TEHRI GARHWAL ZILA SAHKARI BANK LIMITED

FORM-A

BALANCE SHEET AS ON 31st MARCH, 2026

		CAPITAL AND LIABILITIES	As on 31.03.25	As on 31.03.26
1	CAPITAL:		84998386.00	88623548.00
	(i)	Authorised Capital		
		....Share of Rs..... each .... Share of Rs each		
	(ii)	Subscribed Capital		
		....Share of Rs..... each .... Share of Rs each		
	(iii)	Amount Called Up		
		on .... Share at Rs.... Each less called unpaid on ... sahre at		
		Rs.. Each less called unpaid of (iii) above, held by	84998386.00	88623548.00
		(a) Individuals	3300.00	3300.00
		(b) Co-operative institutions	64995086.00	68620248.00
		(c) State Government	20000000.00	20000000.00
2	RESERVE FUND AND OTHER RESERVES:		1619341948.42	1639069504.09
	(i)	Statutory Reserve	642898581.15	642898581.15
	(ii)	Agricultural (Credit Stabilization Fund)	235490098.66	252262399.16
	(iii)	Building Fund	46000000.00	46000000.00
	(iv)	Dividend Equalization Fund	0.00	0.00
	(v)	Special Bad Debts Reserve	69349.00	69349.00
	(vi)	Bad and Doubtful Debts Reserve	288027595.27	288027595.27
	(vii)	Investment and Deprciation Reserve	13597689.40	13597689.40
	(viii)	Other Funds and Reserve	393258634.94	396213890.11
		(a) Corpus Funds	33951107.51	36906362.68
		(b) Vehicle Fund	2000000.00	2000000.00
		(c) Share Redemption Fund	6418500.00	6418500.00
		(d) Risk Reserve Fund	12340954.94	12340954.94
		(e) Charity Fund	430000.00	430000.00
		(f) Branch Mordenisation Fund	10500000.00	10500000.00
		(g) Reserch and Devepopment Funds	27000.00	27000.00
		(h) Pacs Sachive cadre Fund	64200000.00	64200000.00
		(i) Interest Overdue Fund	148022960.00	148022960.00
		(j) Staff Welfare Fund	3400000.00	3400000.00
		(k) Contingent Standard Assets reserve fund	35000000.00	35000000.00
		(l) Depreciation Bank Building Fund	4042468.49	4042468.49
		(m) Computer Fund	15365644.00	15365644.00
		(n) Education Fund	60000.00	60000.00
		(o) Other Society Reserve Fund	17000000.00	17000000.00
		(p) Fraud Fund	8000000.00	8000000.00
		(q) Bonus and Exgratia fund	24000000.00	24000000.00

		PROPERTY AND ASSETS	As on 31.03.25	As on 31.03.26
1	CASH:		129528915.28	110655526.78
		In hand with Reserve Bank [National Bank] State Bank of India, State Co-operative Bank and	129528915.28	110655526.78
2	BALANCE WITH OTHER BANKS:		6046163666.82	6513748110.04
	(i)	Current deposits	544038071.49	521618428.33
	(ii)	Saving bank deposits	1209602.33	28606585.71
	(iii)	Fixed deposits	5500915993.00	5963523096.00
3	MONEY AT CALL AND SHORT NOTICE:			
4	INVESTMENTS:		2529835000.00	3171196285.00
	(i)	In Central and State Government securities (at boo	2456110000.00	3097471285.00
		Face Value Rs. 2206110000.00		
		Market value Rs. 2224797460.00		
	(ii)	Other Trustee securities		
	(iii)	Shares in co-operative institutions other than in ite	73725000.00	73725000.00
	(iv)	Other investments (to be specified)		
		(a) Liquid Mutual fund		
5	INVESTMENTS OUT OF THE PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP FUND			
		In Share of:		
	(i)	Central co-operative banks		
	(ii)	Primary agricltural credit societies		
	(iii)	Other Societies		
6	ADVANCES:		7996596827.90	8831857920.91
	(i)	Short-term loans, cash credits, overdrafts and bills discounted of which secured against:	4736098165.15	5324621690.44
	(a)	Government and other approved securites		
	(b)	Other tangible securities of the advances, amount due from individuals of the advances		
	(ii)	Meduim-term loans	1597310062.85	1710564547.79
	(a)	Government and other approved securites		
	(b)	Other tangible securities of the advances, amount due from individuals Of the advances		
	(iii)	long-term loans	1663188599.90	1796671682.68
		Of which secured against:		

