THE THIRD SCHEDULE

ZILA SAHKARI BANK LTD., GARHWAL (KOTDWAR)

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

BALANCE SHEET AS ON 31st MARCH 2026

Rs. P. 31.03.2025	CAPITAL AND LIABILITIES	Rs. P. 31.03.2026	Rs. P. 31.03.2025	PROPERTY AND ASSETS	Rs. P. 31.03.2026
162,639,930.00	**1. CAPITAL**	**183,714,884.00**	**155,323,728.75**	**1.CASH**	**164,744,868.61**
	(i) Authorised Capital		155,323,728.75	(i) In hand and with Reserve Bank of India, State Bank of India,State Cooperative Bank and Cooperative Banks	164,744,868.61
	...............Share of Rs.................each........................				
	...............Share of Rs.................each........................		**7,125,547,592.14**	**2. BALANCES WITH OTHER BANKS**	**7,973,645,364.06**
	(ii) Subscribed Capital				
	...............Share of Rs.................each		477,922,882.36	**(i) Current deposits With**	446,196,663.32
	...............Share of Rs.................each		9,790,940.75	(a) State Bank of India	17,991,858.23
	(iii) Amount Called up		229,610,028.10	(b) Nationalized Banks	208,750,628.30
	On Share at Rs................each less calls unpaid		71,091,959.29	(c) Uttarakhand State Co-operative Bank	55,798,434.29
	On ...Share at Rs.............each less calls unpaid		167,429,954.22	(d) Other Banks	163,655,742.50
	On (iii) Above held by				
2,900.00	(a) Individuals	2,900.00	40,651,723.78	**(ii) Special Deposit Account for Sugar Mills**	34,173,921.74
142,637,030.00	(b) Co-operative Institutions (Share Capital)	163,711,984.00			
20,000,000.00	(c) State Government	20,000,000.00	**6,606,972,986.00**	**(iii) Fixed Deposit**	**7,493,274,779.00**
1,139,675,206.87	**2. RESERVE FUNDS OTHER RESERVES**	**1,168,751,106.87**	-	(a) State Bank of India	-
375,128,699.71	(a) Statutory Reserve Fund	375,128,699.71	330,000,000.00	(b) Nationalized Banks	370,000,000.00
110,368,063.50	(b) Agricultural Credit Stabilization Fund	110,368,063.50	3,919,183,386.00	(c) Uttarakhand State Co-operative Bank	4,330,994,404.00
56,000,000.00	(c) Building Fund	56,000,000.00	1,377,389,600.00	(d) Other Banks	1,659,580,375.00
2,003,500.00	(d) Dividend Equalization Fund	2,003,500.00	980,400,000.00	(e) Small Finance Banks	1,132,700,000.00
358,159,311.72	(e) Bad & Doubtful Debts Reserve	380,159,311.72			
35,000.00	(f) Investment and Depreciation Reserve	35,000.00		**3. MONEY AT CALL AND AT SHORT NOTICE**	
5,500,000.00	(g) Staff Welfare Fund	5,500,000.00	**2,224,628,950.00**	**4. INVESTMENTS :-**	**2,791,635,140.00**
115,868,500.00	(h) Other Assets Fund	115,868,500.00	2,088,903,950.00	(i) In Central and State Government securities (at book value)	2,639,910,140.00
1,953,012.44	(i) Vehicle Fund	1,953,012.44	2,150,000,000.00	Face value Rs.	2,700,000,000.00
3,160,486.50	(j) Reserve against fraud	3,160,486.50	2,237,345,000.00	Market value Rs.	2,697,591,700.00
2,004,763.00	(k) Provision for Other Asset	7,004,763.00	-	(ii) Other Trustee	-
439,870.00	(l) Nominal member Fund	515,770.00	-	(iii) Shares in Co-operative institutions other than in item (5) below	-
20,750,000.00	(m) Share Redumption Fund	20,750,000.00	135,700,000.00	(a) Uttarakhand State Cooperative Bank	151,700,000.00
35,000,000.00	(n) Computerisation Fund	35,000,000.00	25,000.00	(b)Other Cooperative Institution	25,000.00
3,000,000.00	(o) Employees Training Fund	3,000,000.00	-	(iv) Other Investment (to be specified)	-
30,000,000.00	(p) Pension Fund	30,000,000.00			

