Form A of Balance Sheet

Balance Sheet of The Amritsar Central Cooperative Bank Ltd., Amritsar as on 31st March 2026

Sr No		Schedule	As on 31.3.2026	As on 31.3.2025
	Capital and Liabilities			
A	Capital	1	1,05,70,86,190.00	1,05,50,77,800.00
B	Reserves and Surplus	2	27,33,47,896.40	32,02,79,304.63
C	Deposits	3	11,09,83,92,754.78	10,38,91,17,188.49
D	Borrowings	4	1,52,75,00,000.00	1,62,25,00,000.00
E	Other Liabilities and Provisions	5	36,79,28,559.47	39,16,91,492.56
	Total		**14,32,42,55,400.65**	**13,77,86,65,785.68**
	Assets			
A	Cash and Balances with Reserve Bank of India	6	8,24,17,749.06	10,77,68,603.00
B	Balance with banks and money at Call and Short Notice	7	3,99,30,25,948.62	3,87,05,75,059.97
C	Investments	8	2,58,88,77,700.00	2,02,60,27,700.00
D	Advances	9	6,49,44,51,388.95	6,66,35,71,150.68
E	Fixed Assets	10	44,21,48,042.36	42,73,17,517.74
F	Other Assets	11	72,33,34,571.66	68,34,05,754.29
	Total		**14,32,42,55,400.65**	**13,77,86,65,785.68**
	Contingent Liabilites	12		
	Unclaimed Deposit tfd. to DEAF with RBI		6,99,80,111.71	3,96,41,448.55
	Bills for Collection		0.00	0.00
	Gratuity & Leave Salary fund of Staff Invested with SBI & LIC		12,30,35,290.91	11,54,25,994.00

MANAGER **SR.MANAGER** **DISTT.MANAGER/MANAGING DIRECTOR**

Parman Singh
DIRECTOR

DIRECTOR

"Auditors Report"

Certified to be correct & in accordance with the books of accounts. produced before us Subject to our separate Audit Report.

M/S SOM KANSAL & ASSOCIATES
CHARTERED ACCOUNTANTS

SOM KANSAL & ASSOCIATES CHARTERED ACCOUNTANTS PATIALA

UDIN: 26512922FMDXTJ1644
Dt. 27-06-2026
Place Amritsar

CA Som N. Kansal
Managing Partner
M.No. 512922
FRN: 022482N

The Amritsar Central Cooperative Bank Ltd., Amritsar
Schedule 1 – Capital

Sr No	Particulars	As on 31.3.2026	As on 31.3.2025
I	**For Nationalized Banks**		
	Capital (Fully owned by State Government)	0.00	0.00
II.	For Banks incorporated Outside India (Capital)	0.00	0.00
i)	The amount brought in by banks by way of start-up capital as prescribed by RBI should be shown under	0.00	0.00
ii)	Amount of Deposit kept with RBI under Section 11 (2) of the Banking Regulation Act, 1949	0.00	0.00
III	**For Other Banks**		
	Authorised Capital (2,00,00,000 Shares of Rs 100 each)	2,00,00,00,000.00	2,00,00,00,000.00
	Issued Capital (10570862 Shares of Rs 100 each)	1,05,70,86,190.00	1,05,50,77,800.00
	Subscribed Capital (10570862 Shares of Rs 100 each)	1,05,70,86,190.00	1,05,50,77,800.00
	Called up Capital (10570862 Shares of Rs 100 each)	1,05,70,86,190.00	1,05,50,77,800.00
	Less Calls unpaid	0.00	0.00
	Add : Forfeited Shares	0.00	0.00
	Total	1,05,70,86,190.00	1,05,50,77,800.00
	Grand Total	**1,05,70,86,190.00**	**1,05,50,77,800.00**