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		(r) Arrear Salary Allownace	3000000.00	3000000.00
		(s)Gratuity Staff Fund	2000000.00	2000000.00
		(t)Providend Fund Staff	2000000.00	2000000.00
		(u)Income Tax	1500000.00	1500000.00
3	PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP FUND ACCOUNT:		0.00	0.00
	For share capital of:		0.00	0.00
	(i)	Central co-operative banks	0.00	0.00
	(ii)	Primary agricultural credit societies	0.00	0.00
	(iii)	Other Societies	0.00	0.00
4	DEPOSITS AND OTHER ACCOUNTS		13134888103.14	14256876465.86
	(i)	**Fixed Deposits**	**6642641952.59**	**7308760252.14**
	(a)	Individuals	4458135467.30	4984915235.85
	(b)	Central co-operative banks	0.00	0.00
	(c)	Other societies	2184506485.29	2323845016.29
	(ii)	**Saving Bank Deposits**	**6150082701.59**	**6588650789.62**
	(a)	Individuals	5905665395.68	6327918128.78
	(b)	Central co-operative banks	0.00	0.00
	(c)	Other societies	244417305.91	260732660.84
	(iii)	**Current Deposits**	**342163448.96**	**359465424.10**
	(a)	Individuals	338766910.98	357636235.62
	(b)	Central co-operative banks	0.00	0.00
	(c)	Other societies	3396537.98	1829188.48
	(iv)	**Money at call and short notice**	0.00	0.00
5	BORROWINGS		1645013134.21	2223319840.96
	(i)	From the Reserve Bank of India [the National]/State/Central co-operative bank:	**1453358155.00**	**2078112226.00**
	(a)	**Short-term loans, cash credit and overdrafts**	592200000.00	1110000000.00
		Of which secured against:		
	(A)	Government and other approved securities		
	(B)	Other tangible securities		
	(b)	**Medium-term loans of which secured against:**	856681817.00	964118169.00
	(A)	Government and other approved securities		
	(B)	Other tangible securities		
	(c)	**Long-term loans**	4476338.00	3994057.00
		Of which secured against		
	(A)	Government and other approved securities		
	(B)	Other tangible securities		

	(a)	Government and other approved securites		
	(b)	Other tangible securities of the advances, amount due from individuals of the advances		
		Considered bad and doubtful of recovery		
7	INTEREST RECEIVABLE		191921944.42	210837544.11
		Of which overdue Considered bad and doubtful of recovery		
8	BILLS RECEIVABLE BEING BILLS FOR COLLECTION		0.00	0.00
		As per contra		
9	BRANCH ADJUSTMENTS		0.00	0.00
10	PREMISES LESS DEPRECIATION		13289639.06	11966932.95
11	FURNITURE & FIXTURES LESS DEPRECIATION		21870052.19	25872485.82
12	OTHER ASSETS (TO BE SPECIFIED)		62721339.84	63650705.16
		(a) Stationery in Stock	4179248.94	4339914.74
		(b) Telephone Security	22299.00	22299.00
		(c) Library	10055.25	10055.25
		(d) Sundry Debtors	0.00	7328944.00
		(e) Staff GIC	179292.00	85775.00
		(f) System Pointing Proxy Account	98590.60	93098.45
		(g) Accruid Intt. On Govt. Sec.	262777.78	53152.78
		(h) Sachive Pay Overdraft	44186656.00	44186656.00
		(i) Input Tax Credit	1654056.79	5512959.46
		(j) Tax Demand	1660000.00	0.00
		(k) Other Miscellaneous Assets	1321489.48	1325350.48
		(l)Computer hardware WIP	226000.00	0.00
		(m)Deferred Premium on Purchase of Investment	8203374.00	0.00
		(n) Work in Progress	692500.00	692500.00
		(o) Nabard FLC	25000.00	0.00
13	NON-BANKING ASSETS ACQUIRED IN SATISFACTION OF (		0.00	0.00
14	PROFIT AND LOSS		0.00	0.00

