોળ	૩૩૮૯.૯૫	૩૫૯૧.૫૪	+૫.૯૫%
ડિપોઝીટ	૩૦૨૧.૫૦	૩૪૫૫.૩૩	+૧૪.૩૬%
ધિરાણ	૨૦૪૧.૩૧	૨૧૨૭.૨૭	+૪.૨૧%
ચો.નફો	૩૫.૧૯	૨૫.૯૩	-૨૬.૩૧%
કુલ બિઝનેસ	૫૦૬૨.૮૧	૫૫૮૨.૬૦	+૧૦.૨૭%
કર્મચારી દીઠ બિઝનેસ	૧૭.૫૨	૧૯.૫૨	+૧૧.૪૨%
કર્મચારી દીઠ નફો	૦.૧૨	૦.૦૯	-૨૫.૦૦%
ગ્રોસ એન.પી.એ.	૨૫.૨૦	૩૦.૭૭	+૨૨.૧૦%
ગ્રોસ એન.પી.એ. (%)	૧.૨૩%	૧.૪૫%	+૧૭.૮૯%
નેટ એન.પી.એ.	૦ (શુન્ય)	૦ (શુન્ય)	–
કર્મચારીની સંખ્યા	૨૮૯ (કોન્ટ્રાક્ટ કર્મચારી સહિત)	૨૮૬ (કોન્ટ્રાક્ટ કર્મચારી સહિત)	-૩
શાખાઓ	૨૦	૨૦	–

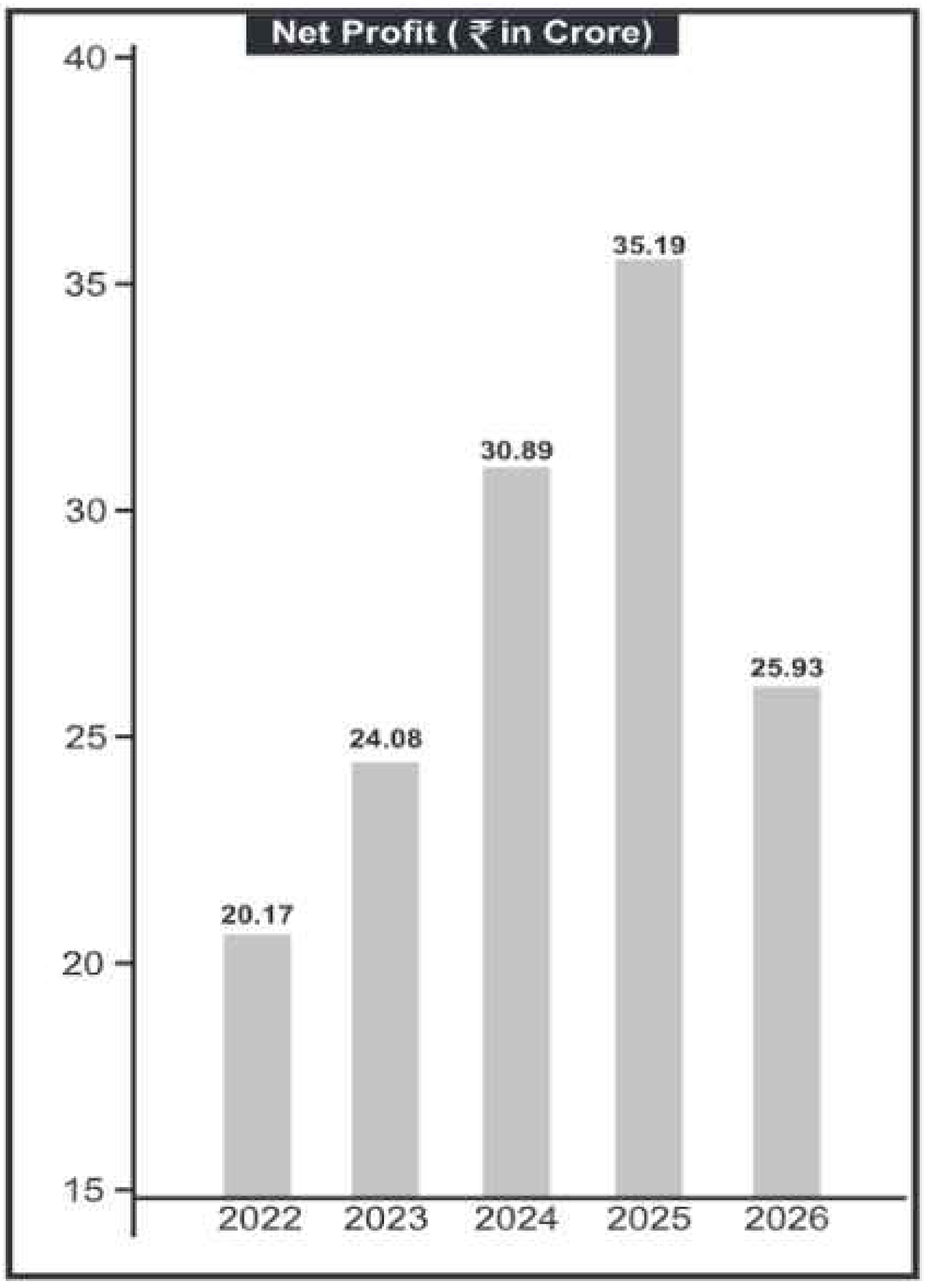
તમામ ખાતેદારોને વિનંતી કરવાની કે તેઓના ખાતામાં રીઝર્વ બેંકના નિયમ મુજબ CKYC નોર્મ્સની પૂર્તતા કરવાની હોય તો તે માટેના જરૂરી પુરાવા બેંકમાં જમા કરાવશો તેમજ જેઓ આધાર નંબર ખાતા સાથે લીંક કરાવવા માંગતા હોય તેઓ બેંકમાં આવી લીંક કરાવી જશો. જો કોઈ સભાસદ વાર્ષિક અહેવાલ ઈ-મેઈલ દ્વારા મેળવવા ઈચ્છતા હોય તો તેઓએ તેમનું ઈ-મેઈલ એડ્રેસ બેંકને જણાવવું.