Sr No	Particulars	As on 31.3.2026	As on 31.3.2025
	The Amritsar Central Cooperative Bank Ltd., Amritsar		
	Schedule 2 - Reserves and Surplus		
I.	**Statutory Reserves**		
	Opening Balance	2,66,97,350.56	2,66,49,950.56
	Additions during the year	35,200.00	47,400.00
	Deductions during the year	0.00	0.00
	TOTAL	**2,67,32,550.56**	**2,66,97,350.56**
II.	**Capital Reserves**	0.00	0.00
	Opening Balance	0.00	0.00
	Additions during the year	0.00	0.00
	Deductions during the year	0.00	0.00
	TOTAL	**0.00**	**0.00**
III	**Share Premium**	0.00	0.00
	Opening Balance	0.00	0.00
	Additions during the year	0.00	0.00
	Deductions during the year	0.00	0.00
	TOTAL	**0.00**	**0.00**
IV	**Revenue and Other Reserves**		
	Agri. Credit Stablisation Fund	19378674.00	18814247.00
	Building Fund	3700016.51	3700016.51
	Dividend Equilisation Fund	91215.75	91215.75
	Investment Depriciation Reserve	89176.00	89176.00
	Revaluation Reserve for Land & Building	421791000.00	421791000.00
	Share Transfer Fund	407988.56	407988.56
	Special Stablisation Fund for Boder Area	408960.00	408960.00
	Coop. Education Fund	1542.00	1542.00
	Risk Fund Reserve Fund SFDA	55715.49	55715.49
	Risk Fund for Consumption Loan	17167.00	17167.00
	Development Fund	956371.45	956371.45
	Grant out of CCB Development Fund	10000000.00	10000000.00
	Common Good Fund	1889491.00	1889491.00
	Govt. Share Redumption Fund & Others (Ind. Socs.)	194.50	194.50
	Special Bad Debt Reserve	4012113.08	4012113.08
	Bad & Doubtful Debt Reserve	13209838.00	13209838.00
	Provision for Bad & Doubtful Debf Fund N.P.A.(Loans)	575029393.69	572746490.69
	Provision for Other Assets	16003722.76	24630690.61
	Provision for Fraud/Embezzlement	215149754.00	232890050.00
	TOTAL	**1,28,21,92,333.79**	**1,30,57,12,267.64**
	G.Total (I to IV)	**1,30,89,24,884.35**	**1,33,24,09,618.20**
Sr No	**Particulars**	**As on 31.3.2025**	**As on 31.3.2024**
V	Opening balance Profit and Loss account	-1,01,21,30,313.57	-87,10,87,542.68
	Profit/ Loss made during the year	-2,34,46,674.38	-14,10,42,770.89
	Amount transferred to statutory & other reserve	0.00	0.00
	Balance in Profit and Loss account	-1,03,55,76,987.95	-1,01,21,30,313.57
	Total	**-1,03,55,76,987.95**	**-1,01,21,30,313.57**
VI	**Investment Fluctuations Reserves**		
	Opening balance at the beginning of the year	0.00	0.00
	Additions during the year	0.00	0.00
	Deductions during the year	**0.00**	**0.00**
	Total (I.II,III,IV,V)	**27,33,47,896.40**	**32,02,79,304.63**

The Amritsar Central Cooperative Bank Ltd., Amritsar			
Schedule 3 – Deposits			
Sr No		**As on 31.3.2026**	**As on 31.3.2025**
A			
I	**Demand Deposits**	**57,30,03,223.77**	**29,33,83,022.34**
i)	From Individuals	55,12,83,871.04	27,54,43,963.96
ii)	From Societies	2,17,19,352.73	1,79,39,058.38
iii)	From DCCBs	0.00	0.00
II.	**Savings Bank Deposits**	**4,37,83,74,786.90**	**4,26,07,84,817.12**
i)	From Individuals	4,16,18,92,708.01	4,09,83,27,940.71
ii)	From Societies	21,64,82,078.89	16,24,56,876.41
iii)	From DCCBs	0.00	0.00
III	**Term Deposits**	**6,14,70,14,744.11**	**5,83,49,49,349.03**
i)	From Individuals	6,02,39,77,933.05	5,71,83,87,701.23
ii)	From Societies	12,30,36,811.06	11,65,61,647.80
iii)	From DCCBs	0.00	0.00
	Total (I, II and III)	**11,09,83,92,754.78**	**10,38,91,17,188.49**
B			
i)	Deposits of Branches in India	11,09,83,92,754.78	10,38,91,17,188.49
ii)	Deposits of Branches outside India	0.00	0.00
	Total	**11,09,83,92,754.78**	**10,38,91,17,188.49**

The Amritsar Central Cooperative Bank Ltd., Amritsar			
Schedule 4 – Borrowings			
Sr No	**Particulars**	**As on 31.3.2026**	**As on 31.3.2025**
I	Borrowings in India		
a)	Reserve Bank of India	0.00	0.00
b)	From NABARD	0.00	29,50,00,000.00
c)	From LTD SUBORDINATED / IPDI	2,75,00,000.00	2,75,00,000.00
e)	From Other Banks	1,50,00,00,000.00	1,30,00,00,000.00
II.	Borrowing Outside India	0.00	0.00
	Total	**1,52,75,00,000.00**	**1,62,25,00,000.00**