20,194,000.00	(q) Provision For Standard Assets	22,194,000.00		**5. INVESTMENT OUT OF THE PRINCIPAL SUBSIDIARY STATE PARTNERSHIP FUNDS IN SHARES OF**	
110,000.00	(r) Reserch and Development Fund	110,000.00		(I) Central Co-operative Banks	
	3. PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP FUNDS A/C			(II) Primary agricultural credit societies	
	For Share capital of			(III) Other Societies	
	(i) Central Co-operative Banks				
	(ii) Primary agricultural credit societies		**5,864,736,302.18**	**6. ADVANCES :**	**6,446,151,831.49**
	(iii) Other societies				
11,185,992,467.18	**4. DEPOSITS AND OTHER ACCOUNTS**	**12,336,711,784.29**	2,795,814,219.68	**(i) Short-term loans, cash credits, overdrafts and bills discounted Of which secured against:**	3,069,281,237.58
5,096,401,137.76	**(i) Fixed Deposits**	**5,772,744,487.18**		(a) Government and other approved securities	
3,423,200,429.76	(a) Individuals	4,012,412,713.18		(b) Other tangible securities @	
-	(b) Central Co-operative Banks			Of the advances, amount due from individuals	
1,673,200,708.00	(c) Other Societies	1,760,331,774.00		Of the advances, amount overdue Considered bad and doubtful of recovery	
170,470,711.36	**(ii) Recurring Deposit**	162,678,671.67			
1,572,902.58	**(iii) Staff Security**	1,636,293.58	2,568,224,264.60	**(ii) MEDIUM TERM LOANS OF WHICH SECURED AGAINST**	2,807,399,971.00
5,827,961,932.00	**(II) SAVING BANK DEPOSITS**	**6,341,554,964.61**		(a) Government and other approved securities	
5,645,698,237.21	(a) Individuals	6,164,912,234.44		(b) Other tangible securities @	
	(b) Central co-operative banks			Of the advances, amount due from individuals	
182,263,694.79	(c) Other societies	176,642,730.17		Of the advances, amount overdue Considered bad and doubtful of recovery	
87,304,983.48	**(III) CURRENT DEPOSITS**	**56,156,567.25**			
85,566,932.99	(a) Individuals	54,533,055.55	500,697,817.90	**(iii) LONG TERM LOANS OF WHICH SECURED AGAINST:**	569,470,622.91
	(b) Central co-operative banks			(a) Government and other approved securities	
1,738,050.49	(c) Other societies	1,623,511.70		(b) Other tangible securities @	
2,280,800.00	**(iv) CALL DEPOSITS**	1,940,800.00		Of the advances, amount due from individuals	
				Of the advances, amount overdue Considered bad and doubtful of recovery	
2,887,814,046.84	**5. BORROWINGS**	**3,534,671,858.13**			
2,887,814,046.84	**(I) From the Reserve Bank of India/Nabard/State/Central Co-operative banks/Others:**	**3,534,671,858.13**	**418,870,087.77**	**7. Interest Receivable on**	**481,351,238.97**
509,079,900.00	(a) Short Term Loan,Cash Credit and overdrafts	**670,079,902.29**	260,003,532.33	(a) Investment	339,850,953.44
225,000,000.00	(i) Short Term Loan from Uttarakhand State Cooperative Bank	170,000,000.00	158,866,555.44	(b) Loans and advances	141,500,285.53
-	(ii) Cash Credit Overdraft from Uttarakhand State Cooperative Bank	2.29			

