(4) Accounting Standard 17 – Segment Reporting

Part A: Business segments

(Amount in ₹ crore)

Business Segments	Treasury		Corporate / Wholesale Banking		Retail Banking		Other Banking Business		Total	
Particulars	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Revenue	74.09	66.29	14.43	13.33	38.69	34.86	1.51	1.45	128.72	115.93
Result	55.47	52.64	2.56	2.32	-5.14	-3.96	1.51	1.45	54.40	52.45
Unallocated expenses									27.65	26.47
Operating profit									26.75	25.98
Income taxes									7.60	7.58
Extraordinary profit / loss									0.00	0.00
Net profit									19.15	18.40
Other information:										
Segment assets	1062.48	909.16	223.71	205.06	435.06	397.3	64.51	67.38	1785.76	1578.90
Unallocated assets									26.80	23.20
Total assets									1812.56	1602.10
Segment liabilities	357.22	291.31	193.86	185.72	1039.91	932.97			1590.99	1410.00
Unallocated liabilities									21.66	17.07
Total liabilities									1612.65	1427.07

(5) Accounting Standard 18 – Related Party Disclosures

Items/Related Party	Parent (as per ownership or control)	Subsidiaries	Associates / Joint Ventures	7	Relatives of Key Management Personnel	Total
Borrowings#						NIL
Deposits#						NIL
Placement of deposits#						NIL
Advances#						NIL
Investments#						NIL
Non-funded commitments#						NIL
Leasing / HP arrangements availed#						NIL
Leasing / HP arrangements provided#						NIL
Purchase of fixed assets						NIL
Sale of fixed assets						NIL
Interest paid						NIL
Interest received						NIL
Rendering of services·						NIL
Receiving of services·						NIL
Management contracts·						NIL

Section Office.
Zila Sahkari Bank Ltd. Garhwal(Kotdwara)

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GARHWAL (Kotdwara)

(1) Regulatory capital

(i) Composition of regulatory capital

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year	Previous Year
i)	Paid up share capital and reserves (net of deductions, if any)	139.40	117.09
ii)	Other Tier 1 capital	0.00	0.00
iii)	Tier 1 capital (i + ii)	139.04	117.09
iv)	Tier 2 capital	10.73	8.96
v)	Total capital (Tier 1 + Tier 2)	149.77	126.05
vi)	Total Risk Weighted Assets (RWAs)	865.20	721.42
vii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	16.11	16.23
viii)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.24	1.23
ix)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	17.31	17.47
x)	Amount of paid-up equity capital raised during the year	0.00	0.00
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.).	0.00	0.00
xii)	Amount of Tier 2 capital raised during the year, of which Give list** as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.).	0.00	0.00

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Zila Sahkari Bank Ltd Garhwal (kotdwar) As On 31-03-2026

2.Asset liability management

a) Maturity pattern of certain items of assets and liabilities

(Amount in ₹ Crore)

Particulars	Day 1	2 to 7 days	8 to 14 days	15 to 30 Days	31 days to 2 months	Over 2 month and to 3 months	Over 3 months and up to 6 Months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	-	1.73	70.54	19.32	37.13	35.86	145.51	215.26	699.03	7.03	2.26	1,233.67
Advances	-	8.54	3.12	5.40	32.40	17.22	51.66	80.55	120.44	109.46	215.83	644.62
Investments	-	-	20.00	6.00	27.90	57.88	159.24	419.15	92.03	19.61	226.68	1,028.49
Borrowings	-	-	-	0.07	-	17.91	57.31	97.27	95.14	85.76	-	353.46
Foreign Currency assets	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency liabilities	-	-	-	-	-	-	-	-	-	-	-	-

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(3) **Investments**

(i) **Composition of Investment Portfolio** (Amount in ₹ crore)