બેંકના પેટા કાયદાની કલમ 13-D તેમજ ધી મલ્ટી સ્ટેટ કો-ઓપ. સોસાયટીઝ એક્ટ 2002 ની કલમ 29 મુજબ દરેક સભાસદ બેંકની ન્યુતમ સેવા (Depositor / Borrower) મેળવતા હોવા જોઈએ. તેમ ન થાય તો તે વ્યક્તિ સભાસદ તરીકે ગેરલાયક ઠરી શકે છે. જેથી જે સભાસદો અન્ય બેંકમાં ડિવિડન્ડ જમા કરાવે છે અને ધી સુટેક્ષ કો-ઓપરેટીવ બેન્ક લી. માં કોઈપણ પ્રકારનું ખાતુ ધરાવતા નથી કે અન્ય કોઈ સેવા મેળવતા નથી તેઓએ તાત્કાલિક બેંકની નજીકની શાખામાં સેવિંગ્ઝ / કરંટ / ડીપોઝીટ ખાતુ ખોલાવી તેની માહિતી શેર વિભાગમાં રજૂ કરવા વિનંતી.


Deposit (₹ in Crore)
3500
3000
2500
2000
1500
1000
2216
2420
2722
3022
3455
2022
2023
2024
2025
2026


Advances (₹ in Crore)
3000
2500
2000
1500
1000
500
1410
1477
1814
2041
2127
2022
2023
2024
2025
2026


Total Business (₹ in Crore)
5600
5400
5200
5000
4800
4600
4400
4200
4000
3800
3600
3400
3200
3000
2800
2600
3626
3897
4535
5063
5582
2022
2023
2024
2025
2026


Net Profit (₹ in Crore)
40
35
30
25
20
15
20.17
24.08
30.89
35.19
25.93
2022
2023
2024
2025
2026