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Chartered Accountants

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	(ii)	From the State Bank of India							
	(a)	**Short-term loans loans, cash credits and overdrafts**							
		Of which secured against:							
	(A)	Government and other approved securities							
	(B)	Other tangible securities							
	(b)	**Medium-term loans of which secured against**							
	(A)	Government and other approved securities							
	(B)	Other tangible securities							
	(c)	**Long-term loans of which secured against:**							
	(A)	Government and other approved securities							
	(B)	Other tangible securities							
	(iii)	From the State Government	**3303654.00**	**2199442.00**					
	(a)	**Short-term loans loans**							
		Of which secured against:							
	(A)	Government and other approved securities							
	(B)	Other tangible securities							
	(b)	**Medium-term loans of which secured against**	3303654.00	2199442.00					
	(A)	Government and other approved securities							
	(B)	Other tangible securities							
	(c)	**Long-term loans**	0.00	0.00					
		Of which secured against:							
	(A)	Government and other approved securities							
	(B)	Other tangible securities							
	(iv)	Loan From other source (source and security to be specified)	**188351325.21**	**143008172.96**					
		(i) over draft from PNB bank	100151368.94	130006163.58					
		(ii) over draft IDBI bank	88199956.27	13002009.38					
6	**BILLS FOR COLLECTION BEING BILLS RECEIVABLE AS**								
		per contra							
7	**BRANCH ADJUSTMENTS**								
8	**OVERDUE INTEREST RESERVE**								
9	**INTEREST PAYABLE**		**4276449.00**	**12568414.00**					
10	**OTHER LIABILITIES**		**208524569.81**	**229245174.62**					
	(i)	Bill payable							
	(ii)	Unclaimed dividends							
	(iii)	Suspense							
	(iv)	Sundries							
	(v)	others	208524569.81	229245174.62					

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11	PROFIT AND LOSS		294884794.93	490082563.24
		Profit as per last balance sheet	132108324.46	294884794.93
		Less: Appropriations		
		Add: profit for the year brought from the Profit and Loss Acc	162776470.47	195197768.31
		TOTAL	16991927385.51	18939785510.77
CONTINGENT LIABILITIES				
	(i)	Outstanding liabilities for guarantees issued		
	(ii)	Others (DEAF)	30216604.72	35949590.99

		TOTAL	16991927385.51	18939785510.77
CONTINGENT LIABILITIES				
	(i)	Outstanding liabilities for guarantees issued		
	(ii)	Others	30216604.72	35949590.99

Akhilesh Negi
SO Accounts

Bhupendra Singh
DGM Accounts

Rahul Gairola
Sec/General Manager

Ramindri Mandrawal
Joint Registrar Coop. Soc. U.K./Administrator

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Chartered Accountants

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TEHRI GARHWAL ZILA SAHKARI BANK LIMITED

FORM-B

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED ON 31st MARCH, 2026

	EXPENDITURE	As on 31.03.2025	As on 31-03-2026		INCOME	As on 31.03.2025	As on 31-03-2026
1	Interest on Deposits	627217410.98	676253924.92	1	Interest and Discount	1308340374.75	1413901600.27
2	interest on Borrowing	104699469.00	102579908.83	2	Commission, Exchange & Brokerage	12797039.98	11532037.22
3	Salaries and Allowances and Provident Fund	246887141.00	267668868.00	3	Subsidies and Donations	0.00	0.00
4	Directors' and Local Committee Members' Fee and Allowances	0.00	0.00	4	Income from Non-banking assets & Profit from Sale of or Dealing with such Assets	0.00	0.00
5	Rent, Taxes, Insurance, Lighting etc.	135912294.40	148649669.28	5	Other Receipts	5086767.93	3237411.00
6	Law Charges	548500.00	715750.00	6	Loss (if any)		
7	Postage, Telegrams & Telephone Charges	569785.42	632753.42				
8	Auditors' Fee	1932200.00	2742950.00				
9	Depreciation on & repairs to property	7609288.52	9503288.63				
10	Stationery, Printing & Advertisement etc.	2635064.78	5132259.74				
11	Loss from sale of or dealing with non-banking assets						
12	Other Expenditure	35436558.09	19593907.36				
13	Balance of Profit	162776470.47	195197768.31				
	TOTAL	1326224182.66	1428671048.49		TOTAL	1326224182.66	1428671048.49