The Amritsar Central Cooperative Bank Ltd., Amritsar

Schedule 5 - Other Liabilities and Provisions

Sr No	Particulars	As on 31.3.2026	As on 31.3.2025
1	Interest payable on Fixed Deposits	5,62,78,430.24	4,30,36,679.48
2	Bills Payable (DD/PO)	42,40,060.55	99,53,358.14
3	Sundries payable	2,72,05,820.77	3,11,31,721.08
4	Establishment Payable	89,90,086.34	3,19,28,692.88
5	Others Misc Payable	2,27,97,509.50	4,93,52,616.89
6	Contingent Provision of Std. Assets	15923515.00	15923515.00
7	Provision against Arrears of Employees	39,89,611.00	5,88,678.00
8	Overdue interest reserve	20,81,31,094.76	20,88,19,079.92
9	Inter office adjustment (Net)	2,03,72,431.31	9,57,151.17
	Total	**36,79,28,559.47**	**39,16,91,492.56**

The Amritsar Central Cooperative Bank Ltd., Amritsar

Schedule 6 - Cash and Balances with Reserve Bank of India

Sr No	Particulars	As on 31.3.2026	As on 31.3.2025
1	Cash in hand	8,24,17,749.06	10,77,68,603.00
2	Balance with Reserve Bank of India		
	i) In Current Acounts	0.00	0.00
	ii) In other Accounts	0.00	0.00
	Total	**8,24,17,749.06**	**10,77,68,603.00**

The Amritsar Central Cooperative Bank Ltd., Amritsar

Schedule 7 - Balances with Banks and Money at Call and Short Notice

Sr No	Particulars	As on 31.3.2026	As on 31.3.2025
1	India		
I)	Balances with Banks		
a)	In Current Accounts	38,84,57,214.01	82,58,89,228.36
b)	In other Deposit Accounts	3,60,45,68,734.61	3,04,46,85,831.61
	TOTAL	3,99,30,25,948.62	3,87,05,75,059.97
II)	Money at call & short notice		
a)	With Banks	0.00	0.00
b)	With other Institutions	0.00	0.00
	TOTAL	0.00	0.00
2	Outside India		
i)	In Current Accounts	0.00	0.00
ii)	In other Deposit Accounts	0.00	0.00
iii)	Money at call & short notice	0.00	0.00
	TOTAL	0.00	0.00
	GRAND TOTAL	**3,99,30,25,948.62**	**3,87,05,75,059.97**

The Amritsar Central Cooperative Bank Ltd., Amritsar

Schedule 8 – Investments

Sr No	Particulars	As on 31.3.2026	As on 31.3.2025
1	Investments in India in :		
i)	Government Securities	2,03,74,10,000.00	1,93,74,10,000.00
ii)	Other approved securities (SDF)	0.00	0.00
iii)	Shares	8,86,17,700.00	8,86,17,700.00
iv)	Debentures and Bonds/FIs (PSU)	46,28,50,000.00	0.00
v)	Subsidiaries and/or joint ventures	0.00	0.00
	TOTAL	**2,58,88,77,700.00**	**2,02,60,27,700.00**
2	Investments outside India in :		
i)	Govt. securities (including local authorities)	0.00	0.00
ii)	Subsidiaries and/or joint ventures abroad	0.00	0.00
iii)	Other investments	0.00	0.00
	TOTAL	0.00	0.00
	GRAND TOTAL	**2,58,88,77,700.00**	**2,02,60,27,700.00**

The Amritsar Central Cooperative Bank Ltd., Amritsar

Schedule 9 – Advances

Sr No	Particulars	As on 31.3.2026	As on 31.3.2025
A			
i)	Short Term Loans ,Cash credits, Overdraft , Bills purchased and discounted.	5,80,58,58,655.32	5,94,41,85,766.16
ii)	Medium Term loans	50,80,63,828.63	52,02,21,121.43
iii)	Long Term loans	18,05,28,905.00	19,91,64,263.09
	TOTAL	**6,49,44,51,388.95**	**6,66,35,71,150.68**
B			
i)	Secured by Tangible assets	1,16,15,87,030.08	1,47,92,14,496.80
ii)	Other Secured Loan (Covered by Bank/Govt. Guarantees)	4,86,60,75,498.68	4,70,57,57,302.91
iii)	Unsecured	46,67,88,860.19	47,85,99,350.97
	TOTAL	**6,49,44,51,388.95**	**6,66,35,71,150.68**
C	Advances outside India		
i)	i) Due from banks	0.00	0.00
ii)	ii) Due from others	0.00	0.00
a)	Bills purchased and discounted	0.00	0.00
b)	Syndicated loans	0.00	0.00
c)	Others	0.00	0.00
	TOTAL	0.00	0.00
	Grand Total	**6,49,44,51,388.95**	**6,66,35,71,150.68**