200,000,000.00	(iii) Short Term from NABARD	500,000,000.00	-	**8. Bills Receivable Being Bills for Collection As per contra**	-
84,079,900.00	(iv) CC Overdraft from Other	79,900.00			
			-	**9. Branch Adjustments**	-
2,378,734,146.84	(b) Medium Term	**2,864,591,955.84**			
2,278,861,704.00	(i) MT Borrowing from Uttrakhand State Cooperative Bank	2,660,783,609.00	4,200,136.62	**10. Premises Less Depreciation**	3,800,655.96
1,371,442.84	(ii) Loan From NCDC	624,546.84			
98,501,000.00	(iii) Refiinance against NRLM	203,183,800.00	9,225,956.29	**11. Furniture and Fixtures Less Depreciation**	8,268,066.19
	(II) From the State Bank of India				
	(a) Short-Term Loans cash credits and overdrafts of which secured against		**218,446,166.85**	**12. Other Assets (To be specified)**	**255,859,004.44**
	(A) Government and other approved securities		217,406.36	(a) Meter Security	225,452.36
	(B) Other tangible securities		104,779.87	(b) Sundry Debitors	555,658.39
	(b) Medium term loans of which secured against:		1,490,008.94	(c) Stationary	1,638,943.87
	(A) Government and other approved securities		-	(d) Misc. Dues From Societies	-
	(B) Other tangible securities		115,868,363.73	(e) Over Draft Pacs Cader Fund	115,868,363.73
	(c) Long term loans of which secured against:		8,372,879.07	(f) Other Miscellaneous Assets	22,205,027.48
	(A) Government and other approved securities		16,603,228.88	(g) Input Gst	22,148,724.61
	(B) Other tangible securities		75,760,000.00	(h) Advance Income Tax	81,200,000.00
	(iii) From the State Government		29,500.00	(i) Pool Account	161,530.00
	(a) Short-term loans of which secured against		-	(j) CBS Charge	11,855,304.00
	(A) Government and other approved securities				
	(B) Other tangible securities			**13. Non Banking Assets Acquired in Satisfaction of Claims**	
	(b) Medium Term Loans of which secured against:		-	**14. Profit and loss**	-
	(A) Government and other approved securities		**16,020,978,920.60**	**GRAND TOTAL**	**18,125,456,169.72**
	(B) Other tangible securities				
	(c) Long Term Loans of which secured against				
	(A) Government and other approved securities				
	(B) Other tangible securities				

ZILA SAHKARI BANK LTD. H.O. GARHWAL KOTDWARA PIN CODE-246149

B P P & COMPANY Head Office 023381 Dehra Dun CHARTERED ACCOUNTANTS

FORM "A"

Rs. P. 31.03.2026	CAPITAL AND LIABILITIES	Rs. P. 31.03.2026	Rs. P. 31.03.2025	PROPERTY AND ASSETS	Rs. P. 31.03.2026
-	**6. BILLS FOR COLLECTION BEING BILLS RECEIVABLE as per contra**	-			
-	**7. BRANCH ADJUSTMENT**	-			
80,299,121.89	**8. OVERDUE INTEREST RESERVE**	80,299,121.89			
26,127,272.65	**9. INTEREST PAYABLE**	38,374,740.63			
170,744,236.15	**10. OTHER LIABILITIES**	**216,617,137.27**			
13,771,073.94	(I) Sundries Liablities	23,799,110.29			
2,738,029.04	(ii) Bills/Draft payable/Pay Order	4,145,232.75			
464,914.00	(iii) Unclaimed Dividends	464,914.00			
14,415,574.21	(iv) Society Corpus Fund	15,988,032.22			
2,764,650.74	(v) Sundry Creditors	6,313,861.48			
38,623,942.00	(vi) IRDP/SHG Subsidy	61,095,969.00			
119,879.14	(vii) ATM Transactions	924,004.48			
75,760,000.00	(viii) Advance Income Tax Provision	76,000,000.00			
6,999,328.76	(ix) Other Liablities	7,043,410.25			
725,505.00	(x) Gratuity Payble	4,651,624.82			
14,361,339.32	(ix) Provision for Current Year	16,190,977.98			
367,686,639.02	**11. PROFIT AND LOSS**	**566,315,536.64**			
183,643,243.13	(i) Undistributed Profit	374,788,069.02			
184,043,395.89	(ii) Profit For The Year	191,527,467.62			
16,020,978,920.60	**TOTAL**	**18,125,456,169.72**	**16,020,978,920.60**	**GRAND TOTAL**	**18,125,456,169.72**
50,217,604.18	**CONTINGENT LIABILITIES**	**65,370,998.25**			
40,413,749.18	(i) Deaf Account	55,567,143.25			
9,803,855.00	(ii) Others	9,803,855.00			