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Chartered Accountants

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TEHRI GARHWAL ZILA SAHKARI BANK LTD.

	10. OTHER LIABILITIES DETAIL	As on 31.03.2025	As on 31-03-2026
	(V) OTHERS	208524569.81	229245174.62
	(a)DD Payable	4762434.28	5975685.28
	(b)Clearing House Account/Chque	2109065.00	3169114.51
	(c)Gst Account	902266.94	1407475.81
	(d)Sundry Payable	69339.00	264668.00
	(e)Tax Collection Pending	8636708.97	7547530.68
	(f)Other Provision	100000.00	100000.00
	(g)TDS payble	0.00	15282.00
	(h)Sundry Creditors	100000.00	100000.00
	(i)Staff Account/Gratuity Staff	1687359.00	1800901.00
	(j)Support From Nabard/ Claim Ac Nabard	793610.93	793610.93
	(k)Corpus Fund	10500.00	10500.00
	(l)Sachiv Lic/ Sachiv Pay	375763.42	1056892.42
	(m)Sachiv Security	124994.00	122327.00
	(n)Chque And Bd	5453769.85	5453769.85
	(o)Provision for SMA accounts	0.00	8360196.47
	(p)Godown Fund	96785.94	96785.94
	(q)Govt Sub Interest/Vividh/Atal/Ajeevika	74913533.46	81812004.85
	(r)Other Society	165878.91	165878.91
	(s)Crop Insurance	2484336.61	2484336.61
	(t)Bonus/Encashment	51014890.00	53740488.00
	(u)Govt. subsidy intt	0.00	35280.00
	(v)Audit Fees	1491050.00	2629500.00
	(w)Claim Of Frauds In Bank	985058.00	985058.00
	(x)Recruitment Fee Ac	426160.00	415910.00
	(y)Provision For Cbs/Other	11000000.00	3500000.00
	(z)Pmapy Premium Account/Pmjjby	1838.00	11223.00
	(aa)Provision For Income Tax	0.00	0.00
	(ab)Other liabilities	3852104.67	2190755.36
	(ac)Staff GIC	0.00	0.00
	(ad) Deferred Discount On Purchase of Investment	6576190.00	0.00
	(ae) bad debt rural branches 10%	15000000	22500000.00
	(af) bad debt 8.5%	15000000	22500000.00
	(ag) excess amount receivd in intt receivable	390932.83	0.00

Akhilesh Negi
SO Accounts

Bhupendra Singh
DGM Accounts

Rahul Gairola
Sec/General Manager

Ramindri Mandrawal
Joint Registrar Coop. Soc. U.K./Administrator

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TEHRI GARHWAL ZILA SAHKARI BANK LTD.

12. OTHER ASSET	As on 31.03.2025	As on 31-03-2026
(k) Other Miscellaneous Assets	**1321489.48**	**1325350.48**
(a)other asset head office	9500.00	5687.00
(b)muni ki reti	8952.00	8952.00
(c) imbalance Puran Singh Rauthan Badiyargarh	1303011.48	1303011.48
(e) Other asset jakhanidhar	0.00	0.00
(d) adj. intt. Payble Devprayag branch	26.00	0.00
(e) Recovery jeep	0.00	7700.00

Akhilesh Negi
SO Accounts

Bhupendra Singh
DGM Accounts

Rahul Gairola
Sec/General Manager

Ramindri Mandrawal
Joint Registrar Coop. Soc. U.K./Administrator

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Chartered Accountants

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PROFORMA

Name of the Bank – Tehri Garhwal Zila Sahkari Bank Ltd, New Tehri

Tehri Garhwal Zila Sahkari Bank Ltd.