	Investments in Current Year						Investments in Previous Year					
	Government Securities	Other Approved Securities	Shares	Bonds of PSUs	Others	Total investments	Government securities	Other Approved Securities	Shares	Bonds of PSUs	Others	Total investments
Permanent												
Gross	263.99	0.00	15.17	0	749.33	1028.49	208.89	0.00	13.57	0	660.70	883.16
Less: Provision for non-performing investments (NPI)	0	0	0	0	0	0	0	0	0	0	0	0
Net	263.99	0.00	15.17	0	749.33	1028.49	208.89	0.00	13.57	0	660.70	883.16
Current	0	0	0	0	0	0	0	0	0	0	0	0
Gross	0	0	0	0	0	0	0	0	0	0	0	0
Less: Provision for depreciation and NPI	0	0	0	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0	0	0	0
Total Investments	263.99	0.00	15.17	0.00	749.33	1028.49	208.89	0.00	13.57	0.00	660.70	883.16
Less: Provision for non-performing investments	0	0	0	0	0	0	0	0	0	0	0	0
Less: Provision for depreciation and NPI	0	0	0	0	0	0	0	0	0	0	0	0
Net	**263.99**	**0.00**	**15.17**	**0.00**	**749.33**	**1028.49**	**208.89**	**0.00**	**13.57**	**0.00**	**660.70**	**883.16**

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

Particulars	Current Year	Previous Year
i) Movement of provisions held towards depreciation of investment and NPIs		
a) Opening balance	0.004	0.004
b) Add: Provisions made during the year	0	0
c) Less: Write off / write back of excess provisions during the year	0	0
d) Closing balance	0.004	0.004
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	0	0
b) Add: Amount transferred during the year	0	0
c) Less: Drawdown	0	0
d) Closing balance	0	0
iii) Closing balance in IFR as a percentage of closing balance of investments [carrying value less net depreciation (ignoring net appreciation) i.e. net amount reflected in the balance sheet] in Current category	0	0

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(iv) **Non-SLR investment portfolio** (Amount in ₹ crore)

(a) **Non-performing non-SLR investments**

Sr. No.	Particulars	Current Year	Previous Year
a)	Opening balance	-	-
b)	Additions during the year since 1st April	-	-
c)	Reductions during the above period	-	-
d)	Closing balance	-	-
e)	Total provisions held	0.004	0.004

(b) **Issuer composition of non-SLR investments** (Amount in ₹ crore)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities	Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
(1)	(2)	(3)		(4)		(5)	(6)		(7)	
		Current year	Previous Year	Current year	Previous Year	Current year	Current year	Previous Year	Current year	Previous Year
a)	PSUs	-	-	-	-	-	-	-	-	-
b)	FIs	-	-	-	-	-	-	-	-	-
c)	Banks	-	-	-	-	-	-	-	-	-
d)	Private Corporates	-	-	-	-	-	-	-	-	-
e)	Subsidiaries / Joint Ventures	-	-	-	-	-	-	-	-	-
f)	Others (Share)	15.17	13.57	-	-	-	-	-	-	-
g)	Provision held towards depreciation	0.004	0.004	-	-	-	-	-	-	-
	Total	**15.17**	**13.57**	-	-	-	-	-	-	-

(v) **Repo transactions (in face value and market value terms)**

	Minimum outstanding		Maximum		Daily average		Outstanding as on	
	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	-	-	-	-	-	-	-	-

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(4) **Asset quality**

(i) **Classification of advances and provisions held** (Amount in ₹ crore)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub - standard	Doubtful	Loss	Total Non - Performing Adva	
Gross Standard Advances and NPAs						
Opening Balance	548.95	15.86	18.39	3.27	37.52	586.47
Add: Additions during the year	[redacted]	[redacted]	[redacted]	[redacted]	5.93	
Less: Reductions during the year*	[redacted]	[redacted]	[redacted]	[redacted]	6.18	
Closing balance	606.85	10.52	24.04	3.21	37.77	644.62
*Reductions in Gross NPAs due to:	[redacted]	[redacted]	[redacted]	[redacted]		
i) Upgradation	[redacted]	[redacted]	[redacted]	[redacted]		
ii) Recoveries (excluding recoveries from upgraded accounts)	[redacted]	[redacted]	[redacted]	[redacted]		
iii) Technical / Prudential Write-offs	[redacted]	[redacted]	[redacted]	[redacted]		
iv) Write-offs other than those under (iii) above	[redacted]	[redacted]	[redacted]	[redacted]		
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	2.02	14.16	18.39	3.27	35.82	37.84
Add: Fresh provisions made during the year	[redacted]	[redacted]	[redacted]	[redacted]	2.20	2.40
Less: Excess provision reversed / Write-off loans	[redacted]	[redacted]	[redacted]	[redacted]	0.00	0.00
Closing balance of provisions held	2.22	10.77	24.04	3.21	38.02	40.24
Net NPAs						
Opening Balance	[redacted]	0.02	0.00	0.00	0.02	[redacted]
Add: Fresh additions during the year	[redacted]	[redacted]	[redacted]	[redacted]	0.00	[redacted]
Less: Reductions during the year	[redacted]	[redacted]	[redacted]	[redacted]	0.00	[redacted]
Closing Balance	[redacted]	0.00	0.00	0.00	0.00	
Floating Provisions	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	-
Opening Balance	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	-
Add: Additional provisions made during the year	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	-
Less: Amount drawn down during the year (Rationale for drawdown may be explained by way of a note below the table)	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	-
Closing balance of floating provisions	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	-
Technical write-offs and the recoveries made thereon	-	-	-	-	-	-
Opening balance of Technical / Prudential written-off accounts	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	-
Add: Technical / Prudential write-offs during the year	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	-
Less: Recoveries made from previously technical / prudential written-off accounts during the year	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	-
Closing balance	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	-
Note :	*Bank has never made any TWO/PWO*					