BANK AT A GLANCE

Bank Name	:	The Sutex Co-operative Bank Ltd.
Date of Establishment	:	15th May, 1972
RBI Licence No.	:	UBD.AH.GUJ.19P dated 09th Feb., 2002
Registration No.	:	MSCS / CR / 1314 / 2021 dated 14/09/2021
PAN	:	AAAAT 2953 Q
GST No.	:	24AAAAT2953Q1Z2 (Gujarat)
	:	27AAAAT2953Q1ZW (Maharashtra)
TAN	:	SRTT01421A
DICGC Code	:	UCCBGJ00104
Founder Chairman	:	Late Shri Surajram H. Bachkaniwala
Telephone No.	:	0261 2632027-28
Email-ID	:	sutexcbs@sutex.bank.in
Website	:	www.sutex.bank.in
No. of Branches	:	20
No. of Onsite ATMs	:	10
No. of Safe Deposit Vaults	:	12
Registered Office	:	Surajram Bachkaniwala Bhavan, Near Navjivan Circle, Udhna Magdalla Road, Surat - 395017 (Gujarat).
Audit Class	:	A
Customer Care No.	:	080693 40000

એડમીનીસ્ટ્રેટીવ ઓફિસ અને લોન વિભાગ

શ્રી શીતલ એ. ભટ્ટ (સી.ઈ.ઓ.)

શ્રી મહેશ વી. જરીવાલા (સીનીયર મેનેજર) **શ્રી કમલેશ પી. પટેલ** (સીનીયર મેનેજર) **શ્રી રીતેશ આર. ચોકસી** (સીનીયર મેનેજર)

બીજો માળ, સૂરજરામ બચકાણીવાલા ભવન, નવજીવન સર્કલ પાસે,
ઉધના મગદલ્લા રોડ, સુરત. ફોન ૨૬૩૨૦૨૭ - ૨૮
Email : sutexcbs@sutex.bank.in - Website : www.sutex.bank.in

ડેટા સેન્ટર, ઈન્વેસ્ટમેન્ટ અને ઓડિટ ડિપાર્ટમેન્ટ

શ્રી હિરેન એચ. ગાંધી (સીનીયર મેનેજર) **શ્રી મનિષ બી. દેસાઈ** (સીનીયર મેનેજર) **શ્રી નિમેષ ડી. કાપડીયા** (સીનીયર મેનેજર)

પહેલો માળ, સૂરજરામ બચકાણીવાલા ભવન, નવજીવન સર્કલ પાસે, ઉધના મગદલ્લા રોડ, સુરત.
ફોન નં. ૨૬૩૨૦૮૮

શાખાઓ

સુરત ટેક્ષટાઈલ માર્કેટ શાખા

શ્રી હર્ષદ બી. શિંદે - સીનીયર મેનેજર
બીજો માળ, બેંક બ્લોક, સુરત ટેક્ષટાઈલ માર્કેટ,
રીંગરોડ, સુરત-૩૯૫ ૦૦૨.
ફોન : ૨૩૨૦૯૪૮

સ્ટેશન રોડ શાખા

શ્રી સંજય સી. મહેતા - બ્રાંચ મેનેજર
ગ્રાઉન્ડ ફલોર, મેઘાણી ટાવર, સ્ટેશન રોડ,
સુરત-૩૯૫ ૦૦૩. ફોન : ૨૪૦૨૭૩૬
ATM

કતારગામ શાખા

શ્રી જયેશ આર. શાહ - બ્રાંચ મેનેજર
૧૬૩/બી, જૂની જી.આઈ.ડી.સી., કતારગામ,
સુરત-૩૯૫ ૦૦૪. ફોન : ૨૪૦૭૮૭૭
ATM, સેઈફ ડિપોઝીટ લોકર્સ

ગોપીપુરા શાખા

શ્રી શૈલેષ જે. જગીવાળા - બ્રાંચ મેનેજર
૧૦/૧૬૦૭, પાર્શ્વકુંજ, કામનાથ મહાદેવ મંદિરની સામે,
સુભાષચોક, ગોપીપુરા, સુરત-૩૯૫ ૦૦૧. ફોન : ૨૫૯૩૦૫૯
ATM, સેઈફ ડિપોઝીટ લોકર્સ