Classification of Asets and provisioning made

Against Non-Performing Assets as on 31st March,2026 **in lakhs**

Classification of Assets	No.of A/c	Amt. outstanding	% of Col. 3 to Total Loans outstanding	Provision required to be made		Existing Provision at the beginning of the year	Provisioning made during the year under report	Total provisions as at the end of the year	Remarks Excess Provision
				%	Amt.				
1	2	3	4	5	6	7	8	9	10
Total Loans and advances of which	-	**88318.58**		-					
A-Standard Assets	-	84703.67		0.25 & 0.40%	318.53	350.00	0.00	350.00	31.47
(1) Agriculture Loan ST	-	13520.22	15.31	0.25%	33.80		-		
(ii) Non Agriculture	-	71183.45	80.60	0.40%	284.73		-		
B-Non-performing Assets	-						-		
1-Sub-Std.	-	**1258.55**	**1.43**	**10%**	**125.86**	**380.00**	**782.23**	**1162.23**	**1036.38**
2-Doubtful	-			-		-	-	-	
i) D-1 Overdue above 3 yrs and upto 4 yrs									
a)Unsecured									
b)Secured	-	342.83	0.39	20%	68.57	220.00	100.00	320.00	251.43
ii) D-2 Overdues above 4yrs but not exceeding 6 yrs									
a)Unsecured									
b)Secured	-	391.38	0.44	30%	117.41	300.00	50.00	350.00	232.59
iii) D-3 Overdues exceeding 6 yrs	-			-		-	-	-	
a)Unsecured									
b)Secured	-	1398.31	1.58	100%	1398.31	1750.86	-352.55	1398.31	0
iv)Unsecured	-	28.70	0.03	100%	28.70	72.55	-43.85	28.7	0
Total Doubtful Assets (i+ii+iii+iv)(a+b)		**2161.22**	**2.45**	-	**1612.99**	**2343.41**	**-246.40**	**2097.01**	**484.02**
3-Loss Assets	-	**148.01**	**0.17**	**100%**	**148.01**	**228.24**	**-80.23**	**148.01**	**0**
4-Captilized intt.	-	**47.13**	**0.05**	**100%**	**47.13**	**352.73**	**-305.60**	**47.13**	**0.00**
5-Diff. In Balances	-			-		-	-		
Gross NPAs(B1+B2+B3+B4)	-	**3614.91**	**4.09**		**1933.99**	**3304.38**	**150.00**	**3454.38**	**1520.39**
6-Intt. received	-	934.85		100%	934.85	1480.23	0	1480.23	545.38

Provision required	1933.99
Provision made	3454.38
Excess Provision	1520.39
Provision required for interest O.D.	934.85
Provision made for interest O.D.	1480.23
Excess Provision for O.D. Interest	545.38
Total Excess Provision	2065.77

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S.O (Actt.)

D.G.M (Actt.)

Secretary\General Manager

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TEHRI GARHWAL ZILA SAHKARI LTD.

Computation of Net Worth and Total Assets Ratio

Sr.No	Particular	31.03.2026 (Amount in Rs.Lakhs)	31.03.2025 (Amount in Rs.Lakhs)
1	Share Captal	886.24	849.98
2	**Free Reserves**		
(i)	Statutory Reserve	6428.99	6428.99
(ii)	Agriculture Credit Stabilization Funds	2522.62	2354.90
(iii)	Building Fund	460.00	460.00
(iv)	Vehicle Fund	20.00	20.00
3	**Other Funds, Not in the nature of free reserves**	863.15	863.15
4	Undistributed profit	4900.83	2948.84
5	Research and Development Fund	0.27	0.27
6	Add: Excess Provision under all the assets except other than Loan & Advances	205.54	205.54
7	Add: Excess Provision under Loan& Advances	1520.39	1327.38
8	Less: Short provision under Loan & Advances		
9	Less: Unprovided liabilities (Gratuity)		
10	Less: Unprovided for liabilities (Income Tax)		
	Net Worth	**17808.03**	**15459.05**
	Total Assets	**189397.86**	**169919.27**
	Net Worth to Total Assets	**9.40**	**9.10**