The Amritsar Central Cooperative Bank Ltd., Amritsar

Schedule 10 - Fixed Assets

Sr No	Particulars	As on 31.3.2026	As on 31.3.2025
1	**Premises**		
i)	At WDV as at the end of the year	41,21,71,128.00	41,37,40,142.00
ii)	Additions during the year	0.00	0.00
iii)	Deductions during the year	0.00	0.00
iv)	Depreciation to date	14,12,113.00	15,69,014.00
	Total (i+ii-iii-iv)	**41,07,59,015.00**	**41,21,71,128.00**
2	**Other fixed assets**		
i)	At WDV as at the end of the year	1,51,46,389.74	1,63,15,095.15
ii)	Additions during the year	2,26,58,642.97	9,35,104.36
iii)	Deductions during the year	0.00	0.00
iv)	Depreciation to date	64,16,005.35	21,03,809.77
	Total (i+ii-iii-iv)	**3,13,89,027.36**	**1,51,46,389.74**
	TOTAL	**44,21,48,042.36**	**42,73,17,517.74**

The Amritsar Central Cooperative Bank Ltd., Amritsar

Schedule 11 - Other Assets

Sr No	Particulars	As on 31.3.2026	As on 31.3.2025
1	Inter office adjustment (Net)	0.00	0.00
2	Interest Accrued on Advances & Investment	42,96,51,819.81	36,30,42,315.29
3	Tax Paid in advance/Tax deducted at source	2,37,45,026.53	1,39,26,277.39
4	Stationary and Stamps in hand	22,35,548.56	25,14,159.75
5	Non banking assets acquired in satisfaction of claims	0.00	0.00
6	Other Assets	26,77,02,176.76	30,39,23,001.86
	TOTAL	**72,33,34,571.66**	**68,34,05,754.29**

The Amritsar Central Cooperative Bank Ltd., Amritsar

Schedule 12 - Contingent Liabilities

Sr No	Particulars	As on 31.3.2026	As on 31.3.2025
1	Claims against the bank not acknowledged as debts	0.00	0.00
2	Liability for partly paid investments	0.00	0.00
3	Liability on account of outstanding forward exchange contracts	0.00	0.00
4	Guarantees given on behalf of constituents	0.00	0.00
a)	a) In India	0.00	0.00
b)	b) Outside India	0.00	0.00
5	Acceptances, Endorsements and other obligations	0.00	0.00
6	Others items for which the bank is contingently liable	0.00	0.00
a)	Unclaimed Deposit tfd. to DEAF with RBI	6,99,80,111.71	3,96,41,448.55
b)	Bill for Collection	0.00	0.00
C)	Gratuity & Leave Salary fund of Staff Invested with SBI & LIC as contra item	12,30,35,290.91	11,54,25,994.00
	TOTAL	**19,30,15,402.62**	**15,50,67,442.55**

The Amritsar Central Cooperative Bank Ltd., Amritsar

Form B

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31.03.2026

Sr No	Particulars	Schedule	During the period from 1.4.2025 to 31.3.2026	During the period from 1.4.2024 to 31.3.2025
I.	**INCOME**			
	Interest earned	13	89,80,15,182.23	77,49,80,740.85
	Other Income	14	3,61,23,332.47	1,15,95,273.03
	TOTAL INCOME		**93,41,38,514.70**	**78,65,76,013.88**
II.	**EXPENDITURE**			
	Interest expended	15	61,89,86,309.76	57,65,44,639.15
	Operating expenses	16	30,67,85,520.17	30,80,74,145.62
	Provisions and contingencies		0.00	0.00
i	Provision for Gratuity , Leave salary & Pay Arrears of Staff		2,45,00,000.00	1,30,00,000.00
ii	Prov. made for N.P.A		0.00	3,00,00,000.00
iv	PROVISION FOR MIGRA ACCOUNT BALANCE		14,73,032.15	0.00
v	PROVISION FOR INTT. PAYABLE ON MATURED FDRs		58,40,327.00	0.00
	TOTAL EXPENDITURE		**95,75,85,189.08**	**92,76,18,784.77**
III	**PROFIT/LOSS**			
	Net Profit/Loss(-) for the year before tax		-2,34,46,674.38	-14,10,42,770.89
	Net Profit/Loss(-) brought forward		-2,34,46,674.38	-14,10,42,770.89
	Total		**-2,34,46,674.38**	**-14,10,42,770.89**
IV	**Appropriations**			
	Transfer to Statutory Reserves		0.00	0.00
	Transfer to other reserves		0.00	0.00
	Balance c/o to Balance Sheet		0.00	0.00
	TOTAL		**-2,34,46,674.38**	**-14,10,42,770.89**