રાંદેર રોડ શાખા

શ્રી દિવ્યકાંત આર. વ્યાસ - બ્રાંચ મેનેજર
આશીર્વાદ સોસાયટી, નવયુગ કોલેજ પાસે, રાંદેર રોડ,
સુરત-૩૯૫ ૦૦૯. ફોન : ૨૭૮૧૯૯૦
ATM, સેઈફ ડિપોઝીટ લોકર્સ

વરાછા રોડ શાખા

શ્રી મિતેશ વી. પચ્ચીગર - બ્રાંચ મેનેજર
ગ્રાઉન્ડ ફલોર, શ્રેયસ ડાયમંડ સેન્ટર,
વરાછા રોડ, સુરત-૩૯૫ ૦૦૬.
ફોન : ૨૫૪૨૦૨૨

અઠવાલાઈન્સ શાખા

શ્રી ધ્રુવ આર. દલાલ - બ્રાંચ મેનેજર
અંજન શલાખા બિલ્ડીંગ, નવા જીલ્લા ન્યાયાલયની બાજુમાં,
અઠવાલાઈન્સ, સુરત-૩૯૫ ૦૦૧. ફોન : ૨૨૫૪૫૬૮
સેઈફ ડિપોઝીટ લોકર્સ

ઉધના મગદલ્લા રોડ શાખા

શ્રી ચેતન સી મહેતા - સીનીયર મેનેજર
ગ્રાઉન્ડ ફલોર, સૂરજરામ બચકાણીવાલા ભવન,
ઉધના મગદલ્લા રોડ, સુરત-૩૯૫ ૦૧૭. ફોન : ૨૬૩૦૫૧૯
ATM, સેઈફ ડિપોઝીટ લોકર્સ, ઈ-સ્ટેમ્પ

સચીન જી.આઈ.ડી.સી. શાખા

શ્રી જનક એસ. ભૂતવાલા - બ્રાંચ મેનેજર
પ્લોટ નં.૧૦૦૮, જી.આઈ.ડી.સી. સચીન,
જીલ્લો સુરત-૩૯૪ ૨૩૦. ફોન : ૨૩૯૭૯૫૪
ATM

પરવટ પાટીયા શાખા

શ્રી રાજેશ કે. રાણા - બ્રાંચ મેનેજર
પહેલો માળ, સુરભી કોમ્પલેક્ષ, પૂણા ઓક્ટ્રોય નાકા,
પરવટ પાટીયા, સુરત-૩૯૫ ૦૧૦. ફોન : ૨૬૪૧૪૯૫
સેઈફ ડિપોઝીટ લોકર્સ

સિટીલાઈટ રોડ શાખા

શ્રી હેમંત સી રંગુનવાલા - ઈન્ચાર્જ બ્રાંચ મેનેજર
યુજી ૧ થી ૭, હીરા પન્ના શોપીંગ સેન્ટર, માહેશ્વરી ભવનની બાજુમાં,
સીટીલાઈટ રોડ, સુરત-૩૯૫ ૦૦૭. ફોન : ૨૨૫૬૪૪૪
ATM, સેઈફ ડિપોઝીટ લોકર્સ

સલાબતપુરા શાખા

શ્રી દૂર્ગેશ પી. પટેલ - બ્રાંચ મેનેજર
૩/૨૨૫૯-બી, પીપરડી શેરી, સલાબતપુરા,
સુરત-૩૯૫ ૦૦૩. ફોન : ૨૩૬૫૬૦૯
ATM, સેઈફ ડિપોઝીટ લોકર્સ

પાંડેસરા શાખા

શ્રી હર્ષદ વી ગાંધી - ઈન્ચાર્જ બ્રાંચ મેનેજર
સી-૧૯૬, કેવલ કોમર્શિયલ કોમ્પલેક્ષ, જી.આઈ.ડી.સી.,
પાંડેસરા, સુરત-૩૯૪ ૨૨૧. ફોન : ૨૮૯૪૦૨૫
ATM