Note:-

Other Funds, not in the nature of free reserve include following funds:

Sr.No.	Funds	31.03.2026 (Amount in Rs.Lakhs)	31.03.2025 (Amount in Rs.Lakhs)
1	Share Redemption Fund	64.19	64.19
2	Branch Modernization Fund	105.00	105.00
3	Income Tax Fund	15.00	15.00
4	Computer Fund	153.66	153.66
5	Education Fund	0.60	0.60
6	Charity funds	4.30	4.30
7	Staff walfare Fund	34.00	34.00
8	Depretiation building funds	40.42	40.42
9	Investment depreciation fund	135.98	135.98
10	Staff Provident Fund	20.00	20.00
11	Staff Gratutity Fund	20.00	20.00
12	Bonus/Exgratia/Closing Fund	240.00	240.00
13	Arrears of Salary and Allowances	30.00	30.00
	TOTAL	**863.15**	**863.15**

S. O (Account.) D.G.M.(Account.) Secretary/G.Manager

P.S. SETHI & CO. Chartered Accountants

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TEHRI GARHWAL ZILA SAHKARI BANK LTD,TEHRI			
PRUDENTIAL NORMS ON CAPITAL ADEQUACY AS ON 31.03.2026			
Statement of Capital Funds,Risk Asets/Exposures and Risk Asset Ration			
(Vide paragraph 4.2)			
Part A-Capital Funds and Risk Assets Ratio (Amount Rs.-lakhs)			
I	**Capital Funds**	**31.03.2026**	**31.03.2025**
A	**Tier I Capital elements**		
1	**Paid up capital**	**886.24**	**849.98**
	Less1		
1.1	Accumulated losses/ Intangible Assets	0.00	0.00
1.2	Shortfall in provisions	0.00	0.00
2	**Net paid-up Capital**	**886.24**	**849.98**
3	**Innovative Perpetual Debt Instruments (IPDI)**	**0.00**	**0.00**
4	**Reserves and Surplus**	**14693.85**	**12416.51**
4.1	Statutory reserves	6428.99	6428.99
4.2	Capital reserves (Note 2)	0.00	0.00
4.3	Other reserves* (Specify)	3364.04	3038.68
4.4	Surplus in Profit and Loss Account (Note 3)	4900.82	2948.84
5	**Total Tier I Capital**	**15580.09**	**13266.49**
B	**Tier II Capital elements**	**1148.07**	**1035.48**
1	Revaluation reserves (Note 4)	0.00	0.00
2	General provisions and loss reserves (Note 5)	1148.07	1035.48
3	Investment fluctuation reserves/ funds	0.00	0.00
4	Innovative Perpetual Debt Instruments (IPDI)	0.00	0.00
5	Long Term (Subordinated) Deposits (LTDs)	0.00	0.00
5.1	Investments in LTDs of DCCBs	0.00	0.00
6	HEAD ROOM DEDUCTION	0.00	0.00
7	**Net Tier II Capital**	**1148.07**	**1035.48**
C	**Total Capital (Tier I + Tier II)**	**16728.16**	**14301.97**
II	**Risk Assets**		
1	Adjusted value of funded risk assets i.e. on Balance Sheet items	**91845.71**	**82838.60**
2	Adjusted value of non-funded and off-Balance Sheet items	0.00	0.00
3	**Total Risk Weighted Assets**	**91845.71**	**82838.60**
III	**Percentage of Capital Funds to Risk Weighted Assets (I/II * 100)**	**18.21**	**17.26**

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Chartered Accountants

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TEHRI GARHWAL ZILA SAHKARI BANK LIMITED, TEHRI

COMPUTATION OF RISK WEIGHTED ASSETS & EXPOSURES (ON & OFF BALANCE SHEET ITEMS)