Date:- 18-05-2026

SUMAN MAINDOLA
SO (ACCOUNTS)

PRIYANKA BHANDARI
DY.G.M.(ACCTS)

SANJAY RAWAT
SECRETARY/G.M

ASHOK JOSHI
ADMINISTRATOR

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

CA JMS CHOUDHARY
Membership No.516703

UDINo.: 26516703QZJBHU6021

ZILA SAHKARI BANK LTD. GARHWAL(KOTDWAR)

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED:- 31.03.2026

Rs P. 31.03.2025	EXPENDITURE	Rs. P. 31.03.2026	Rs. P. 31.03.2025	INCOME	Rs. P. 31.03.2026
498,370,248.64	1. a. Interest on Deposits	556,939,333.63	481,938,665.28	1. a. Interest From Loan	531,146,163.03
136,456,587.87	b. Interest On Borrowings	186,236,466.51	662,920,106.00	b. Interest From Investment	740,922,941.55
138,936,534.00	2. Salaries and Allowances and Providenent Fund	142,299,243.58	1,000.00	c. Income from Dividend	-
-	3. Directors and Local Committee Members and	-	1,468,868.00	d. Interest on Income Tax Refund	390,580.00
30,941,374.43	4. Rent, Taxes, Insurance, Lighting etc.	47,683,626.97	12,327,750.28	2. Commission Exchange and Brockerage	10,457,701.48
600,624.00	5. Law charges	349,510.00	-	3. Maturity Amount Gov Sec	
477,231.52	6. Postage, Telegrams and Telephone charges	442,152.08	663,548.00	4. Other Receipts	4,229,180.93
183,500.00	7. Auditors Fees	450,000.00		5. Loss (if any)	
2,023,421.47	8. Depreciation on and repairs to property	1,761,549.66			
1,497,114.31	9. Stationery, Printing and advertisement etc.	4,133,291.56			
38,168,566.11	10. Other Expenditure	34,132,947.40			
14,361,339.32	11 Provisions for curent year	16,190,977.98			
10,000,000.00	12.a Provisions for Intt Overdue	-			
2,500,000.00	12.b Provisions for STd Assets	2,000,000.00			
25,000,000.00	12. c Provisions for BDDR	22,000,000.00			
-	12. d Provisions for Other Assets	5,000,000.00			
259,803,395.89	13. Balance of profit (Before Tax)	267,527,467.62			
75,760,000.00	13. Income Tax Paid	76,000,000.00			
184,043,395.89	13. Balance of profit (After Tax)	191,527,467.62			
1,159,319,937.56	**TOTAL**	**1,287,146,566.99**	**1,159,319,937.56**	**TOTAL**	**1,287,146,566.99**

Date:- 18-05-2026

SUMAN MAINDOLA
SO (ACCOUNTS)

PRIYANKA BHANDARI
DY.G.M.(ACCTS)

SANJAY RAWAT
SECRETARY/G.M

ASHOK JOSHI
ADMINISTRATOR

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

CA JMS CHOUDHARY
Membership No.516703

UDINo.: 26516703QZJBHU6021

ZILA SAHKARI BANK LTD. GARHWAL (KOTDWAR)

HEAD OFFICE :- KOTDWAR

Provisions Made against Non-Performing Assets As On - 31st March 2026

(Amount in ₹ Lakh)