સહારા દરવાજા શાખા

શ્રી આશિષ સી. સ્વાદિયા - બ્રાંચ મેનેજર
પાર્કિંગ ફલોર, ન્યુ ટેક્ષટાઈલ માર્કેટ,
સહારા દરવાજા, રીંગરોડ, સુરત-૩૯૫ ૦૦૨.
ફોન : ૨૩૪૩૯૪૨

ઉધના મેઈનરોડ શાખા

શ્રી નૈનેશ એસ. માલી - બ્રાંચ મેનેજર
અપર ગ્રાઉન્ડ ફલોર, શ્રીનાથ કોમ્પ્લેક્ષ,
ઉધના મેઈન રોડ, સુરત-૩૯૪ ૨૧૦.
ફોન : ૨૨૭૩૩૨૩

અડાજણ શાખા

શ્રી ધર્મેન્દ્ર પી. સોલંકી - બ્રાંચ મેનેજર
પહેલો માળ, જે-૯ સેન્ટર, સ્ટાર બજારની પાસે,
અડાજણ રોડ, સુરત-૩૯૫ ૦૦૯. ફોન : ૨૭૩૭૩૭૪
સેઈફ ડિપોઝીટ લોકર્સ

વેસુ શાખા

શ્રી નિલેશ એલ. પંચગાડે - બ્રાંચ મેનેજર
જી/૧, ગ્રાઉન્ડ ફલોર, શુભ યુનિવર્સલ, વિજયાલક્ષ્મી
હોલની સામે, સુરત-૩૯૫ ૦૦૭. ફોન : ૨૨૧૫૬૪૦
સેઈફ ડિપોઝીટ લોકર્સ

જહાંગીરપુરા શાખા

શ્રી આનંદ જે. મહેતા - બ્રાંચ મેનેજર
ગ્રાઉન્ડ ફલોર, શોપ નં.: ૨૬-૨૭, એક્ઝીટો કોમર્શિયલ હબ,
જહાંગીરપુરા મેઈન રોડ, સુરત-૩૯૫ ૦૦૯. ફોન : ૨૭૬૯૭૭૩
સેઈફ ડિપોઝીટ લોકર્સ

મહારાષ્ટ્ર રાજ્ય

નવાપુર શાખા (મહારાષ્ટ્ર રાજ્ય)

શ્રી જયદીપ ડી. દેસાઈ - બ્રાંચ મેનેજર
૫૧૧, ગ્રાઉન્ડ ફલોર, સરદાર ચોક, નગર પાલીકા પાસે, નવાપુર,
જી. નંદુરબાર, મહારાષ્ટ્ર-૪૨૫ ૪૧૮. ફોન : ૦૨૫૬૯ - ૨૯૯૧૫૦
સેઈફ ડિપોઝીટ લોકર્સ

ચેમ્બુર શાખા (મુંબઈ)

શ્રીમતી મનીષા આર. જાધવ - ઈન્ચાર્જ બ્રાંચ મેનેજર
શોપ નં.૫,૬,૭,૮, ચેમ્બુર નવજીવન કો-ઓ. હાઉસીંગ સોસાયટી,
૩૪, માહુલ રોડ, ચેમ્બુર, મુંબઈ-૪૦૦ ૦૭૪.
ATM ફોન : (૦૨૨) ૩૫૧૦૫૬૨૧

અખબાર - સમાચાર પત્રમાં સુટેક્ષ બેંકની સુરખીઓ

સુટેક્ષ બેંક અને સાયબર સેલ દ્વારા સાયબર સિક્યુરિટી અવેરનેસ કાર્યક્રમ

સુરત: દક્ષિણ ગુજરાતની અગ્રગણ્ય સહકારી બેંક ધી સુટેક્ષ કો.ઓ.બેંકે સુરત પોલીસ સાયબર સેલના સહયોગથી સાયબર સિક્યુરિટી અવેરનેસ કાર્યક્રમનું આયોજન તા.૨૫-૩-૨૦૨૬ના રોજ સીંગાપુરી વાડી, સુરત ખાતે કર્યું હતું. જેમાં બેંકના સિનિયર સિટિઝન ગ્રાહકોને સાયબર પોલીસ દ્વારા ડિજિટલ એરેસ્ટ, ઈન્વેસ્ટમેન્ટ ફ્રોડ વગેરે વિષય ઉપર સમજ આપવામાં આવી હતી. બેંકના ચેરમેન કમલ વિજય તુલશ્યાને એ.સી.પી. શ્વેતા ડેનિયલ્સ તથા પી.આઈ. રાણપરીયાનો સેમિનારના સફળ આયોજન બદલ આભાર વ્યકત કર્યો હતો. આ પ્રસંગે અગ્રણી જિતેન્દ્ર વખારિયા પણ ઉપસ્થિત રહ્યા હતા.