AS AT 31ST MARCH 2026

S.L. NO.	Asset Items	Book Value	Margins and Provisions	Book Value {net}	Risk Weight (%)	Risk Adjusted Value
1	**Cash and Bank Balances**	**6322.74**	**0.00**	**6322.74**		**1043.24**
A	Cash, balances with RBI	1106.56	0.00	1106.56	0.00	0.00
B	Balances in current account with other Banks	5216.18	0.00	5216.18	20.00	1043.24
2	**Investments**	**91633.26**	**135.98**	**91497.28**		**14872.96**
A	Investments in Govt. Securities	30974.71	0.00	30974.71	2.50	774.37
B	Fixed Deposit with commercial banks,and state Cooperative banks	59921.30	0.00	59921.30	22.50	13482.29
C	All other investments	737.25	135.98	601.27	102.50	616.30
3	**Money at Call and Short Notice**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
4	**Loans and Advances including bills purchased and discounted**	**88318.58**	**3804.38**	**84514.20**		**75553.45**
A	Loans guaranteed by State Govt.(Sugar mill Term Loan under GoI scheme)	1017.69	0.00	1017.69	0.00	0.00
B	State Government guaranteed advance which has become a non performing asset	0.00	0.00	0.00	100.00	0.00
C	Loans granted to PSUs of State Govt.	0.00	0.00	0.00	100.00	0.00
D	LTV ratio is equal to or less than 75 per cent(Housing Finance fully secured by mortgage of residential properties)	11216.66	0.00	11216.66	50.00	5608.33
E	Housing-Other	1741.05		1741.05	100.00	1741.05
F	Consumer credit including Personal Loan	3638.10	0.00	3638.10	125.00	4547.63
G	All other loans and advances including Education loan	66817.70	3804.38	63013.32	100.00	63013.32
H	Advance against term deposits, life policies, NSC, IVPs, and KVPs where adequate margin is available.	671.75	0.00	671.75	0.00	0.00
I	Loans and advances granted by State/Central cooperative banks to their own staff which are fully covered by superannuation benefits and mortgage of flat/house	3215.63	0.00	3215.63	20.00	643.13
5	**Other Assets**	**3123.28**	**2157.16**	**966.12**		**376.06**
A	Premises, furniture and fixtures	378.39	40.42	337.97	100.00	337.97
B	Interest due on GOI securities	437.69	0.00	437.69	0.00	0.00
C	Interest receivable on staff loan	374.38	183.92	190.46	20.00	38.09
D	Interest receivable from banks	1296.31	1296.31	0.00	20.00	0.00
E	All other Assets	636.51	636.51	0.00	100.00	0.00
	TOTAL	**189397.86**	**6097.52**	**183300.34**		**91845.71**

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TEHRI GARHWAL ZILA SAHKARI BANK LTD.

STATEMENT - 64

Calculation of Capital Funds & ILR (In Lakh)

Sr. No.	Item	31.03.2026	31.03.2025
1	Paid up Capital	886.24	849.98
2	Statutory Reserves	6428.99	6428.99
3	Building Fund	460.00	460.00
4	Dividend Equalisation Fund		
5	Provision against Standard Assets	350.00	350.00
6	Undisbursed Profit	4900.83	2948.84
7	ACSF	2522.62	2354.90
	Total	**15548.68**	**13392.71**
INTERNAL LENDABLE RESOURCES (ILR)			
A	Resources		
1	Paid up Capital	886.24	849.98
2	Reserves and Provision	16490.70	16143.42
3	Deposit	142568.76	131348.87
4	Credit Balance in P&L Account	4900.83	2948.84
5	Provision against Standard Assets	350.00	350.00
6	Borrowing	22233.20	16450.13
	Total	**187429.73**	**168091.24**
B	Commitments		
1	35% of DTL	50745.41	47022.94
2	Branch Adjustment		
3	Fixed Assets (Land & Building, Dead Stock,Vehicle, Stationery)	422.11	393.71
4	Any Other Commitment in Sundry Creditors		
5	investment in Share of cooperative	737.25	737.25
	Total Commitments	**51904.77**	**48153.90**
	Lendable Resources (A - B) = I.L.R.	135524.96	119937.34
	Calculation of DTL		
1	Deposit	142568.76	131348.88
2	Other Liabilities	2418.13	3002.39
	TOTAL OF DTL	**144986.89**	**134351.27**
	35% OF DTL	50745.41	47022.94