MANAGER **SR.MANAGER** **DISTT.MANAGER/MANAGING DIRECTOR**

Pawan S

DIRECTOR **DIRECTOR**

"Auditors Report"

Certified to be correct & in accordance with the books of accounts. produced before us Subject to our separate Audit Report.

SOM KANSAL & ASSOCIATES CHARTERED ACCOUNTANTS PATIALA

M/S SOM KANSAL & ASSOCIATES
CHARTERED ACCOUNTANTS

UDIN: 26512922FMOXTJ1644
Dt. 27-06-2026
Place Amritsar

CA Som N. Kansal
Managing Partner
M.No. 512922
FRN: 022482N

The Amritsar Central Cooperative Bank Ltd., Amritsar

Schedule 13 - Interest Earned

Sr No	Particulars	During the period from 1.4.2025 to 31.3.2026	During the period from 1.4.2024 to 31.3.2025
1	Interest /discount on advances/bills	40,62,77,136.01	367426496.57
2	Income (Interest) on investments	19,29,15,232.50	15,02,74,866.00
4	Income on balances with RBI and other inter bank funds	29,65,94,330.72	25,47,01,326.28
5	Others(Dividend on shares)	22,28,483.00	25,78,052.00
	TOTAL	**89,80,15,182.23**	**77,49,80,740.85**

The Amritsar Central Cooperative Bank Ltd., Amritsar

Schedule 14 - Other Income

Sr No	Particulars	During the period from 1.4.2025 to 31.3.2026	During the period from 1.4.2024 to 31.3.2025
1	Commission, Exchange & Brokerage	14,72,466.00	16,88,486.64
2	Profit on Sale / Redemptions of investments	0.00	0.00
	Less : Loss of sale / redemption on investment	0.00	0.00
3	Profit on revaluation of investments	0.00	0.00
	Less : Loss on revaluation of investments	0.00	0.00
4	Profit on sale of land, buildings and other assets	0.00	0.00
	Less : Loss on sale of land buildings and other assets	0.00	0.00
5	Profit on exchange transactions	0.00	0.00
	Less : Loss on exchange transactions	0.00	0.00
6	Income earned by way of dividends etc. form subsidiaries/companies and /or joint ventures abroad/ in India.	0.00	0.00
7	Miscellaneous Income	3,46,50,866.47	99,06,786.39
	TOTAL	**3,61,23,332.47**	**1,15,95,273.03**

The Amritsar Central Cooperative Bank Ltd., Amritsar

Schedule 15 - Interest Expended

Sr No	Particulars	During the period from 1.4.2025 to 31.3.2026	During the period from 1.4.2024 to 31.3.2025
1	Interest on Deposits	54,16,04,666.50	51,68,81,397.24
2	Interest on RBI / Inter bank borrowings	7,73,81,643.26	5,96,63,241.91
3	Others	0.00	0.00
	TOTAL	**61,89,86,309.76**	**57,65,44,639.15**

The Amritsar Central Cooperative Bank Ltd., Amritsar

Schedule 16 - Operating Expenses

Sr No	Particulars	During the period from 1.4.2025 to 31.3.2026	During the period from 1.4.2024 to 31.3.2025
1	Payments to and Provision for Employees	22,13,81,173.76	22,02,96,703.16
2	Rent, Taxes and Lighting etc	2,25,47,080.17	2,20,26,446.19
3	Printing and Stationery & Advertisement	8,49,302.85	32,34,878.30
4	Depreciation on Bank's Property	78,28,118.35	36,72,823.77
5	Directors Fees, Allowances and Expenses	1,01,120.00	0.00
6	Auditors Fees and Expenses(including branch charge)	3,19,000.00	2,28,500.00
7	Law Charges	15,06,414.40	11,42,517.90
8	Postage, Telegrams and Telephones etc.	3,68,039.82	4,21,087.84
9	Repairs and Maintenance to Bank's Property	8,00,304.90	8,34,403.90
10	Insurance	1,39,87,641.46	1,32,67,402.00
11	Other Expenditure	3,70,97,324.46	4,29,49,382.56
	TOTAL	**30,67,85,520.17**	**30,80,74,145.62**