लोन मेला स्टेक्स बैंक के अध्यक्ष कमल विजय तुलस्यान जी के द्वारा यह छठवां लोन मिला है

सुटेक्स बैंक के चेयरमैन व सुरत पुलिस द्वारा ब्याजखोरों के खिलाफ अभियान व लोन मेले का हुआ आयोजन

लोन मेले में संबोधित करते अध्यक्ष कमल विजय तुलस्यान जी

सूरत (योगेश मिश्रा) शहर के भेस्तान स्थित दादासाहेब कम्युनिटी हॉल रिलीफ सोसायटी, ऊन, भेस्तान के पास सुरत शहर पुलिस के जोन-6 क्षेत्र में आने वाले भेस्तान और सचिन जीआईडीसी तथा सचिन और डिंडोली पुलिस स्टेशनों पर ब्याज विरोधी अभियान और ऋण मेले का आयोजन किया गया। जिसमें सूरत सिटी पुलिस व गुजरात प्रदेश सरकार द्वारा ब्याजखोरों के खिलाफ लगातार अपनी कार्रवाई आरंभ कर रखा है। ब्याजखोरों के चलते तमाम मामले सामने आ रहे हैं जिसमें कुछ कर्ज में डूबे लोग आत्महत्या करने तक की कोशिश करते हैं। जिसको गंभीरता से लेते हुए सूरत सिटी पुलिस व सुटेक्स बैंक के चेयरमैन कमल विजय तुलसियान जी के द्वारा एक विशाल लोन मेले का आयोजन किया गया। सुटेक्स बैंक व पांडेसरा जीआईडीसी के चेयरमैन कमल विजय तुलसियान जी ने मीडिया को बताया कि जरूरतमंद लोगों के लिए आसानी से लोन उपलब्ध कराने के लिए सूरत सिटी पुलिस व सुटेक्स बैंक द्वारा असहाय लोगों के लिए लोन उपलब्ध कराने की व्यवस्था की है। जिसको लेकर एक बैठक कर स्थानीय लोगों को इस संबंध में जागरूक किया गया। जिससे ब्याजखोरों के चंगुल में ना फंसने व अपनी जरूरत के लिए सूरत सिटी पुलिस व सुटेक्स बैंक से संपर्क कर अपनी मूलभूत आवश्यकताओं के लिए लोन लेने का शुभ अवसर दिएया है। इस संबंध में एक बैठक कर स्थानीय लोगों को बुलाकर उनको इस संबंध में जागरूक करते हुए लोन के लिए आश्वासन दिया। आपको बताते चले कि सूरत शहर के भेस्तान स्थित दादासाहेब कम्युनिटी हॉल रिलीफ सोसायटी, ऊन, भेस्तान के पास सूरत शहर पुलिस के जोन-6 क्षेत्र में आने वाले भेस्तान और सचिन जीआईडीसी तथा सचिन और डिंडोली पुलिस स्टेशनों पर ब्याज विरोधी अभियान और ऋण मेले का आयोजन किया गया।

लोकतेज

epaper.loktej.com
29 Mar 2026 - Page 8

सुटेक्स को-ऑपरेटिव बैंक ने सीनियर सिटिज़न्स के लिए साइबर सुरक्षा जागरूकता कार्यक्रम आयोजित किया

सूरत पुलिस साइबर सेल के सहयोग से डिजिटल फ्रॉड से बचाव पर दी गई महत्वपूर्ण जानकारी