S. O (Account.)   D.G.M.(Account.)   Secretary/G.Manager

P.S. SETHI & CO. Chartered Accountants

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TEHRI GARHWAL ZILA SAHKARI BANK LTD. TEHRI

NOTES ON ACCOUNT As on 31-03-2026 (Rs.in lacs)

	PARTCULARS	(As on 31.03.2026)	(As on 31.03.2025)
1	Investment(Only SLR) With Break-up Under Permanent And Current Category- Under Permanent Category With The Following Break up		
	(a) Book Value	30974.71	24561.10
	(b) face Value	31000.00	24561.10
	(c) Market Value	30353.05	25188.61
	(Further, As regards NON-SLR investement,instruction for discloser already issued vide RBI circular RPCD,CO,RF,BC No. 6507.02.03/2003-04 dated February 23,2004 should be strctly adhered to.)		
	(a) Mutual Fund	0.00	0.00
	(b) Others	737.25	737.25
2	Advances to directors, their relatives, Companies/ Firms in which they are Interested		0.00
	(a) Fund-based	0.00	0.00
	(b)Non-Fund based (guarantees,LC,etc.)	0.00	0.00
3	Cost of Deposit-Average cost of Deposit	4.94	4.96
4	NPAs.		
	(a) Gross NPAs.	3614.91	3625.39
	(b) Net NPAs	160.53	321.01
	© Percentage of NPAs to total advances and	4.09	4.53
	(d) Percentage of net NPAs to net advances	0.19	0.42
5	Movement of NPAs.	(-)10.48	(-)56.92
6	Profitability		
	(a) Interest income as a percentage of working funds(AVG.Yield)	7.87	7.93
	(b) Non- interest income as a percentage of working funds(avg.Y.)	0.08	0.11
	© Operating Income as a percentage of working funds	7.95	8.03
	(d) Return on Assets	1.09	0.99
	(e) Business (Deposit+Advances) per employee	1366.20	1304.41
	(f) Profit per employee	11.55	10.05
7	Provisions		
	(a) Provision on NPAs required to be made	1933.99	1977.00
	(b) Provision on NPAs actually made (SBDR+BDDR+RISK FUND)	3454.38	3304.38
	© Provisions required to be made in respect of overdue interest taken into income account,gratuity fund, Provident fund,arrear in reconcillation of inter-branch account etc.	934.85	782.43
	(d) Provisions actually made in respect of overdue interest taken (Interest overdue)into income account, gratuity fund,Provident fund and arrear in reconcileation of inter-branch account	1480.23	1480.23
	(e) Provisions required to be made on depreciation in investments.	0.00	0.00
	(f) Provisions actually made on depreciation in investments.	135.98	135.98
8	Movement in Provisions		
	(a) Towards NPAs	150.00	325
	(b) Towards depreciation on investments	0.00	0.00
	© Towards Standard assets.	0.00	0.00
	(d) Towards all other items under 7 above	150.00	325
9	Payment of Insurance premium to the DICGC,including arrears,if any	188.85	165.22
	*Deposit insurance premium as applicable was paid to DICGC within the prescribed timelines		
10	Penalty imposed by RBI for any violation	0.00	0.00
11	Information on extent of arrears in reconcilation of inter bank and -and inter branch accounts.	0.00	0.00
12	Opening Balance of Amounts transferred to DEAF	302.17	43.37
	Add: Amounts tranferred to DEAF during the year	59.60	258.8
	Less: Amounts reimbursed by DEAF towards claims	2.27	0.00
	Closing balance of amounts transferred to DEAF	359.50	302.17

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