Ratios (in percent) (to be computed as per applicable regulatory instructions)	Current Year	Previous Year
Gross NPA to Gross Advances	5.86	6.40
Net NPA to Net Advances	0	0.31
Provision coverage ratio	100.64	95.78

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(ii) **Sector-wise advances and Gross NPAs**

Sr. No.	Sector*	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total
a)	Agriculture and allied activities	227.84	9.02	3.96	231.74	11.75	5.07
b)	Industry	0	0	0.00	0	0	0

c)	Services	72.46	13.72	18.93	61.68	11.4	18.48
d)	Personal loans	344.31	15.03	4.37	293.05	14.37	4.90
	Sub-total (ii)						
	Total (I + ii)	644.61	37.77	5.86	586.47	37.52	6.40

(iv) Details of accounts subjected to restructuring (as defined as per applicable regulations)

		Agriculture and allied		Corporates (excluding		Micro, Small and Medium		Retail (excluding		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)	----------------------------- Nil -----------------------------									
Doubtful	Number of borrowers										
	Gross Amount (₹ crore)										
	Provision held (₹ crore)										
Total	Number of borrowers										
	Gross Amount (₹ crore)										
	Provision held (₹ crore)										

(vi) Non – Fund Based Credit Facilities

		As at March 31, 2026	As at March 31,	Previous Year	Previous Year
		Secured* Portion	Unsecured Portion	Secured* Portion	Unsecured Portion
I	Outstanding Guarantees (₹ crore)				
	i)In India				
	ii)Outside India	Nil			
II	Acceptances, Endorsements and other Obligations (₹ crore)				
III	Other NFB Credit facilities (₹ crore)				

(vii) Fraud accounts

	Current year	Previous year
Number of frauds reported	5	5
Amount involved in fraud (₹ Lakh)	0.22	0.22
Amount of provision made for such frauds (₹ Lakh)	0.32	0.32
Amount of unamortised provision debited from 'other reserves' as at the end of the year (₹ Lakh)	0	0

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(5) **Exposures**

(i) **Exposure to real estate sector**(Amount in ₹ crore)

Category	Current Year	Previous Year
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. Exposure would also include non-fund based (NFB) limits. 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.). Exposure shall also include non-fund based (NFB) limits. c) Investments in Mortgage-Backed Securities (MBS) and other securitised 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.	Nil	Nil
Total Exposure to Real Estate Sector		

(ii) **Exposure to capital market**

Particulars	Current Year	Previous Year
i) Direct investment in equity shares, convertible bonds, convertible debentures and units of equity oriented mutual funds the corpus of which	Nil	Nil

(iii) **Risk category-wise country exposure**

Bank has no exposure to country risk.