लोकतेज संवाददाता, सूरत। दक्षिण गुजरात के प्रमुख सहकारी बैंक सुटेक्स को-ऑपरेटिव बैंक ने सूरत पुलिस साइबर सेल के साथ मिलकर सीनियर सिटिज़न ग्राहकों के लिए साइबर सुरक्षा जागरूकता कार्यक्रम आयोजित किया। यह कार्यक्रम 25 मार्च 2026 को सिंगापुरी वाडी, सूरत में आयोजित किया गया।

कार्यक्रम के दौरान साइबर पुलिस अधिकारियों ने वरिष्ठ नागरिकों को डिजिटल अरेस्ट, निवेश धोखाधड़ी (इन्वेस्टमेंट फ्रॉड) और अन्य ऑनलाइन ठगी के तरीकों के बारे में विस्तार से जानकारी दी।

साथ ही, ऐसे फ्रॉड से बचने के लिए आवश्यक सावधानियों और सुरक्षा उपायों पर भी मार्गदर्शन दिया गया। इस अवसर पर बैंक के चेयरमैन कमल विजय तुलस्यान ने कार्यक्रम के सफल आयोजन के लिए एसीपी श्वेता डेनियल्स और पी.आई. रणपरिया का आभार व्यक्त किया। कार्यक्रम में बड़ी संख्या में सीनियर सिटिज़न ग्राहकों ने भाग लिया और साइबर सुरक्षा से जुड़ी महत्वपूर्ण जानकारी प्राप्त की।

વ્યાજખોરોનાં ત્રાસથી સામાન્ય જનતાને રાહત અપાવવા પોલીસ વિભાગનાં અભિગમમાં સામેલ થઈ આપણી બેંકે મોટી સંખ્યામાં ખૂબ જ વ્યાજબી દરની લોનનાં ચેકો અર્પણ કરેલ હતા જે કાર્યક્રમ દરમ્યાન બેંકનાં માનનીય ચેરમેન શ્રી કમલવિજય તુલશ્યાન સાહેબે સુરત સીટી પોલીસ કમિશ્નર શ્રી અનુપમસિંહ ગેહલોત સાહેબની હાજરીમાં બેન્ક લોનની યોજનાઓ વિષે જનતાને માહિતી આપેલ હતી. તેમજ બેંકના સી.ઈ.ઓ.શ્રી તથા અન્ય ડિરેક્ટરોશ્રીએ દિપ પ્રાગટ્ય કરી કાર્યક્રમની શોભામાં અભિવૃત્તિ કરેલ હતી.

વર્ષ દરમ્યાન આપણી બેંકે 'સુરત પોલીસ સાયબર સેલ' ના સહયોગથી સીનીયર સીટીઝન ગ્રાહકો, સભાસદો તથા જાહેરજનતા માટે 'સાયબર સિક્યુરીટી અવેરનેસ' કાર્યક્રમનું આયોજન કરેલ હતુ જેમાં એ.સી.પી. શ્વેતા ડેનિયલ્સ મેડમ તથા પી.આઈ. રાણપરીયા સાહેબએ ડિજિટલ એરેસ્ટ, ઈન્વેસ્ટમેન્ટ ફ્રોડ જેવા વિષયો પર સમજ આપેલ હતી. કાર્યક્રમના અંતે બેંકનાં માનનીય ચેરમેન શ્રી કમલવિજય તુલશ્યાન સાહેબે ઉપરોક્ત અધિકારીઓનું અભિવાદન કરી આભાર વ્યક્ત કરેલ હતો.

SMC નાં ગ્રીન બોન્ડ પબ્લીક ઈસ્યુનાં ભરણા વિષયક કાર્યક્રમમાં બેંકનાં માનનીય ચેરમેન શ્રી કમલવિજય તુલશ્યાન સાહેબ તથા અન્ય મહાનુભવો.

સચીન પોલીસ સ્ટેશન દ્વારા આયોજીત રક્તદાન કેમ્પમાં બેંકનાં બોર્ડ મેમ્બરો તેમજ કર્મચારીઓએ ઉત્સાહભેર ભાગ લઈ રક્તદાન કરેલ હતું.