Nature Of Assets	Rate Of Provision	Amount O/S	Provision Required	Sub Total	Provisin Made	Short/Excess
Cash/Bank Balance	0%		NIL		NIL	
Investment	0%	102849.10	0		0.35	0.35
Total		**102849.1**				
Loan/Advances						
Standard (Non Agri)	0.40%	38789.43	155.16			
Standard (Agri)	0.25%	21895.20	54.74		221.94	12.04
Sub Total		**60684.63**	**209.90**		**221.94**	**12.04**
Sub Standard	10%	1052.48	105.25			
Doubtful Assets						
D1	20%	776.23	155.25			
D2	30%	72.72	21.82			
D3	100%	1019.65	1019.65			
Doubtful Unsecured	100%	544.22	544.22			
Loss Assets	100%	311.59	311.59			
Gross NPA		**3776.89**	**2157.77**		**3801.59**	**1643.82**
Other Assets O/S Over Six Months As Per (Nabard)	100%					
Total Loan/Advance		**64461.52**	**2367.67**		**4023.53**	**1655.86**
Over Due Intt.	100%	603.56	603.56		802.99	199.43
Total		**603.56**	**603.56**		**802.99**	**1855.29**

Date:- 18-05-2026

SUMAN MAINDOLA
SO (ACCOUNTS)

PRIYANKA BHANDARI
DY.G.M.(ACCTS)

SANJAY RAWAT
SECRETARY/G.M

ASHOK JOSHI
ADMINISTRATOR

B P P & COMPANY
Head Office
023361N
CA
OFFICE SEAL
Dehra Dun
CHARTERED ACCOUNTANTS

UDINo.: 26516703QZJBHU6021

ZILA SAHKARI BANK LTD. GARHWAL (KOTDWAR)

HEAD OFFICE : KOTDWAR (PAURI GARHWAL)

REVENUE STATEMENT AS ON :- 31-03-2026

	RECEIPT	Rs. P. 31.03.2026	DISBURSMENTS	Rs. P. 31.03.2026
1	SHARE		SHARE	
	Share received	27472226.00	Share Repaid	6397272.00
2	BORROWING TAKEN FROM	21706299876.18	BORROWING REPAID TO	19908722747.78
	(a) Individuals		(a) Individuals	
	(b) Central Banks		(b) Central Banks	
	(c) Primary Societies		(c) Primary Societies	
	(d) Government		(d) Government	
	(e) Others		(e) Others	
3	LENDINGS RECEIVED FROM	4287952289.48	LENDINGS MADE TO	4869367818.79
	(a) Individuals		(a) Individuals	
	(b) Central Banks		(b) Central Banks	
	(c) Primary Societies		(c) Primary Societies	
	(d) Government		(d) Government	
	(e) Others		(e) Others	
4	INVESTMENT WITHDRAWN	7910663252.00	INVESTMENT MADE	9363971235
5	INCOME REALISED		EXPENSES PAID	
	(a) Interest received	1209978533.38	(a) Interest Paid	730928332.16
	(b) Sale of Goods	1762781.13	(b) Dividend & Bonus to members	
	(c) Secretary Pay Fund received		(c) Stocks bought	405410.37
	(d) Other items received	14686882.41	(d) Cost of management	245681749.57
			(e) Secretary Pay Fund disbursed	
6	OTHER ITEMS RECEIVED		OTHER ITEMS DISBURSED	
	(a) by forfeiture Rs Funds		(a) by Writing off Rs	1761549.66
	(b) Otherwise Rs	64227427603.76	(b) Otherwise Rs	64065542793.26
			© Of Which disbursed by distribution of profit Rs....	184043395.89
	TOTAL INCOME REALISED		TOTAL EXPENSES PAID	
7	TOTAL RECEIPTS OF THE YEAR		TOTAL DISBURSEMENT OF THE YEAR	
	(a) Cash Opening Balances	155323728.75	(a) Cash Closing Balances	164744868.61
	GRAND TOTAL	99541567173.09	GRAND TOTAL	99541567173.09

DATE :- 18-05-2026

SUMAN MAINDOLA
S.O.(ACCTS)

PRIYANKA BHANDARI
D.G.M.(ACCTS)

SANJAY RAWAT
SECRETARY/G.M.

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ADMINISTRATOR

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