(iv) **Unsecured advances** (Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total unsecured advances of the bank	5.44	5.49
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	0	0
Estimated value of such intangible securities	0	0

(v) **Factoring exposures**

No Factoring expsures in bank

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(vi) **Exposure of Rural Co-operative Banks**

(b)Central Co-operative Banks

Sl. No	Exposure to	Current year			Previous Year		
		Gross Exposure (₹ crore)	Advances (₹ crore)	Out of which gross non-performing advances (₹ crore)	Gross Exposure (₹ crore)	Advances (₹ crore)	Out of which gross non-performing advances (₹ crore)
	Primary Agricultural Credit Societies (PACs) – on lending	425.42	204.28	7.27	406.38	184.68	5.91
	PACs- other exposure	-	-	-	-	-	-
	Other credit societies	19.19	7.81	0.04	19.19	7.41	0.04
	Other non-credit co- operative societies Consortium sugar mill	63.37	14.11	3.91	63.38	14.35	4.47
	Companies	6.25	5.32	5.32	6.25	5.85	5.32
	Public Sector Undertakings	-	-	-	-	-	-

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(6) Concentration of deposits, advances, exposures and NPAs

(i) Concentration of deposits

Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	124.48	79.62
Percentage of deposits of twenty largest depositors to total deposits of the bank	10.09	7.12

(ii) Concentration of advances*

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	44.02	29.20
Percentage of advances to twenty largest borrowers to total advances of the bank	6.83	5.65

(iii) Concentration of exposures

Particulars	Current Year	Previous Year
Total exposure to the twenty largest borrowers / customers	65.51	29.20
Percentage of exposures to the twenty largest borrowers / customers to the total exposure of the bank on borrowers / customers	2.58	5.65

(iv) Concentration of NPAs

	Current Year	Previous Year
Total Exposure to the top twenty NPA accounts	16.15	15.59
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	42.76	41.55

(7) Derivatives

Bank has not entered into any transactions in derivatives in the current and previous years.

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

(amount in ₹ crore)

Sr. No.	Particulars	Current Year	Previous Year
i)	Opening balance of amounts transferred to DEA Fund	4.04	2.89
ii)	Add: Amounts transferred to DEA Fund during the year	1.59	1.19
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.08	0.04
iv)	Closing balance of amounts transferred to DEA Fund	5.55	4.04

(9) Disclosure of complaints

(i) Summary information on complaints

Sr. No	Particulars	Current Year	Previous Year
	Complaints received by the bank from its customers		
1	Number of complaints pending at beginning of the year	0	0
2	Number of complaints received during the year	4	7
3	Number of complaints disposed during the year	4	7
3.1	Of which, number of complaints rejected by the bank	0	0
4	Number of complaints pending at the end of the year	0	0
	Maintainable complaints received by the bank from Office of Ombudsman		
5	Number of maintainable complaints received by the bank from Office of Ombudsman	1	0
5.1.	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	0	0
5.2	Of 5, number of complaints resolved through conciliation / mediation / advisories issued by Office of Ombudsman	1	0
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	0	0
6	Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0

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

Grounds of complaints, (i.e., complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase / decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
Ground - 1	0	21	-5	0	0
Ground - 2	0	0	0	0	0
Ground - 3	0	0	0	0	0
Ground - 4	0	0	0	0	0
Ground - 5	0	0	0	0	0
Others	0	0	0	0	0
Total					
	Previous Year				
Ground - 1	0	22	-59	0	0
Ground - 2	0	0	0	0	0
Ground - 3	0	0	0	0	0
Ground - 4	0	0	0	0	0
Ground - 5	0	0	0	0	0
Others	0	0	0	0	0
Total					

(10) Disclosure of penalties imposed by the Reserve Bank of India

No penalities imposed by the Reserve Bank of India

(11) Other Disclosures

(i) Business ratios

Particular	Current Year	Previous Year
i)Interest Income as a percentage to Working Funds	7.47	7.65
ii)Non-interest income as a percentage to Working Funds	0.09	0.09
iii) Cost of Deposits	4.76	4.61
iv) Net Interest Margin2	3.05	3.41
v) Operating Profit as a percentage to Working Funds	1.57	1.73
vi) Return on Assets	1.12	1.23
vii) Business (deposits plus advances) per employee4 (in ₹ Crore)	21.34	18.95
viii) Profit per employee (in ₹ Crore)	0.22	0.20

(iv) Provisions and contingencies

Provision debited to Profit and Loss Account	Current Year	Previous Year
i) Provisions for NPI	0.004	0.004
ii) Provision towards NPA	38.02	35.82
iii) Provision made towards Income tax	0.50	0.50
iv) Other Provisions and Contingencies (with details)		

(v) Payment of DICGC Insurance Premium

Deposit insurance premium as applicable was duly paid to DICGC within the prescribed timelines.

(vi) Disclosure of facilities granted to directors and their relatives

No Facility granted to directors and their relatives

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